



INTESA FOUNDATION
PHILANTHROPIC ORGANIZATION

ANNUAL REPORT 2025

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Nagrada za
korporativnu filantropiju
za 2025. godinu

Intesa fondacija
filantropska organizacija
Beograd

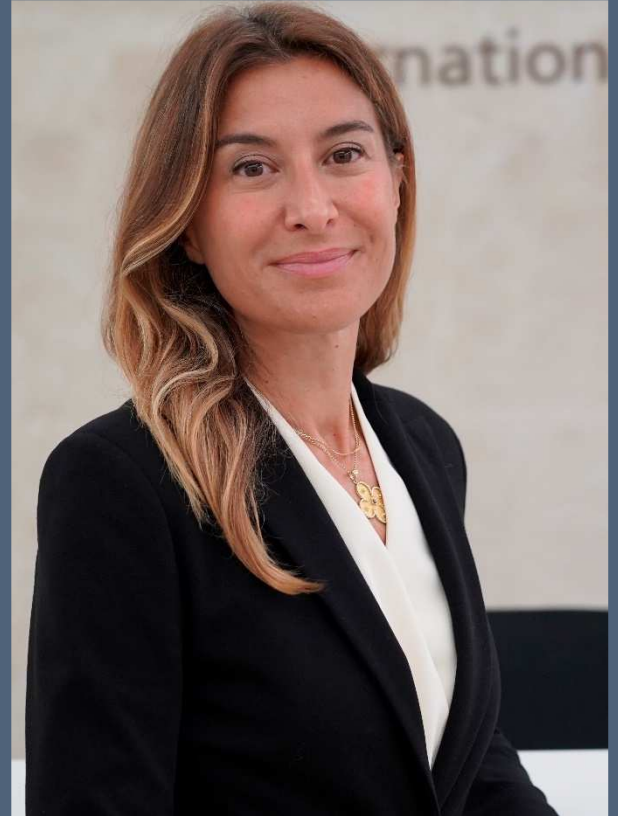
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Letter from the Chair of the Board of Directors

Ladies and gentlemen,

In an environment where corporate success is increasingly measured not only by business results, but also by contribution to society, the activities of the Intesa Foundation philanthropic organization in 2025 once again demonstrated our commitment to turning our financial strength and influence into measurable value that goes beyond the bank itself and creates a lasting social impact on the community. Guided by the strong dedication of the Intesa Sanpaolo group to strategic philanthropy in the Serbian market, the foundation continued to allocate funds transparently, in line with clearly defined priorities and verified community needs. Driven by the belief that social investments create the greatest value when they respond to specific needs and foster lasting change, the foundation channeled resources into areas where they could deliver the greatest quantifiable social impact. Through donations totaling 134 million dinars we helped modernize medical infrastructure for those most in need, while also advancing inclusion and opening up greater opportunities for the educational and personal development of children and young people from vulnerable social groups.



As a result, 350 children with the most serious illnesses received access to specialized care, more than 250 children from marginalized categories returned to the education system, and 100 children without parental care received structured mentoring support.

A significant portion of these funds was also directed towards resource efficiency and sustainability projects, as well as initiatives aimed at strengthening the economic and social independence of women in vulnerable life circumstances, within which 130 victims of human trafficking and gender-based violence received safe accommodation and specialized psychosocial support. Furthermore, as of last year, Banca Intesa employees took part for the first time in corporate volunteering programs within the projects supported by the foundation, making a personal contribution to initiatives of broader social importance. The effectiveness of this approach is also confirmed by the awards the foundation received last year: the Benefactor award presented by association My Serbia for contribution to the community and the award for supporting social entrepreneurship and entrepreneurship with social impact handed by Smart Kolektiv and the Forum for Responsible Business.

The results achieved represent a strong confirmation that the direction we have chosen is the right one, but also a solid foundation for our further development. Building on these achievements, we will continue to develop the Intesa Foundation as a relevant, reliable and long-term committed actor in social development; support initiatives of the greatest importance to the community; develop new partnerships; and, through the consistent implementation of our mission, contribute to building a more inclusive, sustainable and resilient society for all.

Paola Papanicolaou



Who we are and what we do

Main characteristics of the Intesa Foundation philanthropic organization

Intesa Foundation philanthropic organization was established by Banca Intesa Beograd on 20 March 2024. As a member of the international group Intesa Sanpaolo, Banca Intesa Beograd recognizes the importance of corporate responsibility and is committed to supporting initiatives and activities that might not be feasible without the support of dedicated partners.

The Foundation operates in alignment with the Bank's mission and vision, implementing a strategy designed to promote sustainable and meaningful contributions to the communities in which it operates.

Our Vision

Intesa Foundation is a versatile trustworthy not-for-profit institution, which promotes overall improvement of the quality of life of the local community, aiming at creating modern, sustainable and diversified society for the future.

Our Mission

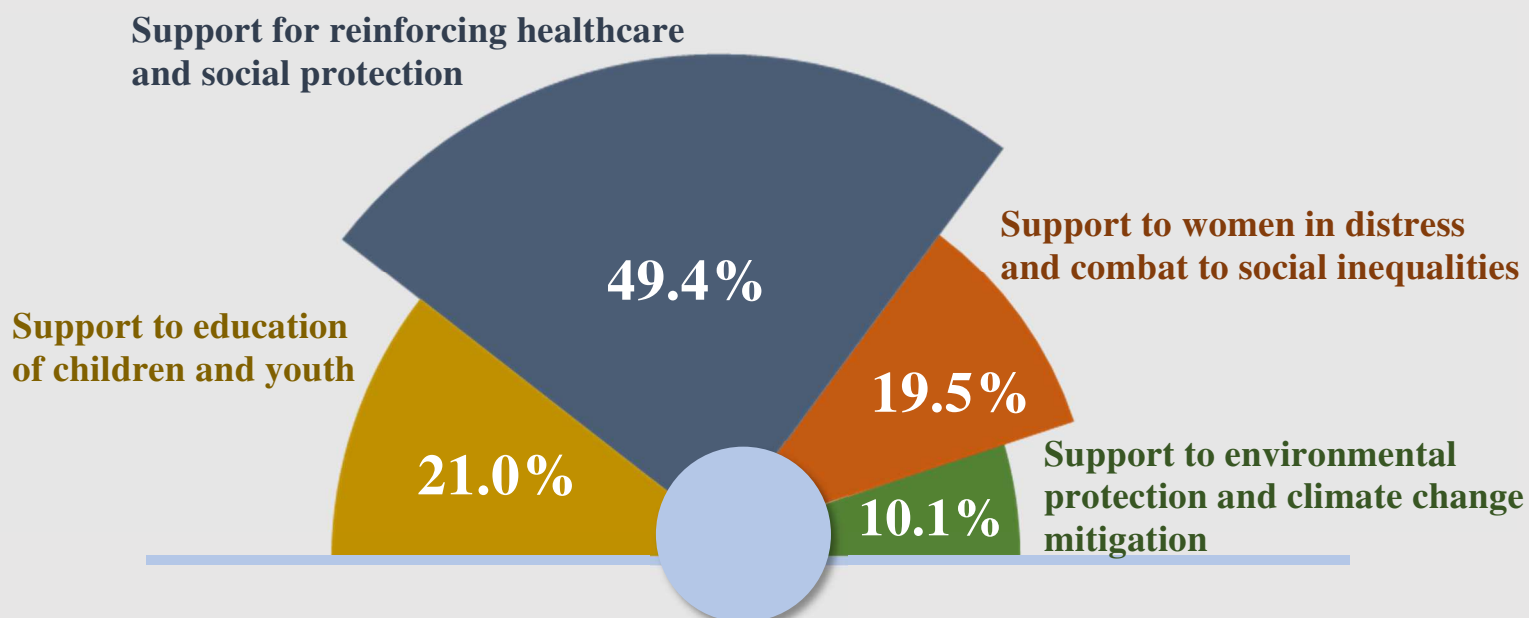
Intesa Foundation has the task to finance and extend any other form of support to projects of civil society organizations, local communities, culture, sport, social and other institutions with the long-term goal to positively influence all segments of society so as to contribute to the development of a sustainable, innovative and green environment for further prosperity.

