

# INTERPRETIMI I PASQYRAVE FINANCIARE DHE STATISTIKAVE QË PUBLIKOHEN NGA AAB

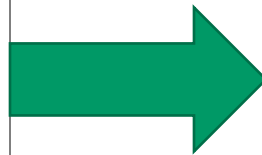
NIKO KOTONIKA  
Drejtues Divizioni Thesarit  
Banka NBG Albania



# RAPORTIMI FINANCIAR DHE ANALIZA E PASQYRAVE FINANCIARE

## Raportimi Financiar:

- Jep informacion financiar per nje njesi ekonomike ne menyre qe perdoruesit e ketij informacioni te marrin vendime te informuara.
- Informacioni Financiar perfshin Pasqyrat Financiare dhe raporte te tjera



## Analiza e Pasqyrave Financiare:

- Perdorimi i informacionit financiar me qellim:
  - Vleresimin e performances se kaluar
  - Vleresimin e Performances se ardhshme
  - Identifikimin e Rreziqeve te ndryshme qe mund te lidhen me , Likuiditetin, Normat e Interesit, Kerkesat per Kapital etj.

# TE DHENAT STATISTIKORE QE PUBLIKOHEN NGA AAB:

Te dhena tre mujore te pa  
audituar

Buletinet Mujore te Sistemit  
Bankar

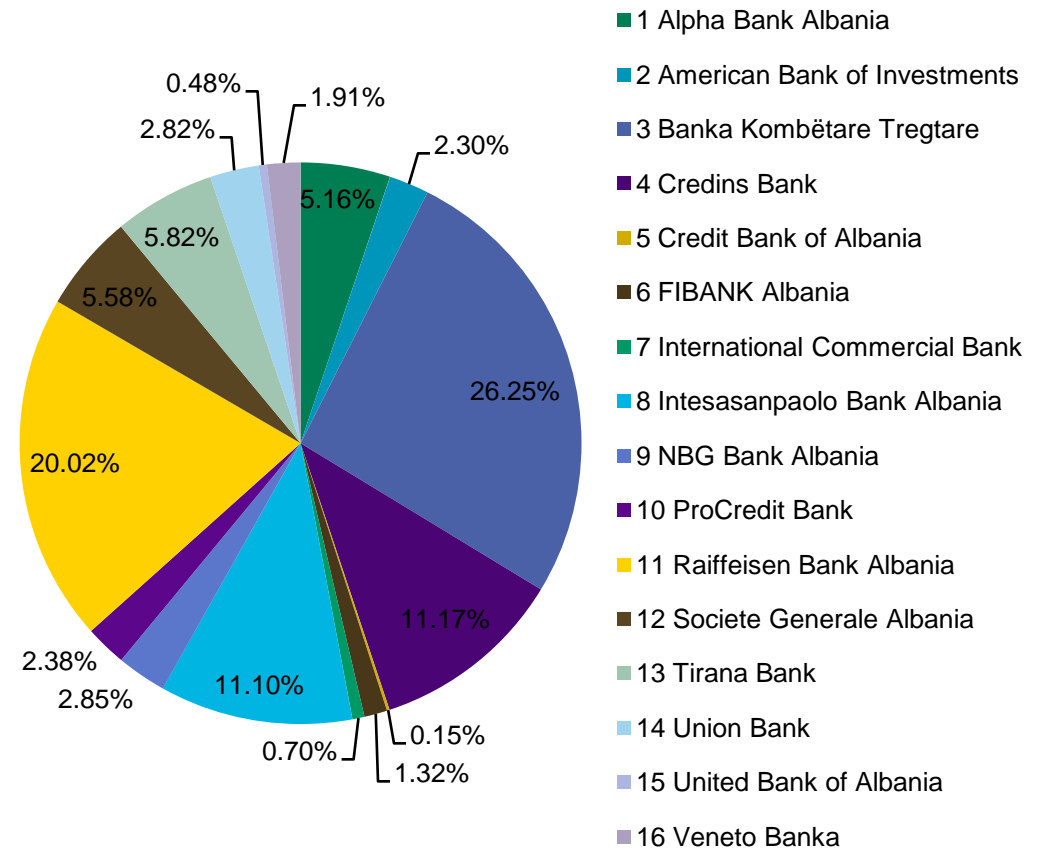
- Te dhena te pergjithshme
- Kredia per ekonomine sipas qellimit
- Kredia per ekonomine sipas subjekteve
- Klasifikimi i Huave

