CORPORATE SOCIAL RESPONSIBILITY

ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

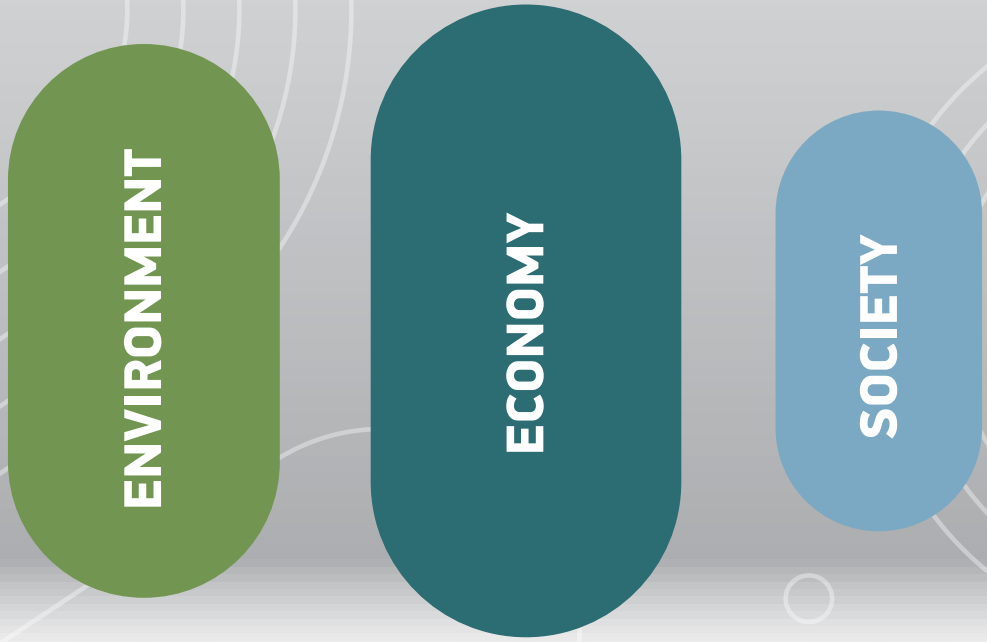
Third Quarter Brochure
July – September 2026



Corporate Social Responsibility (CSR) reflects the banking sector's commitment to contributing to the country's economic and social development beyond its day-to-day operations. By supporting community initiatives, banks play an active role in improving social well-being, protecting the environment and promoting sustainable development.

During the period from July to September 2026, banks continued to invest in projects and initiatives addressing the specific needs of communities, covering areas such as education, healthcare and social inclusion, as well as environmental protection, culture and sustainable development.

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



abi AMERICAN BANK OF INVESTMENTS
BKT BANKA KOMBETARE TREGTARE
CREDINS BANK
Fibank First Investment Bank
Jet.bank
INTESA SANPAOLO BANK Albania
otpbank
ProCredit Bank
Raiffeisen Bank
TIRANA BANK
UNIONBANK
UBA United Bank of Albania Banka e Bashkuar e Shqipërisë

ENVIRONMENTAL DIMENSION

JET BANK:

- Avoids approximately 100,000 kilometres of vehicle travel annually, based on a reference scenario covering 12 months of banking activity involving 10,000 customers. This translates into savings of approximately 6,500 litres of fuel and the avoidance of 15.3 tonnes of CO_2 emissions, while also reducing emissions of other air pollutants, including NOx, CO and $PM_{2.5}$ and PM_{10} particulate matter.

- Ooffers the potential to save approximately 250,000 A4 sheets of paper annually, equivalent to 1.25 tonnes of paper and approximately 20–30 trees, while avoiding around 1.4 tonnes of CO_2 emissions associated with paper production through the digitalisation of account opening, contracts, applications and banking documentation.

- Has the potential to save approximately 52,000 kWh of energy annually for each conventional branch no longer required, by reducing the need for lighting, heating, cooling and the operation of on-site equipment. This estimate excludes energy consumption at head offices and by technological systems.

OTP BANK ALBANIA:

- Organised a hike in Fushë-Studen, within Shebenik-Jabllanicë National Park, as part of the Green Hearts voluntary initiative, to promote the tourism potential of Albania's lesser-known destinations and encourage nature exploration.

