

Communication on Progress 2014

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.

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.

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 integrity is a fundamental precondition of these relationships.

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



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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.

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.

Yours Truly
April 2nd, 2014

Silvio Pedrazzi
Chief Executive Officer
Intesa Sanpaolo Bank Albania

SUSTAINABILITY REPORT 2013: QUALITATIVE INFORMATION

The year 2013 has been the year of CSR initiatives undertaken, mainly focused on art - culture and environment, but also dedicated to education and society. Guided by the culture of responsibility and believing on the code of ethics toward our stakeholders and the spirit of our employees on a high social sensibility and responsibility on the environment; we did focus the year 2013 initiatives to distinct our bank as solid, reliable, with international prestige and business, social and cultural development centrality of the country and the countries where the bank serves also.

"Live ART – Contemporary Art Painting Contest" was an initiative focused on Albanian young artists till 35 years old, and has as its main scope to promote emerging Albanian artists and the bank CSR based in the same values we apply in our daily job. Awarding Ceremony was held in the National Gallery of Arts in the presence of the Prime Minister of the Republic of Albania, where three painters were prized. 5 Exhibitions with the 26 finalists' paintings were opened in Tirana, Durrës, Vlorë, Korçë and Shkodër. Official partners for Awarding Ceremony and Tirana Exhibition were Ministry of Culture and National Gallery of Arts. The initiative had 380 Participants on the Awarding Ceremony of Tirana, 300 Participants on the opening ceremonies in 4 other cities, and more than 3.000 visitors on Live ART 5 exhibitions.

On our obligation not only toward stakeholders but also society; Blood Donors Group of our Bank is one of the most respected and consolidated group in ISP Albania. This is a voluntary based grouping which twice a year makes the donation on the Bank premises. 2013 has been the year where the donation has been tripled versus one year ago. Albanian society is suffering the plague of blood donation on payment basis. The voluntary blood donation is not a spread culture yet in our society. This is an excellent model and initiative for the Albanian Society: professionals that do witness the appeal of being donors, volunteers, anonymous, responsible and non-remunerated donors of blood. Also to show the commitment toward equal possibilities for each one in society and enlarging the communication opportunities the bank sponsored the second publication of the Albanian Sign Language, (book & video) for 500 people who do not hear and use this language in their daily life, as well as for their families, teachers and friends. Not found in the market for almost 10 years this publication, ISP Albania deemed as important to support it because we believe that Sign Language is a human right; through its enhancement we stimulate the full integration of deaf people in our society.

Toward employees the bank undertook educational, informative and entertaining initiatives as to mention the Children Carnival Party – where 120 staff children participated and visited 1 day the bank head office.

From the environmental impact point of view, the bank has taken part in the Group Printing Solution project. The implementation of this initiative led to the following visible impacts including among others Cost Reduction in printing / paper. The cost is 30- 40 % lower with the new equipment; No maintenance cost; Impact on the environment and work position (The machines are in the corridors so the reduction of CO2 in the working position); Energy Composition (From personalize printers and photocopy to one multifunctional machine; Usage of recycling cartridge from the outsourced company (Environment impact)

Charity contribution where staff has joined the bank contribution; by supporting materially or monetary in two of the internal initiatives; 1- for orphans and families in need "Albanians for Each-Other", and also to the orphan children in SOS village.

As far as the environment is concerned the bank joined and promoted an internal and external awareness campaign for World environment Day involving not only employees but our clients as well; and on voluntary basis the Bank employees joined the bank initiative "Let's clean Albania in 1 day".

Furthermore, in the context of supporting the development of the hydropower potential, ISP Albania entered into an agreement with IFC (International Finance Corporation) in order to enhance internal staff's expertise in identifying the opportunities to finance renewable energy projects, with a particular focus on small hydro-power plants. This cooperation was considered as a new milestone in the Group's long-term strategy for Albania and exhibition of the Bank commitment to support investors of the Albanian renewable energy market.

CUSTOMERS

SERVICES TO PROMOTE QUALITY IN RELATION

Examples:

- Financial education initiatives
- Listening and dialogue initiatives
- Ease access to the Bank premises and services for disabled people

Bank's initiatives:

In view of easing access to the bank premises for disabled people the bank has ensured to ease access to its premises to disabled people by constructing a dedicated lane in the Head office for wheelchairs and by setting up teller positions in the ground floor to carry out banking activities.

