

**Main Financial Indicators of Albanian Banking System
Fourth Quarter 2017**

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	76,725,225,205	5.25%	31,902,946,176	5.61%	15,380,530,683	3.58%	10,741,770,855	4.78%	64,494,876,365	5.49%	2,663,357,999	2.73%	9,577,000,941	5.6%
2	American Bank of Investments	41,034,002,926	2.81%	9,363,661,478	1.65%	18,683,595,437	4.34%	5,899,681,321	2.62%	36,003,127,321	3.01%	1,205,809,801	1.24%	3,825,065,803	2.2%
3	Banka Kombëtare Tregtare	406,552,375,261	27.79%	130,264,438,180	22.89%	152,477,109,849	35.46%	79,838,211,321	35.50%	318,623,617,588	26.66%	44,444,239,558	45.60%	43,484,518,115	25.6%
4	Credins Bank	179,622,502,549	12.28%	98,409,780,930	17.29%	29,773,676,124	6.92%	123,820,311	0.06%	154,563,314,207	12.93%	9,854,548,163	10.11%	15,204,640,172	8.9%
5	Credit Bank of Albania	1,778,045,022	0.12%	269,473,050	0.05%	93,717,755	0.02%	1,273,670,651	0.57%	511,744,187	0.04%	435,787,997	0.45%	830,512,839	0.5%
6	FIBANK Albania	20,994,963,033	1.44%	9,518,779,216	1.67%	7,026,486,955	1.63%	1,859,013,419	0.83%	17,229,570,434	1.44%	1,109,379,606	1.14%	2,656,012,993	1.6%
7	International Commercial Bank	10,889,664,335	0.74%	4,892,400,892	0.86%	3,426,924,288	0.80%	551,308,009	0.25%	8,110,200,148	0.68%	1,379,661,248	1.42%	1,399,802,940	0.8%
8	Intesaspaolo Bank Albania	159,066,237,095	10.87%	46,557,253,285	8.18%	58,533,126,511	13.61%	41,796,274,028	18.57%	131,492,087,415	11.00%	7,864,708,087	8.07%	19,709,441,593	11.6%
9	NBG Bank Albania	39,535,324,518	2.70%	22,015,251,988	3.87%	6,331,628,248	1.47%	2,551,633,572	1.13%	30,860,293,522	2.58%	862,846,376	0.89%	7,812,184,621	4.6%
10	ProCredit Bank	34,162,468,977	2.34%	22,777,687,660	4.00%	1,831,138,383	0.43%	3,559,357,292	1.58%	24,046,245,145	2.01%	5,827,110,499	5.98%	4,289,113,332	2.5%
11	Raiffeisen Bank Albania	250,008,357,068	17.09%	90,032,752,802	15.82%	83,389,487,105	19.39%	54,967,083,397	24.44%	209,523,188,543	17.53%	10,886,852,963	11.17%	29,598,315,562	17.4%
12	Societe Generale Albania	81,419,102,616	5.57%	48,548,963,763	8.53%	20,128,089,970	4.68%	1,368,578,202	0.61%	68,196,426,567	5.71%	4,246,553,882	4.36%	8,976,122,167	5.3%
13	Tirana Bank	77,917,894,516	5.33%	24,123,245,765	4.24%	15,333,682,091	3.57%	17,309,817,629	7.70%	60,863,841,856	5.09%	2,570,932,841	2.64%	14,483,119,820	8.5%
14	Union Bank	46,487,049,049	3.18%	19,099,531,929	3.36%	16,784,121,676	3.90%	519,506,451	0.23%	39,925,652,277	3.34%	2,685,796,457	2.76%	3,875,600,316	2.3%
15	United Bank of Albania	8,603,272,558	0.59%	4,018,126,000	0.71%	-	0.00%	2,315,402	0.00%	7,181,400,000	0.60%	46,454,703	0.05%	1,375,417,855	0.8%
16	Veneto Banka	28,016,309,886	1.92%	7,374,222,068	1.30%	815,312,205	0.19%	2,548,138,798	1.13%	23,548,371,012	1.97%	1,386,906,192	1.42%	3,081,032,682	1.8%
TOTAL		1,462,822,804,715	100%	569,168,515,182	100%	430,008,627,279	100%	224,880,181,160	100%	1,195,173,956,586	100%	97,470,946,371	100%	170,177,901,753	100%

No	BANKS	PROFIT & PERFORMANCE				MISCELLANEOUS					
		Net profit (in LEK)				ROA (quarterly, p.a.)	ROE (quarterly, p.a.)***	No. of Employees	No. of Outlets	ROA (annually)	ROE (annually)
		Quarterly	in %	Cumulative	in %	%	%			%	%
1	Alpha Bank Albania	(338,925,589)		(824,000,484)		-1.77%	-13.66%	422	34	-1.98%	-7.96%
2	American Bank of Investments	(297,494,886)		590,092,553		-2.91%	-28.63%	248	19	2.90%	19.16%
3	Banka Kombëtare Tregtare	1,836,040,971		6,541,179,106		1.81%	17.34%	1,292	93	3.04%	16.00%
4	Credins Bank	748,021,408		1,084,816,846		1.67%	20.67%	857	58	1.19%	7.86%
5	Credit Bank of Albania	(48,803,377)		(280,733,163)		-11.01%	-22.20%	24	1	-15.22%	-25.26%
6	FIBANK Albania	128,010,820		435,676,439		2.45%	19.84%	143	10	4.06%	19.26%
7	International Commercial Bank	(80,430,487)		(162,653,316)		-2.96%	-22.60%	98	5	-2.85%	-10.77%
8	Intesaspaolo Bank Albania	450,755,051		1,656,756,283		1.14%	9.48%	576	32	1.89%	8.82%
9	NBG Bank Albania	(334,276,866)		(467,156,638)		-3.39%	-16.38%	306	26	-1.88%	-5.66%
10	ProCredit Bank	(401,258,791)		(536,204,298)		-4.71%	-34.22%	202	7	-2.86%	-11.10%
11	Raiffeisen Bank Albania	1,022,243,771		4,459,955,214		1.64%	14.31%	1,277	76	2.98%	17.74%
12	Societe Generale Albania	35,499,760		402,904,826		0.17%	1.62%	413	38	0.89%	4.62%
13	Tirana Bank	(13,776,997)		69,379,280		-0.07%	-0.38%	439	39	0.14%	0.48%
14	Union Bank	9,414,251		342,011,164		0.08%	0.97%	377	30	1.51%	9.61%
15	United Bank of Albania	24,787,570		(178,220,572)		1.16%	7.42%	97	6	-4.67%	-11.68%
16	Veneto Banka	(1,216,143,927)		(1,392,388,543)		-17.41%	-113.21%	123	5	-9.44%	-35.40%
TOTAL		1,523,662,683		11,741,414,697				6,894	479	1.58%	7.24%

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.

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

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