

Main Financial Indicators of Albanian Banking System

Third 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	75,472,088,337		39,873,795,411		19,581,974,004		6,632,213,419		75,472,088,337		63,821,315,466		9,389,035,304	
2	Banka Kombëtare Tregtare	190,138,410,594		73,374,327,111		71,021,791,249		25,069,596,247		176,338,678,222		162,356,060,990		13,799,732,371	
3	Credins Bank	85,549,812,402		55,197,045,283		6,781,446,292		11,979,815,881		78,339,885,285		73,944,956,926		7,209,926,641	
4	Credit Bank of Albania	1,751,872,126		272,277,598		100,000,000		1,152,779,524		1,751,872,126		370,626,890		1,216,322,170	
5	Emporiki Bank – Albania	32,130,468,387		24,818,997,283		918,108,043		870,285,903		32,130,468,387		12,951,148,427		3,663,339,497	
6	First Investment Bank– Albania	9,172,117,729		3,917,375,613		2,214,654,943		1,896,386,400		7,985,853,241		7,502,321,180		1,186,264,487	
7	International Commercial Bank														
8	Intesa SanPaolo Bank Albania	135,980,529,922		51,637,193,302		56,503,706,827		21,769,305,772		122,064,966,291		108,474,812,059		13,915,563,631	
9	National Bank of Greece – Albania	38,756,945,000		32,686,956,000		2,826,480,000		2,960,722,000		38,756,945,000		31,503,287,000		6,499,157,000	
10	ProCredit Bank	40,113,014,664		23,618,011,874		6,023,629,256		3,191,465,339		35,770,765,716		32,231,218,482		4,342,248,947	
11	Raiffeisen Bank – Albania	301,418,369,566		119,688,611,638		146,108,930,766		40,305,867,984		273,736,934,395		259,340,931,256		27,681,435,171	
12	Societe Generale Albania	52,280,033,000		26,941,672,000		15,252,555,000		1,328,935,000		52,280,033,000		43,608,386,000		6,019,036,000	
13	Tirana Bank	94,499,687,770		60,113,022,694		16,957,262,745		9,401,365,000		80,170,487,167		72,319,242,716		14,329,200,603	
14	Union Bank	23,617,232,216		11,534,198,985		4,875,437,258		2,496,732,500		21,557,254,411		19,377,884,618		2,059,977,805	
15	United Bank of Albania														
16	Veneto Banka	12,683,884,459		9,204,924,660		102,293,577		1,935,356,679		12,683,884,459		8,025,116,717		3,048,064,444	
TOTAL		1,093,564,466,170	-	532,878,409,453	-	349,268,269,960	-	130,990,827,649	-	1,009,040,116,038	-	895,827,308,726	-	114,359,304,072	-

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	(833,667,981)		(1,183,955,981)		-4.43%	-65.24%	378	45
2	Banka Kombëtare Tregtare	804,084,687		2,016,598,217		1.70%	24.93%	1,019	79
3	Credins Bank	718,611,739		1,262,319,444		3.37%	46.53%	569	35
4	Credit Bank of Albania	61,499,836		(45,347,060)		14.08%	21.30%	31	2
5	Emporiki Bank – Albania	(239,365,124)		(534,818,682)		-2.99%	-24.53%	246	24
6	First Investment Bank– Albania	(35,390,371)		(48,380,108)		-1.55%	-11.60%	112	9
7	International Commercial Bank							83	8
8	Intesa SanPaolo Bank Albania	446,505,383		1,783,612,985		1.32%	13.05%	531	30
9	National Bank of Greece – Albania	64,058,000		207,597,000		0.66%	3.96%	268	27
10	ProCredit Bank	102,479,760		267,025,136		1.02%	9.67%	660	37
11	Raiffeisen Bank – Albania	1,799,006,562		4,673,250,280		2.39%	27.80%	1,406	102
12	Societe Generale Albania	115,210,000		289,798,000		0.88%	7.78%	369	43
13	Tirana Bank	631,712,516		1,118,692,202		2.68%	18.39%	477	56
14	Union Bank	83,012,857		122,448,816		1.41%	16.80%	268	29
15	United Bank of Albania							74	6
16	Veneto Banka	(4,366,704)		59,671,568		-0.14%	-0.57%	88	9
TOTAL		3,713,391,161	-	9,988,511,817				6,579	541

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

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

NOTE All reportings are based on IFRS.

* Alphabetically listed in English.

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