

**Main Financial Indicators of Albanian Banking System
First Quarter 2019**

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	79 814 851 998	7,6%	37 620 238 791	8,6%	18 921 874 866	6,2%	13 575 882 824	8,4%	67 536 443 258	7,6%	2 588 560 353	5,4%	9 719 848 387	8,3%
2	American Bank of Investments	76 617 026 067	7,3%	24 125 127 405	5,9%	28 315 961 827	9,2%	11 917 656 514	7,4%	65 093 891 025	7,3%	1 960 785 801	4,1%	9 562 349 241	8,2%
3	Banka Kombëtare Tregtare	203 972 653 654	19,3%	98 502 356 934	22,6%	48 358 179 050	15,7%	12 988 371 354	8,0%	176 376 518 673	19,8%	10 662 440 751	22,4%	16 933 694 231	14,5%
4	Credins Bank	26 598 141 064	2,5%	12 924 745 625	3,0%	6 447 160 798	2,1%	3 940 199 855	2,4%	22 673 915 592	2,5%	252 650 924	0,5%	3 671 574 548	3,1%
5	Credit Bank of Albania	10 075 578 079	1,0%	4 874 610 079	1,1%	3 194 142 000	1,0%	646 522 000	0,4%	7 621 091 000	0,9%	1 185 634 639	2,5%	1 268 852 440	1,1%
6	FIBANK Albania	179 883 292 069	17,1%	46 236 627 825	10,6%	62 217 575 938	20,3%	54 839 736 890	33,9%	149 632 925 788	16,8%	9 369 674 705	19,7%	20 880 691 679	17,9%
7	International Commercial Bank	31 651 402 209	3,0%	21 627 026 744	5,0%	2 028 898 093	0,7%	3 073 607 930	1,9%	19 498 331 341	2,2%	9 076 538 076	19,0%	3 076 532 792	2,6%
8	Raiffeisen Bank Albania	226 233 029 272	21,5%	90 004 712 896	20,7%	73 746 224 529	24,0%	50 208 621 571	31,0%	193 418 737 667	21,7%	4 857 842 969	10,2%	27 956 448 635	23,9%
9	OTP Bank	86 259 972 059	8,2%	49 358 181 967	11,3%	20 160 877 592	6,6%	1 577 521 181	1,0%	77 575 537 433	8,7%	733 566 206	1,5%	7 950 868 421	6,8%
10	Tirana Bank	70 882 261 435	6,7%	22 153 025 311	5,1%	25 892 518 264	8,4%	7 145 404 718	4,4%	57 931 070 340	6,5%	3 307 725 176	6,9%	9 643 465 919	8,3%
11	Union Bank	53 667 144 755	5,1%	22 944 677 003	5,3%	17 893 419 776	5,8%	438 732 128	0,3%	45 351 133 629	5,1%	3 639 618 351	7,6%	4 676 392 775	4,0%
12	United Bank of Albania	8 928 654 974	0,8%	4 742 192 067	1,1%	-	-	1 511 445 012	0,9%	7 446 925 000	0,8%	51 783 000	0,1%	1 429 946 974	1,2%
TOTAL		1 054 584 007 635	100,0%	435 113 522 646	100,0%	307 176 832 732	100,0%	161 863 701 976	100,0%	890 156 520 746	100,0%	47 656 820 951	100,0%	116 770 666 042	100,0%

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	469 466 775	15,2%	469 466 775	15,2%	2,36%	20,71%	414	33
2	American Bank of Investments	80 759 237	2,6%	80 759 237	2,6%	0,42%		417	27
3	Banka Kombëtare Tregtare	-	-	-	-	-	-	-	-
4	Credins Bank	85 608 706	2,8%	85 608 706	2,8%	0,17%	2,12%	880	58
5	Credit Bank of Albania	-	-	-	-	-	-	-	-
6	FIBANK Albania	209 788 995	6,8%	209 788 995	6,8%	3,16%	24,50%	194	13
7	International Commercial Bank	11 472 792	0,4%	11 472 792	0,4%	0,46%	3,66%	93	6
8	Intesasanpaolo Bank Albania	591 008 805	19,2%	591 008 805	19,2%	1,22%	11,69%	632	34
9	ProCredit Bank	(114 418 050)	-3,7%	(114 418 050)	-3,7%	-1,45%	-14,38%	119	5
10	Raiffeisen Bank Albania	826 884 435	26,8%	826 884 435	26,8%	1,47%	12,25%	1 289	76
11	OTP Bank	352 257 650	11,4%	352 257 650	11,4%	1,64%	19,13%	431	35
12	Tirana Bank	316 489 687	10,3%	316 489 687	10,3%	1,79%	11,39%	424	35
13	Union Bank	226 648 796	7,3%	226 648 796	7,3%	1,69%	20,43%	378	30
14	United Bank of Albania	29 125 974	0,9%	29 125 974	0,9%	1,31%	8,38%	75	6
TOTAL		3 085 093 801		3 085 093 801					

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.

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

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