

Main Financial Indicators of Albanian Banking System (non audited)

Fourth Quarter 2020

	BANKS *	ASSETS							LIABILITIES						
No		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	76,903,632,511	4.8%	33,642,219,479	5.8%	19,985,087,129	3.5%	11,830,779,809	6.2%	63,903,601,099	4.8%	3,826,332,465	4.2%	9,173,698,947	5.3%
2	American Bank of Investments	87,104,224,772	5.5%	29,330,248,310	5.1%	35,146,570,086	6.2%	9,683,112,659	5.1%	68,309,124,528	5.1%	8,485,289,656	9.3%	10,309,810,588	5.9%
3	Banka Kombëtare Tregtare	421,007,600,915	26.4%	93,512,680,873	16.1%	205,315,835,466	36.3%	52,541,537,197	27.7%	334,880,470,828	25.2%	37,222,938,540	40.9%	48,904,191,547	28.1%
4	Credins Bank	246,995,439,397	15.5%	106,882,952,775	18.5%	83,657,526,949	14.8%	2,511,647,359	1.3%	217,994,493,786	16.4%	10,225,666,084	11.2%	18,775,279,528	10.8%
5	FIBANK Albania	34,243,838,024	2.1%	17,098,141,726	3.0%	9,961,168,644	1.8%	2,422,790,223	1.3%	28,617,005,374	2.2%	1,980,241,934	2.2%	3,646,590,715	2.1%
6	Intesa Sanpaolo Bank Albania	194,306,955,490	12.2%	50,902,836,594	8.8%	72,073,720,791	12.8%	56,769,624,160	29.9%	161,780,521,142	12.2%	9,474,665,491	10.4%	23,051,768,857	13.3%
7	ProCredit Bank	35,447,894,384	2.2%	25,299,251,027	4.4%	1,293,444,082	0.2%	3,056,956,218	1.6%	23,984,059,732	1.8%	8,275,395,766	9.1%	3,188,438,887	1.8%
8	Raiffeisen Bank Albania	237,129,900,915	14.9%	88,283,705,378	15.2%	60,674,168,621	10.7%	44,613,544,109	23.5%	205,368,367,249	15.4%	2,339,387,381	2.6%	29,422,146,284	16.9%
9	OTP Albania	96,646,889,463	6.1%	58,492,575,686	10.1%	21,779,702,878	3.9%	1,558,261,143	0.8%	85,475,751,903	6.4%	939,583,427	1.0%	10,231,554,133	5.9%
10	Tirana Bank	84,318,835,345	5.3%	38,020,202,833	6.6%	30,029,115,901	5.3%	3,608,439,116	1.9%	71,569,313,348	5.4%	2,742,141,335	3.0%	10,007,380,662	5.8%
11	Union Bank	71,891,921,802	4.5%	31,661,639,327	5.5%	24,934,160,994	4.4%	-		60,528,794,269	4.5%	5,519,739,162	6.1%	5,843,388,372	3.4%
12	United Bank of Albania	9,868,941,650	0.6%	5,968,858,082	1.0%		-	1,326,517,954	0.7%	8,492,192,000	0.6%	83,116,315	0.1%	1,293,633,335	0.7%
TOTAL		1,595,866,074,669	100.0%	579,095,312,090	100.0%	564,850,501,541	100.0%	189,923,209,945	100.0%	1,330,903,695,258	100.0%	91,114,497,555	100.0%	173,847,881,855	100.0%

			MISCELLANEOUS							
No	BANKS		ROA	ROE	Employees	:	Outlets			
		Quarterly	Cumulative		%	96	No.	%	No.	%
1	Alpha Bank Albania	(51,969,839)	218,429,700		0.28%	2.42%	416	6.34	34	8.23
2	American Bank of Investments	472,058,052	1,270,190,380		1.54%	13.60%	364	5.55	21	5.08
3	Banka Kombëtare Tregtare	1,245,369,664	6,232,212,984		1.51%	13.62%	940	14.34	61	14.77
4	Credins Bank	888,664,581	1,114,274,302		0.48%	6.31%	964	14.70	58	14.04
5	FIBANK Albania	(31,281,916)	375,203,903		1.14%	11.15%	351	5.35	14	3.39
6	Intesasanpaolo Bank Albania	328,845,742	1,294,535,172		0.69%	5.97%	657	10.02	35	8.47
7	ProCredit Bank	(144,368,176)	(439,566,442)		-1.30%	-13.24%	121	1.85	5	1.21
8	Raiffeisen Bank Albania	157.730.845	1,486,151,484		0.65%	5.32%	1,324	20.19	74	17.92
9	OTP Albania	199,312,385.1	1,523,158,933		1.62%	17.12%	458	6.98	38	9.20
10	Tirana Bank	62,707,838	670,550,919		0.84%	6.99%	478	7.29	35	8.47
11	Union Bank	25,073,758	505,986,941		0.73%	9.47%	400	6.10	32	7.75
12	United Bank of Albania	(148,619,977)	(148,619,977)		-1.58%	-10.43%	84	1.28	6	1.45
TOTAL	*	3,003,522,957	14,102,508,299		0.91%	8.63%	6,557	100%	413	100%

NOTE: All reportings are based on IFRS.

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