

**Main Financial Indicators of Albanian Banking System
Second Quarter 2017**

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	73 369 279 309	5,18%	31 789 374 035	5,66%	16 291 433 365	3,87%	11 433 296 487	4,66%	60 963 356 532	5,26%	2 581 611 297	2,79%	9 824 311 480	5,9%
2	American Bank of Investments	38 392 538 895	2,71%	10 448 937 190	1,86%	18 287 135 363	4,34%	3 227 071 050	1,31%	32 270 276 469	2,79%	2 076 698 857	2,25%	4 045 563 569	2,4%
3	Banka Kombëtare Tregtare	382 025 387 922	26,95%	130 751 071 329	23,26%	141 722 607 542	33,66%	74 536 978 670	30,36%	300 591 318 051	25,95%	39 130 580 829	42,34%	42 303 489 043	25,3%
4	Credits Bank	168 445 933 076	11,88%	96 841 022 881	17,23%	23 413 490 768	5,56%	12 860 066 376	5,24%	145 941 159 810	12,60%	8 372 072 812	9,06%	14 131 700 454	8,5%
5	Credit Bank of Albania	2 498 271 130	0,18%	282 085 650	0,05%	94 321 423	0,02%	1 970 131 158	0,80%	1 492 064 126	0,13%	73 124 686	0,08%	933 082 315	0,6%
6	FIBANK Albania	19 179 754 688	1,35%	8 043 967 214	1,43%	7 716 417 925	1,83%	840 555 320	0,34%	16 071 389 898	1,39%	567 880 054	0,61%	2 540 484 737	1,5%
7	International Commercial Bank	9 865 544 485	0,70%	4 220 836 270	0,75%	3 468 075 744	0,82%	233 739 507	0,10%	7 281 988 678	0,63%	1 203 972 324	1,30%	1 379 583 483	0,8%
8	Intesaspaolo Bank Albania	159 441 915 761	11,25%	41 065 135 654	7,31%	62 152 849 906	14,76%	44 069 822 047	17,95%	130 759 728 093	11,29%	10 270 222 531	11,11%	18 411 965 137	11,0%
9	NBG Bank Albania	40 492 761 334	2,86%	22 917 758 113	4,08%	6 268 366 775	1,49%	4 568 022 829	1,86%	29 883 285 999	2,58%	2 451 648 227	2,65%	8 157 828 008	4,9%
10	ProCredit Bank	32 690 867 537	2,31%	21 060 612 753	3,75%	2 236 687 350	0,53%	2 398 227 302	0,98%	25 712 582 214	2,22%	2 292 652 432	2,48%	4 685 632 891	2,8%
11	Raiffeisen Bank Albania	254 249 205 014	17,93%	88 857 342 279	15,81%	87 066 742 142	20,68%	55 708 198 377	22,69%	215 543 584 277	18,61%	10 310 510 102	11,16%	28 395 110 635	17,0%
12	Societe Generale Albania	81 918 255 921	5,78%	47 232 856 883	8,40%	19 626 519 237	4,66%	1 347 815 193	0,55%	68 191 079 129	5,89%	5 505 852 060	5,96%	8 221 324 731	4,9%
13	Tirana Bank	78 839 350 726	5,56%	24 834 081 937	4,42%	15 764 977 885	3,74%	19 850 258 417	8,08%	60 564 788 841	5,23%	3 802 610 976	4,11%	14 471 950 909	8,7%
14	Union Bank	42 695 768 529	3,01%	18 438 337 000	3,28%	16 350 316 341	3,88%	494 162 022	0,20%	35 902 821 337	3,10%	2 978 799 131	3,22%	3 814 148 062	2,3%
15	United Bank of Albania	8 063 146 618	0,57%	3 666 926 889	0,65%	2 682 142 704	0,62%	2 682 142 704	1,09%	6 311 969 207	0,54%	334 150 232	0,36%	1 417 027 179	0,8%
16	Veneto Banka	25 563 624 301	1,80%	11 560 865 755	2,06%	614 620 763	0,15%	9 307 945 139	3,79%	20 842 000 578	1,80%	457 965 282	0,50%	4 263 658 440	2,6%
TOTAL		1 417 731 605 245	100%	562 020 211 830	100%	421 064 562 529	100%	245 528 432 599	100%	1 158 323 392 341	100%	92 411 351 831	100%	166 996 861 073	100%

No	BANKS	PROFIT & PERFORMANCE						MISCELLANEOUS	
		Net profit (in LEK)				ROA	RDE	No. of Employees	No. of Outlets
		Quarterly	in %	Cumulative	in %	(quarterly, p.a.)	(quarterly, p.a.)***		
1	Alpha Bank Albania	(351 181 893)	-12,2%	(654 981 652)	-9,1%	-1,92%	-13,80%	411	34
2	American Bank of Investments	319 314 284	11,1%	641 040 079	8,9%	3,34%	34,44%	236	19
3	Banka Kombëtare Tregtare	1 172 779 727	40,8%	2 923 807 786	40,8%	1,23%	11,02%	1 319	93
4	Credits Bank	67 526 927	2,3%	175 697 772	2,5%	0,16%	1,93%	844	58
5	Credit Bank of Albania	(150 737 279)	-5,2%	(178 163 686)	-2,5%	-24,20%	-55,63%	29	1
6	FIBANK Albania	218 043 401	7,6%	218 043 401	3,0%	4,56%	40,36%	142	10
7	International Commercial Bank	(53 674 369)	-1,9%	(69 306 324)	-1,0%	-2,18%	-14,96%	97	5
8	Intesaspaolo Bank Albania	420 805 289	14,6%	1 206 001 231	16,8%	1,06%	8,81%	580	31
9	NBG Bank Albania	(226 677 490)	-7,9%	(125 856 740)	-1,8%	-2,25%	-10,82%	307	26
10	ProCredit Bank	(68 188 060)	-2,4%	(45 232 235)	-2,0%	-0,84%	-5,73%	248	16
11	Raiffeisen Bank Albania	1 880 837 167	65,4%	3 256 750 287	45,4%	2,97%	28,37%	1 308	77
12	Societe Generale Albania	160 847 534	5,6%	(45 899 918)	-0,6%	0,79%	7,05%	410	38
13	Tirana Bank	(284 487 327)	-9,5%	1 746 596	0,0%	-1,45%	-7,71%	443	39
14	Union Bank	129 637 909	4,5%	280 558 909	3,9%	1,22%	13,83%	369	30
15	United Bank of Albania	(135 943 350)	-4,7%	(103 400 806)	-1,4%	-6,76%	-35,16%	81	6
16	Veneto Banka	(220 743 158)	-7,7%	(209 967 638)	-2,9%	-3,46%	-22,37%	132	15
TOTAL		2 877 959 311	100%	7 170 824 062	100%			6 956	498

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 not considered.

$$ROE = \left(\frac{\text{Quarterly Profit}}{\text{(Ending Equity Balance - Quarterly Profit + Opening Equity Balance)}} \right) \times 123$$

Net Income after taxes for the quarter x 365