

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	79 977 016 083	4,5%	35 815 881 502	5,5%	22 071 362 877	3,3%	9 660 142 091	4,4%	67 947 246 480	4,6%	2 959 082 435	2,6%	9 070 687 167	5,0%		
2	American Bank of Investments	98 924 128 857	5,5%	36 146 008 361	5,6%	43 370 940 652	6,5%	6 050 925 897	2,7%	74 272 224 924	5,0%	13 775 444 322	12,1%	10 876 459 611	6,0%		
3	Banka Kombëtare Tregtare	464 053 573 808	26,0%	89 216 491 424	13,8%	246 599 613 674	37,0%	68 286 918 884	31,0%	365 243 682 632	24,5%	46 337 394 153	40,5%	52 472 497 055	29,1%		
4	Credins Bank	282 444 951 684	15,8%	122 612 368 478	18,9%	96 035 654 784	14,4%	5 496 595 023	2,5%	250 867 899 144	16,9%	11 422 190 823	10,0%	20 154 861 717	11,2%		
5	FiBank Albania	41 883 293 526	2,3%	20 645 991 168	3,2%	11 592 310 787	1,7%	4 234 179 561	1,9%	34 332 798 245	2,3%	3 314 645 303	2,9%	4 235 849 978	2,3%		
6	Intesa Sangpolo Bank Albania	201 750 856 961	11,3%	52 967 843 230	8,2%	74 422 412 205	11,2%	61 266 107 196	27,8%	169 461 418 637	11,4%	10 538 851 284	9,2%	21 750 587 040	12,1%		
7	ProCredit Bank	38 217 129 696	2,1%	27 219 940 782	4,2%	1 700 596 482	0,3%	3 347 754 017	1,5%	26 508 640 176	1,8%	8 444 648 217	7,4%	3 263 841 292	1,8%		
8	Raiffeisen Bank Albania	272 878 303 784	15,3%	107 002 714 300	16,5%	81 897 050 748	12,3%	56 183 567 395	25,5%	239 512 137 988	16,1%	4 187 468 636	3,7%	29 178 697 160	16,2%		
9	OTP Albania	114 402 468 690	6,4%	68 658 804 604	10,6%	25 111 835 481	3,8%	1 377 825 938	0,6%	99 806 331 176	6,7%	3 303 976 349	2,9%	11 292 161 165	6,3%		
10	Tirana Bank	97 101 871 441	5,4%	44 808 715 477	6,9%	36 394 716 002	5,5%	3 400 123 689	1,5%	82 410 516 681	5,5%	3 837 449 903	3,4%	10 853 904 857	6,0%		
11	Union Bank	79 794 357 407	4,5%	35 298 501 692	5,5%	27 745 644 564	4,2%	-	0,0%	68 032 951 602	4,6%	5 570 860 783	4,9%	6 190 545 022	3,4%		
12	United Bank of Albania	11 954 238 457	0,7%	7 164 934 755	1,1%	-	0,0%	921 721 311	0,4%	10 247 572 286	0,7%	595 717 716	0,5%	1 110 948 454	0,6%		
TOTAL		1 783 382 190 394	100,0%	647 558 195 773	100,0%	666 942 138 254	100,0%	220 225 861 003	100,0%	1 488 643 419 974	100,0%	114 287 729 934	100,0%	180 451 040 519	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	66 456 723	1,9%	87 971 479	0,5%	0,11%	0,97%	410	6,2%	34	8,2%
2	American Bank of Investments	528 149 744	14,9%	1 450 803 872	7,6%	1,56%	14,70%	359	5,4%	21	5,0%
3	Banka Kombëtare Tregtare	1 670 437 697	47,3%	7 929 045 221	41,7%	1,79%	16,85%	939	14,2%	63	15,1%
4	Credins Bank	236 648 549	6,7%	1 201 355 752	6,3%	0,45%	6,40%	1 006	15,2%	57	13,7%
5	FiBank Albania	176 298 991	5,0%	615 306 888	3,2%	1,62%	16,93%	367	5,5%	14	3,4%
6	Intesa Sangpolo Bank Albania	(428 450 628)	-12,1%	519 678 950	2,7%	0,27%	2,35%	659	10,0%	35	8,4%
7	ProCredit Bank	(12 472 677)	-0,4%	76 451 466	0,4%	0,21%	2,40%	124	1,9%	7	1,7%
8	Raiffeisen Bank Albania	220 936 080	6,3%	3 444 698 244	18,1%	1,35%	12,49%	1 265	19,1%	74	17,7%
9	OTP Albania	509 140 611	14,4%	1 912 291 314	10,0%	1,81%	20,30%	480	7,3%	39	9,4%
10	Tirana Bank	430 833 391	12,2%	889 496 052	4,7%	0,98%	8,92%	501	7,6%	35	8,4%
11	Union Bank	181 184 182	5,1%	875 578 313	4,6%	1,15%	15,74%	418	6,3%	32	7,7%
12	United Bank of Albania	(45 066 890)	-1,3%	28 438 754	0,1%	0,26%	2,39%	91	1,4%	6	1,4%
TOTAL		3 534 095 772	100%	19 031 116 304	100,0%	1,13%	11,36%	6 619	100%	417	100%

NOTE: All reportings are based on IFRS.

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

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

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