

Communication on Progress 2015

Intesa Sanpaolo Bank Albania joins Intesa Sanpaolo Group in its work to provide qualitative banking and financial services to its customers and activates ways to promote development in all the areas in which the bank operates. Conscious of the value of our activities, we promote a style of growth that focuses on sustainable results and the creation of a process based on the trust deriving from customer and shareholder satisfaction, a sense of belonging on the part of our employees and close monitoring of the needs of the community and the local area. We compete on the market with a sense of fair play and are ready to cooperate with other economic entities, both private and public, whenever necessary to reinforce the overall capacity for growth of the economies of the countries in which we operate. We take responsibility for prudent savings management, we commit to expanding access to credit and financial instruments to everyone, and we support sustainable development of the entrepreneurial system, aware that our decisions have a significant direct and indirect impact on the natural environment and on the community.

In providing its best services to all parties 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. In our intention to apply fairness, equality and merit in the assessment the bank provides many motivation and career tools for development of our staff. At the same time listening and dialogue is believed as fundamental for generating trust and confidence amongst each employee.

For our Customers - The bank believes that customers should always be at the center of its attention and that only through an on-going dialogue can it truly understand their true expectations and maintain excellent relations.

In its conduct towards the customers and fostering the relations with them the bank applies principles of listening and dialogue, transparency, equity, security and safety and many others. In its best service to customers the bank 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 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.

This influence is attributable to the consumption of resources and the generation of emissions and waste directly connected to its business activities (direct impact), as well as activities and behaviours which it does not control directly but which have been carried out by third parties, i.e. customers and suppliers, with whom we deal (indirect impact).

We undertake to make all our stakeholders sensitive to adopting a responsible attitude that favours awareness of the environmental, social and ethical risks and opportunities deriving from their activities.

Yours Truly
March 31st, 2015

Silvio Pedrazzi
Chief Executive Officer
Intesa Sanpaolo Bank Albania



SUSTAINABILITY REPORT 2014: QUALITATIVE INFORMATION

The year 2014 has been the year of many initiatives undertaken and 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. Such engagements distinct our bank as solid, reliable, with international prestige and very active in contributing to the social and cultural development of the country and the countries where the bank operates.

The initiatives undertaken during 2014 were intended at: offering valued services to customers; employees' enhancement; improvement of quality of life in the company; reduction of direct environment impacts; responsible management of the supply chain; cash contributions to the community; preservation of proprietary artistic, historical and cultural heritage; commercial initiatives with community benefit; In-Kind contributions to the community; support to the third sector, and many others.

On our obligation to offer valued service to **customers** we introduced and implemented a new Service Model for Agro business financing, based on the specifications of this Industry and its particular needs.

Intesa Sanpaolo Bank Albania (ISBA), in order to serve in the best way to the customers, opened during 2014 a branch with extended working hours in one of the biggest commercial centers in the country.

One of the priorities of Intesa Sanpaolo Bank Albania is to maintain a high level of Customer Satisfaction. The Bank is focused and all the synergies are dedicated to the maintenance of a standing leading position of Customer Satisfaction in the Albanian banking market through further increase in the quality of bank products and services.

The Complaints Management at Intesa Sanpaolo Bank Albania is done based on the Group requirements and standards and the requirements of the Local Authorities. The customers can use different tools for dialoguing with the bank.

In order to enhance **employee's** professional growth the Human Resources Department in cooperation with other structures of the bank continued to arrange many on Job trainings, specific classroom trainings, distance learning, training through outsourcing Group contracted Consultants & outsourcing Local Trainers.

As every year our Bank participated in the Internal Climate Survey 2014. Listening to the voice of employees and receiving regular feedback by employees provides the management of the bank with a clear platform for useful improvements.

Recognition of staff efforts has been one of the bank's strategies towards employees, by using appropriate assessment systems and the Incentives systems, even in 2014.

With the initiate of the Bank's CEO, we implemented for the first time the initiative "Best Fresh Ideas" in order to stimulate the generation of ideas from the employees mainly on three pillars: Commercial ideas, Improvement of Processes, and Innovation. All these ideas are planned to be analyzed from working groups with different specialists where will be present the colleagues that presented the ideas.

