

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	76,986,127,369	4.9%	33,554,125,823	5.9%	19,628,355,619	3.4%	12,488,590,452	6.9%	63,817,492,126	4.9%	3,990,606,264	3.9%	9,178,028,978	5.4%
2	American Bank of Investments	86,109,230,290	5.5%	28,784,464,536	5.1%	38,389,856,215	6.7%	5,780,657,660	3.2%	68,246,812,089	5.3%	7,869,573,953	7.8%	9,992,844,249	5.8%
3	Banka Kombëtare Tregtare	412,571,856,428	26.3%	90,017,396,956	15.9%	213,936,708,579	37.5%	33,058,069,899	18.3%	323,136,533,282	25.0%	41,514,978,295	40.9%	47,920,344,852	28.0%
4	Credins Bank	243,785,995,485	15.6%	106,400,204,092	18.8%	79,172,429,194	13.9%	7,845,733,482	4.3%	210,424,083,996	16.3%	14,381,853,388	14.2%	18,980,058,101	11.1%
5	FIBANK Albania	33,912,704,134	2.2%	16,890,759,723	3.0%	10,415,798,065	1.8%	1,879,594,514	1.0%	28,126,142,607	2.2%	2,085,864,442	2.1%	3,700,697,085	2.2%
6	Intesa Sanpaolo Bank Albania	190,452,993,466	12.2%	45,094,203,106	8.0%	71,540,010,816	12.6%	58,744,694,368	32.5%	157,747,059,188	12.2%	9,789,661,336	9.6%	22,916,272,942	13.4%
7	ProCredit Bank	34,921,562,554	2.2%	24,512,185,857	4.3%	2,282,870,700	0.4%	3,318,688,414	1.8%	23,028,697,775	1.8%	9,199,288,285	9.1%	2,693,576,494	1.6%
8	Raiffeisen Bank Albania	231,234,853,849	14.8%	90,484,231,904	16.0%	57,781,147,608	10.1%	49,485,690,838	27.4%	199,232,315,256	15.4%	2,738,123,153	2.7%	29,264,415,439	17.1%
9	OTP Albania	95,141,412,218	6.1%	56,112,783,850	9.9%	23,908,006,927	4.2%	1,568,767,624	0.9%	84,441,373,031	6.5%	1,401,788,735	1.4%	9,298,250,452	5.4%
10	Tirana Bank	81,065,272,938	5.2%	37,270,052,807	6.6%	27,669,818,340	4.9%	5,591,098,008	3.1%	68,784,269,587	5.3%	2,456,430,184	2.4%	9,824,573,166	5.7%
11	Union Bank	71,308,021,991	4.6%	31,118,674,856	5.5%	25,071,874,882	4.4%	-	0.0%	59,496,266,167	4.6%	6,000,814,944	5.9%	5,810,940,880	3.4%
12	United Bank of Albania	9,584,977,947	0.6%	6,133,718,082	1.1%	-	-	1,056,681,821	0.6%	8,048,087,000	0.6%	94,657,345	0.1%	1,442,233,602	0.8%
<b>TOTAL</b>		<b>1,567,075,008,669</b>	<b>100.0%</b>	<b>566,372,801,592</b>	<b>100.0%</b>	<b>569,796,876,944</b>	<b>100.0%</b>	<b>180,818,267,080</b>	<b>100.0%</b>	<b>1,294,529,132,105</b>	<b>100.0%</b>	<b>101,523,640,322</b>	<b>100.0%</b>	<b>171,022,236,242</b>	<b>100.0%</b>

No	BANKS	PROFIT & PERFORMANCE				MISCELLANEOUS			
		Net profit (in LEK)		ROA	ROE	Employees		Outlets	
		Quarterly	Cumulative	%	%	No.	%	No.	%
1	Alpha Bank Albania	115,797,973	270,399,539	0.46%	4.01%	420	6.6%	34	
2	American Bank of Investments	298,453,791	798,132,328	1.30%	11.30%	359	5.6%	21	
3	Banka Kombëtare Tregtare	1,623,679,861	4,986,843,321	1.63%	14.49%	928	14.5%	66	
4	Credins Bank	(111,068,463)	225,609,721	0.13%	1.65%	949	14.8%	58	
5	FIBANK Albania	122,891,780	406,485,819	1.65%	16.05%	219	3.4%	14	
6	Intesa Sanpaolo Bank Albania	377,231,223	965,689,430	0.69%	5.91%	667	10.4%	35	
7	ProCredit Bank	7,613,929	(295,198,267)	-1.18%	-13.11%	118	1.8%	5	
8	Raiffeisen Bank Albania	405,275,273	1,328,420,639	0.78%	6.34%	1,319	20.6%	76	
9	OTP Albania	253,345,213	1,323,846,548	1.90%	20.69%	461	7.2%	38	
10	Tirana Bank	131,266,956	607,843,081	1.03%	8.50%	475	7.4%	35	
11	Union Bank	311,052,387	503,059,439	0.98%	12.59%	401	6.3%	32	
12	United Bank of Albania	(67,505,037)	(79,246,814)	-1.14%	-7.22%	76	1.2%	2	
<b>TOTAL</b>		<b>3,468,034,886</b>	<b>11,041,884,785</b>	<b>0.96%</b>	<b>9.01%</b>	<b>6,392</b>	<b>100.0%</b>	<b>416</b>	

NOTE: All reportings are based on IFRS.

\* Alphabetically listed in English.

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

$$ROA = \frac{\text{Cumulative Net Profit} \cdot 4/3}{(\text{Beginning Total Assets} + \text{Ending Total Assets})/2}$$

$$ROE = \frac{\text{Cumulative Net Profit} \cdot 4/3}{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance} / 2}$$