Measuring Customer's Satisfaction

In the framework of measuring customer satisfaction, our Bank has run several surveys for four consecutive years. These surveys are conducted by the prestigious company GfK Eurisko, and their main targeted focus is the perceived quality of customer's services delivered by the bank from the customer's point of view including retail and corporate banking customers. The Surveys' information is processed in accordance with the international standard ECSI (European Customer Satisfaction Index).

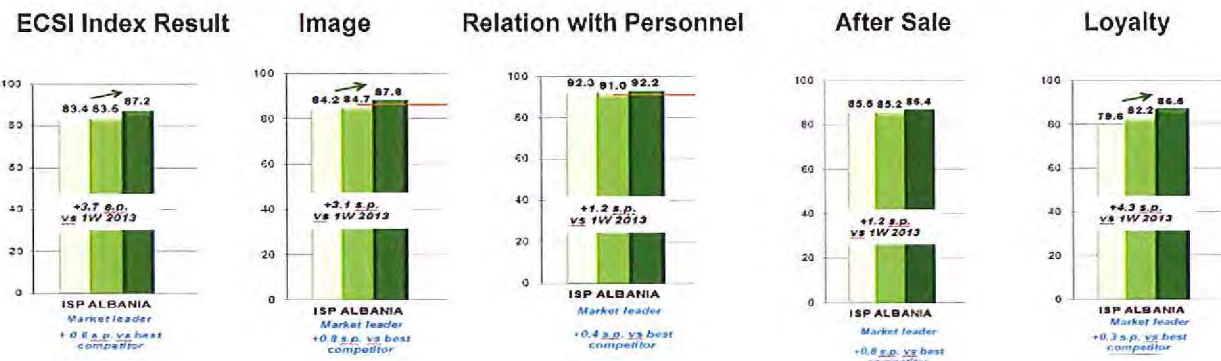
During one business year are conducted two different surveys for Retail segment. Each of them is run on a semi-annual basis:

- **Customer Satisfaction Benchmarking survey**
- **Internal Survey**

For Small Business and SME segments, the bank runs only the Internal Survey, once per year. Based on the survey's outcomes, ISBA prepares the relevant actions plans for each specific segment in order to make adequate improvements if needed.

Bases on the recent Customer Satisfaction Benchmarking survey on Retail Segment we were classified as the bank, whose services and products satisfy in full the needs of customers, ranking among the first top banks in Albania. We do our best to maintain our leading position in customer satisfaction in the Albanian banking market and we continue to further increase the quality of our products and services.

This Bank Benchmarking, Retail Customers 2013 survey was conducted in September - October 2013 with a sample of 1,200 respondents, who were asked to rate their banks on the following customer service factors, whose results are detailed below:





FINANCIAL INCLUSION - PRODUCT OFFER FOR HOUSEHOLDS AND PRIVATE

Products – e.g. mortgages, loans, etc. - to promote financial inclusion and give support during the economic crisis to the most disadvantaged groups such as:

- families and people in need
- senior/retired people
- students/young people
- workers on redundancy payment
- immigrants

Bank's initiatives:

1. The bank has introduced the "All purpose Mortgage Loan" which aims to meet financial needs other than Real Estate purchase. The target includes families, new couples or young individuals buying furniture, students paying tuition or so. The loan can be used for any purpose and no documents to justify the purpose are needed.

Product: All Purpose

Target: Main target clientele for this product are individual customers who need to be financed for needs other than Real Estate Purchase

- Customers with a good credit history and good reputation
- Aged 25-45, having a regular job and stable monthly incomes (employed or self-employed)

Within this target the product can be sold to families, new couples or young individuals buying furniture, paying tuition, etc.

- "Customer Relationship Managers" campaign has been in support of the new service model implemented in the bank: Customers' portfolios. Information was sent to 20 000 customers.
- Information Bulletin on our products such as: Mundem Flexi loan, Mundem Benefit Deposit, Internet Banking. These campaigns have been in support of the product sale campaigns.
 - Information was sent to 17 000 customers.
 - "Customer Satisfaction Index". This bulletin issued in January is the first of the other periodical communication chain, which intends to inform the customers about the latest achievements and initiatives of the bank. Information was sent to 16 500 customers.

2. On the other hand the "skip-instalment functionality" is a new feature which is introduced to the real estate purchase mortgage loan in order to assist specifically customers who might unexpectedly experience a change in their life (such as work loss) which affects their incomes levels and subsequently their repayment ability.

