



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

**Main Financial Indicators of Albanian Banking System  
Fourth Quarter 2015**

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	69,231,116,060	5.1%	35,795,120,653	6.1%	16,723,445,442	4.37%	8,623,717,252	4.1%	57,716,553,714	4.7%	55,176,031,334	5.0%	11,514,562,346	7.2%
2	American Bank of Investments	26,423,846,635	2.0%	9,957,727,546	1.7%	457,644,796	0.12%	1,490,073,411	0.7%	26,423,846,635	2.2%	22,848,074,517	2.1%	2,080,532,713	1.3%
3	Banka Kombëtare Tregtare	343,395,788,095	25.4%	115,350,301,704	19.8%	140,050,775,545	36.63%	51,071,795,082	24.3%	306,467,865,338	25.0%	279,586,993,461	25.3%	36,927,922,758	23.0%
4	Credins Bank	144,692,835,201	10.7%	86,626,123,536	14.9%	19,077,358,166	4.99%	15,201,106,786	7.2%	144,692,835,201	11.8%	123,387,713,770	11.2%	12,119,663,368	7.5%
5	Credit Bank of Albania	2,061,234,220	0.2%	305,103,645	0.1%	93,157,512	0.02%	1,451,255,676	0.7%	2,061,234,220	0.2%	590,158,227	0.1%	1,158,869,895	0.7%
6	FIBANK Albania	16,939,994,153	1.3%	6,198,085,015	1.1%	7,337,337,058	1.92%	1,238,433,073	0.6%	15,109,588,535	1.2%	14,709,329,021	1.3%	1,830,405,618	1.1%
7	International Commercial Bank	9,459,179,775	0.7%	4,024,187,002	0.7%	3,382,632,073	0.88%	188,685,000	0.1%	7,891,081,097	0.6%	6,913,930,234	0.6%	1,568,098,829	1.0%
8	Intesasanpaolo Bank Albania	149,004,200,508	11.0%	44,886,736,984	7.7%	56,320,614,796	14.73%	39,144,207,623	18.6%	129,571,620,963	10.6%	118,842,126,536	10.8%	19,432,579,545	12.1%
9	NBG Bank Albania	38,993,881,000	2.9%	29,422,303,000	5.1%	5,199,843,000	1.36%	2,261,922,000	1.1%	38,993,881,000	3.2%	26,511,976,000	2.4%	8,204,573,000	5.1%
10	ProCredit Bank	35,045,148,719	2.6%	22,427,695,999	3.8%	2,385,755,651	0.62%	3,118,745,491	1.5%	30,038,276,579	2.5%	28,540,449,043	2.6%	5,006,872,141	3.1%
11	Raiffeisen Bank Albania	289,758,445,959	21.5%	114,280,669,834	19.6%	76,558,804,326	20.03%	66,616,097,547	31.6%	260,169,444,934	21.2%	246,980,209,335	22.3%	29,589,001,025	18.4%
12	Societe Generale Albania	73,259,929,756	5.4%	41,132,916,563	7.1%	19,889,046,122	5.20%	1,291,240,030	0.6%	73,259,929,756	6.0%	59,496,584,650	5.4%	8,476,394,420	5.3%
13	Tirana Bank	81,617,091,689	6.0%	37,171,146,549	6.4%	20,427,529,082	5.34%	11,279,990,562	5.4%	66,669,473,950	5.4%	63,849,170,786	5.8%	14,947,617,739	9.3%
14	Union Bank	37,967,115,583	2.8%	16,730,948,273	2.9%	13,526,429,366	3.54%	449,824,000	0.2%	34,585,028,361	2.8%	31,618,593,124	2.9%	3,382,087,223	2.1%
15	United Bank of Albania	6,273,635,460	0.5%	2,311,873,410	0.4%	298,539,735	0.08%	2,020,529,601	1.0%	4,765,619,948	0.4%	4,699,757,612	0.4%	1,508,015,512	0.9%
16	Veneto Banka	26,087,475,526	1.9%	15,938,152,228	2.7%	568,935,843	0.15%	5,059,490,813	2.4%	26,087,475,526	2.1%	21,336,637,182	1.9%	3,031,182,039	1.9%
	<b>TOTAL</b>	<b>1,350,210,918,339</b>	<b>100%</b>	<b>582,559,091,941</b>	<b>100%</b>	<b>382,297,848,514</b>	<b>100%</b>	<b>210,507,113,948</b>	<b>100%</b>	<b>1,224,503,755,756</b>	<b>100%</b>	<b>1,105,087,734,832</b>	<b>###</b>	<b>160,778,378,169</b>	<b>100%</b>

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	(231,830,087)		(251,011,486)		-1.34%	-7.92%	427	40
2	American Bank of Investments	(1,073,992,175)		(2,709,931,499)		-16.30%	-147.84%	252	19
3	Banka Kombëtare Tregtare	1,632,200,361		6,272,402,902		1.91%	18.72%	1,285	88
4	Credins Bank	(37,784,458)		348,422,604		-0.10%	-1.30%	739	56
5	Credit Bank of Albania	1,555,384		62,601,255		0.30%	0.54%	28	2
6	FIBANK Albania	(1,825,122)		250,948,178		-0.04%	-0.41%	126	9
7	International Commercial Bank	(13,560,067)		(40,104,845)		0.27%	1.65%	92	6
8	Intesasanpaolo Bank Albania	145,412,644		2,211,095,537		0.39%	3.02%	567	32
9	NBG Bank Albania	(77,575,000)		89,902,000		-0.80%	-3.76%	293	27
10	ProCredit Bank	(9,763,051)		156,857,566		-0.11%	-0.78%	309	22
11	Raiffeisen Bank Albania	(1,662,075,376)		1,770,909,411		-2.30%	-20.80%	1,406	89
12	Societe Generale Albania	(54,249,361)		476,999,760		-0.30%	-2.54%	395	39
13	Tirana Bank	(2,086,304,987)		(3,119,068,820)		-10.25%	-49.26%	422	39
14	Union Bank	150,735,151		370,943,502		1.59%	18.65%	377	29
15	United Bank of Albania	2,538,984		38,796,000		0.16%	0.67%	74	6
16	Veneto Banka	(929,572,408)		(1,038,599,806)		-14.29%	-93.88%	130	15
	<b>TOTAL</b>	<b>(4,246,089,569)</b>		<b>4,891,162,259</b>				<b>6,922</b>	<b>518</b>

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

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

**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.