PROCREDIT BANK ALBANIA:

- Organised the "Green Finance" workshops in collaboration with Helvetas, Sida and CeProSARD, where representatives of the European Bank for Reconstruction and Development (EBRD) presented advisory and financing opportunities for green investments, with a focus on energy efficiency and improving businesses' environmental and economic performance.
- Participated in the "National Ecosystem Opportunities" panel organised by the Green Building Council Albania (GBCA), where participants discussed opportunities for energy efficiency, green finance and sustainable investment in Albania.

RAIFFEISEN BANK ALBANIA:

- Supports environmental protection initiatives in collaboration with the Albanian Volunteer Corps through clean-up campaigns and awareness-raising activities on beaches, in parks and in green spaces.

TIRANA BANK:

- Supports the transition to a low-carbon economy by financing renewable energy, electric mobility and energy efficiency projects, while promoting investment in energy-efficient technologies and sustainable energy solutions through Green Finance products and cooperation with the EBRD.









ECONOMIC DIMENSION

INTESA SANPAOLO BANK ALBANIA:

- Renewed its partnership with the Albanian Development Guarantee Foundation (ADGF) through a new agreement under the EU's KfW Guarantee Facility for the Western Balkans, aimed at facilitating access to finance for micro, small and medium-sized enterprises (MSMEs), particularly those operating in rural areas, the manufacturing sector and start-up businesses.

JET BANK:

- Offers commission-free account maintenance, online payments and POS card payments, both domestically and abroad, alongside fully digital access to key financial services, including account opening, savings, deposits and consumer loan applications.

PROCREDIT BANK ALBANIA:

- Signed an agreement with the EBRD, with the support of the European Union, to expand financing for small and medium-sized enterprises (SMEs) in Albania through a guarantee of up to €25 million, enabling up to €50 million in new lending. The initiative focuses on entrepreneurs, women- and youth-led businesses, agribusinesses and tourism.
- Supported the "WE Finance Code Albania" initiative, launched by the Bank of Albania and the EBRD, which aims to improve access to finance for micro, small and medium-sized enterprises (MSMEs) owned or led by women.
- Launched DIRECT Loan, a 100% online consumer loan that enables customers to complete the entire process digitally, from application and electronic signing of documentation to the disbursement of funds into their accounts, without visiting a bank branch.

RAIFFEISEN BANK ALBANIA:

- Rrenewed its cooperation agreement with the Albanian Development Guarantee Foundation (ADGF) under the EU KfW Western Balkans Guarantee Facility, with the aim of expanding access to finance for micro, small and medium-sized enterprises (MSMEs) in Albania. The partnership seeks to support business investment, process modernisation and the adoption of new technologies, while promoting entrepreneurship, enhancing competitiveness and creating new jobs.

TIRANA BANK:

- Expanded access to financial services through the launch of digital onboarding, fully digital loans, and the integration of Apple Pay, Google Pay and SEPA payments, making banking services more accessible and convenient for individuals and businesses.

UNION BANK:

- renewed its cooperation agreement with the Agency for Youth and Social Welfare for the Student Card, a product that combines a debit card with exclusive benefits and discounts for students.









AMERICAN BANK OF INVESTMENTS (ABI):

- Sponsored the Zucchero World Tour concert, contributing to the enrichment of Albania's cultural scene and bringing international musical experiences closer to Albanian audiences.
- Funded the complete furnishing of the first floor of the new premises of the "Zëra Jete" Special Education School in Elbasan, which serves more than 50 students.

CREDINS BANK:

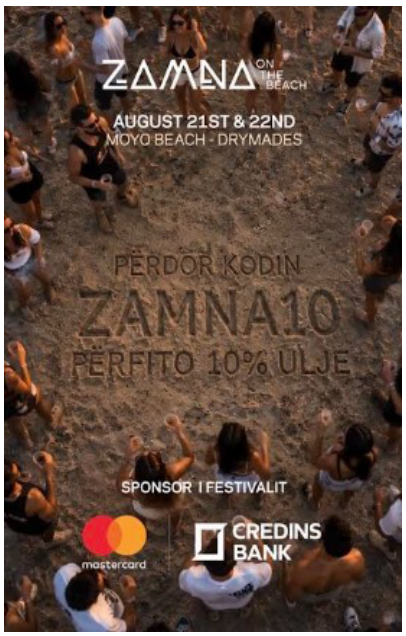
- Donated school supplies, in collaboration with the Albanian Red Cross, to 100 children from economically disadvantaged backgrounds on the first day of the school year, helping them start the new academic year with greater opportunities.
- Signed a cooperation agreement with the Canadian Institute of Technology (CTI) to create employment and professional development opportunities for students through internships and employment opportunities at the bank.
- Supported the Balkan Olympiad in Informatics 2026, where 70 young participants from 18 countries demonstrated their knowledge, creativity and skills in computer science and logical reasoning.
- Supported the opening of the "Sea and Music" exhibition dedicated to artist Ibrahim Kodra, featuring 41 works from the painter's collection, created over several decades.
- Organised the "A Life in Art" exhibition at its Head Office, showcasing 20 works by artist Zaim Elezi, featuring diverse themes and distinctive colours.
- Implemented the "Credins FunZone" project as part of its support for the 2026 FIFA World Cup, introducing a rewards programme for the bank's loyal customers. Through a range of fun activities, customers had the opportunity to win cash prizes and gifts.
- Conducted informational sessions on Artificial Intelligence for staff during July and August, aiming to enhance technological knowledge and improve customer service.
- Supported the summer events Zamna Festival and DJ Mahmut Orhan, contributing to the promotion of electronic music and the enrichment of the cultural and entertainment offering in southern Albania.













