Raiffeisen Bank International

Make it happen

# Albania

**76 business outlets**
(as of December 2025)

**Size:** 28,748 km²

**Population:** 2.40 million

**Currency:** Albanian lek (ALL)

**Real GDP growth:** 4.87% (2022), 4.00% (2023), 4.00% (2024), 3.70% (2025), 3.80% (2026f), 3.90% (2027f)

**GDP per capita (EUR):** 10,415

Source: Raiffeisen RESEARCH, as of January 2026

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# Raiffeisen in **Albania**

**Balance sheet total:** € 3,367 million

**Market position of Raiffeisen Bank:** No. 2 by loans

**Number of employees:** 1,354

(as of December 2025)

Raiffeisen Bank purchased the former state-owned Albanian Savings Bank in 2004 and transformed it into a universal bank serving all sectors of the corporate and private individual markets. Today, Raiffeisen Bank Sh.a. is one of the strongest and most trusted brands in the country.

Raiffeisen Bank has one of the widest local branch networks, offering the full range of banking products and services to private individuals, micro, small and corporate businesses as well as affluent customers. Raiffeisen Bank is a leader in innovation amongst local banks, continually introducing new products and services.

Subsidiary Raiffeisen Leasing Sh.a. focuses on corporate customers, but it also services small and micro enterprises as well as individual clients. Market leader Raiffeisen Invest Sh.a. manages both investment and voluntary pension funds, mainly for individual customers.

**Shareholder structure:**
Raiffeisen Bank International: 100%

## Product and service range

**Payments/Account Services**
- Current Accounts
- (Domestic and International) Payments
- Electronic Banking
- Card Processing (Debit/Credit Cards)
- Card Acquiring
- Payroll

**Asset Management**
- Deposits
- Funds (Bonds, Equity, Multi Asset, ...)

**Financing**
- Overdrafts
- Working Capital Finance
- Term Loans
- Project Finance
- Real Estate Finance

**Financing and Management of Receivables**
- Factoring

**Export Finance**
- Documentary Business (L/Gs, L/Cs, Documentary Collections)

**Leasing**
- Movables

**Investment Banking**
- Loan Syndications

**Capital Markets/Treasury**
- FX (spot, forward)
- Money Market