

Main Financial Indicators of Albanian Banking System Second Quarter 2015

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	75,023,028,484		33,722,379,673		25,050,194,731		2,498,114,837		63,420,674,352		60,407,601,519		11,602,354,132	
2	Banka Kombëtare Tregtare	336,787,987,965		114,311,229,487		147,126,972,015		41,365,414,094		303,147,711,489		260,646,393,514		33,640,276,476	
3	Credins Bank	144,208,086,795		84,244,668,721		19,708,924,131		18,601,936,655		128,216,774,715		123,561,909,312		11,124,951,667	
4	Credit Bank of Albania														
5	Credit Agricole	24,965,120,393		14,904,570,448		839,266,537		-		24,965,120,393		20,134,218,001		3,331,910,538	
6	Fibank Albania	17,806,805,363		5,994,857,238		7,812,537,049		1,694,592,722		16,176,345,196		14,150,315,927		1,630,460,167	
7	International Commercial Bank	9,387,145,521		3,777,525,379		3,425,819,122		-		7,764,195,483		6,806,798,869		1,622,950,189	
8	Intesa Sanpaolo Bank Albania	152,178,035,246		45,047,181,827		61,002,016,587		37,176,214,009		133,526,348,862		117,550,046,488		18,651,686,384	
9	NBG Bank Albania	41,047,010,000		28,451,076,000		7,257,632,000		1,963,987,000		41,047,010,000		28,331,804,000		8,146,347,000	
10	ProCredit Bank	36,548,448,594		21,948,063,573		2,639,260,993		5,020,092,537		31,552,968,563		29,412,066,432		4,995,480,032	
11	Raiffeisen Bank Albania	278,984,771,520		129,899,163,074		84,299,207,320		71,775,716,542		254,591,688,560		234,264,133,863		24,393,082,960	
12	Societe Generale Albania	71,546,342,553		38,126,879,800		20,511,991,938		1,196,567,287		71,546,342,553		59,176,546,248		8,412,759,968	
13	Tirana Bank	91,783,047,095		42,626,076,056		26,040,803,174		3,020,964,898		74,333,755,684		69,032,744,352		17,449,291,410	
14	Union Bank	36,144,289,417		15,727,666,529		13,194,032,291		140,290,000		33,133,761,338		30,515,807,884		3,010,528,079	
15	United Bank of Albania	6,829,072,960		1,869,185,580		730,870,530		2,436,219,654		5,300,814,397		5,262,443,600		1,528,258,563	
16	Veneto Banka	26,315,914,645		17,919,646,664		1,139,481,955		2,812,862,507		26,315,914,646		19,698,055,392		4,208,074,748	
TOTAL		1,349,555,106,552	-	598,570,170,048	-	420,779,010,374	-	189,702,972,742	-	1,215,039,426,231	-	1,078,950,885,401	-	153,748,412,315	-

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	(165,437,852)		100,223,211		-0.88%		413	40
2	Banka Kombëtare Tregtare	481,011,533		3,068,128,213		0.57%		1,301	88
3	Credins Bank	137,987,947		423,058,119		0.38%		690	52
4	Credit Bank of Albania								
5	Credit Agricole	(791,024,634)		(960,809,205)		-12.71%		240	19
6	Fibank Albania	69,298,488		158,179,469		1.56%		126	10
7	International Commercial Bank	(51,317,947)		14,746,515		-2.19%		85	6
8	Intesa Sanpaolo Bank Albania	702,890,566		1,419,097,870		1.85%		558	32
9	NBG Bank Albania	70,410,000		92,407,000		0.69%		294	27
10	ProCredit Bank	123,083,755		149,227,346		1.35%		327	22
11	Raiffeisen Bank Albania	440,159,781		2,108,355,081		0.63%		1,396	89
12	Societe Generale Albania	(12,357,415)		272,435,196		-0.07%		406	39
13	Tirana Bank	(412,345,653)		(481,553,804)		-1.80%		422	39
14	Union Bank	31,784,104		137,343,859		0.35%		332	30
15	United Bank of Albania	(39,931,817)		59,038,908		-2.35%		73	6
16	Veneto Banka	85,933,302		137,981,881		1.31%		132	15
TOTAL		670,144,160		6,697,859,660				6,795	514

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

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

NOTE: All reportings are based on IFRS.

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.