

# Annual Report

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**III Edition**

Activities 2024-2025

**FLITIN**

Financial  
Literacy  
International  
Network

2025

# Executive summary

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**FLITIN – FINANCIAL LITERACY INTERNATIONAL NETWORK**, officially established in 2022, is a network of ambassadors of the Intesa Sanpaolo Group with the aim of spreading financial education in different countries: Albania, Bosnia and Herzegovina, Croatia, Egypt, Hungary, Italy, Moldova, Romania, Serbia, Slovakia, Slovenia and Ukraine.

This network composed of banking professionals is committed to sharing knowledge, skills, methodologies, tools, resources and experiences in the field of financial education. Its ultimate goal is to raise the level of financial literacy standards among citizens, ensuring high quality in line with OECD guidelines.

The FLITIN Annual Report offers an overview of both joint and individual financial education initiatives carried out by the network. It also highlights key data concerning the status of financial literacy in the participating countries. This third edition of the report focuses on the role of family in shaping financial habits among younger generations, investigating whether money management is part of parental education, how financial habits are passed down, and how children adopt them.

This year the network expanded its activities with new initiatives and tools to increase financial education outreach in the participating countries.

Existing projects were integrated with a new educational initiative to celebrate Earth Day: a lab for primary school students aimed to raise children's awareness about circular economy and sustainability, through animated videos and gaming apps.

Following the results of last year's survey on financial literacy among vulnerable groups, FLITIN also developed a modular training course tailored to this target audience. The goal is to equip non-profit associations with practical tools to foster financial inclusion for fragile categories. The pilot course will be launched in the autumn.

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To further support outreach, the network introduced **new communication tools** to help ambassadors engage with different stakeholders such as teachers, schools, local institutions and associations. A new video and a brochure presenting the FLITIN financial literacy proposals are now available.

Thanks to the commitment and collaboration of all involved, FLITIN reached more than **12.200 students** in the 2024-25 academic year, with a **96% increase** compared to the previous year.

The **annual FLITIN meeting** was held in April in Bratislava, hosted by VUB Bank. It was a valuable opportunity for financial literacy ambassadors to exchange ideas, evaluate objectives and challenges and generate new strategies for engaging broader audiences.

The first section of the report outlines the 2024-25 joint initiatives, detailing their characteristics and impact. The second section presents the results of the survey “How important is the family in the use of money by the new generations”.



# 2024-2025 JOINT INITIATIVES

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## S.A.V.E. AMBASSADORS INTERNATIONAL III EDITION

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S.A.V.E. Ambassadors is a special initiative for high schools to actively involve students in sustainability and social inclusion issues. This third edition, launched in January, was attended by schools from nine different countries: Albania, Croatia, Egypt, Italy, Moldova, Romania, Serbia, Slovakia, Slovenia.

Following an introductory lesson led by FLITIN tutors, participating classes wrote a project mapping the unresolved environmental or social challenges within their local communities and proposing actionable solutions to address at least one of them. The project also encouraged collaboration with local authorities, associations and businesses in the area, and, when possible, dialogue with citizens.

A jury composed by the Executive Director of Human Resource & Change Management at the Intesa Sanpaolo International Banks Division, the Director and Curator of the Museum of Saving, and a Social Innovation and Social Entrepreneurship Expert, awarded the three best projects during an online international ceremony.

The first-place winner, **Gymnázium Lipany in Slovakia** tackled the issue of organic waste recovery in the city of Lipany. The students proposed a way to better repurpose seeds that are not converted into compost during the recycling process. Presented through a visually impactful, semi-professional video, the project offers a concrete solution to preserving biodiversity, while enhancing the community's overall quality of life.

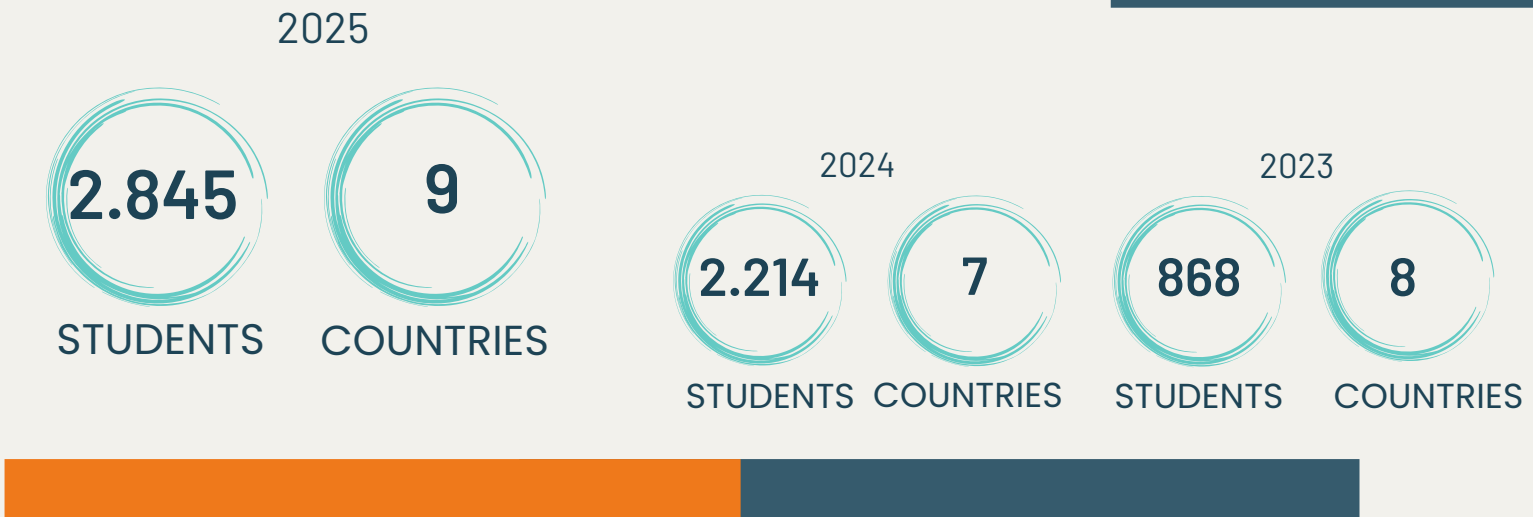
# S.A.V.E. AMBASSADORS INTERNATIONAL III EDITION

Runner-up was the project of **Spiru Haret High School in Chisinau, Moldova**, with a research work on the plastic pollution, focusing specifically on the often neglected issue of plastic caps. Their solution involved collecting, recycling and transforming plastic caps into practical items. The initiative not only supports recycling efforts, but also promotes sustainability culture among students through collaborative action.

