



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

2022
1st Quarterly
Brochure

Corporate Social Responsibility

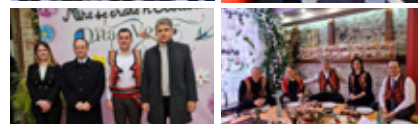
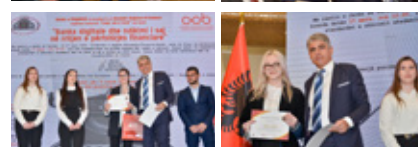
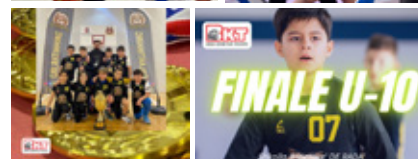
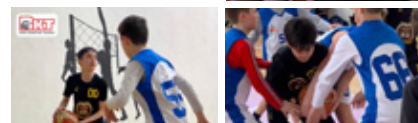
January - March 2022





- Supported the first edition of Fem - Fest in Albania, which took place on March 5-8. The first of its kind, the festival aimed to raise public awareness of women's rights.
- Supported the 18th edition of the International Opera Vocal Festival "Marie Kraja", March 29-30 at the National Theatre of Opera and Ballet.

- Finance Global Finance announced the awards for the 29th year in a row for the best banks in Central and Eastern Europe for 2022. Global Finance magazine awards Banka Kombetare Tregtare (BKT) as "Best Bank in Albania for 2022". This award received from this prestigious magazine emphasizes its appreciation over the years.



- In cooperation with the Municipality of Elbasan, on the occasion of Summer Day, financially supported the project "Elbasan Summer Week 2022". This project promotes the area and its cultural values.
- In response to the request of the Education Office Kamza, supported the institution in improving working conditions.
- Financially supported the activity of the Basketball Championship organized by the Galaktikking Sports Association.
- During Money Week, supported the competition for the best essay on "Digital Banking and its impact on increasing financial inclusion". The bank evaluated 5 winning essays and distributed tablets to the winners as well as enabled a 3-month teaching internship at BKT.



- In February supported Food Bank. 60 food packages were distributed to families in the city of Gjirokastra.
- Supported the Accelerator Uplift Albania 2021 throughout the duration and participated in the final event Demo Day.
- Supported Tirana Inc, with the participation of students from several universities in Tirana who gave their innovative ideas for start-ups in various fields, with international partners such as EU for Innovation, Preneurz Amsterdam, GIZ.
- Donated books to the students of the art high school "Ajet Xhindole". The donation was organized during the piano concert "Under the classical sounds of young pianists", which took place for the first time at the Cultural Center "Margarita Tutulani" in Berat.
- Donated computers and other office equipments for the

9-year school “Kole Koçi”, Local Education Office in Pogradec; Local Education Office in Kamza, and Tirana (9-year school “Hasan Tahsimi”).

- Donated office equipment for FSDKSH Lezha and Health Centre No.3 Berat.
- Participated in the “Syn + Ergasia Job Fair”, which was held in cooperation with the Municipality of Tirana, the Greek Embassy in Tirana, and the Hellenic Business Association of Albania; as well as in the Work and Study Fair.
- Supported the competition “Colours of Albanians”, which focuses on promoting talents in photography, as well as the beautiful places of our country. An organization by the Ministry of Europe and Foreign Affairs of Albania as well as the Ministry of Foreign Affairs and Diaspora of Kosovo, from which came 6 winners on the day of Kosovo's independence.
- Contributed to the Twinkle Twinkle festival, a children's song contest.
- Welcomed the exhibition of the painter Admir Përvathi who focused on abstract expressionism through his paintings. Turning the central branch premises into an art exhibition has already become a beautiful tradition of the bank.
- Contributed to the progress of the Friendship Day of Albanian

Journalists, organized in the city of Prishtina.

- Participated in the Mountain Marathon, held this year in Petrela.
- Supported the Student sports club. Also, supported the Taekwondo Championship; as well as the Albanian University Sports Federation in organizing the Tennis Championship.
- Supported the concert of Maluma, one of the world's most famous artists, organized on March 14 for the summer day.
- During Money Week, in cooperation with the Albanian Association of Banks, Credins Bank supported the best video contest with the theme “Be smart with money, build your future”. The bank was part of the Digital Banking lectures, where the staff held training on digital banking at the European University of Tirana.



