

III. Marketing Strategies and Product Development

The main packages launched in the market were oriented toward the two main target customers :

- Individuals and their permanent need of purchasing a house. Emporiki Home which included also a consumer loan in the package was launched with the intention of providing to the customer possibility for planning their incomes for a certain period and completing their needs for a new house.
- Small businesses to whom was offered Emporiki Business, a package of products intended to cover all their banking needs and why not benefit from a special pricing related to the range of products they use with the bank.

Many other products were launched in the market along with also special offers. Due to the characteristics of the year, economical and sociological developments, the special offers launched were related mostly to deposit products. The period of launching was influenced also by the flow of Albanian citizens coming from abroad which income flows in the market are quite a substantial element.

(layouts of three campaigns launched)

A special offer launched for the first time in the market was the campaign related to the Fest card. This card was given to all customers with whom they could benefit from the discounts in major stores of Albania with whom the Bank has collaboration agreement. Along with these benefits the customers were participants in a big competition. The customer who won this competition was as a chance the first customer of our Lezha Branch Mr. Luk Vukaj.

The aim of our activity was to place particular emphasis on innovation, on competitiveness and on high level of customer service through improvement in the quality of products and services offered.

We are continually exploring ways of developing and widening the products and services offerings to meet the ever-changing demands of our customers. As competition increases, we're seeking innovative ways to make sure that our Bank stands out from the crowd.

During the year 2008 Emporiki Bank have lunched different campaigns promoting products and offers full filling the needs for individuals and companies. The products were designed as packages including several services offered by the Bank: deposits, loans, transfers, cards, money transfer, safe box, free tax payments etc

KËMBIMI ME SHUMË ME DEPOZITEN E BANKES EMPORIKI

5.3% SHURATE

Depozitë me afat

Member of CA Group

Emporiki Bank

5.9% Fiks për 6 vjet

Kredë për shtëpi

Emporiki Bank

Communication activities

The main strategy followed in all bank communication activities was to promote our top products and emphasize the fact that Emporiki is a bank that provides solutions to all customers' needs.

The campaigns related to the products which are fully described in prior, were launched in different Medias and channels of distribution. The communication mix used was adapted to the needs of the segment of clientele the product was oriented to. Through the efficient use of all channels of communication the Bank realized to increase its share of market in the Medias.

Along with the campaigns public relation activities were organized as well. The target was to promote our Bank activity and products through the participation in several activities enabling a closer approach with the clientele. The most important events were:

- Epirus Fair in Ioannina City during 10-18 May 2008
- In 5-7 June 2008 in Palace of Congress was organized the First edition of Greek Companies Fair in Albania
- Festival of Beer” - the most popular activity organized in last years in Korca city
- Albanian National Theatre putted on stage the Greek drama called “Troy” by Euripides at the ancient amphitheater of Butrinti as one of the competitors of International Festival of Theatre Butrinti 2000 etc.

Along with these activities Emporiki Bank has undertaken initiatives to stress the social responsibility which it endorses such as:

- Support of the wounded families in the tragedy of Gerdec with a symbolic amount of EURO 10,000 and the opening of an account in which every customer and staff has credited their contribution.

- Support on the occasion of the 20 May-National Day of the orphans to the National Institute of the Orphans Integration. A national party was held to transmit powerful and emotional message for all Albanian community.

- Financial support to the foundation “The Martyrs of the Police State” which support in special the orphans of the police officers fallen on duty.

- Enhancing the project of Municipality of Tirana “Demarcation of the one fragment to road “Ismail Qemali””, transforming it in pedestrian area with quite limited vehicles traffic.

- Saving Day-Activity

The children of the Secondary school “Edit Durham” were protagonists of the Activity organized by Emporiki Bank Albania dedicated to Saving Day. In the environment of the school the message, that savings money is very important were convey to the children through a very cheerful atmosphere. In the ceremony were present different representative and among them even the Chief Executive Officer of Emporiki Bank Albania, Mr. George Caracostas. As a symbolic sign of this Day to the children were distributed “Piggy Bank”, where they can deposit own money. Both with “Piggy Banks” to the children were given 10 Euro, as a symbol of their first money deposit by them.