Focus Areas

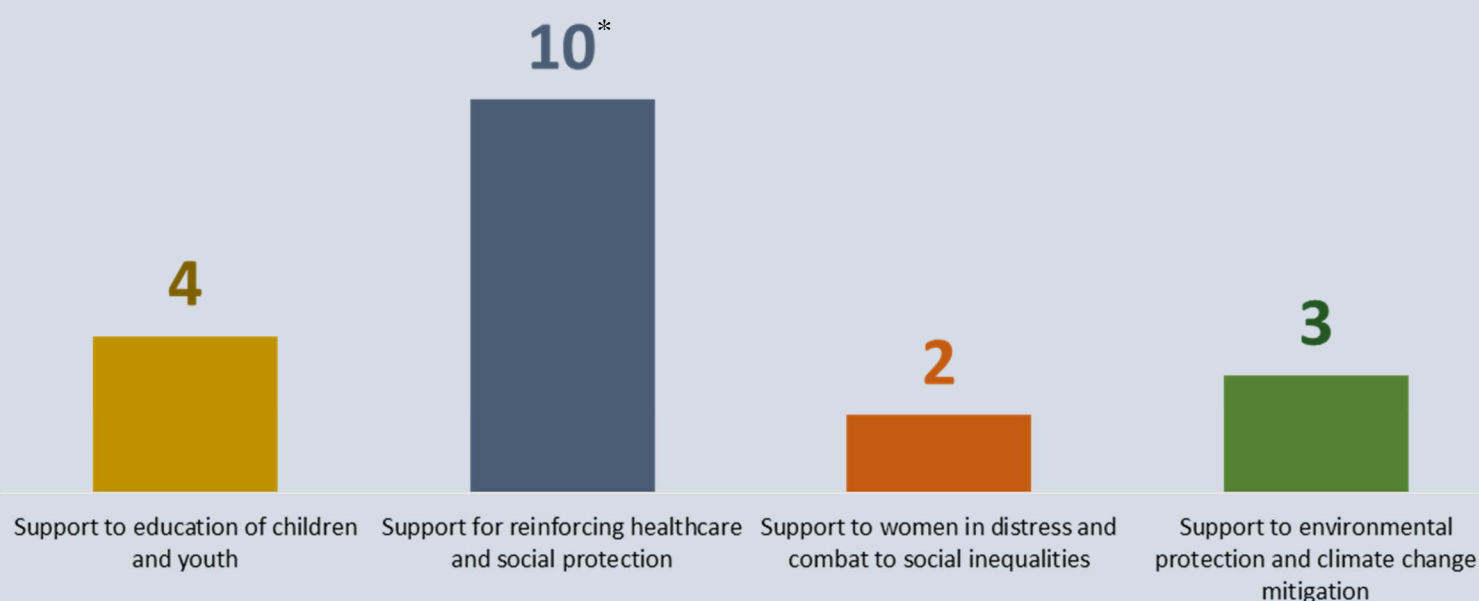
The objective of Intesa Foundation philanthropic organization, pursuant to law, is fulfilment of the general benefit purpose in the legally stipulated areas and areas declared in the Foundation's Articles of Association:

- *Support for reinforcing healthcare and social protection, focused namely on elderly population;*
- *Support for the development of education, children and youth;*
- *Support for women in distress and combat to social inequalities;*
- *Support for climate change mitigation and environmental protection;*
- *Support for local community projects.*

Supported projects by Focus Areas (by amount, in RSD)

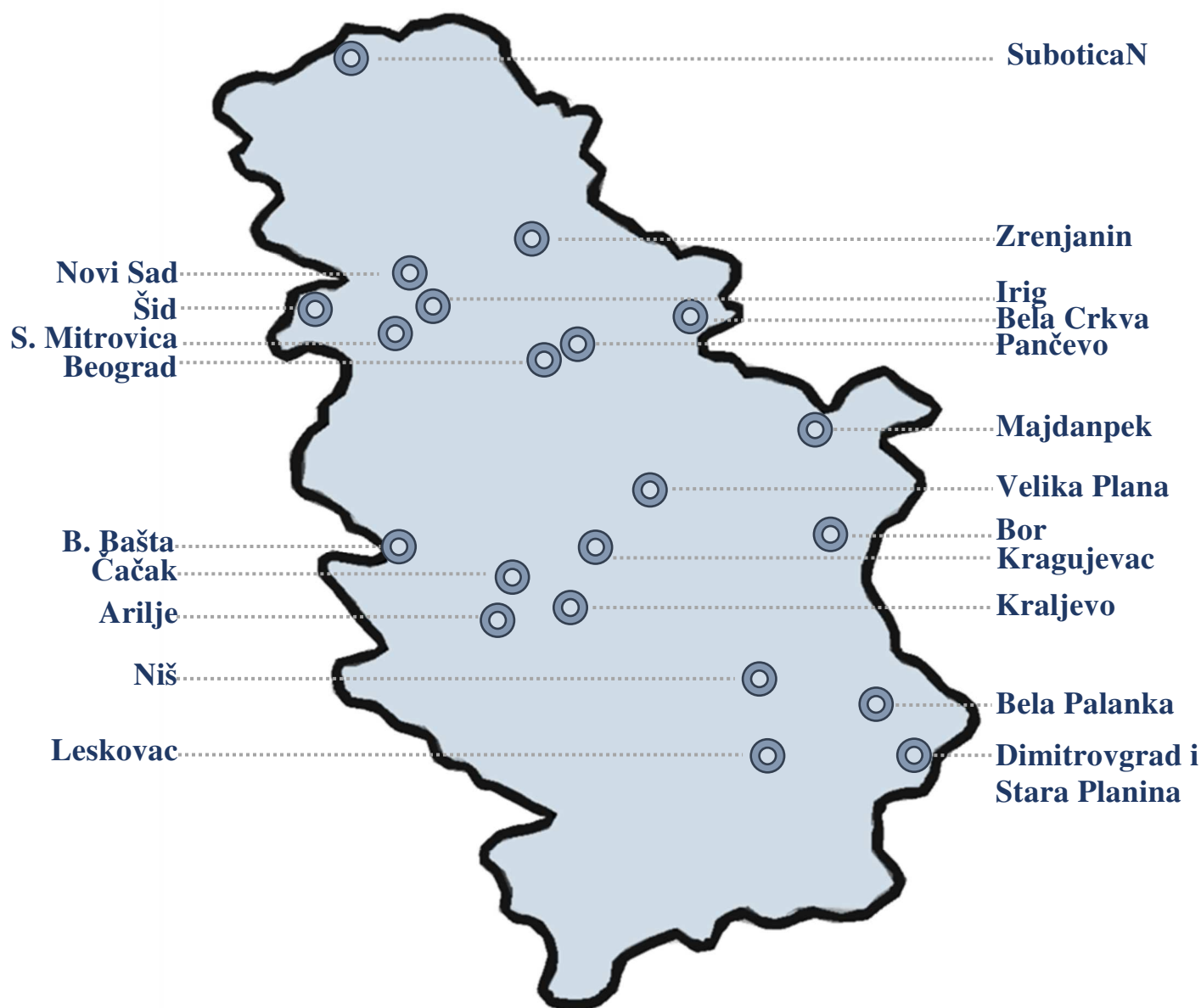


Supported projects by Focus Areas (by number of projects)



