

**Main Financial Indicators of Albanian Banking System  
Second 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	76,357,456,263	5.31	35,213,479,571	6.36	19,387,558,501	4.37	14,520,851,605	5.76	60,286,191,451	5.18	6,991,850,283	6.49	9,079,414,529	5.44
2	American Bank of Investments	41,600,908,102	2.89	8,293,959,536	1.50	21,202,731,629	4.77	5,207,404,420	2.06	36,030,400,924	3.10	778,552,433	0.72	4,791,954,745	2.87
3	Banka Kombëtare Tregtare	402,091,646,807	27.96	126,134,883,066	22.76	154,744,472,852	34.84	80,088,215,688	31.75	317,845,621,872	27.33	37,892,448,368	35.16	46,353,576,568	27.77
4	Credins Bank	185,564,740,213	12.91	97,683,964,769	17.63	36,875,523,704	8.30	7,603,219,711	3.01	155,951,411,442	13.41	14,446,783,399	13.40	15,166,545,373	9.08
5	Credit Bank of Albania	1,632,388,909	0.11	-	0.00	69,729,260	0.02	1,423,373,347	0.56	203,381,066	0.02	421,722,704	0.39	1,007,285,140	0.60
6	FIBANK Albania	21,637,879,505	1.50	10,816,880,856	1.95	7,137,951,554	1.61	1,138,360,024	0.45	17,813,325,030	1.53	935,019,400	0.87	2,889,535,076	1.73
7	International Commercial Bank	10,417,528,716	0.72	4,741,544,864	0.86	3,499,209,411	0.79	317,215,212	0.13	7,697,049,657	0.66	1,338,228,004	1.24	1,382,251,055	0.83
8	IntesaSanpaolo Bank Albania	157,023,239,234	10.92	39,517,852,149	7.13	59,204,428,614	13.33	45,360,277,872	17.98	129,954,948,153	11.17	9,072,279,875	8.42	17,996,011,206	10.78
9	NBG Bank Albania	36,484,985,232	2.54	18,909,118,759	3.41	5,957,835,861	1.34	5,169,285,238	2.05	29,460,989,651	2.53	308,647,323	0.29	6,715,348,258	4.02
10	ProCredit Bank	32,407,863,218	2.25	22,527,801,889	4.07	1,822,114,843	0.41	2,663,294,043	1.06	21,813,981,977	1.88	7,333,231,165	6.80	3,260,650,076	1.95
11	Raiffeisen Bank Albania	235,488,291,578	16.38	83,969,403,860	15.15	77,857,429,794	17.53	64,058,780,114	25.39	196,339,614,925	16.88	10,256,034,529	9.52	28,892,642,124	17.31
12	Societe Generale Albania	85,152,183,924	5.92	49,553,732,139	8.94	19,993,906,054	4.50	1,399,231,945	0.55	68,418,204,504	5.88	8,681,247,339	8.05	8,052,732,086	4.82
13	Tirana Bank	75,967,437,641	5.28	19,026,336,250	3.43	18,119,538,825	4.08	17,235,156,113	6.83	57,361,048,962	4.93	5,213,372,011	4.84	13,393,016,667	8.02
14	Union Bank	47,436,123,998	3.30	20,470,968,751	3.69	17,465,262,508	3.93	464,876,472	0.18	40,281,834,167	3.46	3,028,484,264	2.81	4,125,805,567	2.47
15	United Bank of Albania	8,829,356,517	0.61	4,545,879,923	0.82	-	0.00	1,875,773,932	0.74	7,298,008,000	0.63	68,993,000	0.06	1,462,355,517	0.88
16	Veneto Banka	19,817,223,569	1.38	12,699,615,333	2.29	784,141,727	0.18	3,741,406,696	1.48	16,426,681,905	1.41	1,015,535,714	0.94	2,375,005,949	1.42
<b>TOTAL</b>		<b>1,437,909,253,427</b>	<b>100</b>	<b>554,105,421,714</b>	<b>100</b>	<b>444,121,835,137</b>	<b>100</b>	<b>252,266,722,434</b>	<b>100</b>	<b>1,163,182,693,687</b>	<b>100</b>	<b>107,782,429,805</b>	<b>100</b>	<b>166,944,129,935</b>	<b>100</b>

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	(154,319,780)		(335,863,620)		-0.81	-6.69	419	34
2	American Bank of Investments	264,961,375		437,447,210		2.55	24.68	244	18
3	Banka Kombëtare Tregtare	1,579,078,165		3,164,637,727		1.58	14.26	1,298	93
4	Credins Bank	22,673,001		40,093,114		0.05	0.61	885	58
5	Credit Bank of Albania	10,611,014		(58,743,467)		2.61	4.83	22	1
6	FIBANK Albania	202,261,563		238,608,097		3.75	30.25	166	11
7	International Commercial Bank	11,350,633		(17,551,884)		0.44	3.31	99	5
8	IntesaSanpaolo Bank Albania	376,991,137		911,001,073		0.96	8.55	590	32
9	NBG Bank Albania	(187,544,029)		(570,885,029)		-2.06	-10.73	273	26
10	ProCredit Bank	(287,407,893)		(282,897,904)		-3.56	-31.52	172	7
11	Raiffeisen Bank Albania	912,284,040		2,568,530,924		1.55	12.75	1,279	76
12	Societe Generale Albania	238,548,288		392,178,950		1.12	11.86	426	35
13	Tirana Bank	(574,877,567)		(833,704,658)		-3.04	-16.48	436	39
14	Union Bank	146,791,966		249,429,156		1.24	14.68	378	30
15	United Bank of Albania	39,849,659		76,738,517		1.81	11.21	78	6
16	Veneto Banka	(76,945,771)		(417,387,145)		0.00	-12.13	103	9
<b>TOTAL</b>		<b>2,524,305,802</b>		<b>5,561,631,059</b>				<b>6,868</b>	<b>480</b>

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.

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

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