

H2 2024 NEWSLETTER





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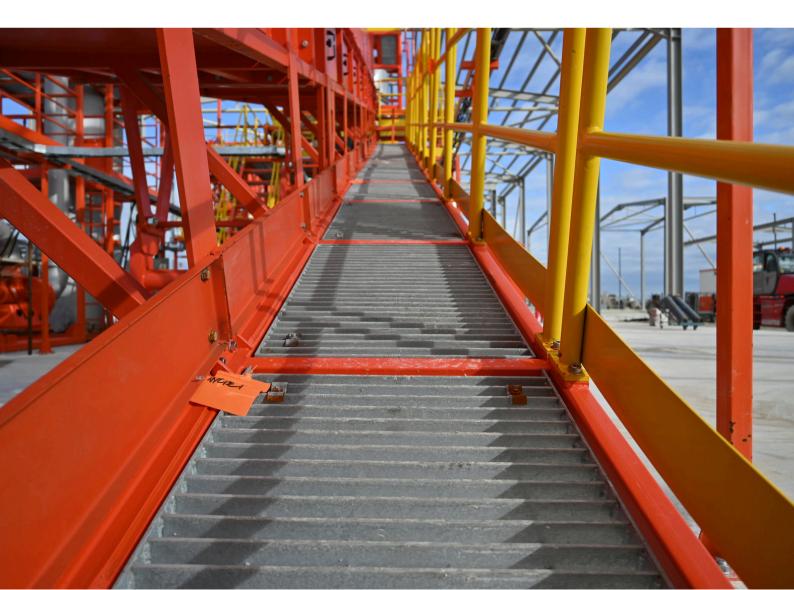
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INTRODUCTION

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OVERVIEW

As we conclude the second half of 2024, Bankers Petroleum Albania continues to demonstrate resilience, innovation, and commitment to sustainable energy production. This period has been marked by significant advancements in thermal production, strategic partnerships, and a reinforced dedication to health, safety, and environmental sustainability. With 20 years of operations in Albania, we remain focused on responsible resource development while actively supporting the local economy and communities.

One of the most notable achievements of H2 2024 has been the success of our thermal project, with steam injection reaching new milestones and laying the groundwork for enhanced oil recovery in the coming years. Digitalization and automation have further strengthened our operational efficiency, enabling smarter and safer energy production. Additionally, Bankers has actively participated in key industry events, engaging with government stakeholders and partners to ensure a collaborative and forward-thinking approach to energy development.

Beyond operations, Bankers continues to invest in people-both within the company and in the broader community. This year, we have strengthened our employee advocacy program, promoted career development initiatives, and launched new community engagement projects that support education, sustainability, and social well-being. Looking ahead to 2025, we remain committed to growth, innovation, and delivering value to Albania's energy sector.



Dear Colleagues, Partners, and Friends,

As we close the second half of 2024, I am proud to reflect on has what been а truly transformative year for Bankers Petroleum Albania. Our dedication to innovation, sustainability, and operational excellence has led us to achieve remarkable milestones, from expanding our thermal production capabilities to strengthening our partnerships with key stakeholders. Through continuous improvemen and the hard work of our team, we have laid a strong foundation for the future, ensuring long-term success of the our operations in Patos-Marinza and beyond.

One of our most significant accomplishments this year has been the continued progress of our project, which thermal has demonstrated the effectiveness of injection in unlocking steam additional reserves.

LETTER FROM THE CEO

This breakthrough not only boosts efficiency production but also supports our vision for more sustainable energy extraction. Additionally, we have enhanced safety standards, optimized costs, and leveraged digital transformation to further improve our operational efficiency.

Bevond production, we have remained committed to supporting our employees and the community. This year, we launched several initiatives aimed at fostering employee development and wellbeing, ensuring that our workforce remains one of our greatest strengths. Likewise, CSR our efforts have made a meaningful impact, with investments in education. environmental rehabilitation, and community infrastructure projects.

Looking ahead, 2025 will be a year of new opportunities and ambitious goals. Thank you for your dedication, collaboration, and trust in Bankers Petroleum. I look forward to another year of progress and shared achievements.

