

**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	5,5%	37 620 230 791	7,0%	18 921 874 866	4,2%	13 575 002 824	5,3%	67 536 443 258	5,7%	2 558 560 353	2,7%	9 719 848 307	6,3%
2	American Bank of Investments	76 617 026 067	5,3%	24 125 127 405	4,5%	28 315 961 827	6,2%	11 917 656 514	4,7%	65 093 891 025	5,5%	1 960 785 801	2,1%	9 562 349 241	6,2%
3	Banka Kombëtare Tregtare *	384 452 269 286	26,7%	101 588 878 140	18,9%	146 134 357 027	32,2%	93 668 484 387	36,7%	299 648 345 856	25,2%	46 343 034 715	49,3%	38 460 888 715	24,8%
4	Credins Bank	203 972 653 654	14,2%	98 502 356 934	18,4%	48 358 179 050	10,7%	12 988 371 354	5,1%	176 376 518 673	14,8%	10 662 440 751	11,3%	16 933 694 231	10,9%
5	Credit Bank of Albania	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIBANK Albania	26 598 141 064	1,8%	12 924 745 625	2,4%	6 447 160 798	1,4%	3 940 199 855	1,5%	22 673 915 592	1,9%	252 650 924	0,3%	3 671 574 548	2,4%
7	International Commercial Bank	10 075 578 079	0,7%	4 874 610 079	0,9%	3 194 142 000	0,7%	646 522 000	0,3%	7 621 091 000	0,6%	1 185 634 639	1,3%	1 268 852 440	0,8%
8	IntesaSanpaolo Bank Albania	179 883 292 060	12,5%	46 236 627 825	8,6%	62 217 575 938	13,7%	54 839 736 890	21,5%	149 632 925 788	12,6%	9 369 674 705	10,0%	20 880 691 670	13,5%
9	ProCredit Bank	31 651 402 209	2,2%	21 627 026 744	4,0%	2 028 898 093	0,4%	3 073 607 930	1,2%	19 498 331 341	1,6%	9 076 538 076	9,7%	3 076 532 792	2,0%
10	Raffaelsen Bank Albania	226 233 029 272	15,7%	90 004 712 896	16,8%	73 746 224 529	16,3%	50 208 621 571	19,6%	193 418 737 667	16,3%	4 857 842 969	5,2%	27 956 448 635	18,0%
11	OTP Bank	86 259 972 059	6,0%	49 358 181 967	9,2%	20 160 877 592	4,4%	1 577 521 181	0,6%	77 575 537 433	6,5%	733 566 206	0,8%	7 950 868 421	5,1%
12	Tirana Bank	70 882 261 435	4,9%	22 153 025 311	4,1%	25 892 518 264	5,7%	7 145 404 718	2,8%	57 931 070 340	4,9%	3 307 725 176	3,5%	9 643 465 919	6,2%
13	Union Bank	53 667 144 755	3,7%	22 944 677 003	4,3%	17 893 419 776	3,9%	438 732 138	0,2%	45 351 133 629	3,8%	3 639 619 351	3,9%	4 676 392 775	3,0%
14	United Bank of Albania	8 928 654 974	0,6%	4 742 192 067	0,9%	-	-	1 511 445 012	0,6%	7 446 925 000	0,6%	51 783 000	0,1%	1 429 946 974	0,9%
TOTAL		1 439 036 276 921	100,0%	536 702 400 786	100,0%	453 311 189 759	100,0%	255 532 186 363	100,0%	1 189 804 866 602	100,0%	93 999 855 666	100,0%	155 231 554 758	100,0%

No	BANKS	PROFIT & PERFORMANCE				MISCELLANEOUS	
		Net profit (in LEK)		ROA (quarterly, p.a.)	ROE (quarterly, p.a.)***	No. of Employees	No. of Outlets
		Quarterly	Cumulative	%	%		
1	Alpha Bank Albania	469 466 775	469 466 775	2,36%	20,71%	414	33
2	American Bank of Investments	80 759 237	80 759 237	0,42%	19,73%	417	27
3	Banka Kombëtare Tregtare *	1 921 224 972	1 921 224 972	2,00%	2,12%	na	58
4	Credins Bank	85 608 706	85 608 706	0,17%	-	880	58
5	Credit Bank of Albania	-	-	-	-	-	-
6	FIBANK Albania	209 788 995	209 788 995	3,16%	24,50%	194	13
7	International Commercial Bank	11 472 792	11 472 792	0,46%	3,66%	93	6
8	IntesaSanpaolo Bank Albania	591 008 805	591 008 805	1,22%	11,69%	632	34
9	ProCredit Bank	(114 418 050)	(114 418 050)	-1,45%	-14,38%	119	5
10	Raffaelsen Bank Albania	826 884 435	826 884 435	1,47%	12,25%	1 289	76
11	OTP Bank	352 257 650	352 257 650	1,64%	19,13%	431	35
12	Tirana Bank	316 489 687	316 489 687	1,79%	11,39%	424	35
13	Union Bank	226 648 796	226 648 796	1,69%	20,43%	378	30
14	United Bank of Albania	29 125 974	29 125 974	1,31%	8,38%	75	6
TOTAL		5 006 318 773	5 006 318 773				

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.

* Raportimi financiar sipas standardit lokal - GAAP

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

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