# TE DHENA TRE MUJORE TE PAAUDITUARA

- Te dhena mbi zerat kryesore te Aktivit, te ndara sipas Bankave
  - Kredite
  - Investime ne Letra me Vlere
  - Vendosje Fondesh nderbankare
  - Totali i Aktivit
- Te dhena mbi zerat kryesore te Pasivit, te ndara sipas Bankave
  - Detyrimet Totale
  - Depozitat
  - Kapitali Aksioner
  - Totali i Pasivit
- Perfitueshmeria
  - Fitimi
  - ROA (Return on Assets)
  - ROA (Return on Equity)

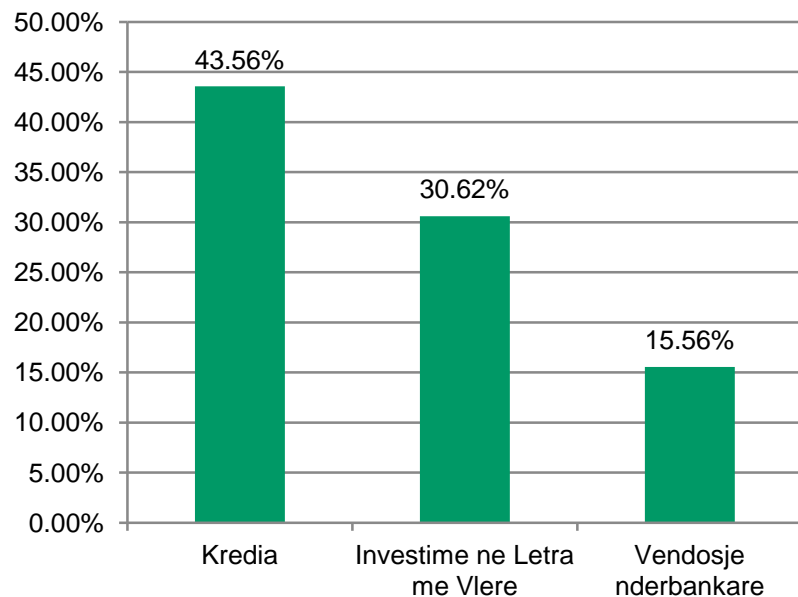
# SEKTORI BANKAR NE SHQIPERI

- 16 Banka me kapital privat
- Bankat me te medha sipas totalit te Aktiveve: BKT, Raiffeisen Bank, Credins, Intesa San Paolo
- Raporti i Hua/GDP 41% per 2015 (*Burimi :Shoqata Shqiptare e Bankave, Instat*)
- Raporti i Depozitave/GDP 77% per 2015 (*Burimi: Shoqata Shqiptare e Bankave, Instat*)



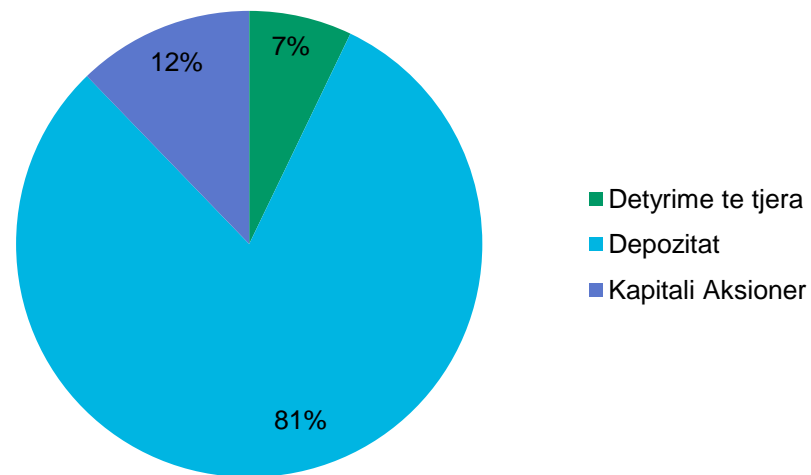
**Bankat ne Shqiperi sipas Totalit te Aktiveve ne % T2 2016,**  
*Burimi: Shoqata Shqiptare e Bankave, Statistika, Te dhenat tremujore te paaudituar*

# TE DHENAT KRYESORE TREMUJORE TE PUBLIKUARA NGA AAB



## Shperndarja e zerave kryesore te Aktiveve Bankare ne T2 2016,

Burimi: Shoqata Shqiptare e Bankave, Statistika, Te dhenat tremujore te paaudituar, T2 2016



