

Communication on progress 2017

Intesa Sanpaolo Bank Albania joins Intesa Sanpaolo Group efforts to provide qualitative banking and financial services to its customers and our commitment is the continuous improvement of relationships with all the actors interacting with our Bank; the society and all our stakeholders; our employees, our customers, our suppliers, our shareholders and our environment. We pay special focus to the community where the bank operates, believing that building strong relations of confidence and trust, will further facilitate and improve our growth toward future economic challenges. 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 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. We consider the Code of Ethics as our constitutional charter, a governance tool containing voluntary commitments, beyond those required by Legislative rules in order to merit the trust of our stakeholders. From constructive dialogue with our stakeholders 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: Through the years Intesa Sanpaolo Bank Albania sh.a. considers employees as the pulse of the corporate who cope daily the business activities and the innovation. They are a crucial resource for the growth of the bank by displaying the common Group ethical values, providing customers with the best products and services in the market and succeeding in goals assigned in support of the company's strategic objectives in terms of social, economic and commercial value generation. The bank on its part manages the business and inspires the employees. The bank acknowledges the employees work & dedication and they feel motivated for adding value day-to-day to our work. We are engaged in the performance appraisal of employees with the same transparency and impartiality by recognizing and rewarding the performance and achievement of the employees. Over again the bank esteemed highly the best performers of year, as we strongly believe that our employees are our core asset.

For our customers: Customer behaviours and expectations are changing and increasing rapidly in our days. We believe that customers should always be at the centre of our attention and that only through ongoing dialogue can we truly understand their actual expectations and maintain excellent relations. We use systematic dialogue aids in order to understand the suggestions made by customers while designing our new products and services, this way can accurately identify their risk profiles, a fundamental starting point to offering advice and financial products that are consistent with customer's needs. We promptly respond to questions and complaints, aiming for a real and informal resolution to controversies. We believe enduring relationships based on trust and transparency require communication that allows customers to have a clear understanding of the features and value of all products and services offered to them. We simplify and reshape our products, make contracts easily understood and reduce possible misunderstandings and ambiguities, by providing clear and exhaustive information. We believe that a bank has a specific responsibility to promote economic and social growth in the country where it operates and to work closely with individuals and the community with the aim of promoting the best possible development and supporting social and economic progress, helping to release all the potential of local business.

For our suppliers: Intesa Sanpaolo Bank Albania 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 ISP Group standards; the project also proposes greater awareness of social and environmental responsibility issues. Tenders are regularly published in the bank's website. This is a transparent process enabling all the interested suppliers to be part of the cooperation with the Bank. We guarantee equal opportunities in the selection of our suppliers and our commercial partners, making the integrity the basis of our actions and by operating in true and full respect of the rules of the professional ethics and in spirit of the signed agreements.

For our shareholders: The Bank has established a specific relation with its shareholders, based on transparency and full mutual trust. We act 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. Intesa Sanpaolo Bank Albania believes that the Shareholders' Meetings represent a good opportunity to establish a successful dialogue, in compliance with the principle of fair information and regulations regarding price-sensitive information. The creation of sustainable values brings the qualitative improvement of a long lasting relationship between the bank and its shareholder, in which we invest day by day, rigorously with efficiency and transparency.

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 behaviors 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 favors awareness of the environmental, social and ethical risks and opportunities deriving from their activities.

In our vision **Corporate Social Responsibility** is very much an integral part of the business landscape, it drives innovation, strengthen community engagement and mitigate risks. Corporate Social Responsibility helps pave the way for partnerships between the business and the society based on shared actions and common goals to deliver impact driven outcomes, and not only strong financial results!

Yours Truly
March 31st, 2017

Silvio Pedrazzi
Chief Executive Officer
Intesa Sanpaolo Bank Albania



RELATIONSHIP WITH EMPLOYEES

The **enhancement of bank employees and the establishment of the sense of belonging** has been the approach of HR strategies during year 2016 in order to find ways of **motivation and retention, enrichment of professional skills and competences by continuing to invest in trainings**. We deem that growing and expanding knowledge and skills are additional values and goals indispensable to the achievement of our business approach. With that intent the employees are faced with new professional challenges and are offered more complex positions.