**Ecole Oasis in Il Cairo, Egypt**, came in third place: the students presented the issue of plastic waste, examining its environmental, social, and economic impacts through data analysis, and proposed a Recycled Art Competition open to all local schools, promoted across multiple platforms to reach a wide audience.

The prizes of this third edition were offered in collaboration with Save the Children and included donations of 50 “Happiness kits” (toys and books), 50 “School kits” (books, notebooks, pens and pencils) and 50 “Hygiene kits” for children and families living in conflict-affected areas.

## IMPACT



# MONEY MASTER CHALLENGE III EDITION

Money Master Challenge is a quiz contest on curiosities related to money and saving aimed at middle school students. The third edition of the international contest involved several schools from seven countries: Albania, Bosnia and Herzegovina, Croatia, Hungary, Moldova, Romania, Slovakia.

The competition kicked off in late September and included national qualifying rounds held on October 14-16.

National winners then competed in the international final on October 31, on the occasion of World Savings Day.

The winner was **Gymnázium Grösslingova of Bratislava, Slovakia**: the class was rewarded with a cultural experience in their home country, sponsored by Intesa Sanpaolo. Second place went to **Móra Ferenc Gimnázium of Kiskunfélegyházi, Hungary**, and third to the **Carmen Sylva National Pedagogical College of Timisoara, Romania**. The classes received a kit of fun gadgets by the Museum of Saving.

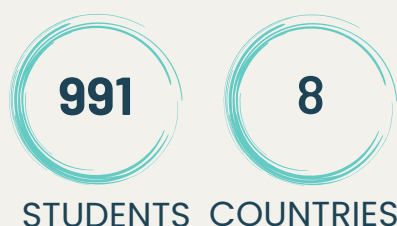


## IMPACT

2025



2024



2023





# SAFER INTERNET DAY II EDITION



On the occasion of Safer Internet Day, an anniversary established to promote safer and more responsible use of the internet and digital technologies, several educational labs were organized for primary and middle school students. Developed by the Museum of Saving in collaboration with the Intesa Sanpaolo Cybersecurity Division, these labs teach digital citizenship through fun games and team-based challenges.

In the first lab, "Watch out for IT!", the children had the opportunity to explore the basics of online safety, navigating online securely, managing passwords, protecting their social profiles and using an antivirus.

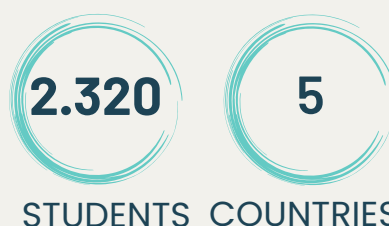
In the second lab, "Do the smart I-Thing!", the 10-13 years old students, divided into teams, had to solve various challenges, from protecting their identity for digital purchases, to choosing reliable websites for online shopping and spotting the most common scams linked to digital payments.

## IMPACT

2025



2024



# EARTH DAY FROM COWBOYS TO ASTRONAUTS TO SAVE THE PLANET

On the occasion of **Earth Day**, celebrated on the 22<sup>nd</sup> of April, FLITIN launched a new initiative for primary schools focused on the circular economy, to promote zero waste habits and a responsible use of natural resources.

Aimed at children aged 7–10, the lab uses animated videos and interactive apps to explain the shift from a linear to a circular model of production and consumption.



## IMPACT

2025

1.428  
STUDENTS

5  
COUNTRIES



# How important is the family in the use of money by the new generations

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This third edition of the report focuses on the role of the family in shaping financial behaviors in younger generations. It explores whether money management models are part of parental education, how they are passed down across generations, and how children adopt them.

Research conducted by the Museum of Saving in 2022 highlights how factors such as educational and cultural background (particularly the number of books read), income and geographic location play a significant role in shaping financial behaviors and values.

Children consider their parents as role models, even when they lack advanced economic or financial expertise. However, children appear to be shaped more by what their parents do than by what they say. Within families, values related to risk management, saving, and the social meaning of money are commonly transmitted, while emotions like anxiety and unease seem to be less transferable.

## The survey

A questionnaire consisting of 21 questions was distributed to 545 parents with children aged 14 – 20. The questionnaires were filled out by parents, providing information about their children (257 boys and 282 girls). Most of the children in the sample were attending middle school (47%) or high school (41%).