Warm regards, Hongping Xiao CEO, Bankers Petroleum Albania

ABOUT BANKERS PETROLEUM ALBANIA

Bankers Petroleum Albania is the country's leading oil exploration and production company, operating in the Patos-Marinza oilfield—the largest onshore oilfield in Europe. Since 2004, Bankers has focused on responsible resource development, technological innovation, and sustainable growth. With over \$4 billion invested in Albania and nearly \$1 billion contributed in taxes, we are a key driver of the country's energy sector.

Our operations are built on three core pillars: efficiency, sustainability, and community engagement. Through advanced recovery technologies, environmental rehabilitation efforts, and strong partnerships, we continue to support Albania's economic and social progress.



2024 PERFORMANCE & ACHIEVEMENTS

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H2 AT A GLANCE

Average oil production for the second half of 2024 was **8,688.5 barrels of** oil per day (bopd).

There were **403** oil producer wells at the end of H2-2024.

Total sales and deliveries were **252,310.2 m³** (1,587,668.7 bbl) during H2-2024 (including solar as diluent), like export sales shipment, domestic market sales and deliveries to Albpetrol. Oil sales (net of solar used as diluent) during the half averaged **8,308.7 bopd**, about 0.9 % less than the previous half H1-2024 average of **9,134.9 bopd**

Bankers' first half average oil price was approximately **\$65.8 per barrel** (representing 82 % of the Brent oil price of \$82.2 per barrel), as compared with the previous half H1-2024 average oil price **\$71.3 per barrel** (representing 84.8% of the Brent oil price of \$84.1 per barrel).

Sales to the export market during the second half of 2024 represented **91.3%** of total sales, at an average export price of **83.5%** of the Brent oil price. Sales prices in the second half 2024 decreased compared to the previous half H1-2024 because there was a decrease on the Brent oil price.



H2 2024 PERFORMANCE

The second half of 2024 was marked by key achievements

Thermal Production Expansion - 13 new thermal horizontal wells, 72,500 m^3 steam injected, and a steady increase in thermal oil production.

Sustainable Development - Significant reductions in water production and BSW, reinforcing our commitment to operational efficiency.

Environmental Rehabilitation – Nearly 18,000 tons of oil sludge treated through safe co-processing with Antea Cement.

Community Investments – Over \$9.5 million dedicated to local infrastructure, education, and social initiatives since 2010.

Employee Engagement – Launch of Employer Branding initiatives to highlight career growth and employee success stories.

Looking ahead to 2025, Bankers Petroleum Albania remains committed to innovation, environmental sustainability, and economic contribution, ensuring long-term success for the company and the communities we serve.





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20TH ANNIVERSARY

ADVANCING THERMAL TECHNOLOGY

Bankers Petroleum Albania is making significant strides in thermal recovery, a game-changing method for enhancing oil production in the Patos-Marinza field. Our investment in steam injection technology is yielding impressive results, driving efficiency, and maximizing resource extraction.

Key Achievements in 2024

- Drilled and put into production 13 new thermal horizontal wells
- Reduced drilling and completion time to budget levels after an initial learning curve
- Exceeded predicted production performance for typical wells
- Achieved a steam-to-oil ratio (SOR) of approximately 2.0 for wells that completed the first injection cycle





Innovative Technologies Introduced

Subcritical Pressure Boiler – Steam generation capacity of 18m³/hour with 21MPa maximum working pressure

 Two-Section Well Structure – Optimized well design with 7" lateral size to maximize productivity

 Premium Sand Control Screen – Successfully implemented to enhance well efficiency

 Vacuum Insulated Tubing & N2 Injection – Effectively reduced heat loss in the wellbore

 Equal Dryness Steam Distributor – Enabled steam injection into two wells simultaneously





Steam Boiler



Vacuum Insulated Tubing

Equal Dryness Steam Distributor



Premium Screen

Production Milestones

- 81,582 m³ of steam injected
- **31,868** m³ of cumulative thermal oil production
- 8 wells have completed their second cycle of steam injection
- Current total oil rate: 139 m³/day
- Peak single well production ranges from 12.5 to 53.4 m³/day, averaging 33.1 m³/day

As we look ahead to **2025**, our goal is to further expand thermal production, optimizing efficiency and increasing overall output. With a strong commitment to innovation, sustainability, and operational excellence, Bankers Petroleum continues to lead the way in thermal recovery technology in Albania.