The banks approach to **environment** issues has been in the focus of year 2014 initiatives. The main initiatives were taken with regard to LED lighting for new and Rebranding Branches, AC new systems with Energy efficiency parameters (Inverter, VRF), replacement of individual printers with multifunctional centralize machines. The new Light Sign parameters are with LED Lighting (7-10 times less), etc.

A bigger responsibility was dedicated to the administration of the supply chains. This was the environmental biggest awareness campaign of 2014.

The **internal quality life of the company** was improved and expanded by many activities out of which we can mention: Staff Children Carnival party, Follonica Summer Camp, Volley Team participation in many volley contest, improvement of Communication channel through specific electronic notifications on various staff & business needs, Blood Donors Social Dinner supported by the ISP Group Blood Donors, and very important corporate events MID Summer Corporate Event and the End of Year Corporate Event.

Cash contributions to the community is rendered through many **donations** and contributions initiatives to non-profit, non-governmental organizations, social enterprises, third sector and civil society initiatives for the benefit of the community.

At the same time Charitable gifts have been organized for providing and reinforcing bank's approach and commitment to social aspects of the country's community.

Management of proprietary artistic heritage; exhibitions and valorization of proprietary artistic and historical heritage; restoration/renovation of proprietary architectural heritage dedicated to the public fruition has been supported by some sponsorship in order to support where we can, the country's infrastructure. As such this support aids the bank to be part of economic development.

Volunteer time: staff participation only in authorized volunteering activities initiated either by the staff or the Bank, which was carried out in paid company time, not staff time. Here we can mention the Cleaning initiatives, during the working hours; or the Voluntary Blood Donation Initiative for year 2014.

Initiative of non-monetary resources which were donated to the community. These included: dismissed office equipment such as computers, office furniture, or the use of premises of the Bank for meetings or events.

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.

OFFERING VALUED SERVICES TO CUSTOMERS

Evolution of the service model and relationship channels

A new Service Model is implemented for Agro business financing, based on the specifications of this Industry and its particular needs. There are assigned dedicated specialist to serve to this category of Customers especially farmers, in the field. Intesa Sanpaolo Bank Albania (ISBA), in order to serve in the best way to the customers, opened during 2014 a branch with extended working hours ((from Monday to Friday 09:00-21:00; Saturday 10:00 – 21:00; Sunday 11:00 – 18:00 (only counseling services) in one of the biggest commercial centers in the country. Furthermore, ISBA offers three hours services during Saturday in other three branches (two in Tirana and one in Vlora).

Call Center offers full information regarding Retail Business from 8:30-20:00 every week day and on Saturday 08:00-16:00 and for Help Desk 24h/7/365 in case of Card Loss or Stolen.

The bank managed to successfully implement the upgrade of the core banking system having in this way a multi-channel platform, by enriching the available banking options to customers. This upgrade of the core system entailed also the upgrade of the Internet Banking platform, as well as the implementation of the Mobile Banking platform which enabled the launch of this new service to customers in February 2015.

Quality of products and services

One of the priorities of Intesa Sanpaolo Bank Albania is to maintain a high level of Customer Satisfaction. The Bank is focused and all the synergies are dedicated to the maintenance of a standing leading position of Customer Satisfaction in the Albanian banking market through further increase in the quality of bank products and services. In the framework of measuring Customer Satisfaction, during the business year, the Bank conducts surveys for Retail/Small Business and SME Segment. The Surveys' information is processed in accordance with the international standard ECSI (European Customer Satisfaction Index) by an external consultant specialized in research and customers consultancy services.

Twice a year, Intesa Sanpaolo Bank Albania conducts the Benchmarking Survey and Internal Survey through telephone interviews for Retail and Small Business customers with the aim of comparing it with its competitors and monitoring satisfaction and further detecting dissatisfaction causes. During the first wave of 2014, Intesa Sanpaolo Bank Albania confirms its market leadership with an ECSI satisfaction valued at 89.8 s.p out of 100 that is 0.8 s.p higher versus the best competitor.

