

2022  
4<sup>th</sup> quarter  
brochure



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE



# CORPORATE SOCIAL RESPONSIBILITY

October - December 2022



**Sustainable development has been defined as development that meets the needs of the present without compromising the ability of future generations to meet their own needs and harmonizes three core elements: economic growth, social inclusion, and environmental protection.**





## TIRANA MARATHON 2022

Banks encourage their employees to take part in activities that promote a healthy life and raise awareness of reducing pollution from vehicles and engines.

On October 23, 2022, **Banka Kombëtare Tregtare, Intesa Sanpaolo Bank Albania, OTP Bank Albania** and **Raiffeisen Bank Albania** joined the 6th edition of the Tirana Marathon, the biggest sporting event in the city, with the participation of 2500 runners from many 33 countries of the world.



## PHOTOVOLTAIC PANELS

**Raiffeisen Bank Albania** is among the first banks to install photovoltaic panels for energy saving/production. Thanks to this project an energy production self-sufficiency level of 31% is achieved (31% energy saved), avoiding 84,000 kg/year of carbon dioxide emitted into the atmosphere.

On October 5, 2022, **Intesa Sanpaolo Bank Albania** hosted business associates and partners in an event dedicated to business. During the meeting, financing opportunities for green business investments, mainly for investments in photovoltaic panels with favorable financial conditions, were presented. The bank encourages local customers to invest in ecological residential buildings and promotes Financial Leasing for electric vehicles.



### ProCredit Bank

- ▶ A forum was organized to promote investments in photovoltaic panels. More than 200 businesses participated. In addition, partners, such as the Ministry of Energy, the European Bank for Reconstruction and Development, and companies designing and implementing photovoltaic panels, attended.
- ▶ As one of the main partners of the AgroTech Expo 2022 fair, organized in Ekspocity, the bank engaged in information and advice on investments in photovoltaic panels for any agribusiness that aims to develop sustainably.
- ▶ ProCredit Albania together with ProCredit Kosovo and Serbia participated in the 5th Annual International Summit and Exhibition on Energy in Turkey and the Balkans 2022, held on October 26-27, 2022, in Ankara. The platform focused on consolidating efforts focused on the efficient implementation of key projects for the construction and reconstruction of power plants across the Turkey and Balkan regions.



**OTP Bank Albania** participated in the energy fair organized in November and provided products that meet the customers' needs.





The staff of **Banka Kombëtare Tregtare** climbed “Mali me Gropa” and achieved a height of 1,847 meters above sea level.

**Credins Bank** supported “Climathon Tirana 2022”. The activity aimed to support 100 young innovators with a focus on improving sustainability and raising awareness of climate change to provide solutions to the 5 climate challenges of the city of Tirana.

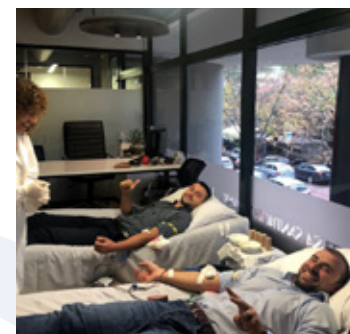




### VOLUNTARY "BLOOD DONATION"

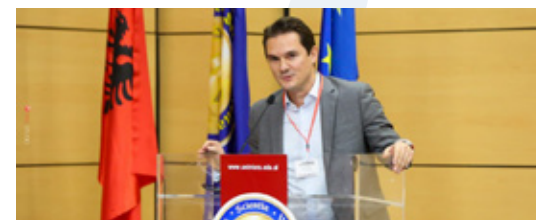
Bank Staff joins voluntary "Blood Donation" initiative organized for years to help thalassaemic children.

**American Bank of Investments and Intesa Sanpaolo Bank Albania.**



### American Bank of Investments

- ▶ Supported the National Therapeutic and Rehabilitation Center for Children in Tirana, a public institution specializing in the field of mental and physical health. The project aimed to improve the physical environments of the institution to guarantee a better service quality of the therapeutic environments.
- ▶ As part of White Cane Safety Day, celebrated on October 15, the bank supported the concert organized by the "Joy of Singing" vocal ensemble, to activate the artistic life of visually impaired people and provide equal opportunities for the integration of this community in society.
- ▶ As a general sponsor, the bank supported the events organized in Vlora, for the 110th anniversary of National Independence.



