

# CORPORATE SOCIAL RESPONSIBILITY

First Quarter Brochure  
January – March 2026



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE



**Corporate Social Responsibility (CSR)** continues to remain a fundamental element of banks' strategic approach in Albania, reflecting their commitment beyond their traditional financial role. This approach underscores the banking sector's active role in promoting a more equitable, sustainable, and inclusive society.

During the period January–March 2026, banking institutions continued to undertake initiatives with a direct impact on environmental protection, support for economic development, and the strengthening of social welfare, reaffirming that sustainability remains an important component of their long-term plans.

Through support for education, socially oriented projects, and environmental initiatives, banks are further strengthening their cooperation with communities and contributing to the creation of sustainable value for Albanian society and the national economy.

ENVIRONMENT

ECONOMY

SOCIETY

FINANCIAL  
EDUCATION





### FIRST INVESTMENT BANK ALBANIA (FIBANK)

- supported the gala evening of “Shkodra Tourism Awards 2025”, where 30 awards were presented to key actors in tourism, hospitality, gastronomy, and innovation, contributing to the promotion of Shkodra as a competitive destination and to the encouragement of sustainable economic and community development.
- joined the Albanian Power Exchange (ALPEX) as the General Clearing Member for Albania, supporting the development of the national energy market by enhancing transparency and stability in the energy market.



### INTESA SANPAOLO BANK ALBANIA

- was awarded the “Best ESG Bank in Albania 2026” at the Global Banking & Finance Awards®, reaffirming its commitment to responsible and sustainable banking practices, as well as the successful integration of ESG principles into its strategy and business model.
- was certified as a “Top Employer 2026” by the Top Employers Institute, reflecting its commitment to fostering an inclusive and supportive organizational culture and working environment for employees.



### PROCREDIT BANK ALBANIA

- sponsored the event on improving the business climate in Albania and the presentation of the “White Book”, organized by the Foreign Investors Association of Albania (FIAA), supporting dialogue and reforms that promote a sustainable and trustworthy investment environment.



### UNION BANK

- signed an agreement with the EBRD and the EU to expand a guarantee facility of up to €25 million for financing small and medium-sized enterprises in Albania, promoting the financing of green projects and expanding financial inclusion in the country.
- signed a new guarantee agreement with ADGF, expanding cooperation for the implementation of the EU Guarantee Window, through the provision of guarantees for loans to micro, small, and medium-sized enterprises, with the aim of strengthening their resilience and aligning with European Union standards.



7 AFFORDABLE AND CLEAN ENERGY



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



11 SUSTAINABLE CITIES AND COMMUNITIES



12 RESPONSIBLE CONSUMPTION AND PRODUCTION





## SOCIAL DIMENSION

### NATIONAL COMMERCIAL BANK (BKT)

- supported the organization of the “Sofra e Elbasanit” event, marking the start of the Summer Day celebrations in Elbasan, contributing to the strengthening of cultural identity and the engagement of younger generations in its preservation.



### BANKA CREDINS

- joined the “Work and Study” fair, informing young people about employment policies and alternative programs offered by the bank.
- organized in the bank’s lobby the solo art exhibitions “Jetë në Kanavacë” by Kastriot Celmeta and “Pasionë Shpirtërore” by Blerta Xhomo, with the aim of supporting artists and creating a dedicated space for presenting their works to visitors and clients.
- supported the artistic concert “Under the Sounds of Beethoven”, aiming to bring national and international artistic values closer to the public.



### FIRST INVESTMENT BANK ALBANIA (FIBANK)

- promoted the sponsorship agreement with the Albanian Ski Federation for the 2025–2026 season, supporting the development of young talents in winter sports, the promotion of sports culture, and Albania’s international representation.
- organized a blood donation initiative, where bank employees voluntarily contributed to support people in need, reflecting its commitment to solidarity.
- organized a team-building activity for employees, strengthening collaboration, communication, and interpersonal relationships, while promoting a positive, motivating, and sustainable working environment.
- supported an artistic performance by violinist Ray Chen, held at the National Theatre of Opera and Ballet in Tirana, contributing to the promotion of classical music and cultural enrichment, as well as fostering artistic excellence and cultural development in the country.