Among various professional trainings and courses organized for the employees internally and/or in cooperation with ISBD or local providers we may recap:

- "Proactive Relationship" - Joint Tellers;
- "Developing Sales Skills - Approaching Women in Business" – Branch Managers, Small Business Relationship Managers & Agro Relationship Managers;
- "Insurance Intermediary" with target the Branch Managers whom have received the license for agent in Non Life;
- "Common Reporting Standard - FATCA" – for all Branch staff;
- "Security Issues training" – all Branch staff;
- Trainings through MyLearning platform for promoting Commercial campaigns, banks' new products, strengthen regulatory requirement on Deposit Insurance Agency, increasing awareness on IT Security and Anti Money Laundering.

Leadership development is an essential issue of the HR strategy. For our Managers we invest in ways which intend at leadership skills growth and strengthening, from the point of view of bringing more sense of visionary, coaching, affiliation, and being the leaders of innovation.

An important initiative was the *Managerial Assessment* which had the aim of helping our middle managers to reflect and focus on the key points for their own growth and development related to the managerial competencies used by the Group. A modular development plan customized for each competence was provided to our managers for their own development to reinforce the areas of improvement (1-2 competences) identified for each competence.

Another important development initiative was the 360 Excellence, organized at Group level focused on the Executive Directors. This engagement aimed in raising the awareness of the effectiveness of the managerial action that drives better business results; providing the managers with a concrete tool for their personal and professional development based on the feedback received, supporting and fostering the cultural change built on common managerial model and values.

In the context of **encouraging and respecting the human rights** of persons with disabilities and their complete inclusion and participation in society, as well as in the framework of Corporate Social Responsibility and in the framework of the positive experience of the training held in the previous year, the HR department of the bank in cooperation with the Albanian Disability Rights Foundation reorganized during the month of June 2016 a training involving about 45 colleagues from our branches staff in Elbasan, Shkodra and Vlora.

The bank is involved also in promoting **mobility of the employees within the internal and/or group structures by using the internal & Group job opportunities**. This process offered professional opportunity to employees who have expressed interest and motivation to undertake a growth path and who have the characteristics meeting the position offered.

The ongoing progress of the **Climate Survey** Action Plan pursued to improve issues related to the Adequate Environment, Contribution to Innovation, Clarity of Roles, Improvement of work-life balance and Appreciation of Merit. In terms of protecting employee's **health and safety at work** and at the same time of all the stakeholders in the working bank premises, the bank has especially evaluated and conducted the new redesign, refurbishment of offices and a particular attention was given to improvement of factors related to microclimate, lighting and noise of new workplaces.

The initiative of the CEO of the bank "**Open Talk Session**" that was organized in June 2016 continued with a presentation prepared by HR & Organization department regarding the new organizational structure changes. At this event to all participants was explained shortly the new structure, the main reasons that brought these changes-making the structure more compatible with the Bank strategy, focused specifically on the business enabling an increased specialization of several functions.

RELATIONSHIP WITH CUSTOMERS

In a challenging environment we confirm our strong attention to Customer Experience and Satisfaction topics by listening to Banks' customers and enhancing the quality of their experience across the different channels.

During 2016 we have run and followed two streams of surveys related the Customer Experience measurements:

- **Ad hoc surveys to get fast and reliable information on specific topics leveraging the internal sources.** 'New acquired' consumers and 'New Mobile' users were surveyed about their sentiments towards the bank service. Results are addressed to 2 categories: 'Sentiments towards customer service' and 'Understanding the customer opinions and needs'. The studies referred to data collected over period Jan-June 2016. The pool of interviewers was composed from 6.300 new clients and 1.940 New Mobile users. The validation of internal findings from insight data analysis with tailored customer surveys allowed us to optimize the experience of individual customers, leading to direct enhancements in satisfaction, loyalty and revenues.
- **Survey carried out in cooperation with the ISBD for examining Customer Experience in relation to channels.** The participants in the survey included over 1.500 banking customers from segments: SB, Magnifica and Mass. The quality of the interaction by the different touch points must be carefully and effectively monitored by the Bank, as it could ultimately **make difference between failure and success**. The survey looked at:
 - ✓ **Usage** of different channels by customers: these are all touch points which will influence, ultimately, main customer experiences.
 - ✓ **The relative happiness** of the customers with the service they received in each of these channels. It demonstrates the client's perception during those 'moments of truth' when the customer needs a response from the bank that is speedy, simply and effective.
 - ✓ **To complete the survey**, customers were quizzed about their likely banking habits in terms of preferred channels.
 - ✓ Finally, the participants were asked **how likely they were to recommend the bank**

