

Main Financial Indicators of Albanian Banking System (non audited)

Forth Quarter 2019

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	78,403,268,000	5.3%	35,070,839,000	6.4%	17,474,220,000	3.5%	14,088,526,000	5.8%	65,308,419,000	5.3%	4,006,615,000	4.4%	9,088,234,000	5.4%
2	American Bank of Investments	77,774,373,151	5.2%	24,797,041,048	4.5%	31,824,673,967	6.4%	8,246,189,937	3.4%	65,055,167,835	5.3%	3,082,940,189	3.4%	9,636,265,128	5.8%
3	Banka Kombëtare Tregtare	403,665,740,529	27.0%	94,038,746,628	17.0%	159,516,709,520	32.2%	90,390,052,238	36.9%	315,703,634,763	25.6%	39,113,109,590	42.7%	48,848,996,176	29.3%
4	Credins Bank	221,096,265,449	14.8%	102,717,556,712	18.6%	67,056,365,973	13.6%	12,583,653,268	5.1%	189,099,582,942	15.3%	14,358,201,132	15.7%	17,638,481,375	10.6%
5	FIBANK Albania	31,722,865,471	2.1%	14,669,656,880	2.7%	9,230,939,099	1.9%	3,279,997,414	1.3%	26,612,757,405	2.2%	1,652,204,619	1.8%	3,457,903,446	2.1%
6	Intesa Sanpaolo Bank Albania	183,006,669,453	12.3%	44,864,090,451	8.1%	67,228,164,932	13.6%	57,952,171,865	23.7%	153,191,667,561	12.4%	8,183,759,205	8.9%	21,631,242,688	13.0%
7	ProCredit Bank	32,045,307,583	2.1%	22,199,544,736	4.0%	2,288,242,034	0.5%	3,014,192,294	1.2%	21,470,519,592	1.7%	7,561,058,357	8.3%	3,013,729,635	1.8%
8	Raiffeisen Bank Albania	223,434,844,996	15.0%	94,860,476,683	17.2%	63,956,646,012	12.9%	50,762,003,707	20.7%	191,547,410,545	15.5%	3,951,439,649	4.3%	27,935,994,801	16.7%
9	OTP Albania	90,831,411,355	6.1%	53,018,546,256	9.6%	22,448,698,000	4.5%	1,890,249,000	0.8%	79,940,216,000	6.5%	1,806,051,926	2.0%	9,085,143,429	5.4%
10	Tirana Bank	76,169,739,285	5.1%	31,254,688,262	5.7%	31,037,699,467	6.3%	2,520,093,851	1.0%	63,324,971,352	5.1%	2,982,198,821	3.3%	9,862,569,111	5.9%
11	Union Bank	65,844,729,418	4.4%	28,563,308,193	5.2%	22,766,456,104	4.6%	230,433,102	0.1%	55,668,263,511	4.5%	4,831,065,474	5.3%	5,345,400,433	3.2%
12	United Bank of Albania	8,946,408,168	0	5,499,705,254	1.0%	0	0	0	0	7,444,893,000	0	95,081,942	0.1%	1,406,433,226	0.8%
TOTAL		1,492,941,622,857	100.0%	551,554,200,104	100.0%	494,828,815,108	100.0%	244,957,562,675	100.0%	1,234,367,503,506	100.0%	91,623,725,904	100.0%	166,950,393,447	100.0%

No	BANKS	PROFIT & PERFORMANCE				MISCELLANEOUS			
		Net profit (in LEK)		ROA	ROE	Employees		Outlets	
		Quarterly	Cumulative	%	%	No.	%	No.	%
1	Alpha Bank Albania	(84,036,232)	205,193,000	0.26%	2.30%	421	7	33	8
2	American Bank of Investments	471,413,135	748,538,665	1.00%	8.32%	372	6	23	5
3	Banka Kombëtare Tregtare	1,167,828,585	5,389,478,304	1.30%	11.93%	953	15	67	16
4	Credins Bank	709,335,576	1,002,448,434	0.48%	6.22%	921	14	58	14
5	FIBANK Albania	156,597,261	482,480,071	1.71%	15.12%	218	3	14	3
6	Intesasanpaolo Bank Albania	136,306,054	1,701,874,545	0.94%	8.47%	663	10	35	8
7	ProCredit Bank	(355,942,043)	(791,676,185)	-2.47%	-22.63%	111	2	5	1
8	Raiffeisen Bank Albania	10,229,422	2,770,641,128	1.24%	10.62%	1,300	20	76	18
9	OTP Albania	186,658,946.0	1,413,144,709	1.63%	19.04%	454	7	37	9
10	Tirana Bank	44,111,119	400,839,959	0.54%	3.57%	450	7	35	8
11	Union Bank	188,595,197	796,729,126	1.36%	17.71%	428	7	33	8
12	United Bank of Albania	(43,567,140)	7,889,019	0.09%	0.57%	75	1	6	1
TOTAL		2,587,529,881	14,127,580,776	1.28%	12.03%	6,366	100%	422	100%

NOTE: All reportings are based on IFRS.

* Alphabetically listed in English.

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