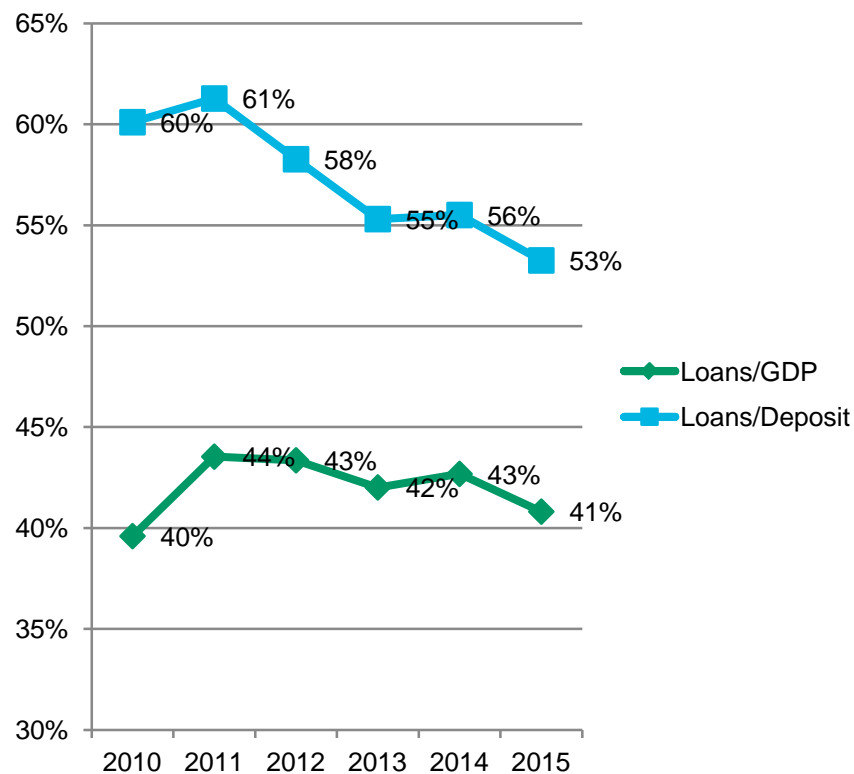
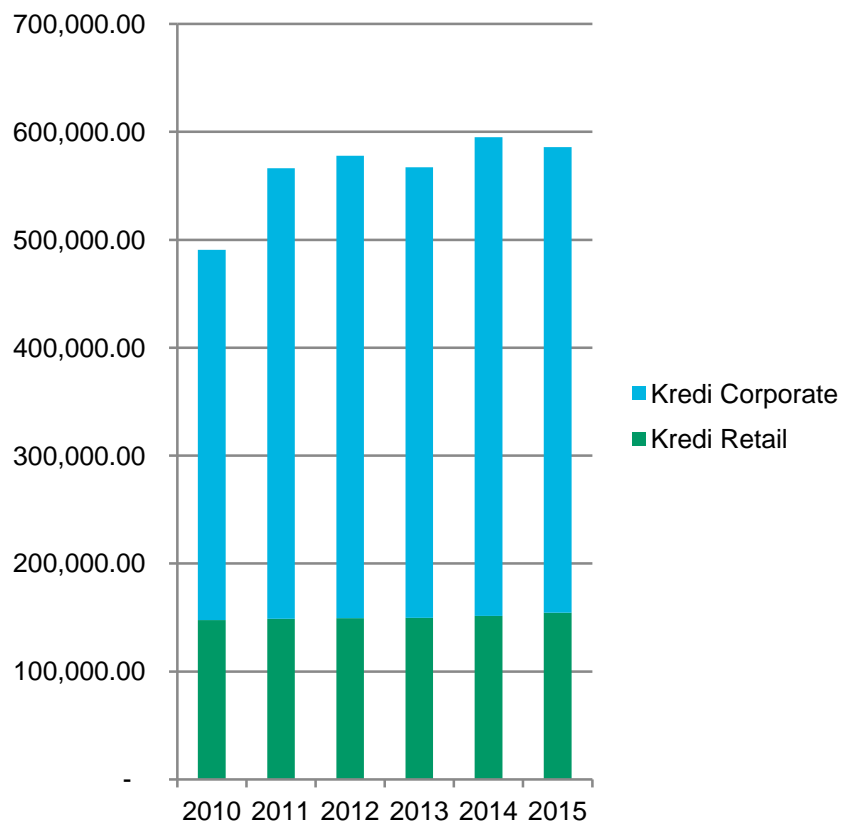
## Shperndarja e zerave kryesore te Pasivit per sektorin bankar ne T2 2016,

Burimi: Shoqata Shqiptare e Bankave, Statistika, Te dhenat tremujore te paaudituar, T2 2016

# BULETINET MUJORE TE SEKTORIT BANKAR, TE DHENA TE PERGJITHSME

- Totali i aktiveve
  - Totali i kredise
    - Kredi Individuale
    - Kredi korporatash
- Totali I depozitave
  - Depozita Individuale
  - Depozita korporatash
- Fitimi (kumulativ)
- Kapitali Aksioner
- Raporti i Mjaftueshmerise se Kapitalit (RMK)
- Tregues te rentabilitetit
  - ROE
  - ROA
- Treguesi i Kredive te Keqija (NPL)
- Tregues te Rrjetit dhe te Transaksioneve.