## INSIGHTS

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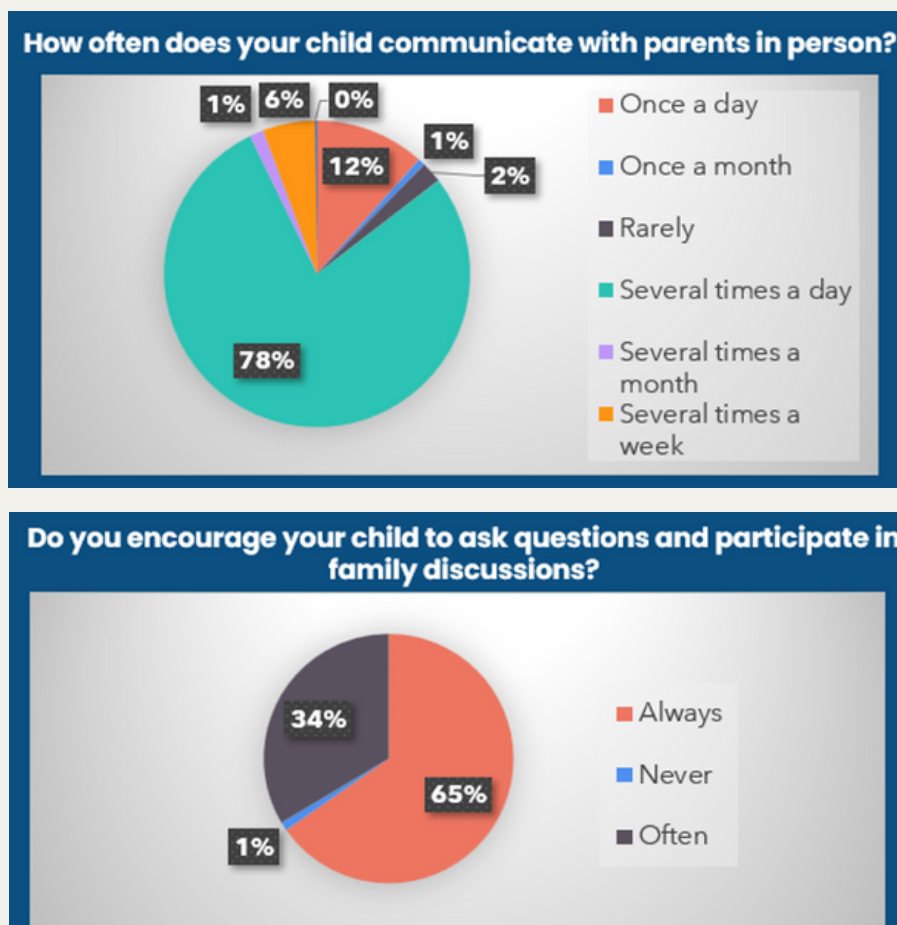
The data collected are consistent with the main findings from the survey “Parents and children: how important is the family in the use of money by the new generations” conducted by the Museum of Saving between September and October 2022 on a representative sample of 311 Italian families.

- > A strong family dynamic emerges, based on **daily interactions and open dialogue**: family members communicate multiple times a day.
- > While the family (in particular the mother) appears to be the primary point of reference for money matters, **school does not seem to play a significant role** in this area, both for children and their parents.
- > In the family there is **broad participation in important economic decisions** and even more in the management of daily expenses. Outside the family, financial discussions are infrequent and mostly occur among friends.
- > The centrality of the family is also reflected in the fact that **parents view themselves as a reference model** for their children on budget management and consider the family the most appropriate environment for fostering financial independence.



## RESULTS

The main results show that family relationships are characterized by ongoing, open communication: 78% of parents say they talk to their children several times a day. Parents always (65%) or often (34%) engage their children in family discussions, fostering open dialogue.



When it comes to financial matters, parents identify themselves as the primary source of financial discussions (63% Mom, 31% Dad), but they do not perceive school as a viable alternative. Instead, outside the family, children tend to discuss money matters with friends—or not at all.

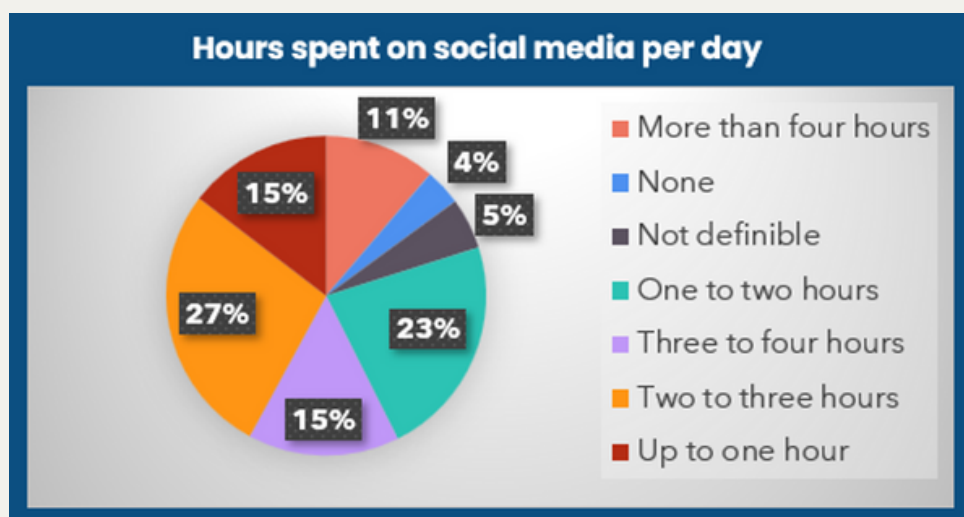
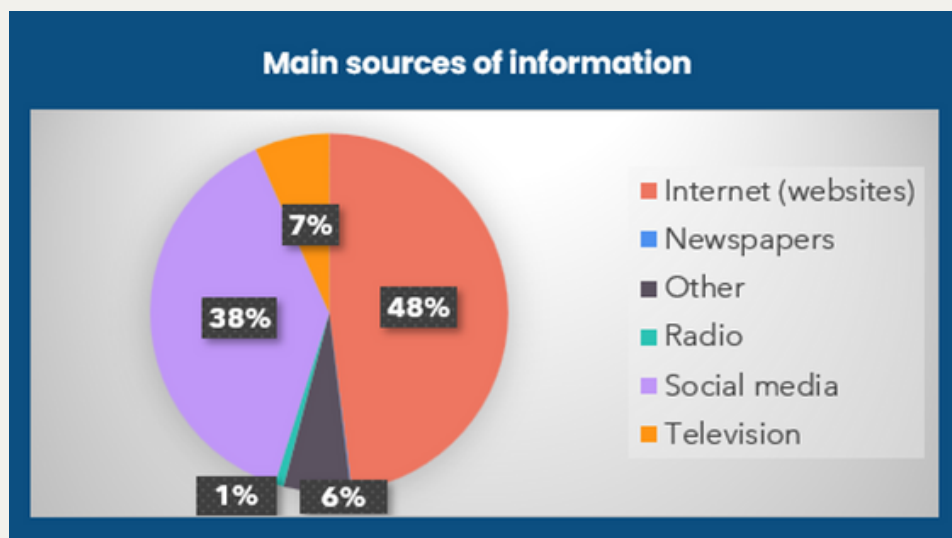
The marginal role of school is also confirmed by the fact that 58% of parents say that economic issues are discussed at school only occasionally.



