

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	72 531 738 268	4,0%	30 682 802 262	4,5%	19 249 805 412	3,0%	10 599 102 772	4,7%	63 028 483 100	4,2%	1 508 689 676	1,3%	7 994 555 492	4,4%
2	American Bank of Investments	96 229 976 371	5,3%	39 295 737 115	5,8%	35 782 667 075	5,5%	6 775 897 977	3,0%	75 424 803 677	5,0%	10 613 230 686	9,2%	10 191 942 008	5,7%
3	Banka Kombëtare Tregtare	469 015 138 057	25,9%	89 966 124 541	13,3%	246 646 687 642	38,1%	63 759 776 319	28,4%	376 407 115 436	24,9%	41 867 834 827	36,4%	50 740 187 795	28,2%
4	Credins Bank	287 011 113 861	15,9%	130 697 293 476	19,3%	97 640 789 811	15,1%	9 506 878 914	4,2%	253 802 470 828	16,8%	14 041 070 044	12,2%	19 167 572 989	10,7%
5	FIBank Albania	43 953 530 011	2,4%	22 951 814 908	3,4%	12 822 941 058	2,0%	1 320 799 214	0,6%	34 341 688 502	2,3%	5 264 230 885	4,6%	4 347 610 625	2,4%
6	Intesa Sangaolo Bank Albania	204 626 056 840	11,3%	51 802 141 143	7,6%	78 256 789 213	12,1%	61 984 421 049	27,6%	171 904 293 404	11,4%	11 124 887 359	9,7%	21 596 876 077	12,0%
7	ProCredit Bank	39 354 250 375	2,2%	28 843 057 947	4,2%	1 435 786 819	0,2%	3 194 352 503	1,4%	25 812 092 278	1,7%	9 834 302 556	8,5%	3 707 855 540	2,1%
8	Raiffeisen Bank Albania	274 939 619 468	15,2%	112 936 219 632	16,6%	71 258 028 696	11,0%	62 165 218 374	27,7%	239 266 955 394	15,8%	4 144 682 467	3,6%	31 527 981 608	17,5%
9	OTP Albania	117 260 939 895	6,5%	73 615 939 954	10,8%	21 637 144 158	3,3%	750 685 624	0,3%	104 088 688 809	6,9%	1 917 925 608	1,7%	11 263 325 478	6,3%
10	Tirana Bank	104 637 842 899	5,8%	50 440 280 325	7,4%	35 724 039 219	5,5%	3 775 743 866	1,7%	87 527 886 931	5,8%	6 240 007 763	5,4%	10 869 948 204	6,0%
11	Union Bank	84 834 371 422	4,7%	39 341 172 349	5,8%	27 437 660 467	4,2%	100 002 740	0,0%	69 706 254 962	4,6%	8 077 944 193	7,0%	7 050 172 267	3,9%
12	United Bank of Albania	13 236 521 807	0,7%	8 277 364 328	1,2%	-	0,0%	780 000 000	0,3%	11 448 395 755	0,8%	520 851 750	0,5%	1 267 274 302	0,7%
TOTAL		1 807 640 099 274	100%	678 850 038 179	100%	647 892 339 569	100%	224 712 879 350	100%	1 512 759 139 077	100%	115 155 657 813	100%	179 725 302 385	100%

No	BANKS	PROFIT & PERFORMANCE				MISCELLANEOUS					
		Net profit (in LEK)		ROA	ROE	Employees		Outlets			
		Quarterly	in %	Cumulative	in %	%	%	No.	%	No.	%
1	Alpha Bank Albania	(210 903 216)	-5,0%	(175 618 436)	-1,3%	-0,46%	-4,07%	366	5,5%	34	8,1%
2	American Bank of Investments	357 213 273	8,5%	932 715 571	6,9%	1,91%	18,53%	360	5,4%	21	5,0%
3	Banka Kombëtare Tregtare	951 704 652	22,7%	6 074 307 164	45,2%	2,60%	25,01%	920	13,8%	63	15,1%
4	Credins Bank	227 499 866	5,4%	624 736 445	4,6%	0,44%	6,46%	1 020	15,3%	57	13,6%
5	FIBank Albania	160 867 238	3,8%	354 906 114	2,6%	1,65%	17,25%	378	5,7%	14	3,3%
6	Intesa Sangaolo Bank Albania	190 569 315	4,5%	635 508 259	4,7%	0,63%	5,95%	664	10,0%	34	8,1%
7	ProCredit Bank	43 830 959	1,0%	81 901 596	0,6%	0,42%	4,75%	133	2,0%	7	1,7%
8	Raiffeisen Bank Albania	1 396 705 817	33,3%	2 340 284 448	17,5%	1,72%	16,10%	1 292	19,4%	74	17,7%
9	OTP Albania	765 975 048	18,3%	1 516 967 755	11,3%	2,62%	28,84%	489	7,4%	41	9,8%
10	Tirana Bank	(41 893 404)	-1,0%	405 871 573	3,0%	0,80%	7,62%	489	7,4%	35	8,4%
11	Union Bank	300 059 225	7,1%	564 030 205	4,2%	1,37%	17,80%	450	6,8%	32	7,7%
12	United Bank of Albania	55 053 595	1,3%	78 024 264	0,6%	1,24%	13,57%	89	1,3%	6	1,4%
TOTAL		4 196 682 368	100%	13 442 664 957	100%	1,50%	15,51%	6 650	100%	418	100%

NOTE: All reportings are based on IFRS.

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

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

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