

An aerial, top-down view of a modern building's interior. The ceiling is made of large glass panels supported by a metal framework. Below, several people are walking on a light-colored floor. The scene is brightly lit, and the overall atmosphere is clean and professional.

**BECAUSE YOUR  
TRUST DESERVES  
OUR TRUE  
COMMITMENT**

# INTESA SANPAOLO BANK ALBANIA IS ALWAYS WHERE YOUR BUSINESS GROWS.

Dear friends,

I am happy to introduce you to the Division of Corporate and SME of Intesa Sanpaolo Bank Albania, part of the Intesa Sanpaolo Group. Intesa Sanpaolo Bank Albania, in many years of successful presence in the market, has held a great competitive advantage with an excellent position of high capital ratio, high liquidity combined with the best credit quality. We are constantly transforming all the important pillars of our way of doing business; it is not only limited to technologies and digitalization, which remain important factors, but also to improve further the culture of client service.



**Alessandro D'ORIA**  
Chief Executive Officer

Being part of Intesa Sanpaolo Group, the best Italian bank and one of most prominent in Europe, thanks to a solid capital position and well above regulatory requirements, and a resilient and well - diversified business model, we can offer trust to our customers for their deposits, but also sophisticated solutions for specific needs. We are proud to be part of important national and international programs that contribute to the country's development and leave a positive mark in the economy.

A low-angle photograph of a modern skyscraper under construction. A large red tower crane is positioned on the left side of the frame, extending upwards. The building features a glass facade with a curved section. The sky is a clear, vibrant blue with a few wispy white clouds on the left. A white rectangular box is superimposed over the center of the image, containing the text.

**BECAUSE LIFE IS  
ABOUT SEIZING  
OPPORTUNITIES**

# INTESA SANPAOLO GROUP VALUES

Our identity and the way of doing business is built on strong and shared values:



**Integrity**



**Excellence**



**Transparency**



**Respect for  
specific qualities**



**Equality**



**Values of  
the individual**



**Responsibility in  
the use of resources**



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Albania





**WE, PEOPLE OF  
INTESA SANPAOLO  
BELIEVE & CARE  
CREATE VALUE &  
INNOVATION TO  
BUILD A BETTER  
FUTURE**

# INTESA SANPAOLO BANK ALBANIA

-  **2017:** Intesa Sanpaolo Bank Albania acquired Veneto Bank
-  **15 years:** Successful operations in the country
-  **35 Branches:** Present in different cities and continue to expand strategically.
-  **Style of Growth:** Encourages a style of growth that is attentive to sustainable results.
-  **Process:** Based on trust deriving from customer and shareholder satisfaction.
-  **Culture:** A sense of belonging on the part of its employees and close monitoring of the needs of local communities.

Pro-activity, trust, innovation, simplicity, and sustainability



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Albania



**BECAUSE WE  
CARE WHAT YOU  
CARE ABOUT**

# CORPORATE & SME MAINSTREAM LENDING PRODUCTS

Intesa Sanpaolo Bank Albania offers support for your business with products and services dedicated to meet your business needs for sustainable growth.

- Investment Loans
- Syndicated Loans
- Project Finance
- Overdrafts & Working Capital Financing
- Circular Economy
- Photovoltaics Plants Financing
- ESG Loans
- EBRD – Agrobusiness & Tourism
- MEDTE Loans
- Women in Business
- Trade Finance
- Confirming
- Financial Leasing



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**BECAUSE LIMITS  
ARE MEANT TO  
BE CHALLENGED**

# INVESTMENT LOANS

Intesa Sanpaolo Bank Albania offers Mid & Long - Term Financing, aimed to be used for investment projects, supporting Corporate & SME customers to cover expenses for capital investment, purchase of machinery, construction, improvement and development.

## Advantages:

- **Withdrawals match the investment**  
Adjusted to investment dynamics;
- **Elimination of bankruptcy**  
Reduces the debtor's bankruptcy risk;
- **Reduction of financial risk**  
We provide business support for our client;
- **Flexibility**  
Simple and easy use of funds;
- **Wide range investments**  
Available for capital investments, machinery purchase, construction and property development;
- **Adaptable to your needs**  
Mid and long term financing.