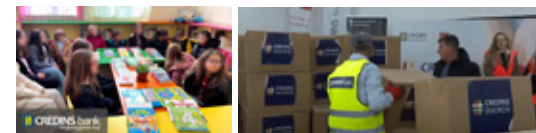
### Banka Kombëtare Tregtare

- ▶ Under the motto "Don't neglect, find time and take care of yourself!", undertook a series of initiatives to raise awareness of breast cancer prevention. In addition to messages on its social networks, the bank donated pink ribbons to all staff and also organized an open meeting with oncologist Dr. Alketa Curri.
- ▶ The bank joined the annual initiative of UN Women Albania "16 Days of Activism against Gender-Based Violence, an annual campaign that begins on 25 November, the International Day for the Elimination of Violence against Women, and until December 10, the bank distributed awareness videos and messages against violence on its social networks and ATM network, as well as changing the color of the logo to orange, the color that accompanies this campaign and symbolizes a bright future without violence for women.
- ▶ As part of the campaign, BKT financially supported the women's shelter in Elbasan under the auspices of the "Women's Forum" association.



### Credins Bank

- ▶ Support for cultural activities:
  - » The "Rhythm that unites" festival, in collaboration with the United Nations office dedicated to young people to promote messages and values that unite us: integrity, employment, gender equality, the environment, etc., for the sustainable development of the whole society;
  - » The first edition of the "International Contemporary Dance Festival" which was held at the Opera and Ballet Theatre.
- ▶ Donated and organized events to help people in need:





- » Over 70 food packages were distributed in Shkodër for the Para Tetraplegic association. The Food Bank initiative of Credins Bank has been going on for two years.
- » Books were donated to the children's library in the city of Korça.
- » 50 food packages were distributed to the neediest families in the suburbs of Tirana.
- » Children of Credins Bank staff, in cooperation with the Albanian Red Cross, organized a party with the theme "A gift for you".
- » A lunch was organized for 50 people from the "Gonxhe Bojaxhi" Social Center.
- » Visit 51 children with autism spectrum disorders near the "Albanian Children" foundation, where gifts were distributed to them in a festive atmosphere.

### Fibank Albania

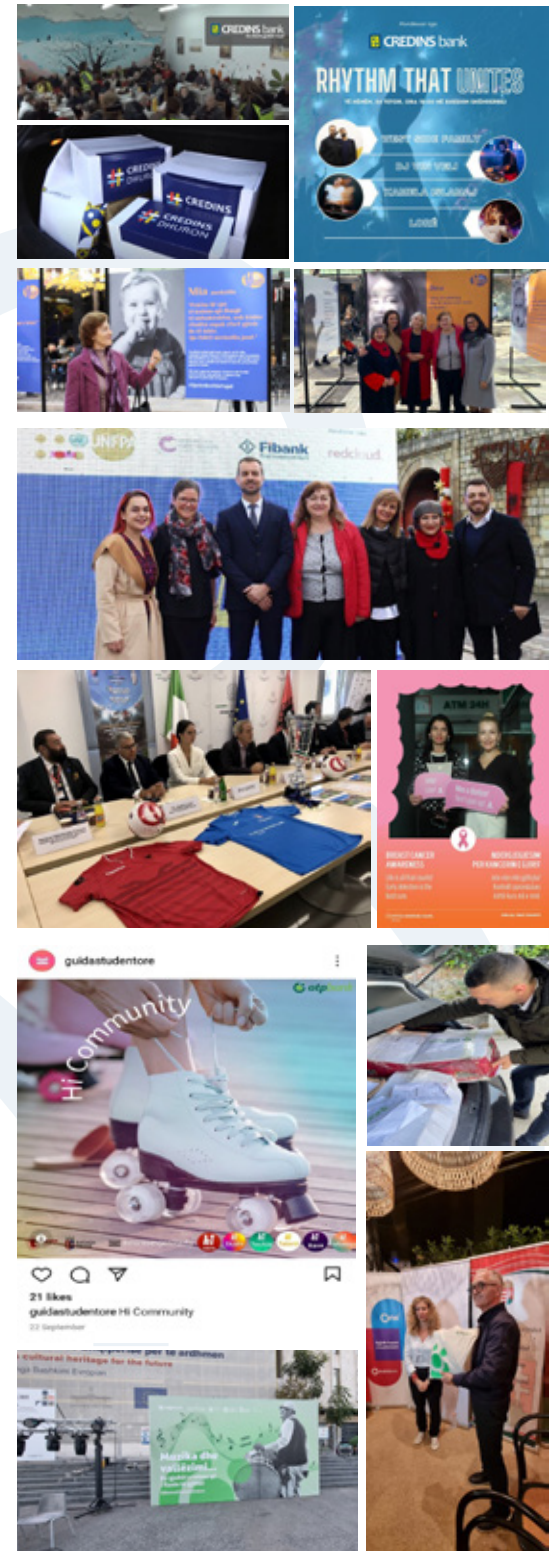
- ▶ In partnership with the Mother and Child Hospital Foundation and UNFPA, within the 16 days of Activism against Gender-Based Violence and in the presence of representatives from the Ministry of Health and Social Protection, the Municipality of Tirana, the Commissioner for Protection from Discrimination and implementing partners from state institutions and society civil, Fibank Albania participated in the opening of the exhibition with photos of Albanian girls and silhouettes of those girls who are missing among us. The exhibition stayed on Tirana Pedestrian Street until December 18 and was open to everyone.
- ▶ Statistically, 109 boys are born for every 100 girls in Albania. For every 10 boys born, we lose one girl. According to this calculation, in just one decade, we have about 21,000 "missing girls" between the ages of 0-19. This phenomenon creates a chain of gender inequality that affects every sphere of our society.

