

**Intesa Sanpaolo Bank Albania** joins Intesa Sanpaolo Group efforts to contribute to the preservation of our natural environment, health, work, the future, the well-being of the entire community and the protection of the social relations system. In this framework Intesa Sanpaolo Bank Albania promotes and implements corporate and social responsibility policies and practices in relation to its employees, its customers, its suppliers, its shareholders and the environment

In achieving this the bank is guided by the Code of Ethics, which is a governance tool, and part of the wider vision of the bank's social and environmental responsibility and attributes primary importance to our relations with our stakeholders. From constructive dialogue with them springs a process that activates a circle of continuous improvement, through listening to requests and balancing them with respect to company strategy.

### **For Our Employees**

Intesa Sanpaolo Bank Albania believes that respect for the personality and dignity of each employee is fundamental for developing a work environment based on reciprocal trust and loyalty and which is enriched by the contribution of each individual.

Moreover, a clear focus on internal communication through various channels has helped create an environment where our employees stay updated with bank related developments both within and outside of it.

Participation of managers from all bank divisions in different meetings organized by the Group has helped the bank in sharing and learning from best practices of the banks belonging to the Group.

Meanwhile, support and increasing commitment for the participation of bank employees in sports and other joint activities has received an increased focus by the bank to help improve the wellbeing and team spirit of its employees.

Another unique summer vacation's event for the staff's children was the opportunity to spend two weeks in the village of Follonica in Italy, where they were able to enjoy an international vacations experience together with many children from Italy and the countries around the region.

### **For Our Customers**

The bank believes that customers should always be at the centre of its attention and that only through an on-going dialogue can it truly understand their true expectations and maintain excellent relations. To achieve this, the Bank continuously implements systems and tools with this aim in mind.

A most recent tool was the implementation of the “Listening 100%” program which aims at creating a multi-entry feedback platform for the concerns and suggestions of customers.

This program consists in the gathering and analyzing of feedback created by customers and collected through channels which include printed materials and online forms that customers can fill out and then submit to the Customer Relationship Manager for follow-up and analysis.

The bank believes that enduring relationships based on trust require communication that allows customers to always understand the features and value of all the products and services offered to them and/or purchased by them. Thus it always seeks to simplify the products, make contracts easily understood and reduce possible misunderstandings and ambiguities by providing clear and exhaustive information. Thus a sustained focus was maintained on having clear communications and regular notification of customers regarding bank products and services through all available channels.

### *For Our Suppliers*

The bank believes that behavior based on listening and sharing ideas with its suppliers fosters the on-going improvement of those relationships, reinforcing them and generating reciprocal value.

It is the bank’s conviction that a clear and transparent attitude contributes to maintaining enduring relationships with suppliers. And that that integrity is a fundamental premise of these relationships.

A big company should be able to manage responsibly the contractual position, therefore it strives to guarantee equal opportunity in the selection of suppliers and commercial partners, taking into account their compatibility with and capacity for the size and needs of our company.

### *For Our Shareholders*

The bank acts in such a way that the value of all shareholders’ capital invested in Intesa Sanpaolo Bank Albania is protected and increased in a sustainable manner. It guarantees equal information and the best attention to shareholders, without any discrimination or preferences.

All the financial communications of Intesa Sanpaolo Bank Albania, as well as those submitted to the Supervisory and Control Authorities, both domestic and international, were based on the transparency, exhaustiveness and timeliness of the information, as well as on full respect for the law and the codes of self-discipline adopted. In order to guarantee equal information, various channels were used, including the web, where financial statements, annual reports, press releases and presentations to the market of corporate results and principal corporate data are published.

### ***For Our Environment***

Environmental protection is one of the key dimensions of the bank's commitment to fulfill its social responsibilities. We join the idea that a Group like Intesa Sanpaolo has a significant influence in terms of environment sustainability, particularly in the social and environmental context in which it carries out its operation, both in short and long term.