*Including 2 local donations

Year 2025 in numbers



The Intesa Foundation philanthropic organization donated RSD 133,917,328 in 2025:

- Support for reinforcing healthcare and social protection: RSD 66,092,405
- Support for the development of education, children and youth: RSD 28,083,439
- Support for women in distress and combat to social inequalities: RSD 26,150,384
- Support for climate change mitigation and environmental protection: RSD 13,591,101



1

Support for reinforcing healthcare and social protection

Intesa Foundation philanthropic organization is committed to supporting initiatives in the healthcare sector that create tangible benefits for patients, healthcare professionals, and the wider community.



Support for reinforcing healthcare and social protection

A key focus of support to healthcare is the provision of financial support for the procurement of medical equipment, enabling healthcare institutions to strengthen their diagnostic and treatment capacities and improve the quality and accessibility of healthcare services. In addition, the Foundation supports programs dedicated to the continuous education and professional development of healthcare professionals, contributing to the advancement of medical knowledge and the application of modern clinical practices.

Intesa Foundation also promotes initiatives aimed at strengthening social protection and fostering social inclusion. Attention is given to programs that facilitate the employment and professional integration of persons with disabilities, as well as other vulnerable and marginalized groups. Through cooperation with civil society organizations, Intesa Foundation supports projects that encourage skills development, improve workplace accessibility and promote equal opportunities.

In 2025, the total support provided by the Intesa Foundation for initiatives aimed at strengthening healthcare and social protection amounted to RSD 66,092,405.

Throughout the year, the Foundation continued its commitment to reinforcing the healthcare system by supporting key medical institutions through donations of medical equipment with a total value of RSD 17,443,400. The equipment was donated to the Pediatric Clinic of the University Clinical Center in Kragujevac and the Clinic for Children's Surgery, Orthopedics and Traumatology of the University Clinical Center in Niš.

The donations included a dermatom with skin graft mesher, an incubator for the care of premature babies, a vibration saw for plaster removal, a sterilizer, two patient transport stretchers, an X-ray machine, and a microscope for cytological examination. Through these donations, the Foundation contributed to strengthening diagnostic and treatment capacities and enhancing the quality of care provided to pediatric patients.

In addition to supporting healthcare institutions through equipment donations, the Foundation also contributed to initiatives aimed at improving care and support services for patients and their families. In this context, support was provided to the "Stay with Me – Toward Quality and Comprehensive Palliative Care for Children and Families" project implemented by the NURDOR, as well as to the "Oncology-Social Navigation System – National Center for Education and Support for Breast and Gynecological Cancer Patients" project implemented by the Women's Center Milica.

Further support was extended to community-based initiatives through the Foundation's local donation program for smaller projects (up to EUR 5,000). Within this framework, assistance was provided to Belhospice, which delivers specialized palliative care services, and to HIBAS, an organization dedicated to improving the quality of life and social inclusion of people living with spina bifida and hydrocephalus.

With the aim of strengthening social protection and promoting social inclusion, the Intesa Foundation also supported several projects focused on improving employment opportunities and professional integration for persons with disabilities and other vulnerable groups. Support was provided to the Child's Heart project *"Sounds of Heartbeat Café in Novi Sad"*, the Association Evo Ruka project *"Youth Club for Young People with Intellectual Disabilities After Finishing High School – Safe Way to Adulthood"*, the Association of Persons with Cerebral Palsy and Children's Paralysis Will for Life project *"Pathway from Work Engagement to Inclusion"* and the Liceulice project *"Strategy for a Change"*.

Through these initiatives, the Foundation contributed to strengthening skills development, improving employability, and fostering equal opportunities for individuals facing social and economic barriers.

Intesa Foundation reaffirmed its commitment to improving healthcare services, strengthening support systems for patients and their families, and promoting greater social inclusion and protection within the community.

1.1

Donation of medical equipment to Pediatric Clinic of the University Clinical Center in Kragujevac

In response to the expressed needs of the University Clinical Center in Kragujevac, the Foundation supported the procurement of new medical equipment intended to replace outdated devices that were increasingly prone to malfunction. The existing X-ray machine had been in use for 18 years, while the microscope used for cytological examinations had been in operation for more than 25 years, highlighting the necessity for modernization of essential diagnostic equipment.

With the aim of supporting the hospital in providing more efficient and higher-quality healthcare services, as well as contributing to the strengthening of the healthcare system of the Republic of Serbia, the Intesa Foundation approved a donation in the total amount of RSD 10,134,157¹.

The donated funds were used for the procurement of X-ray machine and microscope for cytological examination, significantly enhancing the institution's diagnostic capabilities and supporting medical staff in delivering timely and accurate diagnoses.

¹ including the fee for Fund B92 as the technical partner for the implementation of the project

1.2

Donation of medical equipment to the Clinic for Children's Surgery, Orthopedics and Traumatology of the University Clinical Center in Niš

In line with its commitment to improving healthcare infrastructure and supporting pediatric care across Serbia, Intesa Foundation supported the University Clinical Center Niš, specifically the Clinic for Children's Surgery, Orthopedics and Traumatology, which identified the need for additional medical equipment.

Responding to these needs, the Intesa Foundation approved a donation in the total amount of RSD 7,311,110 ².

The donation enabled the procurement of several important medical devices and hospital equipment, including a dermatom with skin graft mesher, an incubator for the care of premature babies, a vibration saw for plaster removal, a 60-liter sterilizer (autoclave), and two patient transport stretchers. These devices contribute to improved surgical procedures, enhanced patient safety, and more efficient hospital operations.

Through these donations to the University Clinical Centers in Kragujevac and Niš, the Intesa Foundation strengthened institutional capacities and enabled medical professionals to deliver higher-quality care to their patients. These initiatives exemplify the Foundation's broader mission to foster a resilient healthcare system and expand access to modern medical services for communities across Serbia.



Medical equipment – Clinical Centers in Niš and Kragujevac



² including the fee for Fund B92 as the technical partner responsible for supporting the implementation of the project

1.3

“Stay with me – Toward Quality and Comprehensive Palliative Care for Children and Families” project

Intesa Foundation awarded a donation of RSD 9,601,877 to NURDOR for “Stay with Me – Toward Quality and Comprehensive Palliative Care for Children and Families”, which provides care throughout all stages of treatment, including support during terminal illness and bereavement for families.