INNOVATION & DIGITAL TRANSFORMATION

At Bankers Petroleum Albania, we value innovation. In the second half of 2024, we made significant improvements in digital technology to enhance our oil production and decision-making.

By using advanced monitoring systems and real-time data analysis, we increased our production and minimized risks. This year has been very important for our future growth. We improved how we collect real-time data, which helps us predict when maintenance is needed. We also upgraded how we monitor water disposal and flowmeters, giving us better control over our operations.

Our investment in technology has improved our production forecasts and made our steam injection processes more efficient. Looking ahead, we are focused on making even more improvements for better control and efficiency. Digital transformation is a key part of our growth strategy, supporting our commitment to excellence and sustainability.

We have built a strong infrastructure, like a well-built highway, which allows us to easily add new technologies in the future. This means we're ready to embrace new innovations as they come, helping us stay ahead and continue to grow.

So far, we have **90% of our disposal wells** and over **75% of our production wells operational,** and our goal for next year is to reach **100% for both production and disposal wells**.



INNOVATION & DIGITAL TRANSFORMATION

SCADA Implementation: A Milestone in Digitalization

In the second half of 2024, Bankers Petroleum Albania took a major step forward in digitalizing operations with the implementation of the SCADA system, which became operational on December 26. Despite the challenges of year-end timelines, the Production Engineering, Instrumentation, and Operations teams successfully completed the installation of the main network infrastructure, antennas, PLCs, and servers, ensuring full system functionality. By December, 186 wells were connected, and 53 pads were under real-time monitoring.

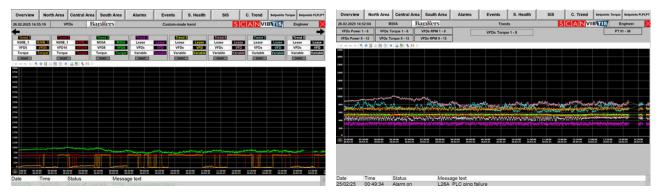
Key Achievements Since Installation:

- 40 downtimes reported and verified.
- 12 unreported nighttime downtimes detected.
- 13 torque limit alarms triggered, improving response times.
- 2 cases of electrical work identified without prior notification.

SCADA's Operational Impact:

- **430 hours** of well downtime, 6 hours of pump downtime, and 1 hour of power loss recorded.
- **Real-time monitoring** enhances efficiency in oil production and water disposal.
- By February 2025, SCADA covered 234 wells across 53 pads, monitoring 22 disposal wells, 3 flowmeters, and over 8,300m³ of disposed water.

While SCADA's implementation marks a major milestone, the journey is far from over. Looking ahead to 2025, Bankers Petroleum is committed to expanding SCADA's capabilities, integrating advanced data analytics, automation, and operational optimizations. Stay tuned for more updates in H1 2025 as we continue to drive efficiency and innovation in oilfield operations.



HEALTH, SAFETY, SECURITY & ENVIRONMENT

15 HSSE





Safety and environmental responsibility are at the heart of everything we do at Bankers Petroleum Albania. In H2 2024, we reinforced our commitment to HSE by maintaining the highest safety standards and continuing to implement environmental rehabilitation projects.

• Health & Safety First: This year, we achieved a record low in workplace incidents, thanks to enhanced training programs and strict compliance measures.

• Environmental Impact Reduction: Over 18,000 tons of oil sludge have been safely treated and co-processed in collaboration with Antea Cement, reducing pollution and improving site conditions.

Bankers Thermal Desorption plant is finished construction and has entered into testing period.



• **Environmental Monitoring**: We continue to monitor 484 groundwater stations, surface water monitoring on the "Seman" river and "Hoxhara" canal, as well as drainage ditches in the field. We monitor 50 static air monitoring stations and other regulatory compliance external air monitoring, ensuring that our operations remain environmentally responsible.

