



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Consolidated Main Financial Indicators of Albanian Banking System
Second Quarter 2009

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	66,355,602,208		45,787,730,880		9,910,316,205		5,367,921,594		59,368,587,114		51,803,507,699		6,987,015,094	
2	Banka Kombëtare Tregtare	107,693,115,642		35,681,429,087		38,315,263,791		19,623,147,078		100,220,508,279		92,861,799,963		7,472,607,363	
3	Banka Popullore	-		-		-		-		-		-		-	
4	Credins Bank	-		-		-		-		-		-		-	
5	Credit Bank of Albania	1,737,502,866		285,438,537		79,000,000		1,091,784,296		500,699,550		429,124,173		1,236,803,316	
6	Emporiki Bank – Albania	27,160,936,820		25,272,009,163		538,776,765		505,795,139		24,652,411,028		10,779,484,841		2,508,525,792	
7	First Investment Bank– Albania	4,849,100,727		1,479,066,253		258,276,901		2,396,963,450		3,650,137,480		3,306,432,338		1,198,963,248	
8	Intesasanpaolo Bank Albania	114,131,315,855		48,285,675,981		49,549,974,663		9,899,502,147		104,385,336,821		92,131,694,406		9,745,979,034	
9	International Commercial Bank	-		-		-		-		-		-		-	
10	Italian Development Bank	4,782,477,820		3,339,681,733		67,496,832		480,760,363		3,749,667,327		3,662,280,716		1,032,810,493	
11	National Bank of Greece – Albania	-		-		-		-		-		-		-	
12	ProCredit Bank	33,180,248,330		19,101,973,007		4,184,887,314		3,538,864,180		30,228,089,555		27,731,307,697		2,952,158,775	
13	Raiffeisen Bank – Albania	249,333,979,100		91,759,146,117		135,064,196,345		23,534,409,495		230,071,744,659		227,115,179,291		19,262,234,441	
14	Tirana Bank	79,012,419,600		55,567,363,000		15,547,070,000		964,078,000		68,823,978,600		49,840,597,000		10,188,441,000	
15	Union Bank	12,810,880,192		8,341,960,943		1,016,395,714		740,486,500		11,558,599,345		10,049,048,532		1,252,280,847	
16	United Bank of Albania	5,250,139,660		2,137,492,791		-		947,525,337		4,170,071,680		3,162,016,164		1,080,067,980	
TOTAL		706,297,718,819		337,038,967,494		254,531,654,531		69,091,237,578		641,379,831,437		521,120,768,630		64,917,887,382	

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	41,610,605		278,712,894		0.25%	2.38%	346	48
2	Banka Kombëtare Tregtare	113,265,743		203,012,694		0.42%	5.92%	843	68
3	Banka Popullore	-		-		-	-	-	-
4	Credins Bank	-		-		-	-	-	-
5	Credit Bank of Albania	(6,079,582)		(50,207,067)		-1.40%	-1.90%	33	2
6	Emporiki Bank – Albania	(238,357,256)		(648,259,826)		-3.52%	-31.23%	218	21
7	First Investment Bank– Albania	(34,811,051)		(120,106,601)		-2.88%	-11.43%	105	9
8	Intesasanpaolo Bank Albania	495,681,112		565,797,353		1.74%	21.19%	515	39
9	International Commercial Bank	-		-		-	-	-	-
10	Italian Development Bank	(39,121,384)		(67,875,484)		-3.28%	-14.85%	66	8
11	National Bank of Greece – Albania	-		-		-	-	-	-
12	ProCredit Bank	88,192,464		32,495,883		1.07%	10.76%	890	40
13	Raiffeisen Bank – Albania	698,276,993		1,507,852,784		1.12%	13.83%	1,409	101
14	Tirana Bank	39,301,000		158,926,000		0.20%	1.55%	494	46
15	Union Bank	(7,934,907)		(22,856,221)		-0.25%	-2.52%	230	29
16	United Bank of Albania	(27,554,501)		(20,861,850)		-2.11%	-9.74%	76	5
TOTAL		1,122,469,235		1,816,630,559				4,335	376

NOTE: All reportings are based on local reporting standards.

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.

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

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