**We support a sustainable growth for your business. Benefit from finance opportunities in accordance to your production cycles, that optimize the financial structure of your company and implement your projects.**



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A man and a woman, both wearing hard hats and safety vests, are walking on a solar farm. The man is wearing an orange hard hat and a yellow safety vest over a white shirt. The woman is wearing a blue hard hat and a yellow safety vest over a white shirt. They are both looking at a tablet or document they are holding. In the background, there are rows of solar panels and a wind turbine. The text "BECAUSE TRUE PARTNERSHIP ENSURES YOUR BUSINESS NEEDS ARE MET" is overlaid on the image in a white box.

**BECAUSE TRUE  
PARTNERSHIP  
ENSURES  
YOUR BUSINESS  
NEEDS ARE MET**

# SYNDICATED LOANS

Substantial financing provided to a large borrower by several lenders together, where each lender in the lending group (syndicate) provides part of the total amount and shares part of the lending risk.

- Low risk facilitation;
- It allows the alliance of lenders to provide credit at competitive terms;
- Less efforts involved on behalf of the borrower.

# PROJECT FINANCE

Aims to provide funding of long-term projects such as Public infrastructure, Services, Industrial Renewable Energy projects, etc. A special purpose entity is created for each project holding all the necessary rights and assets

- Risk sharing opportunity;
- Extends the debt capacity;
- Release of free cash flows;
- Maintaining a competitive advantage;
- Avoids the corporate repayment guarantee;
- Limiting the impact of a possible failure of the project on your company's financial statements.

Capital contributions by the owners of the project company may be required for the assurance of the sponsors commitment.



A photograph of two men in business suits sitting at a desk, looking at a document. The man on the right is holding a white folder or document. The man on the left is holding a pen. There are papers and glasses on the desk. The background is blurred, showing an office setting.

**BECAUSE WE  
CREATE  
TAILOR-MADE  
AND INNOVATIVE  
STRUCTURED  
FINANCE  
SOLUTIONS**

# OVERDRAFT

We support to cover for:

- Short liquidity;
- Frequent turnover on business accounts;
- Fast repayment when it is expected shortly.

## Advantages:

- Fast, short-term financing to ease cash flow and to deal with unexpected expenditure by:
  - Improving client's liquidity;
  - Instant access - funds are ready to use according to client's needs;
  - Simple use and time saving;
- Quick approval procedures.

# WORKING CAPITAL FINANCING

We support you to cover for:

- Acquittance of finance working capital;
- Refinancing of own investments;
- Finance import, thus increasing sale and income.

## Advantages:

- Suitable for your operational activities for improving your liquidity;
- Tenor from 1 to 3 years;
- Adjustment of the sum, period and payment method based on your needs.

The background image shows a close-up of a person's hand typing on a laptop keyboard. A semi-transparent green graphic is overlaid on the right side of the image, featuring a globe icon and the text 'GOVERNANCE'. In the center, a white rectangular box contains the main text.

**BECAUSE  
PROACTIVITY  
IS KEY TO  
GOOD SERVICE**

# CIRCULAR ECONOMY

- The **Circular Economy (CE)** is the new economic paradigm.
- It aims to preserve **the value of products and services** over time.
- The CE detaches **the development of businesses** and territories from the consumption of exhaustible natural resources.

The Circular Economy is a key strategic pillar within **Intesa Sanpaolo** Business Plan, to become a positive impact bank, with one main objective:



Create a **Circular Economy Plafond** supporting Corporate & SME in the ESG/climate transition through the strengthening of sustainable credit and dedicated advisory products.



**Intesa Sanpaolo** is Global Partner of the **Ellen MacArthur Foundation**, the leading international player in terms of dissemination and promotion of the **Circular Economy**.



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**BECAUSE INTESA  
SANPAOLO BANK  
ALBANIA IS  
COMMITTED TO  
SUSTAINABILITY  
WITH SOLUTIONS  
SUPPORTING THE  
CUSTOMERS IN  
THEIR TRANSITION  
PROCESS**

# ESG LOANS

- The integration of ESG principles has become a crucial goal for companies.
- Banks support the transition towards sustainability with **sustainable investment products** at every moment of the transition path.



- Intesa Sanpaolo Bank Albania is committed in promoting **sustainable finance** in all the developing markets of the country.
- Our dedicated consultants offer innovative sustainable finance solutions to companies, which aim to transform their sustainability goals into **real business models**.
- We can accompany companies throughout the entire process:
  - i. From defining the optimal financial structure (product mix, duration, amortization, guarantees and covenants);
  - ii. To the preparation of legal documentation up to the possible involvement of other banks or institutional investors during the syndication phase.

