

**Main Financial Indicators of Albanian Banking System
First Quarter 2017**

No	BANKS*	ASSETS								LIABILITIES					
		Total Assets		Loans		Investments in Securities		Placement with banks		Total liabilities		Deposits		Equity Capital	
		in LEK	in %**	in LEK		in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %
1	Alpha Bank Albania	73,434,883,844	5.14%	34,221,962,842	5.76%	17,539,992,901	4.06%	11,323,015,899	4.77%	73,434,883,844	5.14%	59,054,549,591	5.11%	10,185,033,527	6.1%
2	American Bank of Investments	37,499,007,198	2.62%	11,247,528,297	1.89%	18,748,577,426	4.34%	2,164,075,462	0.91%	37,499,007,198	2.63%	31,980,386,100	2.77%	3,690,924,488	2.2%
3	Banka Kombetare Tregtare	386,298,009,459	27.02%	130,596,029,516	21.99%	143,311,305,613	33.19%	76,522,215,843	32.21%	386,298,009,459	27.05%	303,635,350,751	26.30%	44,027,441,145	26.2%
4	Credins Bank	167,864,548,253	11.74%	95,278,620,076	16.04%	19,584,694,557	4.54%	14,671,993,607	6.18%	167,864,548,252	11.75%	142,543,659,339	12.34%	13,890,143,170	8.3%
5	Credit Bank of Albania	2,766,325,119	0.19%	308,863,170	0.05%	94,465,315	0.02%	2,208,277,996	0.93%	2,766,325,119	0.19%	1,268,869,552	0.11%	1,083,819,594	0.6%
6	FIBANK Albania	19,338,556,816	1.35%	7,335,285,944	1.23%	8,342,444,645	1.93%	1,046,032,572	0.44%	19,338,556,816	1.35%	16,101,163,312	1.39%	1,977,990,036	1.2%
7	International Commercial Bank	9,913,581,472	0.69%	4,058,849,109	0.68%	3,618,985,959	0.84%	441,796,065	0.19%	9,913,581,472	0.69%	7,436,323,160	0.64%	1,436,355,961	0.9%
8	Intesasanpaolo Bank Albania	159,047,375,175	11.12%	43,512,110,463	7.33%	63,160,373,061	14.63%	42,201,348,272	17.76%	159,047,375,175	11.14%	127,323,422,855	11.03%	20,226,947,751	12.0%
9	NBG Bank Albania	41,438,272,992	2.90%	28,264,484,609	4.76%	6,076,064,410	1.41%	5,348,053,973	2.25%	41,438,272,992	2.90%	31,062,333,093	2.69%	8,370,816,750	5.0%
10	ProCredit Bank	32,397,893,078	2.27%	20,157,941,770	3.39%	2,918,108,813	0.68%	2,202,702,580	0.93%	32,397,893,079	2.27%	26,195,599,729	2.27%	4,758,305,628	2.8%
11	Raiffeisen Bank Albania	264,685,920,692	18.51%	108,707,869,607	18.30%	89,226,220,644	20.67%	62,313,609,732	26.23%	264,685,920,692	18.53%	218,743,244,136	18.94%	26,514,273,467	15.8%
12	Societe Generale Albania	79,519,728,032	5.56%	47,130,825,720	7.93%	19,752,541,770	4.58%	1,313,404,518	0.55%	79,519,728,032	5.57%	64,477,688,450	5.58%	8,493,405,298	5.1%
13	Tirana Bank	80,388,684,626	5.62%	29,542,876,230	4.97%	23,607,642,185	5.47%	12,828,606,754	5.40%	80,388,684,626	5.63%	62,073,707,455	5.38%	14,750,719,837	8.8%
14	Union Bank	41,694,985,603	2.92%	18,990,805,737	3.20%	15,124,390,657	3.50%	204,195,000	0.09%	41,694,985,603	2.92%	34,821,617,227	3.02%	3,804,038,000	2.3%
15	United Bank of Albania	7,608,565,002	0.53%	3,369,771,000	0.57%	-	0.00%	2,762,415,658	1.16%	7,608,565,002	0.42%	5,922,920,033	0.51%	1,540,477,000	0.9%
16	Veneto Banka	25,990,357,604	1.82%	11,259,267,435	1.90%	622,597,123	0.14%	10,267,919	0.00%	25,990,357,604	1.82%	22,043,563,924	1.91%	3,408,393,742	2.0%
TOTAL		1,429,886,694,968	100%	593,983,090,985	100%	431,728,405,080	100%	237,562,011,848	100%	1,428,346,217,969	100%	1,154,684,398,708	100%	168,159,085,393	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	in %	Cumulative	in %	%	%		
1	Alpha Bank Albania	(303,799,759)	-6.9%	(303,799,759)	-6.9%	-1.66%	-11.69%	413	35
2	American Bank of Investments	321,733,795	7.3%	321,733,795	7.3%	3.44%	40.89%	241	19
3	Banka Kombetare Tregtare	1,751,028,059	39.8%	1,751,028,059	39.8%	1.82%	16.08%	1,320	93
4	Credins Bank	108,170,844	2.5%	108,170,844	2.5%	0.26%	3.18%	814	57
5	Credit Bank of Albania	(27,426,408)	-0.6%	(27,426,408)	-0.6%	-3.98%	-9.87%	28	2
6	FIBANK Albania	105,074,080	2.4%	105,074,080	2.4%	2.18%	20.12%	137	9
7	International Commercial Bank	(12,533,846)	-0.3%	(12,533,846)	-0.3%	-0.51%	-3.45%	99	6
8	Intesasanpaolo Bank Albania	785,195,943	17.8%	785,195,943	17.8%	1.98%	16.13%	565	31
9	NBG Bank Albania	100,820,750	2.3%	100,820,750	2.3%	0.98%	4.89%	310	26
10	ProCredit Bank	(77,065,175)	-1.8%	(77,065,175)	-1.8%	-0.95%	-6.37%	251	16
11	Raiffeisen Bank Albania	1,375,913,120	31.3%	1,375,913,120	31.3%	2.09%	21.89%	1,313	79
12	Societe Generale Albania	(206,747,452)	-4.7%	(206,747,452)	-4.7%	-1.04%	-9.41%	413	35
13	Tirana Bank	286,233,923	6.5%	286,233,923	6.5%	1.43%	7.90%	436	39
14	Union Bank	151,121,000	3.4%	151,121,000	3.4%	1.45%	16.70%	366	30
15	United Bank of Albania	32,542,544	0.7%	32,542,544	0.7%	1.72%	8.66%	77	6
16	Veneto Banka	10,775,520	0.2%	10,775,520	0.2%	0.17%	1.27%	130	15
TOTAL		4,401,036,940	100%	4,401,036,940	100%			6,913	498

$$ROE = \left(\frac{\text{Quarterly Profit}}{\text{(Ending Equity Balance - Quarterly Profit + Opening Equity Balance)}} \right) \times 12/3$$

$$ROA = \frac{\left(\text{Net Income after taxes for the quarter} \times \frac{365}{91} \right)}{\text{Total Assets}}$$

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.