Direct beneficiaries of the project were 91 medical and non-medical staff, 13 families who have lost a child and approximately 350 children in Serbia newly diagnosed with malignant diseases each year benefiting from expanded support services that align with standard care procedures.

The project addressed key challenges in pediatric palliative care, such as limited specialized staff, lack of integrated programs, and the need for education and awareness.

Key activities implemented included:

- Training of 91 medical staff through national courses and workshops with domestic and international expert (accredited national seminar (Category I) “Continuous Education – Pediatric Palliative Care: Multidisciplinary Approaches and Family Support” - NURDOR strengthened international collaboration with Azienda ospedaliero-universitaria Policlinico Sant’Orsola Malpighi and A.G.E.O.P. Ricerca Olnus, accredited national courses “Multidisciplinary Approach in Pain Therapy” - Bel Hospice, accredited national courses “Palliative Care – Support, Empathy, and Quality of Life in the Terminal Stage of Incurable Diseases.” - Bel Hospice, accredited test “Holistic Approach in Pediatric Palliative Care” - Bel Hospice, accredited test “Identification of Respiratory Symptoms in Palliative Care” - Bel Hospice)
- Family support via multidisciplinary rehabilitation programs for grieving families (“Hand of Hope”) for 13 families
- Research conducted by Prof. Dr. Tamara D. Klikovac and guidelines to develop best practices, including a handbook for parents and healthcare professionals
- Round table Enhancing the multidisciplinary approach to palliative care in pediatric hemato-oncology

This initiative reflects the Foundation’s commitment to enhancing pediatric oncology care, supporting families, and strengthening palliative care services across Serbia.

NURDOR - Training of medical staff



1.4

“Oncology-Social Navigation System – National Center for Education and Support for Breast and Gynecological Cancer Patients” project

The Women Center Milica was a beneficiary of a donation in the amount of RSD 10,043,628 for “Oncology-Social Navigation System – National Center for Education and Support for Breast and Gynecological Cancer Patients” project.

Project provided comprehensive support to patients and their families throughout all phases of treatment and care. The program offered guidance on diagnosis, facilitated understanding of therapeutic procedures, and provided emotional and practical assistance during treatment. Based on a patient-centered, one-on-one approach, the initiative addressed the individual needs of each patient. Direct beneficiaries of the project were around 3,500 women suffering from breast and gynecological cancers and 10 navigators from 5 patient associations from Belgrade, Nis, Subotica, Majdanpek and Arilje.

The project was implemented through several key components:

- Establishment and strengthening of support centers located in Niš, Subotica, Arilje, and Majdanpek, alongside further strengthening of the existing support center in Belgrade. Each newly established center was equipped with essential technical resources, enabling trained navigators to dedicate 10–15 hours per week to patient support through call centers, online communication, and in-person consultations.
- Capacity building and knowledge transfer (specialized training programs were delivered for experienced navigators and social work navigators operating within the health and social care systems)

- Mentoring and quality assurance for staff in the newly established support centers.
- Public awareness and patient outreach through public and digital campaigns promoting the availability of support services, including a free SOS helpline for oncology patients.

This project aimed to strengthen the healthcare system by improving patient access to information and support. By providing dedicated navigation services, the project helps alleviate the burden on healthcare professionals who, due to heavy workloads and limited time, are often unable to fully inform patients about medical procedures, available treatment options, and their rights within the health and social care systems.



WC Milica -Support center in Belgrade



1.5

“Sounds of Heartbeat Café in Novi Sad” project

Child's Heart was a beneficiary of donation in the amount of RSD 7,086,210 for project “Sounds of Heartbeat Café in Novi Sad”.

The project aimed to support the opening of a new café in Novi Sad by creating a safe and inclusive space where people with disabilities can receive professional training and employment opportunities. The donation also contributed to equipping the café with the necessary furniture and equipment.

As in the existing Sounds of Heartbeat cafés in Belgrade, Pančevo and Subotica, 20 people with intellectual disabilities were trained and employed to work as waiters, bartenders, sales assistants, and to create printed products such as T-shirts, mugs, and other items.

In addition to equipping the café in Novi Sad, the project included several complementary activities such as practical skills training for 20 young people with intellectual disabilities to prepare them for work in a café; social skills training for 40 young people necessary for successful workplace integration; training for 50 people with disabilities from various associations across Novi Sad aimed at strengthening self-advocacy and self-representation skills in the process of employment or self-employment etc.



Child's Heart-Sounds of Heartbeat Cafe in Novi Sad



1.6

“Youth Club for young people with intellectual disabilities after finishing high school-Safe way to adulthood” project

Evo ruka Association was a beneficiary of donation in the amount of RSD 9,280,403 for a project “Youth Club for young people with intellectual disabilities after finishing high school-Safe way to adulthood”.

The association has been piloting an innovative community-based service, the “Club for Young People with Intellectual Disabilities,” over the previous year, supporting 10 users and their families. Through this project, the Association aimed to expand the number of beneficiaries and further improve the service through additional training for employees and volunteer students who work closely with users and their families.

After completing secondary education, many young people with intellectual disabilities lose access to key support services and often remain on waiting lists for day care centers, which are limited in number in Belgrade. As a result, they are frequently left at home and isolated from their peers and the wider community. The project supported 16 young people who have completed secondary school, 10 young people still in education, and 20 student volunteers from the Faculty of Social Sciences.

Project activities included daily services within the Youth Club (counseling and educational activities, work and occupational therapy, development of adaptive skills, employment preparation, sports and recreational activities, and support for parents), professional training and mentoring for volunteer students and young professionals, as well as an awareness-raising campaign through social media and podcasts focused on the challenges faced by young people with disabilities after finishing school.

1.7

“Pathway from work engagement to inclusion” project

Association of Persons with Cerebral Palsy and Children's Paralysis "Will for Life" was a beneficiary of donation for “Pathway from work engagement to inclusion” project in total amount of RSD 7,851,583.

The project aimed to strengthen the social inclusion of 20 persons with disabilities through active participation, vocational training, and work engagement, contributing to greater independence. The Will for Life association operated a fruit processing and drying facility in Staro Selo for over a year, where it actively employed persons with disabilities. Through this project, the organization expanded the number of trained and work-engaged persons with various types of disabilities, while it also improved production at the facility through additional trainings for employees and the procurement of new equipment.

The project also included activities aimed at raising awareness about the importance of work inclusion for persons with disabilities, including a forum for decision-makers and NGO representatives, as well as a roundtable discussion with persons with disabilities and their parents or legal guardians.



Will for life - Processing and drying facility in Staro selo



Evo ruka- Youth Club for young people with intellectual disabilities

1.8 “Strategy for a change” project

The organization Liceulice received a donation of RSD 3,907,863 for the project “Strategy for a Change.” The project’s direct beneficiaries were street magazine vendors from Belgrade, Novi Sad, Pančevo and Kraljevo, many of whom face extreme poverty, long-term unemployment, and housing insecurity.

The project focused on empowering marginalized vendors by strengthening their financial independence, professional skills and social inclusion.

Through targeted training programs organized with volunteers from Banca Intesa Beograd, 60 vendors from Belgrade and Novi Sad acquired practical skills in budgeting, saving, long-term financial planning, as well as improved sales and negotiation techniques..