**We support our clients in the ESG challenges by helping them to develop and continue a responsible and sustainable business over the years.**



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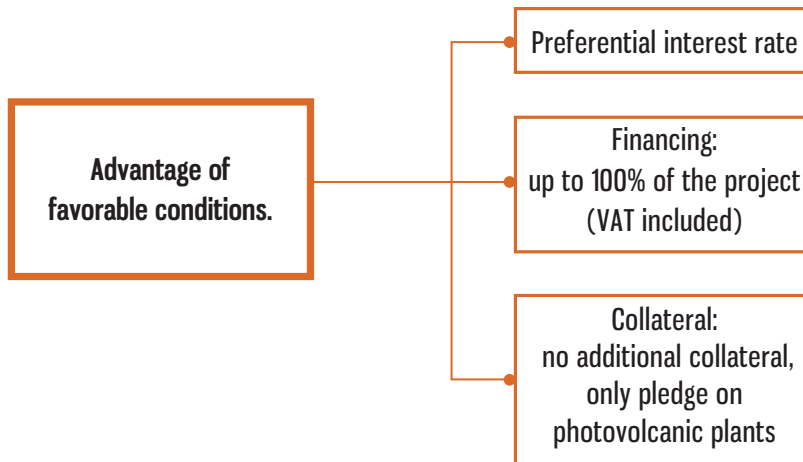


**BECAUSE  
SUSTAINABILITY  
DEMANDS IT**

# PHOTOVOLTAIC PLANTS FINANCING

- The investment loan on **Photovoltaic plants** for self-consumption is offered to all the customers investing in this field, with the main purpose to contribute in clean energy production, in compliance with the sustainable development objectives and to minimize the impact in the environment.
- This product has been developed and implemented, thus to offer **flexibility and maximum simplicity** toward the whole lifecycle.

**These type of investments will save money on energy costs, mitigate the risks of rising utility costs and strengthen the role of environmental protection for all businesses.**



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A man with a beard and a light-colored baseball cap is smiling while working in a field. He is wearing a blue denim shirt and is holding a tool, possibly a shovel or a hoe, which is partially visible at the bottom of the frame. The background shows a field with some structures in the distance under a warm, golden light, suggesting late afternoon or early morning. A white rectangular box with a thin black border is centered over the man's chest, containing the text "BECAUSE WE CREATE STRONG PARTNERSHIPS".

**BECAUSE WE  
CREATE STRONG  
PARTNERSHIPS**

# EBRD LOANS

- **Intesa Sanpaolo Bank Albania** and **EBRD** during 2022 agreed to include to the existing Agreement, the Tourism sector businesses, giving new opportunities to benefit from the facility.
- Based on the cooperation with EBRD, financing will be offered to eligible firms in the Agribusiness and Tourism Support Facility to promote and enhance the access to finance these type of investments in Albania.
- In collaboration with **Agribusiness Sector** supported by grant resources from Government of Albania, our clients will benefit from Investment Incentives on the eligible projects in the Agribusiness sector, such as: primary Agriculture, Agri equipment, logistic and service providers, Agri processing, Agri wholesale and retail.
- Intesa Sanpaolo Bank Albania has designed dedicated products supporting the business in these investments:
  - Agro - Investment Loan
  - Agro - Working capital
  - Agro - OD Line

## Advantages:

- **Investment Grant:** 10 per cent investment grant for agribusiness companies;
- **Dedicated Support:** Further accelerate the development of sustainable financing in agriculture;
- **Additional opportunities:** Opportunity to support agriculture and creating jobs for the youth.

An aerial photograph of a resort or hotel complex. In the center, there is a large, rectangular swimming pool with a blue tiled bottom. Surrounding the pool are several buildings with dark roofs and white walls. The resort is nestled among lush green trees and vegetation. The sky is blue with some white clouds. The text "BECAUSE TOURISM IS A KEY PILLAR FOR OUR ECONOMY" is overlaid in a white box in the center of the image.

**BECAUSE  
TOURISM IS  
A KEY PILLAR  
FOR OUR  
ECONOMY**

# EBRD LOANS

## Tourism - Business Loan

In collaboration with Tourism Sector, the Agreement presents new opportunities for our clients that, apart of being financed under the facility, will benefit from:

- Investment Incentives on their eligible Project;
- Technical assistance from EBRD's Consultant to verify the eligibility of investment incentives;
- Supported by grant resources from the European Union.

