

| No           | BANKS *                      | ASSETS                   |               |                        |               |                           |               |                        |               |                          |               | LIABILITIES            |               |                        |               |
|--------------|------------------------------|--------------------------|---------------|------------------------|---------------|---------------------------|---------------|------------------------|---------------|--------------------------|---------------|------------------------|---------------|------------------------|---------------|
|              |                              | Total Assets             |               | Loans (net)            |               | Investments in Securities |               | Placement with banks   |               | Deposits                 |               | Other liabilities      |               | Equity Capital         |               |
|              |                              | in LEK                   | in % **       | in LEK                 | in %          | in LEK                    | in %          | in LEK                 | in %          | in LEK                   | in %          | in LEK                 | in %          | in LEK                 | in %          |
| 1            | Alpha Bank Albania           | 81 493 931 916           | 4,7%          | 35 861 062 416         | 5,8%          | 23 286 607 395            | 3,6%          | 9 852 405 767          | 4,1%          | 69 130 461 530           | 4,8%          | 3 072 919 608          | 2,7%          | 9 250 550 778          | 5,1%          |
| 2            | American Bank of Investments | 95 277 524 787           | 5,5%          | 32 845 843 046         | 5,3%          | 42 052 247 771            | 6,6%          | 6 616 029 894          | 2,8%          | 72 241 373 873           | 5,0%          | 12 321 439 709         | 10,8%         | 10 714 711 206         | 5,9%          |
| 3            | Banka Kombëtare Tregtare     | 453 216 773 745          | 26,2%         | 90 954 784 594         | 14,8%         | 232 073 932 123           | 36,2%         | 75 636 703 887         | 31,4%         | 355 516 117 076          | 24,8%         | 46 229 906 361         | 40,5%         | 51 470 750 340         | 28,4%         |
| 4            | Credins Bank                 | 271 070 438 326          | 15,7%         | 117 756 883 423        | 19,2%         | 87 551 761 440            | 13,7%         | 6 676 462 948          | 2,8%          | 238 023 740 570          | 16,6%         | 13 001 244 123         | 11,4%         | 20 045 453 632         | 11,0%         |
| 5            | FIBank Albania               | 42 065 830 315           | 2,4%          | 19 105 551 906         | 3,1%          | 13 468 496 023            | 2,1%          | 4 298 322 881          | 1,8%          | 34 764 888 024           | 2,4%          | 3 140 212 081          | 2,7%          | 4 160 730 210          | 2,3%          |
| 6            | Intesa Smpaolo Bank Albania  | 204 087 373 845          | 11,8%         | 52 004 829 150         | 8,5%          | 79 926 228 505            | 11,8%         | 63 744 273 177         | 26,5%         | 169 455 568 274          | 11,8%         | 10 810 334 676         | 9,5%          | 23 821 470 895         | 13,1%         |
| 7            | ProCredit Bank               | 38 234 745 344           | 2,2%          | 26 402 213 041         | 4,3%          | 1 791 629 897             | 0,3%          | 3 406 456 856          | 1,4%          | 26 359 882 977           | 1,8%          | 8 590 548 398          | 7,5%          | 3 276 313 969          | 1,8%          |
| 8            | Raiffeisen Bank Albania      | 252 867 645 135          | 14,6%         | 93 302 697 241         | 15,2%         | 81 168 897 920            | 12,7%         | 58 364 432 624         | 24,3%         | 220 299 186 267          | 15,3%         | 3 610 697 788          | 3,2%          | 28 957 761 080         | 16,0%         |
| 9            | OTP Albania                  | 107 002 441 277          | 6,2%          | 63 805 271 556         | 10,4%         | 23 722 681 283            | 3,7%          | 1 404 088 847          | 0,6%          | 93 992 636 589           | 6,5%          | 1 990 155 546          | 1,7%          | 11 019 649 141         | 6,1%          |
| 10           | Tirana Bank                  | 95 087 820 929           | 5,5%          | 41 615 364 638         | 6,8%          | 33 329 306 409            | 5,2%          | 9 059 725 297          | 3,8%          | 79 452 576 930           | 5,5%          | 4 734 570 509          | 4,1%          | 10 900 673 490         | 6,0%          |
| 11           | Union Bank                   | 79 707 410 252           | 4,6%          | 34 172 967 847         | 5,6%          | 26 447 943 218            | 4,1%          | -                      | 0,0%          | 66 680 939 566           | 4,6%          | 6 511 801 877          | 5,7%          | 6 514 668 809          | 3,6%          |
| 12           | United Bank of Albania ***   | 10 913 204 159           | 0,7%          | 6 554 051 273          | 1,1%          | -                         | 0,0%          | 1 508 413 441          | 0,8%          | 9 457 193 415            | 0,7%          | 196 401 998            | 0,2%          | 1 259 608 745          | 0,7%          |
| <b>TOTAL</b> |                              | <b>1 731 025 140 029</b> | <b>100,0%</b> | <b>614 381 520 131</b> | <b>100,0%</b> | <b>640 819 731 984</b>    | <b>100,0%</b> | <b>240 567 315 619</b> | <b>100,2%</b> | <b>1 435 374 565 091</b> | <b>100,0%</b> | <b>114 218 232 674</b> | <b>100,0%</b> | <b>181 432 342 296</b> | <b>100,0%</b> |

