

**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	5.28%	30,614,586,142	5.45%	17,250,308,997	4.03%	15,821,940,924	6.05%	64,714,172,969	5.51%	2,461,066,532	2.27%	9,225,787,108	5.6%
2	American Bank of Investments	41,674,893,934	2.88%	8,878,002,574	1.58%	20,418,373,904	4.77%	5,390,783,026	2.06%	36,102,378,469	3.07%	1,510,592,510	1.39%	4,061,922,955	2.5%
3	Banka Kombëtare Tregtare	405,086,631,081	27.99%	128,504,103,828	22.89%	149,684,326,182	34.99%	84,989,861,726	32.50%	318,078,896,442	27.09%	43,173,969,963	39.79%	43,833,764,675	26.6%
4	Credins Bank	181,782,146,906	12.56%	98,260,321,474	17.50%	29,340,080,892	6.86%	7,882,642,993	3.01%	152,492,550,346	12.99%	14,455,228,297	13.32%	14,834,368,263	9.0%
5	Credit Bank of Albania	1,373,102,168	0.09%	0	0.00%	94,227,555	0.02%	1,138,449,913	0.44%	186,243,448	0.02%	425,700,362	0.39%	761,158,358	0.5%
6	FIBANK Albania	21,177,881,077	1.46%	9,814,835,084	1.75%	7,140,206,940	1.67%	1,798,466,542	0.69%	17,288,652,817	1.47%	1,227,321,185	1.13%	2,661,907,075	1.6%
7	International Commercial Bank	10,756,197,356	0.74%	4,900,257,811	0.87%	3,529,982,525	0.83%	422,753,594	0.16%	7,827,720,856	0.67%	1,557,576,078	1.44%	1,370,900,422	0.8%
8	Intesasanpaolo Bank Albania	159,850,123,639	11.04%	44,542,687,797	7.93%	57,453,935,475	13.43%	44,960,557,560	17.19%	132,354,068,456	11.27%	9,831,769,008	9.06%	17,664,286,175	10.7%
9	NBG Bank Albania	37,726,565,034	2.61%	20,646,588,456	3.68%	6,165,006,211	1.44%	4,296,703,140	1.64%	30,284,441,023	2.58%	363,434,465	0.33%	7,078,689,546	4.3%
10	ProCredit Bank	32,710,622,131	2.26%	22,429,592,065	3.99%	1,322,618,797	0.31%	3,207,001,381	1.23%	22,502,416,562	1.92%	6,461,913,162	5.96%	3,746,292,407	2.3%
11	Raiffeisen Bank Albania	240,710,431,942	16.63%	90,978,243,105	16.20%	80,781,358,003	18.88%	58,472,019,348	22.36%	199,541,387,991	16.99%	11,910,049,673	10.98%	29,258,994,278	17.8%
12	Societe Generale Albania	82,920,707,414	5.73%	49,642,990,312	8.84%	19,819,815,261	4.63%	1,384,341,020	0.53%	68,114,937,732	5.80%	6,528,404,655	6.02%	8,277,365,027	5.0%
13	Tirana Bank	76,242,117,297	5.27%	22,527,808,919	4.01%	16,572,208,316	3.87%	18,589,053,451	7.11%	58,984,016,666	5.02%	3,323,985,537	3.06%	13,934,115,094	8.5%
14	Union Bank	47,562,157,719	3.29%	19,692,914,789	3.51%	17,438,074,829	4.08%	407,318,941	0.16%	40,345,738,292	3.44%	3,193,782,639	2.94%	4,022,636,788	2.4%
15	United Bank of Albania	8,584,164,858	0.59%	4,264,609,648	0.76%	-	0.00%	1,980,004,101	0.76%	6,243,929,000	0.53%	917,738,000	0.85%	1,422,497,858	0.9%
16	Veneto Banka	22,911,308,902	1.58%	5,764,703,357	1.03%	800,934,770	0.19%	10,802,194,163	4.13%	19,137,678,340	1.63%	1,152,646,125	1.06%	2,620,984,437	1.6%
TOTAL		1,447,470,078,067	100%	561,462,245,359	100%	427,811,458,657	100%	261,544,091,824	100%	1,174,199,229,409	100%	108,495,178,190	100%	164,775,670,467	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)	-5.6%	(181,543,840)	-5.6%	-0.95%	-7.65%	419	34
2	American Bank of Investments	172,485,835	5.3%	172,485,835	5.3%	1.66%	17.89%	248	19
3	Banka Kombëtare Tregtare	1,585,559,562	49.0%	1,585,559,562	49.0%	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)	-2.1%	(69,354,481)	-2.1%	-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	Intesasanpaolo Bank Albania	534,009,936	16.5%	534,009,936	16.5%	1.34%	11.60%	582	32
9	NBG Bank Albania	(383,341,000)	-11.8%	(383,341,000)	-11.8%	-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	51.1%	1,656,246,884	51.1%	2.76%	23.16%	1,275	76
12	Societe Generale Albania	153,630,661	4.7%	153,630,661	4.7%	0.74%	7.19%	419	35
13	Tirana Bank	(258,827,091)	-8.0%	(258,827,091)	-8.0%	-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	36,888,858	0.0%	36,888,858	1.1%	1.72%	10.69%	78	6
16	Veneto Banka	(146,495,170)	-4.5%	(146,495,170)	-4.5%	-2.56%	-20.04%		
TOTAL		3,238,346,716	100%	3,238,346,716	100%			6,762	471

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.

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

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