

ANNUAL
REPORT

2021

investo ně optimizēm

abi AMERICAN BANK
OF INVESTMENTS

4	Foreword from the Chief Executive Officer
6	Corporate Governance
8	Organizational Chart
10	Human Resources
14	Corporates
16	Operations Unit
18	Retail Banking Unit
22	Corporate Social Responsibility
28	Branches and ATM Network

Message of the Chief Executive Officer

Andi Balta

Chief Executive Officer

I wish to thank and congratulate the entire staff of ABI Bank for the 2021 outcome, which marks another record year in all key indicators, despite the challenges arising from the pandemic. Stabilizing the financial situation of our clients affected by the pandemic in 2020 constituted the main goal of our Bank. This goal was achieved and expectations were exceeded excellently thanks to the close collaboration between the Bank and our clients.

In the context of the pandemic, during which many of us and our clients experienced social, financial and health-related stress, we are immensely proud of this outcome.

ABI continues reporting a robust portfolio expansion in various economy sectors, by continuously optimizing its client base, the risk/reward ratio and establishment of a diversified portfolio in terms of clients and industry, without

losing its “boutique” concept. This concept remains the foundation of ABI’s culture, and we intend to expand and improve our 360-degree relationship with a clientele that undergoes constant selection.

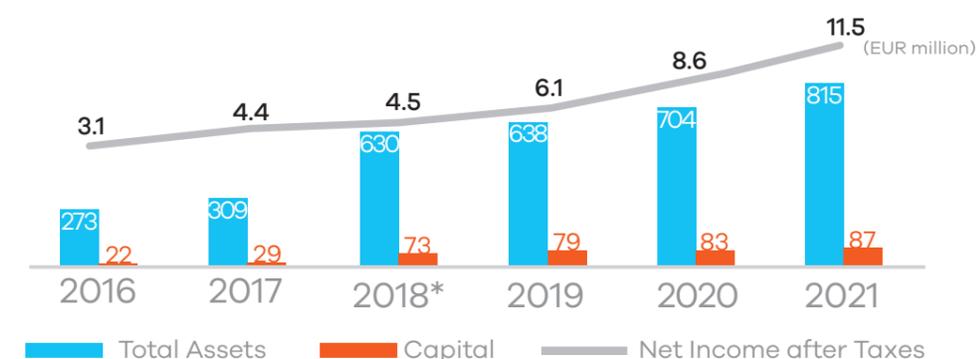
Many renowned companies in the country work with ABI to receive a broad service, correctness, swiftness and quality. As any other boutique service, ABI is committed to assist clients whose activity is not “a boulevard of only green lights”.

On the contrary, ABI’s dedication toward its clients in hardships is what has distinguished and will continue to distinguish us. ABI is in the risk management business, not risk evasion.

As shown in the following table, in 2021, the total assets of the bank, its capital, deposits, loan portfolio and profits have increased. We are particularly proud of our improved non-performing loan ratio in the banking sector level.

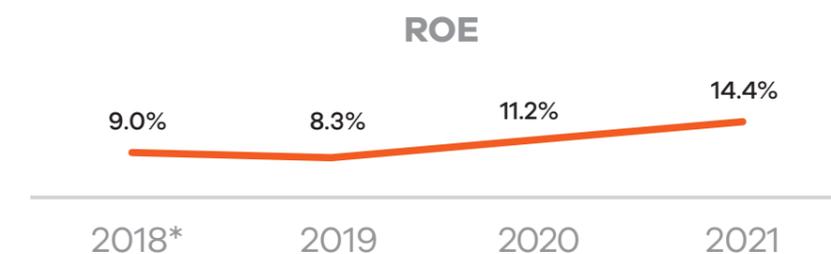
MAIN INDICATORS	2021 (EUR MILLION)	2020 (EUR MILLION)	2021 VS. 2020
Total Assets	815	704	↑ +15.8%
Total Deposits	598	551	↑ +8.5%
Net Credit	297	237	↑ +25.3%
Investments in Securities	359	284	↑ +26.4%
Capital	87	83	↑ +4.8%
Net Income after Taxes	11.5	8.6	↑ +32.6%
Non-performing Loan Ratio	4.6%	12.1%	↑ -62%

Since ABI’s establishment, the increase in assets, capital and profit has been constant, resulting in ABI’s positioning as a leader in the banking system.



*The year of the former NBG AL’s acquisition and absorption.

Most importantly, the profitability reports have become consolidated at the two-digit level in recent years.



*The year of the former NBG AL’s acquisition and absorption.

Nowadays, Albania and the Albanian society have become part of a global world due to the technological and social developments of the past 30 years. It is fair and necessary for the Albanian client base to benefit from this globalization and technological development far more than previously. ABI believes that the 30-year development of the Albanian economy has brought far more wealth to the country as opposed to investment information, mentoring and culture. As a result, a significant part of the wealth remains locally and globally unused. The positioning of the majority of bank system clients in Albania continues to consist of cash, real estate or family-run companies. This position has been correct but does not necessarily ensure profit maximization in good times or protection in extreme circumstances. Educating clients with regard to the cautious, measurable and properly controlled expansion potential of the individual or corporate assets into local and global opportunities, constitutes one of ABI’s future challenges.

