
BANKS FOR SOCIETY
25
ANNUAL
REPORT
CSR
ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

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Goal #1 No Poverty

11
banks offer e-banking services

1,091
ATMs

445
bank branches across the country

24,481
POS terminals

American Bank of Investments (ABI)

- Supported the Smile.al platform in donating 10 incubators for premature infants to hospitals in several of Albania's major cities, contributing to improved neonatal healthcare.



Credins Bank

- Partnered with SOS Children's Village by covering the annual food expenses for two orphaned children during the 2025–2026 period.
- Organized year-end celebrations for 70 elderly residents at the Kavajë Residential Care Home for the Elderly, through the voluntary engagement of the bank's employees, while also providing gifts tailored to their needs.



Intesa Sanpaolo Bank Albania

- Supported two initiatives of SOS Children's Villages Albania—"The Singing Tree" and the "Close to the Heart" campaign—contributing, together with the bank's employees, to fundraising efforts for children without parental care and families of single mothers.
- Supported UNICEF's awareness campaign for World Children's Day by using ATM screens to display messages highlighting the importance of parental care and family support for every child.





OTP Bank Albania

- Supported the "The Singing Tree" project in collaboration with SOS Children's Villages Albania by purchasing books through contributions from the bank's employees to raise funds for children without parental care. The books were later presented as International Children's Day gifts to employees' children.



ProCredit Bank Albania

- Supported SOS Children's Villages Albania by purchasing holiday greeting cards created by children, contributing to the promotion of their creativity and supporting the organization's activities for their well-being and development.



Raiffeisen Bank Albania

- Collaborated with Mirazh Center to implement the project "Let's Celebrate the Holidays Together", organizing a cultural and artistic activity in Elbasan to bring joy, inclusion, and emotional support to children, particularly those from vulnerable families.
- Supported the community project "Santa Claus Is Coming to Tirana", contributing to the organization of cultural and recreational activities for children and families from economically vulnerable communities in the outskirts of Tirana, with the aim of promoting social inclusion and creating a festive atmosphere.
- Organized the "Zero Hunger 4Xmas" initiative in collaboration with Habitat Center and the Social Service, distributing food packages to families in need in Tirana during the festive season.





Tirana Bank

- Enabled the renovation of a dilapidated house in the Krrabë area for a family facing severe economic hardship, while also providing monthly financial support for the family's children until they reach adulthood.
- Continued its support for the initiatives of the "Red Cross" and "Save the Children" aimed at assisting abandoned elderly people, individuals with disabilities, and children.





Union Bank

- Supported the social initiative "Checkmate on Wheels," by sponsoring a two-month chess training program and championship for people with disabilities, aimed at fostering their inclusion in social and cultural life.
- Donated school bags and supplies to 100 children from SOS Children's Villages in Tirana, supporting the education and development of the younger generation at the beginning of the new school year.



United Bank of Albania (UBA)

- Supported the Veterans' Day activity in Tropoja, marking the 68th anniversary of the Veterans' Organization, where participants visited memorial sites in Tropoja and Valbona, discussed the preservation of the values of the National Liberation Anti-Fascist War (LANÇ), and introduced new members.
- Visited, together with the "Albanian Children Foundation," the home of the Missionaries of Charity founded by Mother Teresa, providing support and gift packages to the elderly residents living there.



Goal #2 Zero Hunger

Financing of agribusinesses

571
new loans granted during the year

2.1
billion ALL value of new loans

5.1
billion ALL loan surplus at the end of 2025

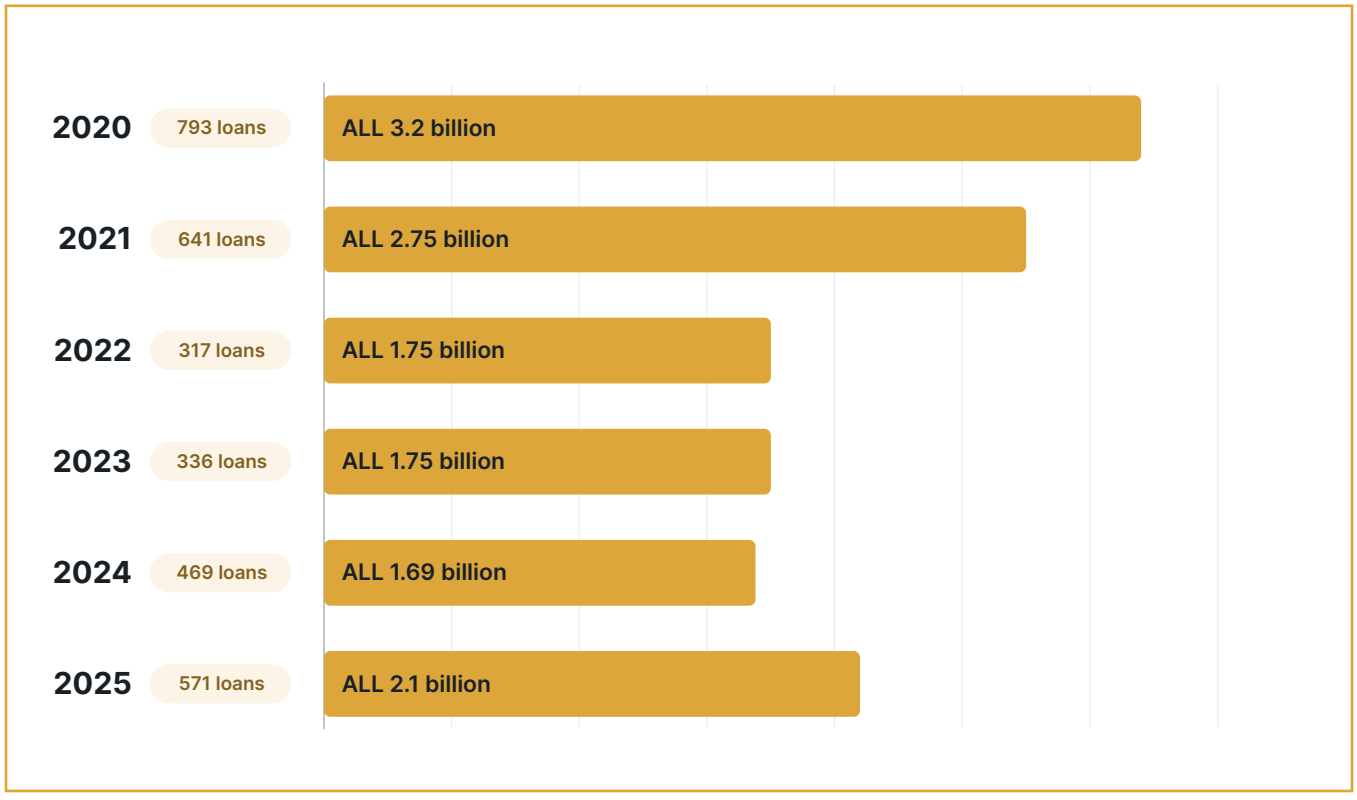


Chart 1: Financing of agribusinesses

American Bank of Investments (ABI)

- Organized a training seminar for farmers in Fier-Shegan, in collaboration with the Agricultural University of Tirana, providing expertise and technical guidance to improve modern greenhouse cultivation practices, increase productivity, and promote sustainable agricultural development.



National Commercial Bank (BKT)

- Signed and implemented agreements to support sustainable financing for the agricultural sector and businesses, creating new financing opportunities for farmers and production enterprises through guarantee schemes and dedicated development programs.
- Supported the financing of micro, small, and medium-sized enterprises (MSMEs) under the PFBVM Agreement with the Bank of Albania.
- Implemented the SG5 Sovereign Guarantee Program for MSMEs and registered farmers, financing investments in physical and technological assets.
- Promoted green and sustainable financing through dedicated products such as Go Green Loan and Green for Growth Fund Loans.
- Strengthened cooperation with strategic partners ADGF and the Italian SME Program by providing businesses with loans at more favorable interest rates and with lower collateral requirements.
- Supported the Agro Fair in Lushnjë, an initiative promoting Albanian agrotourism, local producers, and local businesses, contributing to the community's economic development, strengthening local enterprises, and promoting Albanian traditions and tourism potential.
- Engaged employees in a wide range of volunteer initiatives throughout 2025, supporting children, the elderly, and families in need across Albania.
- Organized visits and donations to community and social centers, including the "Let's Stay Together" Community Center in Kombinat, the Shkozë Community Center, centers supported by the Albanian Red Cross, and community centers for the elderly in Korçë.
- Provided gifts for children, including those in pediatric hospital wards, as well as food packages for elderly people and families in need.
- Distributed more than 250 packages to individuals and families in need, providing tangible support and reinforcing the bank's commitment to the community.













Credins Bank

- Supported the Agro Fair in Lushnjë, dedicated to Albanian agrotourism, by promoting the "AgroInvest" financial product with flexible terms and supporting entrepreneurs and farmers across Albania.
- Through the Credins Foundation, provided 1,100 Food Bank donations in 11 cities across Albania during the year, distributing 100 food packages in each city.

Intesa Sanpaolo Bank Albania

- Organized the "With Love for the Elderly" volunteer initiative, where employees prepared traditional dishes and hosted a lunch for around 50 elderly people at the premises of the Red Cross.
- Organized, in cooperation with Food Bank Albania, the "Solidarity for Food" campaign, collecting 360 kg of food (30 baskets) through employee contributions, which were distributed to families in need and children with disabilities at the "Gonxhe Bojaxhi" Community Center.

OTP Bank Albania

- Signed a partnership with Food Bank Albania and organized a campaign to collect essential food items, providing 3,150 kg of aid to families in need.

ProCredit Bank Albania

- Strengthened support for sustainable agriculture through the agreement with the European Fund for Southeast Europe (EFSE), allocating 30% of financing to this sector and benefiting from technical assistance for its development.

Raiffeisen Bank Albania

- Supported one of the key initiatives of the "Kujdesemi me Zemër", project, in cooperation with the Habitat Centre and social services in Tirana. During the year-end holidays, 250 families in need received packages of essential food products, providing concrete support to families facing economic hardship.

Union Bank

- Continued supporting the agriculture and agrotourism sectors through the AATSF (Albanian Agribusiness and Tourism Support Facility) program, facilitating access to financing for agribusinesses and tourism enterprises.
- Signed a new agreement with the EBRD under the Risk Participation Agreement program to support financing for the agriculture and agrotourism sectors, focusing on sustainable rural development and investments with positive economic and environmental impact.

United Bank of Albania (UBA)

- Distributed hundreds of food packages in Kukës on the occasion of Laylat al-Qadr and the holy month of Ramadan, supporting families in need, the Kukës Mufti Office, and the Association of the Blind, and organized iftar meals in several cities and villages during Ramadan.

Goal #3 Good Health and Well-being

Financing for private hospitals and coverage of health-related expenses

171
new loans granted during the year

1.4
billion ALL – value of new loans

4.1
billion ALL – loan surplus at the end of 2025

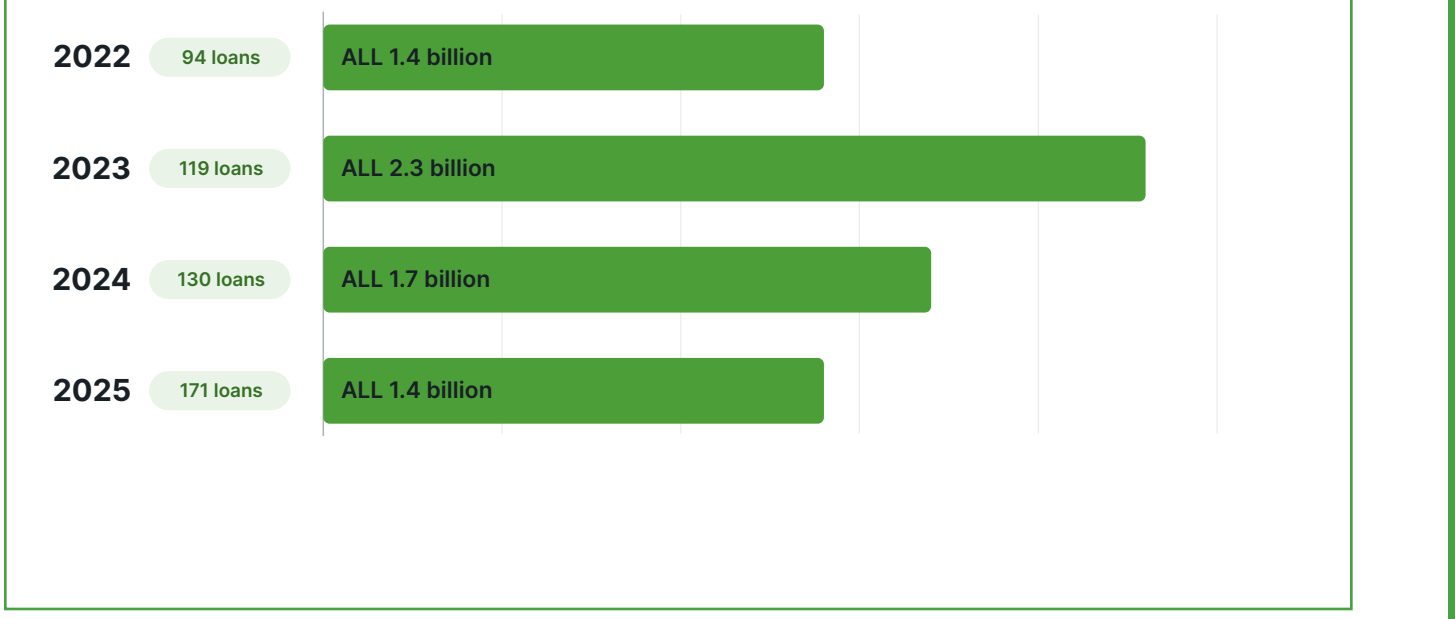


Chart 2: Financing for private hospitals and coverage of health-related expenses

Employee health insurance policies

Banks implement policies to ensure employee health, which include private health insurance and annual preventive care packages (check-ups). These measures aim to secure the well-being of employees and their families by offering preferential conditions for health insurance coverage of their relatives.











American Bank of Investments (ABI)

- Signed an agreement with an insurance company to provide employees with insurance coverage and support in cases covered by the policy, strengthening their well-being and security.
- Organized a practical and educational seminar on promoting workplace health, led by a physiotherapist, to raise employees' awareness of health and well-being practices.

National Commercial Bank (BKT)

- Provided private health insurance for employees and their family members, covering medical consultations, hospital treatment, and preventive care, with a focus on their wellbeing and security.

Credins Bank

- Provided all employees with the "Life and Health CASH PLAN" and "Life with Savings" insurance packages, covering medical expenses, free annual check-ups, and benefits from life insurance and savings plans.

Intesa Sanpaolo Bank Albania

- Provided health insurance coverage for all employees throughout 2025, with a total value of EUR 84,240 paid by the bank for this benefit.

ProCredit Bank Albania

- Provided employees with private health insurance and a "bank doctor" service, enabling access to medical services, periodic check-ups, and health consultations to support staff well-being.

Union Bank

- Provides private health insurance for employees, covering 80% of the total premium, including hospitalization treatments, outpatient services, emergency care, medication, and annual preventive check-ups.

Support for healthcare and community well-being









National Commercial Bank (BKT)

- Organised open sessions on Face Yoga, Stress Management, Physiotherapy, and Chiropractic Care, providing employees with practical knowledge and professional guidance to improve their quality of life and maintain a healthy work-life balance.

Credins Bank

- Supported sports and youth activities, including Taekwondo, the Partizani Basketball Association (U17 & U20), Albania Open, the multi-day Albanian aeronautics event, the Partizani Men's Volleyball Team, and Tiranathlon 2025.
- Organized the "Well-being Month," featuring sports activities, training sessions, and awareness sessions on well-being, positive parenting, physiotherapy, and work-life balance, aiming to promote a healthy lifestyle and strengthen social interaction among employees.
- Sponsored 6 projects in public institutions to improve infrastructure in the fields of healthcare and social services, contributing to enhanced community well-being.
- Through the Smile platform, contributed to social and healthcare initiatives, including the "Crew of Kindness" project, which trained 200 volunteers to support the elderly community through volunteer activities.
- Supported the "Head Held High" project by the "Jonathan Center," enabling the donation of customized wheelchairs for 8 children.

First Investment Bank Albania (Fibank)

- Supported the Albanian Ski Federation and athlete Lara Colturi, contributing to the promotion of winter sports, encouraging youth participation in sports, and supporting Albanian athletes on the international stage.
- Supported the Congress of the Albanian Association of Nutrition Sciences, contributing to the promotion of scientific research, knowledge exchange, and dialogue among experts in nutrition, medicine, and public health.
- Participated in the Health Fair, where it presented the Health Loan, a financial product designed to support individuals and families in financing medical services.

Raiffeisen Bank Albania

- **Health Centre** – Lushnjë Municipality: Invested in the renovation of the health centre in Gorre village, improving infrastructure and the environment in which healthcare services are provided to the local community.

- **Lushnjë Hospital** – Ultrasound Equipment for the Emergency Department: Supported the purchase of an ultrasound machine for the emergency department, strengthening diagnostic capabilities and enabling faster patient assessment.
- **Autism Treatment Centre** – Elbasan: Supported the provision of air-conditioning equipment for the centre, improving the environment in which children receive specialised services.
- **Fier Regional Hospital** – 2 Operating Rooms: Supported the renovation of two operating rooms, improving infrastructure and conditions in one of the hospital's key service areas.
- **"Koço Gliozheni" Maternity Hospital** – Delivery Bed: Supported the purchase of a delivery bed, improving equipment and care conditions for mothers during childbirth.
- **Durrës Regional Hospital** – Maternity Ward: Supported improvements to the ward through the provision of air-conditioning equipment, creating a more suitable environment for mothers, newborns, and healthcare staff.
- **Pogradec Hospital** – Industrial Washing Machine: Supported the purchase of an industrial washing machine, improving hygiene conditions and the hospital's day-to-day operations.
- **Partnership with the Bliss Platform:** Supported employee mental wellbeing by partnering with the Bliss platform, which provides online psychological counselling and therapy. The partnership enables employees to access up to three individual sessions with licensed professionals, promoting mental health support and a healthier, more supportive workplace environment.
- **Wellbeing Programme:** Continued to promote employee wellbeing through the Wellbeing Programme, structured around four key pillars: physical health, mental health, social wellbeing, and work-life balance. As part of the programme, 11 information sessions were organised on self-care, workload management, burnout prevention, healthy nutrition, basic healthcare and medical check-ups, as well as health awareness initiatives such as Pink October. At the same time, the bank promoted a more inclusive culture through activities focused on communicating with people with disabilities and supported work-life balance through initiatives such as "Mom & Me Reconnection Day."
- **May 2025:** Mental Health Awareness Month: Organised a calendar of activities focused on mental health, physical activity, and the physical and social wellbeing of staff. The programme included pilates and yoga sessions, as well as the continuation of the Chess Championship tradition. In its fourth edition, the championship promoted focus, calmness, and fair play. During the month, activities such as football, basketball, and running were also organised, encouraging physical activity, teamwork, and a positive break from the daily work routine.
- **Tirana Futsal Club** – Football Championship: Supported Tirana Futsal Club's participation in football championships, promoting the development of sport and creating greater opportunities for physical activity.















