

Main Financial Indicators of Albanian Banking System

Fourth Quarter 2011

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														
2	Banka Kombëtare Tregtare	200,528,638,399		83,672,930,938		68,955,729,122		22,938,132,305		185,670,426,693		170,053,328,475		14,858,211,706	
3	Credins Bank	84,769,211,706		58,631,695,924		6,258,292,437		7,733,965,958		76,350,419,821		71,351,672,219		7,623,833,194	
4	Credit Bank of Albania	1,752,371,752		271,964,576		100,000,000		1,164,600,354		1,752,371,752		363,138,534		1,238,002,835	
5	Emporiki Bank – Albania	32,511,828,951		23,847,069,385		901,659,042		1,400,014,844		32,511,828,951		12,888,519,216		4,075,975,168	
6	First Investment Bank– Albania	9,265,820,374		4,118,083,792		2,086,231,897		1,849,509,176		8,099,946,801		7,645,760,894		1,165,873,573	
7	International Commercial Bank	8,673,275,000		2,363,249,833		4,148,217,929		354,010,000		7,239,626,000		6,119,043,445		1,433,649,000	
8	Intesa SanPaolo Bank Albania	135,322,975,689		51,552,470,076		53,438,334,024		24,234,746,498		120,763,898,685		107,197,717,986		14,559,077,004	
9	National Bank of Greece – Albania	38,900,301,000		28,714,940,000		3,014,927,000		5,661,413,000		38,900,301,000		30,922,591,000		7,189,958,000	
10	ProCredit Bank	40,007,874,437		23,832,713,613		5,958,416,631		2,394,367,860		34,349,812,184		31,962,443,529		5,658,062,254	
11	Raiffeisen Bank – Albania	322,070,172,714		134,138,318,029		145,146,394,431		46,595,628,904		292,875,384,922		278,516,238,006		29,194,787,792	
12	Societe Generale Albania	56,732,103,337		30,135,119,381		14,943,709,960		2,700,131,888		56,732,103,771		47,068,306,921		6,129,312,385	
13	Tirana Bank	94,406,095,582		58,743,801,369		15,583,977,336		12,262,981,478		77,156,345,564		69,902,067,430		17,249,750,017	
14	Union Bank	23,428,025,003		11,642,349,880		6,019,507,321		1,942,900,000		21,248,828,843		19,548,619,212		2,179,196,160	
15	United Bank of Albania														
16	Veneto Banka	13,715,003,022		9,860,016,999		109,815,817		2,357,263,295		13,715,003,022		8,313,490,635		3,033,810,359	
TOTAL		1,062,083,696,967	-	521,524,723,795	-	326,665,212,949	-	133,589,665,560	-	967,366,298,011	-	861,852,937,502	-	115,589,499,446	-

No.	BANKS*	PROFIT & PERFORMANCE						MISCELLANEOUS	
		Net profit (in LEK)				ROA (quart., p.a.)	ROE *** (quart., p.a.)	No. of Employees	No. of Outlets
		Quarterly	in %	Cumulative	in %	%	%		
1	Alpha Bank – Albania							386	45
2	Banka Kombëtare Tregtare	851,099,906		2,867,698,123		1.70%	24.49%	1,059	80
3	Credins Bank	401,246,543		1,663,581,463		1.90%	22.24%	589	44
4	Credit Bank of Albania	21,680,665		(23,666,396)		4.96%	7.13%	31	2
5	Emporiki Bank – Albania	(289,687,846)		(824,506,528)		-3.57%	-28.86%	254	22
6	First Investment Bank– Albania	(38,736,651)		(73,572,726)		-1.68%	-12.96%	112	9
7	International Commercial Bank	13,341,000		29,886,000		0.62%	3.74%	85	8
8	Intesa SanPaolo Bank Albania	683,652,707		2,467,265,692		2.03%	19.68%	543	31
9	National Bank of Greece – Albania	(26,253,000)		181,344,000		-0.27%	-1.53%	265	27
10	ProCredit Bank	14,192,250		281,217,386		0.14%	1.14%	640	40
11	Raiffeisen Bank – Albania	2,264,724,998		6,937,975,278		2.82%	33.18%	1,468	103
12	Societe Generale Albania	19,468,276		336,299,082		0.14%	1.28%	370	42
13	Tirana Bank	129,901,050		1,248,593,252		0.55%	3.30%	469	56
14	Union Bank	19,618,435		131,255,170		0.34%	3.72%	276	29
15	United Bank of Albania							75	5
16	Veneto Banka	(14,254,085)		45,417,482		-0.42%	-1.87%	88	9
TOTAL		4,049,994,246	-	15,268,787,278				6,710	552

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

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

NOTE All reportings are based on IFRS.

* Alphabetically listed in English.

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