

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	120984092287	6,5%	44103409617	6,4%	59015357181	8,4%	4259352196	2,1%	83607970992	5,3%	27369349018	23,9%	10006772277	5,6%
2	Banka Kombëtare Tregtare	464819462005	24,9%	90054737110	13,0%	271214693629	38,4%	53251143665	26,4%	394884531999	25,1%	23316942545	20,4%	46617987461	25,9%
3	Credins Bank	298664939742	16,0%	133418132606,6	19,3%	94372801976	13,4%	106631172	0,1%	264014038112	16,8%	13377506255	11,7%	21273995375	11,8%
4	FilBank Albania	51572030080	2,8%	26311556805	3,8%	13082795957	1,8%	2391509302	1,2%	39947822300	2,5%	6427150945	5,6%	5157076834	2,9%
5	Intesa Sanpaolo Bank Albania	202174887458	10,8%	51573667278	7,5%	7268671268	10,3%	64105743896	31,7%	169695314193	10,8%	9231374015	8,1%	23248199250	12,9%
6	ProCredit Bank	40630334889	2,2%	2704586498	3,9%	2692101692	0,4%	3431138759	1,7%	28429926949	1,8%	8086573796	7,1%	4113834144	2,3%
7	Raiffeisen Bank Albania	286182983298	15,3%	115732122746	16,8%	83015174937	11,7%	66464031150	32,9%	250250187859	15,9%	4498539399	3,9%	31434256040	17,5%
8	OTP Albania	181122649565	9,7%	100013638301	14,5%	38264915644	5,4%	611959999	0,3%	157787790551	10,0%	4521325101	3,9%	18813533913	10,5%
9	Tirana Bank	118656544510	6,3%	52048103587	7,5%	41810693202	5,9%	5029592504	2,5%	99398107751	6,3%	8239379457	7,2%	11019057301	6,1%
10	Union Bank ³	93845324084	5,0%	41972330856	6,1%	30514591570	4,3%	1478742416	0,7%	76519631083	4,9%	9313432197	8,1%	7012760803	3,9%
11	United Bank of Albania ⁴	12623258378	0,7%	8231583051	1,2%		0,0%	939750000	0,5%	11239018282	0,7%	138573212	0,1%	1245666884	0,7%
TOTAL		1870277006296	100%	690503879109	100%	706649797056	100%	202072595058	100%	1575774340073	100%	114520125939	100%	179982540283	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	466016691	5,9%	466016691	5,9%	1,57%	17,96%	354	5,2%	21	5,3%
2	Banka Kombëtare Tregtare	1341446371	17,1%	1341446371	16,9%	1,12%	11,17%	977	14,5%	63	15,9%
3	Credins Bank	575385074	7,3%	575385074	7,3%	0,77%	11,15%	1075	15,9%	50	12,6%
4	FilBank Albania	327488467	4,2%	327488467	4,1%	2,58%	27,10%	438	6,5%	14	3,5%
5	Intesa Sanpaolo Bank Albania	103504046	13,2%	103504046	13,1%	2,07%	18,89%	719	10,7%	35	8,8%
6	ProCredit Bank	29500509	0,4%	29500509	0,4%	0,29%	2,89%	150	2,2%	7	1,8%
7	Raiffeisen Bank Albania	2035586215	26,0%	2035586215	25,7%	2,87%	27,70%	1284	19,0%	74	18,7%
8	OTP Albania	1105438132	14,1%	1105438132	14,0%	2,47%	25,41%	754	11,2%	61	15,4%
9	Tirana Bank	548387628	7,0%	548387628	6,9%	1,88%	21,71%	454	6,7%	33	8,3%
10	Union Bank ³	317987120	4,1%	317987120	4,0%	1,38%	17,98%	448	6,6%	32	8,1%
11	United Bank of Albania ⁴	54439309	0,7%	132463573	1,7%	1,40%	14,97%	90	1,3%	6	1,5%
TOTAL		7837218560	100%	7915242824	100%	1,69%	18,08%	6743	100%	396	100%

NOTE: All reportings are based on IFRS.

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

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

- ¹ Alphabetically listed in English.
- ² In percentage of total respective indicator of the banking system.
- ³ As per the local standards
- ⁴ As per September 2022