Board of Directors

Kathryn Switek

Chairwoman of the Board of Directors
(Independent Member)

Roberto Munoz

Member of the Board of Directors
(Independent Member)

Ernst Schlauch

Member of the Board of Directors
(Independent Member)

Kristin Giantris

Member of the Board of Directors
(Independent Member)

Armand Muharremi

Member of the Board of Directors
(Chief Financial Officer)

Brunilda Papa

Member of the Board of Directors
(Chief Operations Officer)

Andi Ballta

Member of the Board of Directors
(Chief Executive Officer)

American Bank of Investments SHA has already in place its Corporate Governance Code, in line with Bank Statute and legislation in force.

The present regulation sets forth the internal rules of the Bank, control principles and mechanisms informing the Bank's organization and management, thus establishing a transparent set-up for investors, acknowledging and upholding the rights of clients and guaranteeing the legitimate interests of the sole shareholder. The main principles under the Corporate Governance Code are as follows:

1.1. Shareholder's Rights

The Bank has defined rules that procure complete information for the shareholder with regard to the financial conditions of the Bank, as well as Management decisions with significant impact on its activity. The sole shareholder is a decision-making body exercising its authority in line with the Bank Statute, Corporate Governance Code and legal provisions in force.

1.2. Board of Directors Composition

The Board of Directors is composed of seven executive and non-executive (independent) members, in accordance with the requirements

of the Law on Banks in Albania. The diversity of the Board of Directors composition in terms of education, experience and expertise is key to leading a boutique bank.

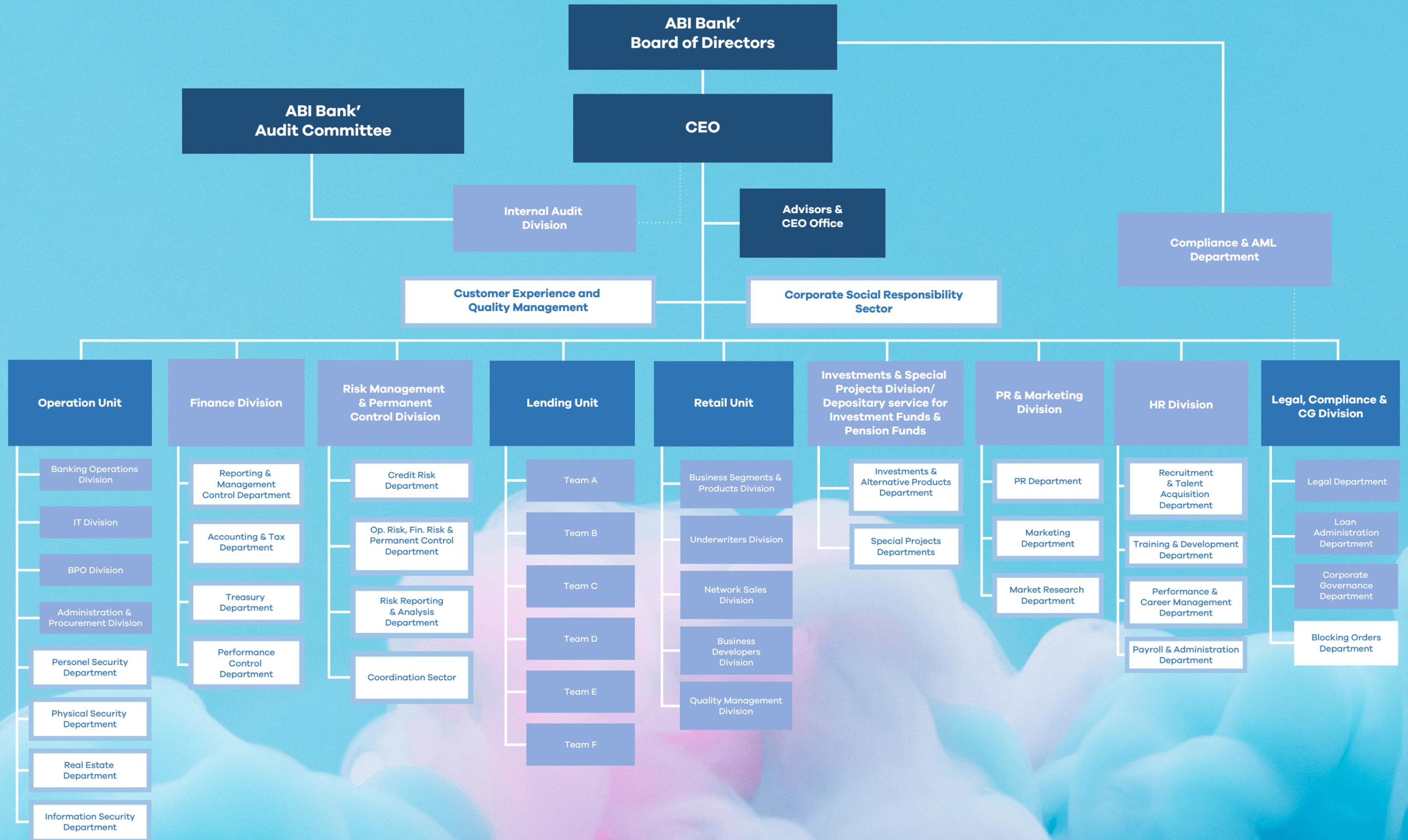
1.3. Detyrat e Këshillit Drejtues

The Board of Directors is a decision-making body reporting directly to the sole shareholder. The Board of Directors, in line with the Bank Statute and the Corporate Governance Code, defines the Bank vision, mission and strategy. The Board of Directors aims first and foremost at ensuring that the company runs smoothly, by closely monitoring its long-term economic value, as well as supervising, leading and checking upon the executive in line with the interests of the Sole Shareholder.