### Intesa Sanpaolo Bank Albania

- ▶ In cooperation with the Italian Embassy, supported the football match "Partita del Cuore" which aimed to raise funds for charity. This sports activity took place on October 11, 2022, at the "Selman Stermasi" stadium. The tickets of the match were sold at a symbolic price and all the profits collected from ticket sales went to the NGOs: "Sanita di Frontiera" and "Comunità di San Giuseppe".
- ▶ October is Breast Cancer Awareness Month. Bank staff were provided with educational and informative material prepared by the Medical Response for Diplomatic Corps (MRDC), which contained information and data, including periodic check-ups, as well as the risk factors affecting breast cancer.
- ▶ On October 24, on the premises of the bank's branch near the Central Offices, was organized a "Photo Booth" dedicated to the breast cancer awareness campaign.

### OTP Bank Albania

- ▶ During the end-of-the-year season, OTP Bank Albania contributed to the distribution of food aid to some families in need, in Tirana and the surrounding areas.
- ▶ The bank supported the "Hungarissimo" Festival, a multiple-day event, that took place in Tirana, Fier, and Korçë. The festival started with the opening of the exhibition of two Hungarian artists along Tirana's pedestrian street (Pedonale) area and continued with a series of cultural events for the general public. The bank also offered gifts to the participants and winners.
- ▶ The "Ti" Center brought together dozens of young dancers to Skënderbej Square who performed for the public traditional with the modern. Under the slogan "Music and dance, the only two languages that speak to everyone!" Bank OTP Albania sponsored the activity.
- ▶ In October, the Municipality of Tirana organized the annual activity of the #mirësevjen party. This activity focuses on welcoming students who will complete their university studies in





Tirana. In a fair-fest throughout the day, youth organizations were invited, which revealed the spaces they have for young people as well as the projects they can include, talk about start-ups, and presentation of incubators in the country.

- ▶ During the difficult times for the whole world, which were created due to the Russia-Ukraine war, OTP Bank Albania has provided shelter and assistance to a significant number of citizens from Ukraine.