Product: Real Estate Purchase Mortgage Loan

Other feature: Skip instalment: The customer is allowed to skip instalments three times (6 months each) during the lifetime of the loan. This additional feature is available to the borrower of a loan amount of up to EUR 50,000 upon the fulfilment of one of the following: - termination of employment - family misfortune

3. Preferential conditions are applied for certain categories e.g.
 - a. Disabled people (preferential conditions on account maintenance fee)
 - b. Student Club members (preferential conditions on account maintenance fee and card fee)

EMPLOYEES

- Global Performance Evaluation in enabling the realization of the key strategies of the Bank
- Educational Enhancement and equal Environment

Bank's initiatives:

Again as in the previous year, the Bank committed and encouraged a competitive environment among its employees during year 2013. As such the performance is measured and evaluated through targeted KPI-s mainly in quantitative terms and the less ratio in meeting the qualitative index for the network population. In achieving the goals of the bank, the staff of network was motivated in receiving bonuses through the Incentives Scheme. Whereas the HO staff is evaluated by the KPI's, as set to them by their managers using the Global Performance System. Such evaluation systems acknowledge the efforts of employees and motivate them to better do the job.

The educational enhancement is very important for the bank in order to balance the education and the work experience of employees to their roles or positions in the bank. The bank evaluates and encourages staff who attend post educational studies, and gives them the possibility of having career within the bank.

As incorporated in HR policies the bank provides equal environment in which every employee, without gender discrimination, is given the opportunity to express and make use of their knowledge and work experience to support and contribute to the business and the Bank's growth.

CORPORATE WELFARE AND WORK-LIFE BALANCE

- Being fully aware of the crucial importance that our employees have in the bank business development and in bank's perception by our customers, the Bank tries to give space and emphasize the role and possibilities of each individual, through a dynamic internal events life.

Bank's initiatives:

During 2013, many of our employees engaged in almost 15 internal initiatives, as below summarized:

- 02.03.2013 Children Carnival Party – 120 staff children participated
- 4-6 April 2013 Work & Study Fair participation of the bank offering possibilities for internship
- 16.05.2013 Employees contributions for orphans and families in need – "Albanians for Each-Other", a humanitarian initiative in cooperation with Albanian Qatar Foundation in Tirana
- 20.05.2013 Sponsorship of the activity with the orphan children of the Police Martyrs, dead in duty, in their memorial day.
- 05.06.2013 World Environment Day –Awareness campaign: Think Eat Save
- Two Voluntary Blood Donation Initiatives: (no. of donations was tripled compared with 2012)
 - 30-31.05.2013
 - 7-8.11.2013
- 27.09.2013 Publication of 500 copies of the Book of "Albanian Sign Language-ANAD"
- October 2013 – The Bank gave 2 Scholarships for 2 Albanian students helping them to continue their studies in Italy.



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- 22.11.2013 "Let's Clean Albania in one day" – the bank employees voluntary participated in a territorial cleaning to raise awareness for the environment protection.
- 03.12.2013 Sponsorship of the Sportive and Cultural activity organized by Korça Municipality with the specialized NGO-s, in the International Day of the People with Disabilities
- 06-16.12.2013 Thank you card – Best Colleague 2013
- 27.12.2013 Donations for children of SOS village (house equipments, clothes, games)
- 06-20.12.2013 "The Voice of Intesa" – Karaoke Initiative, performance during Christmas Dinner
- March –December 2013 "Live ART – Contemporary Art Painting Contest" among Albanian young artists till 35 years old, to promote art and the Bank CSR based in the same values we apply in our daily job. Awarding Ceremony was held in National Gallery of Arts in the presence of the Prime Minister where three Prizes were given by the CEO: I- 5000 Euro, II- 3000 Euro and III- 2000 Euro. 5 Exhibitions with the 26 finalists' paintings were opened in Tirana, Durres, Vlora, Korça and Shkodra. www.liveart.al

In support to the corporate welfare and the balance between work and life the bank gives importance to the initiatives intended for the children of the staff.

Given that, Intesa Sanpaolo Bank Albania joined, again during year 2013, the ISBD's initiative "Follonica kids' summer camp" which has started for ISBA since year 2008. This initiative aims to offer to the Kids of our staff two weeks summer vacations in Toscana, Italy, and the participation is based mainly on the criteria of kid's age, as pre-set by the Group. These vacations guarantee a lot of fun for the kids in a holiday resort with a perfect organization. Tournaments, contests, games ...but also disco parties, cinemas, sea swimming or diving from the Acqua Jump, as well as from the beautiful swimming pool of the resort, make these holidays unforgettable. The kids have the possibility to establish friendship with each other and with the other kids from the banks of ISBD. We have collected the best impressions from experience and the feedback we have received through years from the parents of the kids who participated in that activity.