1.4. Internal Audit

The Bank has in place a well-organized Internal Audit Division, under the supervision of the Audit Committee. In accordance with legal requirements, the Audit Committee is composed of three independent members, whose expertise and monitoring is a crucial and ongoing assistance to the Bank. The Chairperson of the Audit Committee is also a member of the Board of Directors.

Organizational Chart





ABI Staff

With a staff comprising an average of 360 employees, ABI Bank aims to be an employer that ensures and commits to provide a competitive setting in terms of staff compensation, development and motivation.

The purpose of the Human Resources Division is to create and keep the workplace appealing and professionally stimulating. As always, our staff remains our greatest strength. Particularly in 2021, during which the pandemic situation continued being unusual, our staff have demonstrated commendable skill and efforts in regards to meeting the defined standards and goals, as well as achieving Bank objectives in a timely and successful manner. ABI's focus as a boutique bank was furthered in 2021. It is crucial to view this not solely as a current trend, but as a lifestyle that will forever continue at ABI. The boutique culture is our long-term plan. Likewise, bank policies on equal employment and treatment enabled 49 employees to obtain a long-term or short-term position at our institution, thus ensuring successful recruitment processes. Despite the physical distancing requirements, all recruitment processes were carried out as usual, in order to select the best suited candidate, with the ultimate goal of increasing the quality of Human Resources' capacities.

In the framework of promoting and encouraging everyone's image, since May 1, 2021, ABI has followed a more flexible dress code, seeking to prioritize staff comfort and contentment, as well as foster a friendlier environment.

2 Pandemic Management

During the difficult period in 2021, the main goal of the Human Resources Division consisted in safeguarding the health of our staff. The Human Resources Division, as a key actor in the crisis management group, has followed-up on and monitored the detailed working plans related to the management and progress of each function's duties, COVID-19 case reporting and measures to be taken in each specific case. Instructions based on the directives of the WHO, Technical Committee, Ministry of Health, and Bank Association's Human Resources Committee were given to the staff on an ongoing basis with regard to measures and the personal caution to be exercised by each employee.

Remote Plans and staff work presence were managed, along with annual leaves under pandemic circumstances. All situations or issues reported by the staff were closely monitored and regularly followed-up, with particular focus on the most vulnerable groups (pregnant or chronically-ill colleagues).

The Human Resources Division maintained ongoing contacts with the colleagues with Covid-19 and inquired after their health, thus mitigating the effects of such cases on the daily work. As regards the above, in June, interested colleagues were given the option to receive the COVID-19 vaccination using the Sputnik and Sinovac vaccines.

HR Functions and Activities and Returning to Normalcy



Staff training organization, performance and monitoring was another crucial process that proved to be both demanding and challenging considering the pandemic-related situation. Following the identification of business demands and staff training needs, trainings were proposed to meet such needs. Despite the unfavorable situation, both external and internal trainings took place (mainly online, in line with safety protocols and guidelines in force), resulting in a final quality output compliant with required standards, legal obligations or recommendations.

During the pandemic situation, we adapted by conducting trainings online and all employees were provided with the necessary means to face this new reality. During 2021, 1445 days of training were carried out and 100% of employees participated in at least 4 training sessions.

Additionally, the focus in 2021 was on reviewing HR procedures and the Staff Manual for the purpose of process and policy improvement. A large share of the Human Resources Division's policies were revised, adopted and published, in the framework of the American Bank of Investments' strategy implementation and objective achievement.

After the strenuous period we went through, which caused our lifestyle priorities to change considerably, the challenge of returning to normalcy is, undoubtedly, the hardest. It is for this purpose that we have held events, such as: Saint Patrick's day, 4th of July, 1st of June (Children's Day) and Halloween, as well as watching the European Championship at ABI Rooftop.

Furthermore, ABI has offered its interested staff tickets to TKOB premieres and shows, as a sponsor of the National Theatre of Opera and Ballet.



Respecting Diversity & latest BOD Data on Gender

The Bank considers its staff critical to its success of achieving its business model. In view of this, the American Bank of Investments ensures that each staff member is treated fairly, equally, with dignity and respect. The Human Resources Division is fully committed to ensuring - within its remit - that all individuals are equally and fairly treated, by permitting no instances of discrimination at any stage of employment at ABI Bank.

ABI Bank provides all candidates and employees with equal opportunities regardless of their age, gender, marital status, pregnancy, family status, disability, race, nationality or religion.

The American Bank of Investments is among the few banks in the banking system that is chaired by a female Board member.

Likewise, female employees constitute 70% of its workforce, of which 57% belong to the first line management.



Corporates

The year 2021 has continued being a successful year for ABI Bank, particularly with regard to its Corporate business and the funding of various projects, both new and in progress. In addition to maintaining our current relations with corporate clients, we also expanded our clientele by providing financial support and 360-degree service to our clients and customers.

For several consecutive years now, ABI Bank has once again confirmed its position on the market as one of the banks with the greatest progress in the Albanian banking sector. The increase of lending by the end of 2021 exceeded that of 2020 by 22%, a significantly greater increase than the total bank lending increase of roughly 8-9% annually. The title "Boutique Bank" brings ABI Bank closer to clients' and customers' special interests and needs. Our client-centered and client-focused mindset has led ABI Bank to represent around 6% of the lending market for 2021.

