



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Main Financial Indicators of Albanian Banking System Third 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	68,935,417,270	5.0%	36,544,075,357	6.2%	18,555,941,692	4.40%	6,776,164,808	3.2%	57,276,325,504	4.7%	54,816,080,353	5.0%	11,659,091,766	7.1%
2	Banka Kombëtare Tregtare	351,063,045,724	25.7%	114,381,707,884	19.4%	152,003,583,282	36.05%	48,591,616,302	23.2%	316,610,734,285	25.9%	271,002,559,036	24.7%	34,452,311,439	21.0%
3	Credins Bank	144,744,084,368	10.6%	84,992,337,662	14.4%	21,196,340,873	5.03%	16,903,145,024	8.1%	128,765,304,579	10.5%	124,556,133,713	11.4%	11,105,265,675	6.8%
4	Credit Bank of Albania	2,081,276,154	0.2%	304,388,000	0.1%	102,375,912	0.02%	1,511,275,339	0.7%	2,081,276,154	0.2%	618,826,814	0.1%	1,157,314,511	0.7%
5	Credit Agricole	24,799,375,373	1.8%	11,871,702,479	2.0%	592,157,868	0.14%	1,000,231,014	0.5%	24,799,375,373	2.0%	20,952,509,930	1.9%	2,656,986,167	1.6%
6	Fibank Albania	16,530,521,614	1.2%	6,047,979,916	1.0%	7,000,078,658	1.66%	1,423,146,943	0.7%	14,771,555,283	1.2%	13,983,162,264	1.3%	1,758,966,331	1.1%
7	International Commercial Bank	9,527,177,239	0.7%	3,865,351,782	0.7%	3,446,324,352	0.82%	-	0.0%	7,945,518,494	0.6%	6,990,988,347	0.6%	1,581,658,896	1.0%
8	Intesa Sanpaolo Bank Albania	150,712,267,257	11.0%	43,762,222,856	7.4%	57,835,617,487	13.72%	40,247,234,999	19.2%	131,425,168,284	10.7%	118,247,589,534	10.8%	19,287,098,973	11.8%
9	NBG Bank Albania	38,398,218,000	2.8%	28,274,718,000	4.8%	5,400,592,000	1.28%	2,426,368,000	1.2%	38,398,218,000	3.1%	26,161,337,000	2.4%	8,221,604,000	5.0%
10	ProCredit Bank	36,069,987,310	2.6%	21,838,070,570	3.7%	2,663,827,123	0.63%	4,658,965,191	2.2%	31,057,410,143	2.5%	29,174,518,154	2.7%	5,012,577,168	3.1%
11	Raiffeisen Bank Albania	293,347,721,582	21.5%	121,902,628,556	20.7%	92,707,942,023	21.99%	71,549,120,170	34.1%	260,671,645,181	21.3%	246,884,413,704	22.5%	32,676,076,401	20.0%
12	Societe Generale Albania	74,078,792,546	5.4%	38,722,003,030	6.6%	20,927,731,205	4.96%	1,822,143,095	0.9%	74,078,792,546	6.1%	59,147,022,966	5.4%	8,584,576,635	5.2%
13	Tirana Bank	85,607,429,760	6.3%	41,495,023,435	7.0%	24,286,775,424	5.76%	6,272,445,842	3.0%	68,761,569,008	5.6%	64,648,225,647	5.9%	16,845,860,752	10.3%
14	Union Bank	37,356,042,095	2.7%	16,019,137,935	2.7%	13,177,545,493	3.13%	345,000,000	0.2%	34,123,244,996	2.8%	31,652,025,765	2.9%	3,232,797,100	2.0%
15	United Bank of Albania	6,564,057,840	0.5%	2,187,947,790	0.4%	626,148,900	0.15%	2,052,532,000	1.0%	5,039,969,036	0.4%	5,022,663,803	0.5%	1,524,088,804	0.9%
16	Veneto Banka	27,597,144,626	2.0%	17,697,408,945	3.0%	1,143,006,223	0.27%	4,141,089,807	2.0%	27,597,144,624	2.3%	21,705,220,198	2.0%	3,961,027,604	2.4%
TOTAL		1,367,412,558,759	1	589,906,704,196	1	421,665,988,513	1	209,720,478,534	1	1,223,403,251,490	1	1,095,563,277,229	1	163,717,302,223	1

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	(119,404,610)		(19,181,399)		-0.69%	-4.09%	414	40
2	Banka Kombëtare Tregtare	1,572,074,327		4,640,202,541		1.80%	18.91%	1,291	88
3	Credins Bank	(36,851,264)		386,206,854		-0.10%	-1.32%	705	53
4	Credit Bank of Albania	(32,997,582)		61,045,871		-6.36%	-11.09%	28	2
5	Credit Agricole	(675,130,118)		(1,635,939,323)		-10.92%	-81.05%	240	19
6	Fibank Albania	94,593,831		262,905,833		2.30%	22.97%	130	10
7	International Commercial Bank	(41,291,293)		(26,544,778)		-1.74%	-10.18%	92	6
8	Intesa Sanpaolo Bank Albania	646,585,023		2,065,682,893		1.72%	13.87%	562	32
9	NBG Bank Albania	75,070,000		167,477,000		0.78%	3.69%	291	27
10	ProCredit Bank	17,393,271		166,620,617		0.19%	1.39%	317	22
11	Raiffeisen Bank Albania	988,764,044		3,432,984,788		1.35%	14.10%	1,398	89
12	Societe Generale Albania	125,123,151		399,403,970		0.68%	5.93%	392	39
13	Tirana Bank	(551,210,030)		(1,032,763,833)		-2.58%	-12.65%	412	39
14	Union Bank	82,864,492		220,208,351		0.89%	10.76%	338	29
15	United Bank of Albania	(22,781,892)		36,257,016		-1.39%	-5.93%	73	6
16	Veneto Banka	(247,009,279)		(109,027,398)		-3.59%	-23.48%	129	15
TOTAL		1,875,792,070	-	9,015,539,001	-			6,812	516

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

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

NOTE: All reportings are based on IFRS.

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.