Our proactive HSSE approach ensures the well-being of our employees, communities, and the environment, reinforcing our commitment to responsible energy production.



STRATEGIC PARTNERSHIPS & INDUSTRY ENGAGEMENT

17 Strengthening Partnerships



STRENGTHENING PARTNERSHIPS

Bankers Petroleum Albania continues to foster strong collaborations with key stakeholders, including the Ministry of Infrastructure and Energy, **AKBN**, **Albpetrol**, and **EDG**, to drive sustainable energy development.

Shaping the Future of Patos-Marinza

A key milestone in this partnership was the Strategic Workshop on the Future of Patos-Marinza, where Bankers Petroleum Albania engaged with government and industry leaders to discuss:

- **Reservoir Development:** Understanding Patos-Marinza's full potential
- Operational Challenges: Addressing obstacles and improving efficiency
- Thermal Project Expansion: Updates on the pilot success and scaling opportunities
- Future Production Strategies: Strengthening Albania's oil and gas industry

Exploring Albania's Gas Potential with EDG

Recognizing the growing role of natural gas in energy security, Bankers recently hosted EDG, the gas exploration company, to explore opportunities for gas supply integration. EDG presented development plans for Delvina, Frakulla, and Povelça gas fields, which offer significant potential for enhancing thermal production efficiency in Patos-Marinza.



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STRENGTHENING PARTNERSHIPS

FIAA Board Visits Patos-Marinza Oilfield

Bankers Petroleum Albania proudly hosted the Foreign Investors Association of Albania (FIAA) Board at the Patos-Marinza oilfield, providing an in-depth look at the company's ongoing projects and future plans.

During the visit, Bankers' CEO presented key initiatives, emphasizing the company's commitment to responsible growth and environmental sustainability. A major highlight was the company's green energy transition, which includes:

✓ Thermal Project – Enhancing oil recovery through steam injection while reducing environmental impact.

✓ Sludge Treatment – Implementing sustainable waste management solutions.

✓ Solar Energy Investments – Expanding renewable energy sources for a more sustainable future.

FIAA Board Chairman and Vodafone Albania CEO, Balazs Revezs, praised Bankers Petroleum's ambitious and innovative approach, recognizing Albania's potential for attracting responsible investments that drive both economic growth and sustainability.

This visit marks a significant step in strengthening collaboration between investors and the private sector, ensuring a greener, more sustainable future for Albania's energy industry.



CONTRIBUTION TO SOCIETY

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WORKING FOR BANKERS

Ilir Stroni

A decade of dedication and innovation at Bankers

With over 20 years of experience in the oil industry, Ilir Stroni has played a key role in the company's success. From starting as a field operator in 2010, to leading one of the most ambitious projects, the Thermal Initiative, his journey is a testament to hard work, expertise, and continuous growth. In this interview, Ilir shares insights into his career path, the evolution of Bankers, and the challenges and achievements of developing the county's largest oilfield.

Can you tell us about your journey as an engineer—your education, work experience, and how you started at Bankers?

After graduating from the Polytechnic University of Tirana in 2002 with a degree in Production and Drilling Engineering, I began my career as an engineer at Albpetrol, where I worked for eight years. On December 1, 2010, after an interview with Bankers, I was given the opportunity to join the team as a field operator. After three vears in this role. transitioned to an engineering position at Bankers, and in 2013, I took on the role of Thermal Supervisor.



How has Bankers evolved over the years in your experience?

Bankers has always been at the forefront of the oil industry in Albania, and working here has been a significant milestone in my career. The company has remained a leader, consistently upholding high strictly adhering standards, to Albanian regulations, and following well-established procedures. One of Bankers' strengths is its dedication to developing local talent. promoting Albanian employees to senior management roles.

WORKING FOR BANKERS

You are leading one of the company's most important projects in recent years. What can you share about the thermal project, its progress, and future ambitions?

