

## BALFIN Group

BALFIN Group is more than an investor, we are a partner in progress, building enduring value with the communities, clients, employees, and partners who grow with us

### BALFIN operates across 9 industry sectors:

- Real Estate
- Retail
- Banking & Financial Services
- Tourism & Hospitality
- Energy & Renewables
- Asset Management
- Logistics
- Education
- Entertainment

### Key Brands & Subsidiaries

- TEG — Retail Real Estate
- Neptun — Electronics Retail
- Green Coast — Resort Development
- Tirana Bank — Banking
- Jumbo Albania — Toy Retail
- Kiabi — Fashion Franchise
- Flying Tiger Copenhagen — Retail
- Balfin Americas — US Investments

### Country Presence

- Albania (HQ — Tirana)

**BALFIN Group** is one of the largest and most diversified private investment groups in the Western Balkans, founded in Vienna in 1993 by Samir Mane. Operating across 12 countries and 2 continents — including the United States and Canada — BALFIN owns or partially owns approximately 60 companies, with total assets reaching **€3.4 billion** and capital expenditure of **€222 million**. The Group contributed €95.5 million in taxes across all operating countries in 2025, employing over 5,500 people of 24 nationalities and serving more than 80,000 customers daily through 170+ points of sale.

**Real Estate Development.** BALFIN is a recognized leader in real estate development across the Western Balkans, Europe, and North America, with a completed portfolio of 628,313 m<sup>2</sup> and an active development pipeline exceeding €9.6 billion in projected investment. Flagship projects include **Green Coast Resort & Residences**, **Vlora Marina**, **Univers City**, and **Skopje East Gate**, alongside **Balfin Austria's** residential and mixed-use developments in Vienna, and international ventures through **Balfin Americas LLC** and **Balfin Canada LLC**.

**Asset Management & Hospitality.** BALFIN manages one of the region's largest portfolios of integrated retail destinations, including **TEG** (56,000 m<sup>2</sup> GLA, 10.5 million visitors/year), **QTU** (Albania's first shopping center), and **East Gate Mall** in Skopje (160,000 m<sup>2</sup>, 8 million visitors/year), complemented by Galeria by TEG, La Vista, and the expanding **West Park** retail park network. In hospitality, the **Green Coast Hotel — MGallery Collection by Accor** — Albania's first MGallery property with 131 sea-view rooms and a Blue Flag beach — anchors a growing portfolio of branded hotel developments across the Albanian Riviera, in partnership with **Accor**, **Marriott**, and **D-Marin**.

**Retail** BALFIN operates one of the Western Balkans' most extensive retail networks, with more than 170 points of sale spanning 147,000 m<sup>2</sup> of retail space across 6 countries. **Neptun**, the region's leading electronics retailer, anchors the portfolio alongside **Jumbo Albania** (Kid Zone brand), the Balkans' leading toy retailer with €84 million in revenue in 2024. The portfolio is growing through franchise partnerships with **Kiabi** and **Flying Tiger Copenhagen**, as part of BALFIN's cross-border retail expansion strategy.

**Banking & Fintech** BALFIN's financial services arm combines a leading commercial bank with a fast-growing fintech platform. **Tirana Bank** — founded in 1996 as Albania's first privately-owned bank and part of BALFIN since 2019 — operates 36 branches nationwide with €1.9 billion in assets, €980 million in loans, and €1.5 billion in deposits. Complementing the bank, **Happy** is a regulated fintech platform offering digital payments, Buy Now Pay Later, e-money issuance, and an all-in-one POS solution for businesses across the region.

- Austria (Vienna — Founded 1993)
- Kosovo
- North Macedonia
- Bosnia & Herzegovina
- Montenegro
- Croatia
- Netherlands
- Serbia
- Switzerland
- United States
- Canada

### Balfin Americas LLC — US Office

**Founded:** 2023

**Focus:** Real Estate

**VP North America:** Martin Mane

4 US investments completed, including Class A Office Complex, New Jersey

### Contact

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**Balfin Americas LLC — US Investment Platform.** Launched in 2023, Balfin Americas LLC is the Group's dedicated investment vehicle for the United States and Canada, led by VP for North America Martin Mane. With 4 completed investments including a Class A office complex in New Jersey and residential developments in New York and Seattle, Balfin Americas reflects BALFIN's long-term commitment to the North American real estate market.

### BALFIN Capabilities Include

- Retail Real Estate Development & Management
- Shopping Center Asset Management
- Retail Park Development & Management
- Premium Resort & Hospitality Development
- Residential & Mixed-Use Development
- Commercial Real Estate Investment
- Electronics & Consumer Goods Retail
- Cross-border Retail Brand Management
- Corporate & Retail Banking
- Fintech & Digital Payment Solutions
- Logistics & Supply Chain Management
- Energy & Renewables Investment
- Education & Entertainment

### Key Company Facts

- Founded: 1993, Vienna, Austria
- HQ: Tirana, Albania
- Total Assets: €3.4 billion (end-2025)
- Capital Expenditure: €222 million (2025)
- 60+ Companies (owned / partially owned)
- 12 Countries · 2 Continents
- Tax Contribution: €95.5M (2025)
- 29M+ shopping mall visitors/year
- 5,500+ employees of 24 nationalities
- Green Coast: €1.2B resort investment

### US Partnership Opportunities

BALFIN Group offers US investors and partners a rare combination of scale, market depth, and an established US investment platform. With Balfin Americas already active across commercial and residential real estate in New Jersey and New York, American companies will find a well-capitalized, institutionally managed partner across multiple asset classes:

- Commercial Real Estate Co-investment
- Residential Development Co-investment
- Hotel & Resort Development Partnerships
- Retail Brand Licensing & Franchising
- Banking & Fintech Collaboration
- Logistics & Supply Chain Partnerships