

**Main Financial Indicators of Albanian Banking System
First Quarter 2018**

No	BANKS*	ASSETS								LIABILITIES					
		Total Assets		Loans (net)		Investments in Securities		Placement with banks		Deposits		Other liabilities		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	76 401 026 609	5,31%	30 614 586 142	5,49%	17 250 308 997	4,03%	15 821 940 924	6,10%	64 714 172 969	5,54%	2 795 275 228	1,52%	9 225 787 108	5,6%
2	American Bank of Investments	41 674 893 934	2,90%	8 878 002 574	1,59%	20 418 373 904	4,77%	5 390 783 026	2,08%	36 102 378 469	3,09%	1 510 592 510	0,82%	4 061 922 955	2,5%
3	Banka Kombëtare Tregtare	405 086 631 081	28,15%	128 504 103 828	23,06%	149 684 326 182	34,99%	84 989 861 726	32,74%	318 078 896 442	27,23%	43 173 969 963	23,43%	43 833 764 675	26,8%
4	Credins Bank	181 782 146 936	12,63%	98 260 321 474	17,63%	29 340 080 892	6,86%	7 882 642 993	3,04%	152 492 550 346	13,06%	14 455 228 297	7,84%	14 834 368 363	9,1%
5	Credit Bank of Albania	1 373 102 168	0,10%	0	0,00%	94 227 555	0,02%	1 138 449 913	0,44%	186 243 448	0,02%	425 700 362	0,23%	761 158 358	0,5%
6	FIBANK Albania	21 177 881 077	1,47%	9 814 835 084	1,76%	7 140 206 940	1,67%	1 798 466 542	0,69%	17 288 652 817	1,48%	1 227 321 185	0,67%	2 661 907 075	1,6%
7	International Commercial Bank	10 756 197 356	0,75%	4 900 257 811	0,88%	3 529 982 525	0,83%	422 753 594	0,16%	7 827 720 856	0,67%	1 557 576 078	0,85%	1 370 900 422	0,8%
8	Intesaspaolo Bank Albania	159 850 123 639	11,11%	44 542 687 797	7,99%	57 453 935 475	13,43%	44 960 557 560	17,32%	132 354 068 456	11,33%	9 831 767 940	5,33%	17 664 286 175	10,8%
9	NBG Bank Albania	37 726 565 034	2,62%	20 646 588 456	3,71%	6 165 006 211	1,44%	4 296 703 140	1,66%	30 284 441 023	2,59%	360 711 689	0,20%	7 078 689 546	4,3%
10	ProCredit Bank	32 710 622 131	2,27%	22 429 592 065	4,03%	1 322 618 797	0,31%	3 207 001 381	1,24%	22 502 416 562	1,93%	6 461 913 162	3,51%	3 796 292 407	2,3%
11	Raiffeisen Bank Albania	240 710 421 942	16,73%	90 979 243 105	16,33%	80 781 358 003	18,88%	58 472 019 348	22,53%	199 541 389 991	17,08%	11 910 049 673	6,46%	29 258 904 278	17,9%
12	Societe Generale Albania	82 920 707 414	5,76%	49 642 990 312	8,91%	19 819 815 261	4,63%	1 384 341 020	0,53%	68 114 937 732	5,83%	82 920 707 414	44,99%	8 277 365 027	5,1%
13	Tirana Bank	76 242 117 297	5,30%	22 527 808 919	4,04%	16 572 208 316	3,87%	18 589 053 451	7,16%	58 984 016 666	5,05%	3 323 985 537	1,80%	13 934 115 094	8,5%
14	Union Bank	47 562 157 719	3,31%	19 692 914 789	3,53%	17 438 074 829	4,08%	407 318 941	0,16%	40 345 738 292	3,45%	3 193 782 639	1,73%	4 022 636 788	2,5%
15	United Bank of Albania	na	na	na	na	na	na	na	na	na	na	na	na	na	
16	Veneto Banka	22 911 308 902	1,59%	5 764 703 357	1,03%	800 934 770	0,19%	10 802 194 163	4,16%	19 137 678 340	1,64%	1 152 646 125	0,63%	2 620 584 437	1,6%
TOTAL		1 438 885 913 209	100%	557 197 635 712	100%	427 811 458 657	100%	259 564 087 723	100%	1 167 955 300 409	100%	184 301 227 801	100%	163 353 172 609	100%

No	BANKS	PROFIT & PERFORMANCE						MISCELLANEOUS	
		Net profit (in LEK)				ROA	ROE	No. of Employees	No. of Outlets
		Quarterly	in %	Cumulative	in %	(quarterly, p.a.)	(quarterly, p.a.)***		
1	Alpha Bank Albania	(181 543 840)	-5,7%	(181 543 840)	-5,7%	-0,95%	-7,65%	419	34
2	American Bank of Investments	172 465 835	5,4%	172 465 835	5,4%	1,66%	17,89%	248	19
3	Banka Kombëtare Tregtare	1 585 559 562	49,5%	1 585 559 562	49,5%	1,57%	14,80%	1 297	93
4	Credins Bank	24 495 368	0,8%	24 495 368	0,8%	0,05%	0,65%	869	58
5	Credit Bank of Albania	(69 354 481)	-2,2%	(69 354 481)	-2,2%	-20,26%	-33,40%	24	1
6	FIBANK Albania	36 346 533	1,1%	36 346 533	1,1%	0,69%	5,51%	146	10
7	International Commercial Bank	(28 902 517)	-0,9%	(28 902 517)	-0,9%	-1,08%	-8,26%	99	5
8	Intesaspaolo Bank Albania	534 009 936	16,7%	534 009 936	16,7%	1,34%	11,60%	582	32
9	NBG Bank Albania	(383 341 000)	-12,0%	(383 341 000)	-12,0%	-4,08%	-20,08%	300	26
10	ProCredit Bank	4 509 989	0,1%	4 509 989	0,1%	0,06%	0,45%	179	7
11	Raiffeisen Bank Albania	1 656 246 884	51,7%	1 656 246 884	51,7%	2,76%	23,16%	1 275	76
12	Societe Generale Albania	153 630 661	4,8%	153 630 661	4,8%	0,74%	7,19%	419	35
13	Tirana Bank	(258 827 091)	-8,1%	(258 827 091)	-8,1%	-1,36%	-7,22%	442	39
14	Union Bank	102 637 190	3,2%	102 637 190	3,2%	0,87%	10,53%	385	30
15	United Bank of Albania	na	na	na	na	na	na	na	na
16	Veneto Banka	(146 495 170)	-4,6%	(146 495 170)	-4,6%	-2,56%	-20,04%	na	na
TOTAL		3 201 457 859	100%	3 201 457 859	100%			6 684	465

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.

$$ROE = \frac{\text{Quarterly Profit}}{\frac{\text{Ending Equity Balance} + \text{Quarterly Profit} + \text{Opening Equity Balance}}{2}} \times 12,3$$

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