

No	BANKS *	ASSETS								LIABILITIES					
		Total Assets		Loans (net)		Investments in Securities		Placement with banks		Deposits		Other liabilities		Equity Capital	
		in LEK	in % **	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %
1	Alpha Bank Albania ***	72 531 738 268	3,9%	30 620 897 262	4,4%	19 249 808 432	2,8%	10 599 102 772	4,4%	63 028 493 100	4,0%	1 508 689 676	1,3%	7 994 555 482	4,3%
2	American Bank of Investments	100 942 847 063	5,4%	43 773 360 327	6,3%	35 898 016 664	5,3%	7 454 541 218	3,1%	78 577 269 422	5,0%	11 792 356 599	10,0%	10 573 221 042	5,7%
3	Banka Kombëtare Tregtare	485 871 348 599	26,0%	89 650 109 716	12,8%	277 817 308 837	40,7%	64 098 216 031	26,8%	387 572 233 170	24,8%	42 155 269 462	35,7%	56 143 845 968	30,1%
4	Credins Bank	292 265 465 068	15,7%	134 207 501 209	19,2%	94 091 972 477	13,8%	9 981 523 676	4,2%	261 318 048 677	16,7%	12 044 056 341	10,2%	18 903 360 050	10,1%
5	FiBank Albania	45 588 347 013	2,4%	23 991 345 849	3,4%	13 065 351 555	1,9%	1 572 081 113	0,7%	35 267 572 389	2,3%	5 855 564 374	5,0%	4 465 210 250	2,4%
6	Intesa Sngapoalo Bank Albania	205 201 114 897	11,0%	56 918 237 710	8,1%	74 156 691 900	10,9%	61 118 178 889	25,5%	171 810 385 035	11,0%	12 243 545 133	10,4%	21 147 184 729	11,3%
7	ProCredit Bank	39 860 337 170	2,1%	28 449 474 557	4,1%	1 635 785 802	0,2%	2 886 295 949	1,2%	26 135 627 474	1,7%	10 001 806 061	8,5%	3 722 903 635	2,0%
8	Raiffeisen Bank Albania	290 169 830 057	15,6%	115 561 314 663	16,5%	83 235 607 833	12,2%	71 506 421 672	29,9%	253 030 025 419	16,2%	4 669 793 271	4,0%	32 470 011 367	17,4%
9	OTP Albania	121 571 307 395	6,5%	75 703 638 638	10,8%	21 120 836 268	3,1%	569 635 416	0,2%	108 296 876 231	6,9%	1 730 718 101	1,5%	11 543 713 063	6,2%
10	Tirana Bank	111 536 440 295	6,0%	52 507 054 388	7,5%	35 335 729 316	5,2%	8 754 556 497	3,7%	92 805 078 282	5,9%	7 600 493 122	6,4%	11 130 868 891	6,0%
11	Union Bank	87 635 802 463	4,7%	39 777 209 095	5,7%	27 475 802 025	4,0%	-	-	71 963 018 825	4,6%	8 214 295 246	7,0%	7 458 487 392	4,0%
12	United Bank of Albania	12 623 258 378	0,7%	8 231 583 051	1,2%	-	-	939 750 000	0,4%	11 239 018 282	0,7%	138 573 212	0,1%	1 245 666 884	0,7%
TOTAL		1 865 797 836 666	100%	699 453 721 464	100%	683 082 908 088	100%	239 480 303 234	100%	1 561 043 647 305	100,0%	117 955 160 597	100,0%	186 799 028 764	100,0%

No	BANKS	PROFIT & PERFORMANCE						MISCELLANEOUS			
		Net profit (in LEK)				ROA	ROE	Employees		Outlets	
		Quarterly	in %	Cumulative	in %	%	%	No.	%	No.	%
1	Alpha Bank Albania ***	(210 903 216)	-3,7%	(175 618 436)	-0,9%	-0,59%	-5,73%	366	5,4%	34	8,2%
2	American Bank of Investments	285 025 661	5,0%	1 217 741 232	6,4%	1,62%	16,05%	350	5,2%	21	5,1%
3	Banka Kombëtare Tregtare	2 506 905 933	43,9%	8 280 986 004	43,5%	2,32%	22,01%	955	14,2%	63	15,2%
4	Credins Bank	40 105 671	0,7%	664 841 916	3,5%	0,31%	4,62%	1 038	15,4%	57	13,7%
5	FiBank Albania	233 634 146	4,1%	588 540 260	3,1%	1,79%	19,35%	427	6,3%	14	3,4%
6	Intesa Sngapoalo Bank Albania	418 992 236	7,3%	1 054 500 495	5,5%	0,69%	6,72%	672	10,0%	33	8,0%
7	ProCredit Bank	15 048 094	0,3%	96 949 691	0,5%	0,33%	3,75%	137	2,0%	7	1,7%
8	Raiffeisen Bank Albania	942 029 759	16,5%	3 291 314 207	17,3%	1,56%	15,04%	1 278	18,9%	74	17,8%
9	OTP Albania	734 470 563	12,9%	2 251 468 318	11,8%	2,54%	29,17%	504	7,5%	39	9,4%
10	Tirana Bank	267 091 184	4,7%	672 962 758	3,5%	0,86%	8,42%	476	7,1%	34	8,2%
11	Union Bank	417 987 562	7,3%	982 017 768	5,2%	1,56%	20,67%	452	6,7%	33	8,0%
12	United Bank of Albania	54 439 309	1,0%	132 463 573	0,7%	1,44%	15,88%	90	1,3%	6	1,4%
TOTAL		5 704 826 904	100,0%	19 058 167 785	100,0%	1,39%	14,60%	6 745	100%	415	100%

NOTE: All reportings are based on IFRS.

- * Alphabetically listed in English.
- ** In percentage of total respective indicator of the banking system.
- *** As per 30 June 2022

$$ROA = \frac{\text{Cumulative Net Profit} \cdot \frac{4}{3}}{(\text{Beginning Total Assets} + \text{Ending Total Assets})/2}$$

$$ROE = \frac{\text{Cumulative Net Profit} \cdot \frac{4}{3}}{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance}}$$