

BIO OF THE MEMBERS OF THE BOARD OF DIRECTORS

ANDI BALLTA

Andi Ballta is a banking executive and investor with extensive experience in banking, private equity, and corporate finance in the United States and Europe. His investment portfolio includes banking, financing companies, real estate, and listed securities. He is the Chief Executive Officer of American Bank of Investments (ABI Bank), an Albanian commercial bank with approximately EUR 2 billion in total assets. Mr. Ballta co-owns ABI Bank with NCH Capital and holds an 80% ownership interest.

Mr. Ballta became CEO of ABI Bank in 2015 following the acquisition of Crédit Agricole Albania, a landmark transaction marking ABI Bank's entry into the Albanian banking market. He subsequently led the Bank's expansion through the integration of additional banking operations and financial institutions, further consolidating its position in the sector. Under his leadership, ABI Bank has grown through strategic acquisitions and has become one of Albania's leading financial institutions.

From 2008 to 2016, Mr. Ballta was a Managing Director at NCH Capital Inc., a New York-based private equity firm with approximately USD 3 billion in assets under management, where he led investments across South-eastern Europe and Greece. He also founded and managed Tranzit Finance, a licensed financing company focused on debt acquisition, collection, and financing.

Prior to joining NCH Capital, Mr. Ballta worked with Israel Discount Bank in Miami and New York, where he started as Assistant Vice President and was later promoted to Senior Vice President. In New York, he served as Head of Sponsored and Syndicated Financing, specializing in leveraged and high-yield lending.

Earlier in his career, he worked with the German development agency GTZ (now GIZ) in Albania, supporting SME privatization and foreign direct investment.

Mr. Ballta holds a degree in Business Administration from the University of Tirana and an MBA from St. Thomas University in Miami, Florida.

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