

Main Financial Indicators of Albanian Banking System

June 2020

	BANKS *	ASSETS							LIABILITIES						
No		Total Assets		Loans (net)		Investments in Securities		Placement with banks		Deposits		Other liabilities		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	75,916,055,899	4.9%	33,493,525,745	5.9%	19,648,450,509	3.4%	11,223,687,267	6.6%	62,794,058,125	4.9%	3,996,622,811	4.0%	9,125,374,963	5.4%
2	American Bank of Investments	84,935,792,246	5.5%	28,065,509,779	5.0%	38,603,603,044	6.8%	5,085,956,368	3.0%	69,258,322,738	5.4%	5,734,974,612	5.8%	9,942,494,896	5.9%
3	Banka Kombëtare Tregtare	413,018,816,457	26.8%	90,001,637,605	15.9%	218,973,095,949	38.4%	27,883,566,201	16.4%	318,073,157,867	24.9%	47,123,163,581	47.5%	47,822,495,009	28.5%
4	Credins Bank	237,933,373,995	15.4%	107,260,955,203	19.0%	74,963,476,890	13.1%	17,455,714,056	10.3%	208,241,233,453	16.3%	11,652,362,609	11.7%	18,039,777,933	10.8%
5	FIBANK Albania	33,326,423,902	2.2%	16,293,771,044	2.9%	10,385,345,396	1.8%	1,980,366,922	1.2%	27,817,572,580	2.2%	1,918,761,113	1.9%	3,590,090,208	2.1%
6	Intesa Sanpaolo Bank Albania	185,086,202,225	12.0%	45,541,756,944	8.1%	70,967,093,078	12.4%	55,376,308,515	32.7%	154,546,594,934	12.1%	8,354,644,423	8.4%	22,184,962,868	13.2%
7	ProCredit Bank	34,041,351,375	2.2%	23,827,719,937	4.2%	2,469,970,736	0.4%	2,160,065,020	1.3%	22,677,776,366	1.8%	8,677,445,025	8.7%	2,686,129,984	1.6%
8	Raiffeisen Bank Albania	226,804,681,915	14.7%	92,173,266,640	16.3%	58,847,924,116	10.3%	44,827,850,150	26.4%	195,367,772,174	15.3%	2,577,769,575	2.6%	28,859,140,167	17.2%
9	OTP Albania	94,043,072,955	6.1%	55,141,118,278	9.8%	23,376,636,340	4.1%	1,536,768,093	0.9%	83,879,192,813	6.6%	1,534,253,126	1.5%	8,629,627,016	5.1%
10	Tirana Bank	79,080,430,834	5.1%	37,106,855,875	6.6%	26,993,286,463	4.7%	1,321,210,737	0.8%	67,085,677,684	5.3%	2,189,553,530	2.2%	9,805,199,620	5.8%
11	Union Bank	69,091,960,059	4.5%	29,739,294,350	5.3%	24,860,150,485	4.4%	221,906,780	0.1%	58,225,100,050		5,366,971,516	5.4%	5,499,888,493	3.3%
12	United Bank of Albania	9,095,699,702	0.6%	5,927,101,195	1.0%	-	0.0%	462,534,306	0.3%	7,507,672,000	0.6%	78,286,955	0.1%	1,509,740,747	0.9%
TOTAL		1,542,373,861,565	100.0%	564,572,512,596	100.0%	570,089,033,005	100.0%	169,535,934,415	100.0%	1,275,474,130,784	95.4%	99,204,808,877	100.0%	167,694,921,905	100.0%

			PROFIT & PERFORMANC	MISCELLANEOUS					
No	BANKS	Net p	rofit (in LEK)	ROA	ROE	Employees		Outlets	
		Quarterly	Cumulative	%	%	No.	%	No.	%
1	Alpha Bank Albania	(566,095,510)	154,601,566	0.40%	3.42%	422	6.6%	34	8.2%
2	American Bank of Investments	85,077,432	499,678,537	1.23%	10.48%	352	5.5%	21	5.0%
3	Banka Kombëtare Tregtare	1,042,603,628	3,363,163,459	1.65%	14.42%	928	14.5%	63	15.1%
4	Credins Bank	34,904,436	336,678,184	0.29%	3.81%	958	15.0%	58	13.9%
5	FIBANK Albania	129,609,016	283,594,039	1.74%	16.77%	221	3.5%	14	3.4%
6	Intesasanpaolo Bank Albania	197,505,934	588,458,207	0.64%	5.45%	677	10.6%	35	8.4%
7	ProCredit Bank	(170,046,681)	(302,812,196)	-1.83%	-20.18%	117	1.8%	5	1.2%
8	Raiffeisen Bank Albania	141,276,859	923,145,366	0.82%	6.61%	1,289	20.2%	76	18.2%
9	OTP Albania	554,099,068	1,070,501,335	2.32%	25.73%	471	7.4%	38	9.1%
10	Tirana Bank	(175,381,099)	476,576,125	1.23%	9.93%	470	7.4%	35	8.4%
11	Union Bank	(140,689,972)	192,007,052	0.57%	7.21%	401	6.3%	32	7.7%
12	United Bank of Albania	(125,029,564)	(11,741,777)	-0.26%	-1.60%	75	1.2%	6	1.4%
TOTAL	-	1,007,833,546	7,573,849,899	2.00%	18.53%	6,381	100%	417	100%

NOTE: All reportings are based on IFRS.

* Alphabetically listed in English.
** In percentage of total respective indicator of the banking system.

 $ROA = \frac{CumulativeNetProfit*2}{(BeginingTotalAssets + EndingTotalAssets)/2}$

 $ROE = \frac{CumulativeNetProfit*2}{\frac{EndingEquityBalance-CumulativeProfit+OpeningEquityBalance}{}}$