# ECURIA E KREDISE INDIVIDUALE DHE ASAJ TE KORPORATAVE



Burimi: Shoqata Shqiptare e Bankave, Statistika, Te dhena te pergjithshme, INSTAT

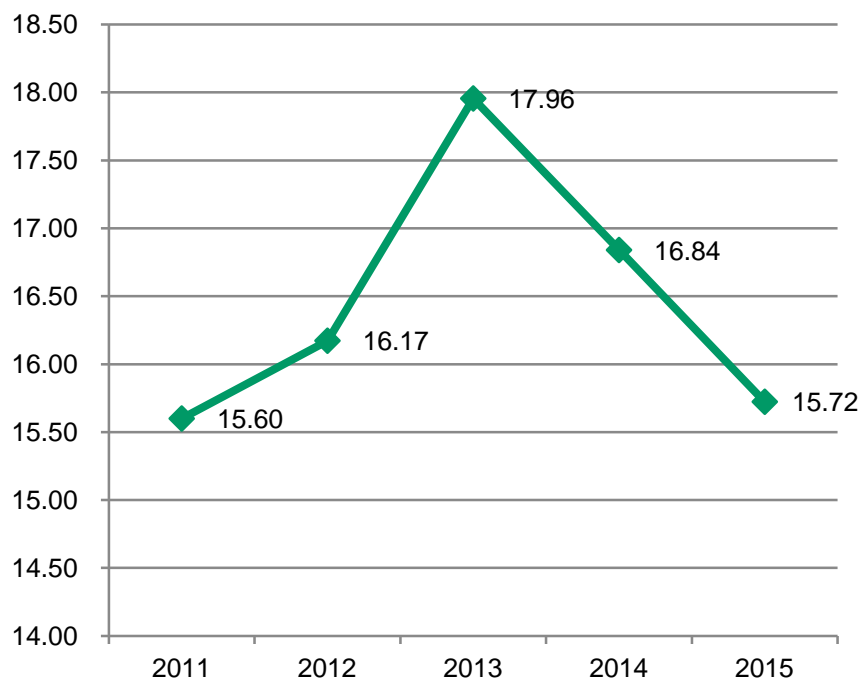


# TREGUESI I MJAFTUESHMERISE SE KAPITALIT (RMK)

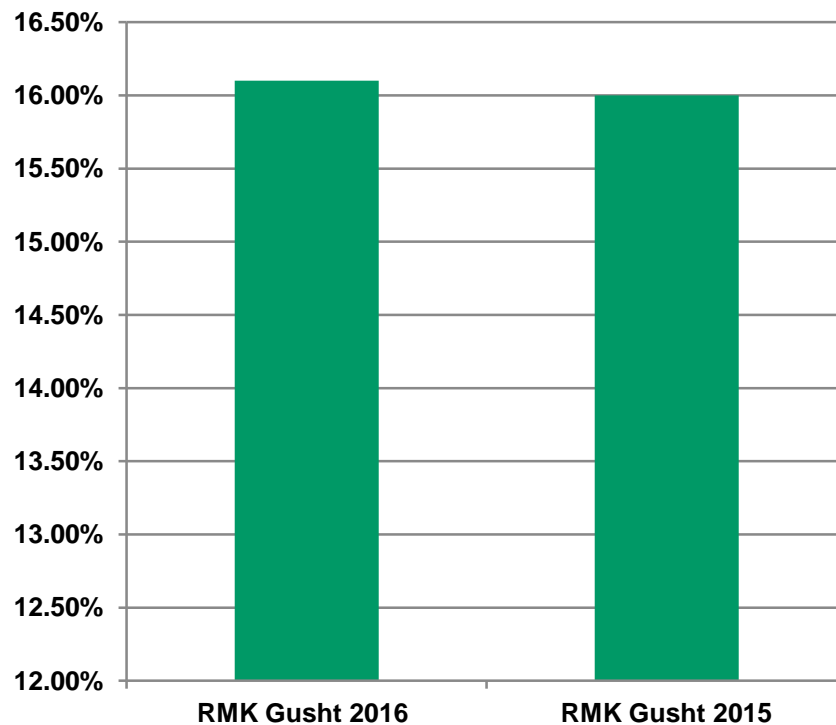
- RMK perdoret per te mbrojtur depozituesit dhe per te promovuar eficensen dhe stabilitetin e sistemit financiar.
- Kufizon marrjen persiper te rrezikut shtese nga Bankat.
- Siguron qe Bankat kane kapital te mjaftueshem per risqet e kredise, operacionale dhe ato te tregut.
- Llogaritet sipas formules:  
$$RMK = \frac{\text{Kapitali Rregullator}}{\text{Aktivet e Ponderuara me Rrezikun}}$$
- Kapitali Rregullator llogaritet sipas rregullores se Bankes se Shqiperise “Mbi kapitalin rregullator”
- Aktivitetet e Ponderuara me Rrezikun perlllogariten sipas rregullores se Bankes se Shqiperise “ Mbi Raportin e Mjaftueshmerise se Kapitalit” e cila bazohet ne Basel 2.
  - Marrin parasysh
    - Rrezikun e Kredise
    - Rrezikun e Tregut
    - Rrezikun Operacional
- Niveli minimal rregullator i RMK per Bankat ne Shqiperi eshte 12%