From this vantage point we guarantee complete and substantial compliance with legislative provisions regarding the environment.. Energy saving parameters as well as environmental principles were more and more incorporated in the opening of new branches.

We continuously seek new and effective solutions for the environment even through the offer of products and services to our customers and solutions to our suppliers.

### **Improvement objectives during 2010**

<b>Improvement objectives:</b>	<b>Projects description including quantitative information, as appropriate (for example loans disbursed etc.):</b>
<b>CUSTOMERS</b>	
<p>Enhance the quality of our customers relations by innovating and simplifying language, procedures and methods of relating with our customers through:</p> <ul style="list-style-type: none"> <li>• simpler customer communications and supply of information and services to foster informed choices;</li> <li>• organisation of our facilities increasingly targeted to different customer needs;</li> </ul>	<p>Customer relation represents one of the main priorities of Intesa Sanpaolo Bank Albania, following the commitment of the bank in serving to the people and community, supporting them in achieving their financial goals and fulfilling their plans. In this framework, in order to maintain excellent relations with the customers and meet their expectations Intesa Sanpaolo Bank Albania continues to be involved in ongoing communication and listening processes and undertake new initiatives.</p> <p>Among the activities as Education Program "Listening 100% " concluded in 2010, the innovation on Customer Satisfaction Area is displaced through Customer Satisfaction University Award Project as well. This is a project</p>

<ul style="list-style-type: none"> <li>making use of innovation as a driving force for internal processes and services offered.</li> </ul>	<p>promoted by Intesa Sanpaolo Albania with the support of the International Subsidiary Banks Division of Intesa Sanpaolo spa in June 2010. Through this initiative we will establish a stable and effective platform to steadily collaborate and foster a productive partnership between the bank and local universities. The project is aimed at recognizing student contributions and their talents mind on Customer Satisfaction and Customer Service Area. Specific working themes will be proposed by the bank and new ideas and projects will be then elaborated by the students. Intesa Sanpaolo Albania will cooperate for this project with University of Tirana, Luigj Gurakuqi of Shkodra and Fan Noli of Korca.</p>
<p>Further innovate the Bank's commercial offer to strengthen its social role:</p> <ul style="list-style-type: none"> <li>strengthening projects and services that promote access to credit for the most disadvantaged groups;</li> <li>support for companies in development, innovation and internationalisation plans;</li> <li>taking part in large infrastructure projects.</li> </ul>	<p>Intesa Sanpaolo Bank Albania continues to offer a great contribution and strengthen its social role in the Albania as well as participate in many projects fostering growth. During 2010 Intesa Sanpaolo Bank Albania has offered a wide range of banking products and services both to retail and corporate customers including various kinds of deposits, loans and banking services such as Direct Debit, Payments, Transfers, Salary packages, always being close to the customers and meeting their financial needs.</p>
<b>EMPLOYEES</b>	
<p>Involving and listening to employees emphasising their skills and ensuring opportunities for growth:</p> <ul style="list-style-type: none"> <li>enhancement of each employee's skills by introducing assessment systems that promote career guidance;</li> </ul>	<p>The key to the success of Intesa Sanpaolo Bank Albania is attributed strongly to its employees, whose professionalism, commitment and devotion is a real asset to the Bank and to the society development and progress. In this framework the Bank during 2010 focused on:</p> <ul style="list-style-type: none"> <li>enhancement of each employee's skills by introducing assessment systems that promote career guidance through Implementation of New Performance Evaluation system Project, which is forecasted to be</li> </ul>