- **Multi-Purpose Sports Facility** – "Vangjel Pula" Children's Home, Sarandë: Supported the construction of a multi-purpose sports facility at the "Vangjel Pula" Children's Home, creating a dedicated space for children to engage in sports, play, and social interaction.



Tirana Bank

- Supported, in collaboration with the Mane Foundation and the "Fundjavë Ndryshe" Foundation, initiatives to provide wheelchairs for individuals with paraplegia and quadriplegia in several cities across the country, as well as the Oncology Hospital at QSUT through the donation of 30 chemotherapy chairs and the renovation of treatment facilities, improving healthcare conditions and the quality of life of beneficiaries.



OTP Bank Albania

- Organized a friendly football match with the team of CKB Bank Montenegro, part of OTP Group, strengthening relationships among colleagues, cooperation between subsidiaries, and the promotion of Group values.



Joint initiatives for health awareness and education

MARKING WORLD DOWN SYNDROME DAY



Credins Bank, First Investment Bank Albania (Fibank), Raiffeisen Bank Albania, and Union Bank:
Participated in awareness campaigns organized by the Down Syndrome Albania Foundation on the occasion of World Down Syndrome Day, promoting social inclusion and equal opportunities. Employees joined the initiative by wearing colorful socks, a symbol of diversity and inclusion, while their purchases also contributed to fundraising efforts to provide therapeutic services for children with disabilities at the PRO PAK center.



American Bank of Investments (ABI), Credins Bank, OTP Bank Albania, and Union Bank supported the charity evening organized by the Down Syndrome Albania Foundation, reaffirming their commitment to social inclusion and support for children with disabilities through initiatives that promote art, empowerment, and community well-being.



Intesa Sanpaolo Bank Albania participated in the greeting card campaign organized by the Down Syndrome Albania Foundation ahead of the year-end holidays, welcoming children and foundation representatives at its Head Offices to promote and sell handmade greeting cards created by them. The proceeds raised were used to provide therapeutic services for children attending the PRO PAK center.

IN SUPPORT OF THE ALBANIAN RED CROSS

American Bank of Investments (ABI), National Commercial Bank (BKT), and OTP Bank Albania:
Participated in and supported the Charity Gala Evening organized by the Albanian Red Cross, contributing to fundraising efforts for families facing economic hardship, elderly people, and individuals with disabilities. Contributions were made through support for the event and the purchase of paintings exhibited during the evening.
Credins Bank organized a year-end celebration for 50 children under the care of the Albanian Red Cross, providing a festive lunch and gifts donated by the bank's employees.





MARKING PINK OCTOBER – BREAST CANCER AWARENESS MONTH

American Bank of Investments (ABI), National Commercial Bank (BKT), Credins Bank, Intesa Sanpaolo Bank Albania, and United Bank of Albania (UBA):
Supported awareness initiatives as part of Pink October, promoting the importance of preventive screenings and early detection of breast cancer.



American Bank of Investments (ABI), donated mammography vouchers to all female employees, promoting health awareness and supporting the well-being of its staff members.



Credins Bank supported awareness activities organized by YWCA – Christian Association, including the distribution of pink ribbons to staff and the organization of informative seminars on breast cancer prevention.



Intesa Sanpaolo Bank Albania contributed to public awareness by displaying a banner featuring the pink ribbon symbol at the entrance of its Head Office Branch, promoting regular screenings and early detection.

United Bank of Albania (UBA) introduced a dedicated package as part of Pink October, offering special benefits to encourage women and girls to undergo preventive breast cancer screenings. The package included the necessary tests and examinations to support proper health check-ups.



IN SUPPORT OF VOLUNTARY BLOOD DONATION INITIATIVES

American Bank of Investments (ABI), National Commercial Bank (BKT), Credins Bank, First Investment Bank Albania (Fibank), Intesa Sanpaolo Bank Albania, OTP Bank Albania, ProCredit Bank Albania, Raiffeisen Bank Albania, Union Bank, and United Bank of Albania (UBA):

Organized and supported voluntary blood donation activities in cooperation with the Albanian Red Cross and the National Blood Transfusion Center, contributing to the support of children with thalassemia and patients in need of blood transfusions. Through these initiatives, the banks promoted solidarity, social responsibility, and the importance of voluntary blood donation as a life-saving act.







National Commercial Bank (BKT) organized the "Be a Superhero" campaign, raising employees' awareness of the importance of blood donation and supporting children with thalassemia.



Intesa Sanpaolo Bank Albania also organized a donor appreciation event, recognizing the contribution of voluntary blood donors.

OTP Bank Albania provided employees who joined the initiative in support of people in need with Blood Donor Cards as a token of appreciation.

SUPPORTING THE TIRANA MARATHON

American Bank of Investments (ABI), National Commercial Bank (BKT), First Investment Bank Albania (Fibank), Raiffeisen Bank Albania, OTP Bank Albania, and Union Bank:

Participated in the 9th edition of the Tirana Marathon, encouraging a healthy lifestyle, physical activity, and community engagement. Bank employees joined this sporting event, promoting team spirit, collaboration, and physical and social well-being. Participation in this annual event also served as an opportunity to strengthen relationships among colleagues and foster a culture of health and wellness through physical activity.







Goal #4 Quality Education

Through donations, the financing of educational projects, the provision of tailored financial solutions, and support for initiatives focused on education and continuous development, banks contribute to creating better opportunities for students, professionals, and all individuals seeking to expand their knowledge and enhance their skills. These efforts empower individuals, strengthen educational institutions, and promote a more informed, inclusive, and sustainable society.

Financing of education expenses

78
new loans granted during the year

1
billion ALL – value of new loans

4.2
billion ALL – loan surplus at the end of 2025

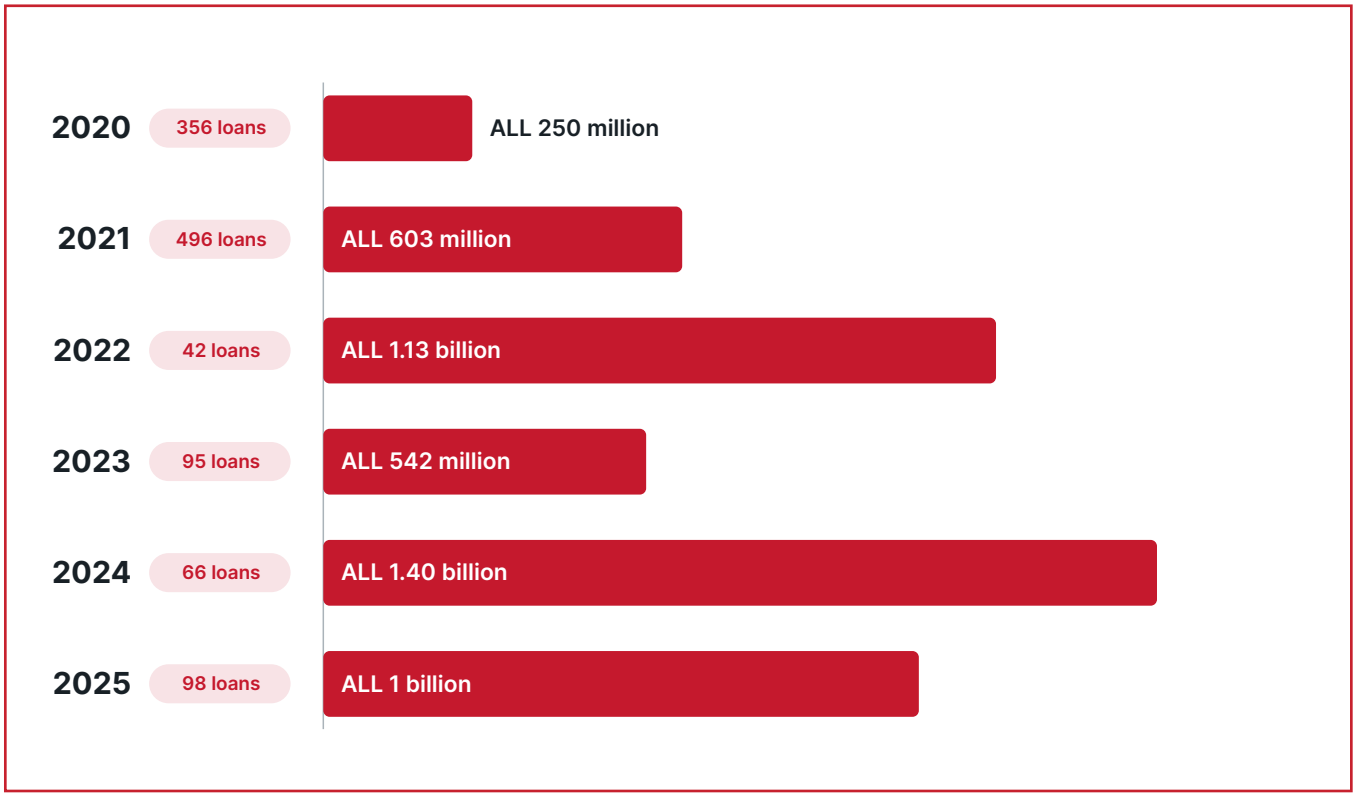


Chart 3: Financing of education expenses

American Bank of Investments (ABI)

- Supported the development of young entrepreneurs through participation in the "Erasmus for Young Entrepreneurs" programme, promoting financial education, experience exchange, and the sharing of international best practices.



National Commercial Bank (BKT)

- Supported the "Gjergj Kastrioti" High School in Durrës through the donation of a video projector, contributing to improved teaching conditions and the learning environment.
- Supported the "Young Innovators" initiative organized by the Faculty of Economics, Department of Management, where around 400 students developed 133 innovative ideas, with 13 selected for presentation in the competition.
- Supported the International Conference on Economy, Business, Innovation, and Technology organized by the Faculty of Economics, University of Tirana, contributing to knowledge exchange on innovation, digital transformation, and artificial intelligence.
- Supported the "Young Innovators of the Future" project of the "Korçarët ndihmojmë Korçarët" Community Foundation, through the "Rrathë Dhurues" initiative organized by Partners Albania for Change and Development, contributing to the development of innovative ideas among around 50 young people in Korçë.
- Supported the "Back to School" marathon organized by the Maarif Foundation in Albania, contributing to motivating young people for a successful start to the academic year.
- Participated in 6 career and employment fairs organized by universities and educational institutions in Albania, promoting employment and internship opportunities for students and young people.
- Welcomed 113 interns during 2025 through 1–3 month internship programmes, providing students with opportunities to gain practical experience and develop professional skills in the banking sector.
- Sponsored 6 scholarships during 2025, supporting the education and development of young people.











Credins Bank

- Implemented the "Voice Can Go Where Sight Cannot" project, establishing an advanced recording studio for children with visual impairments and contributing to the enrichment of the first audio book platform for this community through the voluntary engagement of bank employees.
- Supported the finance innovation competition for 50 Finance students at the University of Tirana, where 11 student groups participated with various ideas and projects.
- Organized informative seminars on the banking industry and financial education at the "Kosova" School in Tirana, where 120 students were introduced to the banking system, financial products, and services



through training sessions delivered by bank experts.

- Supported the 19th Balkan Student Mathematics Olympiad, held at "Fan Noli" University in Korçë, where 130 students competed and showcased their talent in mathematics.
- Supported the "TechTrek CIT Edition – Hackathon 2025" competition and forum in cooperation with the Canadian Institute of Technology, where 60 talented technology students developed innovative ideas and practical projects for the digital future, with the support of bank mentors.
- Supported the group of Albanian young participants in the World Artificial Intelligence Olympiad in China, contributing to the representation of Albanian talent in an international competition.
- Supported the international technology competition "NASA Space Apps Challenge" by providing logistical assistance, where 50 Albanian students trained by the Albanian ACT Academy participated in a competition involving more than 370,000 applicants from countries around the world.
- Provided financial support for school preparations for 75 children facing economic hardship and residing in SOS Children's Villages.
- Donated a contrabassoon to the Academy of Arts for the Music Department, contributing to improved teaching conditions for 100 students and professors.
- Supported school libraries and the promotion of reading through the purchase and donation of educational and literary books for the "Luan Hajdaraga" School library, support for the publication of the children's book "The Singing Tree," and the donation of books to the SunneHill Kindergarten library.
- Signed a strategic partnership with the Albanian National Olympic Committee (KOKSH), supporting the "Sports Teams in Albanian Schools" project, which promotes the development of sports disciplines and competitions in schools across the country.
- Supported, through the SMILE platform, the establishment of a Chemistry and Biology laboratory at the "Koto Hoxhi" 9-year school in Gjirokastër, by renovating the facilities and equipping the laboratory with instruments, educational materials, bio-chemical reagents, and protective equipment for students.
- Invested in improving infrastructure conditions and physical facilities across educational institutions, including kindergartens, primary and secondary schools, and universities, contributing to the development of higher-quality education and learning environments.
- Continued supporting youth employment and professional development by participating in eight career and internship fairs organized in cooperation with universities across the country, promoting career opportunities in the banking sector for students and young people.
- Continued investing in the development of young talent through the "FinTech & You Are Credins" programme, supporting five students enrolled in the Master's programme in FinTech by covering 50% of their tuition fees and offering internship opportunities.

First Investment Bank Albania (Fibank)

- Supported the FIBSAT project, an innovative platform for youth financial education that uses digital investment simulations to enhance students' financial literacy and prepare them for future economic challenges, in cooperation with the Ministry of Education and the Ministry of Youth.

Intesa Sanpaolo Bank Albania











- As a member of the Financial Literacy International Network (FLITIN), organized financial education activities for children and young people in cooperation with the Intesa Sanpaolo Group and the Museum of Savings in Turin. As part of Safer Internet Day, the bank delivered educational sessions on online safety and digital literacy to 120 students at the "Emin Duraku" School and organized the "S.A.V.E. International Ambassadors" competition, where the winning project represented Albania in the international stage of the competition.
- Organized the third edition of the "S.A.V.E. International Ambassadors" competition, bringing together 12th-grade students from the "Ernest Koliqi," "New York Schools," and "Victor Hugo" schools in Tirana. The winning project from Class 12C of New York Schools represented Albania in the international stage of the competition, addressing economic, social, and environmental challenges.
- Organized the "Money Master Challenge" competition in cooperation with the Ministry of Education and Sports and the National Agency for Pre-University Education (AKAP), engaging 144 students aged 12–13 from 14 schools in Tirana in developing their financial literacy knowledge and skills through the national and international stages of the competition.
- Organized the "Padel Game Masterclass" sports activity for employees' children, led by athlete Rea Qinami, promoting physical activity, healthy lifestyles, and children's well-being.
- In cooperation with Food Bank Albania, organized the educational activity "Young Activists – The Value of Food and Its Importance," where employees' children aged 7–14 learned about reducing food waste and the importance of proper food preservation.
- Supported young innovators through participation in the "Start-Up Award 2025," organized by the Intesa Sanpaolo Innovation Center in Turin, where Albania was represented by AIFO, the financial education platform previously recognized by the bank, promoting entrepreneurship and international collaboration.
- Continued, for the second consecutive year, its partnership with the College of Europe in Tirana by providing scholarships to three postgraduate students for the 2025–2026 academic year, promoting education, knowledge, and innovation.
- Offered internship programmes to 96 young people during 2025, providing them with opportunities to work across various departments and branches of the bank for periods of one to three months, helping them develop professional skills and gain practical experience.

OTP Bank Albania

- Promoted financial literacy as part of Global Money Week through lectures delivered by the bank's management team at the European University of Tirana, Western Balkans University, and New York University Tirana, where students gained practical insights into banking, bank marketing, cybersecurity, and digital banking.

- Supported the annual "Master Your Business" event organized by Albartex, contributing to professional development and the exchange of experience through a mentorship platform bringing together professionals and business representatives from across Albania.
- Donated educational materials to children living in SOS Children's Villages Albania in October 2025, contributing to educational support and promoting equal access to education for every child.
- Participated in the "Alumni Network Meeting" organized by the Tempus Foundation, promoting stronger links between education and employment while presenting professional development, career opportunities, and the organizational culture of OTP Bank Albania and the OTP Group.
- Continued supporting academic institutions through the donation of furniture to the Faculty of Natural Sciences, contributing to the improvement of learning facilities. The partnership was further strengthened through internship opportunities for students and the exchange of knowledge and experience between the academic community and the bank's experts.



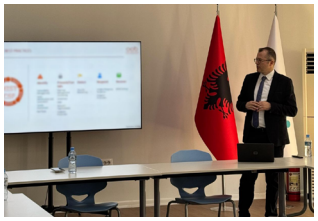




ProCredit Bank Albania

- Continued its cooperation with the Faculty of Economics at the University of Tirana, within the Jean Monnet – Erasmus+ Programme, through open lectures on sustainable development and green finance, sharing practical cases from the banking sector. As part of this partnership, the bank also contributes to improving the faculty's infrastructure and providing laboratory equipment.
- Organized a visit to one of the bank's branches for students from a public school in Tirana on the occasion of Children's Day (1 June), promoting saving habits and financial education.
- Offered a preferential package for students with zero fees on core banking services, promoting financial inclusion.
- Organized 9 internship programmes during the year in cooperation with higher education institutions, three of which were developed within the framework of the British Council Albania programme. The 2–3-month programmes provided students with opportunities to engage in various bank departments and develop their professional skills in the banking sector.





Raiffeisen Bank Albania

- Supported the "National Cybersecurity Marathon", an initiative focused on raising awareness and developing cybersecurity skills, an increasingly important field for the digital economy and society.
- Supported the development of a dedicated educational and discussion manual on sustainable finance, "Let's Talk About Sustainable Finance," in cooperation with the Sustainable Policy Institute, introducing young people to the concepts of responsible investment and sustainable development. The project was implemented in Tirana and Shkodër.