Despite economic sector restrictions and the pandemic, which affected lending standards and demands, ABI Bank has continued its support of businesses at all times. Part of the lending increase was aided by the Sovereign Guarantee of the Albanian Government, which facilitated requests for funding, collateral, etc. During this difficult period, ABI Bank assisted the most-affected businesses with long-term financing through investment loans and circulating capital.

During 2021, more than EUR 112 million have been disbursed to 150 companies, Corporates and SMEs, thus expanding the corporate portfolio by more than 45% compared with 2020. Data from the Bank of Albania show that the new economy loan appears to be increasing, resulting in a new lending increase of roughly 5.5% compared with 2020, while we at ABI Bank have increased the new lending to Business clients by more than 60% compared with 2020. By the end of 2021, the loan portfolio comprised more than 500 companies covering all types of industries and businesses, indicative of the diversity of our clients and sectors. Of those, approximately 70 new clients and customers have joined our Bank in 2021.

ABI Bank remains selective and detailed as regards economy sector and corporate client analysis, in order to maintain a high quality portfolio. This is also reconfirmed through the latest 2021 financial outcome, indicating a considerable improvement in terms of the ratio of non-performing loans (NPL), ranking among the best banks on the market. In 2021, the NPL ratio has gone down to 4.7% compared with about 12.1% in 2020.

Operations Unit

2021 Challenge - National Projects and Digital Banking Improvement

In 2021, the Operations Unit has initiated and implemented several projects aiming at service improvement and automatization of numerous processes.

The main activity of the Information Technology Division is focused on implementing the major Central Bank System Upgrade Project (Oracle - Flexcube), involving all business and operations units in a broad process to develop requirements on process and functionality improvement, testing, documentation, staff training and adaptation on the new version. The Project will continue during 2021 and the plan is for it to go Live in 2022.

The new version of the Central Bank System, in addition to customer/client service improvements and operational efficiency increase, will also lay the foundation for new developments in the framework of Digital Banking service improvement, Open Banking (PSD2) implementation, etc.

Furthermore, this division has carried out critical investments to enhance ICT Infrastructure and development capacities to meet business and regulatory requirements. On the one hand, such investments have ensured support and sustainable technological performance in terms of expanding business and bank operations activities. On the other hand, the in-house advancement of regulatory reports has been performed for purposes of Fiscalization and Account Records, new application development (Safe Box, Customer Satisfaction Monitoring etc.) and upgrade of current ICT applications (Core Banking, Cards Application etc.).

The Operations Unit successfully carried out the project of introducing the Mobile Banking platform and upgrading the Web Banking

platform. This banking channel enables clients to have at-hand access to relevant products at ABI Bank, as well as faster, more efficient and maximum-security services, in accordance with the European Directive (PSD2).

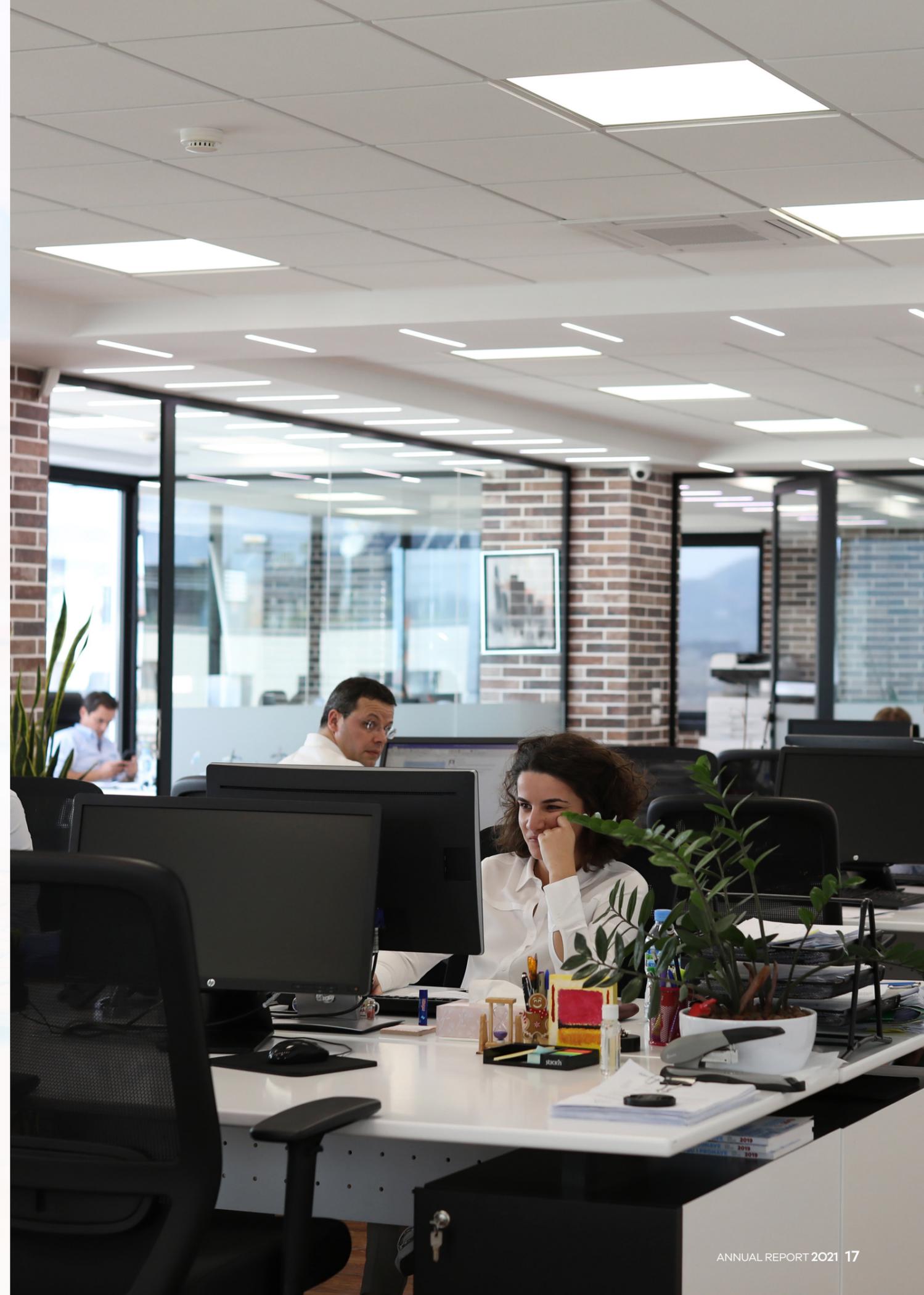
The investments and improvements of ABI Cards also took place in 2021 by including new security features, as mandated by our VISA partner.

