

**Main Financial Indicators of Albanian Banking System
Fourth 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	77 381 085 262	5,6%	35 733 088 097	6,8%	16 879 245 654	3,9%	14 482 980 327	6,0%	61 787 198 211	5,4%	6 658 642 640	7,1%	8 935 244 411	5,9%
2	American Bank of Investments														
3	Banka Kombëtare Tregtare	424 915 266 796	30,8%	131 068 755 577	24,9%	160 292 096 047	36,8%	92 077 746 375	38,1%	337 449 628 876	29,6%	40 592 761 622	43,5%	46 872 870 298	30,7%
4	Credins Bank	193 841 578 962	14,1%	94 340 936 952	17,9%	44 881 994 644	10,3%	7 263 995 469	3,0%	167 282 685 646	14,7%	10 938 955 701	11,7%	15 619 937 616	10,2%
5	Credit Bank of Albania														
6	FIBANK Albania	24 632 952 175	1,8%	11 713 074 001	2,2%	7 540 288 867	1,7%	2 448 131 874	1,0%	20 823 414 982	1,8%	401 995 843	0,4%	3 407 541 351	2,2%
7	International Commercial Bank	10 217 995 779	0,7%	4 887 059 737	0,9%	3 199 341 025	0,7%	725 920 520	0,3%	7 702 184 557	0,7%	65 202 195	0,1%	1 257 378 708	0,8%
8	IntesaSanpaolo Bank Albania	177 710 069 977	12,9%	43 928 731 301	8,3%	64 000 756 586	14,7%	54 114 297 014	22,4%	148 245 722 523	13,0%	9 190 063 905	9,9%	20 274 283 549	13,3%
9	ProCredit Bank	32 016 525 958	2,3%	22 327 561 730	4,2%	1 632 594 208	0,4%	2 884 027 317	1,2%	20 671 213 221	1,8%	8 154 458 824	8,7%	3 190 853 913	2,1%
10	Raffaelsen Bank Albania	222 851 338 687	16,2%	87 082 252 617	16,5%	75 292 653 113	17,3%	50 053 073 153	20,7%	192 717 451 453	16,9%	3 131 200 877	3,4%	27 002 686 356	17,7%
11	Societe Generale Albania	82 207 143 224	6,0%	47 470 157 000	9,0%	18 996 325 000	4,4%	1 460 558 000	0,6%	74 101 044 000	6,5%	930 529 248	1,0%	7 175 569 976	4,7%
12	Tirana Bank	73 296 889 055	5,3%	21 070 586 155	4,0%	23 857 367 108	5,5%	15 474 839 127	6,4%	57 164 879 914	5,0%	3 161 636 482	3,4%	12 970 372 659	8,5%
13	Union Bank	51 374 186 129	3,7%	22 326 255 856	4,2%	18 423 282 943	4,2%	370 302 682	0,2%	44 657 516 100	3,9%	2 866 326 078	3,1%	4 449 743 950	2,9%
14	United Bank of Albania	8 552 112 143	0,6%	4 726 570 154	0,9%	-	35 792 000	0,0%	7 136 750 000	0,6%	7 166 328 000	7,7%	1 386 784 143	0,9%	
TOTAL		1 378 998 138 147	100,0%	526 675 029 176	100,0%	434 995 944 594	100,0%	241 391 663 859	100,0%	1 139 139 689 484	100,0%	93 258 701 414	100,0%	152 543 266 930	100,0%

No	BANKS	PROFIT & PERFORMANCE						MISCELLANEOUS	
		Net profit (in LEK)		ROA (quarterly, p.a.)	ROE (quarterly, p.a.)***	RoA (annually)	RoE (annually)	No. of Employees	No. of Outlets
		Quarterly	Cumulative	%	%	%	%		
1	Alpha Bank Albania	(393 243 116)	(692 987 159)	-2,04%	-17,14%	-0,90%	-7,22%	422	33
2	American Bank of Investments								
3	Banka Kombëtare Tregtare	1 277 536 243	6 300 255 705	1,21%	11,15%	1,52%	14,99%	1 292	93
4	Credins Bank	366 474 591	478 464 987	0,76%	9,66%	0,26%	3,15%	870	58
5	Credit Bank of Albania								
6	FIBANK Albania	83 458 628	401 032 496	1,36%	10,77%	1,76%	14,16%	183	12
7	International Commercial Bank	(10 150 987)	(65 791 671)	-0,40%	-3,07%	-0,62%	-4,83%	99	6
8	IntesaSanpaolo Bank Albania	(944 845 973)	436 706 769	-2,13%	-19,33%	0,26%	2,05%	640	32
9	ProCredit Bank	(176 548 218)	(726 016 707)	-2,21%	-21,37%	-2,19%	-17,69%	165	5
10	Raffaelsen Bank Albania	(80 384 099)	3 377 522 525	-0,14%	-1,15%	1,43%	12,69%	1 273	76
11	Societe Generale Albania	(1 249 052 507)	(558 531 000)	-6,09%	-60,81%	-0,68%	-6,68%	420	35
12	Tirana Bank	(506 288 113)	(1 312 868 922)	-2,77%	-15,12%	-1,74%	-9,13%	430	37
13	Union Bank	98 044 422	558 100 457	0,77%	9,28%	1,14%	14,371%	374	30
14	United Bank of Albania	(1 701 994)	73 191 653	-0,08%	-0,48%	0,85%	5,44%	76	6
TOTAL		(1 536 702 121)	8 269 079 133					6 244	423

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.

$$ROE = \frac{\text{Quarterly Profit} \cdot \frac{365}{91}}{\frac{\text{Ending Equity Balance} - \text{Quarterly Profit} + \text{Opening Equity Balance}}{2}}$$

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

$$RoE = \frac{\text{Cumulative Profit}}{\frac{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance}}{2}}$$

$$RoA = \frac{\text{Cumulative Profit}}{\frac{\text{Ending Total Assets} + \text{Opening Total Assets}}{2}}$$