| No           | BANKS                        | PROFIT & PERFORMANCE |             |                       |               |              |              | MISCELLANEOUS |            |             |   |
|--------------|------------------------------|----------------------|-------------|-----------------------|---------------|--------------|--------------|---------------|------------|-------------|---|
|              |                              | Net profit (in LEK)  |             |                       |               | ROA          | ROE          | Employees     |            | Outlets     |   |
|              |                              | Quarterly            | in %        | Cumulative            | in %          | %            | %            | No.           | %          | No.         | % |
| 1            | Alpha Bank Albania           | 176 918 100          | 3,1%        | 21 514 755            | 0,1%          | 0,04%        | 407          | 6,2%          | 34         | 8,2%        |   |
| 2            | American Bank of Investments | 250 990 942          | 4,4%        | 922 654 129           | 5,8%          | 1,35%        | 359          | 5,5%          | 21         | 5,1%        |   |
| 3            | Banka Kombëtare Tregtare     | 2 265 280 999        | 40,1%       | 6 258 607 524         | 39,5%         | 1,91%        | 924          | 14,0%         | 63         | 15,2%       |   |
| 4            | Credins Bank                 | 416 353 424          | 7,4%        | 964 707 203           | 6,1%          | 0,50%        | 997          | 15,2%         | 57         | 13,7%       |   |
| 5            | FIBank Albania               | 136 179 402          | 2,4%        | 439 007 897           | 2,8%          | 1,53%        | 358          | 5,4%          | 14         | 3,4%        |   |
| 6            | Intesa Smpaolo Bank Albania  | 241 882 407          | 4,3%        | 948 129 577           | 6,0%          | 0,64%        | 666          | 10,1%         | 35         | 8,4%        |   |
| 7            | ProCredit Bank               | 46 551 771           | 0,8%        | 89 924 142            | 0,6%          | 0,32%        | 126          | 1,9%          | 5          | 1,2%        |   |
| 8            | Raiffeisen Bank Albania      | 1 110 400 334        | 19,6%       | 3 223 762 164         | 20,4%         | 1,75%        | 1 265        | 19,2%         | 74         | 17,8%       |   |
| 9            | OTP Albania                  | 527 728 810          | 9,3%        | 1 403 150 704         | 8,9%          | 1,84%        | 467          | 7,1%          | 39         | 9,4%        |   |
| 10           | Tirana Bank                  | 234 500 765          | 4,1%        | 693 163 427           | 4,4%          | 1,03%        | 503          | 7,6%          | 35         | 8,4%        |   |
| 11           | Union Bank                   | 155 731 703          | 2,8%        | 782 256 273           | 4,9%          | 1,38%        | 422          | 6,4%          | 32         | 7,7%        |   |
| 12           | United Bank of Albania ***   | 92 337 972           | 1,6%        | 87 308 152            | 0,6%          | 1,12%        | 84           | 1,3%          | 6          | 1,4%        |   |
| <b>TOTAL</b> |                              | <b>5 654 856 629</b> | <b>100%</b> | <b>15 833 185 947</b> | <b>100,0%</b> | <b>1,27%</b> | <b>6 578</b> | <b>100%</b>   | <b>415</b> | <b>100%</b> |   |

NOTE: All reportings are based on IFRS.

- \* Alphabetically listed in English.
- \*\* In percentage of total respective indicator of the banking system.
- \*\*\* Figures as per 30 June 2021

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

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