TRAINING AND INTERNAL CLIMATE SURVEY

Bank's initiatives:

- The Human Resources Department in cooperation with other structures of the bank arrange: **On Job trainings, Specific Classroom trainings, Distance Learning, Training through outsourcing Group Contracted Consultants & outsourcing Local Trainers (companies).**

Below are briefly summarized some of these trainings during year 2013:

- During 2013 we enrolled in the commercial training, all the new staff that has been recently hired as Relationship Manager SME/SB and followed by the Credit Risk training
- During year 2013 we have used the Assessment Services from the Local DM Consulting Services in order to help us in measuring the competencies of our 30 Branch Managers. The process enabled us as a business to be more aware and helped managers to focus on the roles where they could really make a difference. The assessment centre talent report also highlighted and identified skills that need to be introduced or finely tuned for all individuals on the process. The assessment services have been very

structured and provided to us a full view of each employee strong and weak points and how they can use them to the benefit of our institution. A development training program is projected in 2014.

- Various trainings offered by the Albanian Association of Banks.
- Through E-Learning platform, many other self – training materials have been uploaded, like documents related to IT Security with a satisfactory usage of it. Furthermore the platform helps other Departments in the Bank to activate questionnaires on different issues which concern the bank-life of the employees giving them important data to improve the services; a depository for all the materials used in important meeting in the Bank in order to facilitate the access whenever it is deemed necessary , ecc
- It has been delivered about 1300 hours of AML trainings all over the Bank, where 271 colleagues have been tested on AML issues

The overall training days that include classroom trainings, distance learning and on the job trainings for year 2013 equals to 10,789.

Climate Survey

Again during year 2013, our Bank participated in the Internal Climate Survey, as a Group initiative to listen to the voice of its employees. The bank receive regular feedback by employees for: the management of the Bank, job satisfaction, behavior in the market, customers' perception, but also it allows a benchmarking against the other Banks of the Group and provides the management with a clear platform for improvements

From the overall perception the 2013 survey rose as main issues: bureaucracy, shortage of personnel, inadequate IT System. Whereas sobriety and merit are by far the most appropriate values for the Bank from employees' standpoint. Based on the action plan for improvement the bank has undertaken initiatives and projects for creating an **Adequate Environment, reviewing High Costs, reducing issues leading to Bureaucracy, increasing satisfaction of customers for Loans and Mortgages.**

ENVIRONMENT - DIRECT IMPACTS

- ENERGY:**
- Use of renewable energy
 - Progressive reduction of electricity consumption and purchase of green energy
 - Replacement/purchase of low-environmental impact office machines

Bank's initiatives:

Energy reduction starts with the criteria for energy efficiency materials, implementation of staff training and awareness projects. (New layout / new light sign). The bank has finalized the replacement of LED external signals respectively in 13 Branches with new LED signs

- PAPER:**
- Extension of use of environmentally friendly or recycled paper and reduction of paper consumption
 - Differentiated collection and disposal of waste

Bank's initiatives:

The Bank initiatives are focused on using prints multiple pages to a sheet. Use this format for proofreading and discussion documents. Using scanner and not photocopy for the files to be save.

Implementation of Printing Solution.

We are collaborating with Green Recycling Company for the recycling process for letter used on the HO and Rr Barrikadave and the recycling of fix assets classified out of service.

- COMMUNICATION:**
- Training on environmental issue
 - Environmental Awards and involvement in domestic or international environmental events

Bank's initiatives:

Recommendation to all users to switch off the computer after working hour, to turn off the air conditioning when they are out of office, temperature controller for winter time and summer time to be as per standard climatic way. The general services office will make a plan on how to share in all the

- MOBILITY:**
- Mobility management

Bank's initiatives:

The branch are allocated in the places of public transport easily accessible, also during 2012 were used the bicycles with Intesa Logo. Bringing order and efficiency of the bank vehicle using movement by area. Strictly implementation plan of distribution of stationary materials and services only 1 time in 3 months and using chain organization (1 way for several branches). This plan eliminates hundreds of km which calculated on thousand kg of CO2.

