

| 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 | 116266584095 | 6,2% | 43210872166 | 6,2% | 50815837216 | 7,1% | 7940327960 | 4,1% | 78097157629 | 5,0% | 26950922054 | 20,2% | 11218505482 | 6,3% |
| 2 | Banka Kombëtare Tregtare | 491473235440 | 26,2% | 88314610443 | 12,8% | 291505357961 | 41,0% | 51667366507 | 26,7% | 400567679885 | 25,6% | 40136620641 | 30,1% | 50768934914 | 28,5% |
| 3 | Credins Bank | 297743538090 | 15,9% | 15152813850 | 19,0% | 9288964775 | 13,1% | 99169211 | 0,0% | 263427977699 | 16,9% | 136935348 | 10,3% | 20625205003 | 11,6% |
| 4 | FilBank Albania | 50122288423 | 2,7% | 25231317114 | 3,6% | 1270919487 | 1,8% | 3730440946 | 1,9% | 38869160208 | 2,5% | 6456309351 | 4,8% | 4796738885 | 2,7% |
| 5 | Intesa Sanpaolo Bank Albania | 198750538183 | 10,6% | 54267231960 | 7,8% | 73221608564 | 10,3% | 58896858580 | 30,4% | 167115011803 | 10,7% | 10003730145 | 7,5% | 21631796236 | 12,1% |
| 6 | ProCredit Bank | 40882969323 | 2,2% | 27695916982 | 4,0% | 1833347575 | 0,3% | 3345102505 | 1,7% | 27524346023 | 1,8% | 9263774968 | 7,0% | 4094848333 | 2,3% |
| 7 | Raiffeisen Bank Albania | 28157274389 | 15,0% | 118271671172 | 17,1% | 83445138477 | 11,7% | 59419209958 | 30,7% | 247635740892 | 15,9% | 4542863672 | 3,4% | 29398669824 | 16,5% |
| 8 | OTP Albania | 177523155000 | 9,5% | 101157234000 | 14,6% | 35696539000 | 5,0% | 627752000 | 0,3% | 156211860000 | 10,0% | 4212288000 | 3,2% | 17099007000 | 9,6% |
| 9 | Tirana Bank | 114865414352 | 6,1% | 52710241559 | 7,6% | 39611718766 | 5,6% | 4369534247 | 2,3% | 97649974422 | 6,3% | 7478328552 | 5,6% | 9737111398 | 5,5% |
| 10 | Union Bank | 91855118004 | 4,9% | 41679420924 | 5,0% | 29226340936 | 4,1% | 2541699608 | 1,3% | 73990817925 | 4,7% | 10408817229 | 7,8% | 7455482850 | 4,2% |
| 11 | United Bank of Albania ³ | 12623258378 | 0,7% | 8231583051 | 1,2% | | 0,0% | 939750000 | 0,5% | 11239018282 | 0,7% | 138573212 | 0,1% | 1245668884 | 0,7% |
| TOTAL | | 187368373636 | 100% | 692302733220 | 100% | 710954684758 | 100% | 193543211521 | 100% | 1562328744766 | 100% | 133282663131 | 100% | 178071966809 | 100% |

| No | BANKS | PROFIT & PERFORMANCE | | | | | | MISCELLANEOUS | | | |
|--------------|-------------------------------------|----------------------|---------------|--------------------|---------------|--------------------|---------------------|---------------|-------------|------------|-------------|
| | | Net profit (in LEK) | | | ROA | ROE | Employees | | Outlets | | |
| | | Quarterly | in % | Cumulative | in % | % | % | No. | % | No. | % |
| 1 | American Bank of Investments | 475109071 | 10,5% | 1798709303 | 7,6% | 1,67% | 17,72% | 341 | 5,1% | 21 | 5,3% |
| 2 | Banka Kombëtare Tregtare | 1187988139 | 26,2% | 9468974143 | 39,8% | 1,98% | 20,20% | 979 | 14,5% | 63 | 15,9% |
| 3 | Credins Bank | 500393859 | 11,0% | 1164881775 | 4,9% | 0,40% | 5,88% | 1052 | 15,6% | 50 | 12,6% |
| 4 | FilBank Albania | 290608944 | 6,4% | 879182024 | 3,7% | 1,91% | 21,57% | 425 | 6,3% | 14 | 3,5% |
| 5 | Intesa Sanpaolo Bank Albania | 235262712 | 5,2% | 1289763207 | 5,4% | 0,64% | 6,13% | 700 | 10,4% | 35 | 8,8% |
| 6 | ProCredit Bank | 19778160 | 0,4% | 116727851 | 0,5% | 0,30% | 3,22% | 149 | 2,2% | 7 | 1,8% |
| 7 | Raiffeisen Bank Albania | 552132142 | 12,2% | 3843446349 | 16,1% | 1,39% | 14,04% | 1275 | 18,9% | 74 | 18,7% |
| 8 | OTP Albania | 899925682 | 19,9% | 3151394000 | 13,2% | 2,48% ⁴ | 27,25% ⁴ | 819 | 12,2% | 61 | 15,4% |
| 9 | Tirana Bank | 377765681 | 8,3% | 1050728439 | 4,4% | 0,99% | 10,75% | 460 | 6,8% | 33 | 8,3% |
| 10 | Union Bank | (61196158) | -1,4% | 920821609 | 3,9% | 1,07% | 14,47% | 447 | 6,6% | 32 | 8,1% |
| 11 | United Bank of Albania ³ | 54439309 | 1,2% | 132463573 | 0,6% | 1,08% | 11,91% | 90 | 1,3% | 6 | 1,5% |
| TOTAL | | 4531853542 | 100,0% | 23817059453 | 100,0% | 1,30% | 14,23% | 6737 | 100% | 396 | 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 september 2022

⁴ Calculations are adjusted to the specific year of the bank because of the purchase of another bank

$$ROA = \frac{\text{Cumulative Net Profit} \cdot \frac{4}{1}}{(\text{Beginning Total Assets} + \text{Ending Total Assets})/2}$$

$$ROE = \frac{\text{Cumulative Net Profit} \cdot \frac{4}{1}}{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance}}$$