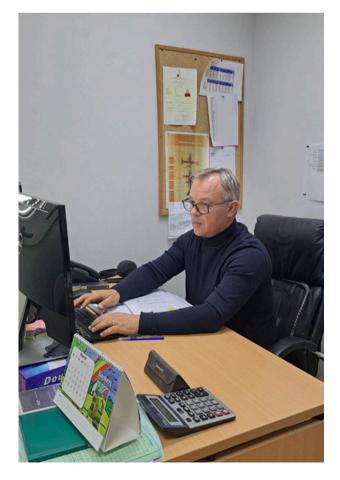
The thermal project is one of the largest investments in the Patos-Marinza oilfield. presents lt multiple challenges, from drilling and workover operations to steam injection. production, and optimizing well performance. The key focus is ensuring safety, as operations take place in hightemperature and high-pressure environments.

Over the past year, the project has delivered promising results, and our goal is to drill more thermal wells and expand boiler operations to reach our steam injection targets. One of our main challenges this year is reducing operational costs and securing alternative suppliers from qas companies. Albanian We are committed to making this project most impactful one of the initiatives in oil production.

How do you manage the balance between work and family, especially given the demanding nature of fieldwork and long hours? My family is my greatest support system. Even when I have long working hours or need to work from home, they completely understand and stand by me.

What advice would you give to young engineers joining Bankers?

My advice to new engineers is to stay dedicated and work smart. At Bankers, hard work is recognized, and there are great opportunities for career growth in the future.





AWARD CORNER

Celebrating Dedication & Excellence at Bankers

At Bankers Petroleum Albania, we recognize that our employees are the driving force behind our success. In H2 2024, we proudly honored a group of outstanding colleagues for their dedication, exceptional performance, and contributions to our company's growth and success.

CEO Award

Optimization of the thermal recovery process at the PM oilfield, reducing completion costs by \$860,640 in 2024, and improving steam efficiency, resulting in a significant increase in thermal well production by over 15 tons/day.

- ILIR STRONI
- HONGBO LIAO
- HONGSHUN XIE
- JORNIS RINA

Unlocking new potential from East Sands focusing on the eastern fault zone, with successful perforation and testing of new wells, achieving peak daily oil flows of up to 8.4 m^3 .

- CHANGQING SONG
- XUHUA JIANG
- GURIM PRENCE

Reduction of diluent consumption by optimizing the treatment and handling of heavy oil, achieving a 3.4% diluent concentration, well below the target of 3.85%.

- SHUYAN WANG
- LEONARD SHEHU
- MITJON GJINO
- ELTON LLANAJ
- BESNIK AHMETAJ
- ARDIAN MERKAJ
- ERVIS DHANILI
- ENRI GOGA

Technology advancement in remedying challenging wellbores 5260 and 5502. These wells underwent successful reactivation efforts, including ESP fishing and casing repair, resulting in improved production.

- GURIM PRENCE
- ALTIN ABDURRAMANI
- ILIR ZKA
- ALMER KONOMI
- LEDION CALA
- ERMIR DHIMITRI
- ERVIS NIKA
- KLAJDI AVDURAMANI
- EUGERT TAHIRAJ

Repairing crude line and changing corrosion inhibition system promptly was swiftly handled by the treating team, minimizing production losses and preventing transportation cost increases. The prompt action ensured zero production downtime during the repair process.

- LEONARD JAZAJ
- GERALD MUSA
- KRIELO MENGJEZI
- EDUARD SELAMI
- ARDIT LUSHI
- ERJON AHMETAJ
- SAMI AJDINI
- ELTON LLANAJ

AWARD CORNER

Implementation of chemical flooding technology resulted in a significant increase in oil production, with a well group seeing daily production rise from 8 to 45.9 cubic meters.

- XUJUN HU
- ZHONG CHEN
- EDUARD TOMANI
- ZENGGUIWU
- LUSIVJANO LLUPI

The SMART Security System upgrade enhanced monitoring and protection, cutting costs by 30% and improving security efficiency. This system is expected to save an estimated \$160,000 in 2024, with further savings anticipated in future phases.

