

CORPORATE SOCIAL RESPONSIBILITY

Second Quarter Brochure
April – June 2026



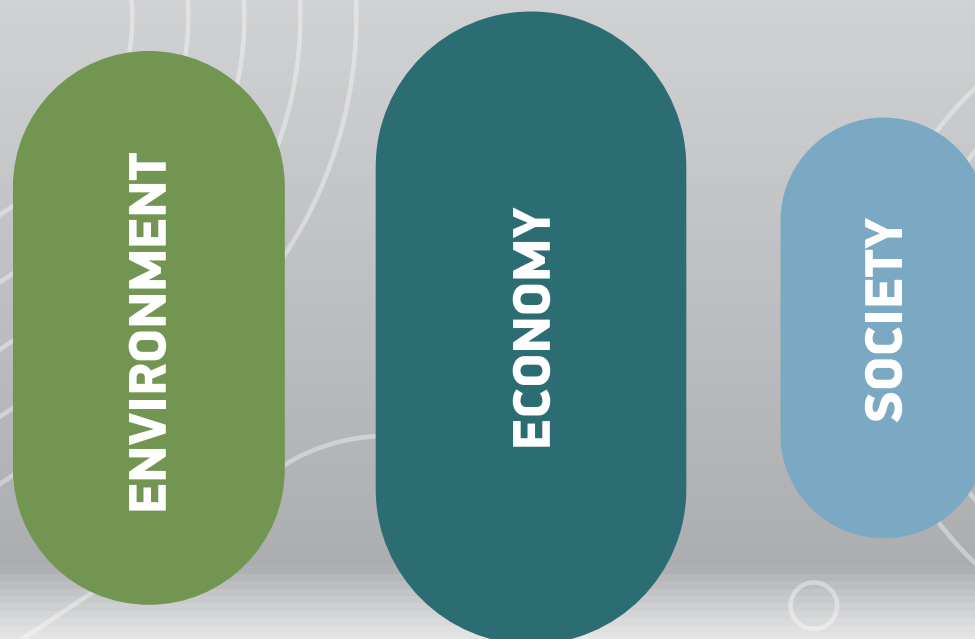
ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE



Corporate Social Responsibility (CSR) remains a key pillar of the banking sector's commitment to sustainable development, reflecting banks' role as active contributors to social well-being, environmental protection, and the country's economic development.

During the period from April to June 2026, the banking sector continued to support high-impact community initiatives, investing in projects that promote social inclusion, education, environmental protection, culture, health, and sustainable development.

These initiatives reflect a long-term approach to corporate responsibility, built on partnerships with public institutions, civil society organizations, and other key stakeholders, with the aim of generating a positive and measurable impact on Albanian communities and the national economy.





ENVIRONMENTAL DIMENSION

INTESA SANPAOLO BANK ALBANIA:

- Organized an educational activity to mark International Earth Day, in collaboration with the Intesa Sanpaolo Group, during which fourth-grade students learned about sustainability, environmental protection, the circular economy, and the future of mobility through an interactive module developed by the Museum of Saving in Turin and the European Investment Bank.
- Recognized the achievements of students from "Sami Frashëri" High School in the "S.A.V.E. International Ambassadors" competition, where their project, "Green Points Tirana," ranked first among participating high schools in Tirana and received third place internationally.
- Organized the educational activity "Young Green Advocates" to mark World Environment Day, where employees' children participated in interactive activities, including drawing, games, and discussions on environmental protection.

OTP BANK ALBANIA:

- Organized a clean-up campaign in Vilëbashtovë through its "Green Hearts" Volunteer Corps, where bank employees collected more than 20 bags of waste, helping raise awareness about the importance of preserving natural areas.

PROCREDIT BANK ALBANIA:

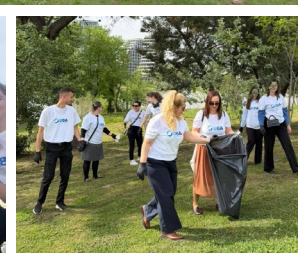
- Participated in the panel discussion "Climate Finance for Innovation and Adaptation" as part of the "United for Climate – Regional Cooperation for a Resilient Future" conference, where it shared its experience in green finance and highlighted the banking sector's role in supporting the transition to a sustainable economy.

RAIFFEISEN BANK ALBANIA:

- Implemented a reforestation project in the Lake Dushku area, Municipality of Gramsh, planting approximately 10,000 pine saplings across 5 hectares. The initiative contributed to the restoration of a wildfire-affected area, the recovery of the local ecosystem, and the long-term protection of the environment.