The 'Internal survey' 1st wave 2014 for Retail shows that the Customer Satisfaction remains stable while the quota of customers complaints shows a further reduction (-1.0 p.p.), reaching the lowest value ever recorded.

For the SME segment, the Bank runs only one internal survey, once per year through telephone interviews for 200 SME customers.

All recent investments in the Bank have been intended to enrich customers experience, increase effectiveness and last but not least the client's profitability. The bank perceives this transformation as a continuous journey and dynamic process where it continuously refines its model based on customers' needs and changes in the market.

Dialogue and interaction

Customer Satisfaction University Award 2014

The Bank has always given a special focus to education, serving as a bridge that brings students closer to the real business environment, while providing job opportunities and professional growth through its international know-how and presence. For the third year, Intesa Sanpaolo Bank Albania in cooperation with the International Subsidiary Banks Division of Intesa Sanpaolo Group continues to involve universities' students in competitive projects giving them the opportunity to obtain internships and hands on experience in today's business environment. The goal of this project is to give students the opportunity to use their theoretical knowledge in developing innovative ideas on specific topics, but also to test their capabilities under real business conditions, where they will soon go to work.

Complaints Management

The Complaints Management at Intesa Sanpaolo Bank Albania is done based on the Group requirements and standards and the requirements of the Local Authorities. The customers can use different tools for dialoguing with the bank, through:

1. The e-mailing at complain@intesasanpaolobank.al for any kind of complaint for business issues
2. The e-mailing at codeofethics@intesasanpaolobank.al for any kind of complaint for Code of Ethics
3. Listening 100%, by filling the leaflets form and putting them in a closed transparent box in each of our branches.
4. Call Center Service Calls for Free 08006000 or +355 4 2276000/222/223

The department in charge of complaints management is C.R.M, Customer Satisfaction, a structure that reports directly to the CEO.

The C.R.M, Customer Satisfaction continuously carries out a monitoring activity with respect to the quality of service provided, to promptly identify the causes of clients inconvenience and consequently activates the necessary mitigation actions. Based on procedure for Complaints Management, periodically reporting is made at Top Management of the Bank where, beside the corrective actions taken on a case by case basis, call for action related to the review and revalidation of procedures are proposed and recommendations are given that influence larger groups and categories of the customers.

EMPLOYEES ENHANCEMENT

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

Bank's Initiatives and a summary of trainings during January – December 2014:

- During the year 2014 around 350 colleagues have been enrolled continuously in training activities related to the upgrade of the Core banking System
- Specific training for Agricultural segment were been organized in cooperation with CBS (Creative Business Solution – only at the primary stage) for the retail network colleagues.
- The bank continued during the year 2014 to organize dedicated trainings for AML, FATCA

- In cooperation with the Learning department of Intesa Sanpaolo and with the support of the external consultants of the parent company, it were organized for all the managerial population trainings with the following topics:
 - Coaching & Motivation
 - Business & results orientation

Climate Survey

During year 2014, our Bank participated in the Internal Climate Survey, as a Group initiative to listen to the voice of its employees. The bank receives 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.

Recognition and reward of employees' merit

Assessment systems

Since 2013, ISBA is using the common performance management system used by International Subsidiary Banks Division (GPS, Global Performance System) and the related web platform both for managerial positions (MBO) and remaining employees (of the head office and the network).

To ensure objectivity and transparency the assessments system is based on the logic of expected profiles, whereby every employee is assessed objectively and consistent with conduct requirements in relation to the complexity and specifics of their position. The summary final opinion is therefore the result of gap analysis between the expected profile and the profile recorded.

In the Group's international subsidiary banks the common performance management system (GPS, Global Performance System) and the related web platform are now used by all the banks, both for managerial positions (MBO) and remaining employees (of the head office and the network).

Incentive system

The incentive system in place since year 2013, continued to be active for the year 2014. A new web tool was introduced during 2014 for the "Incentive System", in order to support the entire bonus awarding process from objective assignment to payment of the bonus, with the aim of also encouraging objectivity and clarity in the incentive systems.