- Fibank supported the Albanian Ski Federation in the development of skiing in the areas of Shishtavec, Borje, and Puka. The ceremony organized on this occasion was attended by the Ambassador of Bulgaria in Tirana, Mr. Momtchil Raytchevski, CEO of Fibank Mr. Bozhidar Todorov,



President of the Olympic Committee for Albania Fidel Ylli, and the President of the Albanian Ski Federation, Mr. Elvis Toci.

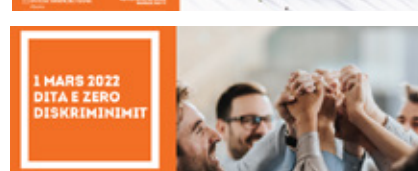
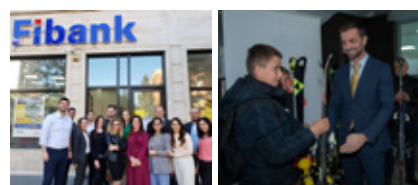
- International Women's Day, March 8, is also a key reference for the women's rights movement, bringing to attention issues such as gender equality, reproductive rights, etc. Already 74% of the staff at Fibank are women. This year, Fibank dedicated a special gift to every first female customer at the bank's branches.
- All Fibank staff in collaboration with Digital Academy Albania conducted training on increasing digital presence & communication and strategies to educate more customers, establish effective relationships with them, and generate continuous sales.

women in various fields of science through new jobs as well as products dedicated to their professional development.

- World Social Justice Day, February 20.
- Zero Discrimination Day, March 1.
- World Wildlife Day, March 3.
- International Women's Day:
 - » 75% of the managerial staff that reports hierarchically to the General Executive Director of ISP Albania are women and girls.
 - » 71% of ISBA staff are women and girls and their participation in bank committees is 50%.
- Ditën Botërore të Sindromës Down, 21 mars.
- Ditën Ndërkombëtare Kundër Diskriminimit Racial, 21 mars.
- Ditën Botërore të Ujit, 22 mars.
- Ditën Botërore të Meteorologjisë, 23 mars.

As part of Global Money Week, the bank organized several open lectures:

- On March 25, Mr. Alessandro D'Oria, Chief Executive Officer, and Mr. Julian Çela, General Financial Director at Intesa Sanpaolo Bank Albania, visited the premises of Epoka University in Tirana. Part of this visit was the holding of an open lecture



The Bank paid special attention to and promoted:

- International Education Day, January 24. Over the years, the Bank has undertaken various projects such as the "Art of Savings", during which staff members volunteered to teach in nine-year schools.
- International Human Brotherhood Day, February 4. The Bank aims to create even more space for all talented

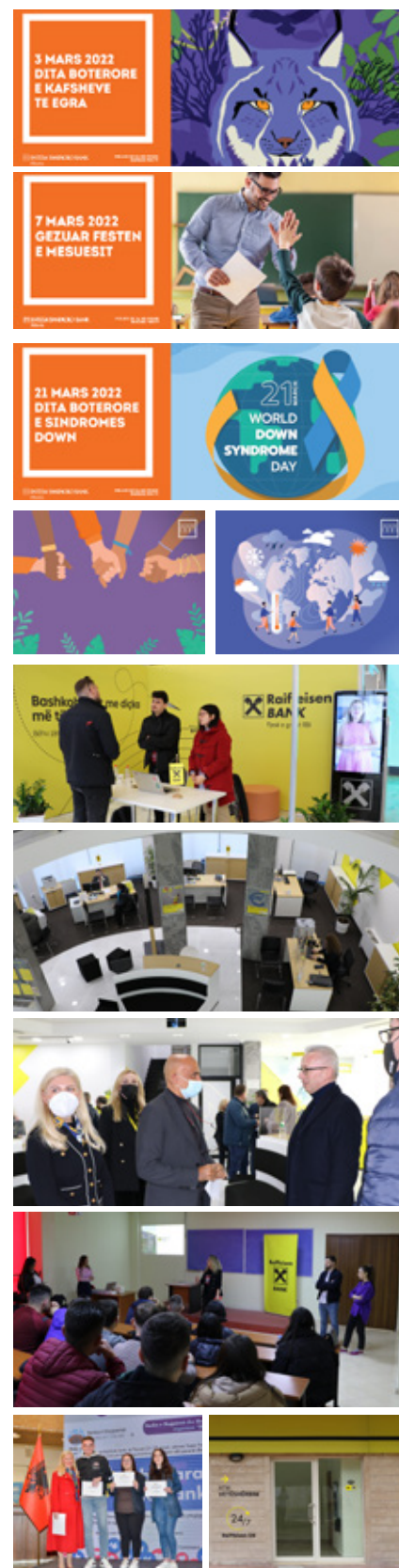
with 100 students of the Faculty of Economics and Administrative Sciences, on the topic of budgeting and financial statements.