ISP Albania customers have more confidence with a "human touch" than a digital one: the branch - with face-to-face approach – is still the preferred channel of communication with the bank. Digital collaboration ("anytime, anywhere, any device") stays unexplored for most of customers but opportunities are wide according to Albanians levels usage of internet (2015 – 63,3%*) and mobile cellular subscriptions (2015 – 106,4%). While the e-channel clients preferences could consider low (5%), its relation with 'Magnifica' clients drive us to consider the e-channel investment in our plans. The top reasons cited by clients for switching to another Bank are almost communications-related. We have already started working with e-channels and are constantly working for growth and improving their digitalization and offered functionalities. For mentioning is ATM as a channel, its noted not a fairly alignment between channel usage and preferences. We realized that ATM deserve a special attention as a lower satisfaction level is recorded for ATM channel, that is something expected from the Bank as results some urgent actions are undertaken and some others are in pipeline in terms of old ATM replace as well as the ATM network expand.

- **The value based segmentation approach in Small-Business.** Over 2016 the new ISBD standard Value-based Segmentation has been implemented in Small Business customer base.

Segmenting customer base using an approach based on the value of the client (actual and potential) enables bank to differentiate the value proposition and service level among high and low value customers: it drives down the cost to serve by enabling a closer match of branch resources with the needs of the highest value segment and enhances at the same time customer satisfaction, by addressing customers' requirements more accurately in the branch. The expected business value of this approach is to save the Relationship Managers' time. Another important aspect of the project is that it enables to identify new customers and 'nurture' the relationship from the very beginning. On several occasions, when predicting value, it was observed how much the initial period of the relationship is important and how much more likely the business can grow when a customer is relatively new to the Bank. The first results show that, thanks to the introduction of the Value-based Segmentation, the Small Business network is now more focused on high value clients ('Invest' and 'Develop' sub segments): in fact, with reference to those clients, the whole number of contacts, meetings in branch and volume of new products sold have increased.

- Confirming the **significance that ISP Albania gives to Corporate and SME customers** as a strong potential for the bank, during 2016 a new structure is created within the Corporate and SME Division - "CRM and Network Support". This structure's objective is to contribute in the intensification of Corporate and SME' customers' relationship with the bank, with final purpose to better meet business' needs and improve consequently customer's satisfaction.

Maintaining existing customer relationships is just as important for the bank as acquiring new customers. This is why we give importance and analyse data from each interaction with Corporate & SME customers, in order to support Relationship Managers to anticipate customers' necessities and provide personalized service, building so a loyal customer base for the bank.

Through our CRM system, we monitor the overall health of the customers' business, which enables us to create accurate forecasts, monitor proactively developments, and allocate properly resources, to improve service toward our Corporate & SME customers.

Identification of the key phenomena of these customers' segments, drive to the improvement of penetration and usage of transaction banking products, leading to high clients activity rate and contribution to the bank's revenues.

- In terms of **technology improvements** the Bank launched another project during the year for enhancing the integration of e-channels with 'Customer Interaction' application. Mobile Banking Service penetration has reached in a short period of time very good figures: 5% for Consumers; 14% for SB. Mobile Banking users are active in terms of service usage, making this channel very attractive for running marketing campaigns. The bank has already started to benefit from the usage of the e-channel through the launch of marketing campaigns in these channels and collection the clients interest in CRM application (Lead generation). With the purpose of enhancing the services provided through Internet and Mobile Banking the Bank is working for:

- ✓ **Implementation of Product catalogue on Internet and Mobile Banking:** The idea is to introduce the Banks products information to clients and collecting their interest on our products straight away, simple by clicking on the button "Contact me" through the channel that the client is interacting with the Bank, in such case a 'lead' is generated.
- ✓ Implementation of a new feature that enables **filling of Permission Marketing Questionnaires** in Internet and Mobile banking platform.
- ✓ **Book Meeting with RM:** Since all customers have assigned Relationship Manager, this one-to-one connection enables the direct scheduling of meetings among customer and Relationship Manager over Internet or Mobile banking application in order to facilitate Omni-channel approach.