## RESULTS

Despite the open and continuous dialogue between parents and children, the **main sources of information** for young people remain the Internet and social media. Only 7% of young people rely on TV as their main information source. This trend is supported by data on social media usage: 50% of children spend between 1 and 3 hours per day on social media.

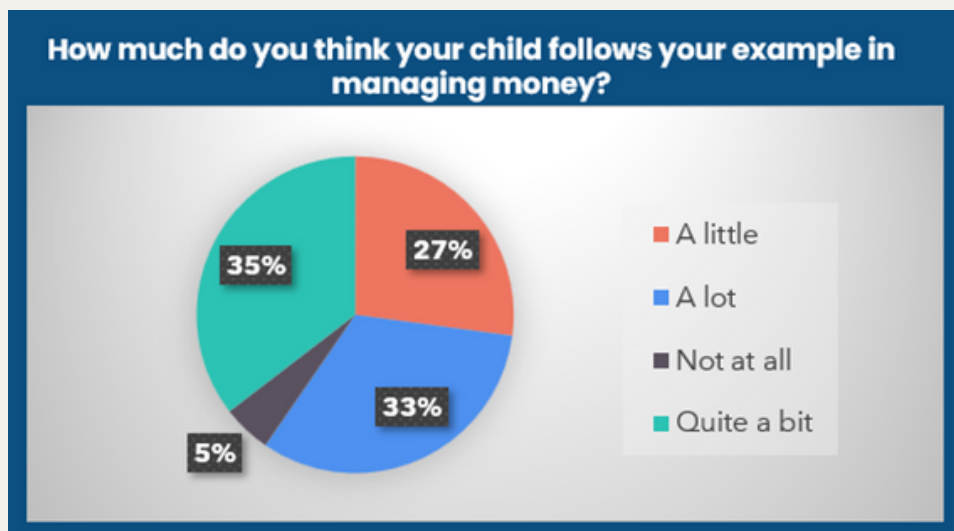
Radio and newspapers are largely ignored by young people and only 38% of children spend more than 30 minutes a day reading books.



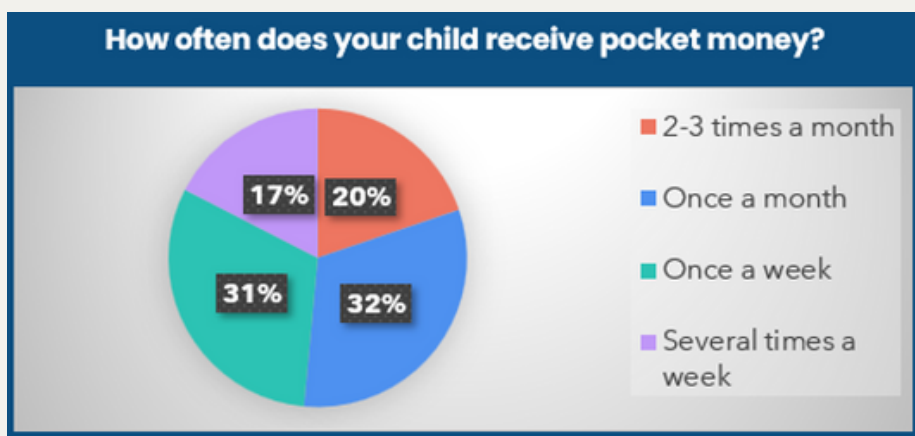


## RESULTS

Delving deeper, the survey investigated, through a number of questions, young people's attitudes and behaviors related to money and saving, to understand whether money management practices are integrated into parental education. The results suggest that most parents consider themselves as a role model for their children in money management and believe that the family as the right place to initiate young people towards greater financial autonomy.



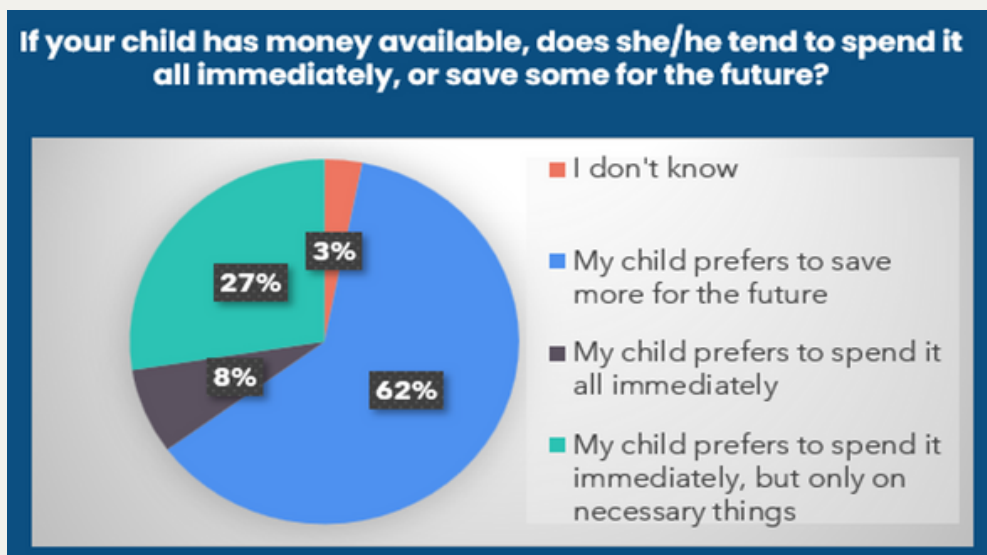
In this context, pocket money emerges as a practical tool for teaching budget management: 83% of parents provide their children with pocket money. 32% of the children receive pocket money once a month and 31% once a week.



