



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

### Main Financial Indicators of Albanian Banking System Third 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	266,709,826,803		91,794,823,456		111,242,645,930		30,872,074,236		244,734,160,102		214,108,617,599		21,975,666,701	
3	Credins Bank	105,659,022,522		65,626,330,897		3,269,080,244		13,431,561,164		93,187,775,756		90,185,217,494		9,379,976,482	
4	Credit Bank of Albania														
5	Credit Agricole	33,021,046,507		22,273,247,222		956,981,370		4,635,362,402		33,021,046,507		17,843,896,081		4,508,682,470	
6	Fibank Albania	18,589,610,633		6,613,750,138		4,409,451,723		5,679,504,674		17,202,284,347		17,054,584,842		1,387,326,285	
7	International Commercial Bank	8,677,905,358		2,815,440,907		3,950,205,150		105,528,205		7,207,102,282		6,816,989,085		1,470,803,396	
8	Intesa Sanpaolo Bank Albania	149,743,051,138		52,457,090,994		59,624,184,754		30,670,395,981		131,443,604,107		113,130,614,142		18,299,447,031	
9	NBG Bank Albania	45,049,979,000		25,833,424,000		6,962,485,000		6,139,403,000		45,049,979,000		34,392,776,000		8,157,900,000	
10	ProCredit Bank	40,682,411,691		22,275,168,623		4,764,060,962		6,205,451,504		35,998,552,038		32,619,055,858		4,683,859,653	
11	Raiffeisen Bank Albania	303,173,178,711		126,061,661,364		116,604,058,864		63,056,872,311		273,526,611,044		262,282,287,170		29,646,567,667	
12	Societe Generale Albania	66,237,319,779		36,197,255,880		16,405,735,313		3,509,892,815		66,237,319,779		55,058,060,223		7,911,791,243	
13	Tirana Bank	103,999,764,564		44,163,759,642		20,686,118,628		23,779,429,362		84,342,397,904		78,321,482,467		19,657,366,660	
14	Union Bank	30,157,241,207		13,472,012,873		9,392,813,928		839,630,000		27,572,317,704		26,862,510,024		2,584,923,503	
15	United Bank of Albania	6,344,972,940		1,457,724,304		890,000,000		1,598,393,003		4,828,642,495		4,795,021,440		1,516,330,445	
16	Veneto Banka	22,013,274,870		14,252,900,706		1,479,306,721		3,847,171,608		22,013,274,870		15,688,412,335		4,666,401,091	
TOTAL		1,200,058,605,722	-	525,294,591,006	-	360,637,128,586	-	194,370,670,265	-	1,086,365,067,936	-	969,159,524,760	-	135,847,042,625	-

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	755,755,955		2,897,249,085		1.14%	14.45%	1,149	83
3	Credins Bank	278,018,621		425,811,365		1.06%	12.23%	628	46
4	Credit Bank of Albania								
5	Credit Agricole	(142,167,718)		(336,919,596)		-1.73%	-12.23%	259	20
6	Fibank Albania	34,554,143		92,621,593		0.75%	10.36%	121	9
7	International Commercial Bank	(7,714,384)		14,138,759		-0.36%	-2.09%	87	8
8	Intesa Sanpaolo Bank Albania	444,320,683		1,344,074,735		1.19%	9.98%	558	31
9	NBG Bank Albania	33,324,000		182,942,000		0.30%	1.65%	262	27
10	ProCredit Bank	(103,636,547)		(189,396,410)		-1.02%	-9.08%	478	30
11	Raiffeisen Bank Albania	1,330,556,706		4,237,134,486		1.76%	17.85%	1,421	103
12	Societe Generale Albania	156,821,118		508,307,821		0.95%	8.11%	396	43
13	Tirana Bank	(681,483,739)		(595,357,824)		-2.63%	-14.71%	464	56
14	Union Bank	38,310,104		123,056,986		0.51%	6.02%	301	29
15	United Bank of Albania	(13,654,395)		11,121,070		-0.86%	-3.57%	76	6
16	Veneto Banka	16,544,281		131,776,955		0.30%	1.43%	125	15
TOTAL		2,139,548,828	-	8,846,561,026				6,325	506

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

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

NOTE All reporting are based on IFRS.

\* Alphabetically listed in English.

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