

Main Financial Indicators of Albanian Banking System

June 30, 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	161,458,612,915	6.8%	70,360,075,048	7.1%	61,767,735,822	6.6%	11,459,234,508	6.5%	126,056,526,004	6.4%	17,859,221,803	10.2%	17,542,865,108	7.3%
2	Banka Kombëtare Tregtare	578,464,294,250	24.3%	136,765,883,754	13.9%	336,724,268,586	36.1%	42,919,635,063	24.4%	482,255,497,628	24.6%	40,172,837,880	23.0%	56,035,958,742	23.3%
3	Credins Bank	396,976,760,774	16.7%	174,922,638,435	17.8%	163,389,172,138	17.5%	5,876,482,983	3.3%	331,236,321,696	16.9%	34,064,191,075	19.5%	31,676,248,003	13.2%
4	FIBank Albania	76,037,207,651	3.2%	40,691,180,928	4.1%	23,303,428,826	2.5%	2,216,762,545	1.3%	60,074,927,644	3.1%	7,731,728,132	4.4%	8,230,551,875	3.4%
5	Intesa Sanpaolo Bank Albania	214,875,255,817	9.0%	70,130,585,939	7.1%	82,861,703,698	8.9%	42,759,096,971	24.3%	178,886,884,740	9.1%	11,553,116,489	6.6%	24,435,254,588	10.2%
6	ProCredit Bank	57,989,296,749	2.4%	38,316,490,717	3.9%	3,282,106,666	0.4%	4,925,541,089	2.8%	43,497,874,046	2.2%	8,670,651,626	5.0%	5,820,771,077	2.4%
7	Raiffeisen Bank Albania	343,850,308,971	14.4%	150,838,735,547	15.3%	116,904,895,481	12.5%	58,044,931,845	33.0%	299,345,014,880	15.2%	7,332,618,394	4.2%	37,172,675,697	15.4%
8	OTP Albania	207,764,785,062	8.7%	126,849,413,226	12.9%	42,848,614,731	4.6%	616,199,155	0.4%	169,567,744,899	8.6%	12,631,308,421	7.2%	25,565,731,743	10.6%
9	Tirana Bank	193,058,153,721	8.1%	99,295,039,764	10.1%	64,626,533,410	6.9%	376,181,808	0.2%	155,537,729,863	7.9%	16,782,320,365	9.6%	20,738,103,493	8.6%
10	Union Bank	124,489,612,894	5.2%	63,527,719,652	6.5%	35,878,163,805	3.9%	6,654,449,764	3.8%	95,543,997,871	4.9%	17,592,390,154	10.1%	11,353,224,868	4.7%
11	United Bank of Albania ³	24,757,299,306	1.0%	12,900,420,823	1.3%	251,228,498	0.0%	-	0.0%	22,357,124,439	1.1%	247,563,852	0.1%	2,152,611,015	0.9%
TOTAL		2,379,721,588,111	100%	984,598,183,832	100%	931,837,851,662	100%	175,848,515,731	100%	1,964,359,643,708	100%	174,637,948,192	100%	240,723,996,211	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	692,545,195	8.7%	1,535,551,778	9.5%	1.91%	19.15%	780	9.9%	59	13.3%
2	Banka Kombëtare Tregtare	1,847,321,473	23.3%	4,244,723,386	26.1%	1.50%	15.85%	1,088	13.8%	62	13.9%
3	Credins Bank	515,284,980	6.5%	1,050,656,769	6.5%	0.54%	6.92%	1,185	15.0%	52	11.7%
4	FIBank Albania	315,952,748	4.0%	565,180,609	3.5%	1.50%	14.65%	302	3.8%	16	3.6%
5	Intesa Sanpaolo Bank Albania	600,777,955	7.6%	1,237,679,373	7.6%	1.16%	9.94%	710	9.0%	34	7.6%
6	ProCredit Bank	(28,184,280)	-0.4%	(53,226,643)	-0.3%	-0.19%	-1.97%	287	3.6%	11	2.5%
7	Raiffeisen Bank Albania	2,009,696,266	25.3%	3,763,194,731	23.2%	2.25%	21.75%	1,337	16.9%	72	16.2%
8	OTP Albania	921,810,579	11.6%	2,021,391,260	12.4%	1.98%	14.74%	809	10.2%	50	11.2%
9	Tirana Bank	707,302,298	8.9%	1,381,275,542	8.5%	1.46%	14.27%	629	7.9%	36	8.1%
10	Union Bank	480,558,199	6.1%	732,069,213	4.5%	1.19%	13.79%	566	7.2%	34	7.6%
11	United Bank of Albania ³	(132,724,902)	-1.7%	(240,895,662)	-1.5%	-1.96%	-31.70%	219	2.8%	19	4.3%
TOTAL		7,930,340,510	100%	16,237,600,355	100%	1.39%	14.03%	7,912	100%	445	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

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

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