During 2021, the Administration & Procurement Division successfully established the Central Bank Archive, designed in accordance with quality standards, which enables the properly-arranged keeping of all bank history documentation. The Central Archive is located in high-security premises, safeguarded by security and access control systems. The documentation is arranged, labeled and electronically recorded for easier tracking. The establishment of the Central Archive will assist in optimizing local bank archive spaces and efficiently managing documentation access.

During 2021, the Information Security Department has continuously reinforced cybersecurity by utilizing the latest defense technologies. Monitoring the latest trends in cyberattacks and updating the Bank's cybersecurity strategy have received special attention.

In order to ensure proper information handling in the workplace, as well as to raise staff's cybersecurity awareness, employees have undergone regular training on information security issues, including new cyber threats.

The Bank has also completed many projects required by governing and regulatory entities, namely: The establishment of the Central Registry of Bank Accounts, Law on Fiscalization, AIPS domestic payments in Euro for clients.



Retail Banking Unit

The performance of the branch network in 2021 was satisfactory in terms of the objective on deposit increase, which was exceeded, accompanied by a decrease in total fund costs. The lending activity was near the intended level, despite a significant competitive setting, particularly with regard to interest rates. Following the branch and ATM network consolidation during 2019-2020, the primary focus for 2021 was on increasing the lending level and the depositor base, a challenge that the branch staff and management team overcame successfully.

The philosophy behind the business generation activity changed in 2021 in respect to lending. In addition to the traditional service and sales in the Retail segment, the branches expanded their acquaintanceship with local businesses and were able to introduce quality clients with specific loan requirements in the segment of medium businesses and corporates.

The supplementation of the Retail activity with business referrals has led to an increase in the synergy and profitability of the Branch Network.

Particularly with respect to the lending activity, the branch network managed to generate a EUR 36.5 million total volume of new loans. As regards deposits, the increasing trust of depositing clients, combined with certain innovative products and our dedicated staff, resulted in an increase of approximately EUR 40 million.

In addition to the promotional products for deposits, alternative products, such as local and foreign currency investment funds constituted a novelty in 2021. In view of the investment bank, these funds were created to provide existing and new clients with greater diversification and return maximization opportunities. Bears mentioning that such products were complementary to deposits and have not prevented the bank from holding the same individual deposit market share as the preceding year.

In line with market technological developments and client demands, the Online Banking service was upgraded with new functions and the ABI Mobile Banking application was launched onto the market for the first time.



Corporate Social Responsibility

The American Bank of Investments considers Corporate Social Responsibility an important part of the corporate culture, providing an ongoing commitment to social and health programs, as well as environmental protection initiatives aimed at sustainable development and improving the quality of life of the community where we conduct our business.

During 2021, with the continuation of the COVID-19 pandemic in Albania, we proved to be a responsible business by paying special attention to communities and groups in need. ABI Bank and its volunteering staff responded with great responsibility and sensitivity to the needs of families living in extreme poverty, by donating 1.4 tons of foodstuffs.

On the basis of gender equality being one of our priorities, we have furthered our support of projects and activities led by women, aiming at the promotion of equality for several underrepresented groups such as abused and trafficked women, by endorsing shelters as care and re-integration centers.

Another focus of ours involved the marginalized part of society affected by socio-economic inequality, for which we deemed important to contribute towards essential needs and improving quality of life.



ABI bank supports the "christmas shoes" initiative of the çelësi im foundation

In light of the end-of-year holidays, the American Bank of Investments joined the "Christmas Shoes" initiative of the Çelësi Im Foundation. In the framework of this project, 100 pairs of shoes were donated to children in need from rural areas in Shkodra, Korça and Lushnja.



ABI Bank supports Food Bank Albania in "solidarity against hunger"

In view of the end-of-year holidays, the staff of ABI Bank and ABI Invest undertook the volunteer initiative to donate food packages to 56 Albanian families in need, in collaboration with FOOD BANK ALBANIA.

