

Main Financial Indicators of Albanian Banking System

Wednesday, December 31, 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	159,986,820,689	7.0%	69,115,421,912	7.5%	70,854,432,261	7.5%	4,178,682,036	2.8%	118,701,113,621	6.3%	25,203,594,679	14.9%	16,082,112,389	6.7%
2	Banka Kombëtare Tregtare	552,504,289,277	24.1%	127,288,072,490	13.7%	329,373,410,736	35.0%	26,987,807,695	18.0%	457,480,609,590	24.3%	39,692,069,562	23.4%	55,331,610,126	23.0%
3	Credins Bank	379,543,334,088	16.5%	163,241,491,286	17.6%	154,078,958,149	16.4%	7,207,530,106	4.8%	324,933,966,527	17.2%	24,468,011,977	14.4%	30,141,355,584	12.5%
4	FIBank Albania	74,649,441,174	3.3%	37,855,451,154	4.1%	24,263,796,420	2.6%	2,826,508,748	1.9%	59,221,817,707	3.1%	7,662,423,597	4.5%	7,765,199,870	3.2%
5	Intesa Sanpaolo Bank Albania	217,169,301,081	9.5%	63,960,822,220	6.9%	82,993,657,947	8.8%	49,057,221,652	32.8%	179,744,772,958	9.5%	11,037,491,494	6.5%	26,387,036,628	11.0%
6	ProCredit Bank	55,399,082,075	2.4%	35,829,811,598	3.9%	2,497,673,507	0.3%	4,938,030,805	3.3%	41,826,863,696	2.2%	8,654,753,483	5.1%	4,917,464,896	2.0%
7	Raiffeisen Bank Albania	325,261,399,385	14.2%	146,028,622,546	15.8%	122,654,178,992	13.0%	39,512,363,078	26.4%	282,594,543,524	15.0%	6,860,532,788	4.0%	35,806,323,072	14.9%
8	OTP Albania	199,936,207,992	8.7%	118,563,255,311	12.8%	48,327,211,198	5.1%	911,235,295	0.6%	161,879,434,993	8.6%	6,580,172,701	3.9%	31,476,600,298	13.1%
9	Tirana Bank	184,972,546,527	8.1%	92,181,490,818	10.0%	68,133,014,394	7.2%	7,268,434,620	4.9%	146,159,034,335	7.8%	19,460,090,389	11.5%	19,353,421,804	8.0%
10	Union Bank	121,124,963,000	5.3%	58,887,056,344	6.4%	37,367,681,577	4.0%	6,435,487,991	4.3%	90,858,835,933	4.8%	19,658,678,135	11.6%	10,607,450,675	4.4%
11	United Bank of Albania ³	24,666,195,246	1.1%	13,015,456,721	1.4%	295,969,211	0.0%	256,464,007	0.2%	21,629,261,802	1.1%	237,296,307	0.1%	2,799,637,137	1.2%
TOTAL		2,295,213,580,534	100%	925,966,952,400	100%	940,839,984,391	100%	149,579,766,033	100%	1,885,030,254,686	100.0%	169,515,115,113	100.0%	240,668,212,478	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	1,172,063,561	13.5%	3,919,251,201	11.3%	2.61%	32.05%	802	10.2%	63	14.0%
2	Banka Kombëtare Tregtare	1,802,228,851	20.7%	8,027,086,000	23.1%	1.51%	15.71%	1,103	14.1%	62	13.8%
3	Credins Bank	1,871,245,638	21.5%	3,129,365,157	9.0%	0.86%	12.05%	1,168	14.9%	52	11.6%
4	FIBank Albania	(6,832,654)	-0.1%	1,111,940,320	3.2%	1.64%	16.49%	288	3.7%	16	3.6%
5	Intesa Sanpaolo Bank Albania	532,547,434	6.1%	2,810,164,320	8.1%	1.33%	12.09%	709	9.0%	34	7.6%
6	ProCredit Bank	77,833,609	0.9%	23,289,589	0.1%	0.05%	0.50%	279	3.6%	11	2.4%
7	Raiffeisen Bank Albania	1,372,548,258	15.8%	7,493,289,563	21.6%	2.39%	24.44%	1,333	17.0%	74	16.5%
8	OTP Albania	1,066,021,545	12.2%	4,696,347,465	13.5%	2.45%	17.39%	783	10.0%	49	10.9%
9	Tirana Bank	747,550,288	8.6%	2,829,513,579	8.1%	1.64%	17.23%	611	7.8%	36	8.0%
10	Union Bank	199,451,236	2.3%	1,240,762,000	3.6%	1.09%	13.18%	564	7.2%	33	7.3%
11	United Bank of Albania ³	(126,061,100)	-1.4%	(515,981,425)	-1.5%	-2.07%	-14.06%	209	2.7%	19	4.2%
TOTAL		8,708,596,666	100.0%	34,765,027,769	100.0%	1.58%	16.47%	7,849	100%	449	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

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

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