### Procredit Bank Albania

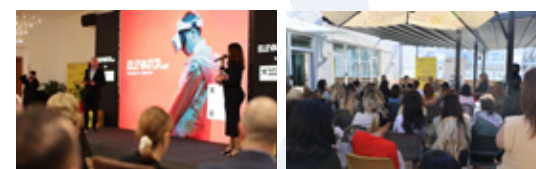
- ▶ Send new year wishes to the partners through a postcard created by Rean, a 9-year-old child who is part of the Down Syndrome Albania Foundation. The funds from the purchase of handmade images from the children of this institution cover a part of the therapeutic expenses for these children.
- ▶ On the savings day, the bank organized open lessons in several 9-year-old schools in Tirana. Bank representatives explained the importance of savings and encouraged the children to make money saving a habit.

### Raiffeisen Bank Albania

- ▶ As part of the "We Care with Heart" initiative, Raiffeisen Bank carried out 5 projects and donates food packages to families in need, especially children:
  1. Organized end-year celebration and donated gifts for the 40 children in the two orphanages in the city of Shkodra. Also, improved the study rooms' conditions and purchased new mattresses for the institutions.
  2. Offered 250 packages of food to families in need, in Municipal Unit No. 1 in Tirana.
  3. "Flower Girl" Puppet Theater for children in need in 10 social centers.
  4. Through the Stepic CEE Charity foundation, based in Vienna, reached out to children in Ukraine, who are deprived of experiencing the magic of the holidays and have the most basic living needs unfulfilled.
  5. The bank's staff at the head office voluntarily donated clothes and toys for mothers and children at the center of "Bregu i Lumit" in Tirana.
- ▶ During the month of October, in the framework of breast cancer awareness, as part of the "RBAL Wellness" program, an open and informative conversation was organized with the oncologist Dr. Helidon Nina.
- ▶ Supported various cultural and sports activities, such as the Austrian Cultural Week, on October 17-23, and the Check-In Fest in Tirana, on November 19.
- ▶ Following the community service projects, Raiffeisen made possible the reconstruction and furnishing of the pediatric pavilion in the Saranda city hospital, as well as donated new-generation computer equipment to the General Directorate of the Probation Service.
- ▶ Supported the Elevator Lab competition, the partnership program with Raiffeisen Bank International, in its sixth edition under the slogan "Beyond the Challenge", where the 8 finalist start-ups presented their products and services to hundreds of guests at the Demo Day, competing for the grand prize of €5,000, but also the possibility of cooperation with Raiffeisen Bank.

### Union Bank

- ▶ Supported the "Build the Future" competition for the best diplomas of students of the Faculty of Architecture and Urbanism, which was organized during the "Build and Live Smart Expo 2022" fair organized by Expocity Albania.
- ▶ Supported the activity "Celebrate Christmas together" which took place in the form of a marathon of artistic performances with the participation of groups of children and young artists from the schools and artistic centers of Tirana.





## Intesa Sanpaolo Bank Albania

- ▶ On December 14, a group of students from the "Turgut Ôzal" high school in Tirana visited the premises of the Central Offices of Intesa Sanpaolo Bank Albania. These students were part of the "Young Economics" club and participated in an open meeting with the senior managers of the different departments of the bank.



## Procredit Bank Albania

- ▶ In support of small and medium-sized businesses in the food industry sector, Procredit Bank Albania participated in the "Green Fest 2022" fair, organized in Skënderbej Square by the Municipality of Tirana. ProCredit Bank's business advisors were present at the fair to provide information on the bank's products and incentives created and dedicated to these businesses.



## Union Bank

- ▶ In October, Union Bank brought for the first time the "2 in 1 Student Card" to the market in cooperation with the Municipality of Tirana and the Youth Agency. This is an innovative product that is offered for the first time to students, and it is a debit card and a student card at the same time, which helps students to use it as a debit card for payments, purchases, etc., as well as benefit from the discounts it offers as a Student Card.
- ▶ Supporting prizes for the three winning teams with the best ideas presented at the "Good Start UP School" Shkodra, organized with the participation of young people from the 5 municipalities of the Shkodra District. The purpose of this activity was to empower young people towards successful ventures and prepare them, and encourage the growth of new businesses and the absorption of methodologies and best practices of European countries.
- ▶ Union Bank was a Gold Partner and participant in the AgroTech Expo 2022 fair, where it presented all the dedicated products that the bank offers for the entire Agro sector, to be as close as possible to the needs of agribusinesses and farmers, for investment and the expansion of their activity.

