

Main Financial Indicators of Albanian Banking System

December 2023

No	BANKS ¹	ASSETS								LIABILITIES					
		Total Assets		Loans (net)		Investments in Securities		Placement with banks		Deposits		Other liabilities		Equity Capital	
		in LEK	in % ²	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %
1	American Bank of Investments	130,938,148,442	6.6%	46,808,488,484	6.5%	64,731,955,603	8.2%	5,728,715,363	3.4%	88,535,048,406	5.4%	31,064,954,271	23.9%	11,338,145,765	5.9%
2	Banka Kombëtare Tregtare	485,571,816,549	24.7%	96,114,681,862	13.4%	300,396,335,290	38.1%	27,593,782,063	16.4%	415,973,141,470	25.3%	19,381,708,983	14.9%	50,216,966,096	26.0%
3	Credins Bank	323,228,284,475	16.4%	139,201,929,180	19.4%	98,439,812,046	12.5%	7,705,538,237	4.6%	287,082,619,420	17.4%	15,349,241,696	11.8%	20,796,423,360	10.8%
4	FIBank Albania	54,917,439,098	2.8%	27,382,675,174	3.8%	15,677,878,365	2.0%	4,283,403,382	2.6%	43,794,343,402	2.7%	5,262,374,154	4.0%	5,860,721,542	3.0%
5	Intesa Sanpaolo Bank Albania	201,329,805,802	10.2%	53,002,246,936	7.4%	79,190,594,068	10.0%	56,768,110,311	33.8%	166,183,823,701	10.1%	11,073,829,501	8.5%	24,072,152,600	12.5%
6	ProCredit Bank	44,299,584,457	2.2%	26,813,195,716	3.7%	2,871,916,567	0.4%	4,024,763,520	2.4%	32,819,095,091	2.0%	7,222,390,028	5.5%	4,258,099,339	2.2%
7	Raiffeisen Bank Albania	301,669,122,646	15.3%	120,470,748,557	16.8%	105,022,574,557	13.3%	51,082,036,182	30.4%	263,714,923,329	16.0%	7,104,761,616	5.5%	30,849,437,701	16.0%
8	OTP Albania	181,373,044,903	9.2%	94,954,150,230	13.2%	38,212,639,131	4.8%	849,933,779	0.5%	150,688,968,627	9.2%	8,697,373,809	6.7%	21,986,702,466	11.4%
9	Tirana Bank	130,299,572,764	6.6%	56,368,441,148	7.8%	51,423,136,978	6.5%	8,167,619,994	4.9%	107,079,093,682	6.5%	10,355,961,248	8.0%	12,864,517,834	6.7%
10	Union Bank ³	98,890,957,470	5.0%	45,967,613,844	6.4%	33,253,405,680	4.2%	1,288,443,752	0.8%	79,496,369,010	4.8%	11,769,209,591	9.0%	7,625,378,869	4.0%
11	United Bank of Albania ³	16,955,107,566	0.9%	11,359,690,064	1.6%	-	0.0%	471,125,411	0.3%	10,900,071,090	0.7%	2,928,517,864	2.2%	3,126,518,613	1.6%
TOTAL		1,969,472,884,171	100%	718,443,861,196	100%	789,220,248,285	100%	167,963,471,994	100%	1,646,267,497,228	100.0%	130,210,322,759	100.0%	192,995,064,183	100.0%

No	BANKS	PROFIT & PERFORMANCE						BANKING INFRASTRUCTURE			
		Net profit (in LEK)				ROA	ROE	Employees		Outlets	
		Quarterly	in %	Cumulative	in %	%	%	No.	%	No.	%
1	American Bank of Investments	1,104,529,851	20.4%	2,613,368,679	9.2%	2.11%	26.21%	375	5.3%	21	5.5%
2	Banka Kombëtare Tregtare	537,051,930	9.9%	6,667,766,930	23.4%	1.36%	14.14%	1,050	14.9%	63	16.4%
3	Credins Bank	868,495,085	16.1%	1,821,877,232	6.4%	0.59%	9.20%	1,102	15.7%	51	13.2%
4	FIBank Albania	192,625,290	3.6%	1,059,460,408	3.7%	2.02%	22.08%	433	6.2%	14	3.6%
5	Intesa Sanpaolo Bank Albania	658,866,457	12.2%	3,053,722,969	10.7%	1.53%	14.32%	729	10.4%	35	9.1%
6	ProCredit Bank	(3,907,515)	-0.1%	173,765,703	0.6%	0.41%	4.25%	182	2.6%	7	1.8%
7	Raiffeisen Bank Albania	912,197,914	16.9%	6,480,662,612	22.8%	2.22%	24.11%	1,300	18.5%	74	19.2%
8	OTP Albania	628,339,648	11.6%	3,337,331,798	11.7%	1.86%	18.67%	748	10.6%	50	13.0%
9	Tirana Bank	436,957,023	8.1%	1,920,004,534	6.7%	1.57%	18.57%	508	7.2%	32	8.3%
10	Union Bank ³	333,817,289	6.2%	1,342,949,871	4.7%	1.41%	19.55%	482	6.9%	32	8.3%
11	United Bank of Albania ³	(266,906,194)	-4.9%	7,825,729	0.0%	0.05%	0.36%	115	1.6%	6	1.6%
TOTAL		5,402,066,778	100.0%	28,478,736,468	100.0%	2.17%	22.17%	7,024	100%	385	100%

NOTE: All reportings are based on IFRS.

¹ Alphabetically listed in English.

² In percentage of total respective indicator of the banking system.

³ As per local standards on 31 December

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

$$ROE = \frac{\text{Cumulative Net Profit} * \frac{4}{4}}{\frac{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance}}{2}}$$