

Main Financial Indicators of Albanian Banking System Second Quarter 2012

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	73,379,976,886	6.1%	38,523,319,837	6.8%	22,354,539,839	6.3%	5,726,462,966	3.4%	63,867,898,927	5.9%	61,216,266,346	6.3%	9,512,077,960	7.1%
2	Banka Kombëtare Tregtare	227,102,744,663	19.0%	86,500,584,908	15.2%	84,360,052,159	23.9%	30,483,590,487	17.9%	209,543,133,492	19.4%	182,610,760,331	18.9%	17,559,611,171	13.1%
3	Credins Bank	92,605,448,750	7.8%	62,548,919,256	11.0%	8,109,416,435	2.3%	8,538,753,062	5.0%	80,515,474,508	7.5%	77,303,340,739	8.0%	9,563,419,781	7.2%
4	Credit Bank of Albania	1,808,965,628	0.2%	268,760,743	0.0%	100,000,000	0.0%	1,228,204,103	0.7%	1,808,965,628	0.2%	396,983,404	0.0%	1,234,181,829	0.9%
5	Emporiki Bank – Albania	32,069,397,046	2.7%	23,883,626,072	4.2%	928,304,631	0.3%	2,780,150,197	1.6%	32,069,397,046	3.0%	14,185,993,320	1.5%	4,470,830,170	3.3%
6	First Investment Bank – Albania	9,833,120,775	0.8%	5,049,551,056	0.9%	2,381,863,681	0.7%	1,156,893,238	0.7%	8,643,957,579	0.8%	7,901,964,994	0.8%	1,188,564,664	0.9%
7	International Commercial Bank	8,620,359,571	0.7%	2,503,949,135	0.4%	3,983,921,483	1.1%	801,840,029	0.5%	7,168,909,797	0.7%	6,478,489,006	0.7%	1,451,449,772	1.1%
8	Intesa SanPaolo Bank Albania	138,020,830,526	11.6%	50,097,011,511	8.8%	54,463,184,002	15.4%	27,533,450,730	16.2%	122,233,987,145	11.3%	108,984,865,960	11.3%	15,786,843,381	11.8%
9	NBG Bank Albania	42,329,454,000	3.5%	27,523,373,000	4.8%	5,983,236,000	1.7%	3,996,954,000	2.3%	42,329,454,000	3.9%	30,164,425,000	3.1%	7,371,301,000	5.5%
10	ProCredit Bank	41,161,734,319	3.4%	23,211,152,667	4.1%	6,057,335,137	1.7%	4,127,427,982	2.4%	36,809,872,406	3.4%	31,747,613,006	3.3%	4,351,861,913	3.3%
11	Raiffeisen Bank – Albania	323,136,334,416	27.1%	134,136,033,670	23.6%	126,432,720,756	35.8%	64,576,833,406	37.9%	292,744,254,743	27.1%	288,056,169,341	29.8%	30,392,079,673	22.8%
12	Societe Generale Albania	60,604,226,492	5.1%	32,076,576,468	5.6%	15,154,476,773	4.3%	1,444,603,923	0.8%	60,604,226,492	5.6%	49,600,983,826	5.1%	7,145,885,354	5.3%
13	Tirana Bank	94,406,469,114	7.9%	56,515,232,541	9.9%	15,960,040,458	4.5%	13,852,726,448	8.1%	77,507,673,475	7.2%	69,221,243,115	7.2%	16,898,795,639	12.7%
14	Union Bank	25,735,191,996	2.2%	13,060,298,581	2.3%	6,856,197,665	1.9%	967,190,000	0.6%	23,615,486,416	2.2%	21,850,252,406	2.3%	2,119,705,580	1.6%
15	United Bank of Albania	6,432,135,050	0.5%	1,741,423,148	0.3%	110,000,000	0.0%	1,722,390,956	1.0%	4,966,926,842	0.5%	4,892,616,009	0.5%	1,465,208,208	1.1%
16	Veneto Banka	15,960,575,052	1.3%	11,485,324,412	2.0%	57,922,171	0.0%	1,440,085,629	0.8%	15,960,575,052	1.5%	10,481,481,183	1.1%	3,059,335,161	2.3%
TOTAL		1,193,206,964,283	1	569,125,137,006	1	353,293,211,187	1	170,377,557,157	1	1,080,390,193,548	1	965,093,447,985	1	133,571,151,256	1

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	(504,541,118)		(317,033,742)		-2.76%	-20.44%	384	42
2	Banka Kombëtare Tregtare	987,245,587		1,923,071,946		1.74%	24.25%	1,104	81
3	Credins Bank	734,326,807		1,466,738,807		3.18%	34.21%	603	46
4	Credit Bank of Albania	41,523,753		(3,767,623)		9.21%	13.93%	31	2
5	Emporiki Bank – Albania	(282,928,754)		(292,032,994)		-3.54%	-24.69%	266	22
6	First Investment Bank– Albania	30,064,777		22,106,019		1.23%	10.30%	108	9
7	International Commercial Bank	38,252,604		17,800,531		1.78%	10.83%	94	8
8	Intesa SanPaolo Bank Albania	425,035,592		912,369,286		1.24%	11.01%	548	31
9	National Bank of Greece – Albania	(75,880,000)		1,906,000		-0.72%	-4.10%	255	27
10	ProCredit Bank	(30,180,134)		(9,469,296)		-0.29%	-2.76%	641	40
11	Raiffeisen Bank – Albania	1,568,537,917		3,425,229,969		1.95%	21.77%	1,464	103
12	Societe Generale Albania	188,912,638		381,072,480		1.25%	10.85%	384	42
13	Tirana Bank	(205,559,913)		122,348,790		-0.87%	-4.81%	473	56
14	Union Bank	(1,819,036)		(50,969,611)		-0.03%	-0.34%	288	29
15	United Bank of Albania			10,531,918		0.16%	0.72%	74	6
16	Veneto Banka	(10,240,512)		23,614,493		-0.26%	-1.33%	101	9
TOTAL		2,902,750,209	-	7,633,516,972				6,818	553

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

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

NOTE All reportings are based on IFRS.

* Alphabetically listed in English.

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