- Organised the "Journey Through Memory" exhibition at its Head Office, featuring 20 works by artist Fatmir Tufina displayed in the bank's lobby.

FIRST INVESTMENT BANK ALBANIA (FIBANK):

- Participated in Revista Monitor's "Business Plus" podcast, discussing the impact of Bank of Albania measures on housing loans, as well as developments and challenges in Albania's housing finance market, with the aim of raising awareness of lending conditions and the importance of making informed financial decisions.
- Strengthened its support for winter sports in Albania by joining an evening dedicated to athletes' achievements and the contributions of partners, as part of its collaboration with the Albanian Ski Federation.
- Sponsored the inaugural edition of the SINTRAK – Contemporary Poetry and Choreography Festival, held in Tirana from 17 to 19 September 2026 under the theme "KOHËSTREHIM". The festival brought together poets, writers and artists, promoting new forms of artistic expression.

INTESA SANPAOLO BANK ALBANIA:

- Enabled the participation of employees' children in IBD Summer Camp 2026, a 10-day programme held in Marina di Massa, Italy, featuring sports, creative and educational activities that fostered social interaction, cultural exchange and the development of friendships among peers from different countries.
- Facilitated employees' participation in the IBD Film Club's virtual meeting dedicated to the film "Hidden Figures", encouraging discussions on diversity, the recognition of talent and collaboration with colleagues from different countries.
- Organised the third edition of Inclusion Week within the Intesa Sanpaolo Group and as part of the TogetherIN initiative, featuring five online activities focused on professional development, diversity, well-being and innovation, promoting an inclusive corporate culture.
- Organised an event exploring the impact of increased longevity on health, family, finance and business, with the participation of experts from the bank, Deloitte Albania and Eurizon Capital. Discussions focused on intergenerational relationships, financial planning, and how businesses and investments can adapt to the challenges of longer lives.











JET BANK:

- Launched a donation initiative in support of the Down Syndrome Albania Foundation, running through October 2026, whereby the bank contributes ALL 10 from its own funds for every card transaction, at no additional cost to customers, helping support the children and families benefiting from the foundation's services.



OTP BANK ALBANIA:

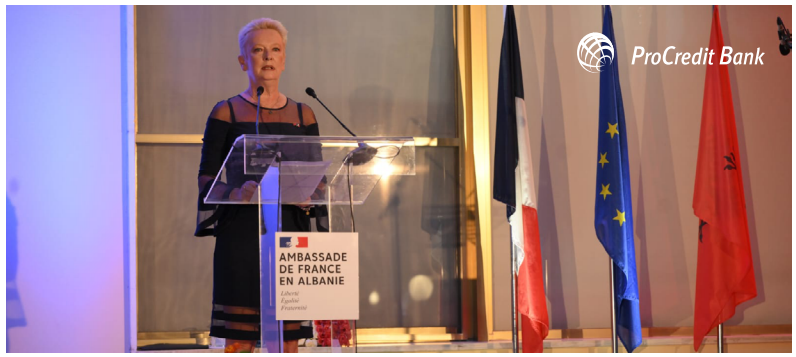
- Donated school supplies to SOS Children's Villages Albania for the 2026 - 2027 academic year, contributing to improved learning conditions for children and more equal educational opportunities.
- Delivered the 2026 Summer Internship Programme, offering students and recent graduates the opportunity to gain hands-on experience in the banking sector, develop professional skills and gain first-hand insight into the bank's operations.
- Supported in collaboration with Krujë Municipality, the organisation of a concert by the band Elita 5, contributing to the vibrancy of local cultural life and the promotion of tourism during the summer season.
- Contributed to the celebration of France's National Day, fostering dialogue and cultural exchange, while strengthening relations between the two countries.
- Promoted contemporary art by supporting the "Butrinti Summer Festival 2026", in collaboration with the "Ress Egnatia" Association, and the modern ballet Romeo & Juliet, performed by the Hungarian company Noémi Kulcsár Tellabor on the stage of the ancient theatre of Butrint.





