

2023
1st quarter
brochure



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE



CORPORATE SOCIAL RESPONSIBILITY

January - March 2023



Sustainable development "shall mean the harmonization of economic development and the environment protection to meet today's needs, without jeopardizing the opportunity for future generations to utilize such capacities and fulfil their own needs"



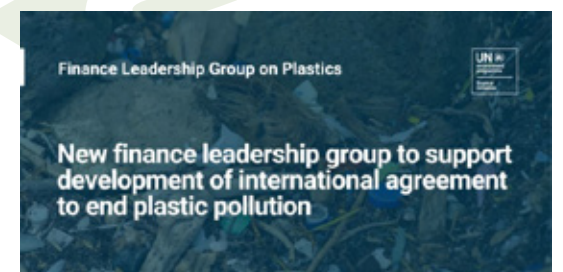


Banka Kombëtare Tregtare (BKT) continuously supports environmental protection projects. In cooperation with Lushnja Municipality, the staff of the BKT branch in this city and the representatives of the municipality planted trees in a new garden designed for greenery in the city centre.

ProCredit Bank

- ▶ ProCredit Group became a member of the Leading Financial Institution (UNEP) on preventing plastic pollution. Being a member allows ProCredit Group to play an important role in raising awareness, building capacity, and offering support to reduce plastic pollution.
- ▶ The bank donated 50 trees to the city of Tirana, which were planted in the Tirana River area. This area has had problems in terms of flooding, so the increase in the number of trees will positively affect the reduction of these negative natural phenomena.
- ▶ The bank has placed separate bins for each category of waste in the headquarters and are organized in such a way as to facilitate the recycling process.
- ▶ In the framework of the International Energy Fair and Forum organized in Exopcity Albania, ProCredit Bank participated in the "Investments and financial support in the energy sector" Forum with a guest from the environmental unit of ProCredit Bank, namely Dorian Pashaj. During the forum, the representative of the bank introduced and advised businesses on new investments that the bank offers on renewable energy and the respective benefits thereof.

Thanks to the dedication to social responsibility and sustainable development of society, **Raiffeisen** has partnered with the Agricultural University





of Tirana to enable photovoltaic panels installation to produce energy and create a sufficient percentage of the coverage of the Agricultural Institute with renewable energy. Thanks to the 213 kwp solar panels installation, it will be possible to save up to 40% of the annual bill value through their power generation and reduce the carbon dioxide emissions into the atmosphere by 130 tons. Raiffeisen Bank and Raiffeisen Invest have continuously demonstrated their dedication to supporting sustainable development in Albania.

Union Bank was a silver partner at the 2023 Energy Fair and Forum, organized by Expocity Albania from March 29th-31st, 2023. At Union Bank's stand, the visitors were offered financial counseling and were introduced to the opportunities offered by the bank for investments in photovoltaic panels, which directly affect energy saving.

On February 20th, 2023, a significant amount of magnolia saplings was planted on "Ymer Kurti" street in Tirana. Inspired by Carl Sagan's expression "Protect and love the planet where we live, it is our only home in the universe!", **OTP Bank Albania** offered its material and financial contribution in order to add another park to the city





The American Investment Bank supported the Albanian Tourism Union while organizing the Albanian tour operator's stand in order to decently represent Albania at the Tourism Fair in Berlin ITB 2023. This is one of the most outstanding tourism fairs and one of the largest fairs worldwide, attended by more than 180 countries, 10,000 exhibiting companies, 100,000 official representatives of travel agencies, and approximately 200,000 guests.

On International Women's Day, March 8th, **Credins Bank** signed the Women's Empowerment Principles (WEPs). The agreement was executed by the representatives of both institutions, Mr. Maltin Korkuti, CEO of Credins Bank, and Mr. Michele Ribotta, representative of UN Women Albania, who exchanged ideas to pursue specific strategies with a view to enhancing women's and girls' access to financial and digital services, aiming at providing more opportunities to support their community. 76% of the bank's employees are women and girls, 148 of whom hold management positions.

ProCredit Bank

- ▶ The bank held an open meeting with the students of the Faculty of Social Sciences, in cooperation with the Department of Pedagogy and Psychology and the Career Office, and introduced the international Onboarding program, which has been organized annually with the purpose of training, personal and professional development as well as employment of newly graduated youngsters. An integral part of this program is the theoretical and practical training that takes place in complete coherence with sister banks in the region. At the end of this program, each of the young participants may be offered an employment opportunity.
- ▶ In cooperation with the European Bank for Reconstruction and Development (EBRD), ProCredit offers the opportunity to invest in fixed assets that increase capacity and improve the business service provision terms. The aim of ProCredit Bank is to promote investments in the field of tourism by offering a 10% grant by virtue of its cooperation with EBRD.

On the 6th of April, the Faculty of Economics at the University of Tirana organized the Forum "30 Years Free Economy - Banking Sector" in the framework of the Job Fair. Fibank participated in this activity and provided continuous support to create student internship opportunities. Many of these students have been provided with the opportunity of full-time employment and they have worked for the bank for years now.





