

Main Financial Indicators of Albanian Banking System

31.3.2026

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	151,968,960,928	6.6%	68,642,937,053	7.3%	64,122,759,185	7.1%	2,935,546,076	1.8%	122,575,364,674	6.4%	12,592,127,511	8.5%	16,801,468,742	7.0%
2	Banka Kombëtare Tregtare	541,937,435,534	23.6%	129,753,027,048	13.7%	319,910,169,125	35.2%	35,661,166,880	21.7%	461,328,183,563	24.2%	22,548,701,486	15.3%	58,060,550,485	24.2%
3	Credins Bank	391,446,902,707	17.0%	168,775,403,295	17.9%	159,265,957,788	17.5%	9,152,080,443	5.6%	330,583,013,336	17.3%	29,660,247,573	20.1%	31,203,641,799	13.0%
4	FiBank Albania	74,704,538,259	3.3%	38,213,849,560	4.0%	23,405,991,645	2.6%	3,413,817,838	2.1%	59,361,068,450	3.1%	7,270,478,654	4.9%	8,072,991,155	3.4%
5	Intesa Sanpaolo Bank Albania	213,056,229,245	9.3%	65,236,200,648	6.9%	83,066,726,258	9.1%	47,143,139,105	28.7%	177,993,035,902	9.3%	11,559,109,527	7.8%	23,504,083,816	9.8%
6	ProCredit Bank	56,551,996,493	2.5%	36,874,021,000	3.9%	3,060,218,614	0.3%	5,365,113,231	3.3%	42,525,162,192	2.2%	8,653,689,616	5.9%	5,373,144,685	2.2%
7	Raiffeisen Bank Albania	331,783,382,538	14.4%	147,874,027,138	15.6%	109,507,410,892	12.0%	53,550,131,030	32.6%	286,286,017,741	15.0%	7,937,543,260	5.4%	37,559,821,537	15.6%
8	OTP Albania	201,448,847,896	8.8%	120,706,537,412	12.8%	43,679,797,361	4.8%	830,708,858	0.5%	162,170,035,865	8.5%	12,673,405,302	8.6%	26,605,406,728	11.1%
9	Tirana Bank	187,739,954,026	8.2%	94,465,405,847	10.0%	67,526,122,177	7.4%	1,125,019,286	0.7%	149,662,085,686	7.8%	18,118,636,934	12.3%	19,959,231,406	8.3%
10	Union Bank	121,822,884,731	5.3%	62,132,020,398	6.6%	35,639,613,728	3.9%	5,006,999,488	3.0%	94,494,939,141	4.9%	16,429,249,957	11.1%	10,898,695,633	4.5%
11	United Bank of Albania ³	24,868,013,922	1.1%	12,627,009,002	1.3%	348,636,343	0.0%	-	0.0%	22,398,045,376	1.2%	293,529,404	0.2%	2,176,439,141	0.9%
TOTAL		2,297,329,146,278	100%	945,300,438,400	100%	909,533,403,117	100%	164,183,722,235	100%	1,909,376,951,928	100.0%	147,736,719,223	100.0%	240,215,475,127	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	843,006,584	10.1%	843,006,584	10.1%	2.16%	21.05%	791	10.0%	59	13.3%
2	Banka Kombëtare Tregtare	2,397,401,913	28.9%	2,397,401,913	28.9%	1.75%	17.28%	1,095	13.8%	62	14.0%
3	Credins Bank	535,371,789	6.4%	535,371,789	6.4%	0.56%	7.04%	1,185	15.0%	52	11.7%
4	FiBank Albania	249,227,861	3.0%	249,227,861	3.0%	1.33%	12.79%	294	3.7%	16	3.6%
5	Intesa Sanpaolo Bank Albania	636,901,418	7.7%	636,901,418	7.7%	1.18%	10.34%	706	8.9%	34	7.7%
6	ProCredit Bank	(24,910,060)	-0.3%	(24,910,060)	-0.3%	-0.18%	-1.93%	281	3.6%	11	2.5%
7	Raiffeisen Bank Albania	1,753,498,464	21.1%	1,753,498,464	21.1%	2.14%	19.59%	1,338	16.9%	72	16.3%
8	OTP Albania	1,099,580,681	13.2%	1,099,580,681	13.2%	2.19%	15.44%	802	10.1%	49	11.1%
9	Tirana Bank	673,973,244	8.1%	673,973,244	8.1%	1.45%	13.95%	632	8.0%	36	8.1%
10	Union Bank	251,511,013	3.0%	251,511,013	3.0%	0.83%	9.47%	567	7.2%	33	7.4%
11	United Bank of Albania ³	(108,704,038)	-1.3%	(108,704,038)	-1.3%	-1.76%	-17.10%	222	2.8%	19	4.3%
TOTAL		8,306,858,870	100.0%	8,306,858,870	100.0%	1.45%	14.06%	7,913	100%	443	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

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

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