

Main Financial Indicators of Albanian Banking System

Second Quarter 2021

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	79,640,234,472	4.8%	34,370,552,460	5.7%	24,807,996,140	4.0%	9,278,789,005	5.1%	67,344,658,098	4.9%	3,144,757,094	3.1%	9,150,819,281	5.2%
2	American Bank of Investments	91,451,907,840	5.5%	32,771,934,707	5.5%	39,918,394,572	6.4%	5,285,033,803	2.9%	70,035,130,444	5.1%	11,049,738,955	11.1%	10,367,038,440	5.9%
3	Banka Kombëtare Tregtare	428,484,830,759	25.8%	92,699,221,975	15.5%	223,080,642,874	35.9%	27,204,562,899	14.9%	342,885,449,142	24.8%	36,137,502,329	36.2%	49,461,879,288	27.9%
4	Credins Bank	260,489,007,362	15.7%	114,541,132,765	19.1%	85,573,062,453	13.8%	6,477,094,166	3.5%	229,931,719,115	16.6%	10,838,071,857	10.8%	19,719,216,390	11.1%
5	FIBANK Albania	39,723,114,434	2.4%	18,593,757,853	3.1%	13,204,608,241	2.1%	2,925,479,037	1.6%	32,501,483,789	2.3%	3,180,239,345	3.2%	4,041,391,300	2.3%
6	Intesa Sanpaolo Bank Albania	197,427,710,061	11.9%	48,086,847,640	8.0%	75,740,123,627	12.2%	61,173,448,246	33.4%	163,217,177,221	11.8%	10,570,201,227	10.6%	23,640,331,614	13.3%
7	ProCredit Bank	37,626,151,570	2.3%	26,520,888,665	4.4%	1,585,906,888	0.3%	3,501,785,713	1.9%	25,313,862,578	1.8%	9,082,526,794	9.1%	3,229,762,198	1.8%
8	Raiffeisen Bank Albania	246,377,251,891	14.8%	89,356,471,410	14.9%	75,560,715,212	12.2%	55,872,640,680	30.5%	215,134,403,677	15.5%	2,512,497,994	2.5%	28,730,350,220	16.2%
9	OTP Albania	101,393,480,052	6.1%	61,822,020,412	10.3%	22,882,543,219	3.7%	1,409,405,241	0.8%	89,047,048,689	6.4%	1,822,751,981	1.8%	10,523,679,382	5.9%
10	Tirana Bank	92,095,216,913	5.5%	40,079,272,801	6.7%	32,715,384,269	5.3%	8,448,080,431	4.6%	75,694,104,101	5.5%	5,769,273,051	5.8%	10,631,839,761	6.0%
11	Union Bank	75,688,759,618	4.6%	33,285,001,760	5.6%	25,622,774,302	4.1%	-	0.0%	63,715,747,167	4.6%	5,614,801,985	5.6%	6,358,210,466	3.6%
12	United Bank of Albania	10,913,204,159	0.7%	6,554,051,273	1.1%	-	0.0%	1,508,413,441	0.8%	9,457,193,415	0.7%	196,401,998	0.2%	1,259,608,745	0.7%
TOTAL		1,661,310,869,132	100.0%	598,681,153,722	100.0%	620,692,151,796	100.0%	183,084,732,664	100.0%	1,384,277,977,438	100.0%	99,918,764,609	100.0%	177,114,127,084	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	(76,155,161)		(155,403,345)		-0.40%	-3.39%	416	6.4%	34	8.2%
2	American Bank of Investments	449,925,180		802,875,391		1.80%	15.53%	363	5.5%	21	5.1%
3	Banka Kombëtare Tregtare	2,260,732,607		3,993,326,524		1.88%	16.93%	932	14.2%	63	15.2%
4	Credins Bank	339,667,411		548,353,779		0.43%	5.78%	981	15.0%	57	13.8%
5	FIBANK Albania	153,222,837		302,828,495		1.64%	16.40%	352	5.4%	14	3.4%
6	Intesa Sanpaolo Bank Albania	247,201,875		706,247,171		0.72%	6.14%	665	10.2%	35	8.5%
7	ProCredit Bank	1,392,468		42,372,371		0.23%	2.66%	120	1.8%	5	1.2%
8	Raiffeisen Bank Albania	1,268,999,067		2,113,361,830		1.75%	15.08%	1,270	19.4%	74	17.9%
9	OTP Albania	464,780,094		875,421,894		1.77%	17.61%	465	7.1%	38	9.2%
10	Tirana Bank	252,042,318		458,662,661		1.04%	9.09%	494	7.5%	35	8.5%
11	Union Bank	357,394,242		626,524,570		1.70%	21.65%	409	6.2%	32	7.7%
12	United Bank of Albania	92,337,972		87,308,152		1.68%	14.16%	84	1.3%	6	1.4%
TOTAL		5,811,540,911	0%	10,401,879,495	100.0%	1.28%	12.22%	6,551	100%	414	100%

NOTE: All reportings are based on IFRS.

* Alphabetically listed in English.

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

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

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