- BLERALD KADRIU
- LEI NIE
- ARJANIT ALLKA

Employee of the Quarter Award

Q3 2024

- GJERGJI KACANI
- SOFOKLI BREGU
- ARBEN LAME
- KASTRIOT HOXHAJ
- GENC DOGJANI

Q4 2024

- MATEO HOXHAJ
- ARTI BARJAMI
- BESMIR LASKA
- ELTION LISI
- AGRON BABA
- ARDIAN PRIFTI

These awards reflect our appreciation for their hard work, leadership, and commitment to excellence. Whether in operations, safety, technical expertise, or teamwork, their efforts continue to inspire and elevate the standards at Bankers.We extend our heartfelt congratulations to all award recipients!

Your passion and professionalism make a significant impact on our company, and we look forward to celebrating more achievements in the future.

Bankers Community Initiatives 2010 - 2024!

Since 2010, the Community Relations Department at Bankers Petroleum Albania has been dedicated to building strong relationships with local and national stakeholders, including residents, municipalities, regional institutions, national authorities, and NGOs.

In 2011, Bankers launched a Community Investment Program focused on three pillars: Infrastructure and Quality of Life Improvements, Economic Development and Job Creation, and Social Risk Management. With over \$9.5 million invested, this program supports vital initiatives that strengthen health, education, and economic infrastructure in local communities. The department is committed to addressing community concerns, managing social risks, and promoting sustainable development.



Additionally, Bankers has funded feasibility studies, project monitoring, regional planning support for local municipalities, and partnerships with local media and organizations. These initiatives reinforce Bankers' commitment to long-term community growth and sustainability.

15 Years of Community Engagement & Investment

As Bankers Petroleum marks two decades in the Patos-Marinza region, we reaffirm our dedication to community engagement and sustainable development. Since 2010, we have invested over \$9.5 million in local projects, enhancing infrastructure, education, healthcare, and environmental protection.

To commemorate this milestone, we gathered with local partners, residents, and community representatives-key contributors to our journey.

CEO Hongping Xiao emphasized, "This anniversary is a tribute not only to Bankers' achievements but also to the resilience and collaboration of the Patos-Marinza community. Together, we have created a lasting impact, and we look forward to continuing this partnership."

With sustainability at the core of our operations, our environmental initiatives and community-driven programs ensure responsible growth and long-term value for the region. Looking ahead, we remain on course to reach 1 million tons of production by 2030, reinforcing our commitment to local development through strong partnerships.

Thank you to everyone who has been part of this journey-together, we are building a brighter future for Patos-Marinza.





Bankers Invests US\$ 96,000 in Road Infrastructure

As part of its ongoing commitment to community development, Bankers Petroleum Albania is investing US\$ 96,000 to reconstruct two essential roads in Sheqishtë village, Patos. This initiative will significantly improve connectivity and enhance the daily lives of local residents.

The roads, spanning over 1 km, were previously in poor condition and difficult to navigate. The reconstruction plan includes an asphalt width of 2.5 meters, ensuring greater accessibility and durability. This investment reflects Bankers' continued focus on supporting infrastructure projects that foster regional development and create long-term benefits for the community.

During a recent visit to the site, representatives from Bankers and Patos Municipality inspected the progress of the works. The initiative stems from discussions with residents, who expressed the need for improved access, particularly to the historic churches of "Shën Trifoni" and "Shën Sotiri." Local authorities emphasized the importance of the project, highlighting its positive impact not only on residents' mobility but also on tourism and cultural heritage.

With completion expected soon, this investment marks another step in Bankers' commitment to sustainable community development, ensuring safer and more resilient infrastructure for the people of Sheqishtë and beyond.





Bankers Supports Infrastructure Development in Roskovec

Bankers Petroleum Albania is reinforcing its commitment to community development by supporting key infrastructure projects in Roskovec Municipality. The first phase of this initiative focuses on the cleaning of drainage canals in the villages of Marinza and Kuman, a crucial measure to ensure effective water flow management and flood prevention. These canals serve 150-200 hectares of agricultural land, making their maintenance vital for local farmers and residents.

The Mayor of Roskovec, Majlinda Bufi, expressed her appreciation for Bankers' involvement, emphasizing the importance of this intervention in addressing the community's needs.

Looking ahead, Bankers is preparing for the Rehabilitation of the Central Road of Marinza (Phase III), an urban development project aimed at enhancing mobility and safety. The US\$ 100,000 investment will include road widening, a dedicated bike lane, and upgraded sidewalks, further contributing to the sustainable growth of the region.





