



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

### Consolidated Main Financial Indicators of Albanian Banking System

| No           | BANKS*                            | ASSETS                 |             |                        |             |                           |             |                       |             | LIABILITIES            |             |                        |             |                       |             |
|--------------|-----------------------------------|------------------------|-------------|------------------------|-------------|---------------------------|-------------|-----------------------|-------------|------------------------|-------------|------------------------|-------------|-----------------------|-------------|
|              |                                   | Total Assets           |             | Loans                  |             | Investments in Securities |             | Placement with banks  |             | Total liabilities      |             | Deposits               |             | 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              | 32,367,502,160         | 6.21%       | 14,976,660,900         | 10.88%      | 7,834,915,800             | 3.24%       | 6,067,746,800         | 6.74%       | 29,461,058,600         | 6.04%       | 24,655,609,700         | 5.52%       | 2,906,443,560         | 8.72%       |
| 2            | American Bank of Albania          | 58,497,949,263         | 11.23%      | 21,264,140,231         | 15.45%      | 26,980,559,404            | 11.16%      | 7,048,192,591         | 7.83%       | 54,406,625,104         | 11.16%      | 50,132,191,233         | 11.23%      | 4,091,324,159         | 12.28%      |
| 3            | Credins Bank                      | 19,123,695,000         | 3.67%       | 6,988,470,000          | 5.08%       | 4,474,640,000             | 1.85%       | 3,958,663,000         | 4.40%       | 17,975,778,000         | 3.69%       | 13,558,158,000         | 3.04%       | 1,147,917,000         | 3.45%       |
| 4            | Credit Bank of Albania            | 2,317,995,580          | 0.44%       | 207,196,020            | 0.15%       | 134,512,430               | 0.06%       | 1,569,257,110         | 1.74%       | 1,548,874,670          | 0.32%       | 1,335,997,080          | 0.30%       | 769,120,910           | 2.31%       |
| 5            | Emporiki Bank – Albania           | 8,507,264,830          | 1.63%       | 6,394,281,293          | 4.65%       | 1,294,638,630             | 0.54%       | 122,434,539           | 0.14%       | 7,199,587,857          | 1.48%       | 4,140,804,368          | 0.93%       | 1,307,676,973         | 3.92%       |
| 6            | First Investment Bank– Albania    | 2,588,089,177          | 0.50%       | 221,661,977            | 0.16%       | 224,193,367               | 0.09%       | 1,766,849,776         | 1.96%       | 1,735,247,580          | 0.36%       | 896,235,881            | 0.20%       | 735,908,278           | 2.21%       |
| 7            | International Commercial Bank     | 3,328,339,442          | 0.64%       | 1,533,074,216          | 1.11%       | 0                         | 0.00%       | 470,446,017           | 0.52%       | 2,529,631,259          | 0.52%       | 2,349,818,490          | 0.53%       | 798,708,183           | 2.40%       |
| 8            | Italian-Albanian Bank             | 18,852,611,920         | 3.62%       | 4,668,415,020.0        | 3.39%       | 6,386,333,940             | 2.64%       | 5,359,662,710         | 5.96%       | 16,625,183,438         | 3.41%       | 15,846,816,650         | 3.55%       | 2,227,428,482         | 6.69%       |
| 9            | Italian Development Bank          | 1,386,198,338          | 0.27%       | 68,891,794             | 0.05%       | 74,000,000                | 0.03%       | 910,540,500           | 1.01%       | 532,558,407            | 0.11%       | 410,357,524            | 0.09%       | 853,639,931           | 2.56%       |
| 10           | National Bank of Greece – Albania | 14,118,444,058         | 2.71%       | 8,980,527,134          | 6.53%       | 1,967,639,266             | 0.81%       | 1,244,784,238         | 1.38%       | 13,148,936,351         | 2.70%       | 8,848,934,983          | 1.98%       | 969,507,707           | 2.91%       |
| 11           | National Commercial Bank          | 65,791,024,168         | 12.63%      | 14,312,830,542         | 10.40%      | 34,898,086,942            | 14.43%      | 8,522,359,105         | 9.47%       | 62,205,417,212         | 12.76%      | 59,211,591,691         | 13.26%      | 3,585,606,956         | 10.76%      |
| 12           | Popular Bank                      | 19,953,057,000         | 3.83%       | 8,660,028,000          | 6.29%       | 6,398,157,000             | 2.65%       | 1,662,487,000         | 1.85%       | 18,615,324,000         | 3.82%       | 17,230,748,000         | 3.86%       | 1,337,733,000         | 4.01%       |
| 13           | ProCredit Bank                    | 26,233,486,684         | 5.03%       | 10,285,589,606         | 7.48%       | 411,281,438               | 0.17%       | 5,781,483,498         | 6.42%       | 24,089,541,876         | 4.94%       | 20,592,141,934         | 4.61%       | 2,143,944,807         | 6.43%       |
| 14           | Raiffeisen Bank – Albania         | 201,890,229,470        | 38.75%      | 19,508,798,762         | 14.18%      | 136,281,352,377           | 56.36%      | 40,295,905,294        | 44.78%      | 196,136,873,163        | 40.22%      | 189,754,342,871        | 42.49%      | 5,753,356,307         | 17.27%      |
| 15           | Tirana Bank                       | 40,467,796,000         | 7.77%       | 17,725,234,000         | 12.88%      | 14,362,878,000            | 5.94%       | 2,659,124,000         | 2.95%       | 38,049,173,000         | 7.80%       | 34,530,256,000         | 7.73%       | 2,418,623,000         | 7.26%       |
| 16           | Union Bank                        | 1,252,703,439          | 0.24%       | 89,540,959             | 0.07%       | 0                         | 0.00%       | 842,207,500           | 0.94%       | 315,627,659            | 0.06%       | 298,760,594            | 0.07%       | 937,075,780           | 2.81%       |
| 17           | United Bank of Albania            | 4,379,358,939          | 0.84%       | 1,706,689,370          | 1.24%       | 101,411,525               | 0.04%       | 1,712,636,341         | 1.90%       | 3,044,884,570          | 0.62%       | 2,791,399,863          | 0.63%       | 1,334,474,369         | 4.01%       |
| <b>TOTAL</b> |                                   | <b>521,053,745,467</b> | <b>100%</b> | <b>137,592,029,825</b> | <b>100%</b> | <b>241,824,600,119</b>    | <b>100%</b> | <b>89,994,780,018</b> | <b>100%</b> | <b>487,620,322,745</b> | <b>100%</b> | <b>446,584,164,861</b> | <b>100%</b> | <b>33,318,489,402</b> | <b>100%</b> |

