



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

**Consolidated Main Financial Indicators of Albanian Banking System
Third Quarter 2008**

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	68,124,225,213		42,007,090,093		12,924,215,275		1,435,000,000		62,860,587,689		52,127,550,342		5,263,637,525	
2	Banka Kombëtare Tregtare	110,559,280,424		32,092,335,668		40,438,631,943		24,200,267,784		104,029,496,973		102,775,863,161		6,529,783,451	
IFRS 3	Banka Popullore	36,902,484,339		12,210,675,224		16,072,206,788		3,471,011,209		33,478,489,971		32,592,030,811		3,423,994,368	
4	Credins Bank	41,748,186,329		24,014,930,531		4,765,854,856		9,666,552,586		38,834,667,034		36,130,004,967		2,913,519,295	
5	Credit Bank of Albania	2,034,607,129		467,287,703		144,000,000		1,119,970,752		821,074,326		725,543,687		1,213,532,803	
IFRS 6	Emporiki Bank – Albania	23,995,128,731		21,263,325,110		146,590,257		76,419,481		20,166,893,165		9,054,017,056		3,828,235,566	
7	First Investment Bank– Albania	3,404,333,432		1,165,492,748		136,102,096		1,452,589,408		2,298,100,551		2,115,961,578		1,106,232,880	
8	Intesasanpaolo Bank Albania	119,828,491,989		42,194,309,476		48,784,817,780		23,020,498,712		110,294,830,325		104,219,302,261		9,533,661,664	
9	International Commercial Bank	5,608,585,013		1,746,937,534		1,716,955,190		1,226,801,686		4,426,263,528		4,323,371,720		1,182,321,485	
10	Italian Development Bank	4,032,161,863		2,597,444,620		18,822,453		669,354,307		2,989,365,672		2,853,461,141		1,042,796,191	
11	National Bank of Greece – Albania	55,567,769,695		36,054,767,972		2,469,409,260		13,728,616,724		52,338,473,672		19,215,773,534		3,229,296,023	
12	ProCredit Bank	34,003,789,472		16,501,262,859		657,350,894		8,022,476,809		30,641,489,918		28,913,890,967		3,362,299,554	
IFRS 13	Raiffeisen Bank – Albania	254,018,599,076		77,635,630,954		130,670,930,413		42,630,705,855		235,271,431,176		233,839,412,315		18,747,167,901	
14	Tirana Bank	83,437,062,000		54,788,099,000		17,653,527,000		920,729,000		75,408,496,000		59,180,845,000		8,028,566,000	
15	Union Bank	10,981,175,244		5,996,595,044		1,001,591,787		1,445,862,000		10,121,387,126		9,213,354,177		859,788,118	
16	United Bank of Albania	5,183,886,050		1,902,224,500		-		1,651,212,101		4,069,837,726		3,873,314,726		1,114,048,324	
TOTAL		859,429,766,000	0%	372,638,409,035	100%	277,601,005,991	100%	134,738,068,414	100%	725,190,297,164	100%	701,153,697,444	100%	71,378,881,148	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	260,062,593		1,072,386,428		1.53%	#N/A	289	35
2	Banka Kombëtare Tregtare	434,580,464		1,062,032,120		1.58%	#N/A	684	50
IFRS 3	Banka Popullore	(8,462,000)		83,426,133		-0.09%	#N/A	434	39
4	Credins Bank	217,213,369		558,828,576		2.09%	#N/A	367	31
5	Credit Bank of Albania	(7,311,441)		(4,658,378)		-1.44%	-2.53%	34	2
IFRS 6	Emporiki Bank – Albania	30,559,940		96,420,234		0.51%	#N/A	202	17
7	First Investment Bank– Albania	(67,438,223.9)		(67,505,298)		-7.95%	#N/A	106	10
8	Intesasanpaolo Bank Albania	609,584,348		1,790,566,508		2.04%	#N/A	507	36
9	International Commercial Bank	9,103,198		39,147,466		0.65%	#N/A	56	6
10	Italian Development Bank	(5,531,475)		(20,380,484)		-0.55%	#N/A	45	5
11	National Bank of Greece – Albania	(258,624,412)		(376,262,273)		-2.72%	#N/A	324	29
12	ProCredit Bank	114,985,840		348,054,431		1.36%	#N/A	806	35
IFRS 13	Raiffeisen Bank – Albania	1,532,084,057		4,056,223,359		2.42%	#N/A	1,448	99
14	Tirana Bank	294,305,000		833,312,000		1.41%	#N/A	503	45
15	Union Bank	(42,844,075)		(124,491,622)		-1.56%	#N/A	197	24
16	United Bank of Albania	(5,085,141)		(11,758,434)		-0.39%	#N/A	77	6
TOTAL		3,107,182,042		9,335,340,764				6,079	469

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.

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

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