ABI Bank supports the "Building the future today" campaign

ABI Bank joined the "Building the Future Today" campaign launched by Global Albanians Foundation during June. This initiative will provide support to 6 selected NPOs, part of civil society, focusing on programs for children and youth in Albania. ABI Bank provided support to Mirësia Foundation to distribute optical glasses to orphan children in Tirana, Durrës, Elbasan, Shkodra, Korça and Saranda.



ABI Bank supports World Vision Albania's "Hello...life" program

The American Bank of Investments supports World Vision Albania's "Hello...Life" program assisting children with disabilities in Lezha Municipality and Balldre, Blinisht, Dajç, Kallmet, Zejmen, Kolsh and Shëngjin Administrative Units. The project aimed to strengthen at-home therapeutic services by providing didactic materials, as important mechanisms for the psychological and physical development of children.

ABI Bank supports the "Pink Ribbon" campaign of YWCA Albania

For the fifth year in a row, the American Bank of Investments supports YWCA Albania's initiatives of breast cancer awareness and prevention. The YWCA launched its 13th campaign, with the globally renowned soprano, Ermonela Jaho, as cause ambassador under the motto "The pink ribbon reminds us that early breast cancer detection saves lives". On October 15, ABI Bank, as a platinum sponsor, joined the symbolic march held in Tirana.



ABI Bank supports the “2021 giving circle” live crowd-funding event

On June 24, Partners Albania held the second “2021 Giving Circle” live crowd-funding event. The aim of this event was to promote and develop philanthropy in Albania, by funding three causes that will transform lives and bring sustainable social changes to communities in need. This event brought together representatives of the business sector, donor community, diplomatic institutions, state sector, civil society, media and art.

ABI Bank pledged its support to two presented initiatives: The first initiative will aim at improving the lives of 126 children from the “Lana Bregas” community in Tirana, by setting up a much needed playground, pursuant to their right to enjoyment and socialization..

The second initiative will provide 15 families with 3-5 children living in financial difficulty in Tufina, Tirana, with a study desk at home and the necessary stationery.

ABI Bank donates backpacks, stationery and tablets to Albanian Red Cross

In view of the start of the new academic year, the American Bank of Investments supported the initiative of the Albanian Red Cross to donate backpacks, stationery and tablets to 50 children from families in need from Tirana’s surrounding areas.



ABI Bank supports the “Shelter for women and girls” in Tirana

The American Bank of Investments, in line with its support toward organizations that promote gender equality, has also supported the “Shelter for Women and Girls” in Tirana. The project aimed at upgrading the facilities and providing Art Therapy materials, to ensure better service quality for women victims of domestic violence and their children.

Art, Sports, Culture



ALBANIA-ISRAEL CULTURAL FESTIVAL

The American Bank of Investments was the general sponsor of the Albania-Israel Cultural Festival, which celebrated the historical and cultural relations between Israel and Albania and, in broader terms, between Albanians and Hebrews.



“PLANTING OF TREES” CINEMATOGRAPHY PRODUCTION

The American Bank of Investments supported “Planting of Trees”, a production evoking the dark communist era through the touching story of a mother and her struggle to find her son’s remains.



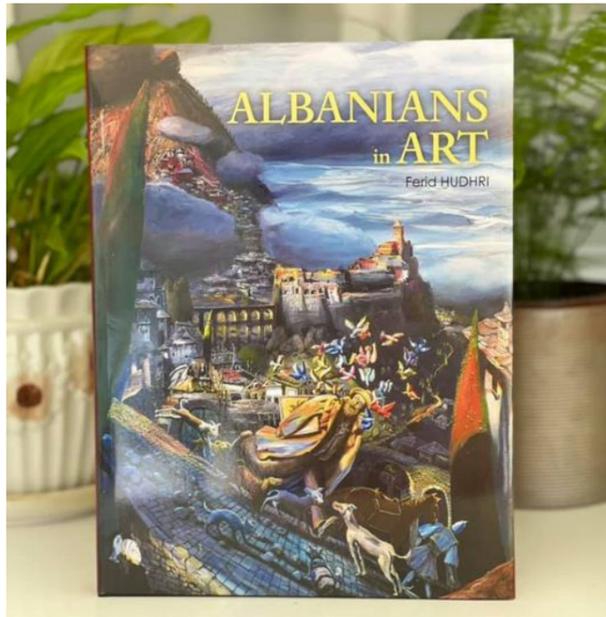
SHKODRA JAZZ AND SWING COLOR IT RETRO

ABI Bank supported Shkodra Jazz and Swing, an event held on May 29 and 30 in the center of the cradle of culture, in a Retro setting under the sound of Jazz and Swing.



MARIZA AND THE CITY

The American Bank of Investments was the general sponsor of the “Mariza and the City” recital dedicated to our beautiful Tirana, performed by Mariza Ikonomi.



“ALBANIANS IN ART” BY AUTHOR FERID HUDHRI

The “Albanians in Art” encyclopedia by author Ferid Hudhri is now also available in English, being an encyclopedia of figurative memories from national history, culture and heritage. The encyclopedia introduces a brief history of our art and Albania as viewed by foreign and Albanian artists. The American Bank of Investments supported the publication of this work that is now available to the public.



NATIONAL THEATRE OF OPERA, BALLET AND NATIONAL ENSEMBLE

The American Bank of Investments is a loyal supporter of art and cultural values, this time as the general sponsor of the National Theatre of Opera, Ballet and National Ensemble. This support continued throughout the difficult pandemic situation by assisting artists and enabling the continuity of shows with the best creations of the Albanian repertoire for all art lovers. During such period, ABI has also assisted in the renovation of the inner facilities, as well as through investments in the art infrastructure.