The Tourism will cover the activities, such as: Accommodation, Adventure Tourism and Recreations, Tourism Services, Tourism transportation and trade.

Intesa Sanpaolo Bank Albania has designed dedicated products supporting the business in these investments:

- Tourism - Investment Loan
- Tourism - Working capital
- Tourism - OD Line



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**BECAUSE WE  
EMPOWER YOUR  
ADVANCEMENT**

# MEDTE FINANCING

It is a term loan financing project, developing the current and prospect accounts in Albania by supporting you with the acquisition of an Italian origin of the following:

- Machineries and equipment
- Technologies
- Technical assistance
- Industrial license
- Maintenance, spare parts or raw materials.

## Advantages:

- Favorable Interest rates;
- Grace period up to 2 years;
- Disbursement are adjusted to the dynamic of investment;
- Wide range of needs are covered;
- Possibility to use the Guarantee Funds offered by MEDTE in case of lack of required collateral.



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**BECAUSE WE  
CARE ABOUT  
WOMEN IN  
BUSINESS**

# WOMEN IN BUSINESS LOAN FOR SME

## Women in Business Investment Loan

If you are a woman who owns or runs a business, we have the right package for you. “Women in Business” is a package tailored especially to cover and support all your business needs.

We support you to improve technology or start another business project, cover investment projects, property’s development and/or undertake the extension of your current business.

### Advantages:

- No collateral: for loans up to 15,000 EUR;
- Maximum value: 200,000 EUR or equivalent in LEK;
- Skip installments: up to 6 months in case of maternity leave;
- Grace period: 24 months;
- Duration: up to 5 years.

## Women in Business Working Capital

If you are a woman who runs a business and needs a short-term financing to cover for it’s operational expenses, we have the right product for you.

### Advantages:

- 70% reimbursement: for Advisory Services offered by EBRD;
- Free access: for EBRD’s Business Lens online platform;
- Profit: a discount over the interest amount in case of in time repayment of the installment;
- Duration: up to 36 months.



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A hand is pointing at a laptop screen. The background is a blurred office setting. Overlaid on the image is a network of white lines connecting various icons: a globe, a Wi-Fi symbol, a server rack, a bar chart, a pie chart, a location pin, and a play button. The text is centered in a white box with a blue background.

**BECAUSE  
TRUE PARTNER  
UNDERSTANDS  
REAL NEEDS**



# CONFIRMING

- Confirming is an advanced digitally-based form of Supply Chain Financing, offered by Intesa Sanpaolo Bank Albania to support exporting companies (Sellers) to have liquidity and enable importing companies (Buyers), to postpone the Invoice payments.
- Dedicated Platform (Faktor.i), which secures loyalty and improves accountability between Buyer & Supplier and optimizes the operational management of payments and improves costs efficiency.
- In the context of the trade exchanges between 6 countries like Serbia, Slovakia, Hungary, Romania, Slovenia and Italy, Intesa Sanpaolo Bank Albania becomes an important partner in the cross regional commercial value chain and offers to all Corporate & SME clients the advantages of using the Confirming platform for their International trading activities.



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# CONFIRMING ADVANTAGES



## Benefits for the Supplier:

- Easy and fast access;
- No funding limits;
- Affordable financing;
- 100% financing of the account;
- Covers the buyer's default risk.

## Benefits for the Buyer:

- Extension of payment terms;
- Zero cost during normal term;
- Increasing supply chain stability;
- Reduction of transaction costs.



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# TRADE FINANCE

We support your business on your international trade!

- **Documentary Credit**

The Letter of Credit or Standby Letter of Credit is a written undertaking given by a bank (issuing bank) to the seller (beneficiary) on the instruction of the buyer (applicant) to pay at sight or at a determinable future date up to a stated amount of money.

- **Bank Guarantee**

A Demand Guarantee means any Guarantee, bond or other payment undertaking, issued by a bank, on behalf of its customer given in writing to pay the beneficiary upon presentation of the beneficiary's written demand in conformity with the terms of the Guarantee.

- **Documentary Collection**

"Collection" or Documentary Collection provides the handling by banks of commercial and/or financial documents in accordance with instructions received.


## Advantages:

- Full Financing of the amount of the Letter of Credit and Bank Guarantee
- Eliminate a lack of performance or inadequate performance
- Better manage your finances and risk
- Customer Business supporting in eliminating financial risk



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A row of white taxis parked on a city street. The focus is on the front of the first taxi, which is plugged into a charging station. The charging station is white and has a black cable connected to it. The background shows other taxis and a city street with a red traffic light.

