

Main Financial Indicators of Albanian Banking System

Tuesday, September 30, 2025

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	152,832,191,881	6.9%	64,729,491,365	7.3%	64,255,568,979	7.3%	7,285,457,542	3.9%	118,146,136,958	6.4%	19,391,549,923	13.9%	15,294,505,000	6.6%
2	Banka Kombëtare Tregtare	530,898,223,858	23.9%	116,750,216,288	13.2%	312,226,718,745	35.2%	41,260,088,678	22.2%	447,811,024,095	24.2%	29,140,059,431	20.9%	53,947,140,333	23.2%
3	Credins Bank	367,760,508,140	16.6%	160,039,664,209	18.2%	149,269,416,959	16.9%	8,407,454,328	4.5%	320,213,070,409	17.3%	21,457,538,375	15.4%	26,089,899,356	11.2%
4	FIBank Albania	71,114,202,782	3.2%	35,722,409,285	4.1%	21,940,012,672	2.5%	3,630,811,510	2.0%	57,796,543,275	3.1%	5,542,186,395	4.0%	7,775,473,112	3.3%
5	Intesa Sanpaolo Bank Albania	218,075,226,846	9.8%	61,059,256,829	6.9%	82,250,161,085	9.3%	50,612,541,700	27.2%	181,006,894,873	9.8%	11,496,826,455	8.3%	25,571,505,518	11.0%
6	ProCredit Bank	53,864,775,328	2.4%	34,706,540,488	3.9%	2,274,000,272	0.3%	5,924,544,309	3.2%	39,824,379,037	2.2%	9,200,765,005	6.6%	4,839,631,286	2.1%
7	Raiffeisen Bank Albania	319,660,865,552	14.4%	138,594,829,229	15.7%	114,374,694,936	12.9%	52,464,399,031	28.2%	276,622,202,039	15.0%	6,282,151,855	4.5%	36,756,511,657	15.8%
8	OTP Albania	194,715,793,651	8.8%	116,387,085,456	13.2%	38,098,158,506	4.3%	1,040,802,088	0.6%	160,031,583,626	8.7%	4,221,215,403	3.0%	30,462,994,622	13.1%
9	Tirana Bank	175,372,376,487	7.9%	84,294,216,088	9.6%	66,091,599,002	7.5%	8,223,119,687	4.4%	137,152,896,919	7.4%	19,645,556,032	14.1%	18,573,923,536	8.0%
10	Union Bank	113,207,913,032	5.1%	54,991,730,075	6.2%	34,696,954,054	3.9%	6,435,487,991	3.5%	90,387,823,392	4.9%	12,616,659,931	9.1%	10,203,429,709	4.4%
11	United Bank of Albania ³	24,563,764,400	1.1%	14,066,626,476	1.6%	295,588,498	0.0%	632,758,007	0.3%	20,970,520,592	1.1%	317,923,331	0.2%	3,275,320,477	1.4%
TOTAL		2,222,065,841,957	100%	881,342,065,788	100%	885,772,873,708	100%	185,917,464,871	100%	1,849,963,075,215	100.0%	139,312,432,136	100.0%	232,790,334,606	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	633,169,484	7.5%	2,747,354,512	10.5%	2.50%	29.49%	470	6.3%	30	7.2%
2	Banka Kombëtare Tregtare	2,360,280,564	27.9%	6,224,857,148	23.9%	1.59%	16.18%	1,089	14.6%	62	15.0%
3	Credins Bank	388,942,869	4.6%	1,258,119,520	4.8%	0.47%	6.74%	1,170	15.7%	52	12.6%
4	FIBank Albania	294,282,357	3.5%	1,118,772,974	4.3%	2.26%	22.12%	287	3.9%	16	3.9%
5	Intesa Sanpaolo Bank Albania	714,077,235	8.5%	2,277,616,886	8.7%	1.43%	13.14%	687	9.2%	34	8.2%
6	ProCredit Bank	(19,712,843)	-0.2%	(54,544,020)	-0.2%	-0.14%	-1.56%	272	3.7%	11	2.7%
7	Raiffeisen Bank Albania	1,959,713,317	23.2%	6,120,741,305	23.5%	2.62%	25.65%	1,321	17.7%	74	17.9%
8	OTP Albania	1,229,399,615	14.6%	3,630,325,920	13.9%	2.56%	17.90%	778	10.4%	49	11.8%
9	Tirana Bank	759,495,462	9.0%	2,081,963,291	8.0%	1.66%	16.92%	607	8.2%	35	8.5%
10	Union Bank	348,974,346	4.1%	1,041,312,756	4.0%	1.26%	14.91%	555	7.5%	32	7.7%
11	United Bank of Albania ³	(219,927,875)	-2.6%	(389,920,325)	-1.5%	-3.14%	-20.29%	209	2.8%	19	4.6%
TOTAL		8,448,694,529	100.0%	26,056,599,966	100.0%	1.61%	16.42%	7,445	100%	414	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 the local standards

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

$$ROE = \frac{\text{Cumulative Net Profit} \times \frac{4}{3}}{\frac{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance}}{2}}$$