

Main Financial Indicators of Albanian Banking System Third 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	77,083,717,844		38,125,686,730		23,551,143,674		8,613,560,623		65,632,405,353		62,918,512,952		11,451,312,491	
2	Banka Kombëtare Tregtare	237,086,223,925		88,845,843,199		86,899,602,754		35,243,362,077		218,587,143,324		194,328,955,225		18,499,080,601	
3	Credins Bank	91,950,527,186		63,058,593,173		5,861,224,866		8,448,716,868		80,613,385,326		77,334,416,804		8,802,598,813	
4	Credit Bank of Albania														
5	Credit Agricole														
6	First Investment Bank– Albania	11,363,478,755		5,688,216,763		2,786,054,462		1,414,418,902		10,141,786,858		9,211,503,976		1,221,691,897	
7	International Commercial Bank	8,545,581,442		2,833,136,245		3,784,901,893		218,321,459		7,088,262,503		6,439,036,617		1,457,318,922	
8	Intesasanpaolo Bank Albania	141,484,402,926		49,048,977,355		57,333,703,060		29,071,894,424		125,146,567,632		108,907,249,078		16,337,835,294	
9	NBG Bank Albania	41,906,803,000		26,964,070,000		5,857,579,000		3,941,555,000		41,906,803,000		30,595,606,000		7,631,543,000	
10	ProCredit Bank	40,850,385,843		22,374,817,500		5,550,249,500		3,218,846,879		36,575,525,581		32,040,653,902		4,274,860,262	
11	Raiffeisen Bank – Albania	328,690,088,184		134,750,701,646		122,328,383,336		70,728,644,191		298,722,411,171		296,706,958,201		29,967,677,013	
12	Societe Generale Albania	62,647,132,191		33,088,369,037		15,064,922,540		2,014,878,394		62,647,132,191		51,042,726,935		7,178,969,239	
13	Tirana Bank	98,772,395,496		55,861,624,144		16,125,301,443		12,226,636,900		81,525,344,705		72,294,653,364		17,247,050,791	
14	Union Bank	26,291,515,117		13,177,388,919		6,989,353,201		1,081,330,000		24,024,705,645		23,230,300,007		2,266,809,471	
15	United Bank of Albania	6,550,976,984		1,693,473,183		440,000,000		1,716,554,280		4,992,315,980		4,919,427,886		1,558,661,004	
16	Veneto Banka	17,054,939,198		12,079,539,609		87,654,534		3,047,884,819		17,054,939,198		11,399,557,300		3,144,250,680	
TOTAL		1,190,278,168,091	-	547,590,437,504	-	352,660,074,262	-	180,986,604,817	-	1,074,658,728,468	-	981,369,558,248	-	131,039,659,478	-

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	322,359,353		5,325,611		1.68%	12.49%	385	42
2	Banka Kombëtare Tregtare	618,630,188		2,541,702,134		1.05%	13.96%	1,099	82
3	Credins Bank	(840,212,076)		626,526,731		-3.67%	-35.00%	626	46
4	Credit Bank of Albania						0.00%		2
5	Emporiki Bank – Albania						0.00%		22
6	First Investment Bank– Albania	32,018,458		54,124,477		1.13%	10.77%	109	9
7	International Commercial Bank	5,374,742		25,741,667		0.25%	1.48%	96	8
8	Intesa SanPaolo Bank Albania	511,256,547		1,423,625,833		1.45%	12.94%	584	31
9	National Bank of Greece – Albania	234,799,000		236,705,000		2.25%	12.72%	255	27
10	ProCredit Bank	(86,084,133)		(95,553,429)		-0.85%	-7.90%	599	39
11	Raiffeisen Bank – Albania	1,068,059,480		4,493,289,448		1.30%	14.41%	1,465	103
12	Societe Generale Albania	(64,807,064)		316,265,416		-0.41%	-3.60%	391	43
13	Tirana Bank	319,282,586		441,657,522		1.30%	7.55%	470	56
14	Union Bank	77,007,998		26,038,387		1.17%	14.30%	287	29
15	United Bank of Albania	(754,443)		9,777,475		-0.05%	-0.20%	74	6
16	Veneto Banka	84,915,519		108,530,012		2.00%	11.10%	104	11
TOTAL		2,281,846,155	-	10,213,756,284				6,544	556

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

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

NOTE All reportings are based on IFRS.

* Alphabetically listed in English.

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