ISBA has approved and adopted for the year 2014 all the Directives issued by the Parent Company in terms of fixed remuneration to Control Functions.

Professional development

In 2014, Intesa Sanpaolo Bank Albania implemented the initiative "Best Fresh Ideas" to stimulate the generation of ideas from their employees mainly on three pillars: Commercial ideas, Improvement of Processes, and Innovation. All these ideas will be analyzed from working groups with different specialists where will be present and involved even the colleagues that generated such ideas. The scope is to implement as much as possible some of the ideas during the year 2015.

"Best Performers 2014" – Awarding ceremony held during the End of Year Corporate Event when CEO and members of the Bank Board of Directors gave certificates to the best performing employees selected by Each Head of Division thanking them for the great contribution given in the Bank's Business Growth during 2014.

REDUCTION OF DIRECT ENVIRONMENT IMPACTS

The main initiatives were taken with regard to LED lighting for new and Rebranding Branches, AC new systems with Energy efficiency parameters (Inverter, VRF), replacement of individual printers with multifunctional centralize machines. The new Light Sign parameters are with LED Lighting (7-10 times less)

With the Implementation of the Outsourcing the Printing Service in the Head Office (located in two different premises) are fulfilled the targets for decrease of the Paper usage and decrease of CO2 in the office by eliminating the cartridge printers and scanners in the offices which were replaced with central MFM (Multi-Functional Machines).

In the meantime, tenders are regularly published in the bank's website, and the increase of the participants in the bids by applying the notification of the opening and closing tender in the bank website has reduced the paper usage.

Furthermore, since October 2014, with the implementation of the New Core Banking System it is reduced the letterhead paper for deposit slip and withdrawal slip.

RESPONSIBLE MANAGEMENT OF THE SUPPLY CHAIN

All tenders and purchases are published in the e-portal on Bank website. The bidding process on the portal is a transparent process enabling all the interested suppliers to be part of the cooperation with the Bank.

The bank communicates by e-mail (through a dedicated email address for tenders) or phone with almost all of our suppliers during the daily activity and use the face to face meetings only in cases of new campaigns or events when special measures are to be taken or something is changing in the agreements.

The criteria on supplier and technology selection are part of the process to have a better environment and energy efficiency equipment.

The Bank is now part of the Procurement Centralization by applying the Group standards. The project also proposes greater awareness of social and environmental responsibility issues. Thus, it is in this context that the new "Group Procurement Guidelines" and the related "Implementing Rules" were issued.

QUALITY OF LIFE IN THE COMPANY

Bank's initiatives:

- 22.02.2014 - Staff Children Carnival: Internal Event organized for the third time, giving possibility to the staff children to enjoy a special atmosphere in the costumes of their favourite's characters. The aim was to emphasize the bank's full support for improving the life quality of its employees and their families, keeping in mind the importance of work /life balance, appreciating even more the efforts of parents in long working hours, fully trusting in the triangle: happy kids, motivated parents, successful business! 150 children participated; 250 parents; 10 volunteers.
- During year 2014 the bank joined again the Group initiative "Follonica kids' summer camp aiming at offering to the Kids of ISBA employees two weeks vacations in Toscana, Italy. This year the children of staff went to Follonica from 22.06.2014 until 05.07.2014.
- Intesa Eagles - Volley Team – Work/Life Balance initiative: twice per week are organized training during the entire year for 20-30 girls from staff participating in the Volley Team "Intesa Eagles"
- During all the year Corporate Communication Department through its specific electronic addresses sent different e-mails to all the Bank colleagues notifying them for the initiatives undertaken (Business or CSR related), sending reminders for confirming their participation or collecting their feedback, also informing them about different arts & culture activities in the town.
- Internal Communication has used its official channels in monthly bases, by publishing the electronic newsletter ISBA TODAY, giving a full picture of the activities happening in the Bank each month in the three main categories: Business, HR and CSR.
- Blood Donors Social Dinner supported by the ISP Group Blood Donors Association was organized on October 10, 2014 with the aim to enhance communication and foster the relations between the

colleagues involved in this human initiative, sharing experiences and thanking them for their contribution in the creation of the first Blood Donors Group in the perimeter of ISBD Banks, helping as well in a better promotion of this initiative within the Bank.