**BECAUSE  
GROWTH  
REQUIRES  
FLEXIBILITY**

# FINANCIAL LEASING

**Leasing** is the financial instrument where the Lessor (Intesa Sanpaolo Bank Albania) provides an asset for the client (referred to as Lessee) for a specific time. The asset will be used to earn income from business operations with the possibility, that at the end of the leasing period, the Lessee is going to become the owner of the asset.

**Intesa Sanpaolo Bank Albania** offers the opportunity to acquire, through financial leasing a wide & complete range of products:

- Passenger Cars;
- Light Commercial Vehicles;
- Transport Vehicles;
- Electric and Hybrid Vehicles.

## Advantages:

- Fiscal benefits: lease payments are deductible expenses and VAT refunded;
- Safe liquidity: budget only the Lease monthly payment;
- Choose freely: receive the best offers from the suppliers;
- No collateral: required to apply for Financial Leasing;
- Ownership: on the expiry of the lease term you become the owner of the asset;
- Renew your asset: in order to increase the Investment Value and your Business;
- Pay as you earn: pay your installment using the income generated from lease asset.


**Intesa Sanpaolo Bank Albania promotes the investments on leasing Electric Vehicles (EV) by offering favorable conditions, as a better technology, cleanest and greenest type of car reducing carbon emissions affecting the quality of life.**



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**BECAUSE  
EFFICIENCY  
IS THE ESSENCE  
OF EXCELLENT  
CLIENT SERVICE**

# CORPORATE & SME MAINSTREAM PRODUCTS/SERVICES

Corporate & SME Division provides the best banking services to its customers.

Manage your finances in a transparent, safe & convenient way!

Improve your banking experience by exploring the products and/or services from our catalogue:

- Business Current Account
- Term Deposit
- Cash Management
- Internet Banking
- Bulk Payment Service
- Payments & Transfers
- Utility Payments
- Exchange Rates
- Cheques
- Salary Services
- POS Acquiring



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A low-angle, upward-looking photograph of several modern skyscrapers with glass facades, reaching towards a clear blue sky. The perspective creates a sense of height and ambition. The buildings are framed by a white border, and a central text box is overlaid on the image.

**BECAUSE  
EXCEEDING  
EXPECTATIONS  
IS WHAT  
MATTERS**

# ACCOUNTS, DEPOSITS & CARDS

## Current Accounts for Business & Deposits

**Current Account** offers the usage of direct debit agreements & periodic orders. You may access this product from Online Banking.

### Advantages:

- Access: from your debit Mastercard Business;
- Offered in different currencies: LEK, EUR, USD, GBP, CHF, JPY;
- Fast payments: inside and outside of the country.

**Term Deposits** are offered for terms: 1, 3, 6, 12, 24, 36 & 60 months.

### Advantages:

- Negotiate: the interest rate for specific deposit amount;
- Automatic renovation: of your deposit on the maturity date.

## Mastercard Business

We offer the right card to respond for the needs of the fast pace business environment of today.

### Advantages:

- Suitable: for the business trips;
- Connected: to business accounts;
- Equip business staff: to use it for expenses, business trips, allowances;
- Free Insurance: for travel accidents up to 30.000 Euro.

# CASH MANAGEMENT

**Intesa Sanpaolo Bank Albania has designed specialized products and services to meet the customer needs in optimizing working capital and rationalizing treasury transactions.**

- **Payment Factory Service**

A payment factory enables corporates to overcome the challenges faced now days, by creating a central hub, that handles all of a group's treasury functions.

The role of the payment factory can be extended to process the transactions of all the participating legal entities of the group.

Payment Factory enables integrated and automated management of payments and collections, reducing operating complexity for those players handling a high volume of different transactional and international flows.

Advantages for centralizing the payments initiation in one single preferred channel:

- Collapse multi product/payment purpose/date of settlement/currency/bank account orders in a single flow, using the ISO 20022 XML in CGI standard
- Capability of signed flows and authorization rules
- Streamline the operational process: using the same technical format regardless of the bank recipient
- Savings on payment processing costs
- Possibility to use customized formats
- Define the type of outcomes to receive (positive and negative, salaries/suppliers, channel, masking the amount of salaries).