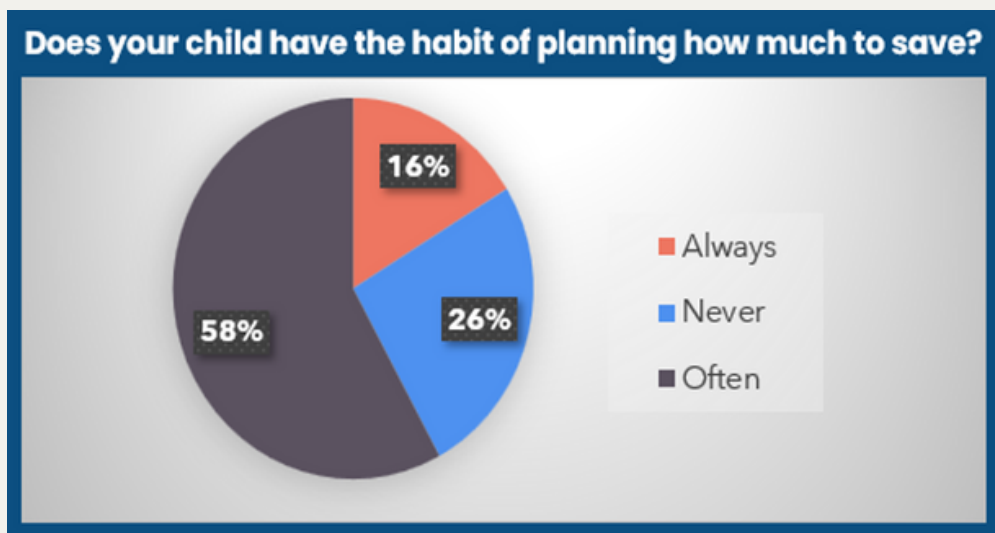


## RESULTS

The questionnaire contains a number of questions aimed at identifying young people's financial behaviors and attitudes. Overall, the results reveal a positive orientation toward saving and planning. In fact, 62% of parents say that their child prefers to save for the future, while 27% choose to spend their money immediately, and more than 70% of parents say that their children are used to planning how much to save.



However, despite strong saving and planning habits, teens also demonstrate financial dependence: only 16% manage their savings independently, while 84% need to inform their parents.



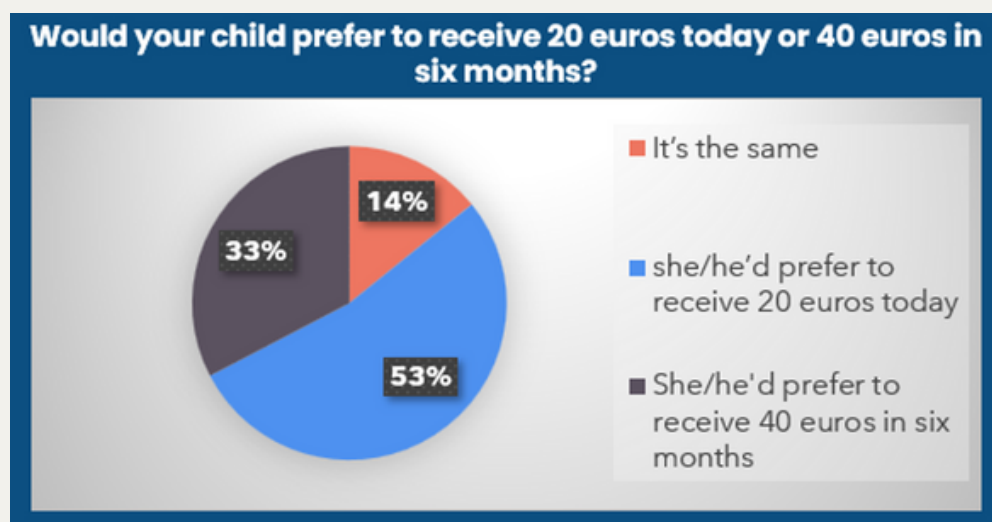
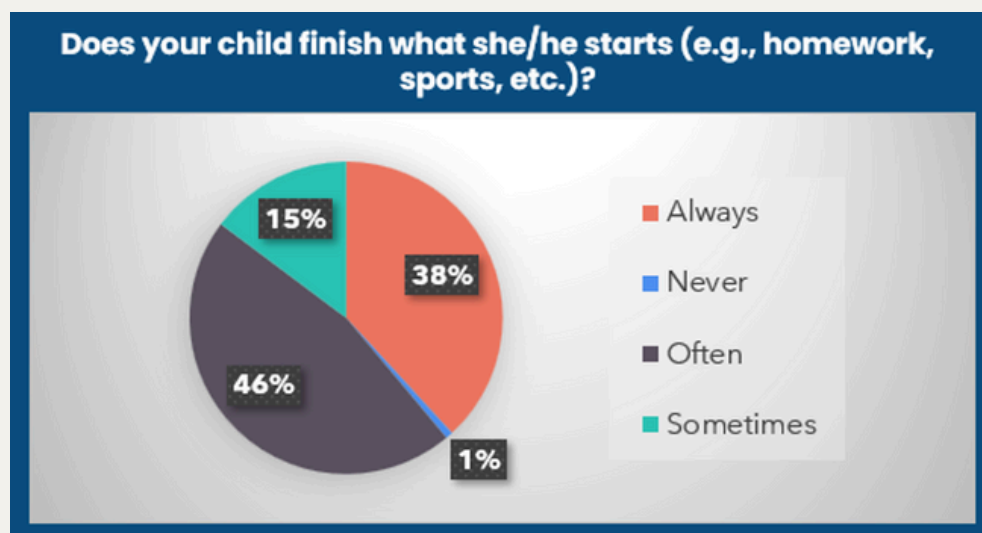




## RESULTS

The propensity to plan is also measured by an additional question about the habit of completing tasks: 38% of children reported that they always finish what they start, and 46% do so often.

Finally, time preference or patience was measured by asking whether respondents would prefer to receive €20 today or €40 in six months. The results indicate that young people tend not to be patient, with 53% opting for the immediate but smaller reward.



