

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 | 7.0% | 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 | 17.8% | 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 ³ | 121,696,953,644 | 5.3% | 63,102,672,401 | 6.7% | 35,716,326,371 | 3.9% | 5,006,999,488 | 3.0% | 94,499,231,520 | 4.9% | 16,401,419,200 | 11.1% | 10,796,302,924 | 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 | | 2,297,203,215,191 | 100% | 946,271,090,403 | 100% | 909,610,115,760 | 100% | 164,183,722,235 | 100% | 1,909,381,244,307 | 100% | 147,708,888,466 | 100% | 240,113,082,418 | 100% |

| 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 | 10.0% | 843,006,584 | 10.0% | 2.16% | 21.05% | 791 | 10.0% | 59 | 13.3% |
| 2 | Banka Kombëtare Tregtare | 2,397,401,913 | 28.5% | 2,397,401,913 | 28.5% | 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 | 7.6% | 636,901,418 | 7.6% | 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 | 20.8% | 1,753,498,464 | 20.8% | 2.14% | 19.59% | 1,338 | 16.9% | 72 | 16.3% |
| 8 | OTP Albania | 1,099,580,681 | 13.1% | 1,099,580,681 | 13.1% | 2.19% | 15.44% | 802 | 10.1% | 49 | 11.1% |
| 9 | Tirana Bank | 673,973,244 | 8.0% | 673,973,244 | 8.0% | 1.45% | 13.95% | 632 | 8.0% | 36 | 8.1% |
| 10 | Union Bank ³ | 369,100,591 | 4.4% | 369,100,591 | 4.4% | 1.22% | 14.04% | 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 | | 8,424,448,448 | 100.0% | 8,424,448,448 | 100.0% | 1.47% | 14.27% | 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

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

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