SOCIAL PERFORMANCE

Supporting Education

At Bankers Petroleum Albania, we remain committed to strengthening local communities through education. As our part of Community Investment Program, we proudly supported the "Sotir Kola" school in Belinë by donating educational tools and sports equipment to enhance learning for 82 students and 26 kindergarten children.

By investing in education and youth development, we continue to foster positive change and create opportunities for the future of Patos-Marinza.



Bringing Holiday Cheer to Families in Need

At Bankers Petroleum Albania, we believe in the power of giving back. This festive season, we proudly supported 320 families by donating essential packages to brighten their celebrations.

- Patos Municipality 150 packages
- Roskovec Municipality 100 packages
- Mbrostar, Fier Municipality 70 packages





MEDIA PRESENCE

July

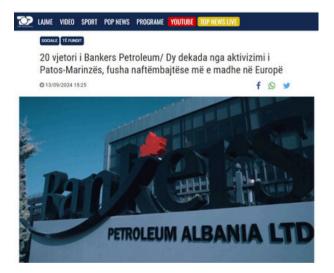
Bankers Invests US\$ 96,000 in Road Infrastructure

Bankers is making a significant investment of US\$ 96,000 to reconstruct two vital roads in the village of Sheqishtë, located in Patos.



September Celebrating 20 Years of Progress at Patos-Marinza Bankers Petroleum Albania's Journey

This year, Bankers Petroleum Albania proudly celebrates its 20th anniversary



December

Bankers Petroleum: 15 Years of Community Engagement & Investment

As Bankers Petroleum celebrates 2 decades in the Patos-Marinza region, we reflect on our commitment to improving lives and fostering sustainable development. Since 2010, we've invested over \$9.5 million in local projects that benefit the community, including infrastructure improvements, education, healthcare, and environmental protection.



HOME EDICIONET LOKALE V KRONIKÉ POLITIKÉ SHËNDETI EKONOMI SPORT KOSOVË 6 RAJONI BOTË KULTURË EDIT Tërnint sociale drejt punës speciale lajmetë mira lifestyle vipë spektarël seceta horoskopi dosje fotoalen videoalen



Rreth 10 milionë dollarë janë investuar nga Bankers Petroleum Albania në komunitetet e zonës Patos Marinzës gjatë 15 viteve të fundit. Gjatë eventit të 15 vjetorit të partneritetit Bankers-komunitet , CEO HongPing Xiao, reflektoi mbi rrugëtimin e kompanisë.



WORKING TOGETHER

At Bankers Petroleum Albania, we prioritize the well-being and success of our employees. We foster a culture of collaboration, respect, integrity, and genuine care, guided by our core values in everything we do.

We offer career opportunities that go beyond the ordinary, allowing your efforts to create a positive impact on your life, community, and beyond. By joining us, you become part of a supportive team that values personal and professional growth while striving to make a real difference.

If you're looking for a career that aligns with your values and offers opportunities for meaningful contributions, consider Bankers Petroleum Albania. Let's work together to create a brighter future for ourselves and those around us. Join us on this journey to a better tomorrow.

Vacant Positions for this period included

- 1. Legal Supervisor
- 2. Production Accounting Clerk
- 3. Data Validation Specialist
- 4. Thermal Desorption Site Supervisor



OUR BIG FAMILY

Our Little Artists Shine Bright!

Bankers Petroleum Albania proudly hosted Our Little Artist Drawing Competition, celebrating the creativity of our employees' children. With 45 incredible submissions from young artists aged 6 to 12, the competition beautifully showcased their unique perspective on the Patos-Marinza oilfield and their admiration for their parents' work.

The winning artwork, depicting two sisters embracing as they admire a sunset over the oilfield, captured the heartfelt connection between family and industry. The 12 best drawings will be featured in the Bankers 2025 Calendar, preserving their creativity for the year ahead.

We are incredibly proud of every participant! Their talent and imagination remind us of the strong bond between our people, their families, and the work we do. Thank you to all the young artists, and congratulations to the winners!