- Supported the establishment of a youth centre in Prrenjas, "Digital Youth Hub", providing young people with a space for personal development, activities, and community engagement.
- Participated in a programme that combines environmental education with sustainable mobility and youth engagement, turning environmental topics into practical experiences and meaningful action through the "Green Generation – Tirana on Wheels" – Beyond Barriers Summer School.
- Supported the "Ask Grandma and Grandpa – Tell Me About Your Albania" competition, organised by the Institute for Democracy, Media & Culture (IDMC), engaging 175 young people in promoting cultural heritage. The initiative concluded with the recognition of 27 finalists, while 4 winners represented Albania at the EUSTORY Summit in Riga.
- Invested in the renovation of the kindergarten in Memaliaj, improving the environment where children spend an important part of their day and take their first steps in education.
- Continued the internship programme for high-achieving students, providing practical experience in the banking sector and preparation for the labour market. During the year, 290 students joined different teams across the bank, including the DSA and Key Academy programmes.
- Organised "The Future of Work" sessions with students, focusing on the future of work, changes in the labour market, and the skills required by young professionals to bridge academic knowledge with market demands.
- Conducted visits and activities at various universities across Albania, delivering open lectures on topics related to the real-world work environment. The content was practice-oriented, tailored to students' curricula, and designed to help them better understand current labour market requirements.











Internship programmes:

- **Key Academy 8:** Delivered as a practical learning programme for technology students. The programme received 400 applications, of which 30 students were selected to participate in 17 days of intensive training, with the contribution of 40 bank experts.
- **FinSnap Teens Bootcamp:** Engaged 50 young people aged 12 - 17 and 15 mentors, combining financial education with innovation and co-creation to develop digital financial solutions better suited to the younger generation.
- **Leaders for a Day:** Supported the development and education of the next generation of professionals by providing young people with the opportunity to gain first-hand insight into leadership, innovation, and digital transformation processes in the banking sector.
- **RaiYouth Lab Bootcamp:** Engaged more than 40 young people aged 18 - 25 and 10 bank mentors. Combining financial education, innovation, and practical experience, the initiative engaged young





people in developing ideas and solutions for digital banking services, bringing the younger generation's perspective into the bank's innovation processes.

- **Rino Camp:** Participated in two summer camps for young people aged 17–25, promoting financial education and responsible financial management.



Tirana Bank



- Supported the "B4Students – Skill Up Academy" programme of the Mane Foundation, which through development sessions with experts from the media, business, and academia helped students build practical skills in areas such as leadership, financial management, communication, and personal development.
- Supported, for the fourth consecutive year, the National Entrepreneurship Festival "GEN-E Albania," organized by Junior Achievement Albania, bringing together 150 students from 41 high schools who presented 26 student-led companies in fields such as technology, agriculture, circular economy, and social well-being, as part of the "Student Companies" programme.



- Supported, in partnership with the Mane Foundation and Save the Children Albania, the "Eco-Schools" project, contributing to environmental education among children and young people through practical activities, air quality monitoring equipment, and awareness-raising on environmental protection.



Union Bank

- Organized internship programmes for 50 students during the year, with a duration of 1–3 months, providing opportunities to develop professional skills and gain practical experience. Following completion of the programme, 9 participants were employed by the bank.



United Bank of Albania (UBA)

- Supported the preservation and promotion of the Albanian language among the diaspora by providing Albanian schools in the United Kingdom with textbooks and educational materials, helping hundreds of Albanian children learn, write, and read in their native language.
- Participated in career and employment fairs at universities such as "Marin Barleti," European University of Tirana, "Luigj Gurakuqi," Metropolitan, and Western Balkans University, informing students about internship, employment, and professional development opportunities in the banking and insurance sectors.
- Participated in the "The Power – Data Science, AI & Technology" Summit, presenting its approach to integrating artificial intelligence and cybersecurity into a modern and secure financial ecosystem.
- Participated in the workshop "Challenging the ENISA 2030 Cyber Threats to Albania through Education and Awareness Raising," organized by the Canadian Institute of Technology and the National

Authority for Cyber Security (AKSK), where it discussed cybersecurity challenges in the banking sector and the importance of awareness and training in strengthening cyber protection.

- Supported the 4th edition of the Ramadan Competition, organized by the "Krijoj" platform at the Namazgja Mosque, promoting young talents and cultural values through the participation of 281 artists across 7 art categories featuring creative and educational activities.
- Continued supporting quality education through its contribution to youth development. Since 2021, the bank has supported the studies of a selected student at Albukhary University in Malaysia, recognized for outstanding academic and sporting achievements.





Global Money Week 17–23 March 2025

"Follow wisely, prosper tomorrow! – 100 years of central banking in Albania!"

As part of Global Money Week 2025, AAB member banks supported the organization of five educational competitions and awareness-raising activities developed by the Bank of Albania and the Albanian Association of Banks (AAB), engaging 4,800 students from across the country, as well as more than 160 schools and universities. Through these activities, participants enhanced their financial literacy, expressed their creativity, and gained greater awareness of the importance of responsible financial management.





- The **"Best Drawing" competition**, supported by **National Commercial Bank (BKT)**, invited third-grade students to create an imaginary banknote on the theme "100 years of the Bank of Albania, our central bank." The competition received more than 600 drawings from 80 nine-year schools across the country, with 10 winners selected.
- The **"Best Project" competition**, supported by **Credins Bank**, involved fourth-grade students who, under the guidance of their teachers, developed projects on the theme of Global Money Week. The competition received 70 projects created by around 2,300 students from 60 nine-year schools.
- The **"Best Photomontage" competition**, supported by **Raiffeisen Bank Albania**, involved eighth-grade students who created photomontages on the theme of Global Money Week. The competition featured 155 entries submitted by students from 70 nine-year schools.
- The **"Best Video" competition**, supported by **Union Bank**, involved high school students who created videos of up to 2 minutes on the theme "Follow wisely, prosper tomorrow!" The competition received 75 videos produced by 100 students from 35 high schools.
- The **"Best Essay" competition**, supported by **Tirana Bank**, was dedicated to university students, who submitted argumentative essays on the theme "100 Years of the Central Bank in Albania: The Path to Stability and Economic Development." The competition received 8 essays from students of 7 public and private universities across the country.







Certificates and symbolic gifts were awarded to the participants and winners of the competitions. In addition, **Union Bank** supported youth financial education by providing all competition participants with the Junior Card product free of charge, encouraging the involvement of younger generations in understanding and managing personal finances.





Goal #5 Gender Equality

At the end of 2025, banks had a total of 7,902 employees, of whom:

7,902
workers in bank sector

614
Number of women in leadership positions

5,860
Total number of women in the banking sector

Loans for SMEs led by women:

964
new loans granted during the year

5.6
billion ALL – total value of new loans granted

13.9
billion ALL – outstanding loan balance at the end of 2025

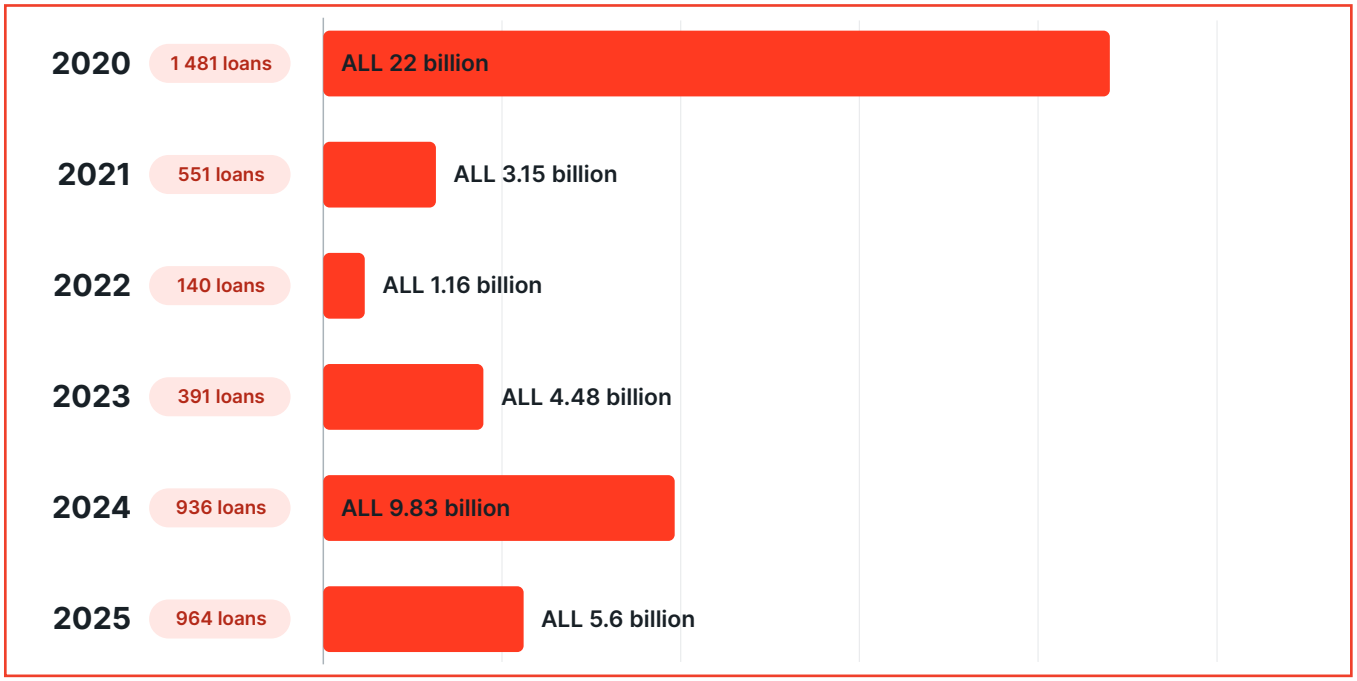


Chart 4: Loans for SME leaded by women

National Commercial Bank (BKT)





- Signed the Women's Empowerment Principles (WEP), established by the UN Global Compact and UN Women, committing the bank to promoting gender equality and women's empowerment in the workplace, marketplace, and community, in line with international labor and human rights standards.
- Participated in the second edition of EXPO 2025, organized by UN Women Albania, supporting women's economic empowerment by promoting the development and sustainability of women-led businesses.

Credins Bank

- Supported activities organized as part of "March – Dedicated to Women", promoting the values, role, and empowerment of women through artistic and awareness-raising initiatives. Supported activities included the "Art në sytë e ëndrrave" exhibition at the Fier Gallery, featuring 40 women artists from the region, as well as the "Pe në sy" performance series, which addressed social challenges and the impact of gender in public spaces. It also supported awareness-raising campaigns organized by UN Women in several cities across Albania to promote gender equality and women's advancement.
- Supported the artistic project "The Sun of the Next Day" by Blerta Kambo, an initiative dedicated to raising awareness of breast cancer through a symbolic artistic intervention on the mosaic façade of the National Historical Museum, one of Albania's cultural heritage landmarks.
- Supported the "EWA Albania 2025 – Final Pitching Event & Awards Ceremony" competition, organized by UN Women, aimed at empowering women entrepreneurs through the development and promotion of business ideas. The final ceremony recognized women with the best entrepreneurial ideas with awards.
- Supported the "Vatra" Psycho-Social Center as part of efforts to combat violence against women, enabling the distribution of 100 food packages and essential supplies to women and girls affected by violence during the Global Week of Awareness Against Violence Against Women.
- Implemented initiatives to empower women through the SMILE.al platform with the support of the bank. The "DigiFin for Girls" project provided training to 30 women on personal finance management, income, expenditure and savings planning, as well as the safe use of digital platforms.
- Supported more than 50 women and 50 girls who had survived gender-based violence, along with their children, through reintegration services including psychosocial counselling, medical assistance, legal support, education, and employment guidance.

Intesa Sanpaolo Bank Albania

- Has offered the "Women in Business" product since 2015, aimed at facilitating access to finance for women entrepreneurs and supporting the development of women-led businesses. During the year, the bank provided ALL 13.22 million in financing under this product, contributing to women's economic empowerment and the promotion of gender equality.

ProCredit Bank Albania

- Continued offering the preferential package for women-led SME businesses, in place since 2023, supporting financial inclusion and the development of enterprises with positive social impact. The package offers preferential financing terms, including a 0.5% reduction in interest rates, a 0.5% reduction in the disbursement fee, and favorable terms for female employees through the overdraft product, including a 2% reduction.
- Conducted Code of Ethics training focused on Gender Equality and DEI principles (Diversity, Equity and Inclusion), raising employee awareness of creating an inclusive, non-discriminatory workplace based on respect, integrity, and equal opportunities.
- Supported financial inclusion through the "Women in Business (WiB)" package, which offers preferential financing terms to women-led micro, small, and medium-sized enterprises. During the year, approximately 20% of disbursed loans were granted to women, reflecting the bank's commitment to gender equality and women's economic empowerment.

Raiffeisen Bank Albania

- Supported Streha Center's Charity Gala 2025, supporting the organisation's work and its efforts to create greater opportunities and support for the LGBTQ+ community.
- Supported the 6th edition of the "Queer Film Marathon Tirana 2025" festival by OMSA, supporting a cultural platform that uses film as a space for dialogue, representation, diversity, and inclusion.
- Continued to provide financial partnerships and access to financing for women-led SME businesses, supporting the growth of enterprises through financing solutions with preferential terms.

Tirana Bank

- Promoted gender equality by supporting women's access to financial products and services, recognizing their access to finance as an important factor in inclusive economic development. During the year, women accounted for approximately 32% of new disbursements to individuals and sole proprietors, while women represented 33% of the loan portfolio exposure in this category.

AS PART OF THE "16 DAYS OF ACTIVISM AGAINST GENDER-BASED VIOLENCE" CAMPAIGN

National Commercial Bank (BKT), Credins Bank, and Intesa Sanpaolo Bank Albania: Supported awareness-raising campaigns as part of the "16 Days of Activism Against Gender-Based Violence", in collaboration with UN Women Albania and UNDP, promoting messages on preventing violence against women, combating discrimination, and raising public awareness. The campaigns were promoted through social media, the banks' communication channels, and ATM networks, with a particular focus on raising awareness of digital violence against women under the slogan "#AsnjëJustifikim".

Goal #6 Clean Water and Sanitation

National Commercial Bank (BKT)

- Continued the modernization, rehabilitation, and improvement of internal water supply lines across the bank's branch units, as part of the project to renovate and upgrade its branch network.

Credins Bank

- Implemented procedures for the controlled and responsible management of drinking water, in compliance with legal requirements, with the aim of ensuring efficient resource use and preventing excessive consumption.

Intesa Sanpaolo Bank Albania

- Continued periodic monitoring of water consumption at the Head Office and across the branch network, implementing preventive maintenance and timely interventions to reduce losses caused by technical faults. During the year, total water consumption amounted to 8,133.36 m^2, representing an 8.4% decrease compared with the previous year.

ProCredit Bank Albania

- Continued to monitor and manage the efficient use of natural resources, including drinking water, under its Environmental Management System (EMS), implemented since 2011. The bank promoted responsible water use through staff awareness, periodic monitoring, and preventive maintenance of plumbing systems to reduce losses. Average water consumption during the year was 1.87 m^3 per employee.

Raiffeisen Bank Albania

- Monitored drinking water consumption on a monthly basis to identify and prevent losses or consumption above projected levels. In 2025, the bank recorded a 1% reduction in consumption compared to the previous year.

Tirana Bank

- Reduced water consumption by 6% during the year through improved operational practices and employee awareness, reflecting its commitment to responsible resource management.

Goal #7 Affordable and Clean Energy

Loans for renewable energy projects:

141
new loans granted during the year

9.7
billion ALL – value of new loans

27.9
billion ALL – loan surplus at the end of 2025

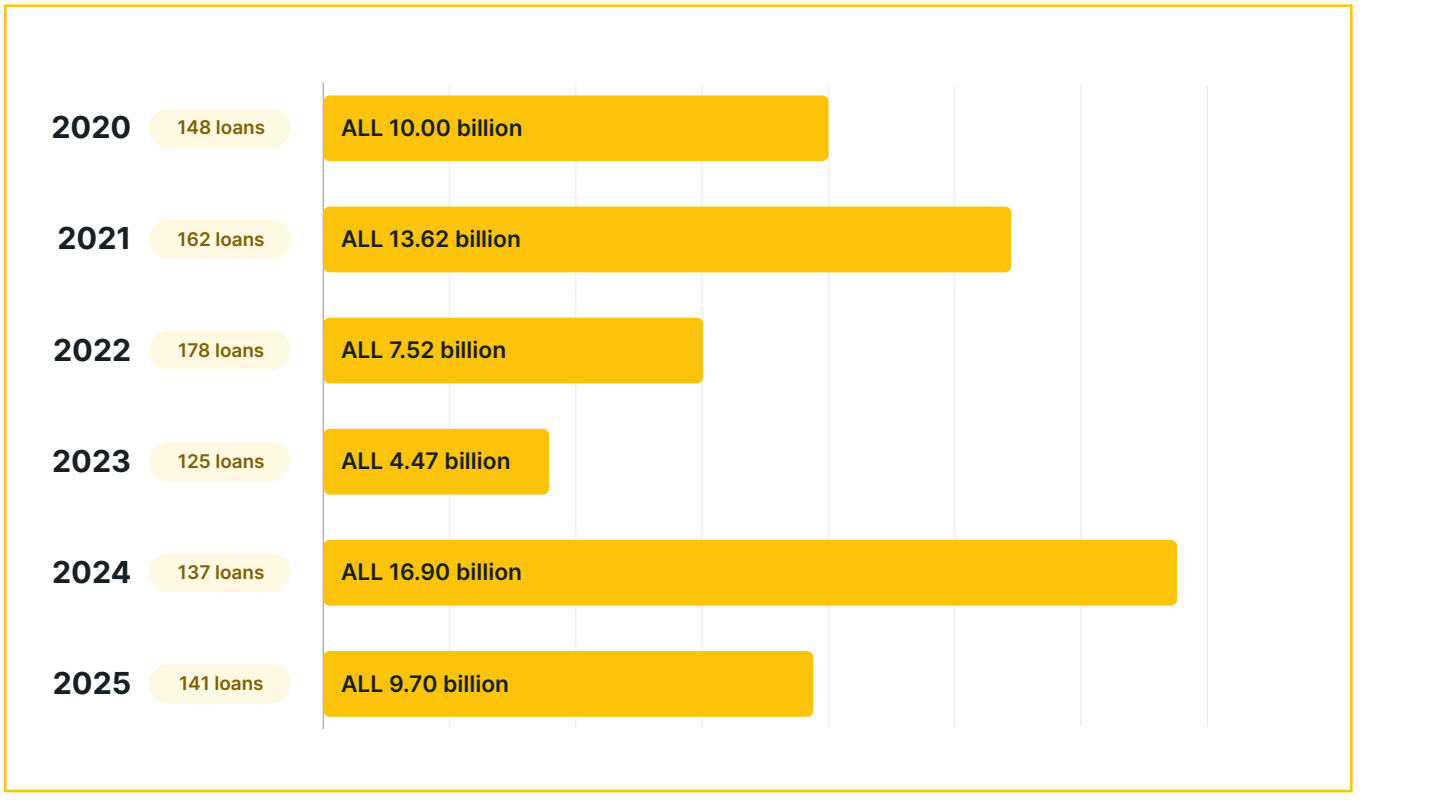


Chart 5: Loans for renewable energy projects

American Bank of Investments (ABI)

- Supported investment financing in energy-efficient solutions and renewable energy through the ECO2 product, enabling individuals and businesses to adopt more sustainable technologies to reduce energy consumption and environmental impact.