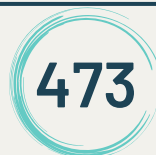
# COUNTRY Focus

## ALBANIA



### Contribution of INTESA SANPAOLO BANK ALBANIA to Financial Education

Target groups involved	<ul style="list-style-type: none"><li>• Schools</li><li>• Adults</li></ul>
Voluntary involvement of colleagues	✓



people reached with  
**FLITIN INITIATIVES**  
June 2024 – May 2025

Intesa Sanpaolo Bank Albania took part in the initiatives promoted by FLITIN Network: Money Master Challenge, the S.A.V.E Ambassadors program, Cybersecurity Labs and “From cowboys to astronauts to save the planet”. Intesa Sanpaolo Bank Albania also organized education activities during the World Soil Day and during the Global Money Week.

- **S.A.V.E. Ambassadors:** the 3rd edition was organized in collaboration with three private high schools in Albania: “New York Schools”, “Viktor Hygo”, and “Ernest Koliqi”.

- **Money Master Challenge:** the 3rd edition of this initiative involved two classes from “Ernest Koliqi” school. The winning class of the local competition was invited to the Smart Branch of Intesa Sanpaolo Bank Albania, where they had the opportunity to meet the Pepper Robot.

- **Cybersecurity Labs:** on the occasion of Safer Internet Day, Intesa Sanpaolo Bank Albania organized two educative sessions for classes of the 3rd grade of “Emin Duraku” school. The educative sessions were very interactive including games related to the protection of the children's identity online, what they should/shouldn't post on their social medias, how to create a strong password, etc.

- **“From cowboys to astronauts to save the planet”:** on the occasion of Earth Day, the bank organized the first edition of the FLITIN initiative for primary schools, focused on the circular economy, to promote zero waste habits and of responsible use of natural resources. The event involved 120 children.  
(Inserire foto)

- **World Soil Day:** Intesa Sanpaolo Bank Albania, in collaboration with the Agricultural University of Tirana (UBT), organized an open lecture for the students of 8th & 9th grade from “Emin Duraku” school. The activity aimed at raising awareness among younger generations about the importance of protecting the environment and preserving our planet.

- **Global Money Week activities:** an open lecture was offered to the students of the Finance Department, Canadian Institute of Technology - CIT by Mrs. Xhilda Shehu, Head of Mass Client Department in Intesa Sanpaolo Bank Albania.

# COUNTRY Focus

## BOSNIA AND HERZEGOVINA



### Contribution of INTESA SANPAOLO BANKA BOSNA I HERCEGOVINA to Financial Education

Target groups involved	<ul style="list-style-type: none"><li>• Schools</li><li>• Adults</li><li>• Kindergartens</li></ul>
Voluntary involvement of colleagues	✓



people reached with  
FLITIN INITIATIVES

June 2024 – May 2025

In the period considered, Intesa Sanpaolo Banka Bosna i Hercegovina participated in three initiatives promoted by the FLITIN network.

#### - Money Master Challenge

In mid-October 2024, BiH participated in the Money Master Challenge competition. The first national round brought together several schools from Bosnia and Herzegovina, where a 8th grade class from the Elementary School "Stari Ilijaš" won thanks to their outstanding knowledge and commitment. After the national competition, the students of the winning class joined the international round of competition, where they competed with their peers from other countries.

#### - Cybersecurity Labs

Intesa Sanpaolo Bank BiH organized the Cybersecurity Labs with the 4th and 5th grade students of Safvet-beg Bašagić Elementary School in Sarajevo.

ISP BiH's Damir Begić from the Directorate for Cyber Security, spoke about the rules of safe surfing on the Internet, the risks of using the Internet, the difference between the digital – virtual and real worlds, what is not recommended to share on the Internet, and also defined important terms such as phishing and virus.

#### - From cowboys to astronauts to save the planet

On April 22, the Bank participated in Earth Day by organizing the FLITIN workshop dedicated to elementary school, involving 48 students.

#### - The World Savings Day

On 31 October 2024, the Bank welcomed children to its branches across BiH, where they met Crispy the squirrel, the mascot of children's savings at Intesa Sanpaolo Bank, who provided lots of fun.

Colleagues also visited schools and kindergartens to introduce children to the basics of saving and banking, helping them acquire good financial habits from an early age.

# COUNTRY Focus

## CROATIA



### Contribution of PRIVREDNA BANKA ZAGREB to Financial Education

Target groups involved	<ul style="list-style-type: none"><li>• Schools</li><li>• Adults</li><li>• Kindergartens</li></ul>
Voluntary involvement of colleagues	✓

570

people reached with  
FLITIN INITIATIVES

June 2024 – May 2025

From June 2024 to May 2025, PBZ contributed to the dissemination of financial education through numerous initiatives.

- **Money Master Challenge:** in 2024, more than 200 students participated in the Money Master Challenge from 29 classes all around Croatia. The winning Croatian team from Dubrovnik was appropriately awarded by PBZ in recognition of their success and outstanding participation in competition.

- **S.A.V.E. Ambassadors:** more than 350 students participated in the S.A.V.E. Ambassadors initiative in 2025. This year 21 teams from 11 cities across Croatia participated in the initiative. For the local winners from Trogir, a special event and gathering were organized, during which they were appropriately awarded for their submitted projects.

- **Volunteering financial literacy:** in 2024, 21 dedicated volunteers held 52 workshops, educating 864 children in 11 cities. The program includes topics such as saving, financial planning, and budget management. The volunteers are PBZ employees who go to schools during their working hours. The exclusive focus of the workshops is the education of the attendees.

- **Student Investor Competition:** the lecturers are representatives of various companies, including a representative of PBZ, who presented the students with the Basics of Credit Analysis of the Electrical Industry. The lectures were an introduction to the students' final work, which analyzed a Croatian company, and the jury included representatives of the business sector and a representative of PBZ. The competition involves students from the Faculty of Electrical Engineering and Computing and the Faculty of Economics.

- **PBZnalci Quiz:** in collaboration with the Šibenik Association, the Bank organized the PBZnalci quiz in celebration of Global and European Money Week. This is an educational and rewarding quiz in an entertaining format for high school students, aimed at enhancing their knowledge of finance. In 2025, 514 students participated.


- **Week of Financial Literacy:** a four-day conference where students had the opportunity to know the bank's initiatives and innovations in the field of financial literacy, as well as presented PBZ products for young people. Students also attended a lecture on the topic "My Personal Finance", and we showcased the application and quiz on financial literacy, pbznalci.hr. During those four days, more than 200 students accessed it, enhancing their financial knowledge.