RELATIONSHIP WITH SHAREHOLDERS

Intesa Sanpaolo Bank Albania invests in enhancing the trust of Shareholders with information flow through different communication channels as: the publication of the financial statements after each semester, annual reports and press releases in the Bank's website, keeping the continuous correspondence and organizing frequent meetings with the Shareholders Assemblies in writing or in their physical presence. All the financial communications of Intesa Sanpaolo Bank Albania, as well as those submitted to the Supervisory and Control Authorities, both domestic and international, are based on the transparency, thoroughness and timeliness of the information, as well as on full respect for the law and the self-governance codes adopted. The Bank's capacity to generate constant growth in profitability is also determined by high liquidity, the further improvement of the capital base, the reduction of operating costs, rigorous and prudent provisioning policy as well as the continuous and careful crediting to support the economy.

THINKING "ENVIRONMENT FRIENDLY!"

Remodeling of Main Branch and Head Office premises:

From 1st of December 2016 the clients of Intesa Sanpaolo have performed their banking operations in new and very modern premises of the Main Branch. At the same time, highly functional new working spaces were enabled for all employees working in Head Office. The project of remodeling of Headquarters and Main Branch, began implementation in November 2015, was finalized in December 2016 and will continue further with the remodeling of branch located at Rr. Barrikadave. The new branch model is a new way of the perception of the Bank, making people feel "at home", focusing on new connections, welcoming customers by providing also proper consulting. This model is based on the idea that the branch is open to dialogue, meetings, and communications according the customer needs, driven by the desire to modernize the relationship with customers. Premises at Headquarters were remodeled with a contemporary design, with industrial ceiling which enables increasing height and providing more air and space. LED lighting and air conditioning system were completely renovated and offer the possibility of changing the temperature controls in each room; there are systems that enable energy savings. In this project, Intesa Sanpaolo Bank Albania has respected the rules and principles of environmental protection, under the concept of thinking "Environment friendly"!

World Environment Day! GO WILD FOR LIFE-ZERO TOLERANCE FOR THE ILLEGAL WILDLIFE

TRADE: (WED) is the United Nations' most important day for encouraging worldwide awareness and action for the protection of our environment. Intesa Sanpaolo Bank Albania as every year promotes this special day! Target audiences involved were all employees of the Bank and the customers that use ISBA ATMs. The activities aim was to increase awareness among colleagues for the world environment day through some interesting materials, facts and curiosities on the wild life, a postcard and email footer. The postcard was also placed in our ATM network for increasing awareness of our customers.

Finance renewable energy project – Green loans: The agreement of Intesa Sanpaolo Bank with IFC that was matured on June 2016, enabled the Bank that based on training and know-how gained, to continue to grant "Green Loans", using its own capacities. During 2016, the bank has approved 5 new projects (2 of which are already formalized) for the construction of the Hydro-Power Plants with a total installed power of 54 MW. Bank's financing is about Euro 26 mio. (49%).

CONTRIBUTIONS TO THE COMMUNITY

We the People for the Global Goals! During 2016 Intesa Sanpaolo Bank Albania aimed at raising awareness of all on the Sustainable Development Goals (SDG). Some of the most important activities organized during the year according to these objectives were:

GOAL 1 NO POVERTY

International day of Charity - 5th of September: On this day, the colleagues of Fier Branch (SDG#1-No poverty) visited a family in very difficult financial and economic conditions and donated voluntarily clothes and food packages for them.

For the End of Year: Colleagues of Intesa Sanpaolo Bank answered voluntarily to the call for help regarding two girls with disabilities living in very difficult financial conditions. Packages containing detergents and basic foods were prepared and delivered to them during the last days of the year

On 1st of June: Intesa Sanpaolo employees in two Branches of Tirana, TEG and HoxhaTahsim, collected clothing for the orphan children.