- MID Summer Corporate Event 4-5.07.2014
- End of Year Corporate Event 19.12.2014

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:

- Jan-Dec. 2014 Albanian Cap Project - 550 Employees, volunteer clients and stakeholders were involved in collecting plastic caps and with the money earned from the recycling it was intended to buy wheel chairs for the disabled people who cannot afford buying themselves. In all our branches are allocated plastic boxes to collect caps serving also as collection point for that business area. 250kg of plastic caps = 1 wheelchair – we have collected 1000 kg= 4 wheel chairs till the end of December 2014
- 23.05.2014 & 21.11.2014 "Let's Clean the Coastline in one day" – Part of the global initiative Let's Do it! World Clean-up: Let's Clean the World Together! The cleaning initiative was focused in Durres near the coast and in the city centre to promote environmental care before the touristic season started and in the second run cleaning the most polluted areas of each city in all Albania being the most successful one with a participation of 150.000 volunteers. This was the environmental biggest awareness campaign of 2014.
- Donation for the Charity Concert organized by Caritas - Intesa Sanpaolo Bank Albania supported with a donation the organization of the Charity Concert organized by Caritas Albania for the children and vulnerable groups, "It is not important how much we give, but how much Love we share while giving". The revenues from the tickets of this concert went for supporting the Daily Care Center of People with Mental Disabilities in Fushe-Kruja. The invitation to buy tickets was sent as well to all the colleagues.

✓ 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:

- 35% of our staff makes monthly donations from their salary to the accounts of two NGO Ryder Albania & Albanian Children Foundation "Fly for Life" respectively taking care of:
 - Ryder Albania: To improve the "quality of life" for terminal cancer patients offering medical, psychological, and socio-economic support; To support not only the patient but the family as well; To offer training and education program on Palliative Care; Lobby and advocacy to influence the policies on Palliative Care.
 - Fly for Life: The mission of the Foundation is to help children in need irrespective of faith or ethnic background with priority given to newly born and abandoned infants, handicapped, and institutions which support provide food, shelter and education to them.
- Donations for Red Cross to prepare food packages for the people in need in memoriam of the World Hunger Day 2014

- ✓ **Match giving**
Fundraising initiatives where employees or customers raise or donate money and the Bank matches with its own contribution.

Bank's initiatives:

- Food packages distribution for orphan children in Gjirokastra on Orphan's Day May 20, 2014. The Bank and the employees donated money afterwards the Packages were bought and distributed.

- ✓ **Preservation of proprietary artistic, historical and cultural heritage**
Management of proprietary artistic heritage; exhibitions and valorization 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:

- Support to Korca Municipality for City Tour Map & website redesign. The bank sponsored this activity because supporting country's infrastructure aids the bank to be part of economic development.

- ✓ **Preservation of public, artistic, historical and cultural heritage**
Management and valorization of public artistic, historical and cultural heritage.

Bank's Initiatives:

- Sponsorship for the Album "Tomka & Shoket e Tij" which will be presented in International Film Festivals together with the HD version of the old famous movie, aiming to preserve Albanian heritage of filmography with Int'l prestige.
- The Bank supported financially the organization of "BunkArt Muze Expo", which opened doors on November 22, 2014 in memoriam of 70th anniversary of Liberation Day. The museum stayed opened till the end of 2014 and were organized different workshops & conferences by the Italian Embassy and different educational institutions. BunkArt transformed the secret communist era anti-nuclear bunker into an open gallery for the public to be introduced to the true history of its past.

