

**Main Financial Indicators of Albanian Banking System  
Third 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	79 516 155 575	5,4%	36 017 778 201	6,5%	19 182 316 442	4,2%	14 815 786 232	5,6%	67 863 861 299	5,6%	2 488 070 863	2,4%	9 164 223 412	5,5%
2	American Bank of Investments	45 413 393 450	3,1%	7 980 168 157	1,4%	23 138 115 758	5,1%	3 579 642 762	1,3%	37 533 685 444	3,1%	2 864 464 448	2,7%	5 015 243 558	3,0%
3	Banka Kombëtare Tregtare	420 381 094 335	28,4%	129 052 490 980	23,3%	156 185 356 534	34,2%	90 915 251 735	34,3%	331 665 927 415	27,4%	44 076 109 435	42,2%	44 639 057 484	26,9%
4	Credins Bank	191 430 837 347	12,9%	97 709 968 000	17,6%	37 406 067 988	8,2%	18 563 192 192	7,0%	164 505 771 899	13,6%	11 536 219 809	11,0%	15 384 945 640	9,3%
5	Credit Bank of Albania	1 530 918 932	0,1%	-	0,0%	-	0,0%	1 394 742 364	0,5%	189 028 449	0,0%	344 326 725	0,3%	997 563 759	0,6%
6	FIBANK Albania	23 756 331 080	1,6%	11 313 191 308	2,0%	7 337 686 865	1,6%	2 088 514 596	0,8%	19 775 102 693	1,6%	945 325 474	0,9%	3 035 902 913	1,8%
7	International Commercial Bank	10 565 255 355	0,7%	4 924 357 759	0,9%	3 508 401 326	0,8%	273 221 869	0,1%	7 791 902 287	0,6%	1 429 190 813	1,4%	1 344 162 255	0,8%
8	IntesaSanpaolo Bank Albania	169 132 276 310	11,4%	40 172 448 531	7,3%	66 390 456 980	14,5%	49 593 222 638	18,7%	141 665 190 991	11,7%	8 988 026 134	8,6%	18 479 059 185	11,1%
9	NBG Bank Albania	37 899 903 844	2,6%	18 443 262 589	3,3%	7 184 209 609	1,6%	115 662 625	0,0%	30 367 569 370	2,5%	660 935 474	0,6%	6 871 399 000	4,1%
10	ProCredit Bank	31 928 823 905	2,1%	22 173 493 204	4,0%	1 756 178 666	0,4%	2 906 958 804	1,1%	21 431 092 362	1,8%	7 127 823 953	6,8%	3 369 907 490	2,0%
11	Raiffeisen Bank Albania	223 727 418 789	15,1%	86 381 995 863	15,6%	77 556 933 113	17,0%	50 182 657 240	18,9%	192 092 109 895	15,9%	3 215 396 333	3,1%	28 419 912 560	17,1%
12	Societe Generale Albania	84 580 284 811	5,7%	49 062 834 594	8,9%	19 820 557 251	4,3%	1 624 489 783	0,6%	75 223 737 744	6,2%	1 025 521 532	1,0%	8 331 025 534	5,0%
13	Tirana Bank	78 054 546 273	5,3%	21 498 742 485	3,9%	19 910 500 316	4,4%	19 105 920 428	7,2%	58 304 618 443	4,8%	6 303 404 592	6,0%	13 446 523 237	8,1%
14	Union Bank	50 607 648 786	3,4%	21 135 929 707	3,8%	17 921 571 032	3,9%	448 252 933	0,2%	42 941 211 471	3,5%	3 330 004 869	3,2%	4 336 432 446	2,6%
15	United Bank of Albania	8 542 191 646	0,6%	4 666 817 489	0,8%	-	-	1 568 383 831	0,6%	6 972 303 000	0,6%	109 378 000	0,1%	1 460 510 646	0,9%
16	Veneto Banka	23 934 042 575	0,2%	3 131 947 315	0,6%	-	-	8 193 367 002	3,1%	12 072 395 750	1,0%	10 053 141 786	0,10	1 808 505 040	1,1%
<b>TOTAL</b>		<b>1 481 001 122 912</b>	<b>100,0%</b>	<b>553 665 426 182</b>	<b>100,0%</b>	<b>457 298 351 881</b>	<b>100,0%</b>	<b>265 369 267 042</b>	<b>100,0%</b>	<b>1 210 399 508 514</b>	<b>100,0%</b>	<b>104 497 340 240</b>	<b>100,0%</b>	<b>166 104 274 158</b>	<b>100,0%</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	36 119 577	1,1%	(299 744 043)	-3,4%	0,18%	1,59%	414	33
2	American Bank of Investments	102 061 252	3,1%	538 602 191	6,1%	0,90%	8,41%	244	18
3	Banka Kombëtare Tregtare	1 858 081 735	56,1%	5 022 719 462	56,7%	1,77%	16,68%	1 304	93
4	Credins Bank	71 897 282	2,2%	111 990 396	1,3%	0,15%	1,89%	881	58
5	Credit Bank of Albania	(9 721 333)	-0,3%	(68 464 800)	-0,8%	-	-	22	1
6	FIBANK Albania	93 183 508	2,8%	317 573 869	3,6%	1,57%	12,78%	180	13
7	International Commercial Bank	(38 088 959)	-1,1%	(55 640 794)	-0,6%	-	-	100	6
8	IntesaSanpaolo Bank Albania	470 551 670	14,2%	1 381 552 742	15,6%	1,12%	10,46%	582	32
9	NBG Bank Albania	130 005 000	3,9%	(440 891 000)	-5,0%	1,38%	7,73%	249	26
10	ProCredit Bank	(266 570 585)	-8,0%	(549 468 489)	-6,2%	-	-	170	6
11	Raiffeisen Bank Albania	889 375 699	26,8%	3 457 906 623	39,0%	1,59%	12,61%	1 281	76
12	Societe Generale Albania	298 343 557	9,0%	690 522 507	7,6%	1,41%	14,84%	419	25
13	Tirana Bank	27 123 849	0,8%	(806 580 809)	-9,1%	0,14%	20,42%	429	39
14	Union Bank	210 626 879	6,4%	460 056 035	5,2%	1,67%	0,77%	375	30
15	United Bank of Albania	(1 844 871)	-0,1%	74 893 646	0,8%	-	-	77	6
16	Veneto Banka	(556 918 093)	-16,8%	(974 378 693)	-11,0%	-	-	89	2
<b>TOTAL</b>		<b>3 314 226 276</b>	<b>100%</b>	<b>8 860 648 902</b>	<b>100,0%</b>			<b>6 816</b>	<b>474</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.

$$ROE = \frac{\text{Quarterly Profit}}{\frac{(\text{Ending Equity Balance} - \text{Quarterly Profit} + \text{Opening Equity Balance})}{2}} \times 12,3$$

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