National Commercial Bank (BKT)

- Continued to monitor and maintain photovoltaic systems, supporting the use of renewable energy and reducing environmental impact. During the year, these systems generated energy equivalent to approximately 30% of the annual electricity consumption of the head office.

Banka Intesa Sanpaolo Albania

- Supported the development of renewable energy through dedicated financing solutions for photovoltaic projects, self-consumption photovoltaic systems, hydropower plants, and other clean energy investments. During the year, the bank financed renewable energy projects worth EUR 38.1 million, contributing to the energy transition, greater energy independence, and the country's sustainable development.

ProCredit Bank Albania

- Continued supporting green investments, with 20% of its loan portfolio having a positive environmental impact. The bank has financed more than EUR 50 million in photovoltaic projects, supporting over 260 investments and the installation of more than 84 MWp of energy capacity. These projects generate over 117 GWh of electricity annually, contributing to the diversification of energy sources and reducing dependence on imports.
- Promoted awareness and the development of green finance through participation in dedicated events and forums, including the "7th International Balkan Energy Summit," the inaugural event of the "Green Building Council Albania," and "Decentralized Energy Supply for Self-Consumption." Discussions focused on sustainable practices and energy efficiency, while the bank's financing solutions for photovoltaic investments and self-consumption projects were also presented.
- Continued its commitment to financing green projects, with 20% of its loan portfolio consisting of financing with a positive environmental impact. The bank has supported more than 260 investments, contributing to the installation of over 84 MWp of energy capacity through sustainable projects.
- Participated in the 7th International Balkan Energy Summit in Kotor, highlighting the bank's commitment to green finance and climate-responsible banking practices.
- Presented the bank's financing solutions for photovoltaic investments and renewable energy self-consumption projects at the "Decentralized Energy Supply for Self-Consumption" event.

Raiffeisen Bank Albania

- Continued monitoring and maintenance of its photovoltaic installations, which have been operational for approximately two years. During the year, energy generated by these installations accounted for 5.4% of the bank's annual electricity consumption.

- Financed BESS (Battery Energy Storage Systems) projects for the storage of electricity and its more flexible and efficient use. These investments support the better integration of renewable energy into the energy system, contributing to a more flexible, resilient, and sustainable local energy infrastructure.

Tirana Bank

- Increased financing for sustainable projects, with disbursements 5.6 times higher than in 2023, including initiatives in electric mobility, recycling, and the circular economy.



Goal #8 Decent Work and Economic Growth

Loans for tourism:

703
new loans granted during the year

11.3
billion ALL – value of new loans granted

33.2
billion ALL – loan portfolio surplus at the end of 2025



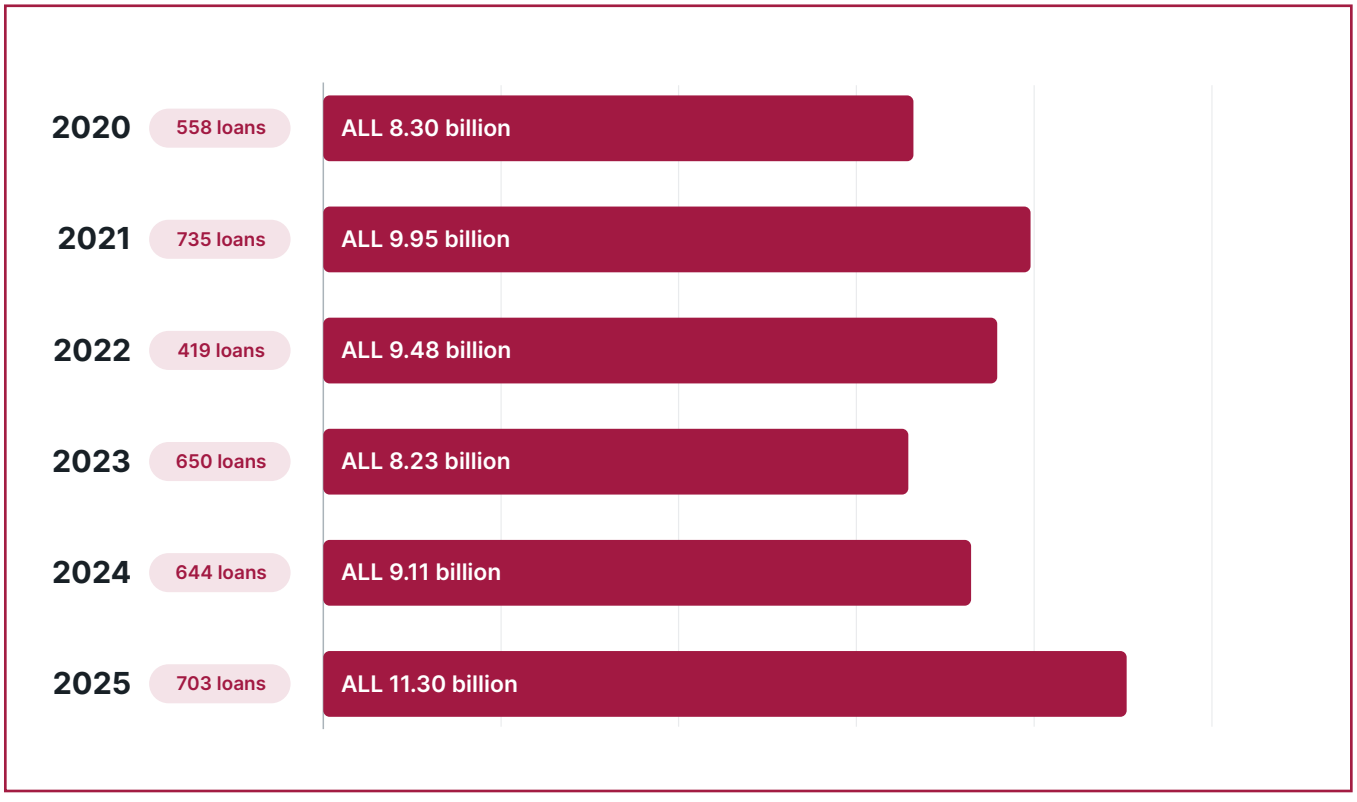


Chart 6: Loans for tourism

American Bank of Investments (ABI)

- Expanded financial access for individuals, families, and small businesses by consolidating its Retail segment and integrating NOA as a specialized microfinance line, enabling the provision of financial services nationwide.
- Injected more than EUR 200 million in new loans into the economy during the year, focusing on strategic sectors such as tourism, manufacturing, construction, and energy. Through its participation in ITB Berlin, the bank also contributed to promoting the tourism sector and the country's economic development.

National Commercial Bank (BKT)

- Supported entrepreneurship development and the creation of new business opportunities through participation in networking forums and events, including the gala event and B2B meetings organized by MÜSiAD Albania, which brought together more than 70 international businesses and 300 local businesses
- Contributed to promoting entrepreneurship and start-up financing through participation in the "Business Accelerator: Empowering Entrepreneurs for Success" event, in cooperation with the German Development Bank KfW, where financing opportunities were presented and a platform for dialogue between entrepreneurs and financial institutions was created.
- Participated in an event organized by the Agency for Agricultural and Rural Development (AZHBR) with business representatives and commercial banks to present new financing lines for the agricultural sector and small and medium-sized enterprises, with a focus on promoting investment and economic development.
- Contributed to strengthening relationships with the business community and promoting access to finance through participation in activities supporting sustainable economic development.
- Participated in the Albania–Türkiye Investment Forum 2025, organized by MÜSİ AD Albania, promoting investment, economic cooperation, and new partnerships between Albanian and Turkish businesses.
- Offered employees a wide range of training and development programmes in key areas such as Artificial Intelligence, branch digital transformation, and leadership, as well as technical training to strengthen analytical and digital skills.
- Continued to invest in building knowledge in critical regulatory and operational areas, including Risk Management, Compliance, AML, Personal Data Protection, Information Security, and Cybersecurity, supporting alignment with the highest industry standards.
- Further strengthened its customer focus and service quality through training on the bank's products and services. Particular attention was also given to occupational health and safety through dedicated training, regular evacuation drills, and testing of fire protection procedures, with the aim of enhancing employee preparedness and safety in emergency situations.

Credins Bank

- Organized a dedicated event on employee leadership and motivation, where Albania national football team coach Sylvinho shared his professional experience through stories of ambition, challenges, determination, and achieving success.
- Participated in the "Dua të Punoj" Job Fair, an initiative dedicated to people with disabilities, promoting employment opportunities and social inclusion. As part of its inclusive employment policies, the bank presented career opportunities for this group.
- Provided financial support for and participated in the activity organized as part of Global Entrepreneurship Week 2025, themed "Green Finance, Investment in Sustainable Entrepreneurship." Organized by Start Albania, the initiative included more than 53 activities across the country, focusing on the economy, innovation, education, and the development of sustainable entrepreneurship.
- Implemented training and professional development programs for employees, with 1,115 employees participating in at least one training during the year. In total, 108 training topics were delivered, amounting to 43,755 training hours and covering all staff levels, including management.
- Supported improved effectiveness and working conditions through professional training and investments in creating more comfortable and functional work environments for employees.









First Investment Bank Albania (Fibank)

- Organized a team-building activity for employees, aimed at strengthening collaboration, communication, and trust among teams.
- Supported the Gala Evening marking the 25th anniversary of the Foreign Investors Association of Albania (FIAA), contributing to the promotion of dialogue and cooperation among investors, institutions, and the business community, as well as to the promotion of foreign investment and the country's economic development.
- Expanded its branch network by opening two new branches in Kamëz and Kavajë, improving access to financial services for individuals and businesses while contributing to local economic development and job creation.
- Organized the "Open Banking" workshop, creating a platform for collaboration and dialogue among financial institutions, fintech companies, and sector stakeholders, with a focus on promoting innovation and the development of digital banking.
- Organized the quarterly branch managers' meeting in Sarandë, focusing on performance assessment, alignment of strategic objectives, and strengthening collaboration across the bank's branch network.



Intesa Sanpaolo Bank Albania

- Continued supporting financial inclusion and sustainable economic development through ESG financing, which exceeded EUR 72.3 million during the year. Financing focused on renewable energy projects (EUR 38.1 million), energy-efficient buildings (EUR 23.6 million), social impact loans (EUR 7.6 million), ecological efficiency projects (EUR 2.6 million), and clean transport (EUR 0.5 million).
- Conducted dedicated training for Relationship Managers serving Small and Medium-sized Enterprises (SMEs), in cooperation with the bank's Group Development Department and IBD SME Clients & Comm, to strengthen lending skills for sales roles.
- Conducted the two-day "Customer Centricity – Banking Sector" training in cooperation with AIEx – Austrian Institute of Excellence, focusing on fostering customer-oriented innovation and enhancing the customer experience.
- Organized the "From Boardroom to Broadcast: Mastering Public Speaking and Media Relations in Banking" training in cooperation with AIEx, aimed at developing public speaking, media relations, and professional presentation skills for banking sector colleagues.
- Continued staff development under the Bancassurance Project through training sessions organized in cooperation with IFIBI (International Financial Institute for Banking and Insurance) for Branch Directors and Private Banking, Magnifica, Premium, and Classic Managers, covering banking and insurance services.
- Conducted a Structured Finance workshop in cooperation with IBD Complex & Structured Transactions, focusing on deepening knowledge in this field.
- Continued staff development under the Bancassurance Project through training sessions organized in cooperation with IFIBI (International Financial Institute for Banking and Insurance) for Branch Directors. The training aimed to enhance knowledge of banking and insurance services, strengthening understanding of Bancassurance activities.
- Conducted various training sessions through the local MyLearning platform, covering key areas such as the Deposit Insurance Agency, Anti-Money Laundering, Operational Risk, Consumer Protection, Commercial Offers, and other professional topics.
- Organized training on the review of the mortgage lending process as part of efforts to improve processes for the Retail segment. The session, delivered by the CRO Division, served as the starting point for a new project aimed at improving the mortgage lending process.
- Conducted training on Risk Culture, EWS, and Risk Parameters for colleagues in Corporate, SME, and SB banking, in cooperation with the Early Warning Service (EWS) unit within IBD. The training aimed to enhance awareness and knowledge of risk management in lending processes.
- Organized the "Personal Empowerment and Emotional Well-being" workshop in cooperation with ESD Albania, with the participation of ACT-ivators and Youngsters. The interactive activity focused on personal development, strengthening connections among colleagues, and promoting emotional well-being through inclusive methodologies.
- Supported professional development in information security through the Certified Financial Sector Security Officer (CFSSO) course, organized by ATTF in cooperation with AAB. The training provided knowledge on information security governance, risk management, and incident response specific to the financial sector.
- Continued developing credit expertise through the "Credit Clinic 2025" program, with the third and fourth modules delivered in cooperation with the relevant Intesa Sanpaolo Group structures. The training focused on analyzing real business cases and strengthening lending skills.

- Organized professional training on Personal Data Protection during the year, in cooperation with the Office of the Commissioner for the Right to Information and Personal Data Protection and the University College of Business (KUB), aimed at strengthening theoretical and practical knowledge of data protection standards and practices.
- Conducted three training initiatives on ESG topics in partnership with the Intesa Sanpaolo Group Sustainability Directorate. The sessions covered climate transition plans, updates on the ECA tool, the ESG process, and reputational risk management.
- Participated in the "Leading Modern and Effective Internal Auditing" training, organized by AAB in cooperation with the AIIA – Albanian Institute of Internal Auditors, focusing on the role of internal audit and its positioning within the governance ecosystem.





OTP Bank Albania

- Participated in the 2025 International Agriculture Fair, promoting the bank's commitment to the agricultural sector by presenting financial products and services tailored to businesses and stakeholders in the sector.
- Supported the cultural and pastoral event "Festa e Çobanit", held at the Bajraktari Tower, promoting folkloric traditions, pastoral life, agribusiness in the highland areas, and local agro-cultural products.
- Participated in the 2025 Tourism Fair at the Palace of Congresses, where the bank presented major tourism projects it had recently financed, particularly in the southern tourist areas of Albania.





ProCredit Bank Albania

- Developed a range of promotional campaigns and new products aimed at increasing financial inclusion, expanding the customer base, and promoting the use of digital channels. Key initiatives included term deposit offers, Apple Pay promotional campaigns, packages and bonuses for new customers, and preferential financing for electric vehicles.
- Launched the "Term Deposit for Minors" product and the Pro Kid Package, enabling minors to open accounts and term deposits with the authorization of a parent or legal representative. This initiative aims to promote financial education and a culture of saving from an early age.
- Supported projects contributing to the country's economic development and environmental sustainability, in line with the bank's strategic objectives. Approximately 85% of its loan portfolio is dedicated to financing MSMEs, which play an important role in economic development and job creation.



Raiffeisen Bank Albania

- Developed the Raiffeisen Youth app, dedicated to Gen Z, with services tailored to personal finance management. During the year, 50% of new customers belonged to this generation, reflecting the broad adoption and use of the service.
- Provided 24/7 customer support and assistance through multiple communication channels, including inbound calls, email, chatbot, and Raiffeisen ON, ensuring continuous service and easy access to banking services.
- Supported the digital "New to Bank" processes and online applications for personal loans, credit and debit cards, guiding customers throughout the entire process, from application to electronic signing of documents, without the need to visit a branch.
- Expanded the services and products offered through Raiffeisen ON, improving the customer experience and broadening application opportunities through digital channels.
- Introduced the "Online Banker" service across all bank branches, establishing a dedicated team of 100 Premium Service Managers and Personal Bankers to assist customers in using remote banking services.
- Continued to develop digital lending channels through the "KrediFlash" and "Kredi Ekspress" products, offering fully online processes available 24/7, with online applications and electronic document signing. "Kredi Ekspress" was further expanded through partnerships with new retail networks, providing customers with easier access and promotional interest rates.
- Implemented the "Digital Signature with SMS OTP" method, enhancing security, simplifying the loan document signing process, and accelerating service for existing customers.
- Welcomed 290 students who completed internships across different bank teams, increasing their exposure to potential career opportunities and pathways within the bank. During 2025, the Direct Sales, Open Days, "The Future of Work" sessions, and Key Academy programmes contributed to connecting students with the labour market.

Union Bank

- Continued promoting financial inclusion and the economic empowerment of women through dedicated financing products and terms, offering more favorable interest rates and limits tailored to their needs.
- Facilitated access to financing for real estate investments by continuing its cooperation with leading construction companies in the country.
- Expanded its offering for business clients by providing dedicated products and services for segments with more limited access to finance, including start-ups, young entrepreneurs, women entrepreneurs, and businesses outside Tirana. In this context, the bank continued offering the "Start-Up Loan" product, addressing the specific needs of new businesses, such as limited financial history, start-up capital, or sufficient collateral.
- Continued supporting young entrepreneurs through the "Union Youth" package, which offers tailored banking services for new or family-owned businesses at minimal cost.
- Through its cooperation with the EBRD under the Youth in Business, Go Digital, and Risk Participation Agreement programs, the bank contributed to increasing financial inclusion among priority groups by supporting businesses outside Tirana, women entrepreneurs, young entrepreneurs, and investments in the green transition.
- Strengthened support for business clients through non-financial services, organizing regular webinars on topics of interest to entrepreneurs and providing free collaborative spaces at the Innovation Hub.
- Organized in cooperation with the EBRD, a dedicated masterclass for young entrepreneurs

in the hospitality and food service sectors, as part of the Youth in Business Programme.

- Partnered with Gjirafa's LIFE (Leadership Institute of Future Engineers) program, an intensive nine-month training focused on developing technical and leadership skills for young software engineers. The program offered free remote training and employment opportunities upon completion, with successful participants having the opportunity to join the bank, which served as the official employment partner for this edition.
- Participated in career fairs organized by "Marin Barleti" University, Epoka University, and the European University of Tirana (UET), where bank representatives presented internship and employment opportunities to interested students.