# RAPORTI I MJAFTUESHMERISE SE KAPITALIT PER SEKTORIN BANKAR (RMK)

## RMK ne %



Burimi: Shoqata Shqiptare e Bankave, Statistika, Te dhena te pergjithshme



Burimi: Shoqata Shqiptare e Bankave, Statistika, Te dhena te pergjithshme, Gusht 2016, Gusht 2015

# ANALIZA E TREGUESVE TE PERFORMANCES FINANCIARE

- ROE ( Return on Equity ) Kthimi mbi kapitalin aksioner

- Tregon shkallen e eficenses me te cilen Banka po Kapitalin Aksioner
- Llogaritet duke pjesetuar fitimin e periudhes me mesataren e kapitalit aksioner per periudhen
- Llogaritet cdo tremujor nga Shoqata Shqiptare e Bankave sipas formules se meposhtme

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

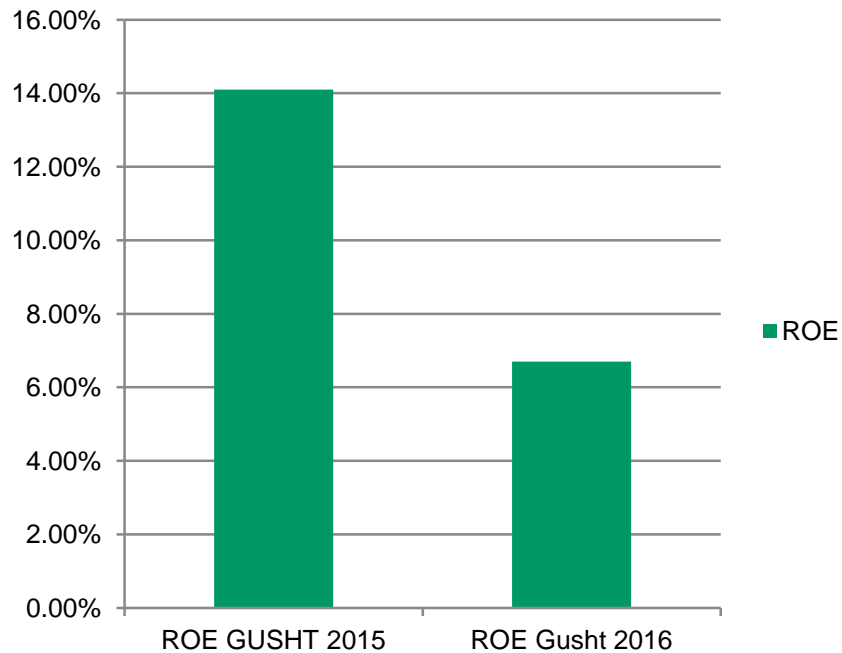
- ROE ne vetvete nuk mund te kete kuptim ne qofte se nuk krahasohet me nje indikator baze (Benchmark)
- ROE krahasohet kryesisht me Koston e Kapitalit aksioner.
- Pra qe investimi i aksionereve te kete kuptim duhet qe:
  - **ROE > KOSTO E KAPITALIT AKSIONER**

Kosto e Kapitalit Aksioner perfshin normen e investimeve pa risk plus Primin e Rrezikut te Kapitalit (ERP)

ERP per Shqiperine vleresohet afersisht 12.56% (<http://pages.stern.nyu.edu/~adamodar/>)

