

**Main Financial Indicators of Albanian Banking System
Second Quarter 2016**

No	BANKS*	ASSETS								LIABILITIES					
		Total Assets		Loans		Investments in Securities		Placement with banks		Total liabilities		Deposits		Equity Capital	
		in LEK	in %**	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %
1	Alpha Bank Albania	70,669,071,125	5.16%	34,708,752,683	5.82%	18,912,662,457	4.51%	11,323,952,210	5.31%	59,495,292,613	4.95%	55,700,116,643	5.04%	11,173,778,512	6.67%
2	American Bank of Investments	31,442,550,253	2.30%	10,112,937,388	1.69%	13,039,691,011	3.11%	1,050,036,060	0.49%	27,512,632,812	2.29%	26,161,255,884	2.37%	3,929,917,441	2.35%
3	Banka Kombëtare Tregtare	359,496,803,395	26.25%	123,435,963,111	20.69%	145,048,244,453	34.58%	54,518,551,697	25.58%	315,369,932,494	26.23%	279,894,099,564	25.34%	44,126,870,901	26.34%
4	Credins Bank	153,017,955,912	11.17%	93,213,491,443	15.62%	24,462,540,228	5.83%	12,141,838,095	5.70%	140,577,749,473	11.69%	130,501,342,080	11.82%	12,440,206,440	7.43%
5	Credit Bank of Albania	2,019,257,634	0.15%	299,549,250.0	0.05%	94,280,200.0	0.02%	1,472,089,529.1	0.69%	935,848,556.6	0.08%	573,727,126.8	0.05%	1,083,409,077.4	0.65%
6	FIBANK Albania	18,113,724,267	1.32%	6,534,584,393	1.10%	7,382,839,797	1.76%	1,869,608,372	0.88%	15,782,115,514	1.31%	15,421,017,024	1.40%	2,331,608,753	1.39%
7	International Commercial Bank	9,521,950,554	0.70%	4,215,989,537	0.71%	3,166,983,831	0.76%	247,000,000	0.12%	8,061,624,618	0.67%	7,206,904,993	0.65%	1,460,325,936	0.87%
8	Intesasanpaolo Bank Albania	152,080,355,277	11.10%	44,523,727,458	7.46%	59,365,879,264	14.15%	38,698,442,366	18.16%	133,449,219,915	11.10%	120,838,937,582	10.94%	18,631,135,361	11.12%
9	NBG Bank Albania	39,102,102,597	2.85%	28,970,922,107	4.86%	4,586,454,359	1.09%	3,177,568,732	1.49%	30,704,352,358	2.55%	27,659,515,594	2.50%	8,397,750,239	5.01%
10	ProCredit Bank	32,621,304,514	2.38%	20,243,561,473	3.39%	2,474,082,744	0.59%	2,787,940,221	1.31%	27,912,186,958	2.32%	26,786,215,664	2.43%	4,709,117,556	2.81%
11	Raiffeisen Bank Albania	274,271,391,777	20.02%	116,130,429,105	19.46%	86,841,767,683	20.71%	60,637,318,549	28.45%	246,324,906,342	20.49%	229,850,070,569	20.81%	27,946,485,435	16.68%
12	Societe Generale Albania	76,386,734,575	5.58%	44,305,226,220	7.43%	18,579,771,833	4.43%	1,265,926,733	0.59%	67,553,683,178	5.62%	61,032,410,439	5.53%	8,833,051,397	5.27%
13	Tirana Bank	79,701,367,448	5.82%	35,029,689,389	5.87%	21,598,975,417	5.15%	12,722,386,264	5.97%	64,895,317,804	5.40%	63,337,434,246	5.74%	14,806,049,644	8.84%
14	Union Bank	38,556,326,687	2.82%	17,520,349,457	2.94%	13,712,662,573	3.27%	-	0.00%	34,863,745,987	2.90%	32,670,854,340	2.96%	3,692,580,699	2.20%
15	United Bank of Albania	6,506,909,226	0.48%	2,785,490,813	0.47%	-	0.00%	2,424,893,217	1.14%	5,017,969,653	0.42%	4,868,236,593	0.44%	1,488,939,572	0.89%
16	Veneto Banka	26,159,479,942	1.91%	14,641,794,640	2.45%	143,447,643	0.03%	8,764,532,616	4.11%	23,690,626,978	1.97%	21,863,501,333	1.98%	2,468,852,964	1.47%
	TOTAL	1,369,667,285,183	100%	596,672,458,468	100%	419,410,283,494	100%	213,102,084,662	100%	1,202,147,205,255	100%	1,104,365,639,674	100%	167,520,079,929	100%

No	BANKS	PROFIT & PERFORMANCE					MISCELLANEOUS	
		Net profit (in LEK)			ROA (quarterly, p.a.)	ROE (quarterly, p.a.)***	No. of Employees	No. Of Outlets
		Quarterly		Cumulative	%	%		
1	Alpha Bank Albania	(296,268,375)		(563,174,058)	-1.68%	-10.33%	426	36
2	American Bank of Investments	384,590,088		880,324,197	4.91%	47.16%	244	19
3	Banka Kombëtare Tregtare	1,889,454,711		3,686,866,448	2.11%	18.38%	1,300	91
4	Credins Bank	83,262,119		161,235,701	0.22%	2.71%	785	57
5	Credit Bank of Albania	(1,182,008.7)		(65,531,809.0)	-0.23%	-0.44%	28	2
6	FIBANK Albania	82,669,118		204,260,616	1.83%	15.19%	128	9
7	International Commercial Bank	2,856,410		(39,822,540)	0.12%	0.78%	99	6
8	Intesasanpaolo Bank Albania	681,959,065		1,404,441,565	1.80%	15.20%	571	32
9	NBG Bank Albania	(53,321,756)		122,416,545	-0.55%	-2.53%	302	26
10	ProCredit Bank	(154,428,377)		(134,300,044)	-1.90%	-12.49%	259	19
11	Raiffeisen Bank Albania	675,132,967		(1,642,515,589)	0.99%	9.90%	1,404	87
12	Societe Generale Albania	195,939,271		281,053,372	1.03%	8.98%	393	36
13	Tirana Bank	(187,095,715)		(327,154,314)	-0.94%	-4.99%	434	39
14	Union Bank	56,856,118		214,984,119	0.59%	6.25%	356	29
15	United Bank of Albania	(4,834,055)		7,881,553	-0.30%	-1.29%	78	6
16	Veneto Banka	(563,848,076)		(660,556,522)	-8.65%	-73.22%	133	15
	TOTAL	2,791,741,504		3,530,409,240			6,940	509

$$ROA = \frac{\text{Net Income after taxes for the quarter} \times \frac{36}{9}}{\text{Total Assets}}$$

$$ROE = \frac{\text{Quarterly Profit}}{\frac{\text{Ending Equity Balance} - \text{Quarterly Profit} + \text{Opening Equity Balance}}{2}} \times$$

NOTE: All reportings are based on IFRS

* Alphabetically listed in English.

** In percentage of total respective indicator of the banking system.

*** Foreign exchange differences are not considered.