In the framework of FemFEST, the **American Bank of Investments** supported HARABEL Contemporary in the "Red Shoes" installation project. The installation of 600 pairs of shoes was placed in "Mother Teresa" Square, in honour of the women who lost their lives due to domestic violence or gender-based violence. "Red Shoes" is a project originally displayed in Mexico, which was conceived and designed by architect and artist Elina Chauvet.

Banka Kombëtare Tregtare (BKT) supported the activity named "Sofra Elbasanase", which opens the Summer Day celebrations in Elbasan and promotes the artistic, cultural, and culinary values of the city.

Credins Bank

- ▶ In the framework of continuous care for well-being, progress, and development of collaborative institutions, Credins Bank donated office equipment and computers aiming to improve working conditions. Institutions supported by the bank: Healthcare Centre No. 5 in Tirana, State Cadastre Agency, Local Directorate in Gjirokastra, Vlora Regional Hospital, Tirana Municipal Police, Korça Metropolis of K.O.A.SH, Directorate of Medical Care Services in Kavaja (QEZHFEF), Kindergarten No. 8 in Tirana, Police Oversight Agency.
- ▶ World Marketing Festival - Start Up, is another activity on the information of technological innovations organized with the support of Credins Bank.
- ▶ The bank has supported several sports and cultural activities, such as the musical theater project entitled "Më kujtohet" by the artist Laert Vasili; the flower exhibition of the artist Olsjana Ajdini; the "Taekwondo" activity, where different age groups have performed martial arts and amused the audience; and the Partizani women's basketball team, which won the championship.
- ▶ The signing of the contract with the Albanian National Olympic Committee, thus being the main supporter of all sports activities that will take place throughout 2023-2024.

Fibank

- ▶ In February, the bank staff was involved in an activity that aimed to improve social relations and increase capacities. Furthermore, business managers carried out staff training in order to further improve the efficiency of the bank.





- ▶ On March 3rd, the bank offered support to the Bulgarian Embassy in organizing the Bulgarian National Day. This year's reception was held at the Plaza Hotel with many distinguished guests including foreign ambassadors that are accredited in Albania and other distinguished personalities in the field of politics, business, and art.
- ▶ In support of cultural projects, it sponsored the 19th edition of the "Marie Kraja" International Opera Singers Festival organized in Tirana on the 29th, 30th, and 31st of March.
- ▶ The bank congratulated the champion Deni Xhepa on winning the Alpine Balkan Ski Championship that took place in Bulgaria. The Albanian skier was declared champion of the Balkans in the discipline of the giant slalom. This championship was sponsored by Fibank.
- ▶ As annually, Fibank in cooperation with the Albanian Red Cross encouraged its staff and all interested citizens to donate blood.

Intesa Sanpaolo Bank Albania

- ▶ "Work in a changing world" is the title of the initiative dedicated to young bank employees. The purpose of this training is to find out what it means for young people to work in a changing world, as well as what inspires them the most in their daily work. The first session of the initiative took place on the 19th of January and was organized in two groups. The first group consisted of young people up to the age of 30 coming from various departments and the second group consisted of management staff.
- ▶ In the framework of the International Day of Happiness, March 20th, Intesa Sanpaolo Bank Albania in cooperation with the Intesa Sanpaolo Group joined the "Be Well" initiative to shoot a video about happiness. This video was enabled thanks to the wonderful children of the colleagues of the International Subsidiary Banks Division. Moreover, the children of the staff of the branch in Albania also participated in this video.
- ▶ As part of the Intesa Sanpaolo Group, Intesa Sanpaolo Bank Albania pays special attention to World Savings Day and promotes it through the activities of the Savings Museum. SAVE format was created by the Savings Museum and the European Investment Bank (EIB) and aimed to bring young people closer to the topics of sustainability, circular economy, social inclusion, and financial literacy. During November, an information session was held by the representatives of the Bank in each of the participating students groups of the three high schools in Tirana: "Sami Frasheri", "Ismail Qemali" and "Ernest Koliqi". Students





were asked to select one of the unresolved environmental and social challenges in their city and to propose alternatives and ideas to solve them through a project. The winning group was designated as "S.A.V.E. Ambassador" and represented our country in the international competition, which took place online on January 31st, 2023. The "S.A.V.E. Ambassadors" competition was also promoted by FLITIN - Financial Literacy International Network, created in the International Subsidiary Banks Division of the Intesa Sanpaolo Group.

- ▶ The "Money Master Challenge" initiative taken in the framework of the Global Money Week activities by **Intesa Sanpaolo Bank Albania** in collaboration with Intesa Sanpaolo Group and Savings Museum was organized as a quiz dedicated to students aged 12-13. On March 13th, the national phase took place among the 7 student groups of the sixth grade in "Turgut Ozal" school. This quiz was administered by the Savings Museum staff via an online link, who also provided the game code. The winning group of classrooms 6E represented Albania in the international competition with the participation of all the winning groups from the countries where there is a branch of Intesa Sanpaolo Group. The international competition took place on March 23rd, at the same time for all countries including about 1,500 students. This initiative aimed to raise awareness among secondary school students on basic financial culture and was a unique experience for all participants.