GOAL 2 ZERO HUNGER

On the 1st of June: Colleagues of Compliance and Anti Money Laundering Department collected food packages for the persons with disabilities in financial difficulties, in collaboration with Red Cross Albania.

GOAL 3 GOOD HEALTH AND WELL- BEING

Blood Donation: Donate Blood, save a life!: For the seventh consecutive year ISBA colleagues donated blood in two periods during the 2016, in May and in November, in collaboration with Albanian Blood Donors Association. The initiative occurred during the working hours in two special areas within the Bank premises (adopted for such initiative in the specific days). 50 donations are made from Bank's employees. The donated blood is used mostly (70-80% of cases) for helping Albanian children suffering from Thalassemia.

Breast Cancer Awareness Campaign: Intesa Sanpaolo Bank Albania joined the awareness campaign of YWCA Albania for the Breast Cancer, delivering information to all the colleagues for increasing the attention dedicated toward periodical controls in order to save life! This activity was followed from several posts in the Bank social pages in Facebook and LinkedIn and a dedicated "cover " photo was active for one week.

Charity Event Run4Children!: Intesa Sanpaolo Bank Albania joined the "Run for Children 2016" event organized by MRDC & Vodafone Foundation on December 4th 2016. The funds collected by this activity will be used for the medical treatment for children fighting cancer! Many colleagues responded through direct contribution in cash without participating at the race while some other colleagues participated in the run. One of our colleagues, won the medal of the second place at this event. Also one other colleague was listed as the seventh at the 10K run!

World No-Tobacco Day-31st of May!: On this specific day the Bank employees in the Branches of Gjirokastra, Lushnja and Hoxha Tahsim avoided smoking during the whole day for raising awareness on the damages than the smoke can cause to everybody's health.

GOAL 4 QUALITY EDUCATION

Volunteer mentoring: In collaboration with Junior Achievement Albania, Intesa Sanpaolo Bank Albania during 2016 organized for the second consecutive year the "volunteer mentoring", addressed to all the colleagues with distinguished lecturer and eloquent skills, for being volunteer mentors in Albanian high schools (class 11 and 12) offering their practical skills from business field in educating entrepreneurial learning for young people. During the year 2016, in the fair of the young students entrepreneurs, the team mentored from ISBA won the price of "The Best Business Plan".

Leader for 1 day!: Intesa San Paolo Bank sponsored the "Leader for a Day" ceremony for the fourth year in a row. Stakeholders of JA also include the Ministry of Education and Sports and Ministry of Social Welfare and Youth. In the event "Leader for a Day" forty-five new high school graduates experienced a unique day by attending a typical day of work with executives and dignitaries in the public sector as well as with prominent representatives of the business community in Albania.

Theory into practice!

During 2016 were organized two meetings with student groups from Albanian Universities, welcomed in Intesa Sanpaolo Bank premises for two different themes: "*Financial Statements and respective analysis*", organised by the colleagues of CFO Division, for the students of "Luarasi" University, and "*Internal Audit and future challenges*" organised in Intesa Sanpaolo Bank Albania training premises in Lapraka, with the students of "New York" University, for the main challenges of Internal Audit structure and its function.

International Mother Language day-21st of February!: On this day, the colleagues of the Branch at Vlora S.Zotaj, together with some clients, with the slogan: "Donate a book - donate knowledge-donate love!" delivered books for the children of the State Orphanage in Vlora.

International Literacy Day - 8th of September!: the colleagues of Intesa Sanpaolo Bank, the Branch Blv Zogu I, donated books for ROMA Children in collaboration with "Shkej" association.

Feast of our Lady of Good Council – 26.04.2016: Intesa Sanpaolo Bank supported the Catholic University NSBC to organize its yearly Ceremony as a great opportunity to network between students, stakeholders and strategic partners.

GOAL 5 GENDER EQUALITY

International Day for the Elimination of Violence against Women- 25th of November!: Our Bank supported the International day for Elimination of Violence against Women through increasing awareness for this day by delivering to all the employees a postcard with key facts about the women in Albania that experienced violence, stating the fact that violence against women and girls is not inevitable. Prevention of violence is possible and essential. Also in all the ATMs network is delivered a postcard with the UN slogan: Orange the World!

