

Main Financial Indicators of Albanian Banking System First Quarter 2018

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	76 401 026 609	5,28%	30 614 586 142	5,45%	17 250 308 997	-4,03%	15 821 940 924	6,05%	64 714 172 969	5,51%	2 461 066 532	2,27%	9 225 787 108	5,6%
2	American Bank of Investments	41 674 893 934	2,88%	8 878 002 574	1,58%	20 418 373 904	4,77%	5 390 783 026	2,06%	36 102 378 469	3,07%	1 510 592 510	1,39%	4 061 922 955	2,5%
3	Banka Kombëtare Tregtare	405 086 631 081	27,99%	128 504 103 828	22,89%	149 684 326 182	34,99%	84 989 861 726	32,50%	318 078 896 442	27,09%	43 173 969 963	39,79%	43 833 764 675	26,6%
4	Credits Bank	181 782 146 906	12,56%	98 260 321 474	17,50%	29 340 080 892	6,86%	7 882 642 993	3,01%	152 492 550 346	12,99%	14 455 228 297	13,32%	14 834 368 263	9,0%
5	Credit Bank of Albania	1 373 102 168	0,09%	0	0,00%	94 227 555	0,02%	1 136 449 913	0,44%	186 243 448	0,02%	425 700 362	0,39%	761 158 358	0,5%
6	FIBANK Albania	21 177 881 077	1,46%	9 814 835 084	1,75%	7 140 206 940	1,67%	1 798 466 542	0,69%	17 288 652 817	1,47%	1 227 321 185	1,13%	2 661 907 075	1,6%
7	International Commercial Bank	10 756 197 356	0,74%	4 900 257 811	0,87%	3 529 982 525	0,83%	422 753 594	0,16%	7 827 720 856	0,67%	1 557 576 078	1,44%	1 370 900 422	0,8%
8	Intesasanpaolo Bank Albania	159 850 123 639	11,04%	44 542 687 797	7,93%	57 453 935 475	13,43%	44 960 557 560	17,19%	132 354 068 456	11,27%	9 831 769 008	9,06%	17 664 286 175	10,7%
9	NBG Bank Albania	37 726 565 034	2,61%	20 646 588 456	3,68%	6 165 006 211	1,44%	4 296 703 140	1,64%	30 284 441 023	2,58%	363 434 465	0,33%	7 078 689 546	4,3%
10	ProCredit Bank	32 710 622 131	2,28%	22 429 592 065	3,99%	1 322 618 797	0,31%	2 207 003 381	0,87%	22 502 416 562	1,92%	6 461 913 162	5,96%	3 746 292 407	2,3%
11	Raffaisen Bank Albania	240 710 431 942	16,63%	90 978 243 105	16,20%	80 781 358 003	18,88%	58 472 019 348	22,36%	199 541 387 991	16,99%	11 910 049 673	10,98%	29 258 994 278	17,8%
12	Societe Generale Albania	82 920 707 414	5,73%	49 642 900 312	8,84%	19 819 815 261	4,63%	1 384 341 020	0,53%	68 114 937 732	5,80%	6 528 404 655	6,02%	8 277 365 027	5,0%
13	Tirana Bank	76 242 117 297	5,27%	22 527 808 919	4,01%	16 572 208 316	3,87%	18 589 053 451	7,11%	58 984 016 666	5,02%	3 323 985 537	3,06%	13 934 115 094	8,5%
14	Union Bank	47 562 157 719	3,29%	19 692 914 789	3,51%	17 438 074 829	4,08%	407 318 941	0,16%	40 345 738 292	3,44%	3 193 782 639	2,94%	4 022 636 788	2,4%
15	United Bank of Albania	8 584 164 858	0,59%	4 264 609 648	0,76%	-	0,00%	1 980 004 101	0,76%	6 243 929 000	0,53%	917 738 000	0,85%	1 422 497 858	0,9%
16	Veneto Banka	22 911 308 902	1,58%	5 764 703 357	1,03%	800 934 770	0,19%	10 802 194 163	4,13%	19 137 678 340	1,63%	1 152 646 125	1,06%	2 620 984 437	1,6%
TOTAL		1 447 470 078 067	100%	561 462 245 359	100%	427 811 458 657	100%	261 544 091 824	100%	1 174 199 229 409	100%	108 495 178 190	100%	164 775 670 467	100%

No	BANKS	PROFIT & PERFORMANCE						MISCELLANEOUS	
		Net profit (in LEK)				ROA (quarterly, p.a.)	ROE (quarterly, p.a.)***	No. of Employees	No. of Outlets
		Quarterly	in %	Cumulative	in %	%	%		
1	Alpha Bank Albania	(181 543 840)	-5,6%	(181 543 840)	-5,6%	-0,95%	-7,65%	419	34
2	American Bank of Investments	172 485 835	5,3%	172 485 835	5,3%	1,66%	17,89%	248	19
3	Banka Kombëtare Tregtare	1 585 559 562	49,0%	1 585 559 562	49,0%	1,57%	14,80%	1 297	93
4	Credits Bank	24 495 368	0,8%	24 495 368	0,8%	0,05%	0,65%	869	58
5	Credit Bank of Albania	(69 354 481)	-2,1%	(69 354 481)	-2,1%	20,26%	-23,40%	24	1
6	FIBANK Albania	36 346 533	1,1%	36 346 533	1,1%	0,69%	5,51%	146	10
7	International Commercial Bank	(28 902 517)	-0,9%	(28 902 517)	-0,9%	-1,08%	-8,26%	99	5
8	Intesasanpaolo Bank Albania	534 009 936	16,5%	534 009 936	16,5%	1,34%	11,60%	582	32
9	NBG Bank Albania	(383 241 000)	-11,8%	(383 241 000)	-11,8%	-4,08%	-20,08%	300	26
10	ProCredit Bank	4 509 989	0,1%	4 509 989	0,1%	0,06%	0,45%	179	7
11	Raffaisen Bank Albania	1 656 246 884	51,1%	1 656 246 884	51,1%	2,76%	23,16%	1 275	76
12	Societe Generale Albania	153 630 661	4,7%	153 630 661	4,7%	0,74%	7,19%	419	35
13	Tirana Bank	(258 827 091)	-8,0%	(258 827 091)	-8,0%	-1,36%	-7,22%	442	39
14	Union Bank	102 637 190	3,2%	102 637 190	3,2%	0,87%	10,53%	385	30
15	United Bank of Albania	36 888 858	0,0%	36 888 858	1,1%	1,72%	10,69%	78	6
16	Veneto Banka	(146 495 170)	-4,5%	(146 495 170)	-4,5%	-2,56%	-20,04%		
TOTAL		3 238 346 716	100%	3 238 346 716	100%			6 762	471

NOTE: All reportings are based on IFRS.

* Alphabetically listed in English.

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

*** Foreign exchange differences are cot considered.

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$$ROE = \frac{\left(\frac{\text{Quarterly Profit}}{\text{(Ending Equity Balance - Quarterly Profit + Opening Equity Balance)}} \times 12 \right) \times 100}{2}$$

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$$ROA = \frac{\left(\frac{\text{Net Income after taxes for the quarter} \times 365}{91} \right)}{\text{Total Assets}}$$