



ECFA SHA

Registration No. L71610009A

Legal address: Rruga Muhamet Gjollësja, Ndertesa Center, Nr 8,
Kati 9te, Tirana, Albania

Management report FY2025

ECFA SHA, 2025-1 – 2025-12, (in ALL)

Name	2025
PROFIT AND LOSS STATEMENT	ALL
1 PORTFOLIO INTEREST INCOME	2,898,459,588
2 NET IMPAIRMENT LOSSES	-690,070,818
3 FINANCING INTEREST INCOME / EXPENSE	-341,754,639
4 FEES AND COMMISSIONS	91,170,467
6 OPERATING EXPENSE	-871,957,314
7 OTHER ADMINISTRATIVE EXPENSE	-337,506,846
8 OTHER INCOME and EXPENSE	-56,463,586
9 %, FOREX, CIT	-99,140,861
TOTAL FOR PERIOD	592,735,991
BALANCE SHEET	31.12.2025
11 INTANGIBLE ASSETS	96,571,812
12 PROPERTY AND EQUIPMENT	76,244,992
14 DEFERRED TAX ASSET	39,929,518
22 DEBTORS - PORTFOLIO (TRADE DEBTORS)	3,645,335,030
24 DEBTORS - OTHER TRADE DEBTORS	43,553,306
25 OTHER DEBTORS	57,070,105
26 CASH and BANK	130,683,313
ASSETS	4,089,388,075
SHAREHOLDERS' EQUITY	1,236,718,174
311 Share Capital	63,936,362
315 Profit or Loss brought forward	580,045,821
316 Profit or Loss for the period	592,735,991
LIABILITIES	2,852,669,900
52 LIABILITIES - LOANS RECEIVED	2,642,643,672
53 LIABILITIES - TRADE CREDITORS	54,778,153

54 LIABILITIES - TAXES PAYABLE	22,099,568
56 OTHER LIABILITIES	133,148,507
SHAREHOLDERS' EQUITY AND LIABILITIES	4,089,388,075