

Main Financial Indicators of Albanian Banking System First Quarter 2012

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	70,832,550,003		39,049,952,121		18,641,584,579		5,421,793,675		61,099,434,292		58,473,543,269		9,733,115,711	
2	Banka Kombëtare Tregtare	216,455,185,244		84,493,236,446		86,935,818,322		22,135,783,617		200,452,235,312		176,491,052,563		16,002,949,933	
3	Credins Bank	91,741,619,597		60,029,263,538		7,620,272,623		10,268,735,422		81,143,099,441		77,222,378,363		8,343,262,179	
4	Credit Bank of Albania	1,716,539,002		257,624,033		100,000,000		1,143,554,375		1,716,539,002		344,404,065		1,192,658,076	
5	Emporiki Bank – Albania	33,239,949,529		24,186,453,273		1,001,882,769		2,121,089,748		33,239,949,529		13,099,336,771		4,413,346,327	
6	First Investment Bank– Albania	9,309,629,289		4,522,778,313		2,198,886,824		1,364,523,452		8,134,044,114		7,624,317,835		1,175,585,174	
7	International Commercial Bank	8,380,107,753		2,326,677,770		3,949,681,470		353,891,058		6,966,910,810		6,373,423,602		1,413,197,283	
8	Intesa SanPaolo Bank Albania	136,790,891,207		51,709,251,704		53,933,069,196		25,302,309,478		121,273,524,208		106,731,963,110		15,517,366,999	
9	National Bank of Greece – Albania	39,310,914,000		27,916,940,000		5,620,214,000		4,329,651,000		39,310,914,000		30,435,169,000		7,371,301,000	
10	ProCredit Bank	39,920,872,696		23,623,849,461		6,028,809,914		2,612,750,899		35,543,143,933		31,548,656,215		4,377,728,763	
11	Raiffeisen Bank – Albania	318,628,426,519		136,489,304,514		136,423,664,612		49,371,746,996		289,807,636,326		282,573,590,038		28,820,790,192	
12	Societe Generale Albania	60,294,011,799		31,936,857,720		15,691,111,191		1,630,119,604		60,294,011,799		48,966,587,485		6,970,621,630	
13	Tirana Bank	94,025,700,019		58,710,295,134		16,561,439,111		12,012,394,998		76,922,524,650		69,017,319,628		17,103,175,370	
14	Union Bank	25,231,251,257		12,056,827,335		6,549,610,433		1,884,180,000		23,011,423,051		21,111,016,854		2,219,828,207	
15	United Bank of Albania														
16	Veneto Banka	14,233,820,832		10,345,889,668		58,601,811		2,358,494,406		14,233,820,832		8,896,454,036		3,070,820,162	
TOTAL		1,160,111,468,745	-	567,655,201,031	-	361,314,646,853	-	142,311,018,728	-	1,053,149,211,298	-	938,909,212,832	-	127,725,747,005	-

No.	BANKS*	PROFIT & PERFORMANCE				MISCELLANEOUS			
1	Alpha Bank – Albania	187,507,376		187,507,376		1.06%	7.86%	386	45
2	Banka Kombëtare Tregtare	935,826,358		935,826,358		1.73%	25.02%	1,088	82
3	Credins Bank	732,412,000		732,412,000		3.20%	38.46%	593	44
4	Credit Bank of Albania	(45,291,376)		(45,291,376)		-10.58%	-14.63%	31	2
5	Emporiki Bank – Albania	(9,104,239)		(9,104,239)		-0.11%	-0.86%	267	22
6	First Investment Bank– Albania	13,576,138		13,576,138		0.58%	4.67%	110	9
7	International Commercial Bank	(20,451,958)		(20,451,958)		-0.98%	-5.71%	88	8
8	Intesa SanPaolo Bank Albania	487,333,693		487,333,693		1.43%	13.18%	550	31
9	National Bank of Greece – Albania	77,786,000		77,786,000		0.79%	4.30%	260	27
10	ProCredit Bank	20,710,837		20,710,837		0.21%	1.90%	635	39
11	Raiffeisen Bank – Albania	1,856,692,051		1,856,692,051		2.34%	26.45%	1,463	103
12	Societe Generale Albania	192,159,842		192,159,842		1.28%	11.91%	382	42
13	Tirana Bank	327,908,703		327,908,703		1.40%	7.82%	465	56
14	Union Bank	49,150,575		49,150,575		0.78%	9.06%	278	29
15	United Bank of Albania							75	5
16	Veneto Banka	33,855,005		33,855,005		0.95%	4.46%	91	9
TOTAL		4,840,071,006	-	4,840,071,006				6,762	553

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

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

NOTE All reportings are based on IFRS.

* Alphabetically listed in English.

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