Goal #9 Industry, Innovation and Infrastructure

Loans for SMEs:

5,525
new loans granted during the year

84.2
billion ALL – value of new loans

206.7
billion ALL – loan surplus at the end of 2025

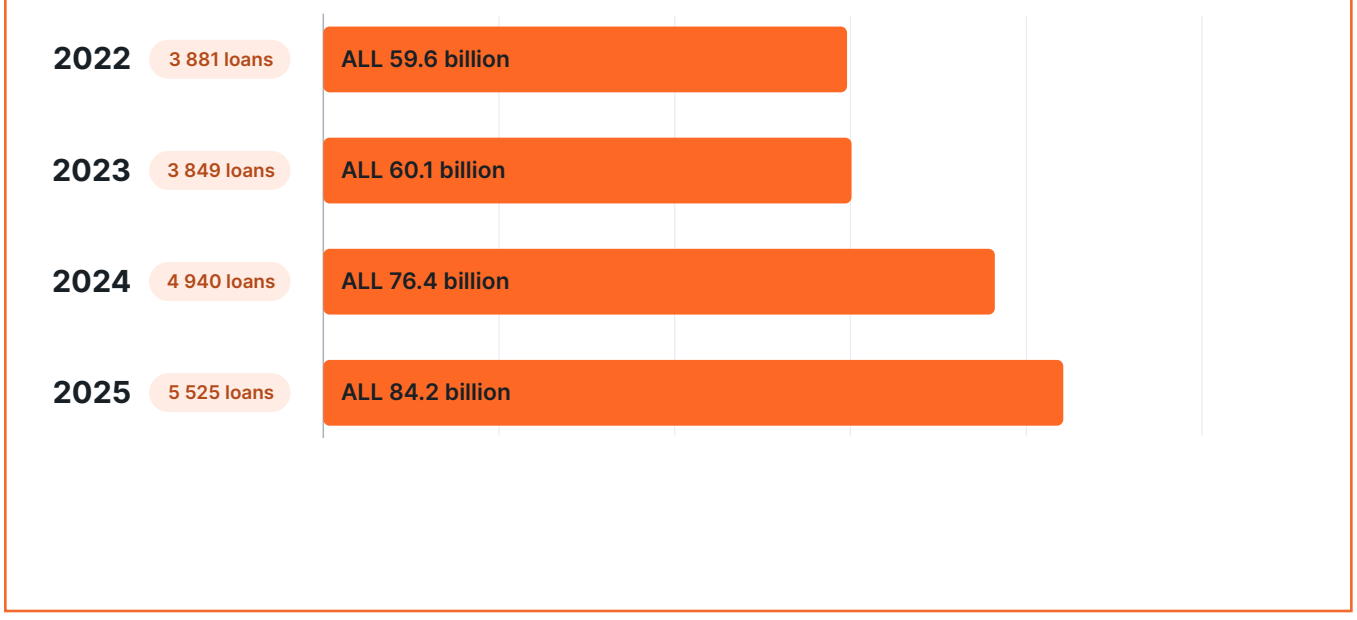


Chart 7: Loans for SMEs

Loans for infrastructure:

314
new loans granted during the year

17.3
billion ALL – value of new loans

35.6
billion ALL – loan surplus at the end of 2025

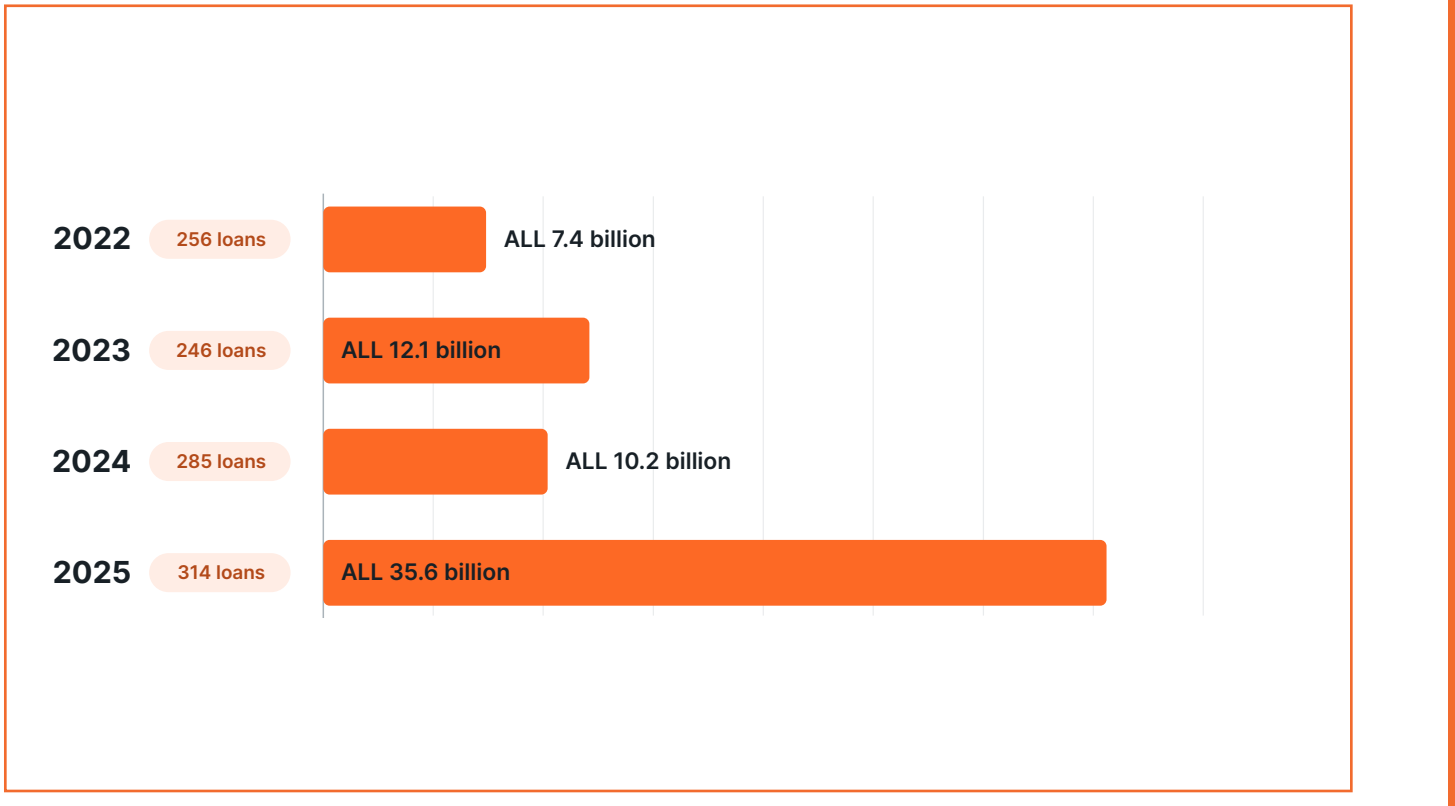


Chart 8: Loans for infrastructure

Loans for high-tech (technology):

27
new loans granted during the year

456
billion ALL – value of new loans

2.4
billion ALL – loan surplus at the end of 2025

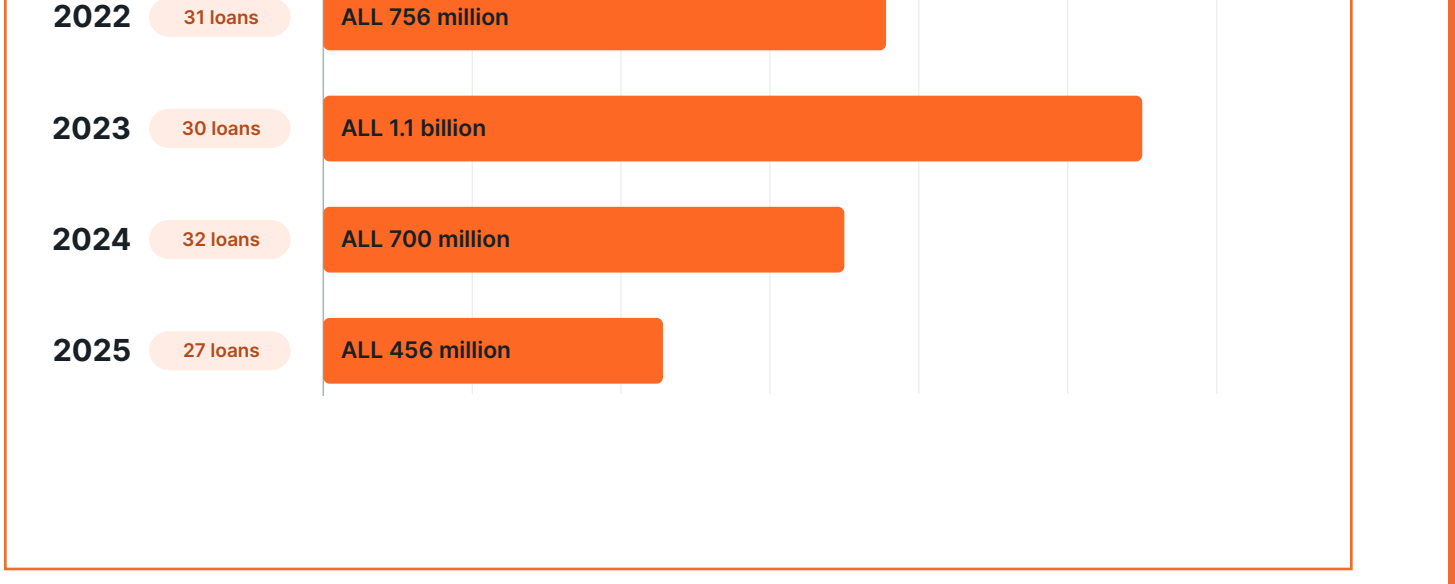


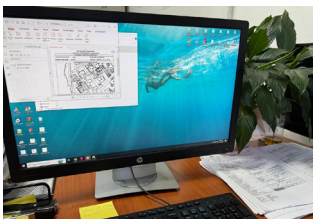
Chart 9: Loans for high-tech (technology)

Albania joined the SEPA (Single Euro Payments Area) on 7 October 2025, with all 11 banks operating in the country becoming part of the European payment scheme.









American Bank of Investments (ABI)

- Continued investing in digital transformation and the modernization of banking infrastructure through the implementation of the ISO 20022 standard.
- Supported initiatives promoting innovation and technology, including Automotive Fair Albania, the DPSHTRR "Transport, Innovation and Safety" competition, and the "Digital Identity – Identitek" event, contributing to the advancement of innovation, digital transformation, and youth engagement in strategic sectors.

National Commercial Bank (BKT)

- Continued investing in innovation and digital transformation through the development of new solutions, expansion of services across alternative channels, and process improvements, with the aim of increasing efficiency and providing customers with a simpler and faster experience.
- Implemented the Digital Customer Onboarding project, enabling customers to register and establish a banking relationship fully online, without physical documentation or branch visits. The project improved financial inclusion, reduced paper and printing, and increased operational efficiency and customer experience.
- Launched fully digital application and approval processes for Credit Card and Overdraft products through the BKT SMART app, enabling online application, verification, electronic signing, and activation. This initiative improved access to financial services, reduced processing times, and contributed to reducing the use of physical documentation.
- Improved services for business customers through the "Preliminary Loan Request" functionality in Business E-Banking, streamlining the loan application process, increasing transparency, and reducing the need for branch visits.
- Developed and enhanced digital services by launching a new version of Internet Branch for Businesses with additional functionalities, integrating the RIA Money Transfer service into BKT Smart, expanding services linked to e-Albania, and introducing new features such as Faturë Direkte, Paga Ekspres, and Pulsi i Llogarisë.
- Strengthened payment infrastructure and services through enhancements to SEPA, AIPS, and AECH transfers, improvements to card services in BKT Smart, the introduction of QR-based deposit functionality for business clients, as well as the installation of new ATMs and implementation of the latest software version across the entire ATM network.

Credins Bank

- Supported and participated in the Balkan Maritime Fair, focusing on the development of Albanian tourism by promoting leasing products for financing yachts, vessels, and investments in the maritime and tourism sectors.
- Participated in the Connect Albania Forum 2025, the first regional forum in Albania dedicated to digital payments, where technological developments and the "Albania Cashless 2030" initiative were discussed.
- Participated in the Business2030 "Made in Albania" conference, organized by UNDP, where it presented the bank's digital products and services, as well as solutions aimed at expanding access to finance and supporting entrepreneurs.
- In cooperation with Mastercard, launched the "Credins Summer Project," supporting a series of music and cultural events, including Eagle Beat Festival, Keinemusik with Adam Port, UNUM Festival, and a performance by DJ Mahmut Orhan. Loyal bank customers were rewarded with tickets, surprises, and gifts throughout the events.
- Hosted the promotion of "Keqkuptimi" by Albanian-American author Ledia Xhoga, a Booker Prize nominee, at the Credins Library. The library also continued to provide employees with access to professional books and a diverse range of genres.
- Supported the strengthening of Albania's institutional infrastructure by donating technological and electronic equipment to healthcare and educational institutions, including "Shefqet Ndroqi" Hospital, Elbasan Regional Hospital, the Rectorate of the University of Tirana, Kukës Health Center, and the National Blood Transfusion Center.

Intesa Sanpaolo Bank Albania

- Supported the development of sustainable infrastructure and investment in innovative technologies by financing projects that promote the modernization of industrial processes, energy efficiency, and the sustainable growth of businesses.
- Financed energy-efficient building projects amounting to EUR 23.6 million, investments in modern technology and machinery totaling EUR 1.97 million, and clean transport projects worth EUR 0.5 million.

OTP Bank Albania

- Supported the State Cadastre Agency in Saranda by donating a specialized computer for the digitization of cadastral maps, contributing to the digital transformation of public services, improved data management, and the modernization of administrative infrastructure.

ProCredit Bank Albania

- Continued investing in digital infrastructure and technological innovation, modernizing financial services and increasing customers' access to modern banking solutions.
- Launched its new e-Banking platform and became the first bank in the market to offer Apple Pay.
- Continued developing its Digital Onboarding process and new Mobile Banking application, enhancing the customer experience and supporting the digital transformation of the banking sector.

Raiffeisen Bank Albania

- Supported the "ACT NOW 2025" conference, encouraging the development of new ideas in technology, innovation, and digital skills, while creating opportunities for young people to connect with Albania's technology ecosystem.
- Supported the "AIWeb 2025" conference by Startup Albania Foundation, focused on artificial intelligence, innovation, marketing, and digital transformation, highlighting the impact of emerging technologies on business and society.
- Partnered with the "JunctionX Hackathon", launching an innovation challenge focused on financial education for young people, based on needs identified through "FinSnap Teens". The event brought together more than 400 participants for a 72-hour innovation marathon.
- Organised the "Hack or Treat" hackathon, focused on cybersecurity, creating a practical and collaborative space for students, professionals, and technology enthusiasts. The event attracted more than 206 applications, from which 51 participants were selected, while the three winning teams received awards.

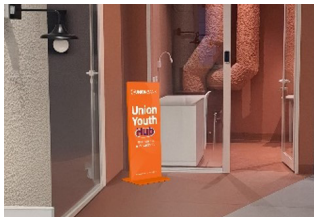






Tirana Bank

- Made one of the most significant technology investments in its history, building a modern infrastructure to support digital transformation and the development of new products.
- Developed the new TiBank+ digital platform, launched Apple Pay and Google Pay, and advanced fintech integration, increasing operational flexibility and accelerating the development of banking services.



Union Bank

- Signed an agreement with the EBRD and the EU to provide a EUR 5 million financial package supporting Albanian small and medium-sized enterprises. The agreement enables the implementation of the "Go Digital" and "Youth in Business" programmes, aimed at promoting digitalization, green investments, and increased access to finance for businesses led by young entrepreneurs.
- For the fourth consecutive year, sponsored "The Leadership Forum," bringing together leaders and professionals from various sectors to exchange ideas and experiences on professional development and leadership. This year's theme, "Flourishing in an AI Era," focused on the impact of artificial intelligence on human resources, leadership, and business development.
- Served as Gold Partner of the ACT NOW 2025 Conference, organized by the Albanian Council for Technology and Innovation (ACTI), one of Albania's leading events on technology, innovation, and entrepreneurship. The conference brought together industry leaders, technology professionals, and young people with innovative ideas, creating opportunities for collaboration and knowledge exchange.







- Supported young entrepreneurs by offering the Union Youth Hub, a modern co-working space with free access for young people, freelancers, and start-ups seeking to work, collaborate, and develop professionally, located at the Innovation Hub near the Pyramid of Tirana.
- Sponsored "The Leadership Forum" as part of its partnership with JM Solution, bringing together representatives from various economic sectors to discuss the theme "Growing Together: Albania's Journey Towards a Renewed Europe." The forum focused on preparing SMEs to become more competitive in the European Union market.
- Participated in the "Agriculture Days 2025" fair in Lushnjë, where it presented its Agro products and financing opportunities for businesses in the agricultural sector.
- Continued promoting the 2-in-1 Student Card among students at public and private universities in Tirana through information sessions and on-site applications at university premises.

United Bank of Albania (UBA)

- Expanded its presence in the northeastern region by opening a new branch in Tropoja, providing tailored financial services to individuals, families, and local businesses. The new branch places particular emphasis on supporting senior citizens and aims to strengthen the bank's role as a trusted financial partner in communities across the country.



Goal #10 Reduced Inequalities







Credins Bank

Supported initiatives promoting social inclusion and equality through:

- Supporting the Special Olympics World Games, a sporting event for children with different abilities, including children with Down syndrome, enabling them to compete and represent Albania at the event held in Turin, Italy.
- Organizing a seminar as part of "Integrity Week," focusing on promoting human values, diversity, and equal opportunities without discrimination based on gender, race, or any other form.
- Continuing its policy of employing people with disabilities, creating employment opportunities and appropriate conditions for their professional development. At the employment fair organized by the Ministry of Social Welfare and Youth, the bank shared its experience and concrete examples of integrating this group into the workplace.

Through the SMILE.al platform, supported projects focused on social inclusion, education, and the empowerment of vulnerable communities, including:

- The project "Empowering Health and Well-being – Engagement Laboratories," implemented by the Albanian Association "Projekti Shpresa," focusing on orphaned adults with disabilities in need. In Shkodra, 65 beneficiaries, together with student volunteers and social caregivers, presented their work in pyrography, gardening, handicrafts, and art, promoting their skills and integration into the community.
- The project "Education and Employment to Overcome Poverty and Stigmatization," through the establishment of a Professional Academy for Roma Youth. As part of this initiative, 50 young Roma will receive vocational training and employment opportunities, contributing to their economic and social integration.
- The "Ramazan Jarani" nine-year school in Tirana by donating appropriate equipment for students with disabilities, creating a more inclusive learning environment.

Intesa Sanpaolo Bank Albania

- Organized the Summer Camp for children of the International Banks Division (DNB) of the Intesa Sanpaolo Group, with the participation of 20 children of bank employees. The activity took place in Marina di Massa, Italy, providing children with opportunities for recreation, socialization, and memorable experiences, supported by the bank's volunteer colleagues.
- Conducted an awareness campaign on the occasion of the International Day of Sign Languages, focusing on promoting the inclusion of deaf and hard-of-hearing people, respecting cultural diversity, and raising awareness of the importance of sign language.