ENVIRONMENT - INDIRECT IMPACTS

ENVIRONMENTAL PRODUCTS (RETAIL, SMALL BUSINESS, SMEs, CORPORATE)

- Offer of financial products for energy saving and renewable resources

Bank's initiatives:

ISP Albania entered into an agreement with IFC (International Finance Corporation) in order to enhance internal staff's expertise in identifying the opportunities to finance renewable energy projects, with a particular focus on small hydro-power plants. This cooperation was considered as a new milestone in the Group's long-term strategy for Albania and exhibition of the Bank commitment to support investors of the Albanian renewable energy market.

The project is part of an IFC advisory program, as part of the broader effort to assist the local financial institutions in the Western Balkans to enhance their investment in renewable energy. The bank's staff was familiarized with the practical principles of evaluating proposals relating to renewable energy financing, with a particular focus on small hydro power plants. IFC is a partner of Albanian Government officials to improve the regulatory framework, and also advise local banks to boost lending for such projects.

POLICIES

- Develop operational policies for managing environmental risks and energy efficiency



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Bank's initiatives:

Environmental and Energy Policy.

SUPPLIERS

LISTENING AND DIALOGUE

Increasing listening and engagement

- Tools in place that facilitate dialogue and favor communication between the Bank and its suppliers (e.g. e-portal, e-mail address, meeting and events, etc.).

Bank's initiatives:

New Manual of Procurement approved after recommendation from Parent Company is in force from August 2013

TRANSPARENCY

Extend initiatives in order to foster transparency in the selection of suppliers

- Initiatives in order to guarantee transparency and fairness in managing the relation with suppliers (bids management, gifts policy, etc.)

Bank's initiatives:

Creation of e-portal for publishing the process of bidding has accelerated the process and increased the transparency of the Bank. The bidding process on the portal is a transparent process enabling all the interested suppliers that fulfil the criteria to easily participate in Bank Tenders Activity.

PROMOTE SOCIAL AND ENVIRONMENTAL SUPPLIERS' SUSTAINABILITY

Qualify suppliers also on the basis of environmental and social requisites

- Social and environmental criteria considered during the selection of suppliers.(e.g. preliminary CSR questionnaire, qualification System, etc.).

Bank's initiatives:

1. Commitment to support the protection of human rights as an integral part of the selection and contracting process. The selection criteria is based on the company staff, experience, environment products / activities and the working conditions of this staff (time by time from procurement have been done visits on site to the main supplier to verify the working conditions).

2. Printing solution project in support of the environment and paper consumption

3. PDMS and JIRA applications in focus of paperless project

4. Recycled paper initiative for internal usage

5. Bank initiative "Une ricikloj" (I do recycle)" for internal use

6. Contract with recycling company for the Bank assets out of use.

- System in place for the suppliers qualification/rating in terms of CSR and possible criteria that favor "sustainable suppliers"

Bank's initiatives:

When suppliers register themselves on the E-Sourcing portal as candidates to become Bank' partners, they have to complete the "Social Responsibility Policies Questionnaire". This makes it possible to define the potential supplier's "sustainability profile".

- Social and environmental clauses included by the bank in some contracts, besides other general terms and conditions

Bank's initiatives:

Collaboration with Recycle Albania, company that manage the recycle of old equipments. In regards of the write off of the bank assets out of use, the bank has collaborates with the company to withdraw these assets. This collaboration will continue in the future

- Contracts approval subject to the acknowledgement of the Bank's Ethical Code and/or other relevant policies

Bank's initiatives:

All the bank contracts are subject to the Bank's Code of Ethics.

- Common standard for green purchases (e.g. IT products, stationery, paper, etc.)

Bank's initiatives:

- Recycling paper
- Printing solution

COMMUNITY

For each of the following topics, please detail strategy elements related to:

- Business goals;
- Intended benefits for the recipients and the Bank;
- Desired/expected outcomes;
- How activities are identified and managed;
- How performance and value for money is assessed.

CASH CONTRIBUTIONS TO THE COMMUNITY

- **Community investments: donations**

Contributions to non-profit, non-governmental organizations, social enterprises, third sector and civil society initiatives for the benefit of the community characterized by one or more of the following 1) long-term plans, 2) strategic partnerships 3) the contribution of a significant amount.