- On March 24, Mrs. Xhilda Shehu, Head of Alternative Channels and Digital Marketing, held an open lecture with 100 students from the Faculty of Economics and Engineering, at Epoka University on the topic "Youth and digital banking".
- Mars On March 25, Mr. Reglend Xhango and Mrs. Renalda Kushe, Department of Security and Continuity of Operations Management (NVB), organized open lessons with the participation of 70 students of fourth and fifth grades on Friday on the premises of "Albanian College", in Tirana.



- On March 21, the World Down Syndrome Day, Raiffeisen Bank supported the "Multi-coloured Socks" campaign, which aims to raise awareness and raise funds to provide therapeutic services for children with Down Syndrome at the "Down Syndrome Albania Foundation". Also, in support of this cause was organized a symbolic march "Buddy Walk@ Tirana - Come to have a friend for the head" on March 20.

- On February 23-24, part of the Syn + Ergasia Job Fair near the Palace of Congresses.
- The voice can go where the sight cannot! The bank returned to the Institute for the Blind Students to start the voluntary initiative "Sound Donors" to help 12 thousand blind people. Throughout the year some of Raiffeisen's staff will read from a book, to become part of the audio library for people who cannot read with the naked eye.
- Raiffeisen Bank inaugurated the new premises of its branch in the city of Korça, marking the first significant investment this year in its branch network. Now businesses and individual clients in the city of Korça will be welcomed in an environment with high contemporary conditions and standards. More space for customers, more efficient service organization, Wi-Fi service within the unit, as well as improved infrastructure, are some of the benefits brought by the transformation of the branch according to the new standard. The inauguration ceremony was attended by the CEO of Raiffeisen Bank Albania, Mr. Christian Canacaris, Mayor of Korça, Mr. Sotirag Filo, representatives of the Board of Directors of Raiffeisen Bank Albania, as well as representatives of local institutions and businesses in the city of Korça, etc.
- Throughout the Raiffeisen Bank branch network, every customer will be able to use the WiFi service. This initiative was



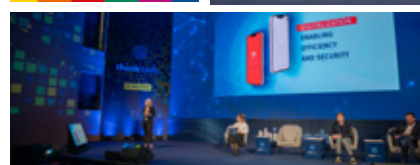
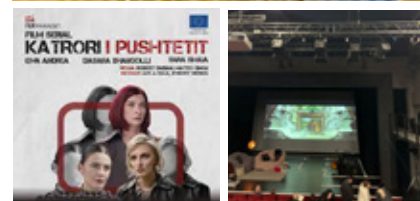
implemented in the framework of the digitalization of banking processes. Through this service, every customer can download the Raiffeisen ON platform for a faster banking experience or the My Raiffeisen application to open an online account.

- Throughout March, as part of the "RBAL Wellness" program, several activities were organized with experts in various fields. The topics have been about women's physical health taking the occasion of International Women's Day.
- During Money Week:
 - » Raiffeisen Bank supported the competition "Challenge of the Week: 7 questions about money and banks" organized by the Bank of Albania and the Albanian Banking Association. The winning prizes for the five high school students in this competition were handed over by Ms. Wilma Baçe, Member of the Board of Directors for Retail Business at Raiffeisen Bank.
 - » On March 24, Raiffeisen staff held an open lecture for students of the Faculty of Natural Sciences, at the University of Tirana on "Youth & Digital Banking".

conducted several activities focusing on financial education:

- » Supported the competition for students of IX grades with photomontages (memes) "Be smart with money, build your future!".
- » Open lectures were given by employees of OTP Albania Bank in the 9-year school "Ylber" and the Mediterranean University of Albania, where the topic was on digital banking and the orientation and priority that banks have towards meeting the needs of customers through digital channels.