- ✓ **Commercial initiatives with community benefit**
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:

- 14.03.2014 - Sponsorship to organize a cultural activity for the Summer Day celebrations with the orphan children of the Police Martyrs, dead in duty, part of the NGO "Martyrs of State Police".
- 24.03.2014 Sponsorship to the Italian Chamber of Commerce to support the "Meeting between private producers & Minister of Energy & Industry on the problems encountered in the field, perspectives on the electric energy market and ways of cooperation"
- 24-26 April 2014 Agro Fair organized by French Chamber of Commerce where the Bank participated as a sponsor creating in this way the possibility for organizing the activity which enabled Agro business to introduce themselves to possible customers, creating new business relations and enhancing the cooperation opportunities.
- Sponsoring the reconstruction of Ministry of Agriculture. Starting in 2014 and on, the Bank has in its focus the development of agribusiness and through its initiatives also supported the Ministry of Agriculture in its biggest project of reconstruction till now, the "Agro Business Meeting Hall". This area was transformed into a space of motivation and productiveness, being also a supporter through tailor-made products and services for the small and medium enterprises of this sector.

- President Ball. The Bank supported the End of year ball organized by the President gathering all the VIP with most influence from business, politics and civil society.

TIME CONTRIBUTION TO THE COMMUNITY

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

Bank's initiatives:

- 23.05.2014 "Let's Clean the Coastline in one day" – Part of the global initiative Let's Do it! World Clean-up: Let's Clean the World Together! Cleaning initiatives, during the working hours, in Durres near the coast and in the city centre to promote environmental care before the touristic season started.
- Voluntary Blood Donation Initiative 2014 – Intesa Voluntary Blood Donors Group is regularly donating blood twice per year to help children with Thalassemia under the slogan: "Donate Blood to Save a Life!" in close cooperation with Albanian Association of Voluntary Blood Donors. 36 colleagues participated in the first initiative held on 8-9.05.2014. The second initiative was organized in 19-20 November 2014 gathering 37 donors. The donors are free to leave the job after donating in the specified day this came as a result of a full support of this initiative by the bank. The remained working hours are anyhow paid by the Bank.

IN-KIND CONTRIBUTIONS TO THE COMMUNITY

Non-monetary properties donated to the community. These included: sacked office equipment such as computers, office furniture, or the use of premises of the Bank for meetings or events. Beneficiaries can were non-profit organization, NGOs, foundations, schools, etc.

Bank's initiatives:

- Berat Municipality – donation of 3 Used Computers for the "Green Dept." to enhance collaboration with authorities and also supplying a real need that helps develop infrastructure of community services.

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:

- The Bank supported the Social Center of the Tirana Municipality "Our common House" which offers to almost 100 people from the categories of vulnerable groups (people with disabilities, street children, orphans, violated women, abandoned elders) socio-psychological services, physiotherapy and food. The bank paid the suppliers selected by them to offer them the opportunity to organize a cultural trip to Kruja and visit the Scanderbeg (the national hero) museum in memoriam of the Independence Day, to reconstruct the library of the Center, to organize the Halloween Party for the kids, and to prepare food packages for the families in need for Christmas and new year eve celebrations.
- The Bank supported the public elementary and secondary School "Jeronim De Rada" to buy chairs and equipment's for the school facilities and as well for celebrating the 100 anniversary of the very important figure of the Albanian literature (Jeronim De Rada).
- 15 newly graduated students did their internship in Intesa Sanpaolo Bank Albania, based on the agreement with the Labor Office - Regional Directory of Tirana. The aim of the agreement was to implement the Professional Practice Project, as part of the stimulating employment program and train the 15 selected interns for three months period. The interns of this professional practice benefited financial support by the Labor Office in 100% of the base level of unemployment for a



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three months period; meanwhile Labor Office paid as well the insurance for accidents at work. This Project was designed to follow the Council of Ministers Decision (CMD) no.873 dt.27.12.2006 " On the financial support, criteria's and procedures in implementing professional practice programs, for the unemployed young people graduated in or out the country seeking jobs". The 15 interns who attended a full time internship were selected by the lists of the Labor Office and from the Job Fair. At the end of the Professional Practice, one of the participants has been hired to work for our bank. Intesa Sanpaolo Bank Albania remains committed to the projects supporting students, increasing youth qualitative employment and personal, professional development, backing in this way the country's economic development as well.