As part of vendor empowerment, four creative workshops were held with 12 vendors, resulting in 500 calendars and 200 planners promoted through a New Year campaign and the November issue of the Liceulice magazine (circulation: 14,000).

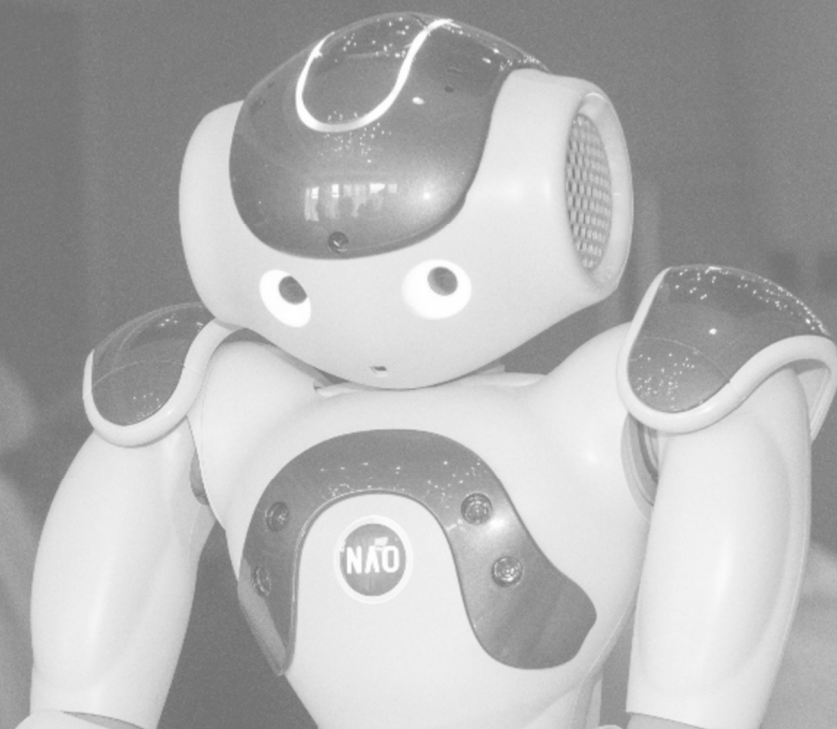
To improve working conditions and professional visibility, new uniforms were procured and distributed to approximately 140 vendors, including replacements for around 90 active vendors.



The project also supported opening a new Liceulice sales location in a socially receptive and strategically viable city. Additionally, two practical guides were developed to ensure quality and consistency in vendor support.



Liceulice- Financial literacy workshop with Banca Intesa Beograd volunteer



2 Support for education of children and youth

Taking into account the long-term systemic challenges facing the education system in Serbia, one of the Intesa Foundation's focus areas is supporting the education of children and young people. Particular focus is given to improving educational opportunities for children from marginalized communities and those with developmental disabilities, as empowering these groups through education is essential for fostering inclusion and sustainable social progress.

Support for education of children and youth

In the reporting period, Intesa Foundation provided financial support totaling RSD 28,083,439 to four organizations — the Center for Advancement of Society, My Way, the Center for Youth Integration and the Gerontological Society of Serbia — to promote social inclusion of marginalized groups such as Roma communities, children without parental care, and children with disabilities. Among the key priorities was also enhancing the financial literacy of senior citizens, enabling them to achieve greater confidence, security, and independence in managing their daily lives and financial decisions.

2.1 “No street but school” project

The Center for Youth Integration received a donation of RSD 11,249,923 for the “No Street but School” project. The project directly benefited 292 Roma children aged 7 to 18 living in informal settlements in Belgrade, providing support for both primary and secondary education.

In Serbia, there are no specialized state institutions or strategies addressing the needs and rights of street-involved children, leaving many undocumented and invisible to the system. Roma children in street situations face extreme poverty, social exclusion, and discrimination.

The project provided individual and direct support through educational workshops, outreach work, and the creation of a strong network among families, schools, and relevant institutions. Its main objective was to increase school participation, improve academic performance, and prevent dropouts. Parents also received tailored support to recognize the importance of education.

Key activities included mapping street-involved children for school enrolment, providing on-site technical and learning support, organizing extracurricular activities to foster social inclusion, and improving living conditions with school materials, hygiene supplies, and food.



Center for Youth Integration –
daily workshops



2.2 “Every step” project

The Inclusive Developmental Circle for Children and Youth My Way received a donation of RSD 5,746,419 for the “Every Step” project.

The project addressed the daily challenges faced by children and youth with disabilities by supporting the development of their practical life and social skills, while also empowering families by providing parents with opportunities for rest and strengthening their parenting capacities.

Project activities included organized non-institutional workshops for 57 children and young people in Belgrade and 118 in Niš (practical skills, drama, life skills, and computer skills), a camp on Kosmaj (for 47 children and youth and 10 assistants) to promote independence through daily living activities, the creation of a Practical Skills Manual eBook, and a drama performance to showcase participants’ progress.

Through these structured and inclusive activities, the project aimed to enhance independence, self-reliance, social integration, and a sense of belonging among children and youth with disabilities.

My way – social skills workshops



2.3 „Learning and Growing Together” project

The Center for the Advancement of Society received a donation of RSD 4,523,283 for the “Learning and Growing Together” project“. The project directly benefited 100 children without parental care, aged 2 to 18, residing in institutional care centers in Belgrade (Center for the Protection of Infants, Children, and Youth in Zvečanska) and Bela Crkva (Dom Vera Radivojević), as well as students from humanities faculties at the University of Belgrade and University of Novi Sad.

The project paired students with children through structured weekly mentorship sessions, fostering social inclusion, emotional stability, personal development, and essential life skills.

Project activities included mentorship programs, creative and educational workshops, interactive learning experiences, and career guidance.

The project also included a roundtable on the topic “Improving Professional Practice for Social Sciences Students”. The event aimed to initiate a professional dialogue on enhancing the student internship model, making it more structured, meaningful, and aligned with the real needs of the community.

*Center for advancement of society
– roundtable*



2.4

“Strengthening Financial Resilience Among Older Adults: A Community-Centred Approach to Financial Literacy” project

The Gerontological Society of Serbia received a donation of RSD 6,563,814 for the project “Strengthening Financial Resilience Among Older Adults: A Community-Centred Approach to Financial Literacy”. The project directly benefited around 300 older adults attending financial literacy workshops, as well as five community partners trained in Belgrade, Kragujevac, Čačak, Bela Palanka and Sremska Mitrovica.

The project aimed to empower older adults by enhancing financial literacy, identifying key financial risks, and developing age-friendly educational materials. Initial focus groups gathered insights from diverse older adults to understand their financial challenges, which contributed to the creation of culturally appropriate resources—including print guides, educational videos, and audio materials—freely accessible to local organizations, public institutions, and NGOs.

A series of practical, age-sensitive workshops improved participants’ ability to manage daily financial decisions, detect fraud, and access social entitlements. Workshops included hands-on exercises such as budgeting simulations and scam identification activities, combined with peer discussions and expert guidance, and were delivered in collaboration with local institutions such as senior centres and libraries, with particular attention to underserved and rural areas.





3

Support for women in distress and combat against social inequalities

The Foundation remains firmly committed to supporting women in distress and addressing social inequalities, recognizing that vulnerable groups often face compounded challenges. Within this focus area, two partner organizations—ASB Serbia and Atina—were supported with total donations amounting to RSD 26,150,384.