- Another collaboration of OTP Bank Albania goes in support of art. "Square of Power" is the newest Albanian series dedicated to media freedom and freedom of expression in our country. OTP Bank Albania offered its assistance in the realization of such a project, which raises value. #RollForGreatness
- "Undressed but together", a theatrical play by Leonard Bombay and his family, experiences dilemmas, humor, and nostalgia. A tour that started on February 4, 2022, in Tirana and continues its journey throughout Albania is the next sponsorship of OTP Albania Bank, under the slogan #CultureforGreatness.
- Even this year we continue to give our contribution to "Partizani Basket" thus promoting a healthy lifestyle because activity among young people and adults



- In the framework of Money Week, OTP Bank Albania

is very necessary. Fruitful cooperation between OTP Bank and Partizani Basket made the team's goals in 2020-2021 be achieved.

- On February 17, 2022, FIAA organized the event Energy, Oil and Gas, Infrastructure, Telecommunications - Sustainable Development in Albania. The event was attended by FIAA members, various diplomats in Albania, and the Minister of Infrastructure and Energy, Mrs. Belinda Balluku. OTP Bank Albania supported this activity for all technical details and to give a voice to sustainable development.

- Launched the “ProCredit Electric Stations” mobile application, which can be downloaded and provides guidance to the nearest power station where electric cars can be charged.
- The Bank participated in the Syn + Ergasia Job Fair, held in Tirana.
- ProCredit Bank offers support for eco-business investments, such as Photovoltaic panels; Efficient production lines; Electric cars, etc. Promoting these investments has been the focus of the latest campaign for SMEs, which are also businesses with the potential to ensure economic growth and sustainable development.



- ProCredit Bank has been invited to the Think Tech Conference for the second year in a row. The bank representative Mrs. Belma Lushi gave a presentation on the digitalization and security of customer data.
- Promoting electric cars as a means of transportation that brings many benefits to both users and the environment, is one of the bank's focus initiatives. The bank has launched a campaign which aims to inform about the preferential terms for electric cars, as well as the advantages of cars in reducing pollution. The participation of the bank's representatives in several TV shows aimed at informing about these ecological means.

TIRANA BANK

- On March 8, Tirana Bank employees spent an afternoon outside the office, watching the premiere of “Our Stories - Free Women”, which was part of the festival of theatrical performances “Fem-Fest”, on March 5-8. The income generated from the sale of tickets went in favor of the education of 4 girls, who could not afford the costs to pursue higher education.
- In the framework of the International Women's Day, Tirana Bank in cooperation with the Albanian Red Cross and with the presence of the actress Roza Anagnosti celebrated with the

ladies in economic impossibility. Under the motto "One day, lots of smiles" representatives from the bank staff were near the Red Cross, where they served lunch to the ladies in need.

- The bank gave its contribution to the growth of green spaces in the area of Paskuqan Lake, under the motto "Green, Plant, Recycle". The General Executive Director of Tirana Bank, Mr. Dritan Mustafa present at this event, stressed that Tirana Bank will continue its mission to contribute to the greening of the city areas and not only, as a smart investment for the future of the city and society.

several universities:

- * On March 24, Mrs. Fatbardha Rino, Director of Retail Division, and Mrs. Anisa Xhaxhiu, Head of the Segmentation and Client Experience Unit, at the Faculty of Economics, University of Tirana.
- * On March 25, 2022, at the Faculty of Economics of the University "Aleksandër Xhuvani" in Elbasan. The lecture was delivered by Mr. Besnik Ranxha, manager of the Union Bank Branch in Elbasan.
- * On March 30, Mr. Fation Ademi, manager of the Union Bank Branch in Shkodra, held a meeting with the students of the University of Shkodra "Luigj Gurakuqi".



UNIONBANK

- Donated 600 olive trees for the "Mangalem 21" residential complex. This project was realized in cooperation with the construction company Kontakt shpk with the common goal of a healthier life.
- On February 23-24, Union Bank was a participant in the Job and Skills Fair Syn + Ergasia organized.
- Activities carried out within the Money Week:
 - » Union Bank supported the drawing competition "Be smart with money, build your future", and awarded prizes for the 5 winning drawings.
 - » Organized open lectures on "Youth and Digital Banking" at



- UBA Bank has undertaken a new project in the framework of financial education. The Bank has invited CIT students and not only, to participate in the competition on "UBA Mobile Banking - Business Case". In this competition, UBA Bank welcomes proposals and suggestions from students for new ideas for improving or adapting this product, to be more useful and easily used by customers. The three best projects will be evaluated.

