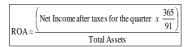
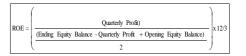


## Main Financial Indicators of Albanian Banking System Fourth Quarter 2016

-	BANKS*	ASSETS							LIABILITIES						
No		Total Assets		Loans		Investments in Securities		Placement with banks		Total liabilities		Deposits		Equity Capital	
		in LEK	in % **	in LEK		in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %
1	Alpha Bank Albania	73,801,572,570	5.15%	34,922,403,044	5.86%	18,186,297,257	4.09%	8,802,474,193	4.12%	63,493,796,804	5.01%	58,889,463,592	5.07%	10,307,775,766	6.2%
2	American Bank of Investments	36,912,100,549	2.57%	10,619,724,637	1.78%	17,859,496,392	4.02%	-	0.00%	33,987,373,296	2.68%	31,459,194,775	2.71%	2,924,727,253	1.8%
3	Banka Kombëtare Tregtare	386,899,302,555	26.98%	129,075,280,881	21.66%	150,679,485,010	33.90%	68,935,626,284	32.26%	342,080,317,535	26.98%	300,967,000,863	25.90%	44,818,985,020	27.0%
4	Credins Bank	166,936,910,643	11.64%	94,511,302,931	15.86%	21,225,985,107	4.78%	12,271,975,981	5.74%	153,463,415,556	12.10%	143,041,973,752	12.31%	13,473,495,087	8.1%
5	Credit Bank of Albania	2,858,832,899	0.20%	310,876,335	0.05%	94,116,162	0.02%	2,303,070,638	1.08%	1,747,587,004	0.14%	1,300,934,049	0.11%	1,111,245,895	0.7%
6	FIBANK Albania	18,795,225,035	1.31%	7,049,429,468	1.18%	7,394,257,552	1.66%	1,791,915,086	0.84%	16,491,115,072	1.30%	16,093,342,598	1.38%	2,304,109,963	1.4%
7	International Commercial Bank	10,006,353,247	0.70%	4,136,627,636	0.69%	3,546,770,346	0.80%	385,251,976	0.18%	8,549,306,469	0.67%	7,534,309,523	0.65%	1,457,046,777	0.9%
8	Intesasanpaolo Bank Albania	155,724,724,096	10.86%	45,239,962,460	7.59%	57,980,881,058	13.05%	43,075,816,266	20.16%	136,220,250,263	10.74%	125,974,219,606	10.84%	19,504,473,833	11.7%
9	NBG Bank Albania	41,764,345,137	2.91%	28,857,269,411	4.84%	5,193,606,411	1.17%	5,718,227,614	2.68%	33,527,229,478	2.64%	30,900,169,065	2.66%	8,237,115,659	5.0%
10	ProCredit Bank	33,243,909,334	2.32%	19,893,840,630	3.34%	2,870,091,299	0.65%	3,162,800,816	1.48%	28,407,301,022	2.24%	27,302,128,611	2.35%	4,836,608,312	2.9%
11	Raiffeisen Bank Albania	270,035,274,593	18.83%	110,107,724,982	18.48%	94,870,289,883	21.35%	52,650,660,571	24.64%	244,896,914,245	19.32%	229,338,768,718	19.73%	25,138,360,348	15.1%
12	Societe Generale Albania	81,202,984,502	5.66%	47,159,083,319	7.92%	19,622,278,726	4.41%	1,313,232,291	0.61%	72,317,256,110	5.70%	64,199,729,591	5.52%	8,885,728,393	5.4%
13	Tirana Bank	81,503,444,229	5.68%	30,822,303,021	5.17%	29,425,667,650	6.62%	8,692,042,533	4.07%	66,980,007,170	5.28%	63,585,399,549	5.47%	14,523,437,058	8.7%
14	Union Bank	41,489,418,749	2.89%	18,211,974,015	3.06%	15,094,641,504	3.40%	302,845,000	0.14%	37,902,900,025	2.99%	34,106,196,535	2.93%	3,586,518,724	2.2%
15	United Bank of Albania	6,264,343,000	0.44%	3,940,090,000	0.66%	-	0.00%	2,242,790,000	1.05%	4,765,620,000	0.38%	4,959,828,000	0.43%	1,498,723,000	0.9%
16	Veneto Banka	26,429,322,218	1.84%	10,955,018,602	1.84%	410,902,958	0.09%	2,069,743,797	0.97%	23,036,609,098	1.82%	22,588,701,191	1.94%	3,392,713,120	2.0%
TOTAL		1,433,868,063,356	100%	595,812,911,372	100%	444,454,767,315	100%	213,718,473,045	100%	1,267,866,999,148	100%	1,162,241,360,018	100%	166,001,064,209	100%

			MISCELLANEOUS						
No	BANKS	Net prof	it (in LEK)	ROA (p.a	.)	ROE (p.a.)	***	No. of Employees	No. Of Outlets
		Quarterly	Cumulative	Quartely	Annual	Quartely Annu			
1	Alpha Bank Albania	(866,149,603)	(1,403,734,442)	-7.63%	-0.73%	-62.01%	-3.24%	417	35
2	American Bank of Investments	(564,827,897)	419,401,253	4.56%	1.14%	-129.49%	11.83%	243	19
3	Banka Kombëtare Tregtare	2,077,285,141	7,490,547,849	7.77%	1.94%	38.88%	13.43%	1,311	92
4	Credins Bank	157,766,307	334,779,754	0.80%	0.20%	9.48%	1.74%	800	57
5	Credit Bank of Albania	55,675,784	(37,694,991)	-5.29%	-1.32%	42.20%	-2.18%	28	2
6	FIBANK Albania	88,598,920	345,092,589	7.36%	1.84%	31.99%	12.01%	140	10
7	International Commercial Bank	(10,569,746)	(43,101,699)	-1.73%	-0.43%	-5.76%	-1.89%	93	6
8	Intesasanpaolo Bank Albania	417,399,838	2,283,719,277	5.88%	1.47%	17.49%	8.48%	575	32
9	NBG Bank Albania	(94,518,633)	45,332,860	0.44%	0.11%	-9.08%	0.37%	309	26
10	ProCredit Bank	120,259,193	8,755,898	0.11%	0.03%	20.40%	0.12%	258	18
11	Raiffeisen Bank Albania	(2,266,998,435)	(4,450,640,677)	-6.61%	-1.65%	-66.18%	-10.03%	1,363	79
12	Societe Generale Albania	44,216,220	308,410,711	1.52%	0.38%	4.00%	2.41%	410	37
13	Tirana Bank	(278,877,874)	(520,405,383)	-2.56%	-0.64%	-15.07%	-2.31%	432	39
14	Union Bank	(113,230,079)	203,157,397	1.96%	0.49%	-24.48%	4.00%	362	30
15	United Bank of Albania	30,004,934	37,490,095	2.40%	0.60%	16.34%	1.69%	77	6
16	Veneto Banka	(3,031,387,851)	(3,736,679,517)	-56.71%	-14.14%	-377.50%	-43.22%	132	15
TOTAL		(4,235,353,781)	1,284,430,976	0.36%	0.15%	-19.90%	0.88%	6.950	503





## 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.