<ul style="list-style-type: none"> <li>• improvement of the quality of life in the Company;</li> <li>• listening and involving people to foster a proactive attitude</li> </ul>	<p>developed during 2011. It will enhance the contribution of each employee through achieved results compared to assigned objectives or expected activities.</p> <ul style="list-style-type: none"> <li>• improvement of the quality of life in the Company through;</li> </ul> <p>Enlargement &amp; improvement of company culture &amp; customs by means of internal communication in order to share the values of parent company is done through Bank's intranet, emails, internal meetings, internal magazine "VIZION" and in cooperation with Corporate Communication Unit.</p> <ul style="list-style-type: none"> <li>• listening and involving people to foster a proactive attitude through</li> </ul> <p>1) "Internal Climate Survey" - An Internal Climate Survey was conducted for the first time during year 2009 aiming at listening the bank's employee's opinions about different aspects of working in the bank. The results were produced by an Outsourcing Research Company: EIKON Strategic Consulting Ltd on <b>May 2010</b>. To the questionnaire responded 325 employees making 63% of the total number of employees, an action plan was designed during <b>yr 2010</b> in order to respond to the survey outcomes. On <b>November 2010</b>, the Bank launched the 2<sup>nd</sup> round of "Internal Climate Survey".</p> <p>2) The Program "We listen 100%" which aimed at involving the international community of INTESA SANPAOLO for improving the Customers Satisfaction, was undertaken even for ISBA in cooperation with CS Unit. As for action plans and therefore on-field improvement of customer satisfaction, the program acted locally, "next to the customer".</p>
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	<p>Part of the contribution of Intesa Sanpaolo Bank Albania in the growing professionalism of its employees have been also the trainings provided during 2010 and their promotion at work.</p>
<b>ENVIRONMENT AND SUPPLIERS</b>	
<p>Further develop environmental initiatives to provide a decisive contribution in the fight against climate change:</p> <ul style="list-style-type: none"> <li>• re-launching interventions to reduce the ecological footprint and assess criteria for safeguarding biodiversity within the Bank's activities;</li> <li>• supporting our customers in pursuing the fight against climate change by offering a range of products for adopting renewable energy;</li> <li>• strengthening processes and services to identify risks and opportunities arising from our customers and suppliers' attention to social and environmental issues.</li> </ul>	<p>Intesa Sanpaolo Bank Albania is a friendly environment bank. Environment protection is one of the key dimensions of the bank's commitment to fulfil its social responsibilities. Our procurement system has been improved incorporating and applying CSR principles. During 2010 we purchase of PC whose installations are of very good quality, of low energy consumption.</p> <p>As for energy saving, time after time we have put all employees under alert to switch off every equipment before they leave. Also we try to coordinate at our best the staff movements in place in order to minimize the usage of cars. Staff has constantly been advised to reduce water consumption where possible. Drinking water dispenses have been placed in all main branches and agencies of ISPA.</p> <p>ISPBA has improve the procurement system during 2010 , incorporating CSR principles.</p> <p>During 2010 the ISP bank Albania Implimenting the new procurement manual</p> <p>In order to pursue our commitment to the environment, the bank decided to implement new Guidelines on the use and purchase of paper with certified origin of the wood or recycled paper.</p>

**COMMUNITY:**

Information about the most significant projects supported through sponsorships or liberalities .

During 2010, Intesa Sanpaolo Bank Albania contributed for a total amount of Euro 75.000 food for cattle in the flooded areas in North

Albania. An additional 10.000 euro came from ISBD. All this contribution was based on a sustainable concept considering that the areas in question live from agriculture. Intesa Sanpaolo Bank Albania is present in the flooded area with two branches: one in Shkodra and one in Lezha. This contribution was perceived from the community a help of an institution that understands the needs of the local community where it operates and thinks ahead with them.

During 2010, the Bank contributed to a project together with Caritas Albania, for a kindergarten supporting the project with funding for didactic materials and food for children. An amount of Euro 4000 was granted

Intesa Sanpaolo Bank Albania supports the initiative of the Embassy of Italy in Albania for the season of the spring 2010 events: "Due Popoli, Un Mare, Un Amicizia", an initiative that promotes the economic, cultural and social cooperation between Italy and Albania. This initiative is fully compliant with the mission of the Bank to support the development of individuals, of the Albanian families and of the development of the country in general.