# COUNTRY Focus

## EGYPT



### Contribution of ALEXBANK to Financial Education

Target groups involved	<ul style="list-style-type: none"><li>• School Students</li><li>• Youth</li><li>• Women</li><li>• Farmers</li><li>• PWD</li></ul>
Voluntary involvement of colleagues	

1.634

people reached with  
**FLITIN INITIATIVES**  
June 2024 – May 2025

From June 2024 to May 2025 ALEXBANK has been involved in several activities in the field of financial education.

#### - S.A.V.E. Ambassadors

ALEXBANK promoted the active engagement of Egyptian students in the S.A.V.E. Ambassadors initiative, successfully extending its outreach to 1.634 students across 12 schools, delivering the circular economy introductory lesson to spread zero waste attitude among young learners.

#### - Financial Literacy sessions

ALEXBANK facilitated 21 financial literacy sessions specifically tailored to youth, women, farmers, and persons with disabilities (PWD). These sessions were aligned with the Central Bank of Egypt's financial inclusion initiatives, which take place six times per year to promote financial awareness among marginalized groups across Egypt. Through this initiative, the bank significantly enhanced the financial literacy of 1.542 beneficiaries, with a particular focus on rural communities across the country.

#### - Financial education Hady Bady App and Khatwa Khadra Board Game

Moreover, the Hady Bady and Khatwa Khadra 2024 rollout managed to cover 5 governorates in diversified areas in Egypt, both urbanized and rural reaching a total of 38.378 children.

# COUNTRY Focus

## HUNGARY



### Contribution of CIB BANK to Financial Education

Target groups involved	• Schools
Voluntary involvement of colleagues	✓



During the period from June 2024 to May 2025 CIB Bank has prioritized financial education and sustainability education through various initiatives.

#### - Money Master Challenge

In the fall of 2024, CIB announced the Money Master competition, receiving very positive feedback from the participating schools and involving 141 students.

#### - Cybersecurity Labs

On February 11, 2025, CIB organized an online lecture for schools in connection with Safer Internet Day. During the online lecture, Máté Nemes, cybersecurity and fraud prevention expert, spoke about topics related to cybersecurity and internet use that most affect students aged 14–18.

#### - World Savings Day

In connection with World Savings Day, colleagues held a financial education class in a school.

#### - “Become a Junior Financial Achiever! (Legyél te is pénzügyi junior klassz)

CIB Bank supported the “Become a Junior Financial Achiever” financial education competition in the fall of 2024 and the spring of 2025. In addition to the support, CIB colleagues also participate as volunteers in the competition jury.

#### - Pénz7

Following the call of the Hungarian Banking Association, CIB joined the Pénz7 initiative in 2025, a series of programs launched with the professional support of the Pénziránytű Foundation, thereby joining the European Money Week initiative.




# COUNTRY Focus

## ITALY



### Contribution of MUSEUM OF SAVING to Financial Education

Target groups involved	<ul style="list-style-type: none"><li>• Schools</li><li>• Adults</li><li>• Vulnerable people</li></ul>
Voluntary involvement of colleagues	



**people reached with  
FLITIN INITIATIVES**  
June 2024 - May 2025

Since 2012, the Museum of Saving has carried out an intense financial education initiative through a variety of programs: training courses for schools, public events for young people and adults, and projects targeting the third sector and adult learners.

During the last school year, the Museum's educational activities — delivered online, in blended formats, and in person — reached approximately 117,000 students and teachers from primary, middle, and high schools across Italy. These participants took part in over 1,500 educational sessions, totaling more than 2,100 hours of training.

For primary and middle school students, the Museum offered **EDU FIN&FUN**, a series of interactive workshops on economic citizenship. This initiative involved 217 classes and over 4,400 students nationwide. High school students had access to a structured training program featuring six basic financial literacy modules: Money and Payment Instruments; Understanding Economic Information; Financial Instruments; Major Financial Crises; Ethical and Sustainable Enterprise; Risk and Planning. Additional modules focused on circular and inclusive economies and cybersecurity in the context of online payments and purchases. More than 250 classes and 4,887 students participated in this program.

From September 2024 to June 2025, the Museum organized 43 events for students and teachers, attracting over 84,000 participants. Using edutainment-based formats and cross-disciplinary approaches involving history, physics, mathematics, and art, the events explored basic financial education concepts along with topics such as digital security, artificial intelligence, cryptocurrencies, human capital, and the circular economy.

In addition to inspiring and supporting FLITIN content and initiatives, the Museum of Saving played an active role in engaging Italian schools in **Cybersecurity Labs** and in the third edition of **S.A.V.E. Ambassadors**.

# COUNTRY Focus

## MOLDOVA



### Contribution of EXIMBANK to Financial Education

Target groups involved	<ul style="list-style-type: none"><li>• Schools</li><li>• Adults</li></ul>
Voluntary involvement of colleagues	✓



**people reached with  
FLITIN INITIATIVES**  
June 2024 – May 2025

EXIMBANK conducted various financial education activities aimed at young people aged 9 to 20, in line with our commitment to promoting financial culture among new generations.

#### **-Cybersecurity labs**

EXIMBANK held an activity on Cybersecurity for Teachers, highlighting the necessity of protecting personal data in the digital age. The session aimed to raise awareness of online risks and promote best practices in digital safety.

#### **-Money Master Challenge**

The third edition of the Money Master Challenge involved two classes from “Ion Creanga” High School. The students actively participated and thoroughly enjoyed the experience, which combined learning with engaging, hands-on financial challenges.

#### **-Financial literacy sessions**

As part of Global Money Week, the bank delivered interactive financial education lessons in several primary schools. Educational sessions were organized focusing on the evolution of money and the transition to modern payment methods, responsible financial management, importance of saving and investing.

#### **-Initiative with Central Bank**

In collaboration with the National Bank of Moldova (NBM), EXIMBANK organized a special event for high school students, which included a visit to the NBM and financial simulations at the bank branch, where participants learned to make informed financial decisions in a practical setting.

