

Main Financial Indicators of Albanian Banking System Second Quarter 2013

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	259,495,908,851		92,931,911,448		110,167,651,867		29,581,163,140		238,873,946,267		207,725,532,493		20,621,962,585	
3	Credins Bank	100,923,344,223		63,460,650,992		5,700,376,042		11,796,624,097		88,925,198,304		86,329,800,313		9,090,705,411	
4	Credit Bank of Albania														
5	Credit Agricole	33,187,631,485		22,863,116,140		1,196,198,251		4,147,493,540		33,187,631,485		17,864,491,877		4,647,154,104	
6	Fibank Albania	13,529,394,775		6,376,485,869		3,734,273,568		1,812,615,680		12,214,180,367		12,002,615,281		1,315,214,408	
7	International Commercial Bank	8,541,040,590		2,890,477,300		3,889,287,985		222,180,570		7,062,802,529		6,730,084,178		1,478,238,381	
8	Intesa Sanpaolo Bank Albania	144,253,956,580		54,056,369,285		56,475,502,046		27,611,784,614		126,478,461,769		109,405,720,282		17,775,494,810	
9	NBG Bank Albania	45,164,348,000		26,561,675,000		7,026,441,000		5,804,773,000		45,164,348,000		33,460,157,000		8,051,156,000	
10	ProCredit Bank	39,350,262,929		23,062,331,412		4,010,340,504		4,724,801,852		35,002,953,023		31,620,072,339		4,347,085,656	
11	Raiffeisen Bank Albania	305,198,954,045		129,843,060,659		124,681,975,911		54,861,582,773		273,873,086,679		270,616,056,544		31,325,867,366	
12	Societe Generale Albania	64,868,007,530		35,410,488,984		17,151,195,244		2,194,306,339		64,868,007,530		52,806,816,262		7,707,131,758	
13	Tirana Bank	96,482,060,484		50,305,907,220		18,662,695,300		12,477,088,527		79,746,419,244		75,299,329,200		16,735,641,240	
14	Union Bank	29,200,462,834		12,933,441,870		9,105,200,736		1,741,889,100		26,653,850,327		25,914,640,880		2,546,612,507	
15	United Bank of Albania	6,147,644,660		1,432,462,000		850,000,000		1,454,283,821		4,617,659,829		4,574,046,756		1,529,984,831	
16	Veneto Banka	19,284,403,835		13,153,603,326		1,451,623,817		2,493,559,833		19,284,404,576		13,408,468,195		4,626,034,706	
TOTAL		1,165,627,420,822	-	535,281,981,504	-	364,102,762,271	-	160,924,146,886	-	1,055,952,949,929	-	947,757,831,600	-	131,798,283,762	-

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								
2	Banka Kombëtare Tregtare	580,110,110		2,141,493,130		0.90%	11.32%	1,143	83
3	Credins Bank	57,257,755		147,792,744		0.23%	2.55%	639	47
4	Credit Bank of Albania								
5	Credit Agricole	(34,427,520)		(194,751,878)		-0.42%	-2.94%	261	20
6	Fibank Albania	28,813,894		58,067,450		0.85%	8.94%	119	9
7	International Commercial Bank	4,076,762		21,853,143		0.19%	1.11%	103	8
8	Intesa Sanpaolo Bank Albania	465,142,625		899,754,052		1.29%	10.74%	559	32
9	NBG Bank Albania	95,730,000		149,618,000		0.85%	4.82%	259	27
10	ProCredit Bank	(39,285,841)		(85,759,863)		-0.40%	-3.58%	499	32
11	Raiffeisen Bank Albania	1,224,769,259		2,906,577,780		1.61%	15.69%	1,440	103
12	Societe Generale Albania	147,374,129		351,486,703		0.91%	7.83%	397	43
13	Tirana Bank	152,777,667		84,248,865		0.64%	3.69%	467	56
14	Union Bank	65,533,099		84,746,883		0.90%	10.57%	294	29
15	United Bank of Albania	4,545,015		24,775,465		0.30%	1.19%	76	6
16	Veneto Banka	75,295,654		115,232,673		1.57%	7.82%	115	12
TOTAL		2,827,712,607	-	6,705,135,147				6,371	507

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

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

NOTE All reporting are based on IFRS.

* Alphabetically listed in English.

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