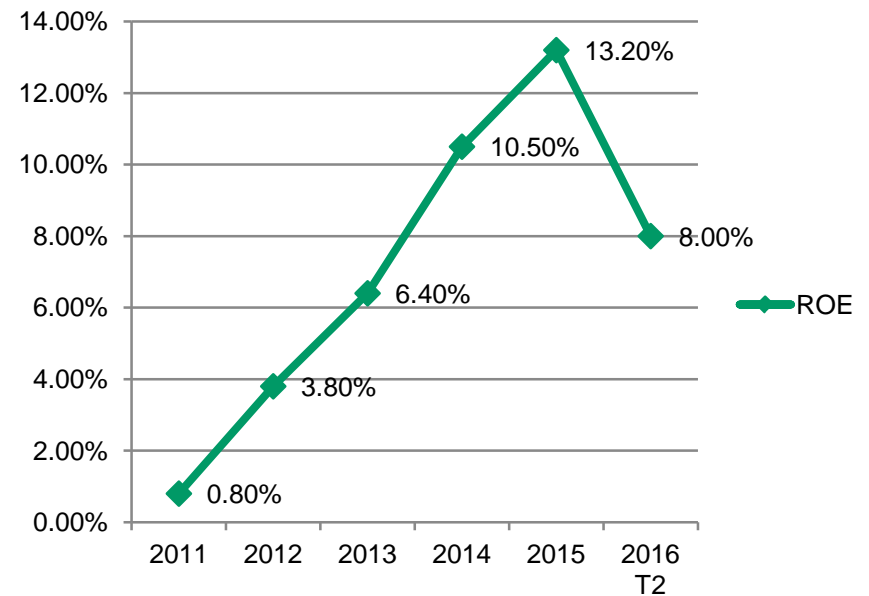
# ROE PER SEKTORIN BANKAR

## ROE Gusht 2016 vs Gusht 2015



Burimi: Shoqata Shqiptare e Bankave, Statistika, Te dhena te pergjithshme, Gusht 2016, Gusht 2015

## ROE



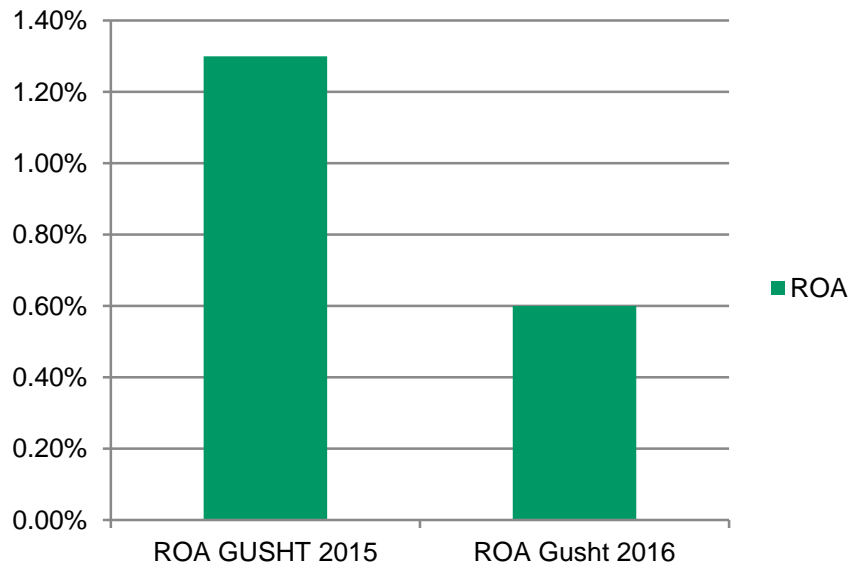
Burimi: Shoqata Shqiptare e Bankave, Statistika, Te dhena te pergjithshme, 2011 - 2016

# ANALIZA E TREGUESVE TE PERFORMANCES FINANCIARE - VAZHDIM

- ROA – Return on Assets (Kthimi nga totali i aktiveve)
  - Mat shkallen e eficenses me te cilen Banka po perdor te gjitha aktivet e saj
  - Llogaritet duke pjesetuar Fitimin Neto per periudhen me aktivet mesatare per periudhen
  - Llogaritet cdo tremujor nga Shoqata Shqiptare e Bankave per banka individuale dhe per sistemin ne teresi.
- ROA ashtu si ROE duhet krahasuar me nje tregues baze ose Benchmark
- ROA krahasohet kryesisht me Koston Mesatare te Ponderuar te Kapitalit (qe perfshin Koston e Borxhit dhe Koston e Kapitalit Aksioner )
- $ROA > WACC$  (Weighted Average Cost of Capital)
- ROA eshte gjithmone  $< ROE$  , diferenca e tyre na tregon se deri ne cfare shkalle Banka po perdor Depozitat apo Huamarrjet per te gjeneruar Fitim.