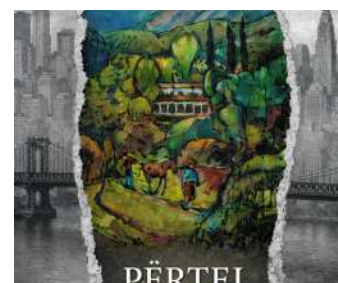
## SOCIAL DIMENSION

### INTESA SANPAOLO BANK ALBANIA

- participated in the national “Work & Study” fair, engaging directly with students and young people to present career opportunities, professional development programs, and the organization’s culture.
- organized the fourth edition of the “S.A.V.E. International Ambassadors” competition in collaboration with the Intesa Sanpaolo Group and the Museum of Saving in Turin, engaging students from the “Sami Frashëri”, “Qemal Stafa”, “Ismail Qemali”, and “Besnik Sykja” high schools in developing projects focused on environmental, social, and economic challenges.
- was declared the winner of the Business Table Tennis Championship, represented by its employees and securing first place through the performance of Artur Bakia, while also contributing to community support through the donation of two table tennis tables to a nine-year school in Tirana, in cooperation with the Albanian Table Tennis Federation.

### OTP BANK ALBANIA

- supported the publication of the book “Përtej Maleve” by author Eduard Lekgjika, contributing financially to the editing and publication preparation process, as part of its commitment to promoting art and culture.
- supported young tennis athletes Denis and Jonis Gaba (U-18) through financial sponsorship for sports equipment and uniforms, contributing to the development of young talent, the promotion of sports, and the encouragement of a healthy lifestyle.
- supported public institutions with equipment and materials, donating 10 desktop computers to the “Asim Vokshi” Foreign Languages High School, to equip the laboratory and improve the teaching infrastructure.



1 NO POVERTY



2 ZERO HUNGER



3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



5 GENDER EQUALITY



10 REDUCED INEQUALITIES



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



17 PARTNERSHIPS FOR THE GOALS





### PROCREDIT BANK ALBANIA

- delivered a career orientation session at the “Edith Durham” nine-year school, presenting how the bank operates and its role in the economy, while promoting financial education among students through topics such as saving, deposits, and money management.
- hosted first-year Master’s students from the Faculty of Economics in Tirana, within the Jean Monnet programme in cooperation with the FEUT, introducing them to banking services, organizational culture, as well as employment opportunities and professional development pathways.
- participated in the “TBU Talent & Career Fair”, engaging directly with students to present internship and employment opportunities, as well as an organizational culture based on professional development, collaboration, and transparency.
- participated in the closing event of the CybHER programme in Albania, “Developing Cybersecurity Talent for a Stronger and More Inclusive Sector”, contributing to discussions on leadership, talent development, and the empowerment of women and girls in the field of cybersecurity.

### RAIFFEISEN BANK ALBANIA

- supported and contributed to the organization of the “Smells Like AI Spirit” event in Tirana, the first event dedicated to Artificial Intelligence in Albania, with a focus on fostering innovation, developing young talent, and creating a platform for knowledge exchange and collaboration in the field of technology.
- supported the Summer Day celebrations in the city of Elbasan, contributing to the creation of a festive atmosphere through traditional and cultural activities, while promoting cultural heritage and strengthening ties with the local community.





## UNITED BANK OF ALBANIA (UBA)

- participated in the career fair organized in cooperation with Tirana Business University, welcoming students and informing them about professional development and career opportunities within the bank.
- supported the 4th edition of the Ramadan Competition organized by the “Krijoj” platform at the Namazgja Mosque, contributing to the promotion of young talents and cultural values through the engagement of 281 artists across seven art categories.
- organized iftar dinners and distributed food packages to families in need during the holy month of Ramadan, contributing to the strengthening of solidarity and support for the community.



**“LOTS OF SOCKS” CAMPAIGN:**  
**Credins Bank, Intesa Sanpaolo Bank Albania, and OTP Bank Albania** supported the “Lots of Socks” campaign organized by Down Syndrome Albania on the occasion of World Down Syndrome Day, contributing to raising awareness and promoting the social inclusion of individuals with Down syndrome, as well as supporting therapeutic services at the “PRO PAK” center.





### SUPPORT FOR THE EMPOWERMENT OF WOMEN AND GIRLS:

**Credins Bank** supported awareness-raising campaigns organized by UN Women in several cities across Albania, aimed at highlighting women's progress in various areas of life and promoting their rights and empowerment.

**First Investment Bank Albania (Fibank)** supported the Mother & Child Hospital Foundation through a financial contribution dedicated to the health of mothers and newborns, enabling the development of postnatal classes at the "Queen Geraldine" Maternity Hospital for around 500 new mothers.