Bank's initiatives

1. October 2013 – The Bank gave 2 Scholarships for 2 Albanian students helping them to continue their studies in Italy. Part of a Project of the Italian Embassy in Tirana, as a strategic partner.
2. 03.12.2013 Sponsorship of the Sportive and Cultural activity organized by Korça Municipality with the specialized NGO-s, in the International Day of the People with Disabilities. (strategic partnership)
3. Publication of 500 copies of the Book of "Albanian Sign Language-ANAD" (delivery on 27.09.2013)

- **Charitable gifts**

One-off support to a wide range of good causes in response to the needs and appeals of the beneficiaries. These donations are contributions to non-profit, non-governmental organizations, social enterprises, third sector and civil society initiatives for the benefit of the community with no return to the Bank - even in terms of image. They are voluntary commitments: contributions resulting from a legal or contractual obligation are not relevant.

Bank's initiatives

1. 20.05.2013 Sponsorship of the activity with the orphan children of the Police Martyrs, dead in duty, in their memorial day.
2. "Albanians for Each-Other", is a humanitarian initiative for orphans and families in need.

The initiative was organized: (May 2013)

- in cooperation with one of our clients, Albanian Qatar Foundation
- with the engagement of all our colleagues in Tirana.
- to help orphan children and families in need with what we have & what we can.
- to raise awareness about our responsibility for the society we work and live in.
- Colleagues collected used clothes, games, books, shoes for orphan kids and families in need.

- **Match giving**

Fundraising initiatives where employees or customers raise or donate money and the Bank matches with its own contribution.

Bank's initiatives

1. Donations for children of SOS village (house equipments, clothes, games) 27.12.2013 - Intesa Sanpaolo Bank Albania staff visited the children of SOS village on the occasion of the celebration of New Year Eve to make the donations raised for them and wish them a prosperous year to come. The donation to the children of SOS village was supported, beyond the bank's contribution even by the voluntary funds raised from the staff of the Bank.

- **Preservation of proprietary artistic, historical and cultural heritage**

Management of proprietary artistic heritage; exhibitions and valorisation of proprietary artistic and historical heritage; restoration/renovation of proprietary architectural heritage dedicated to the public fruition. Management of historical archives open to the public. No promotion of the brand.

Bank's initiatives

- **Preservation of public, artistic, historical and cultural heritage**

Management and valorisation of public artistic, historical and cultural heritage.

- **Commercial initiatives with community benefit**



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Contributions and sponsorships (contracts with external entities aimed at the pursuit of benefits for the Bank such as the strengthening and enhancement of its image, its reputation and brand visibility, as well as the promotion of services / products offered to existing or potential customers) that directly benefit the community.

Bank's initiatives

1. March –December 2013 "Live ART – Contemporary Art Painting Contest" among Albanian young artists till 35 years old, to promote art and the Bank CSR based in the same values we apply in our daily job. Awarding Ceremony was held in National Gallery of Arts in the presence of the Prime Minister where three Prizes were given by the CEO: I- 5000 Euro, II- 3000 Euro and III- 2000 Euro. 5 Exhibitions with the 26 finalists' paintings were opened in Tirana, Durres, Vlora, Korça and Shkodra. www.liveart.al in partnership with their Municipalities and Art Galleries.
2. December 2013 "Albanian Ball" – sponsorship for the organization of the Albanian Ball under the auspices of the President of the Republic. Being an activity of high state level, undertaking of the patronage by the President of the Republic is a sign of respect for the culture and heritage through its best appearance in the public.
3. 4-6 April 2013 Work & Study Fair participation of the bank offering possibilities for internship.

TIME CONTRIBUTION TO THE COMMUNITY

VOLUNTEER TIME: staff participation only in authorized volunteering activities initiated either by the staff or the Bank. This must be carried out in paid company time, not staff time. Staff's own time outside work hours has not to be considered.

Bank's initiatives

1. Two Voluntary Blood Donation Initiatives: (no. of donations was tripled compared with 2012)
 - 30-31 May 2013.
 - 7-8 October 2013
2. "Let's Clean Albania in one day!" 4 hours (company time) 22.11.2013 - the bank employees voluntary participated in a territorial cleaning to raise awareness for the environment protection.

SUPPORT TO THE THIRD SECTOR (INITIATIVES OTHER THAN THOSE LISTED ABOVE)

- Development of initiatives in partnership with social enterprises and non-profit organizations different from cash contributions to the community and in-kind contributions to the community

Bank's initiatives:

1. External and internal awareness campaign "Think Eat Save" on 05.06.2013-World Environment Day: in compliance with the UN campaign of this year.