Raiffeisen Bank Albania

- Hired four people with Down syndrome, in cooperation with Jonathan Centre. The initiative created concrete employment opportunities and supported the development of a more inclusive professional environment.
- Published local Diversity, Equity and Inclusion policies in November 2025, focusing on a culture of respect, prevention of discrimination, fair decision-making, and data-driven reporting. The policies formalised the bank's commitment to a fair and inclusive workplace.
- Expanded the range of banking products and services, with a focus on improving financial inclusion. ESG loans to individuals disbursed by the end of the year reached a volume of EUR 28.15 million.
- Adapted the website for people with visual impairments by integrating high-contrast colours and keyboard navigation functionality, improving accessibility and ease of use.
- Enabled more than 25% of branches and more than 90% of ATMs to be accessible and free of physical barriers, providing access to banking services for people with disabilities.
- Introduced a new design for Mastercard Touch debit cards as part of the bank's commitment to inclusive policies, incorporating distinctive features that enable customers with visual impairments to identify the card by touch.

Goal #11 Sustainable Cities and Communities

Loans for new houses:

5,865
new loans granted during the year

51.7
billion ALL – value of new loans

124.9
billion ALL – loan balance at the end of 2025



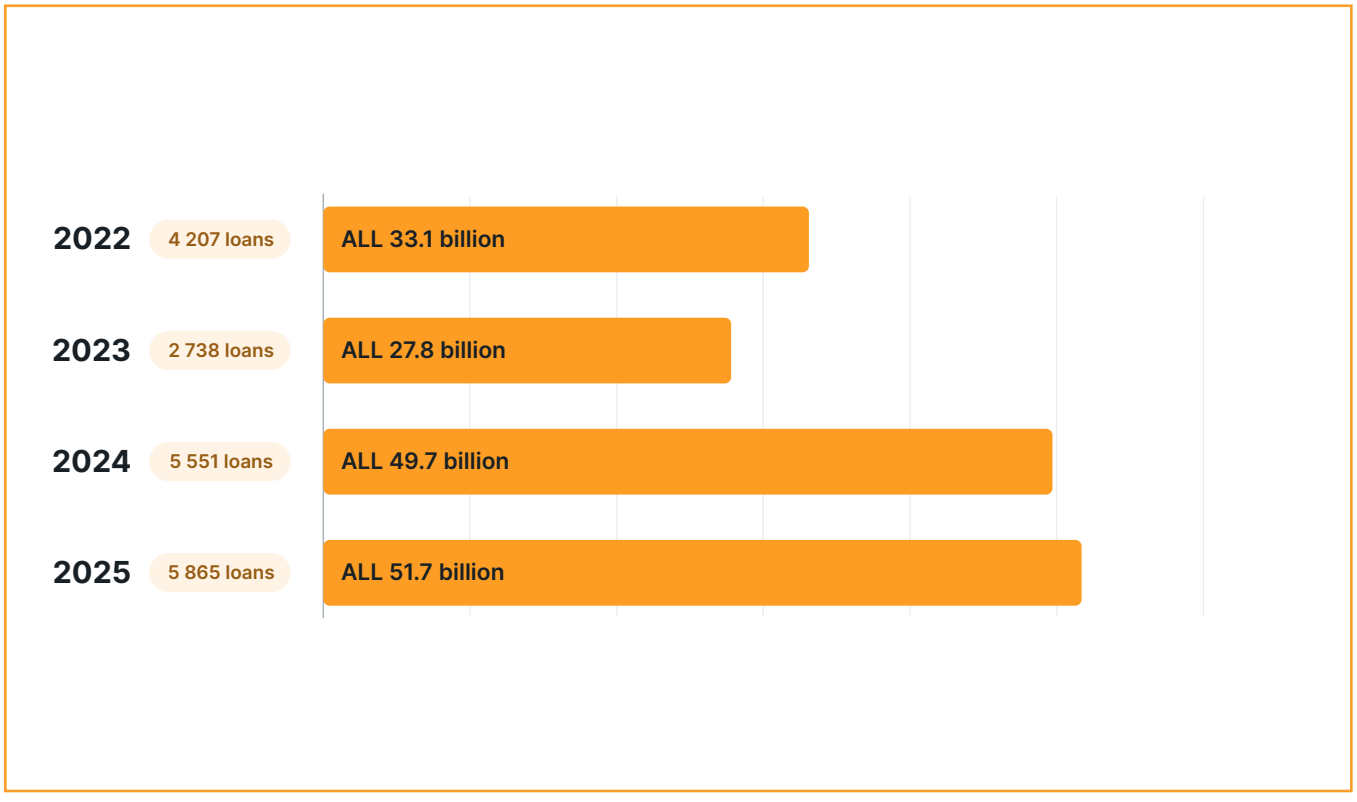


Chart 10: Loans for new houses

The banking sector in Albania continued to support initiatives in art, culture, and cultural heritage, playing an active role in promoting the country's cultural identity and artistic values.



American Bank of Investments (ABI)

Supported art, culture, and tradition through sponsorships and contributions to a range of cultural activities and institutions, including:

- The National Theatre of Opera and Ballet and the National Theatre;
- The RTSH Symphony Orchestra;
- The restoration of the film "Ngadhënjim mbi vdekjen";
- The cultural event "Tirana Music Meetings";
- Neritan Ceka's cultural trilogy;
- The stand-up comedy show "Pusht-imi";
- "Gjirokastra Summer Fest";
- "Hemingway Jazz Festival";
- Anna Vissi's concert;
- Beer Festival;
- Support for Skënderbeu Football Club and Skënderbeu Volleyball Club.





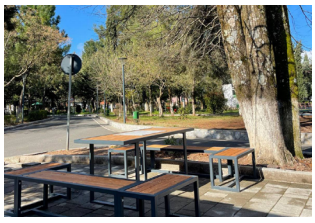
Supported initiatives focused on environmental protection and sustainable development by contributing to the development of the "Lurë–Mali i Dejës" National Park, as well as improving public services through the donation of four electric vehicles to the Tirana Police and work equipment to the Vlora Municipality Cleaning Enterprise.



National Commercial Bank (BKT)

- Supported the "Bankina që dëgjon" initiative, developed by the Together Foundation as part of the "Rrathë Dhurues" programme organised by Partners Albania for Change and Development, transforming public spaces in the city of Mat into platforms where citizens can use QR codes to listen to real-life stories that promote empathy, understanding, and community connection.
- Supported the traditional event organized by the Institution of the President of the Republic, under the patronage of the First Lady, on the occasion of 1 June – International Children's Day. The event was dedicated to children of the Albanian diaspora, promoting inclusion and strengthening their connection with the Albanian language, traditions, and cultural identity.
- Contributed to the promotion of cultural, artistic, and culinary values by supporting the "Sofra Elbasanase" event, a longstanding tradition of the city of Elbasan.
- Supported the promotion of Albanian music on the European stage by supporting the Symphony Orchestra of the National Theatre of Opera and Ballet in its debut at the Respighi Bologna Festival 2025.
- Contributed to preserving and promoting national heritage by supporting commemorative activities marking the 100th anniversary of the Albanian Naval Force, which also coincided with the 100th anniversary of the bank.





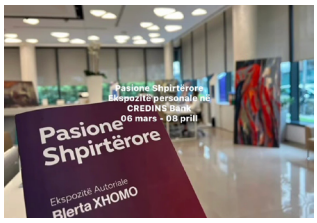


- Sponsored the creation of 30 handcrafted dolls dressed in traditional costumes from the Prespa region, contributing to the preservation and promotion of local cultural heritage.
- Contributed to environmental protection by planting 100 plane trees in Elbasan, Korçë, and Vlorë as part of the bank's 100th anniversary, supporting the expansion of urban green spaces, improved air quality, and enhanced biodiversity.



Credins Bank

- Continued supporting Albanian football as a sponsor and strategic partner of the Albanian Football Federation (FSHF), one of the country's leading institutions in the field of sport.
- Organized in cooperation with the Albanian National Olympic Committee (KOKSH), a series of sports activities in primary and secondary schools across the country.
- Supported the youth event "MOYO 2025" during the tourist season in Vlora, aiming to promote the city, boost cultural tourism, and create an entertainment space for Albanian youth and foreign tourists.
- Contributed to promoting Albania's artistic heritage through an event dedicated to renowned soprano Tefta Tashko Koço, highlighting her life and artistic legacy through activities held in several cities across Albania.
- Organized several exhibitions throughout the year featuring renowned Albanian visual artists with both local and international recognition, including Ali Oseku, Helidon Haliti, Anila Rubiku, Artur Gorishti, Eduart Karaj, and Leonardo Voci.





Continued supporting various sports through partnerships and sponsorships of sporting activities throughout 2025, including:

- Activities of the Albanian Basketball Federation for both women's and men's basketball, supported throughout the year across various events and competitions.
- "Albania Open Air 2025," held in May in Vlora, where air sports enthusiasts performed parachuting exhibitions, offering a unique experience for the public.
- The U23 World Wrestling Championships in freestyle, Greco-Roman, and women's wrestling for athletes aged 20–25.
- "TiranaThlon 2025," an international sporting event featuring swimming, cycling, and running, bringing together sports enthusiasts from Albania and abroad.
- "Giro d'Italia," one of the world's most prestigious international cycling events, held in Albania for the first time over three days, bringing together 180 professional cyclists from around the world and numerous cycling enthusiasts.





Supported a range of cultural, artistic, and social activities throughout 2025, as part of its commitment to the community and to promoting Albanian art, culture, and heritage, including:

- The cultural and social event marking the Independence Day of the United States, contributing to stronger relations and cooperation among institutions.





- "Grand Gala Dinner (FSHF) – Topi i Artë 2025," a gala evening honoring Albania's top football players.
- The theatrical project "Dream or Reality?" by the Çajupi Touring Theatre, which brought artistic performances to five cities across Albania under the direction of Kiço Londo.
- "Muse-X," the International Music Expofestival, a platform for the exchange of Albanian and international productions, bringing together more than 100 companies and music industry professionals from Europe, the United Kingdom, and the region.
- The publication of "Harta e Voskopojës" by Ylli Drishti, contributing to the promotion of the historical, cultural, and tourism values of Voskopoja.
- The publication of a book by artist Anila Rubiku, offering insight into her artistic journey and contemporary modern art, which was also added to the bank's library.
- The activities of the "Josif Minga" Artistic Ensemble of Korçë, which promoted Albanian folklore and traditions to art and culture enthusiasts in Korçë over three days.
- The publication of "Diamante" by journalist Alfred Peza, supporting the promotion of Albanian literature.
- The artistic recital by tenor Kastriot Tusha, who presented a distinctive performance featuring classical and operatic works.
- "Baroque Festival," a multi-day event dedicated to art and culture enthusiasts and lovers of Baroque music.
- "Day Fest Tirana," an artistic event held in May 2025 featuring some of Albania's best-known artists.
- Supporting the Albanological Center "Shejzat" in its research and field expeditions aimed at preserving and promoting Albanian heritage through the use of new technologies.
- "Sundance Festival," a music event bringing together Albanian artists and a variety of musical genres.
- The project "Një ditë tjetër" by journalist Ermira Kazhani, dedicated to raising awareness about breast cancer and promoted among Albanian communities in several European countries.

Invested throughout 2025 in improving the infrastructure and physical equipment of various public institutions, contributing to enhanced service quality and stronger community support.

First Investment Bank Albania (Fibank)

- Supported the official reception organized by the Embassy of the Republic of Bulgaria in Albania on the occasion of Bulgaria's National Day, contributing to stronger international relations, cultural exchange, and diplomatic and economic cooperation between the two countries.
- Supported as the main sponsor the premiere of the Albanian film "Furacaku," contributing to the promotion of Albanian culture and the development of the local creative industry.
- Supported the operatic performance "Karnavalet" by composer Avni Mula, staged at the National Theatre of Opera, Ballet and Folk Ensemble.
- Supported the "Muse-X International Music and Arts ExpoFestival" in Tirana, contributing to the promotion of music, art, and creative innovation. As part of the event, the bank also supported the "Donate Your Voice" initiative, which aims to create a digital audio library for people with disabilities, promoting accessibility and cultural inclusion.

Intesa Sanpaolo Bank Albania

- Supported in partnership with Mastercard, the 5th edition of the "Porto Palermo Festival," an initiative promoting art, culture, cultural heritage, and sustainable tourism.
- Contributed to the organization of "Settimana della Cucina Italiana nel Mondo" in Vlora, as

part of the promotion of Italian culture abroad. The "Il caffè all'italiana" event, organized by the Consulate General of Italy in Vlora, provided a platform for dialogue and cooperation among the community, business partners, and institutional representatives.

- Organized, as part of International Earth Day and in collaboration with the Intesa Sanpaolo Group, an educational activity for fourth-grade students at "Turgut Ozal" School. Bank representatives presented the educational module "From Cowboys to Astronauts to Save the Planet," developed by experts from the Savings Museum in Turin in collaboration with the European Investment Bank, introducing children to the importance of sustainability and environmental protection through creative activities and educational videos on the circular economy and the transport of the future.
- Organized an awareness-raising activity on the occasion of World Environment Day in the outdoor premises of the Pyramid Branch, engaging employees' children in nature-inspired creative activities, including canvas painting, rock painting, and balloon making.







OTP Bank Albania

- Supported the photography exhibitions "Aroma of Hungary" by renowned photographer Roland Tasho, held in Vlora and Korça. The exhibitions documented Hungarian architecture and moments from the history of Albanian-Hungarian diplomacy through photography.
- Supported Hungarian Cultural Week 2025, an initiative promoting culture, traditions, and cooperation between Albania and Hungary through activities spanning sports, health, music, fashion, and cuisine.
- Supported the show "Verë dhe Portokalle," part of the well-known "Portokalli" comedy show, which toured various cities across Albania during the summer season, bringing humor and entertainment to audiences from south to north.
- Supported the production of a documentary dedicated to writer Visar Zhiti, contributing to the preservation of cultural heritage and recognition of prominent figures in Albanian arts.







ProCredit Bank Albania

- Supported German Cultural Week 2025, an initiative promoting art, culture, and cultural exchange between Albania and Germany. As part of the initiative, the bank partnered in a jazz concert held at the "Petro Marko" Theatre in Vlora.
- Supported the promotion of sustainability, energy efficiency, and green practices in the construction sector by participating in the inaugural event of the Green Building Council Albania, creating opportunities for collaboration with industry experts and representatives.
- Engaged in the "Roundtable on Climate Policy Impact on Financial Systems," contributing to discussions with experts, public and private sector representatives, and academics on green finance, climate risk management, and sustainable development.



Raiffeisen Bank Albania

- Contributed to the construction of new playgrounds in the village of Aliko in Finiq, Delvinë, and Konispol, creating safer spaces for children to play, engage in physical activity, and socialise.
- Supported the activities of Austrian Cultural Week and participated in Austrian Day, promoting cultural exchange and stronger relations between Albania and Austria.
- Supported Christmas markets in Shkodër, Sarandë, Gjirokastër, Maliq, and Korçë, contributing to the vibrancy of public spaces and creating a festive experience for citizens and visitors during the year-end holiday season.
- Supported the community project "Santa is Coming to Town", bringing festive activities and moments of joy to children and families in the community.
- Supported the provision of computer equipment to the Korçë Local Police Directorate, helping improve the working conditions and operational capacity of local structures.
- Provided support for equipping the meeting room of the Korçë Local Directorate for Border and Migration with the necessary equipment, improving its functionality and working conditions.
- Supported the production of "La Traviata", contributing to the development of opera and continued public access to the classical repertoire in Albania.
- Supported the immersive exhibition "A Railway to Change the History", dedicated to Albanian-born engineer Carlo von Ghega, highlighting the connection between Albanian heritage and the history of railway development in Europe.
- Supported the 9th edition of "Zâ Fest", held in Shkodër, bringing three nights of music, art, and Albanian tradition to distinctive locations across the city, including Rozafa Castle.
- Supported the 9th edition of the festival, which brought together more than 50 artists from different countries and over 5,000 visitors, turning the event into a meeting point for art, music, and the community.
- Supported the 8th edition of "Ekrani i Artit", held in Shkodër from 18 - 22 June, featuring exhibitions, film screenings, discussions, and activities promoting contemporary art and cultural dialogue.
- Supported the 5th edition of the "Dropull International Short Film Festival", bringing productions from Albania, Greece, Kosovo, Cyprus, and other countries to Dropull. The programme, expanded from three days to one week, combined film, workshops, music, and engagement with the local community.
- Supported the "Pop Talent Fest 2025" – Tirana Talent festival, giving children and young people the opportunity to showcase their talent, gain stage experience, and build confidence through the arts.
- Supported the contemporary art festival "TAWE 2025" – Contemporary Art Festival, supporting visual creativity, artists, and new perspectives in Albania's contemporary art scene.
- Supported the "HOMEWARD" exhibition in Shkodër, bringing together Albanian and international artists to explore themes of identity, belonging, and the relationship with homeland through art.
- Supported the National Comedy Festival "KoKoFEST 2025" in Korçë, contributing to the development of performing arts, creativity, and a cultural programme that brings audiences closer to theatre.
- Supported an artistic performance at MAM Centre, contributing to creativity and the development of the cultural and artistic scene.
- Supported the children's festival held to mark International Children's Day, creating a space for entertainment, creativity, and children's participation in community life.
- Supported the end-of-year festive event at Mirazh Center – "Let's Celebrate the End-of-Year Holidays Together", creating a special moment for children and the community and bringing greater joy during the holiday season.

Union Bank

- Supported the first Business Table Tennis Championship, organized by the Albanian Table Tennis Federation. The bank was represented by its amateur team, promoting sportsmanship and its commitment to a more active community.
- The competition brought together drivers from Albania, Kosovo, and other countries in the region, promoting motorsport and raising awareness of road safety.





United Bank of Albania (UBA)

- Sponsored the concert by renowned Greek artist Anna Vissi, held in Arameras, Ksamil, contributing to the promotion of culture, art, and activities that bring communities together.





