ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Main Financial Indicators of Albanian Banking System

30.9.2026

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	156,964,685,625	6.4%	69,221,527,242	6.9%	67,677,327,008	7.1%	3,277,672,248	1.9%	128,998,437,738	6.4%	10,048,917,911	5.8%	17,917,329,976	7.3%
2	Banka Kombëtare Tregtare	591,728,942,086	24.3%	142,253,953,717	14.1%	337,209,224,711	35.2%	50,685,137,093	29.9%	486,334,697,760	24.1%	49,729,036,120	28.7%	55,665,208,206	22.6%
3	Credins Bank	413,292,801,999	17.0%	184,458,369,320	18.3%	170,880,426,566	17.9%	3,875,883,710	2.3%	345,685,775,252	17.1%	35,477,258,595	20.5%	32,129,768,152	13.1%
4	FIBank Albania	80,033,952,476	3.3%	40,999,332,208	4.1%	24,686,377,887	2.6%	3,765,380,835	2.2%	64,823,474,215	3.2%	6,845,372,837	3.9%	8,365,105,424	3.4%
5	Intesa Sanpaolo Bank Albania	217,183,711,954	8.9%	70,550,223,073	7.0%	77,825,114,770	8.1%	43,206,223,927	25.5%	183,753,686,142	9.1%	9,042,235,787	5.2%	24,387,790,024	9.9%
6	Banka Jet	3,208,882,711	0.1%	195,633,793	0.0%	398,407,161	0.0%	239,330,000	0.1%	1,521,188,671	0.1%	439,609,262	0.3%	1,238,733,496	0.5%
7	ProCredit Bank	59,556,305,395	2.4%	38,693,985,414	3.8%	4,085,882,670	0.4%	6,382,215,375	3.8%	45,067,050,619	2.2%	8,495,390,723	4.9%	5,993,864,053	2.4%
8	Raiffeisen Bank Albania	358,322,734,496	14.7%	153,648,520,750	15.3%	127,404,141,971	13.3%	49,318,987,890	29.1%	312,344,425,820	15.5%	6,989,305,175	4.0%	38,989,003,501	15.9%
9	OTP Albania	209,958,824,413	8.6%	132,693,273,956	13.2%	40,409,472,553	4.2%	890,451,402	0.5%	172,351,425,173	8.5%	11,699,493,223	6.7%	25,907,906,017	10.5%
10	Tirana Bank	195,788,682,981	8.0%	99,025,294,665	9.8%	69,768,596,713	7.3%	508,384,037	0.3%	155,897,268,653	7.7%	18,311,588,520	10.6%	21,579,825,809	8.8%
11	Union Bank	126,602,954,101	5.2%	64,226,037,318	6.4%	36,606,873,522	3.8%	7,504,441,522	4.4%	98,803,364,002	4.9%	16,076,701,971	9.3%	11,722,888,128	4.8%
12	United Bank of Albania [3]	24,301,688,470	1.0%	11,250,646,849	1.1%	343,475,804	0.0%	-	0.0%	22,010,872,430	1.1%	212,545,710	0.1%	2,078,270,330	0.8%
TOTAL		**2,436,944,166,705**	100%	**1,007,216,798,305**	100%	**957,295,321,337**	100%	**169,654,108,040**	100%	**2,017,591,666,474**	100%	**173,367,455,833**	100%	**245,975,693,115**	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	754,054,716	6.5%	2,289,606,494	8.3%	1.93%	19.26%	794	9.9%	60	13.4%
2	Banka Kombëtare Tregtare	5,002,305,118	43.3%	9,247,028,503	33.7%	2.16%	24.23%	1,088	13.6%	62	13.9%
3	Credins Bank	982,417,053	8.5%	2,033,073,822	7.4%	0.68%	9.00%	1,193	14.9%	52	11.6%
4	FIBank Albania	210,171,369	1.8%	775,351,979	2.8%	1.34%	13.47%	303	3.8%	16	3.6%
5	Intesa Sanpaolo Bank Albania	784,531,792	6.8%	2,022,211,165	7.4%	1.26%	11.01%	704	8.8%	35	7.8%
6	Banka Jet	(615,343,753)	-5.3%	(1,023,215,641)	-3.7%	na	na	70	0.9%	0	0.0%
7	ProCredit Bank	173,092,976	1.5%	119,866,333	0.4%	0.28%	2.96%	285	3.6%	11	2.5%
8	Raiffeisen Bank Albania	1,816,327,804	15.7%	5,579,522,534	20.3%	2.18%	21.50%	1,346	16.8%	72	16.1%
9	OTP Albania	981,907,493	8.5%	3,003,298,752	11.0%	1.96%	14.78%	816	10.2%	50	11.2%
10	Tirana Bank	1,041,190,348	9.0%	2,422,465,889	8.8%	1.70%	16.77%	633	7.9%	36	8.1%
11	Union Bank	464,771,754	4.0%	1,196,840,966	4.4%	1.29%	15.10%	573	7.2%	34	7.6%
12	United Bank of Albania [3]	(46,148,149)	-0.4%	(240,895,662)	-0.9%	-1.32%	-21.66%	202	2.5%	19	4.3%
TOTAL		**11,549,278,521**	100%	**27,425,155,137**	100%	**1.55%**	**16.00%**	**8,007**	100%	**447**	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

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

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