CONSTRUCTION OF TENNIS COURTS IN THE “PETRO NINI LUARASI” SCHOOL

The “Petro Nini Luarasi” school students in Tirana and the whole community now have their own tennis courts thanks to the support provided by the American Bank of Investments.



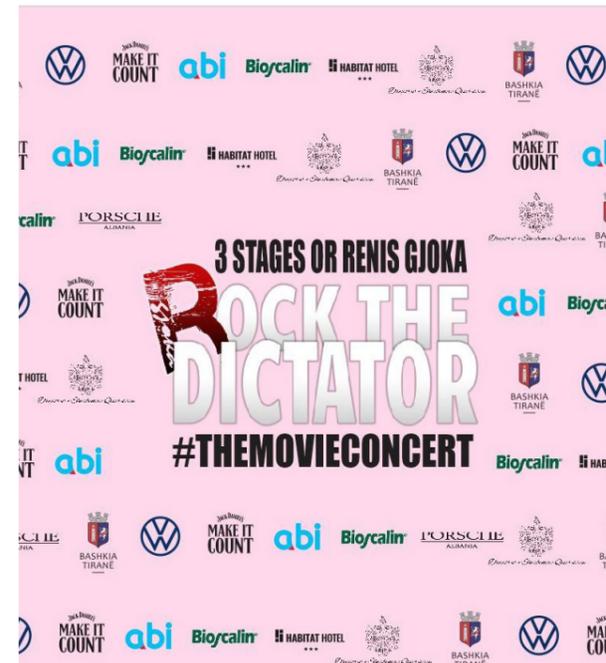
RESTORATION OF THE SAINT ATHANASIUS CHURCH IN VOSKOPOJA

The restoration of the Saint Athanasius Church in Voskopoja marks another significant contribution by the American Bank of Investments toward the preservation of cultural monuments. The funded project concerned the restoration of its domes, roof and sanctuary with decorations.



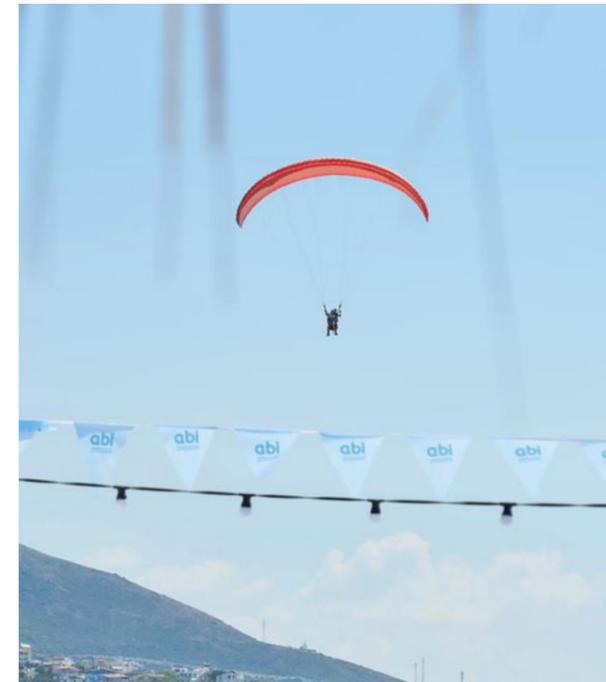
BEER FEST

The American Bank of Investments was the general sponsor of Korça Beer Fest, the biggest event in our country.



“ROCK THE DICTATOR” BY RENIS GJOKA

ABI Bank supported the latest “Rock the Dictator” TV concert by Renis Gjoka, divided into 3 acts. The concert held in the villa of former dictator Enver Hoxha, combined history and music with performances by beloved Albanian artists.



LOVA FEST

The American Bank of Investments was the general sponsor of Lova Fest, an exciting event combining sports and adventure with music and the most magnificent landscapes of our southern coast.



BALKAN FILM FOOD FESTIVAL

The American Bank of Investments was the general sponsor of the 11th edition of the Balkan Film Food Festival held in Pogradec, a combination of art and culinary in the beautiful Odeon of Pogradec.



PORTO PALERMO FESTIVAL

The American Bank of Investments was the general sponsor of Porto Palermo Festival organized by Olen Çezari, who was joined by renowned Albanian and Italian artists, held over 5 unforgettable weekends, comprising 11 music events, in the place where history meets music culture.



STUDENTI SPORTS CLUB

For the fifth consecutive year, the American Bank of Investments supported the “Studenti” Sports Club. It marks one of the most successful collaborations of ABI Bank. Together for a healthy