Through these partnerships, the Foundation contributed to improving the lives of key beneficiary groups, including survivors of human trafficking and gender-based violence, as well as women survivors of domestic violence, particularly those who are current or former residents of safe houses.

3.1 „United Against Domestic Violence in Serbia“ project

The ASB Serbia received a donation of RSD 12,089,000 for the project “United Against Domestic Violence in Serbia”. The project aimed to improve the position and quality of life of women survivors of domestic violence in Pančevo, Zrenjanin and Sremska Mitrovica by providing economic, psychosocial, and general support to women transitioning from shelters toward independent living.

Economic empowerment activities included financial literacy training, vocational training and requalification programs tailored to beneficiaries’ needs, and non-cash grants for starting small businesses and purchasing essential equipment. Basic financial literacy trainings, organized by volunteers from Banca Intesa Beograd, were successfully completed by 55 participants in total—22 in Pančevo, 13 in Sremska Mitrovica, and 20 in Zrenjanin.

Psychosocial support was delivered through individual and group counselling sessions aimed at strengthening psychological resilience and emotional recovery. In addition, non-cash grants (equipment) were provided for 8 women.

The project also supported professional exchange and learning among shelter staff, enabling employees from participating shelters to share experiences and strengthen capacities for providing support to survivors of domestic violence.



3.2 “Safe Steps: Empowerment Beyond Survival Integrated Support to Victims of Human Trafficking and Gender-Based Violence” project

Atina received a donation of RSD 14,061,384 for the project “Safe Steps: Empowerment Beyond Survival – Integrated Support to Victims of Human Trafficking and Gender-Based Violence.” The project addressed the complex challenges faced by women and children survivors of human trafficking and gender-based violence, who often experience marginalization, economic instability, and limited access to essential services.

The donation supported around 150 women survivors by providing safe accommodation, psychosocial support, and opportunities for economic empowerment. Through vocational training and employment support activities, survivors were equipped with practical skills and assisted in accessing job opportunities, helping reduce the risk of re-victimization and enabling greater long-term independence and social reintegration.

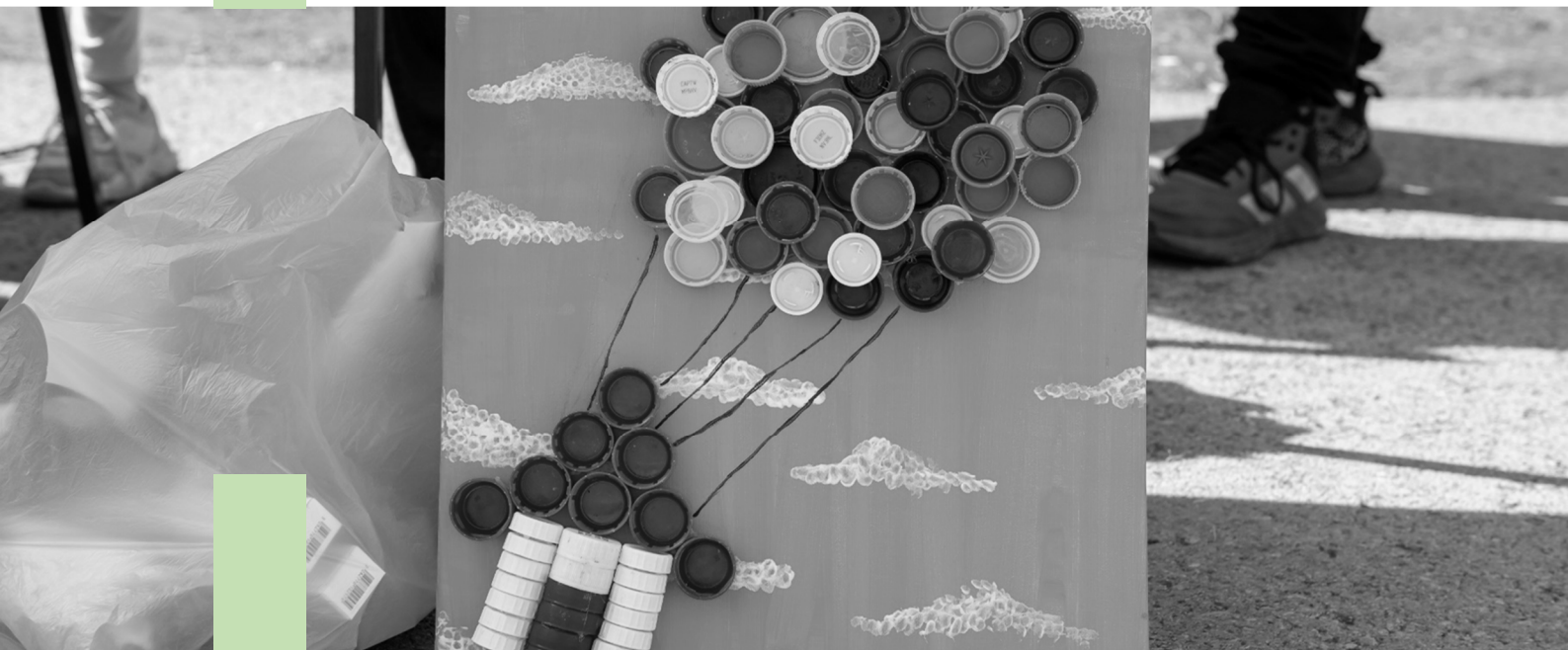
Project activities included the provision of safe housing and daily support services through Atina’s safe house and Open Club center, as well as the development of a dedicated indoor-outdoor counselling space. Vocational training was delivered through practical weekly sessions at Atina’s social enterprise, Bagel Bejgl, allowing participants to gain hands-on work experience.

The project also implemented prevention workshops and capacity-building activities for professionals working with vulnerable groups, alongside visibility and advocacy initiatives aimed at raising awareness about human trafficking and gender-based violence and promoting the project’s outcomes.



Atina – Bagel Bejgl social enterprise





4

Support for environmental protection and climate change mitigation

The Intesa Foundation is dedicated to environmental protection by supporting initiatives that promote sustainability and create a lasting positive impact for future generations. Over the past two years, the Foundation has supported three partner organizations—WWF Adria, Cap for handicap and Food Bank Vojvodina—with total contributions of approximately EUR 116 thousand. These partnerships have enabled the implementation of key projects focused on reducing food waste, promoting recycling and safeguarding biodiversity.

4.1

“Creating conditions for the coexistence of humans and large carnivores in Stara Planina and the restoration of the pedunculate oak population” project

The WWF Adria received a donation of RSD 3,656,971 for the project “Creating Conditions for the Coexistence of Humans and Large Carnivores in Stara Planina and the Restoration of the Pedunculate Oak Population”. The project aimed to support biodiversity restoration in the Stara Planina protected area through targeted actions focused on restoring pedunculate oak populations and establishing wildlife corridors.

A new model of mosaic forest ecosystems was introduced to improve habitat conditions for wildlife, with particular attention to the Brown Bear population in the region. Based on expert recommendations, a “food forest” for wildlife was established by planting crops that support the natural diet of bears and other species, representing the first initiative of this kind in Serbia.