**Intesa Sanpaolo Bank Albania** joined awareness-raising activities organized by UN Women by participating in the women's and girls' mini football tournament, the "She Runs" marathon, and by supporting the "Close to the Heart" campaign of SOS Children's Villages for women-led households.

**OTP Bank Albania** joined the "Close to the Heart" project of SOS Children's Villages Albania on the occasion of International Women's Day, supporting 79 women heads of household and 166 children through the purchase of recycled glass pins as symbols of strength and resilience.

**Union Bank** joined the "Close to the Heart" campaign of SOS Children's Villages on the occasion of March 8, supporting 79 women heads of household in improving their living conditions and empowering them within the community.

**United Bank of Albania (UBA)** carried out an awareness-raising campaign in collaboration with Miriam Cani, focusing on strengthening the role of women and raising awareness about equality, respect, and the active inclusion of women in society.





## GLOBAL MONEY WEEK 2026

16 - 22 MARCH 2026

“Smart Money Talks! – 100-Year National Currency!”

Global Money Week 2026 engaged 4,700 children and young people from across the country, as well as more than 190 schools at all educational levels and universities.

The prizes for the winners of the five competitions organized by Bank of Albania and Albanian Association of Banks on the occasion of Global Money Week were supported by the banks:

- The competition for third-grade students, “Draw Your Own Banknote – 100 Years of National Currency,” received over 475 drawings submitted by students from 75 primary schools, from which 10 winners were selected. The competition was supported by **ProCredit Bank Albania**.
- The “Best Project” competition for fourth-grade students on the topic “100 Years of National Currency” received a total of 52 projects, prepared by approximately 1,500 students from 43 primary schools. The competition was supported by **Credins Bank**.
- The meme competition for eighth-grade students, “Smart Money Talks!”, received a total of 120 memes created by students from 60 primary schools. The competition was supported by **National Commercial Bank (BKT)**.
- The best video competition for high school students, “Smart Money Talks!”, involved 175 students from 40 high schools, with 82 submitted works. The competition was supported by **Union Bank**.
- The “Best Essay” competition on the topic “From the Franga and Lek of 1926 to Digital Money: How Does Money Change and What Remains Unchanged?” received 58 submissions prepared by students from 13 public and private universities across the country. The competition was supported by **Tirana Bank**.

**Raiffeisen Bank Albania** supports the participation of the winning team in the European Money Quiz in Brussels.





## OPEN LECTURES AT UNIVERSITIES

As part of Global Money Week 2026, open lectures were held at three universities in Tirana, engaging around 175 students in discussions on key topics such as the role of banks in supporting the economy, building long-term client relationships, providing tailored solutions, major developments in the banking industry, as well as employment and professional development opportunities in the sector.

At **POLIS University**, the lecture was delivered by Ms. Xhilda Shehu from **Intesa Sanpaolo Bank Albania**.

At **University of New York Tirana**, the lecture was delivered by Ms. Edlira Zambaku from **National Commercial Bank (BKT)**.

At **Epoka University**, the lecture was delivered by Ms. Elona Labinoti from **First Investment Bank Albania (Fibank)**.





## STOCK MARKET LEARNING COMPETITION 2025 – 2026

Banks participated in the “Stock Market Learning Competition,” an initiative organized by Albanian Association of Banks in cooperation with Bank of Albania and German Sparkassenstiftung Albania, aimed at strengthening the financial education of bank staff. Participants managed a simulated investment portfolio over a three-month period, applying real market strategies and deepening their knowledge of investments, risk management, and capital markets. This edition included participation from all banks, with a total of 139 employees from various banking functions.

## PERFORMANCE OF THE PORTFOLIO – MONETARY AWARDS

**First place:** Kevin Caco, First Investment Bank Albania (Fibank)

**Second place:** Silvana Gurraj, United Bank of Albania (UBA)

**Third place:** Eranda Loci, Tirana Bank

## SUSTAINABILITY RANKING – CERTIFICATES OF APPRECIATION

**First place:** Arlind Deda, OTP Bank Albania

**Second place:** Eriola Kacani, Tirana Bank

**Third place:** Juri Sejdiaj, OTP Bank Albania

## RANKING BY NUMBER OF TRANSACTIONS – CERTIFICATES OF APPRECIATION

**First place:** Besmira Koruni, Credins Bank

**Second place:** Mirvjena Mucalla, Raiffeisen Bank Albania

**Third place:** Armeti Lalollari, National Commercial Bank (BKT)

**Fourth place:** Kristian Prifti, Union Bank

**Fifth place:** Mirela Dhima, OTP Bank Albania





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