



ALBANIAN ASSOCIATION OF BANKS
SHQATA SHQIPTARE E BANKAVE

Consolidated Main Financial Indicators of Albanian Banking System

| 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 | 28,744,333,350 | | 13,428,174,700 | | 6,697,948,800 | | 4,859,707,200 | | 25,911,789,520 | | 21,790,575,800 | | 2,832,543,830 | |
| 2 | American Bank of Albania | 55,920,265,745 | | 20,994,199,385 | | 25,992,104,553 | | 5,879,183,209 | | 51,954,784,773 | | 46,799,716,128 | | 3,965,480,972 | |
| 3 | Credins Bank | 16,962,669,000 | | 6,148,633,000 | | 2,479,011,000 | | 3,733,747,000 | | 15,787,982,000 | | 11,039,573,000 | | 1,174,687,000 | |
| 4 | Credit Bank of Albania | 1,616,336,205 | | 324,922,686.0 | | 183,760,239 | | 884,400,085 | | 816,807,356 | | 787,359,836 | | 799,528,849 | |
| 5 | Emporiki Bank – Albania | 7,532,812,911 | | 5,135,391,745 | | 1,402,271,731 | | 204,594,864 | | 6,244,300,618 | | 3,941,991,201 | | 1,288,512,293 | |
| 6 | First Investment Bank– Albania | 2,546,075,181 | | 122,302,906 | | 195,842,059 | | 1,912,051,136 | | 1,637,003,766 | | 714,493,551 | | 909,071,415 | |
| 7 | International Commercial Bank | | | | | | | | | | | | | | |
| 8 | Italian-Albanian Bank | 19,332,463,310 | | 4,725,673,780 | | 5,846,890,264 | | 6,180,625,530 | | 17,112,834,391 | | 16,035,028,263 | | 2,219,628,919 | |
| 9 | Italian Development Bank | 1,282,556,600 | | 6,239,322 | | 90,000,000 | | 884,669,180 | | 285,129,270 | | 238,022,850 | | 997,427,330 | |
| 10 | National Bank of Greece – Albania | 12,511,116,000 | | 8,117,358,000 | | 1,826,675,000 | | 1,414,368,000 | | 11,562,167,000 | | 8,784,926,000 | | 948,949,000 | |
| 11 | National Commercial Bank | 61,136,978,810 | | 13,084,063,622 | | 32,130,059,698 | | 7,556,282,955 | | 57,745,061,359 | | 57,086,217,532 | | 3,391,917,451 | |
| 12 | Popular Bank | 15,130,251,000 | | 7,886,375,000 | | 3,517,530,000 | | 1,442,652,000 | | 14,043,933,000 | | 13,827,516,000 | | 1,086,318,000 | |
| 13 | ProCredit Bank | 23,780,104,323 | | 10,124,628,796 | | 6,125,318,243 | | 4,300,158,375 | | 21,657,453,500 | | 19,592,189,447 | | 2,122,650,822 | |
| 14 | Raiffeisen Bank – Albania | 202,328,699,164 | | 17,804,179,007 | | 140,010,432,255 | | 37,264,477,499 | | 197,980,466,478 | | 195,054,743,870 | | 4,348,232,686 | |
| 15 | Tirana Bank | 40,368,425,000 | | 16,304,827,000 | | 15,255,520,000 | | 2,646,429,000 | | 38,082,659,000 | | 57,086,217,532 | | 2,285,766,000 | |
| 16 | United Bank of Albania | 4,085,198,428 | | 1,620,718,001 | | 103,446,189 | | 1,271,390,882 | | 2,846,018,271 | | 2,654,420,291 | | 1,239,180,157 | |
| TOTAL | | | | | | | | | | | | | | | |

| No | BANKS | PROFIT & PERFORMANCE | | | | MISCELLANEOUS | |
|--------------|-----------------------------------|----------------------|------|------------|------------|----------------|------------------|
| | | Net profit | | ROA (p.a.) | ROE (p.a.) | No. of outlets | No. of Employees |
| | | in LEK | in % | p.a. | p.a. | | |
| 1 | Alpha Bank – Albania | 193,420,730 | | 0.67% | 6.83% | 8 | 85 |
| 2 | American Bank of Albania | 203,425,934 | | 1.52% | 21.83% | 15 | 362 |
| 3 | Credins Bank | 75,274,000 | | 0.45% | 6.85% | 7 | 113 |
| 4 | Credit Bank of Albania | 1,099,997 | | 0.07% | 0.14% | 2 | 28 |
| 5 | Emporiki Bank – Albania | 110,777,541 | | 1.84% | 9.27% | 3 | 60 |
| 6 | First Investment Bank– Albania | (4,599,383) | | -0.72% | -2.02% | 2 | 26 |
| 7 | International Commercial Bank | | | | | | |
| 8 | Italian-Albanian Bank | 480,067,175 | | 2.50% | 21.60% | 3 | 71 |
| 9 | Italian Development Bank | (143,616,825) | | -11.20% | -14% | 1 | 16 |
| 10 | National Bank of Greece – Albania | 160,710,000 | | 1.30% | 16.95% | 6 | 99 |
| 11 | National Commercial Bank | 214,586,223 | | 1.34% | 29.10% | 26 | 375 |
| 12 | Popular Bank | 45,817,000 | | 0.30% | 4.34% | 23 | 206 |
| 13 | ProCredit Bank | 341,772,785 | | 1.61% | 18.95% | 17 | 489 |
| 14 | Raiffeisen Bank – Albania | 2,440,824,954 | | 1.16% | 42.37% | 86 | 1092 |
| 15 | Tirana Bank | 417,744,000 | | 1.17% | 20.91% | 32 | 349 |
| 16 | United Bank of Albania | 109,586,194 | | 2.68% | 8.84% | 3 | 51 |
| TOTAL | | | | | | | |

* Alphabetically listed in English.

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