UNITED BANK OF ALBANIA (UBA):

- Undertook a volunteer initiative to mark Earth Day, during which the bank's employees participated in activities aimed at promoting a cleaner environment, contributing to greater environmental awareness and encouraging both individual and institutional responsibility for environmental protection.





ECONOMIC DIMENSIONS

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



ECONOMY

American Bank of Investments (ABI):

- Participated in the “Agriculture Days” Fair in Lushnje, where it presented banking solutions for agribusinesses, individuals, and families, promoting financial inclusion in the agricultural sector.
- Supported the fourth edition of the “Automotive Fair Albania”, contributing to the promotion of innovation, technology, and road safety awareness.
- Was the Gold Sponsor of the Annual Conference of the Microfinance Centre (MFC), contributing to the promotion of financial inclusion through discussions on SME, agribusiness, and entrepreneurship financing.
- Participated in the roundtable discussion “Personal Data Protection and Artificial Intelligence in the Financial Sector”, sharing its experience on technological developments and promoting responsible practices for safeguarding personal data and maintaining customer trust.
- Participated in the “B2B & Matchmaking: Connecting Capital with Impact-Driven Businesses” event, promoting connections between the financial sector and micro, small, and medium-sized enterprises, as well as strategic partnerships aimed at developing businesses with economic, social, and environmental impact.



National Commercial Bank (BKT):

- Supported the “Young Innovators 2026” competition, contributing to the development of professional skills among more than 443 students, the promotion of entrepreneurship and innovation, and the encouragement of solutions to economic, social, and environmental challenges.



Credins Bank:

- Presented the “AgroInvest” product as part of the “Agro/ Agriculture Days” Fair in Lushnje, promoting tailored financing solutions aligned with customers’ needs and supporting the development of entrepreneurship and the agricultural sector in Albania.
- Signed a new guarantee agreement under the EU Western Balkans Guarantee programme, strengthening access to finance for micro, small, and medium-sized enterprises (MSMEs).





First Investment Bank Albania (Fibank):

- Communicated its record results for 2025 in May 2026, highlighting the growth in assets, deposits, lending, and net profit, demonstrating its contribution to expanding access to finance and supporting economic development.
- Presented its financing solutions at the “Property Value II” conference, offering dedicated products for property financing, including mortgage loans for emigrants and foreign citizens.
- Participated as a “Silver Sponsor” of the AI Business Summit II, promoting innovation, digital transformation, and the use of artificial intelligence in support of the development of a more competitive and modern economy.
- Participated in career events organized by Epoka University and the Faculty of Economics in Tirana, presenting employment opportunities, professional internship programmes, and career development prospects in the banking sector, while engaging with students on their professional journeys.



Intesa Sanpaolo Bank Albania:

- Signed a €20 million financing agreement with the European Investment Bank (EIB) Group to support small and medium-sized enterprises in innovation, digital transformation, and the green transition through financing on favorable terms.

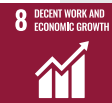


OTP Bank Albania:

- Supported and participated in the “Master Your Business” event, contributing to the development of professional capacities, the promotion of a culture of continuous learning, and the strengthening of collaboration among professionals and the business ecosystem.

ProCredit Bank Albania:

- Expanded its partnership with the Albanian Development Guarantee Foundation (ADGF) under the EU-KfW Western Balkans Guarantee Programme, strengthening access to finance for small and medium-sized enterprises (SMEs) and supporting their economic development and competitiveness.
- Was represented at the panel “Promoting Women’s Access to Climate Finance”, contributing to discussions on increasing women’s access to sustainable finance and highlighting the role of the banking sector in promoting inclusive investments and the green transition.
- Hosted a visit from representatives of the European Investment Bank to its partner business LeBon Tirana, highlighting the importance of cooperation with international financial institutions in supporting local businesses, investments, and job creation.
- Was represented at the “Balkonnnect Festival 2026”, contributing to discussions on trust in digital finance, the development of digital





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channels, innovation, and collaboration towards building a secure and sustainable financial ecosystem..

- Supported the “Women Startup Albania 2026” programme, which promotes women’s entrepreneurship through mentoring, training, and access to finance, creating opportunities for the development of innovative startups and the growth of women-led businesses in Albania.
- Participated in the Job Fair at Epoka University, where it presented internship and employment opportunities in the banking sector.



Union Bank:

- Signed an agreement with the European Bank for Reconstruction and Development (EBRD) for a Revolving Credit Line under the Trade Facilitation Programme (TFP), creating new financing opportunities for local exporters, importers, and distributors.
- Organized in partnership with the European Bank for Reconstruction and Development (EBRD), the event “Finance Your Future Digitally”, promoting digital transformation, financial inclusion, and the development of youth-led entrepreneurship through financial and non-financial support for small and medium-sized enterprises.
- Supported for the fifth consecutive year the “Visionary Leadership in the Age of Artificial Intelligence” Leadership Forum, contributing to discussions on digital transformation, the use of artificial intelligence, and the role of leadership in addressing emerging economic challenges.
- Organized in collaboration with the Women Economic Chamber, the training “Financial Advisory for Women Entrepreneurs”, promoting financial education, access to banking services, and the empowerment of women in business through advisory support and guidance for the sustainable development of their enterprises.



