

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

| No | BANKS* | ASSETS | | | | | | | | LIABILITIES | | | | | |
|--------------|-------------------------------|--------------------------|-------------|------------------------|-------------|---------------------------|-------------|------------------------|-------------|--------------------------|-------------|--------------------------|-------------|------------------------|-------------|
| | | 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% |

| No | BANKS | PROFIT & PERFORMANCE | | | | | | MISCELLANEOUS | | |
|--------------|-------------------------------|------------------------|----------------------|--|--------------|--------------|----------------|---------------|------------------|----------------|
| | | Net profit (in LEK) | | | ROA (p.a.) | | ROE (p.a.) *** | | No. of Employees | No. Of Outlets |
| | | Quarterly | Cumulative | | Quarterly | Annual | Quarterly | Annual | | |
| 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 |

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

$$ROE = \left(\frac{\text{Quarterly Profit}}{\left(\frac{\text{Ending Equity Balance} - \text{Quarterly Profit} + \text{Opening Equity Balance}}{2} \right)} \right) \times 12/3$$

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.