PROCREDIT BANK ALBANIA:

- Distributed gifts to students at several nine-year schools across Albania as part of the "Back to School with ProCredit" initiative, while informing teachers and students about banking products and services, including savings and financing opportunities.



RAIFFEISEN BANK ALBANIA:

- Delivered the 10-week internal "Fridays for Innovation (FFI)" program through hands-on workshops, mentoring, and real-world projects, fostering the development of innovation, critical thinking, and problem-solving skills, while strengthening a culture of learning and collaboration within the bank.
- Supported the organization of "Gjirokastra Night 2026" through Raiffeisen Invest, in collaboration with Gjirokastër Municipality, promoting the city's historical heritage, cultural values, and traditions.
- Supported the 2026 edition of KoKoFEST, a comedy and theater festival held in Korçë from August 29 to September 6, through Raiffeisen Invest.
- Promoted the traditions and cultural identity of Malësia e Madhe through Raiffeisen Invest, in collaboration with Malësia e Madhe Municipality, as part of the "Logu i Bjeshkëve 2026" festival.
- Supported the sixth edition of the "Dropull International Short Film Festival" through Raiffeisen Invest, bringing together filmmakers and art enthusiasts while providing a platform for Albanian and regional cinema, emerging talent, and cultural exchange.
- Partnered with Mastercard, as a Platinum Partner, to support the return of the National Albanian Film Festival in Tirana after a 13-year hiatus. The 14th edition dedicated ten days to Albanian cinema, bringing together artists, industry professionals, and audiences.
- Collaborated with Mastercard to organize a music evening in Tirana featuring performances by Sono International and DJ ANOTR.
- Equipped Librazhd Hospital with an ultrasound (ECHO) machine through Raiffeisen Invest, helping strengthen diagnostic capabilities and improve patients' access to healthcare services within their local community.
- Provided medical supplies to Saranda Hospital through Raiffeisen Invest, helping address the institution's needs and improve conditions for delivering healthcare to local residents and visitors during the tourist season.
- Enriched the Klos City Library's collection with new books through Raiffeisen Invest, in collaboration with Klos Municipality, promoting reading, education, and cultural development within the community, particularly among young people.







- Contributed, through Raiffeisen Invest, to the establishment of a computer lab at the Faculty of Mathematical Engineering and Physics at the Polytechnic University of Tirana, helping improve academic infrastructure.
- Modernized the learning environment at “Islam Ibi” nine-year school in Pogradec through Raiffeisen Invest by providing information and communication technology (ICT) equipment to facilitate the integration of technology into teaching and expand digital learning opportunities for students and teachers.

TIRANA BANK:

- Contributed to improving healthcare services through social initiatives and donations to Fier Memorial Hospital, the Elbasan Local Healthcare Unit, and Vlora Regional Hospital.
- Invested in improving educational conditions by equipping “Shefqet Sulejmani” School in Saranda with work tools and supporting the University Student Residence, fostering the educational and professional development of young people.
- Modernized its technology infrastructure through strategic investments supporting digital transformation, launching the TiBank+ platform, Apple Pay, Google Pay, SEPA payments, and fintech integrations to accelerate the development of new products and increase operational flexibility.









Jet Bank | **ProCredit Bank Albania** | **Union Bank**

Championed the "Donate Blood, Save Lives!" initiative in collaboration with the Albanian Red Cross, helping address public health needs and support children with thalassemia. Through their employees' voluntary participation, the banks promoted solidarity, compassion, and social responsibility, contributing to a life-saving cause.







Intesa Sanpaolo Bank Albania	ProCredit Bank Albania	Raiffeisen Bank Albania	Union Bank

Provided essential school supplies to children at SOS Children's Villages Albania through donations of schoolbags, school supply kits, and other learning materials ahead of the new academic year. As part of the "Çanta plot, Zemra plot!" campaign and the "Kujdesemi me Zemër" initiative, this contribution helped children begin the school year better prepared and ready to learn. These efforts highlight the importance of collaboration with social organizations in supporting children in need and ensuring access to essential learning resources.





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