Branches

TOWN	BRANCH NAME	ADDRESS
Berat	Branch Berat	Blv. Kryesor, Lagjja 28 Nëntori
Durrës	Branch Durrës	Lagjja Nr.11, Rruga Dëshmorët, pallati i ri në Sheshin Pranvera
Elbasan	Branch Elbasan	Lagjja Luigj Gurakuqi, Rr. "11 nëntori", Godina 38/1
Fier	Branch Fier	Lagjja "Konferenca e Pezës", Sheshi Fitorja
Gjirokastra	Branch Gjirokaster	Lagjja "18 Shtatori"
Kavaja	Branch Kavaje	Bulevardi Kryesor, Lagjja nr. 3
Korça	Branch Korçë	Rr. "Sotir Gura", Nr.1, Lagjja 2
Lezha	Branch Lezhë	Blv. "Gjergj Fishta", Sheshi Qendror, përballë Hotel Liss
Lushnja	Branch Lushnjë	Shëtitorja Kongresi i Lushnjes (pranë Postës Shqiptare)
Pogradec	Branch Pogradec	Rr. "Rreshit Çollaku", (perballë Hotel Turizmit)
Saranda	Branch Sarandë	L. 1, Rr "Skenderbeu", Nr. 50, (pranë Kishës Ortodokse)
Shkodra	Branch Shkodër	L. "Vasil Shanto". Rr. 13 Dhjetori, Nr. 270
Tirana	Central Branch	"Rruga e Kavajës", Nd.27 H.1, Njësia Bashkiake Nr.10, Kodi Postar 1001
Tirana	"Samos Tower" Branch	Rr. "Ismail Qemali", Nd.20 H.3, Njësia Bashkiake Nr.5, Kodi Postar 1019
Tirana	"Bajram Curri" Branch	Blv. "Bajram Curri", përballë Nishrakut, Zona Kadastrale 8260
Tirana	Branch "Qendra Pajtoni"	Autostrada Tiranë - Durrës, km 1, Godina "Pajtoni Business Center"
Tirana	"Komuna e Parisit" Branch	Rr. "Medar Shtylla", Nd.49,H 13, Njesia Bashkiake Nr. 5, Kodi Postar 1019
Tirana	"Rruga e Dibrës" Branch	Rr. Dibrës, Kompleksi Halili, përballë Vila Gold
Tirana	"Strauss Square" Branch	Rr. Qemal Stafa, Sheshi Straus
Tirana	"21 December" Branch	Rr. "Frosina Plaku", Nr.2
Vlora	Branch Vlora	Blv. "Ismail Qemali", Parku Rinia

ATM Network

TOWN	ATM	ADDRESS
Berat	Branch Berat	Blv. Kryesor, Lagjja 28 Nëntori
Durrës	Branch Durrës	Lagjja Nr.11, Rruga Dëshmorët, pallati i ri në Sheshin Pranvera
Durrës	ATM "Blv. Dyrrah"	Bulevardi kryesor "Dyrrah"
Durrës	ATM "Regional Hospital"	Spitali Rajonal Durrës, Rr. "Aleksandër Goga"
Durrës	ATM "Shkozet"	Lagjja 14, Rr. "Tirana", Shkozet
Elbasan	Branch Elbasan	Lagjja Luigj Gurakuqi, Rr. "11 nëntori", Godina 38/1
Fier	Branch Fier	Lagjja "Konferenca e Pezës", Sheshi Fitorja
Gjirokastra	Branch Gjirokastra	Lagjja "18 Shtatori"
Kavaja	Branch Kavaja	Bulevardi Kryesor, Lagjja nr. 3
Kavaja	ATM "Luz i vogël"	Fshati Luz i vogël, pranë Komunës
Korça	Branch Korça	Rr. "Sotir Gura", Nr.1, Lagjja 2
Korça	ATM "Voskopojë"	Fshati Voskopojë, Qendër
Lezha	Branch Lezha	Blv. "Gjergj Fishta", Sheshi Qendror, përballë Hotel Liss
Lezha	ATM Shëngjin	Kompleksi Rafaelo, Shengjin
Lushnja	Branch Lushnja	Shëtitorja Kongresi i Lushnjes (pranë Postës Shqiptare)
Pogradec	Branch Pogradec	Rr. "Rreshit Çollaku", (perballë Hotel Turizmit)
Sarande	Branch Saranda	L. 1, Rr "Skenderbeu", Nr. 50, (pranë Kishës Ortodokse)
Shkodra	Branch Shkodra	L. "Vasil Shanto". Rr. 13 Dhjetori, Nr. 270
Tirana	Central Branch	"Rruga e Kavajës", Nd.27 H.1, Njësia Bashkiake Nr.10, Kodi Postar 1001
Tirana	"Samos Tower" Branch	Rr. "Ismail Qemali", Nd.20 H.3, Njësia Bashkiake Nr.5, Kodi Postar 1019
Tirana	"Bajram Curri" Branch	Blv. "Bajram Curri", përballë Nishrakut, Zona Kadastrale 8260
Tirana	"Qendra Pajtoni" Branch	Autostrada Tiranë - Durrës, km 1, Godina "Pajtoni Business Center"
Tirana	"Komuna e Parisit" Branch	Rr. "Medar Shtylla", Nd.49,H 13, Njesia Bashkiake Nr. 5,
Tirana	"Rruga e Dibrës" Branch	Rr. Dibrës, Kompleksi Halili, përballë Vila Gold
Tirana	"Strauss Square" Branch	Rr. Qemal Stafa, Sheshi Straus
Tirana	"21 December" Branch	Rr. "Frosina Plaku", Nr.2
Tirana	ATM "Kombinat"	Rr Llazi Miho
Tirana	ATM "Sky Tower"	Rr. "Ibrahim Rugova", Nr.5, Njësia Bashkiake Nr. 5, Kodi Postar 1019
Vlora	Branch Vlora	Blv. "Ismail Qemali", Parku Rinia
Vlora	ATM "Riviera"	Blv. "Ismail Qemali", L. Pavarësia (pranë QTU Riviera)