Planting activities were carried out within the protected area on an agricultural site in the village of Kamenica in the municipality of Dimitrovgrad. Photo and video traps were installed to monitor wildlife movement and assess the impact of the newly established ecosystem. Monitoring data contributed to a research study conducted by associates from the Faculty of Biology, University of Belgrade, marking the first systematic monitoring of protected wildlife species populations on Stara Planina.



WWF Adria - tree-planting action in the foothills of Stara Planina

As part of the project, WWF also organized a volunteer tree-planting action in the foothills of Stara Planina, in the village of Balta Berilovac. Around 35 volunteers from Banca Intesa Beograd branches across Serbia participated in the activity, planting 50 pedunculate oak saplings and helping restore and green the area of the former elementary school in the village.

The project also included public engagement activities, such as workshops on species conservation and climate action in Zaječar, Knjaževac, Pirot, and Dimitrovgrad, as well as a roundtable discussion held in Pirot.

4.2 “Čep fest Caravan” project

Association Cap for handicap received a donation of RSD 3,210,496 for the project “Čep Fest Caravan.” The project combined environmental protection with social inclusion by promoting recycling while supporting people with disabilities.



Cap for hendicap



The initiative focused on collecting plastic bottle caps across Serbia, with the goal of purchasing orthopedic aids for people with disabilities. Over the course of the project, plastic caps were collected from a wide network of collection points and through dedicated events, with the total amount later sold to recycling centers. The proceeds were used to procure essential assistive devices, including wheelchairs, orthopedic tricycles for children, and patient bathing chairs, which were distributed according to the needs of selected beneficiaries.

A key component of the project were Eco-Inclusive Children’s Festivals – Čep Fest, organized in Bajina Bašta, Leskovac, Bor, Šid, and Bela Crkva. Through creative, educational, musical, and sports activities, these events engaged around 500 children and young people in learning about recycling, environmental protection, and the importance of supporting people with

4.3 “Food for all” project

The Food Bank Vojvodina received a donation of RSD 6,723,633 for the project “Food for All.” The project aimed to establish a sustainable system for rescuing surplus food from retail chains and redistributing it to vulnerable groups across Serbia.

Through the network of the Food Bank Vojvodina and its partner organizations, the project supported around 2,000³ homeless individuals, single-parent households, low-income families, elderly people and users of social institutions and day care centres.

Each working day, the Food Bank team collected surplus food from retail stores in Novi Sad and transported it to its operational base in Irig where donated food was received, sorted, and prepared for distribution. As part of the project, a prefabricated container was built as an operational hub for receiving, sorting, and packaging donated food, with the additional goal of creating employment for a person from a vulnerable group.

After sorting, the food was distributed through a wide network of more than 200 partner organizations, institutions, and community groups, ensuring that surplus food reached those most in need. Distribution covered the entire country, with a particular focus on the regions of Srem, Banat, and Bačka, as well as Belgrade and its surrounding areas.

Through regular daily collections, the project enabled the distribution of significant quantities of rescued food each month, while the project vehicle was also used for emergency collections when additional donors required logistical support. By saving surplus food from waste and redirecting it to those most in need, the project strengthened community solidarity, supported vulnerable groups, and raised awareness about responsible food management.



Food Bank Vojvodina





Financial report

BALANCE SHEET

DATE: 31.12.2025.

- in thousands of Dinars -

Acc	ITEM	AOP	Note	Amount	
				Current year	Closing balance at 31.12.2024
1	2	3	4	5	6
	ASSETS				
	A. FIXED ASSETS (0002 + 0003 + 0009 + 0010 + 0011+0012)	0001		-	-
01	I. INTANGIBLE ASSETS	0002		-	-
02	II. PROPERTY, PLANT AND EQUIPMENT	0003		-	-
03	III. BIOLOGICAL ASSET	0009		-	-
04	IV. LONG-TERM FINANCIAL INVESTMENTS	0010		-	-
05	V. LONG-TERM RECEIVABLES	0011		-	-
28 (part)	VI. LONG - TERM ACCRUED AND DEFERRED INCOME	0012		-	-
	B. INVENTORIES AND RECEIVABLES (0014 + 0019 + 0020 + 0021+ 0022 + 0023)	0013		2,006	20,194
Acc. group 1	I. INVENTORIES	0014		-	-
20	II. TRADE RECEIVABLES	0019		-	-
22 и 27	III. OTHER RECEIVABLES	0020		-	-
23	IV. SHORT-TERM FINANCIAL INVESTMENTS	0021		-	-
24	V. CASH AND CASH EQUIVALENTS	0022		2,006	20,194
28 (part)	VI. PREPAYMENTS AND DEFERRED EXPENSES	0023		-	-
	C. TOTAL ASSETS = OPERATING ASSETS (0001 +0013)	0024		2,006	20,194
88	D. OFF-BALANCE SHEET ASSETS	0025		-	-
	EQUITY AND LIABILITIES				



	A. EQUITY (0402 + 0403 - 0404 + 0405 - 0408) ≥ 0	0401		-	19,930
30	I. SHARES (OWN SOURCES)	0402		-	-
330 and credit balances of account 331	II. POSITIVE REVALUATION RESERVES AND UNREALIZED PROFITS	0403		-	-
debit balances of account 331	III. UNREALIZED LOSSES	0404		-	-
34	IV. RETAINED EARNINGS	0405		-	19,930
35	V. LOSS	0408		-	-
	B. LONG-TERM PROVISIONS AND LIABILITIES (0412 + 0413)	0411		-	-
40	I. LONG TERM PROVISIONS	0412		-	-
41	II. LONG-TERM LIABILITIES	0413		-	-
495 (part)	B. LONG - TERM DEFERRED INCOME AND DONATIONS RECEIVED	0416		1,741	-
49 (part), except 495	Γ. LONG - TERM ACCRUED AND DEFERRED INCOME	0417		-	-
	C. SHORT-TERM PROVISIONS AND SHORT-TERM LIABILITIES (0419 + 0420 + 0421 + 0422 + 0423 + 0424 + 0425)	0418		265	264
463	I. SHORT-TERM PROVISIONS	0419		-	-
42	II. SHORT-TERM FINANCIAL LIABILITIES	0420		-	-
43	III. LIABILITIES FROM OPERATIONS	0421		77	77
45, 46, except 463 и 47	IV. OTHER SHORT-TERM LIABILITIES	0422		-	-
48, except 481	V. Liabilities based on value added tax and other public revenues	0423		-	-
481	VI. Profit tax liabilities	0424		-	-
49 (part)	VII. ACCRUALS	0425		188	187
	D. LOSS ABOVE THE VALUE CAPITAL (0411 + 0416 + 0417 + 0418 - 0424) ≥ 0 = (0404 + 0408 - 0402 - 0403 - 0405) ≥ 0	0426			
	E. TOTAL LIABILITIES AND EQUITY (0401 + 0411 + 0416 + 0417 + 0418 - 0426)	0427		2,006	20,194
89	F. OFF BALANCE SHEET LIABILITIES	0428		-	-

INCOME STATEMENT

for the period from 01.01 to 31.12.2025.

