



ALBANIAN ASSOCIATION OF BANKS
SHQATA SHQIPTARE E BANKAVE

Consolidated Main Financial Indicators of Albanian Banking System Fourth Quarter 2009

No	BANKS*	ASSETS								LIABILITIES					
		Total Assets		Loans		Investments in Securities		Placement with banks		Total liabilities		Deposits		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	64,956,833,000		45,492,856,000		7,077,807,256		6,898,822,897		64,956,833,000		51,652,412,847		7,897,395,000	
2	Banka Kombëtare Tregtare	128,389,390,776		47,356,131,936		47,917,126,308		17,066,696,172		119,318,995,444		111,824,340,496		9,070,395,332	
3	Banka Popullore	39,111,984,505		18,211,059,429		14,832,680,799		1,126,172,909		39,111,984,505		31,754,274,829		4,539,308,582	
4	Credins Bank	50,136,695,869		30,242,343,085		3,456,492,727		6,808,868,119		44,984,764,600		43,251,616,490		3,732,137,131	
5	Credit Bank of Albania	1,770,211,229		266,670,069		114,000,000		1,120,276,735		1,770,211,229		459,584,792		1,230,712,360	
6	Emporiki Bank – Albania	30,000,052,479		27,150,322,783		816,731,080		694,637,833		30,000,052,479		11,099,406,365		4,118,131,569	
7	First Investment Bank– Albania	5,867,227,361		1,578,616,857		381,417,824		3,129,251,129		4,649,526,532		4,535,449,611		1,217,700,829	
8	Intesasanpaolo Bank Albania	118,441,572,267		49,685,768,574		49,660,130,646		12,588,693,510		107,450,614,788		97,427,502,690		10,990,957,480	
9	International Commercial Bank	6,756,887,286		2,278,014,538		2,255,069,726		1,112,355,713		5,425,718,059		4,626,767,289		1,331,169,226	
10	Italian Development Bank	5,826,226,270		3,742,403,230		77,943,579		1,124,664,637		5,826,226,270		4,099,435,840		1,668,669,930	
11	National Bank of Greece – Albania	44,346,520,000		37,035,936,000		2,986,759,000				37,994,503,000		22,934,824,000		6,352,017,000	
12	ProCredit Bank	41,231,391,351		20,576,854,351		7,407,957,372		5,950,717,879		38,189,251,047		33,781,271,400		3,042,140,304	
13	Raiffeisen Bank – Albania	251,760,695,446		93,410,049,816		129,849,619,741		29,085,917,844		227,394,277,739		207,561,956,052		24,366,417,707	
14	Tirana Bank	84,891,005,113		59,214,612,537		17,704,016,114		172,450,000		73,206,465,593		55,686,622,020		11,684,539,522	
15	Union Bank	16,737,229,692		9,977,410,683		2,025,169,791		933,061,000		14,861,618,230		12,747,859,117		1,875,611,475	
16	United Bank of Albania													1,047,566,723	
TOTAL		890,223,922,644	0%	446,219,049,887	0%	286,562,921,964	0%	87,812,586,377	0%	815,141,042,516	0%	693,443,323,837	0%	94,164,870,170	

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	(93,648,619)		282,731,829		-0.58%		-9.49%	353	47
2	Banka Kombëtare Tregtare	401,086,025		1,229,653,562		1.25%		18.39%	854	68
3	Banka Popullore	(294,410,145)		(517,328,544)		-3.02%		-30.44%	379	41
4	Credins Bank	(74,950,260)		524,764,567		-0.60%		-7.97%	470	33
5	Credit Bank of Albania	33,669,357		26,643,370		7.63%		11.25%	32	2
6	Emporiki Bank – Albania	163,183,419		(175,375,317)		2.18%		16.21%	238	23
7	First Investment Bank– Albania	21,179,948		(87,091,034)		1.45%		7.02%	100	9
8	Intesasanpaolo Bank Albania	361,698,903		1,618,220,799		1.22%		13.56%	513	36
9	International Commercial Bank	78,930,639		117,360,501		4.69%		47.44%	71	8
10	Italian Development Bank			29,611,840					68	8
11	National Bank of Greece – Albania	268,976,000		12,748,000		2.43%		17.69%	307	30
12	ProCredit Bank	44,772,283		196,815,024		0.44%		5.93%	867	42
13	Raiffeisen Bank – Albania	2,076,141,882		4,621,326,654		3.31%		35.60%	1,362	102
14	Tirana Bank	1,198,374,909		1,782,395,965		5.66%		41.94%	460	47
15	Union Bank	(31,956,909)		111,636,735		-0.77%		-6.76%	236	31
16	United Bank of Albania								74	6
TOTAL		4,153,047,433	0%	9,774,113,950					6,384	533

NOTE: All reportings are based on IFRS.

* Alphabetically listed in English.

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

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

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