

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	77 479 356 195	4,4%	35 117 469 606	5,3%	20 808 138 762	3,1%	9 106 332 299	4,2%	65 876 065 568	4,4%	2 881 696 109	2,6%	8 721 594 518	4,9%
2	American Bank of Investments	97 164 400 254	5,5%	38 261 692 658	5,8%	40 804 187 116	6,1%	4 494 006 927	2,1%	75 150 028 364	5,0%	11 542 173 813	10,6%	10 472 198 077	5,9%
3	Banka Kombëtare Tregtare	454 064 273 077	25,5%	88 757 229 070	13,3%	253 940 903 657	37,9%	59 854 404 401	27,5%	367 428 544 912	24,6%	36 656 932 619	33,7%	49 978 795 546	27,9%
4	Credins Bank	282 630 363 668	15,9%	125 527 896 715	18,9%	100 905 241 963	15,1%	8 201 993 496	3,8%	247 746 083 553	16,6%	14 715 977 027	13,5%	20 168 303 088	11,3%
5	FiBank Albania	41 957 145 903	2,4%	22 030 657 257	3,3%	12 581 202 150	1,9%	1 162 187 698	0,5%	34 045 933 514	2,3%	3 623 081 485	3,3%	4 288 130 904	2,4%
6	Intesa Sanpaolo Bank Albania	202 909 581 340	11,4%	50 441 868 636	7,6%	76 075 169 461	11,4%	64 017 553 694	29,4%	170 659 144 809	11,4%	10 373 574 287	9,5%	21 876 862 244	12,2%
7	ProCredit Bank	39 025 903 409	2,2%	28 373 130 835	4,3%	1 784 420 836	0,3%	2 467 650 000	1,1%	25 670 799 652	1,7%	9 691 079 376	8,9%	3 664 024 581	2,0%
8	Raiffeisen Bank Albania	270 552 408 493	15,2%	110 199 704 727	16,6%	72 923 121 124	10,9%	60 530 438 025	27,8%	235 416 120 990	15,8%	5 005 011 713	4,6%	30 131 275 790	16,8%
9	OTP Albania	117 797 544 540	6,6%	73 096 713 771	11,0%	24 630 445 642	3,7%	1 107 286 906	0,5%	104 329 354 684	7,0%	1 889 042 867	1,7%	11 579 146 988	6,5%
10	Tirana Bank	101 953 548 016	5,7%	47 859 376 053	7,2%	36 465 992 569	5,4%	4 951 903 673	2,3%	86 036 069 561	5,8%	5 339 450 142	4,9%	10 578 028 313	5,9%
11	Union Bank ***	82 080 884 007	4,6%	37 435 331 887	5,6%	28 473 634 995	4,3%	-	0,0%	69 279 240 683	4,6%	6 521 245 252	6,0%	6 280 398 073	3,5%
12	United Bank of Albania	12 792 528 685	0,7%	7 926 395 499	1,2%	-	0,0%	1 560 021 094	0,7%	10 998 849 461	0,7%	581 458 601	0,5%	1 212 220 624	0,7%
TOTAL		1 780 407 937 586	100,0%	665 027 466 713	100,0%	669 392 458 275	100,0%	217 453 778 211	99,3%	1 492 636 235 551	100,0%	108 820 723 289	100,0%	178 950 978 747	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	(35 284 780)	-0,4%	(35 284 780)	-0,4%	-0,18%	-1,58%	386	5,8%	24	8,2%
2	American Bank of Investments	710 464 640	7,7%	710 464 640	7,7%	2,90%	27,54%	359	5,4%	21	5,0%
3	Banka Kombëtare Tregtare	5 122 602 512	55,7%	5 122 602 512	55,7%	4,46%	42,11%	931	14,0%	63	15,1%
4	Credins Bank	397 236 579	4,3%	397 236 579	4,3%	0,56%	7,96%	1 022	15,4%	57	13,7%
5	FiBank Albania	194 038 876	2,1%	194 038 876	2,1%	1,85%	18,64%	375	5,7%	14	3,4%
6	Intesa Sanpaolo Bank Albania	444 938 944	4,8%	444 938 944	4,8%	0,88%	8,24%	659	9,9%	34	8,2%
7	ProCredit Bank	38 070 637	0,4%	38 070 637	0,4%	0,39%	4,42%	127	1,9%	7	1,7%
8	Raiffeisen Bank Albania	952 578 630	10,4%	952 578 630	10,4%	1,40%	13,06%	1 285	19,4%	74	17,8%
9	OTP Albania	755 998 216	8,2%	755 998 216	8,2%	2,60%	27,35%	475	7,2%	39	9,4%
10	Tirana Bank	447 764 978	4,9%	447 764 978	4,9%	1,80%	17,07%	498	7,5%	35	8,4%
11	Union Bank ***	149 872 171	1,6%	149 872 171	1,6%	0,74%	9,73%	428	6,5%	32	7,7%
12	United Bank of Albania	22 970 669	0,2%	22 970 669	0,2%	0,74%	7,99%	86	1,3%	6	1,4%
TOTAL		9 201 252 073	100%	9 201 252 073	100,0%	2,07%	21,02%	6 631	100%	416	100%

NOTE: All reportings are based on IFRS.

- * Alphabetically listed in English.
- ** In percentage of total respective indicator of the banking system.
- *** Figures as per local standards.

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

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