

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	78,924,445,645	4.9%	34,484,987,490	5.9%	21,456,100,063	3.8%	11,031,654,377	6.2%	66,093,988,571	4.9%	3,734,378,720	3.9%	9,096,078,345	5.2%
2	American Bank of Investments	88,483,349,682	5.5%	31,398,404,915	5.4%	39,096,292,379	6.6%	5,338,854,019	3.0%	69,640,473,317	5.2%	8,911,749,491	9.4%	9,931,126,874	5.7%
3	Banka Kombëtare Tregtare	419,472,352,863	26.0%	93,145,989,611	16.0%	220,381,991,238	37.1%	24,958,807,341	14.1%	335,114,300,442	24.9%	33,423,204,276	35.3%	50,934,848,145	29.2%
4	Credins Bank	254,189,310,836	15.7%	108,455,936,096	18.7%	85,015,164,097	14.3%	5,949,520,279	3.4%	219,266,925,245	16.3%	15,599,319,988	16.5%	19,323,065,603	11.1%
5	FIBANK Albania	36,770,153,806	2.3%	17,635,361,725	3.0%	11,466,366,464	1.9%	2,698,346,026	1.5%	30,582,385,241	2.3%	2,395,029,372	2.5%	3,792,739,193	2.2%
6	Intesa Sanpaolo Bank Albania	193,554,911,469	12.0%	49,044,087,119	8.4%	71,767,304,823	12.1%	59,999,941,244	33.5%	161,468,639,435	12.0%	8,892,662,515	9.4%	23,193,609,459	13.3%
7	ProCredit Bank	35,692,561,787	2.2%	26,031,388,951	4.5%	1,723,540,456	0.3%	2,553,811,709	1.4%	24,119,764,634	1.8%	8,344,427,422	8.8%	3,228,369,731	1.8%
8	Raiffeisen Bank Albania	241,648,624,869	15.0%	86,002,628,796	14.8%	64,393,414,520	10.8%	57,445,882,946	32.5%	211,394,465,305	15.7%	2,792,808,411	3.0%	27,461,351,153	15.7%
9	OTP Albania	98,311,392,313	6.1%	58,745,250,986	10.1%	21,468,939,361	3.6%	1,564,261,423	0.9%	86,436,503,822	6.4%	1,954,015,376	2.1%	9,920,873,116	5.7%
10	Tirana Bank	84,903,312,533	5.3%	38,000,947,471	6.5%	31,184,175,084	5.2%	4,549,581,085	2.6%	71,952,972,419	5.3%	2,643,265,456	2.8%	10,307,074,659	5.9%
11	Union Bank	72,276,169,805	4.5%	32,145,579,610	5.5%	25,184,877,067	4.2%	-	0.0%	61,410,358,184	4.6%	4,796,712,808	5.1%	6,069,098,814	3.5%
12	United Bank of Albania	10,826,862,868	0.7%	6,260,701,274	1.1%	-	0.0%	1,437,087,676	0.8%	6,415,398,000	0.6%	1,092,251,315	1.2%	1,319,213,116	0.8%
TOTAL		1,615,053,448,416	100.0%	581,351,264,045	100.0%	594,158,165,553	100.0%	176,827,768,125	100.0%	1,345,896,174,614	100.0%	94,579,825,158	100.0%	174,577,448,208	100.0%

No	BANKS	PROFIT & PERFORMANCE				MISCELLANEOUS					
		Net profit (in LEK)				ROA	ROE	Employees	Outlets		
		Quarterly	in %	Cumulative	in %	%	%	No.	%		
1	Alpha Bank Albania	(79,248,183)	-1.7%	(79,248,183)	-1.7%	-0.41%	-3.46%	418	6.4%	34	8.3%
2	American Bank of Investments	352,950,212	7.7%	352,950,212	7.7%	1.61%	14.20%	359	5.5%	21	5.1%
3	Banka Kombëtare Tregtare	1,732,593,917	37.7%	1,732,593,917	37.7%	1.65%	14.13%	935	14.3%	63	15.3%
4	Credins Bank	208,686,368	4.5%	208,686,368	4.5%	0.33%	4.41%	971	14.9%	57	13.9%
5	FIBANK Albania	149,605,658	3.3%	149,605,658	3.3%	1.69%	16.42%	351	5.4%	14	3.4%
6	Intesa Sanpaolo Bank Albania	459,045,296	10.0%	459,045,296	10.0%	0.95%	8.02%	655	10.0%	35	8.5%
7	ProCredit Bank	40,979,903	0.9%	40,979,903	0.9%	0.46%	5.14%	125	1.9%	5	1.2%
8	Raiffeisen Bank Albania	844,362,763	18.4%	844,362,763	18.4%	1.41%	12.05%	1,271	19.0%	74	18.0%
9	OTP Albania	410,641,800	8.9%	410,641,800	8.9%	1.69%	16.64%	468	7.2%	38	9.2%
10	Tirana Bank	206,620,343	4.5%	206,620,343	4.5%	0.98%	8.22%	487	7.5%	35	8.5%
11	Union Bank	269,130,327	5.9%	269,130,327	5.9%	1.49%	18.49%	402	6.2%	32	7.8%
12	United Bank of Albania	(5,029,820)	-0.1%	(5,029,820)	-0.1%	-0.19%	-1.54%	84	1.3%	3	0.7%
TOTAL		4,590,338,584	100%	4,590,338,584	100.0%	1.14%	10.68%	6,526	100%	411	100%

NOTE: All reportings are based on IFRS.

- * Alphabetically listed in English.
- ** In percentage of total respective indicator of the banking system.

$$ROA = \frac{\text{Cumulative Net Profit} + \frac{1}{2}}{(\text{Beginning Total Assets} + \text{Ending Total Assets})/2}$$

$$ROE = \frac{\text{Cumulative Net Profit} + \frac{1}{2}}{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance} + \frac{1}{2}}$$