

Main Financial Indicators of Albanian Banking System

Sunday, March 31, 2024

No	BANKS ¹	ASSETS								LIABILITIES					
		Total Assets		Loans (net)		Investments in Securities		Placement with banks		Deposits		Other liabilities		Equity Capital	
		in LEK	in % ²	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %
1	American Bank of Investments	130,510,432,510	6.6%	56,417,934,936	7.6%	56,893,664,690	7.1%	3,738,243,376	2.0%	90,007,694,173	5.5%	28,443,574,721	21.1%	12,059,163,616	6.1%
2	Banka Kombëtare Tregtare	494,317,489,037	24.9%	96,969,438,069	13.1%	310,497,972,789	38.6%	30,900,592,491	16.4%	420,041,117,354	25.4%	26,086,520,501	19.3%	48,189,851,182	24.3%
3	Credins Bank	323,494,226,999	16.3%	141,582,373,554	19.1%	114,299,833,213	14.2%	7,516,428,141	4.0%	284,105,359,404	17.2%	18,047,451,139	13.4%	21,341,416,456	10.8%
4	FIBank Albania	58,384,604,377	2.9%	28,888,672,419	3.9%	16,171,388,786	2.0%	2,844,460,542	1.5%	47,291,008,732	2.9%	4,898,697,922	3.6%	6,194,897,723	3.1%
5	Intesa Sanpaolo Bank Albania	207,555,601,157	10.5%	53,112,256,502	7.2%	75,635,187,565	9.4%	66,047,318,903	35.1%	168,513,248,070	10.2%	14,246,847,128	10.6%	24,795,505,959	12.5%
6	ProCredit Bank	45,152,436,345	2.3%	28,491,037,619	3.9%	3,126,348,048	0.4%	5,447,845,009	2.9%	33,820,643,265	2.0%	7,027,455,797	5.2%	4,304,337,284	2.2%
7	Raiffeisen Bank Albania	293,745,323,098	14.8%	116,220,791,108	15.7%	97,741,854,981	12.2%	58,626,962,443	31.1%	253,207,120,397	15.3%	7,508,347,861	5.6%	33,029,854,841	16.7%
8	OTP Albania	179,813,499,879	9.1%	95,212,221,028	12.9%	46,372,935,945	5.8%	836,144,229	0.4%	151,611,509,913	9.2%	4,937,515,233	3.7%	23,264,474,733	11.7%
9	Tirana Bank	132,937,124,680	6.7%	61,369,202,256	8.3%	49,969,076,645	6.2%	8,327,174,255	4.4%	110,077,862,897	6.7%	9,158,949,953	6.8%	13,700,311,830	6.9%
10	Union Bank ³	100,738,286,304	5.1%	47,955,741,103	6.5%	33,400,906,863	4.2%	4,121,887,817	2.2%	80,998,664,778	4.9%	11,661,702,776	8.6%	8,077,918,750	4.1%
11	United Bank of Albania ³	17,851,118,924	0.9%	13,202,773,942	1.8%	-	0.0%	-	0.0%	11,649,055,069	0.7%	2,808,313,980	2.1%	3,393,749,874	1.7%
TOTAL		1,984,500,143,311	100%	739,422,442,536	100%	804,109,169,525	100%	188,407,057,206	100%	1,651,323,284,053	100.0%	134,825,377,011	100.0%	198,351,482,247	100.0%

No	BANKS	PROFIT & PERFORMANCE						BANKING INFRASTRUCTURE			
		Net profit (in LEK)				ROA	ROE	Employees		Outlets	
		Quarterly	in %	Cumulative	in %	%	%	No.	%	No.	%
1	American Bank of Investments	673,230,497	6.8%	673,230,497	6.8%	2.06%	23.72%	398	5.7%	25	6.4%
2	Banka Kombëtare Tregtare	2,503,205,552	25.4%	2,503,205,552	25.4%	2.04%	20.88%	1,046	15.0%	63	16.2%
3	Credins Bank	543,767,809	5.5%	543,767,809	5.5%	0.67%	10.46%	1,133	16.3%	51	13.1%
4	FIBank Albania	322,007,304	3.3%	322,007,304	3.3%	2.27%	21.95%	268	3.8%	14	3.6%
5	Intesa Sanpaolo Bank Albania	940,683,612	9.6%	940,683,612	9.6%	1.87%	15.49%	774	11.1%	35	9.0%
6	ProCredit Bank	46,237,944	0.5%	46,237,944	0.5%	0.41%	4.34%	185	2.7%	7	1.8%
7	Raiffeisen Bank Albania	2,180,417,140	22.2%	2,180,417,140	22.2%	2.93%	28.27%	1,258	18.1%	74	19.0%
8	OTP Albania	1,348,951,525	13.7%	1,348,951,525	13.7%	2.99%	24.58%	730	10.5%	49	12.6%
9	Tirana Bank	708,351,137	7.2%	708,351,137	7.2%	2.15%	21.90%	538	7.7%	33	8.5%
10	Union Bank ³	488,628,200	5.0%	488,628,200	5.0%	1.95%	24.78%	502	7.2%	32	8.2%
11	United Bank of Albania ³	85,166,065	0.9%	85,166,065	0.9%	1.96%	10.59%	131	1.9%	6	1.5%
TOTAL		9,840,646,786	100.0%	9,840,646,786	100.0%	1.99%	20.57%	6,963	100%	389	100%

NOTE: All reportings are based on IFRS.

¹ Alphabetically listed in English.

² In percentage of total respective indicator of the banking system.

³ As per the local standards

$$ROA = \frac{\text{Cumulative Net Profit} \cdot \frac{4}{T}}{(\text{Beginning Total Assets} + \text{Ending Total Assets})/2}$$

$$ROE = \frac{\text{Cumulative Net Profit} \cdot \frac{4}{T}}{\frac{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance}}{2}}$$