United Bank of Albania (UBA):

- Participated in the 2026 Job Fairs at “Marin Barleti” University and “Qiriazhi” University, presenting career opportunities in the banking sector, engaging with students, and promoting professional development and investment in human capital.



SOCIETY

AMERICAN BANK OF INVESTMENTS (ABI):

- Joined the celebrations marking the 250th anniversary of the Independence of the United States of America, illuminating its building with the colors of the American flag and reflecting the values of partnership, cooperation, and enduring relations between the two countries.
- Served as the main partner of the Albanian Pavilion at the 61st edition of the International Art Exhibition, La Biennale di Venezia, contributing to the promotion of Albanian art and culture on the international stage through its support for the artwork "A Place in the Sun" by artist Genti Korini.
- Supported two artistic evenings at the National Theatre of Opera and Ballet as a sponsor, featuring performances by internationally renowned violinist Tedi Papavrami, contributing to the promotion of art and culture and the enrichment of cultural life in Albania.

NATIONAL COMMERCIAL BANK (BKT):

- Supported the 2026 edition of "DOA – Durrës Opera Art of Singing", contributing to the positioning of Durrës as a center for the development and training of young artists.
- Supported the academic competition "My PhD in 3 Minutes", contributing to the professional development of young researchers and strengthening a culture of innovation and collaboration in higher education.
- Contributed to the activity organized for the children of military personnel on the occasion of International Children's Day, supporting children's well-being, social inclusion, gender equality, and solidarity with the families of those who lost their lives in the line of duty.

CREDINS BANK:

- Implemented the "Credins Summer Project 2026" in collaboration with Mastercard, delivering a series of cultural and entertainment events and activities, including Zamna Festival, UNUM Festival, and FunZone 2026.
- Continued its tradition of organizing art exhibitions in the bank's premises, supporting local artists and creating opportunities for the presentation of their works through the exhibitions "Rikthim" by Abaz Hado and "Peizazh Ëndërrues" by Pashk Pervathi.





SOCIAL DIMENSION

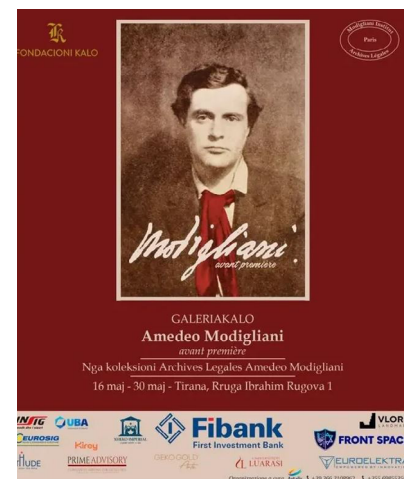


- Supported the “Sali Nallbani Open 2026” competition, contributing to the promotion of tennis and the development of young talents through tournaments dedicated to different age groups.
- Participated in the “Leader for a Day” programme organized by Junior Achievement of Albania, welcoming a high school senior student to gain firsthand insight into the operations of a financial institution, leadership roles, the importance of collaboration, and the values of corporate responsibility.



FIRST INVESTMENT BANK ALBANIA (FIBANK):

- Supported the performance of violinist Ray Chen at the National Theatre of Opera and Ballet, bringing a high-level artistic experience to the Albanian audience.
- Acted as the General Sponsor of the gala concert at the National Theatre of Opera and Ballet, through an event that brought together Albanian and international artists.
- Served as the official sponsor of the Muse-X platform, contributing to the development of international cultural cooperation, the creative industries, and the connection between art, business, and the community.
- Supported the “Avant Premiere” exhibition at GALERIAKALO, featuring selected works from the Fondazione Archives Legales Amedeo Modigliani.
- Sponsored an innovative event organized by the Canadian Institute of Technology (CIT), contributing to the support of young talents, the development of digital skills, the promotion of innovation, and increased awareness of cybersecurity.