Participation in the EBRD Program "Woman in Business"

ISBA signed an agreement with EBRD, for participating in one of the top strategic priority program of EBRD, becoming a Partner Financial Institution ("PFI") on the Western Balkans Women in Business Program, which was created for the purpose of supporting Women in Business Micro, Small and Medium-sized Enterprises in the Western Balkans. Although the limited amount of the loan - EUR 2 million, this operation would have an important impact at local level, furthermore it offer a positive prospective for empowerment of young women.

GOAL 8 DECENT WORK AND ECONOMIC GROWTH

Job Fairs: Intesa Sanpaolo Bank Albania participated at several job fairs organised during the year 2016. To be mentioned is the "Career Fair" organised in 26th of April by the non-public university Epoka and also the Job and Career Fair organised in Tirana European University, where the Bank collected CV of the best students, delivered its contacts and provided to a great number of interested students the way how to apply for internship practices or employment at ISBA.

Preferential terms for TAP Project Affected People: INTESA SANPAOLO BANK performs the financial transaction related to the LEA (Land Easement and Acquisition) process implementation for one of the most important investments in Albania, Trans-Adriatic Pipeline (TAP) Project. Taking into consideration

that most of this people living in the villages that will be affected from the TAP Project, are in financial difficulties, ISBA prepared a package of basic bank' products and services with Preferential terms, to be applied to this category of customers.

Enhance financing on Agribusinesses sectors: ISBA pays a special focus toward Agribusiness. Our bank is one the Banks selected from EBRD and Government of Albania that signed with EBRD the memorandum of understanding for Risk Sharing facility in Agribusiness. According to this agreement, EBRD will take the risk for agribusiness loans from 50% to 70% of losses incurred. The EBRD and Albanian Government will aim to provide in aggregate up to 100 million Euro in financing and risk sharing instrument to support Financial institutions in expanding their lending to the agribusiness sector in Albania. The agribusiness customer's part of this program can benefit also advisory services.

To Intesa Sanpaolo Bank Albania was granted an award from the Albanian Labor Inspectorate, Ministry of Social Welfare and Youth for: **"Creation, organization and correct functioning of the Council for Safe and Health at work"**. The event was organized from the Ministry of Social Welfare and Youth with the participation of different representatives of all businesses in Albania. In this ceremony, inspired by the slogan: "Decent work, guaranteed success", 11 prizes were delivered for the most successful businesses in the country for the year 2016 with regards to fulfillment of labor standards and health and safety at work.

GOAL 10 REDUCED INEQUALITIES

Encouraging and respecting the human rights of persons with disabilities: ISBA encourages the respect for human rights of people with disabilities and their full inclusion and participation in society. In this context, in cooperation with the Albanian Disability Rights Foundation was organised a training involving many colleagues from our Branches. It was discussed about the ethics, communication and interaction with persons with disabilities and were given basic notions of law with regard to work, employment and the Law on Protection from Discrimination. We have to emphasize the fact that our Bank is the first nonpublic institution in Albania organizing such training.

GOAL 11 SUSTAINABLE CITIES AND COMMUNITIES

GALA ITALIA – 16 July 2016: The Bank supported the Consulate General of Italy in Vlora in organizing the cultural activities including the fourth edition of their annual Gala Event at the Marina Oricum, Italian marina on the outskirts of the city, to promote Italian culture told through fashion and music.

A new tradition in a 2400 years old city: Intesa Sanpaolo Bank Albania supported also during 2016 the Multicultural Festival of Berat participating with its stand at the "Book, Agro & Artisanal Fair" held during all the three days of the Festival in "Bulevardi Republika" in Berat.

The Bank sponsored the Municipality of Korca for the creation of city map project, and supported the Italian Consulate of Vlora for organizing the event: "Festa della Repubblica".

GOAL 16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Sponsorship for the event "Justice Reform": Intesa Sanpaolo Bank supported the conference "Justice Reform, a key pre-condition for boosting and attracting foreign investments in Albania", organized by FIAA in Cooperation with the Delegation of European Union in Albania. Justice Reform approval in Albania is considered by the foreign Investors as one the most crucial conditions which would ensure sustainability of their investments in the country.