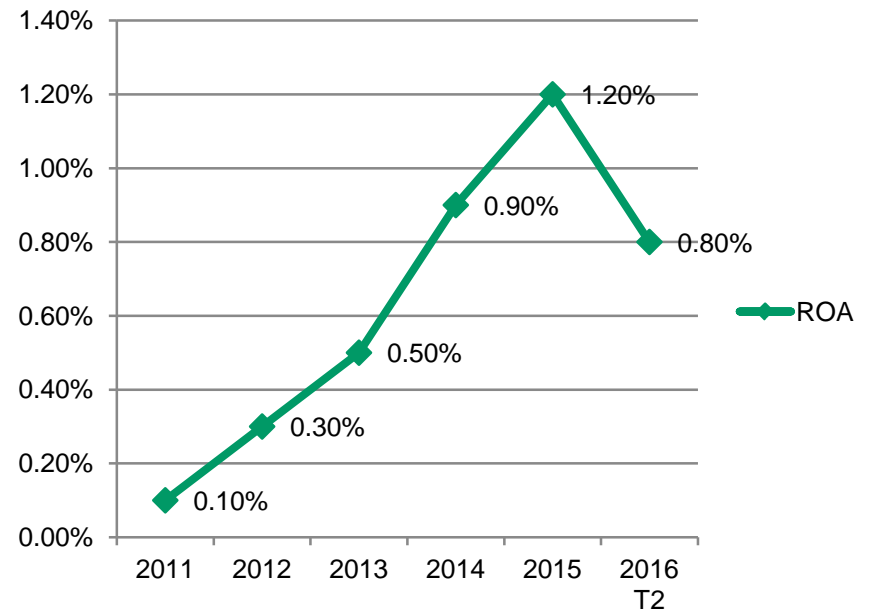
# ROE DHE ROA PER SEKTORIN BANKAR

## ROA



Burimi: Shoqata Shqiptare e Bankave, Statistika, Te dhena te pergjithshme, Gusht 2016, Gusht 2015

## ROA



Burimi: Shoqata Shqiptare e Bankave, Statistika, Te dhena te pergjithshme, 2011-2016

# TE DHENA PER EKONOMINE SIPAS QELIMIT

- Informacion per Kredite sipas qellimit te ndara ne :
  - Kredi Biznesi
  - Kredi Individuale
- Informacion per Kredite e reja te disbursuara gjate periudhes
- Mund te marrim informacion ne lidhje me produktet ku eshte kredituar me shume

(In '000 ALL)	Outstanding Loan Balance at begin of month	New Loans during the month	Weighted Interest rate for new loans	Outstanding Loan Balance end of month
	1	2	3	4
<b>Businesses</b>				
<b>ALL</b>	<b>157,266,735</b>	<b>7,743,423</b>	<b>7.51</b>	<b>158,295,981</b>
Overdraft	56,472,617	4,188,807	7.94	57,086,788
Working capital	35,011,615	1,844,601	7.22	35,199,848
Machineries and appliances	28,176,951	891,480	7.00	28,102,751
Real estate	37,605,552	818,535	6.51	37,906,594
<b>US\$</b>	<b>33,326,039</b>	<b>2,569,632</b>	<b>5.56</b>	<b>33,601,113</b>
Overdraft	15,287,934	1,950,631	5.21	16,270,471
Working capital	7,799,908	202,293	6.14	7,979,360
Machineries and appliances	7,585,983	350,484	7.00	6,347,608
Real estate	2,652,215	66,224	6.25	3,003,674
<b>EURO</b>	<b>199,839,168</b>	<b>5,966,636</b>	<b>5.52</b>	<b>199,230,706</b>
Overdraft	52,236,215	3,168,691	5.77	51,757,901
Working capital	27,767,285	1,176,502	5.30	27,584,515
Machineries and appliances	59,723,673	896,367	5.26	60,041,621
Real estate	60,111,995	725,076	5.07	59,846,668
<b>Other currencies</b>	<b>26,426</b>	-	-	<b>25,695</b>
Overdraft	1,524	-	-	1,499
Working capital	-	-	-	-
Machineries and appliances	-	-	-	-
Real estate	24,902	-	-	24,196
<b>Business Subtotal</b>	<b>390,458,368</b>	<b>16,279,691</b>		<b>391,153,494</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>79,740,065</b>	<b>3,851,261</b>	<b>6.92</b>	<b>81,474,234</b>
Overdraft	6,454,434	384,162	11.32	6,523,609
Non-durable goods	17,751,510	1,290,943	8.16	18,077,322
Durable goods	9,186,073	688,756	8.22	9,638,194
Real estate	43,049,914	1,391,877	3.71	43,924,064
Business activity	3,298,134	95,522	9.64	3,311,044
<b>US\$</b>	<b>1,175,902</b>	<b>25,298</b>	<b>4.00</b>	<b>1,163,852</b>
Overdraft	59,803	2,265	11.52	69,817
Non-durable goods	121,059	803	4.34	116,656
Durable goods	126,829	19,760	3.00	145,150
Real estate	684,697	2,470	5.00	652,387
Business activity	183,514	-	-	179,843
<b>EURO</b>	<b>67,408,280</b>	<b>1,286,465</b>	<b>4.46</b>	<b>66,577,274</b>
Overdraft	924,402	64,614	10.79	919,179
Non-durable goods	1,863,407	137,617	5.23	1,806,602
Durable goods	3,267,135	165,516	4.92	3,372,690
Real estate	59,277,194	902,239	3.78	58,497,757
Business activity	2,076,142	16,480	5.50	1,981,046
<b>Other currencies</b>	<b>300,148</b>	-	-	<b>298,946</b>
Overdraft	518	-	-	505
Non-durable goods	181	-	-	166
Durable goods	8,294	-	-	7,581
Real estate	291,155	-	-	290,694
Business activity	-	-	-	-
<b>Retail Subtotal</b>	<b>148,624,394</b>	<b>5,163,023</b>		<b>149,514,306</b>
<b>TOTAL</b>	<b>539,082,762.23</b>	<b>21,442,714.23</b>	-	<b>540,667,800.69</b>