- in thousands of Dinars -

Acc	ITEM	AOP	Note	Amount	
				Current year	Closing balance at 31.12.2024
1	2	3	4	5	6
	A. OPERATING INCOME (1002 + 1003 + 1004 + 1005 + 1006 + 1007 - 1008 + 1009)	1001		135,204	117,178
60	I. REVENUES FROM SALE OF PRODUCTS AND SERVICES	1002		-	-
630 и 631	II. INCOME FROM MEMBER FEES AND MEMBER CONTRIBUTIONS	1003		-	-
632 и 639	III. INCOME PURSUANT TO SPECIAL REGULATIONS FROM THE BUDGET AND OTHER SOURCES	1004		-	-
64	IV. INCOME FROM DONATIONS, GRANTS, SUBSIDIES, ETC.	1005		135,204	117,178
65	V. INCOME FROM NON-FINANCIAL ASSETS	1006		-	-
620	VI. INCREASING THE VALUE OF INVENTORIES OF UNFINISHED AND FINISHED PRODUCTS	1007		-	-
621	VII. DECREASE IN VALUE OF INVENTORIES OF UNFINISHED AND FINISHED PRODUCTS	1008		-	-
61	VIII. INCOME FROM THE ACTIVATION OF GOODS, PRODUCTS AND SERVICES	1009		-	-
	B. OPERATING EXPENSES (1011 + 1012 + 1013 + 1014 + 1015 + 1016 + 1017 + 1018)	1010		135,204	97,247
50	I. COST OF GOODS SOLD	1011		-	-
51	II. COSTS OF MATERIALS, FUEL AND ENERGY	1012		-	-
52	III. COSTS OF SALARIES, FRINGE BENEFITS AND OTHER PERSONNEL EXPENSES	1013		-	-
53	IV. COSTS OF PRODUCTION SERVICES	1014		-	-
540	V. DEPRECIATION COSTS	1015		-	-
541	VI. COSTS OF PROVISIONS	1016		-	-
557	VII. COSTS OF DONATIONS	1017		133,917	94,565
55, except 557	VIII. NON-PRODUCTION COSTS	1018		1,287	2,682
	C. OPERATING PROFIT (1001 - 1010) ≥ 0	1019			19,931



	D. OPERATING LOSS (1010 - 1001) ≥ 0	1020		-	
66	E. FINANCIAL INCOME (1022 + 1023 + 1024 + 1025 + 1026)	1021		-	-
660	I. FINANCIAL INCOME FROM RELATIONS WITH PARENTS, SUBSIDIARIES AND OTHER RELATED PARTIES	1022		-	-
661	II. INTEREST INCOME	1023		-	-
662 and 663	III. FOREIGN EXCHANGE GAINS AND POSITIVE EFFECTS OF FX CLAUSE	1024		-	-
664	IV. Income from dividends	1025		-	-
669	V. OTHER FINANCIAL INCOME	1026		-	-
56	F. FINANCIAL EXPENSE (1028 + 1029 + 1030 + 1031)	1027		-	1
560	I. FINANCIAL EXPENSES FROM RELATIONS WITH PARENTS, SUBSIDIARIES AND OTHER RELATED PARTIES	1028		-	-
562	II. INTEREST EXPENSES	1029		-	-
563, 564 and 566	III. FOREIGN EXCHANGE LOSSES AND NEGATIVE EFFECTS OF FX CLAUSE	1030		-	1
569	IV. OTHER FINANCIAL EXPENSES	1031		-	-
	G. FINANCIAL PROFIT (1021-1027)	1032			
	H. FINANCIAL LOSS (1027-1021)	1033		-	1
683 and 685	3. INCOME FROM VALUATION ADJUSTMENTS OF OTHER ASSETS THAT ARE MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	1034		-	-
583 and 585	II. LOSS FROM VALUATION ADJUSTMENTS OF OTHER PROPERTY CARRIED AT FAIR VALUE THROUGH PROFIT OR LOSS	1035		-	-
67 and 68, except 683 and 685	J. OTHER INCOME	1036		-	-
57 and 58, except 583 and 585	K. OTHER EXPENSE	1037		-	-
	I. TOTAL INCOME (1001 + 1021 + 1034 + 1036)	1038		135,204	117,178



	K. TOTAL EXPENSES (1010 + 1027 + 1035 + 1037)	1039		135,204	97,248
	L. OPERATING PROFIT BEFORE TAX (1038 - 1039) ≥ 0	1040			19,930
	M. LOSS FROM REGULAR OPERATIONS BEFORE TAX (1039 - 1038) ≥ 0	1041		-	
69 - 59	N. NET INCOME FROM DISPOSAL OF DISCONTINUING OPERATIONS, EFFECTS OF CHANGE IN ACCOUNTING POLICY AND CORRECTION OF PRIOR PERIOD ERRORS	1042			
59 - 69	O. NET LOSS FROM DISPOSAL OF DISCONTINUING OPERATIONS, EFFECTS OF CHANGE IN ACCOUNTING POLICY AND CORRECTION OF PRIOR PERIOD ERRORS	1043			
	P. PROFIT BEFORE TAX (1040 - 1041 + 1042 - 1043) ≥ 0	1044			19,930
	R. LOSS BEFORE TAX (1041 - 1040 + 1043 - 1042) ≥ 0	1045		-	
721	S. INCOME TAX EXPENSE OF THE PERIOD	1046			
	T. NET PROFIT (1044 - 1045 - 1046) ≥ 0	1047			19,930
	U. NET LOSS (1045 - 1044 + 1046) ≥ 0	1048		-	



List of Partners in 2025

Name of partner	Project
<i>Fund B92</i>	Support to reinforcing healthcare – medical equipment donations (Clinic for Children's Surgery, Orthopedics and Traumatology of the University Clinical Center in Niš and Pediatric Clinic of the University Clinical Center in Kragujevac)
<i>NURDOR</i>	Stay with me – Toward Quality and Comprehensive Palliative Care for Children and Families
<i>Women Center Milica</i>	Oncology-Social Navigation System – National Center for Education and Support for Breast and Gynecological Cancer Patients
<i>Child's Heart</i>	Sounds of Heartbeat Café in Novi Sad
<i>Evo ruka</i>	Youth Club for youth with intellectual disabilities after finishing high school-Safe way to adulthood
<i>Will for life</i>	Pathway from work engagement to inclusion
<i>Liceulice</i>	Strategy for a change
<i>Center for Youth Integration</i>	No street but school
<i>The Inclusive Developmental Circle for Children and Youth My Way</i>	Every step
<i>Center for advancement of society</i>	Learning and Growing Together
<i>Gerontological Society of Serbia</i>	Strengthening Financial Resilience Among Older Adults: A Community-Centred Approach to Financial Literacy
<i>ASB Serbia</i>	United Against Domestic Violence in Serbia
<i>Atina</i>	Safe Steps: Empowerment Beyond Survival Integrated Support to Victims of Human Trafficking and Gender-Based Violence
<i>WWF Adria</i>	Creating conditions for the coexistence of humans and large carnivores in Stara Planina and the restoration of the pedunculate oak population
<i>Cap for handicap</i>	Čep fest Caravan
<i>Food Bank Vojvodina</i>	Food for all
<i>Belhospice (local donation up to EUR 5,000)</i>	Free palliative care services to oncology patients and their family members
<i>HisBas (local donation up to EUR 5,000)</i>	Empowered Parents, Empowered Children
Other partners	
KPMG	Accounting and tax services