

Consolidated Main Financial Indicators of Albanian Banking System

No	BANKS*	ASSETS								LIABILITIES					
		Total Assets		Loans		Investments in Securities		Interbank activity		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	34,303,618,917	6.32%	16,006,747,663	10.28%	-	0.0	7,034,785,532	7.90%	31,195,784,001	6.17%	26,904,508,664	5.67%	3,107,834,916	8.55%
2	American Bank of Albania	61,480,088,259	11.32%	22,536,372,305	14.48%	27,976,290,376	11.99%	7,749,666,880	8.70%	57,367,659,092	11.34%	52,868,068,040	11.14%	4,112,429,168	11.31%
3	Credins Bank	20,494,367,002	3.78%	8,805,219,162	5.66%	3,394,193,554	1.45%	4,248,787,762	4.77%	19,303,181,663	3.82%	18,326,941,292	3.86%	1,191,185,339	3.28%
4	Credit Bank of Albania	1,450,386,306	0.27%	220,272,925	0.14%	0	0.00%	970,340,000	1.09%	568,096,306	0.11%	496,300,000	0.10%	882,290,000	2.43%
5	Emporiki Bank – Albania	9,566,643,100	1.76%	7,418,715,549	4.77%	460,169,679	0.20%	25,800,000	0.03%	8,213,433,100	1.62%	4,182,380,000	0.88%	1,353,210,000	3.72%
6	First Investment Bank – Albania	2,612,346,046	0.48%	230,427,806	0.15%	249,877,360	0.11%	1,763,646,039	1.98%	1,881,176,083	0.37%	946,905,424	0.20%	731,169,963	2.01%
7	International Commercial Bank	3,167,906,000	0.58%	1,564,569,000	1.00%	718,152,000	0.31%	591,436,000	0.66%	2,409,044,000	0.48%	2,234,465,000	0.47%	758,862,000	2.09%
8	Italian-Albanian Bank	18,887,284,060	3.48%	4,139,291,720	2.66%	6,657,788,400	2.85%	5,638,611,100	6.33%	16,625,183,438	3.29%	16,567,264,600	3.49%	1,552,106,677	4.27%
9	Italian Development Bank	1,930,189,446	0.36%	566,177,584	0.36%	23,000,000	0.01%	928,207,897	1.04%	1,077,924,857	0.21%	847,647,872	0.18%	852,264,589	2.34%
10	National Bank of Greece – Albania	14,508,587,588	2.67%	10,054,780,152	6.46%	119,559,240	0.05%	1,398,550,000	1.57%	12,875,637,588	2.55%	8,692,290,000	1.83%	1,632,950,000	4.49%
11	National Commercial Bank	67,670,575,201	12.47%	16,449,845,017	10.57%	34,106,600,825	14.61%	8,659,598,784	9.72%	63,956,068,525	12.64%	61,874,230,110	13.04%	3,714,506,676	10.22%
12	Popular Bank	21,929,602,306	4.04%	9,429,788,168	6.06%	7,437,171,994	3.19%	1,834,547,147	2.06%	20,472,274,665	4.05%	19,425,762,730	4.09%	1,457,327,641	4.01%
13	ProCredit Bank	25,614,770,639	4.72%	10,777,782,120	6.92%	518,975,555	0.22%	4,325,904,193	4.86%	23,759,373,964	4.70%	21,776,147,678	4.59%	1,855,396,675	5.10%
14	Raiffeisen Bank – Albania	209,745,166,782	38.64%	25,037,988,310	16.08%	137,251,106,268	58.80%	38,213,320,600	42.89%	200,950,143,830	39.73%	199,512,219,497	42.03%	8,795,022,953	24.19%
15	Tirana Bank	43,472,963,000	8.01%	20,450,768,000	13.14%	14,394,020,000	6.17%	3,092,888,000	3.47%	41,296,571,000	8.16%	36,431,747,000	7.68%	2,176,392,000	5.99%
16	Union Bank	1,513,177,647	0.28%	184,297,361	0.12%	0	0.00%	925,306,118	1.04%	614,680,222	0.12%	600,125,939	0.13%	898,680,638	2.47%
17	United Bank of Albania	4,536,363,938	0.84%	1,806,283,956	1.16%	96,978,850	0.04%	1,699,300,000	1.91%	3,245,423,938	0.64%	2,968,060,000	0.63%	1,290,940,000	3.55%
TOTAL		542,884,036,237	100%	155,679,326,797	100%	233,403,884,101	100%	89,100,696,052	100%	505,811,656,272	100%	474,655,063,846	100%	36,362,569,235	100%

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	211,181,600	14.79%	363,592,300	11.39%	2.47%	26.87	88	9
2	American Bank of Albania	195,855,322	13.72%	404,225,270	12.66%	1.28%	2.08%	376	21
3	Credins Bank	86,188,549	6.04%	81,176,549	2.54%	1.69%	15.95%	144	10
4	Credit Bank of Albania	2,300,000	0.16%	(12,160,000)	-0.38%	0.64%	1.10%	2	28
5	Emporiki Bank – Albania	42,140,000	2.95%	57,420,000	1.80%	1.77%	12.70%	3	66
6	First Investment Bank – Albania	(4,882,314)	-0.34%	(14,270,394)	-0.45%	-0.75%	-2.55%	28	2
7	International Commercial Bank	(2,097,000)	-0.15%	3,407,000	0.11%	-0.27%	13.07%	54	4
8	Italian-Albanian Bank	(566,773,113)	-39.70%	(527,199,421)	-16.51%	-0.30%	-36.50%	80	4
9	Italian Development Bank	(62,619,677)	-4.39%	(98,611,850)	-3.09%	-13.01%	-0.64%	17	1
10	National Bank of Greece – Albania	75,700,000	5.30%	108,750,000	3.41%	2.09%	20.99%	110	6
11	National Commercial Bank	239,067,978	16.74%	483,278,195	15.13%	1.42%	15.17%	410	26
12	Popular Bank	21,098,755	1.48%	44,606,138	1.40%	0.39%	40.85%	268	26
13	ProCredit Bank	117,534,854	8.23%	134,453,960	4.21%	1.84%	24.48%	546	20
14	Raiffeisen Bank – Albania	936,607,593	65.60%	1,920,694,500	60.14%	1.79%	57.10%	1162	89
15	Tirana Bank	165,136,000	11.57%	298,471,000	9.35%	1.52%	27.35%	365	35
16	Union Bank	(40,955,142)	-2.87%	(76,422,677)	-2.39%	-10.86%	-15.41%	54	3
	United Bank of Albania	12,300,000	0.86%	22,100,000	0.69%	0.89%	2.90%	51	2
TOTAL		1,427,783,405	100%	3,193,510,569	100%			3758	352

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.

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

$$ROE = (\text{Ending Equity Balance} / \text{Opening Equity Balance})^4 - 1$$