#### **-Meeting with local entrepreneur**

In March, EXIMBANK promoted a meeting among high school students and a local entrepreneur, who shared his personal success story—from the initial idea to the development of a thriving business. The event aimed to inspire entrepreneurial thinking among youth.

# COUNTRY Focus

## ROMANIA



### Contribution of INTESA SANPAOLO BANK ROMANIA to Financial Education

Target groups involved	<ul style="list-style-type: none"><li>• Schools</li><li>• Adults (teachers, colleagues, parents)</li></ul>
Voluntary involvement of colleagues	✓



**people reached with  
FLITIN INITIATIVES**

June 2024 - May 2025

Intesa Sanpaolo Bank Romania was actively involved in supporting all the initiatives promoted by FLITIN and spreading them to local schools.

Local audience and bank's colleagues have been constantly and actively engaged in these activities, since they can recommend and endorse the message.

#### - Money Master Challenge

A Romanian school was on the podium of the 'Money Master Challenge' final for the 3rd consecutive year. The local winner of this initiative was class V B, from the 'Carmen Sylva' Pedagogical College in Timisoara, which was awarded with gadgets offered by the Museum of Saving.

In the first edition of 'Money Master Challenge', Romania ranked first with a class from Bucharest, followed by two 3rd places for classes from Timisoara.

# COUNTRY Focus

## SERBIA



### Contribution of BANCA INTESA BEOGRAD to Financial Education

Target groups involved	<ul style="list-style-type: none"><li>• Schools</li><li>• Adults</li></ul>
Voluntary involvement of colleagues	✓



**people reached with  
FLITIN INITIATIVES**

June 2024 – May 2025

Since mid-November, the situation in Serbia has been sensitive, with educational institutions blocked and massive student protests. Despite these challenges, the Bank remain committed to its financial education initiatives as much as it can. Banca Intesa Beograd conducted internal and external quizzes during European Money Week and participated in the local initiative "Student Companies," which is implemented worldwide allowing high school students to develop and run their own companies with the guidance of business mentors

#### **-S.A.V.E. Ambassadors**

Banca Intesa Beograd took part in the S.A.V.E. ambassadors program involving Ivanjica High School.

#### **-Cybersecurity Labs**

During Cybersecurity Awareness Month, the Bank launched an internal communication campaign with tips on staying safe online and organized a ThinkUp workshop led by Bojan Ždrnja, a cybersecurity expert.

# COUNTRY Focus

## SLOVACCHIA



### Contribution of VUB BANKA to Financial Education

Target groups involved	<ul style="list-style-type: none"><li>• Schools</li><li>• Adults</li><li>• Vulnerable groups</li></ul>
Voluntary involvement of colleagues	✓

4.323

people reached with  
FLITIN INITIATIVES  
June 2024 – May 2025

VUB Bank participated in various activities in the field of financial education, which involved about 200 colleagues and numerous students. In the area of financial literacy aimed at external audiences, particularly children and youth, VUB primarily focus on the FLITIN project, implemented in collaboration with Museum of Saving.

- **S.A.V.E. Ambassadors:** VUB joined the initiative by involving several schools and winning first prize with the project implemented by the school Gymnázium Lipany.

- **Money Master Challenge:** the 3rd edition of this initiative VUB involved more than 1.000 students. Gymnázium Grösslingova from Bratislava won the first prize of international contest.

- **Cybersecurity Labs:** on the occasion of Safer Internet Day several educational labs were organized for primary and middle school students. 2.000 students were involved this initiative which aimed to teach the basics digital citizenship through fun games and team-based challenges.

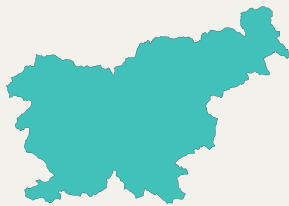
- **From cowboys to astronauts to save the planet:** on the occasion of Earth Day, the Bank organized the first edition of the FLITIN initiative for primary schools, focused on the circular economy, to promote zero waste habits and the responsible use of natural resources. More than 1.000 children from 17 schools across Slovakia attended the laboratory, with the engagement of 17 colleagues as tutors. VUB also rewarded each schoolchild with a small treat.

- **Financial education initiatives for colleagues:** the Bank also organized a series of FinTalks for employees, primarily dedicated to personal finance and investing, as well as a year-long cybersecurity awareness program, featuring expert-led sessions and practical advice on how to stay safe in the digital world — both professionally and personally. These activities were also part of the involvement in Global Money Week, held under the patronage of the National Bank of Slovakia.

- **Environmental Education and Sustainability:** in addition to S.A.V.E. Ambassadors, sustainability and circular economy were promoted through several initiatives. VUB is the main partner of the "For a Better Future of the Earth" project, implemented in cooperation with Eduvision, a digital learning initiative targeted at primary schools. Through VÚB Foundation, the bank granted annual Atlas Environmental Awards which support the protection of Slovakia's nature, environmental improvement, education, eco startups, and green entrepreneurship.

# COUNTRY Focus

## SLOVENE



### Contribution of BANKA INTESA SANPAOLO SLOVENIA to Financial Education

Target groups involved	<ul style="list-style-type: none"><li>• Schools</li><li>• Kindergartens</li></ul>
Voluntary involvement of colleagues	✓



people reached with  
FLITIN INITIATIVES

June 2024 – May 2025

In the field of financial education, Banka Intesa Sanpaolo Slovenija joined the FLITIN initiatives for the first time in collaboration with the Museum of Saving.

#### - S.A.V.E. Ambassadors

In February, the Bank introduced the S.A.V.E. Ambassadors project to high schools and received a significant number of applications. The national champion was the school SŠ Pietro Coppo, from Izola.

#### - EARTH DAY Labs

Banka Intesa Sanpaolo Slovenia also promoted the FLITIN initiative “From Cowboys to Astronauts” among primary school students on the occasion of the Earth Day in April, reaching about 60 students.

The Bank also plan to launch a challenge for high schools called Banker for a Day, aimed at bringing banking industry closer to young people through “hands on” experience.



