

Main Financial Indicators of Albanian Banking System

First Quarter 2020

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	79,799,072,088	5.1%	36,509,675,579	6.3%	17,636,144,816	3.4%	14,522,992,428	5.3%	66,423,120,204	5.1%	4,021,710,872	4.5%	9,354,241,012	5.5%
2	American Bank of Investments	80,034,922,898	5.1%	27,143,694,746	4.7%	31,636,477,080	6.2%	8,428,096,366	3.1%	67,204,572,176	5.2%	2,948,430,853	3.3%	9,881,919,870	5.8%
3	Banka Kombëtare Tregtare	415,294,504,430	26.7%	90,916,151,070	15.8%	167,399,561,510	32.7%	111,961,564,289	41.0%	327,399,014,322	25.3%	37,421,488,217	41.5%	50,474,001,891	29.5%
4	Credins Bank	237,548,818,878	15.3%	106,590,598,414	18.5%	73,269,259,056	14.3%	14,819,694,614	5.4%	206,711,934,630	16.0%	12,835,652,791	14.2%	18,001,231,457	10.5%
5	FIBANK Albania	33,434,527,089	2.1%	15,945,419,192	2.8%	9,810,930,030	1.9%	3,004,317,707	1.1%	28,351,364,541	2.2%	1,577,352,018	1.8%	3,505,810,529	2.0%
6	Intesa Sanpaolo Bank Albania	191,021,845,680	12.3%	46,582,350,599	8.1%	69,354,047,220	13.6%	61,198,535,357	22.4%	160,689,289,921	12.4%	8,351,717,103	9.3%	21,980,838,657	12.8%
7	ProCredit Bank	33,296,280,505	2.1%	22,701,770,935	3.9%	2,266,363,627	0.4%	3,571,475,237	1.3%	22,420,187,881	1.7%	8,023,445,563	8.9%	2,852,647,061	1.7%
8	Raiffeisen Bank Albania	232,479,988,100	14.9%	101,316,409,664	17.6%	63,442,253,558	12.4%	50,885,755,974	18.6%	198,440,503,226	15.3%	5,321,621,567	5.9%	28,717,863,308	16.8%
9	OTP Albania	95,971,853,829	6.2%	56,148,912,976	9.8%	22,356,628,246	4.4%	1,683,473,586	0.6%	84,686,966,000	6.5%	1,941,216,198	2.2%	9,343,671,632	5.5%
10	Tirana Bank	79,853,785,964	5.1%	35,439,767,385	6.2%	30,772,538,713	6.0%	2,196,200,220	0.8%	66,806,104,670	5.2%	2,684,499,053	3.0%	10,363,182,242	6.1%
11	Union Bank	68,683,067,186	4.4%	29,852,270,002	5.2%	23,566,183,466	4.6%	130,673,610	0.0%	58,508,249,570	4.5%	4,914,457,010	5.5%	5,260,360,605	3.1%
12	United Bank of Albania	9,476,927,655	0.6%	6,014,661,329	1.0%	-	0.0%	620,233,246	0.2%	7,898,380,000	0.6%	57,950,635	0.1%	1,520,597,020	0.9%
TOTAL		1,556,895,594,302	100.0%	575,161,681,891	100.0%	511,510,387,320	100.0%	273,023,012,633	100.0%	1,295,539,687,140	100.0%	90,099,541,879	100.0%	171,256,365,284	100.0%

No	BANKS	PROFIT & PERFORMANCE						MISCELLANEOUS			
		Net profit (in LEK)				ROA	ROE	Employees		Outlets	
		Quarterly	in %	Cumulative	in %	%	%	No.	%	No.	%
1	Alpha Bank Albania	720,697,077	11.3%	720,697,077	12.1%	3.64%	32.53%	422	6.6%	34	8.1%
2	American Bank of Investments	415,086,501	6.5%	415,086,501	6.5%	2.10%	17.38%	362	2300.0%	23	5.5%
3	Banka Kombëtare Tregtare	2,320,559,831	36.5%	2,320,559,831	38.9%	2.27%	19.14%	958	15.0%	65	15.5%
4	Credins Bank	301,773,748	4.7%	301,773,748	5.1%	0.53%	6.83%	950	14.9%	58	13.8%
5	FIBANK Albania	153,985,023	2.4%	153,985,023	2.4%	1.89%	18.09%	221	3.5%	14	3.3%
6	Intesasnpaolo Bank Albania	390,952,274	6.1%	390,952,274	6.6%	0.84%	7.24%	666	10.5%	35	8.3%
7	ProCredit Bank	(132,765,515)	-2.1%	(132,765,515)	-2.2%	-1.63%	-17.70%	114	1.8%	5	1.2%
8	Raiffeisen Bank Albania	781,868,507	12.3%	781,868,507	13.1%	1.37%	11.20%	1,292	20.3%	76	18.1%
9	OTP Albania	516,402,266	8.1%	516,402,266	8.7%	2.21%	23.06%	454	7.1%	37	8.8%
10	Tirana Bank	651,957,225	10.2%	651,957,225	10.9%	3.34%	26.65%	458	7.2%	35	8.3%
11	Union Bank	129,113,915	2.0%	129,113,915	2.0%	0.77%	9.86%	394	6.2%	32	7.6%
12	United Bank of Albania	113,287,787	1.8%	113,287,787	1.8%	4.92%	32.21%	76	1.2%	6	1.4%
TOTAL		6,362,918,639	100%	6,362,918,639	100.0%	1.67%	15.34%	6,367	2394%	420	100%

NOTE: All reportings are based on IFRS.

* Alphabetically listed in English.

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

$$ROA = \frac{\text{Cumulative Net Profit} \cdot \frac{4}{1}}{(\text{Beginning Total Assets} + \text{Ending Total Assets})/2}$$

$$ROE = \frac{\text{Cumulative Net Profit} \cdot \frac{4}{1}}{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance}}$$