Goal #12 Responsible Consumption and Production

Consumer loans:

68,136
new loans granted during the year

47.2
billion ALL – value of new loans

83.2
billion ALL – outstanding loan balance at the end of 2025

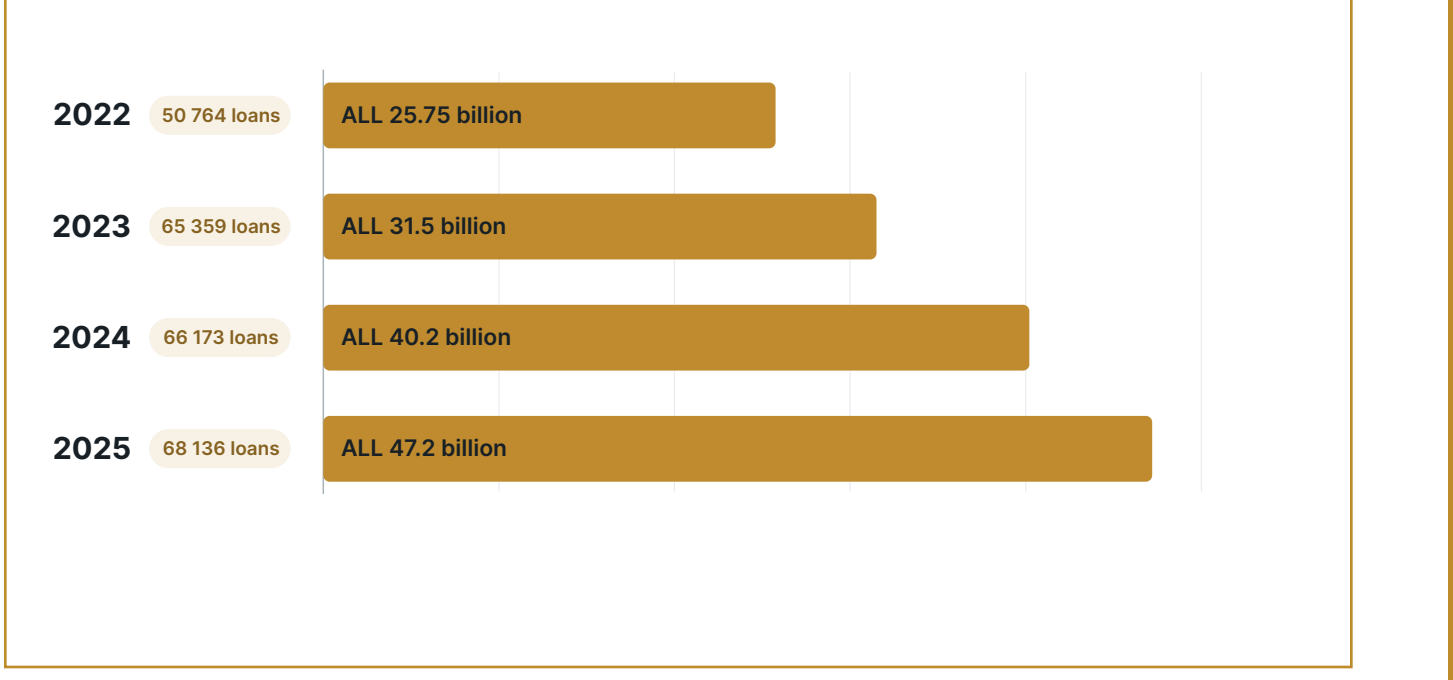


Chart 11: Consumer loans

American Bank of Investments (ABI)

- Continued investing in the digitalization of internal processes by reducing the use of physical documentation and migrating processes to electronic systems, contributing to operational efficiency and reduced consumption of paper and other operational resources.

National Commercial Bank (BKT)

- Renovated 22 branches during the year, while existing equipment, including desks, chairs, cabinets, and other materials, was refurbished and donated, contributing to the sustainable use of resources.

Credins Bank

- Continued using recycled materials in its day-to-day operations, including marketing materials such as brochures and posters, bank cards, and plumbing and sanitary supplies.

Intesa Sanpaolo Bank Albania

- Implemented sustainable waste management practices through the segregation, collection, and management of paper, obsolete electronic equipment, and other waste categories, promoting reuse and recycling through authorized operators. The bank also continued to reduce paper consumption by expanding digitalized processes and the use of electronic documentation.

OTP Bank Albania

- Continued supporting public institutions through the donation of equipment and utility materials. Contributions included computer equipment and monitors for the "Enver Qiraxhi" Vocational School in Pogradec, furniture for the Municipalities of Tepelena and Librazhd, and counting machines for the Shkodra Regional Water Supply and Sewerage Company.

ProCredit Bank Albania

- Implemented a structured recycling policy across all its premises, promoting the segregation and collection of recyclable waste as part of its commitment to responsible resource management and reducing its environmental impact. During the year, the bank recycled 15,500 kg of paper, 1,072 kg of plastic, and 7,890 kg of other urban waste.

Raiffeisen Bank Albania

- Contributed to eco-friendly initiatives through the responsible management of paper documents, implementing a contracted shredding and recycling process. During the year, approximately 4,500 kg of paper was recycled.

Tirana Bank

- Continued optimizing internal processes and using resources efficiently, reducing paper consumption by 18%, water consumption by 6%, and fuel consumption by 30% during the year compared to the previous year. The bank also strengthened its commitment to sustainable lending, with financing for renewable energy and energy efficiency projects increasing 5.6-fold over the past three years, accounting for 7% of new disbursements in 2025.

Goal #13 Climate Action

Green Loans:

97
new loans granted during the year

8.3
billion ALL – value of new loans

16.2
billion ALL – outstanding loan balance at the end of 2024

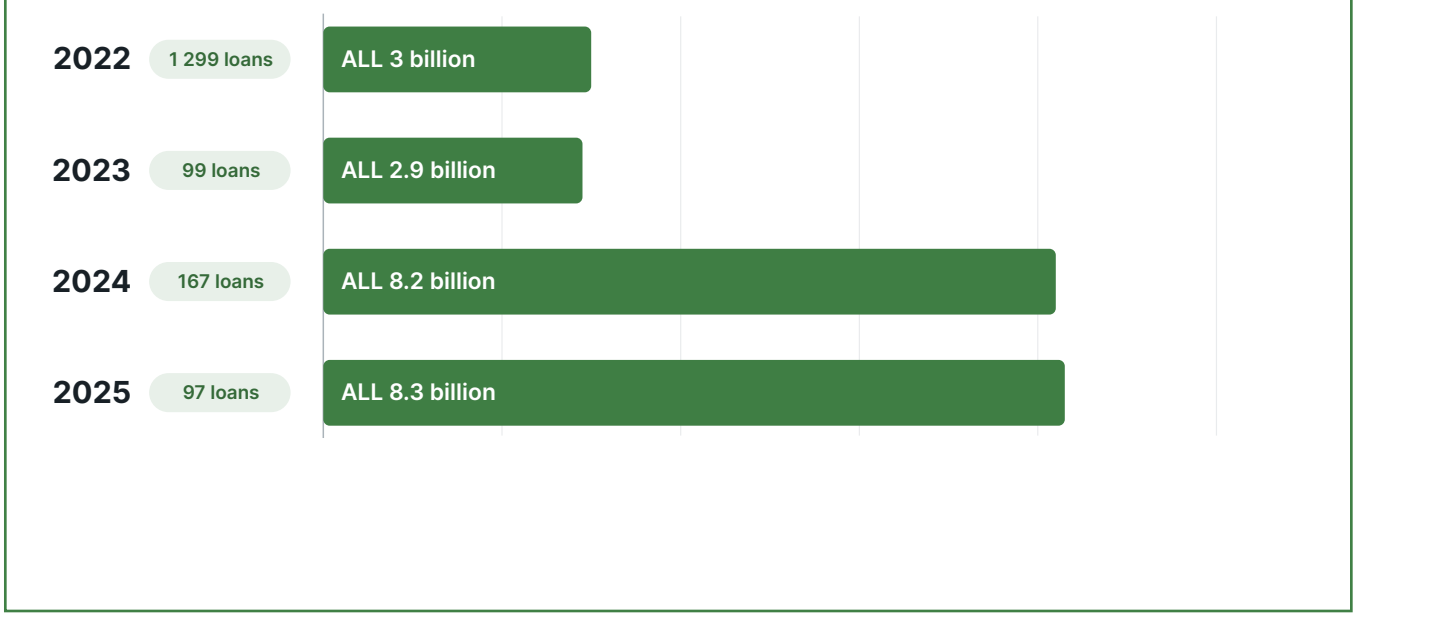


Chart 12: Green Loans

American Bank of Investments (ABI)

- Supported initiatives under Green Finance and sustainable transport through participation in Automotive Fair Albania, promoting more environmentally friendly mobility solutions.
- Contributed to the "Rrathët Dhurues" initiative by supporting MALDA's project for the regeneration of "Lurë-Mali i Dejës" National Park, as part of its commitment to environmental protection and rehabilitation.
- Donated electric vehicles to the Tirana Police, supporting the use of green transport and reducing environmental impact.





Credins Bank

- Supported the MALGA (Mal, Gur, Ajër) project for the restoration of the natural beauty of "Lurë-Mali i Dejës" National Park, an initiative aimed at revitalizing one of the most important natural areas in northern Albania.
- Developed the "Green" consumer loan product, aimed at encouraging customers to invest in products and services that improve energy efficiency and promote the use of alternative energy sources. The product is offered in partnership with companies providing green solutions.
- Continued investing in reducing its environmental impact by renewing its vehicle fleet, purchasing five hybrid (petrol/electric) vehicles during the year and planning the gradual transition of the entire fleet to more environmentally friendly vehicles.
- Through the SMILE platform, supported the project "What Air Am I Breathing?", implemented by Milieukontakt Albania Foundation, which aims to monitor air pollution by measuring PM2.5 and PM10 levels, raise public awareness, and foster cooperation with institutions to protect public health and the environment.







Intesa Sanpaolo Bank Albania

- Offered dedicated products for young people, students, women entrepreneurs, and businesses, including housing finance, green loans, business support, and financing for projects in renewable energy, energy efficiency, green buildings, the circular economy, and clean transport.
- Continued implementing the Intesa Sanpaolo Group's objectives to reduce operational emissions and achieve Net-Zero targets through the Own Emissions Plan (OEP). The bank focused on reducing energy consumption, optimizing fuel use, and lowering paper consumption, while also applying Green Procurement criteria when selecting products, equipment, and services with lower environmental impact.
- Improved the energy efficiency of its premises by renovating three branches in Tirana, Fier, and Elbasan, installing more efficient air-conditioning systems, LED lighting, and digital screens to reduce energy consumption and environmental impact.
- Reduced electricity consumption by 49,743 kWh during the year

through continuous monitoring, optimization of Building Management Systems (BMS), and investments in more energy-efficient equipment.
- Continued the gradual transition of its vehicle fleet to electric vehicles, reducing fuel consumption by 35% compared to 2024 and avoiding approximately 36.1 tonnes of CO_2 emissions.
- Reduced paper consumption by 300 kg during the year by expanding the use of electronic signatures, digital processes, and resource-use monitoring.
- Promoted green financing and sustainable financial solutions through the "Roadshow: Building Communication Bridges, Creating Opportunities!" initiative, holding meetings with clients in Shkodra, Fier, Elbasan, and Saranda.
- Presented green financial products and its commitment to ESG principles at the private sector fair, organized to promote the circular economy and green financing.









OTP Bank Albania

- Through the "Green Hearts" initiative in the Petrela and Shëngjergj areas of Tirana, more than 20 volunteers, including bank staff and children, collected 56 bags of waste, promoting community engagement in creating a cleaner environment.
- Through its "Green Hearts" volunteer corps, supported "Qendra Lumi" in an environmental action to plant trees along the banks of the Vjosa River in Memaliaj. During the initiative, 100 native tree saplings were planted.

ProCredit Bank Albania

- Under its Green Finance offering, provided green investment loans at a 0.5% reduced interest rate, as well as financing through the Green Economy Financing Facility (GEFF), which includes a 15%–20% grant component for individuals investing in residential energy efficiency.
- Continued its cooperation with the EBRD on financing with a 10%–15% grant component, encouraging investment in strategically important sectors such as agriculture, tourism, and sustainable development.
- Engaged in the inaugural event of the Green Building Council Albania, contributing to the promotion of sustainability, energy efficiency, and green practices in the construction sector.
- Presented financial solutions for renewable energy investments at the "Decentralized Energy Supply for Self-Consumption" event, with a focus on photovoltaic projects for self-consumption.
- Participated in the "Roundtable on Climate Policy Impact on Financial Systems", engaging with experts, public and private institutions, and academics on climate challenges, green finance, climate risk management, and sustainable development.
- Collaborated with the Faculty of Economics at the University of Tirana under the Jean Monnet Programme, Erasmus+, to raise young people's awareness of sustainable development through open lectures and the sharing of best practices.

Raiffeisen Bank Albania

- Supported the "Coastal Area Clean-up" initiative by Free Thinking Forum, engaging more than 400 volunteers in cleaning 10 km of coastline and 7 hectares of parkland.
- Supported the summer programme "Green Generation – Tirana on Wheels", combining environmental education with sustainable mobility and encouraging young people to take a more active role in protecting the environment and public spaces.
- Reduced CO_2 emissions by approximately 111 tonnes per year through partial energy generation from photovoltaic systems and the expansion of the electric vehicle fleet.
- Reduced total electricity consumption by 6% during the year through measures to improve energy efficiency.
- Reduced paper consumption by more than 5% compared with 2024, through process optimisation and more efficient use of resources.
- Expanded the use of electric vehicles, with fully electric vehicles (EVs) accounting for 25% of the bank's fleet at year-end, while adding six new fast-charging stations.
- Financed approximately EUR 115.7 million in green loans, representing around 17% of corporate segment assets. Engaging clients through advisory meetings on ESG best practices supported their sustainability and transformation journeys, strengthening the bank's role in driving positive environmental and social impact.

Tirana Bank

- Financed 33 green and eco-loans for small businesses, supporting investments in energy efficiency and environmentally beneficial solutions.
- Supported sustainable projects in the corporate segment, including renewable energy generation, electric mobility, recycling, the circular economy, environmentally friendly industrial investments, and improved resource efficiency.
- Continued developing its green financing portfolio through a €60 million project in cooperation with the European Bank for Reconstruction and Development (EBRD), with the bank contributing €10 million and acting as the Agent Bank.
- Made progress toward joining the Green Economy Financing Facility (GEFF) programme, with the aim of expanding its capacity to finance sustainable projects and offering new green financing solutions to clients.

Union Bank

- Continued its cooperation with the European Bank for Reconstruction and Development (EBRD) under the Green Economy Financing Facility (GEFF), providing financing for investments in residential energy efficiency and environmentally beneficial solutions.
- Through GEFF-linked products, provided individual customers with opportunities to finance residential energy-efficiency improvements, contributing to lower energy consumption, reduced household costs, and increased long-term property value.
- In the business segment, took steps to develop an internal framework for identifying and classifying green and social loans (Green & Social Loans), while adapting internal systems to manage these types of financing.

Goal #14 Life Below Water

Loans for fishing:

21
new loans granted during the year

74
million ALL – total value of new loans

188.6
million ALL – loan outstanding at the end of 2025

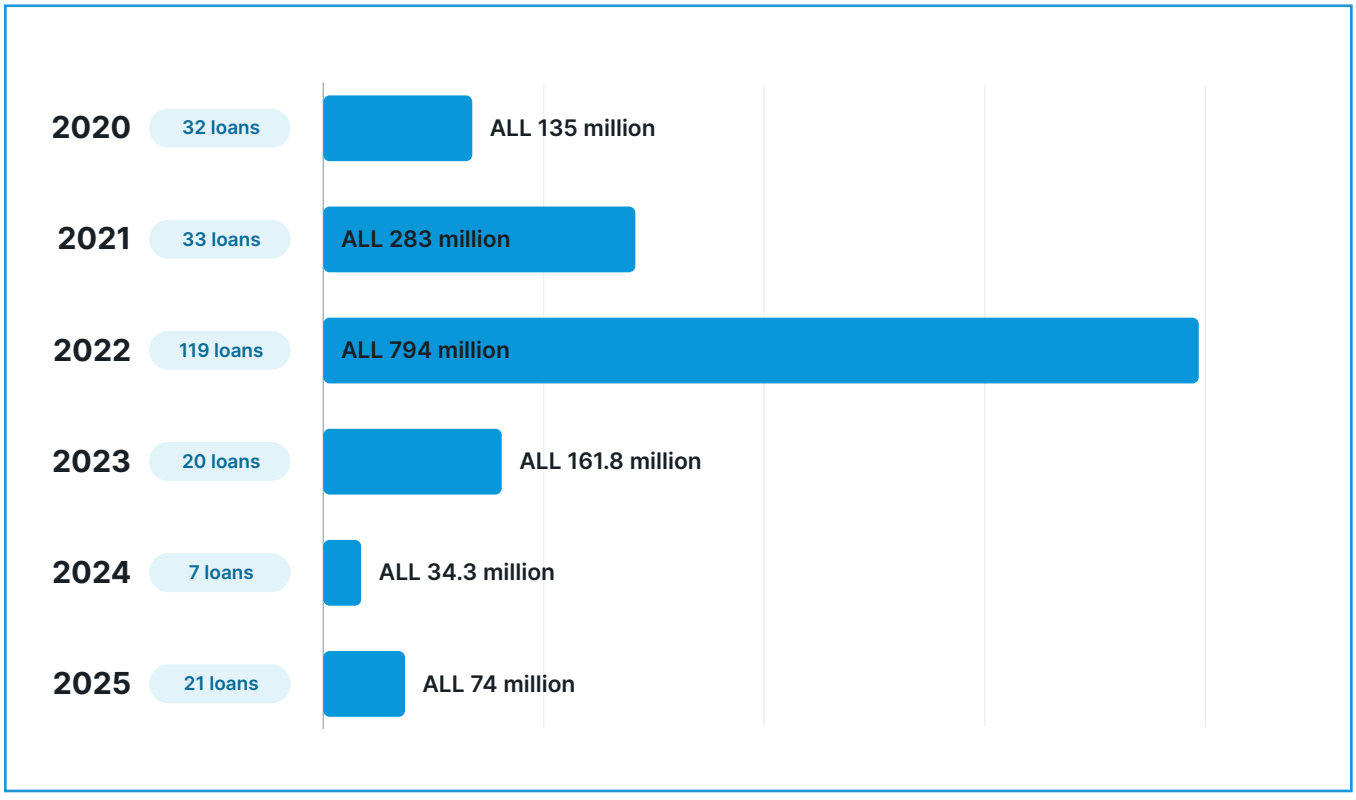


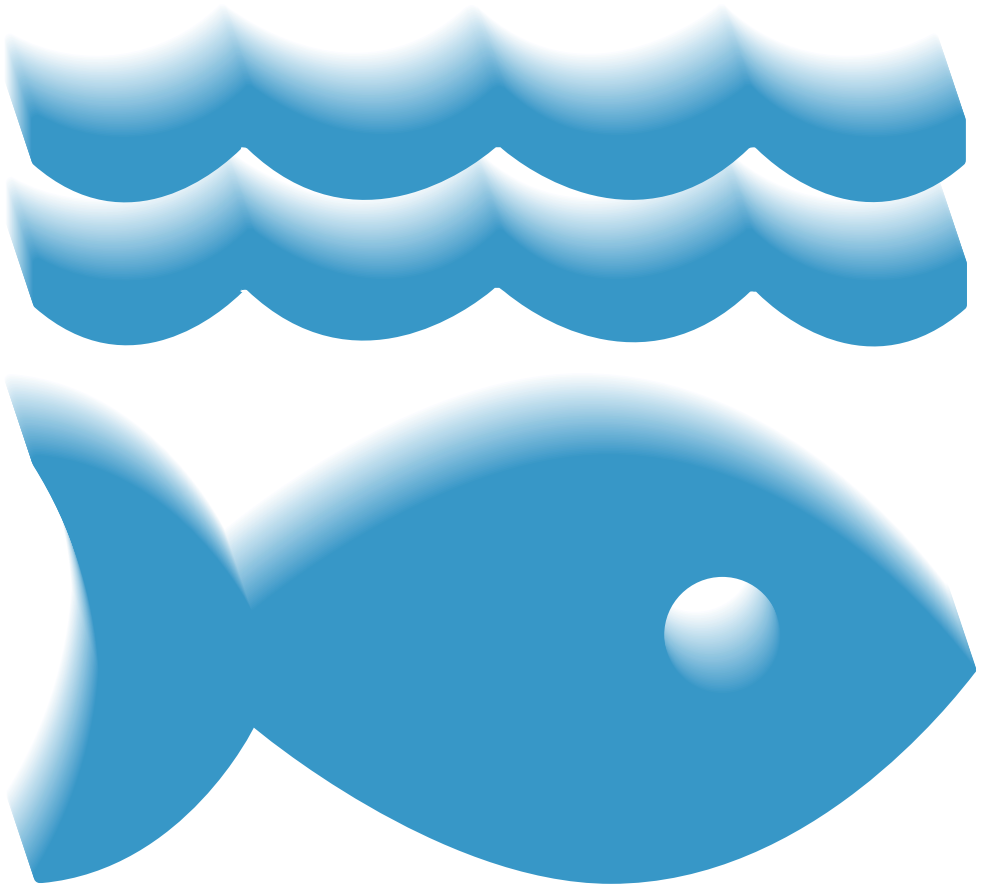
Chart 13: Loans for fishing

Intesa Sanpaolo Bank Albania

- Provided financial solutions for corporate and SME clients, supporting projects and investments focused on the protection of natural habitats and ecosystems, as well as the sustainable management of water resources.