# TE DHENA PER EKONOMINE SIPAS SUBJEKTEVE

- Informacion ne lidhje me sektoret e ekonomise ku eshte orientuar kreditimi.
- Informacion per kredite e reja te shperndara sipas sektoreve kryesore
- Informacion per kohezgjatjene kredive , Kredi Afatashkurter, Kredi Afatmesme, Kredi Afatgjate
- Informacion per shperdarjen e kredise sipas monedhes, LEK perkundrejt Monedhe e Huaj

## Credit to Economy by Subjects

June-16  
Operative data\*

<i>(in '000 ALL)</i>	Outstanding Loan Balance at begin of month	New Loans during the month	Outstanding Loan Balance end of month
	1	2	3
<b>Short-term Loans</b>	<b>187,581,025</b>	<b>11,581,957</b>	<b>187,349,672</b>
<b>ALL</b>	<b>91,277,418</b>	<b>5,521,948</b>	<b>91,334,214</b>
Government Sector	21,468,321	-	21,445,580
Small business	10,900,936	1,138,600	11,132,365
Medium size business	9,408,495	1,480,371	9,206,918
Big Business	42,075,715	2,315,555	41,961,829
Individuals	7,423,952	587,421	7,587,522
<b>Foreign Currency</b>	<b>96,303,607</b>	<b>6,060,009</b>	<b>96,015,468</b>
Government Sector	4,238,874	-	3,504,951
Small business	9,777,902	886,486	10,001,499
Medium size business	13,632,497	2,100,181	13,759,563
Big Business	67,132,399	2,934,038	67,223,905
Individuals	1,521,934	139,303	1,525,540
<b>Mid-term Loans</b>	<b>85,845,346</b>	<b>4,300,053</b>	<b>86,714,136</b>
<b>ALL</b>	<b>37,626,322</b>	<b>2,631,692</b>	<b>38,667,668</b>
Government Sector	-	-	-
Small business	8,552,003	555,296	8,665,857
Medium size business	3,095,476	561,763	3,723,450
Big Business	9,550,904	315,400	9,495,566
Individuals	16,427,938	1,199,234	16,782,785
<b>Foreign Currency</b>	<b>48,219,024</b>	<b>1,668,360</b>	<b>48,046,478</b>
Government Sector	-	-	-
Small business	6,203,436	280,034	6,224,998
Medium size business	9,001,019	305,165	8,909,351
Big Business	29,180,048	960,338	29,146,294
Individuals	3,834,520	122,823	3,765,835
<b>Long-term loans</b>	<b>265,656,392</b>	<b>5,560,704</b>	<b>266,603,993</b>
<b>ALL</b>	<b>108,103,059</b>	<b>3,441,043</b>	<b>109,768,342</b>
Government Sector	1,213,817	123,168	1,320,879
Small business	22,247,487	667,769	22,418,909
Medium size business	10,374,865	561,000	10,724,142
Big Business	18,379,610	24,500	18,200,486
Individuals	55,887,280	2,064,605	57,103,927
<b>Foreign Currency</b>	<b>157,553,333</b>	<b>2,119,661</b>	<b>156,835,651</b>
Government Sector	-	-	-
Small business	20,112,745	587,543	20,270,051
Medium size business	18,555,822	217,660	18,220,293
Big Business	55,355,995	264,822	55,596,609
Individuals	63,528,771	1,049,636	62,748,698
<b>TOTAL</b>	<b>539,082,762</b>	<b>21,442,714</b>	<b>540,667,801</b>

Source: Bank of Albania



**FALEMINDERIT !**