SOCIAL DIMENSION

INTESA SANPAOLO BANK ALBANIA:

- Organized an educational activity on cybersecurity with students from "Emin Duraku" School, promoting the safe use of technology and raising awareness about personal data protection through games, quizzes, and interactive modules.
- Participated in the "Leader for a Day 2026" activity organized by Junior Achievement of Albania, welcoming a high school student to gain firsthand insight into the role of a leader and support her career orientation.
- Organized an outdoor yoga session for employees, promoting physical and mental well-being, stress reduction, and stronger relationships among colleagues.
- Provided employees with access to the CareConnect service, a remote psychological support platform that is anonymous, confidential, and free of charge, available 24/7 through TELUS Health.
- Was represented at the Grand Final of the International Banks Division Cooking Challenge in Milan, where colleague Anela Kulluri presented Albanian culinary traditions through the traditional Vlorë-style revani dessert.
- Raised employee awareness on the occasion of World Autism Awareness Day through a dedicated communication highlighting the importance of promoting dignity, inclusion, and appreciation of individuals with autism.
- Was recognized as the Best Bank in the International Banks Division of the Intesa Sanpaolo Group for financial education, while hosting the meeting of the International Financial Literacy Network Committee (FLITIN) in Tirana, promoting the advancement of financial education within the community.

OTP BANK ALBANIA:

- Supported young tennis players Jonis and Denis Gaba by providing them with the necessary sports equipment for their training and participation in competitions in Albania and abroad.

PROCREDIT BANK ALBANIA:

- Was recertified according to the international ISO 14001:2015 standard, reaffirming its commitment to the responsible management of environmental impact.





SOCIAL DIMENSION



RAIFFEISEN BANK ALBANIA:

- Reaffirmed its partnership with JunctionX Tirana for the second consecutive year, supporting young talents, technological innovation, and the development of the digital ecosystem in Albania.
- Supported the renovation of the Health Center in Gorre village, in cooperation with the Municipality of Lushnje, contributing to the provision of healthcare services and the improvement of the local community's well-being.

TIRANA BANK:

- Supported, for the fourth consecutive year, the GEN-E Albania National Entrepreneurship Festival organized by Junior Achievement Albania, contributing to the development of an entrepreneurial culture among young people through the presentation of 26 student companies with innovative ideas in technology, agriculture, the circular economy, and social fields.

UNION BANK:

- Supported the national competition "Safe on Two Wheels" organized by "Auto Club Albania – Automobile Federation", aimed at educating children on road safety, traffic rules, and the safe use of bicycles through practical and awareness-raising activities.
- Sponsored the concert of internationally renowned Albanian violinist Olen Cesari, held at the Palace of Congresses over three evenings.
- Finalized the "Student Card Shkodër" project in collaboration with the Municipality of Shkodër and the University of Shkodër "Luigj Gurakuqi", providing students with a package of banking products and services under preferential terms.



UNITED BANK OF ALBANIA (UBA):

- Was featured through an interview with UBA's CEO, Ms. Bora Feri, published in Monitor magazine, where the key challenges and strategic priorities of the banking sector in 2026 were discussed, with a focus on risk management, operational efficiency, digital transformation, and the bank's sustainable development.
- Joined the celebrations marking 1 June – International Children's Day, supporting a dedicated event for children featuring games, creative activities, and entertainment, as a reflection of its commitment to promoting the well-being, care, and opportunities of future generations.
- Participated in the Diaspora Summit, reinforcing its ties with the Albanian diaspora community.
- Participated in the "Healthcare Beyond Borders: Sustainable Growth in Focus" forum, organized by MUSIAD Albania, contributing to the institutional dialogue on sustainable development in the healthcare sector.
- supported an outstanding student through a scholarship awarded in collaboration with the Canadian Institute of Technology (CIT), contributing to the creation of opportunities for the professional development of future generations.



**American Bank
of Investments (ABI)**

**Credins
Bank**

**Intesa Sanpaolo Bank
Albania**

**OTP Bank
Albania**

**Union Bank
Albania**

Engaged in voluntary blood donation initiatives in collaboration with the Albanian Red Cross and specialized organizations, contributing to the support of children with thalassemia, patients in need, and the wider community. Through the participation of their employees, the banks promoted solidarity, humanitarian values, and social responsibility towards causes that directly contribute to saving lives.



**American Bank
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Supported the “Magic Money” educational project in collaboration with SOS Children’s Villages Albania, promoting children’s financial education on saving, money management, and the responsible use of money, while contributing to the support of children without parental care.

Through their support for the publication and distribution of the educational book, the banks contributed to raising awareness among younger generations about the importance of financial literacy from an early age. **OTP Bank Albania** supported the publication of 1,000 copies of the book, while **Union Bank** presented it as a Children’s Day gift to the children of its employees.



**Era asnjëherë s’e kishte parë kush ishte kjo “Paraja”, as si dukej, as çfarë mbiemri kishte.
Kërkonte medoemos të njihje atë për të cilën prindërit e saj grindeshin aq shumë...**



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