At the end of 2022, the Faculty of Foreign Languages volunteering club organized a fundraising campaign to help students facing financial struggles to cover their tuition fees. The club managed to help many students, but could not pay the full tuition fee for one of the students. **OTP Bank Albania** gave its financial contribution to the field of education - one of the main focus areas of the bank - by covering the remaining amount of money for this student.

ProCredit Bank supported the Down Syndrome Albania Foundation by purchasing 142 pairs of colourful socks and promoting World Down Syndrome Day. ProCredit Bank staff committed to raising social awareness for children with special needs by wearing colourful socks on March 21st and publishing a photo on their personal profiles to impact online awareness raising. The funds collected from the purchase of colourful socks will contribute to covering a part of the therapeutic expenses for these children.





Money Week

Manage your money, cultivate your future!

On March 20th-26th 2023, the Albanian Association of Banks (AAB), in cooperation with the Bank of Albania and with the support of the Ministry of Education and Sports, the Albanian Deposit Insurance Agency, and the member banks committed to celebrating the Money Week 2023.

Over 3,350 students from 150 schools from all over the country

Over 540 students from 9 universities

Opening Ceremony of Money Week 2023

The opening ceremony of Money Week 2023 took place on the premises of the Bank of Albania on March 20th, 2023. The activity was welcomed by Mr. Gent Sejko, Governor of the Bank of Albania; Mrs. Evis Kushi, Minister of Education and Sports; and Mr. Bledar Shella, Chairperson of the Supervisory Board of the Albanian Association of Banks.

After that, the activity continued with the award-sharing ceremony for the winners of 5 competitions organized by the Bank of Albania and the Albanian Association of Banks on the occasion of Money Week and as previously announced. These contests were supported by AAB member banks.

1. The "Best Drawing" contest, where more than 350 drawings were exhibited by students of the 3rd grade from more than 70 secondary schools from all over Albania. The contest was supported by Union Bank.
2. The "Best Project" contest, where 46 groups of students of the 4th grade from 38 schools in the country were engaged in addressing the topic through a concrete or interpretive project displayed by means of a short video. The contest was supported by ABI Bank.
3. The "Best Photomontage" contest, where 65 students of the 8th grade from 50 schools in the country analyzed the message of the Money Week theme through images and captions in 61 works. The contest was supported by Credins Bank.
4. The "Best Video" contest, where 69 videos were screened by 97 students from 47 high schools in the country. The contest was supported by OTP Bank Albania.
5. The "Best Essay" contest with the topic "Climate change and why is it important to the financial sector in Albania?" 10 essays from 7 universities in the country participated in this contest. In addition to the symbolic award, thanks to the support of the Banka Kombëtare Tregtare, the winners of the contest will be able to complete their internships with this bank.





University lectures and open classes

The Albanian Association of Banks organized several open lectures and classes as part of the financial education activities that took place during Money Week.

- On March 15th, Mrs. Irida Huta, Chairperson of the Payments, Cards, Digitalization and Alternative Channels Committee at AAB, held an open lecture with the Albania University students focused on Finance - Banking and Business Administration. The issues discussed and addressed were as follows: digital banking, the effect of the reduction of circulating cash in the economy, as well as the way banks are moving towards the digital transformation of their products and services.
- On March 23rd, Mrs. Elona Bollano, Head of the Risk Committee and Director of the Capital Compliance Department at Banka Kombëtare Tregtare held a presentation to the 3rd year Bachelor students of the Finance Department at the University of Tirana on the topic of bank risk management and challenges and innovations that the banking sector is currently facing.
- On March 24th, Mrs. Xhilda Shehu, Head of Alternative Channels and Digital Marketing, at Intesa Sanpaolo Bank Albania met with 3rd-year students graduating from the bachelor's programme on IT studies, Faculty of Natural Sciences (FSHN). During this interactive lecture, they discussed about the banking sector trends and open banking - the new global trend.
- On March 23rd, a lecture entitled "Manage your money, cultivate your future!" was organized at the "Pandeli Cale" school in Korça by Spartak Mele - a senior personal banker (Raiffeisen Bank, Korça branch).





Money Quiz 2023

On March 30th, 2023, the Albanian Association of Banks (AAB), in cooperation with the Bank of Albania and with the support of the Ministry of Education and Sports and the Albanian Deposit Insurance Agency (ADIA), organized the European Money Quiz for the fifth time. 926 students aged 13-15 coming from 89 schools from all over the country enrolled in this quiz. The competition was conducted online and was followed attentively by Livestream on the AAB YouTube channel by more than 1,700 viewers. Participants competed through the Kahoot! online platform divided into 463 teams.

The winning team of the national final of the Money Quiz 2023 comes from "Imelda Lambertini" secondary school in Elbasan and will compete and represent Albania in the European final of the Money Quiz, which will take place in Brussels on May 16th, 2023. Participation in the European competition is enabled by Raiffeisen Bank.

