

## Main Financial Indicators of Albanian Banking System

Saturday, September 30, 2023

No	BANKS <sup>1</sup>	ASSETS						LIABILITIES							
		Total Assets		Loans (net)		Investments in Securities		Placement with banks		Deposits		Other liabilities		Equity Capital	
		in LEK	in % <sup>2</sup>	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %
1	American Bank of Investments	131,461,840,745	6.9%	44,404,934,810	6.3%	66,674,143,442	8.6%	6,340,821,735	3.5%	86,915,470,632	5.4%	34,422,449,388	27.5%	10,123,920,726	5.3%
2	Banka Kombëtare Tregtare	477,852,252,079	24.9%	91,893,463,431	13.1%	293,642,894,676	38.1%	36,800,883,775	20.2%	406,488,671,990	25.4%	21,150,955,697	16.9%	50,212,624,391	26.3%
3	Credins Bank	304,057,251,161	15.8%	138,293,583,857	19.7%	93,530,541,744	12.1%	9,091,246,102	5.0%	267,532,945,146	16.7%	16,041,514,850	12.8%	20,482,791,166	10.7%
4	FIBank Albania	52,423,372,243	2.7%	26,342,858,739	3.8%	13,421,845,729	1.7%	5,215,224,471	2.9%	41,061,429,171	2.6%	5,711,809,701	4.6%	5,650,133,371	3.0%
5	Intesa Sanpaolo Bank Albania	200,232,070,857	10.4%	51,922,417,421	7.4%	75,473,507,393	9.8%	60,020,915,012	32.9%	166,434,973,909	10.4%	10,747,014,542	8.6%	23,050,082,407	12.1%
6	ProCredit Bank	43,569,966,202	2.3%	27,196,482,895	3.9%	2,846,845,877	0.4%	4,197,762,957	2.3%	31,236,400,421	1.9%	8,071,558,927	6.5%	4,262,006,854	2.2%
7	Raiffeisen Bank Albania	294,074,000,718	15.3%	117,526,426,094	16.8%	104,405,156,215	13.5%	50,757,987,610	27.8%	254,727,715,621	15.9%	4,379,150,573	3.5%	34,967,134,524	18.3%
8	OTP Albania	178,909,014,082	9.3%	95,202,920,550	13.6%	39,522,532,855	5.1%	827,355,608	0.5%	152,935,324,602	9.5%	4,908,937,626	3.9%	21,064,751,854	11.0%
9	Tirana Bank	126,715,491,520	6.6%	54,600,059,581	7.8%	50,882,036,215	6.6%	5,448,630,852	3.0%	106,222,195,492	6.6%	8,292,825,389	6.6%	12,200,470,639	6.4%
10	Union Bank	94,735,363,069	4.9%	43,267,372,610	6.2%	30,781,170,794	4.0%	3,595,107,681	2.0%	76,157,730,526	4.8%	10,927,722,814	8.7%	7,649,909,729	4.0%
11	United Bank of Albania <sup>3</sup>	14,366,253,220	0.7%	10,116,386,471	1.4%	-	0.0%	100,800,979	0.1%	12,515,447,286	0.8%	327,209,299	0.3%	1,523,596,636	0.8%
<b>TOTAL</b>		<b>1,918,396,875,896</b>	<b>100%</b>	<b>700,766,906,460</b>	<b>100%</b>	<b>771,180,674,941</b>	<b>100%</b>	<b>182,396,736,784</b>	<b>100%</b>	<b>1,602,228,304,796</b>	<b>100.0%</b>	<b>124,981,148,804</b>	<b>100.0%</b>	<b>191,187,422,297</b>	<b>100.0%</b>

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	888,006,901	11.8%	1,508,838,829	6.9%	1.62%	20.29%	360	5.2%	21	5.5%
2	Banka Kombëtare Tregtare	2,569,158,269	34.1%	6,130,715,001	27.9%	1.69%	17.24%	1,018	14.7%	63	16.4%
3	Credins Bank	243,527,302	3.2%	953,381,720	4.3%	0.42%	6.33%	1,098	15.9%	51	13.3%
4	FIBank Albania	175,734,345	2.3%	866,835,118	3.9%	2.25%	24.13%	432	6.3%	14	3.6%
5	Intesa Sanpaolo Bank Albania	787,544,032	10.5%	2,394,856,513	10.9%	1.60%	15.10%	719	10.4%	34	8.9%
6	ProCredit Bank	35,264,272	0.5%	177,673,219	0.8%	0.56%	5.79%	180	2.6%	7	1.8%
7	Raiffeisen Bank Albania	1,756,450,896	23.3%	5,568,464,698	25.3%	2.58%	25.25%	1,292	18.7%	74	19.3%
8	OTP Albania	606,419,253	8.1%	2,708,992,150	12.3%	2.03%	20.38%	754	10.9%	50	13.0%
9	Tirana Bank	585,227,632	7.8%	1,483,047,511	6.7%	1.64%	19.33%	492	7.1%	32	8.3%
10	Union Bank	75,341,888	1.0%	287,370,241	1.3%	0.41%	5.17%	459	6.6%	32	8.3%
11	United Bank of Albania <sup>3</sup>	(195,038,128)	-2.6%	(71,868,066)	-0.3%	-0.75%	-6.75%	108	1.6%	6	1.6%
<b>TOTAL</b>		<b>7,527,636,664</b>	<b>100.0%</b>	<b>22,008,306,933</b>	<b>100.0%</b>	<b>1.72%</b>	<b>16.90%</b>	<b>6,912</b>	<b>100%</b>	<b>384</b>	<b>100%</b>

**NOTE: All reportings are based on IFRS.**

<sup>1</sup> Alphabetically listed in English.

<sup>2</sup> In percentage of total respective indicator of the banking system.

<sup>3</sup> As per the local standards

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

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