| No           | BANKS                             | PROFIT & PERFORMANCE |             |            |            | MISCELLANEOUS  |                  |
|--------------|-----------------------------------|----------------------|-------------|------------|------------|----------------|------------------|
|              |                                   | Net profit           |             | ROA (p.a.) | ROE (p.a.) | No. of outlets | No. of Employees |
|              |                                   | in LEK               | in %        | p.a.       | p.a.       |                |                  |
| 1            | Alpha Bank – Albania              | 121,928,560          | 7.01%       | 0.38%      | 4.20%      | 9              | 88               |
| 2            | American Bank of Albania          | 208,369,948          | 11.99%      | 1.46%      | 21.02%     | 16             | 369              |
| 3            | Credins Bank                      | (5,012,000)          | -0.29%      | -0.03%     | -0.43%     | 7              | 126              |
| 4            | Credit Bank of Albania            | (14,417,940)         | -0.83%      | 0.67%      | 1.87%      | 2              | 28               |
| 5            | Emporiki Bank – Albania           | 15,276,054           | 0.88%       | 0.80%      | 4.70%      | 3              | 66               |
| 6            | First Investment Bank– Albania    | (9,388,080)          | -0.54%      | -1.45%     | -5.10%     | 2              | 28               |
| 7            | International Commercial Bank     | 2,354,224            | 0.14%       | 0.28%      | 1.14%      | 4              | 54               |
| 8            | Italian-Albanian Bank             | 39,573,692           | 2.28%       |            |            | 4              | 71               |
| 9            | Italian Development Bank          | (35,992,173)         | -2.07%      | -2.60%     | -4.22%     | 1              | 17               |
| 10           | National Bank of Greece – Albania | 26,440,311           | 1.52%       | 0.75%      | 10.90%     | 6              | 110              |
| 11           | National Commercial Bank          | 244,210,217          | 14.05%      | 1.69%      | 35.70%     | 26             | 395              |
| 12           | Popular Bank                      | 23,507,000           | 1.35%       | 0.48%      | 7.73%      | 24             | 253              |
| 13           | ProCredit Bank                    | 16,919,106           | 0.97%       | 0.26%      | 3.19%      | 18             | 496              |
| 14           | Raiffeisen Bank – Albania         | 996,886,304          | 57.35%      | 0.50%      | 63.23%     | 88             | 1,114            |
| 15           | Tirana Bank                       | 133,335,000          | 7.67%       | 1.33%      | 22.84%     | 35             | 355              |
| 16           | Union Bank                        | (35,467,535)         | -2.04%      | -13.20%    | -15.37%    | 44             | 2                |
| 17           | United Bank of Albania            | 9,771,200            | 0.56%       | 0.89%      | 2.90%      | 2              | 51               |
| <b>TOTAL</b> |                                   | <b>1,738,293,888</b> | <b>100%</b> |            |            | <b>291</b>     | <b>3,623</b>     |

\* Alphabetically listed in English.

\*\* In percentage of total respective indicator of the banking system.