- **SWIFT FIN MT101 Message**

The Request for Funds Transfer SWIFT MT101, is a message sent to Intesa Sanpaolo Bank Albania that operates as a Receiver/Executing bank by the “Account Servicing Bank” as Forwarding Bank responsible for



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managing company' cash assets or directly from company's SWIFT BIC.

The message is used to move funds from the ordering customer's account serviced at the receiving financial institution or at the account servicing institution, or from account owned by the ordering customer whom the instructing customer has explicit authority to debit, for example, a subsidiary account.

- **SWIFT FIN Reporting MT940, MT941, MT942 messages**

These messages can be delivered for account/s in domestic and/or foreign currencies. Intesa Sanpaolo Bank Albania operates as a Sender bank and sends the message via SWIFT to a Financial Institution as Receiving bank that has been previously authorized by the account/s owner to receive it or directly to a Corporate SWIFT code.

- **Automatic SWIFT Service MT103**

Receive directly by e-mail copies of Swift MT103 for payment made against suppliers.

- Secure forwarding of information to pre-approved addresses
- Receiving the SWIFT copy of the payment automatically
- Save your time without having to physically show up at the branch

**Advantages:**

- **Standardization:** Reporting using the internationally recognized SWIFT standard;
- **Efficiency:** Tool allowing easy, fast and secure checking of foreign accounts;
- **Time saving:** Daily information is processed in an instant manner;
- **Partial or advanced automatization:** With account and/or cash management packages;
- **Reduced risk:** Fast and accurate information reducing response and decision making times;
- **Anticipation:** Overview of all your account facilitating the cash flow management;
- **Security:** Compliance with the security requirements used within the SWIFT network to exchange messages between banks.



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# INTERNET BANKING

Intesa Sanpaolo Bank Albania has a leading Internet banking platform in the local market, widely accepted and used by our international and local business customers.

## Advantages:

- **Secure and flexible:** in configuration and management;
- **Easy access** by End users: through username/password (optional virtual keyboard) and hardware OTP (one time password);
- **Perform:** wide range of transactions;
- **Extract:** the statement of the account into CSV PDF;
- **Benefit:** from variable-term deposits and interest rates, investing efficiently in short-term liquidity;
- **Easy usage:** no need to install any other software on your computer;
- **Check the account (s):** at any time and place;
- **Easy transfer of funds** (in and out): register beneficiaries to avoid manual data entry for each transfer;
- **Save time:** by making phone payments, taxes, social security or any other bill from the convenience of the office;
- **Check payments:** made and transaction details whenever you want;
- **Authorization levels:** guarantee at all times the control that is needed.



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# BULK PAYMENT SERVICE

Bulk Payment enables Business Customers to perform several payments in one batch/execution, through E-Banking channel.

**It is a simple, convenient and secure way to make regular/ frequent payments such as:**

- Salary payments;
- Suppliers' payments;
- Utility Payments;
- Frequent expenses (i.e. rent, subscribing fees).

**This electronic banking service allows customers to:**

- Initiate orders to third parties;
- Tracking transactions getting the current status of the payment orders;
- Check the account activity through intraday reports on payments.

**This service, provides to customers the facility of uploading/exchanging data through files, with different options and alternative combinations:**

- File upload;
- Payments Authorization;
- Payments View.



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## PAYMENTS & TRANSFERS

- Enjoy our Payment & Transfers Service through our Branch Network or from Internet Banking!
- Wide range of Correspondent Banks.
- Connected with SWIFT Service.
- Wide network distribution of the Bank's Branches.

## UTILITY PAYMENTS

- Benefit from the service of utility payments through our branches network or from Internet Banking!
- Direct Debit with no additional fee!
- Save your time, no need to go at any of the utility companies branch!

## EXCHANGE

- Profit from very favorable exchange rates.
- Receive competitive prices for your foreign currencies purchases/sales USD, EUR, GBP, CHF, JPY against local currency LEK or cross currencies.



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## CHEQUES

- Easy to manage, you don't need to carry Cash anymore!
- Be safe, you can block your Cheque at any moment!
- Simple & easy way of usage, just visit our branches to get the payment!

## SALARY SERVICE

- Pay the employees with salary service directly from our branches network or through Internet Banking!
- An easy & fast service in one single transaction!
- Save time by making the transaction through Internet Banking without visiting our Branches!

## POS ACQUIRING

- We offer the latest technology of POS Terminals totally for free.
- Accepting VISA & Mastercard with magnetic stripe, CHIP & Contactless.
- Payments are made in LEK but you can add EUR.
- Build up your modern brand with easy access.



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