ProCredit Bank Albania

- Continued its engagement in the "Finance Leadership Group on Plastics" initiative, part of the ProCredit Group, with a focus on reducing and eliminating plastic pollution. The bank implemented its plastic management strategy, aiming to minimize its environmental impact.



Goal #15 Life on Land

Financing for planting:

545
new loans granted during the year

1.2
billion ALL – total value of new loans

3.6
billion ALL – loan outstanding at the end of 2025

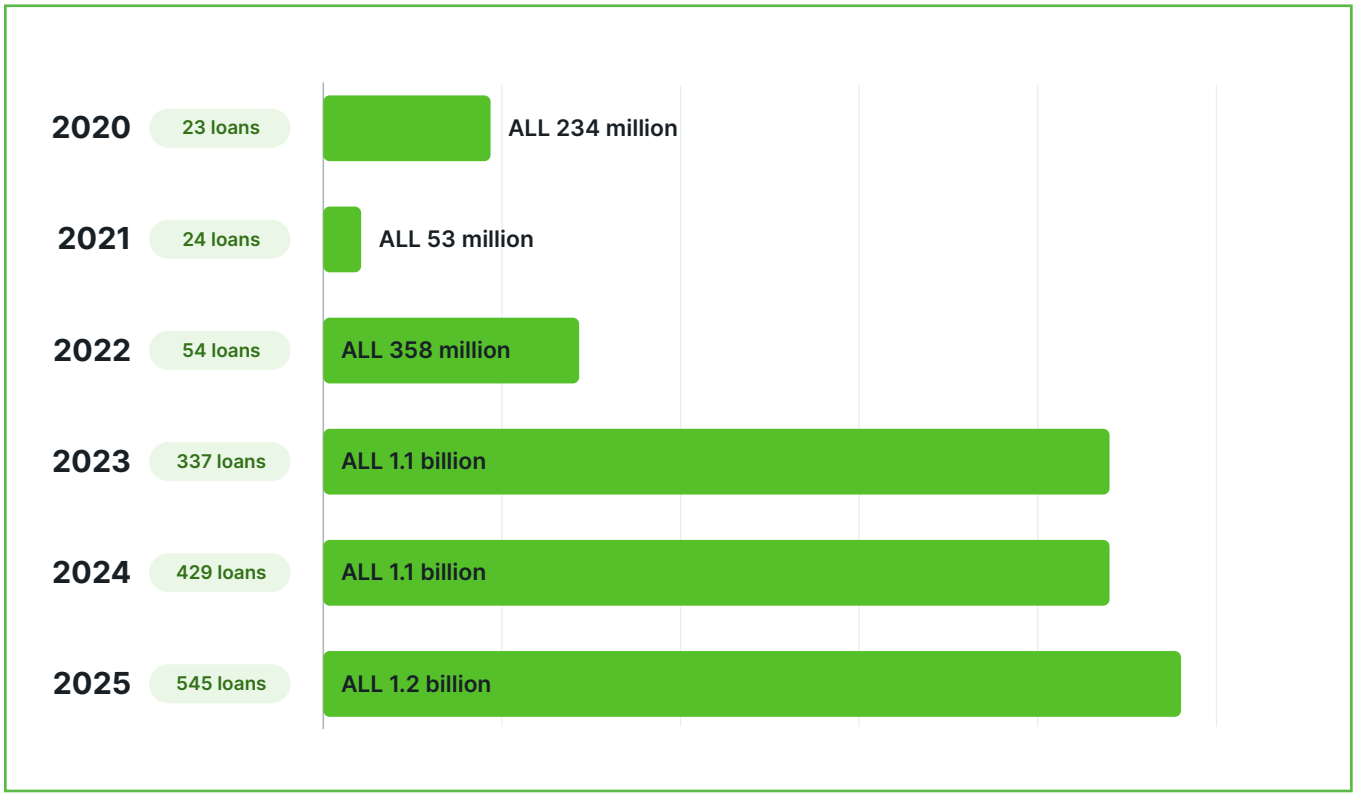


Chart 14: Financing for planting

American Bank of Investments (ABI)



- Through the "Donor Circles" initiative and the MALDA project, contributed to the regeneration of Lurë-Mali i Dejës National Park, supporting biodiversity conservation and the restoration of terrestrial ecosystems.

Intesa Sanpaolo Bank Albania



- Provided financial solutions for Corporate and SME clients, supporting projects and investments focused on the protection and restoration of natural habitats, afforestation, reforestation, and the conservation of terrestrial biodiversity.

OTP Bank Albania

- Explored and promoted the Lukova Glacial Lakes, one of the natural assets of the Pogradec area, through a volunteer activity organized by its "Green Hearts" Corps. The initiative was carried out in cooperation with the National Agency of Protected Areas (NAPA), "Discover Pogradec", and the Municipality of Pogradec, aiming to promote nature-based tourism and raise awareness of the value of protected areas. As part of the activity, a photo frame was installed near the lakes to encourage visitors to capture and promote the destination.

ProCredit Bank Albania

- Continued its annual tree-planting initiative as part of the bank's commitment to improving environmental quality. The bank donated 50 trees to the city of Elbasan, which were planted in a densely populated area significantly affected by traffic and pollution.



Goal #16 Peace, Justice and Strong Institutions

Banks have undertaken a series of initiatives and policies aimed at combating corruption in all its forms, preventing discrimination, and ensuring institutional transparency.

American Bank of Investments (ABI)

- Continued implementing standardized internal procedures, consolidated control structures, and risk management practices, strengthening institutional governance, accountability, and operational efficiency.

National Commercial Bank (BKT)

- Continued strengthening its culture of integrity, ethics, and compliance by enhancing its internal regulatory framework and control mechanisms, while raising employee awareness of ethical and legal standards.
- Updated its policies and procedures for preventing money laundering and terrorist financing, as well as for identifying and reporting cases of fraud, in line with applicable legal and regulatory requirements.
- Strengthened mechanisms for the management and protection of the bank's assets, enhancing institutional accountability and the effectiveness of internal controls.
- Strengthened its conflict-of-interest management policies, ensuring impartiality and integrity throughout decision-making processes.
- Provided employee training on whistleblowing, the prevention of corruption and fraud, conflict-of-interest management, and compliance with ethical standards.
- Continued implementing confidential reporting mechanisms for reporting inappropriate conduct and potential violations of internal policies and regulations.
- Promoted an inclusive workplace based on equal opportunities, non-discrimination, and respect for diversity.
- Continued strengthening institutional transparency and accountability, in line with the standards of the Business Code of Ethics, the Çalık Holding Code of Ethics at Work, and applicable legal and regulatory requirements.
- Updated its reporting standards and published an Environmental, Social and Governance (ESG) Report, enhancing transparency regarding the bank's performance and impact.
- Strengthened its internal policies and procedures on transparency, institutional communication, and information disclosure.
- Enhanced transparency standards across digital channels and customer communications, including the official website, contractual documentation, and informational materials.
- Ensured clear and comprehensive access to information on banking products and services, contractual terms, applicable fees, and commissions.
- Developed responsible communication practices with customers and stakeholders, supporting the principles of good corporate governance.
- Continued periodic monitoring and reporting of compliance and governance matters, contributing to strengthened institutional trust and integrity.

Credins Bank

- Developed regulations for monitoring and preventing corruption, establishing mechanisms for whistleblowing and protecting individuals who report potential cases of corruption. It also adopted policies on diversity and non-discrimination, ensuring equal treatment for all individuals.
- Strengthened transparency towards the public by developing internal regulations that ensure the disclosure of accurate information on the bank's performance and periodic reporting, as well as informing customers about the terms and criteria of banking services.

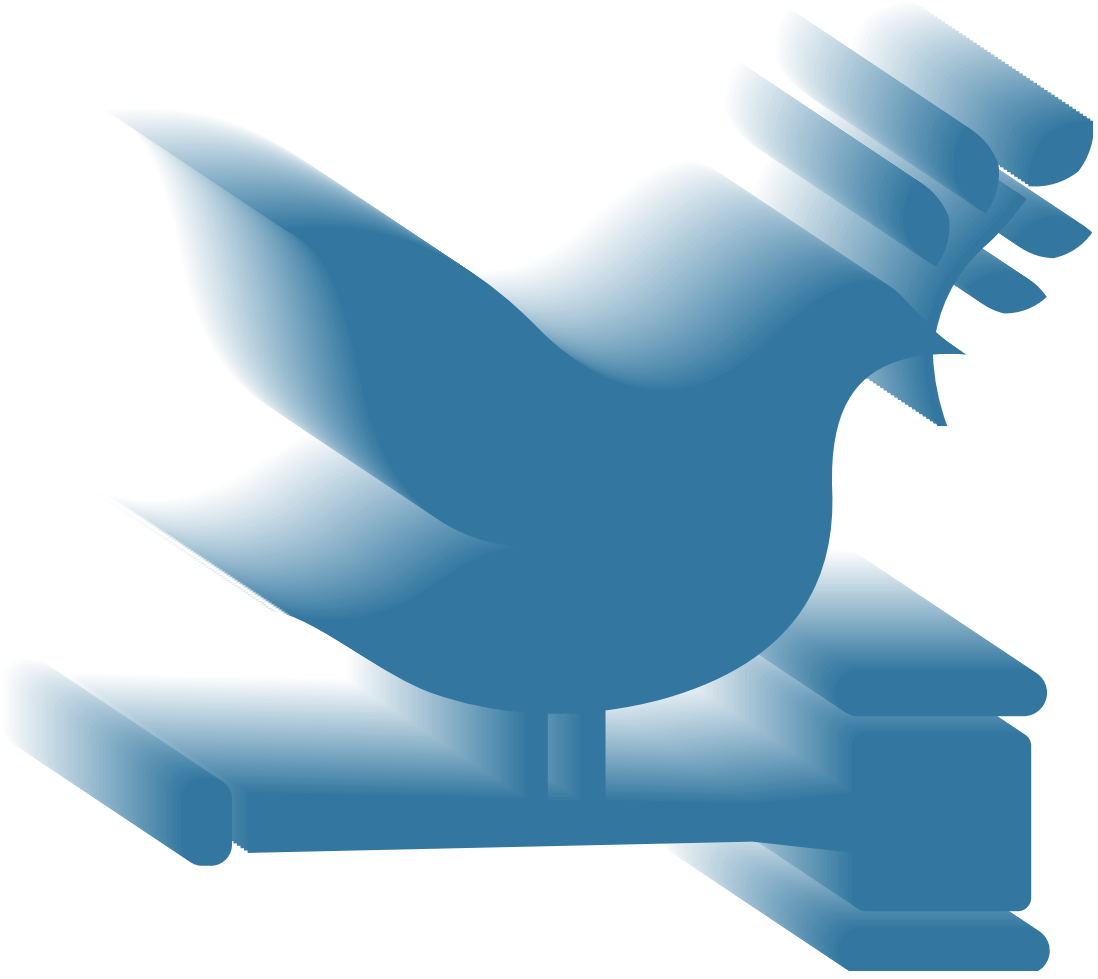
Intesa Sanpaolo Bank Albania

- Implemented the Intesa Sanpaolo Group's approach to combating corruption, adhering to a "zero-tolerance" principle toward all forms of corruption, including active, passive, public, private, direct, and indirect corruption.
- Updated and implemented the "ISBA Anti-Corruption Guidelines," approved by the Board of Directors, in line with the Group's framework.
- Strengthened mechanisms for identifying, monitoring, and managing corruption risks by defining roles and responsibilities, conducting periodic controls in high-risk areas, and implementing corrective measures to mitigate identified risks.
- Reviewed the Anti-Corruption Guidelines to align them with the latest updates to the Group's framework and further strengthen integrity standards.
- Implemented Diversity, Equity and Inclusion (DE&I) principles, promoting an organizational culture based on respect for diversity, equal opportunities, and the prevention of any form of discrimination based on gender, age, ethnicity, religious belief, nationality, sexual orientation, physical abilities, or other individual characteristics.
- Strengthened its anti-corruption framework and promoted a culture of integrity through the implementation of the "Bank Anti-Corruption Guidelines."
- Enhanced institutional transparency by updating its internal regulatory framework, publishing financial and ESG information, and strengthening clear communication with customers, partners, and stakeholders.
- Updated its consumer protection and complaints management policies in line with Albanian legal requirements, ensuring customers receive comprehensive information on products, services, contractual terms, and applicable banking fees.
- Strengthened customer communication mechanisms by providing additional informational documentation, including the "Customer Rights" document and Key Fact Statement (KFS), to enhance transparency and customer awareness of banking products.

Raiffeisen Bank Albania

- Implemented a comprehensive framework of regulations, procedures, and processes to prevent corruption, bribery, and discrimination, including the Code of Conduct, Human Rights Policy, and Anti-Bribery & Corruption (ABC) Regulation, which establishes the organization's standards, its zero-tolerance principle toward corruption, and key elements for identifying related risks.
- Strengthened risk assessment processes through the AMA methodology, under the direction of Operational Risk, by analyzing exposure to active corruption, passive corruption, and conflicts of interest in higher-risk areas.

- Developed and implemented whistleblowing mechanisms for reporting potential cases of corruption, discrimination, money laundering, fraud, workplace harassment, and violations of the Code of Conduct, ensuring dedicated reporting channels and protection for whistleblowers.
- Continued conducting periodic training sessions for employees, new staff, ambassadors, and specific groups, with a focus on raising awareness of ethical standards, preventing corruption, and ensuring compliance with internal policies and procedures.
- Integrated the principles of fairness, equality, and non-discrimination into its compliance policies and processes, ensuring a consistent approach to the assessment and investigation of reported cases.
- Strengthened institutional transparency through policies aligned with the Code of Conduct, recognizing transparency as a key element of performance and corporate governance, and ensuring open, timely, accurate, and comprehensive communication with all stakeholders, while responsibly disclosing institutional information within applicable legal and regulatory boundaries.



Goal #17 Partnerships for the Goals





American Bank of Investments (ABI)

- Strengthened strategic partnerships with local and international stakeholders through participation in multi-stakeholder initiatives and activities, such as ITB Berlin, as well as collaboration with civil society organizations, public institutions, and strategic partners such as NOA, contributing to the country's economic, social, and institutional development.

National Commercial Bank (BKT)

- Strengthened its commitment to sustainable development through participation in international initiatives such as the United Nations Global Compact and the Women's Empowerment Principles (WEPs), integrating principles on human rights, labor standards, environmental protection, anti-corruption, and gender equality into the bank's strategy and operations.
- Published its first Sustainability Report for 2024, reflecting its commitment to placing sustainability at the center of its strategy and stakeholder relationships.

Credins Bank

- Strengthened its commitment to social responsibility through partnerships with national and international stakeholders, implementing community-impact projects in collaboration with organizations and institutions such as Vodafone, UNICEF, UN Global Compact, UNDP, the Albanian Football Federation (FSHF), Partners Albania, public and academic institutions, social foundations, the Red Cross, SOS Children's Villages, the Albanian National Olympic Committee (KOKSH), Mastercard, Visa, and various chambers of commerce.
- Established partnerships and facilitated knowledge exchange across various fields, including business development, civil society, healthcare, and sustainability. Activities included events organized by the American Chamber of Commerce, meetings with local and international NGOs through the Credins Foundation's SMILE platform, the International Congress of Medical Sciences, and activities related to the development of the ESG network.

Intesa Sanpaolo Bank Albania

- Was recognized as "Best ESG Bank in Albania 2025" by Global Banking & Finance Review, reflecting the bank's commitment to integrating ESG principles into its business strategy, developing sustainable financial solutions, supporting the community, and strengthening transparency and corporate governance standards.

- Was certified as a "Top Employer 2025", a prestigious recognition of its human resources practices. The certification reflects the bank's commitment to fostering an inclusive workplace, supporting employees' professional development and well-being, and promoting diversity..

ProCredit Bank Albania

- Strengthened its commitment to sustainable development through participation in international initiatives such as the UNEP-FI Principles for Responsible Banking, Net-Zero Banking Alliance (NZBA), Partnership for Carbon Accounting Financials (PCAF), and Science Based Targets initiative (SBTi), ensuring the implementation of the Group's sustainability standards and targets at the local level.
- Continued its engagement through membership and active collaboration with organizations such as DIHA, the Foreign Investors Association of Albania (FIAA), the American Chamber of Commerce (AmCham), and the International Chamber of Commerce – ICC Albania, contributing to cross-sector dialogue and the promotion of sustainable practices.

Raiffeisen Bank Albania

- Strengthened its commitment to sustainable development by implementing international policies and standards in responsible finance, in line with the commitments of the RBI Group and the objectives of the UN 2030 Agenda.
- Continued implementing the principles of the UN Global Compact and UNEP FI – Principles for Responsible Banking, GRI reporting standards, the Sustainable Finance Disclosure Regulation (SFDR), the EU Taxonomy, and the Bank of Albania's guidelines on managing financial risks related to climate change, integrating sustainability practices into its banking activities.



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