



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

**Main Financial Indicators of Albanian Banking System
Third Quarter 2016**

No	BANKS*	ASSETS								LIABILITIES					
		Total Assets		Loans		Investments in Securities		Placement with banks		Total liabilities		Deposits		Equity Capital	
		in LEK	in %**	in LEK	%	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %
1	Alpha Bank Albania	73,426,183,419	5.23%	36,790,303,870	6.13%	19,112,280,837	4.54%	7,593,823,349	3.06%	61,961,582,151	5.04%	58,063,509,568	5.13%	11,464,601,268	6.6%
2	American Bank of Investments	34,982,940,940	2.49%	10,100,752,973	1.68%	16,670,912,798	3.96%	-	0.00%	30,992,402,256	2.52%	29,522,464,679	2.61%	3,990,538,174	2.3%
3	Banka Kombëtare Tregtare	374,993,329,721	26.73%	129,164,949,042	21.54%	144,085,699,400	34.23%	68,829,368,859	27.72%	330,130,037,887	26.84%	293,468,890,148	25.94%	44,863,291,834	25.9%
4	Credins Bank	158,577,425,635	11.30%	94,225,919,573	15.71%	21,846,658,198	5.19%	18,525,679,149	7.46%	145,859,017,492	11.86%	135,528,325,111	11.98%	12,718,408,144	7.3%
5	Credit Bank of Albania	2,020,957,158	0.14%	297,705,870	0.05%	93,759,251	0.02%	1,480,836,544	0.60%	965,387,047	0.08%	559,992,779	0.05%	1,055,570,111	0.6%
6	FIBANK Albania	18,743,945,953	1.34%	6,336,736,031	1.06%	7,330,152,241	1.74%	2,312,073,169	0.93%	16,383,330,715	1.33%	16,123,712,980	1.43%	2,360,615,238	1.4%
7	International Commercial Bank	9,628,383,803	0.69%	4,150,786,235.0	0.69%	3,276,124,617	0.78%	368,335,744	0.15%	8,160,767,281	0.66%	7,388,644,961	0.65%	1,467,616,523	0.8%
8	Intesasanpaolo Bank Albania	156,160,753,846	11.13%	44,874,971,441	7.48%	56,207,369,189	13.35%	45,486,007,947	18.32%	137,056,467,245	11.14%	123,764,983,602	10.94%	19,104,286,602	11.0%
9	NBG Bank Albania	39,880,631,340	2.84%	28,873,226,382	4.81%	4,946,356,673	1.18%	4,550,520,212	1.83%	31,464,525,044	2.56%	28,925,804,160	2.56%	8,416,106,296	4.9%
10	ProCredit Bank	32,887,090,244	2.34%	19,320,244,805	3.22%	2,678,271,557	0.64%	4,100,198,515	1.65%	28,159,324,874	2.29%	27,102,916,594	2.40%	4,727,765,370	2.7%
11	Raiffeisen Bank Albania	263,650,073,870	18.79%	109,237,062,667	18.22%	87,105,732,370	20.69%	66,743,692,684	26.88%	236,244,715,087	19.21%	222,840,655,474	19.70%	27,405,358,783	15.8%
12	Societe Generale Albania	79,375,437,577	5.66%	47,339,166,015	7.89%	20,346,135,392	4.83%	1,332,069,800	0.54%	70,567,683,414	5.74%	62,335,751,379	5.51%	8,807,754,163	5.1%
13	Tirana Bank	81,295,568,548	5.79%	34,252,543,677	5.71%	22,461,609,048	5.34%	14,908,490,428	6.00%	66,281,344,521	5.39%	63,605,008,336	5.62%	15,014,224,014	8.7%
14	Union Bank	40,707,931,387	2.90%	17,642,941,699	2.94%	14,520,247,494	3.45%	-	0.00%	36,913,947,329	3.00%	33,581,266,611	2.97%	3,793,984,057	2.2%
15	United Bank of Albania	7,005,384,343	0.50%	3,031,419,571	0.51%	-	0.00%	2,154,359,055	0.87%	5,546,421,782	0.45%	5,454,240,590	0.48%	1,458,962,561	0.8%
16	Veneto Banka	29,650,090,270	2.11%	14,060,449,625	2.34%	283,669,893	0.07%	9,952,622,034	4.01%	23,221,072,756	1.89%	22,941,219,232	2.03%	6,429,017,514	3.7%
TOTAL		1,402,986,128,055	100%	599,699,179,476	100%	420,964,978,959	100%	248,338,077,488	100%	1,229,908,026,883	100%	1,131,207,386,203	100%	173,078,100,651	100%

6,913,203,151

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	25,589,220	1.0%	(563,174,058)		0.14%	0.91%	416	35
2	American Bank of Investments	103,904,953	3.9%	984,229,150		1.19%	10.63%	244	19
3	Banka Kombëtare Tregtare	1,726,396,260	64.3%	5,413,262,709		1.85%	15.83%	1,305	91
4	Credins Bank	15,777,746	0.6%	177,013,447		0.04%	0.50%	790	57
5	Credit Bank of Albania	(27,838,966)	-1.0%	(93,370,775)		-5.53%	-10.28%	28	2
6	FIBANK Albania	78,137,893	2.9%	267,208,062		1.67%	13.55%	134	9
7	International Commercial Bank	7,290,587	0.3%	(32,531,953)		0.30%	2.00%	98	6
8	Intesasanpaolo Bank Albania	1,143,836,940	42.6%	1,866,319,439		2.94%	25.01%	569	32
9	NBG Bank Albania	17,434,948	0.6%	139,851,493		0.18%	0.83%	309	26
10	ProCredit Bank	22,796,749	0.8%	(111,503,295)		0.28%	1.94%	255	18
11	Raiffeisen Bank Albania	(541,126,653)	-20.2%	(2,183,642,242)		-0.82%	-7.75%	1,384	85
12	Societe Generale Albania	(16,858,881)	-0.6%	264,194,491		-0.09%	-0.76%	406	37
13	Tirana Bank	83,790,067	3.1%	(239,690,771)		0.41%	2.25%	432	39
14	Union Bank	101,403,358	3.8%	316,387,477		1.00%	10.98%	353	29
15	United Bank of Albania	(396,392)	0.0%	7,485,161		-0.02%	-0.11%	78	6
16	Veneto Banka	(55,849,246)	-2.1%	(705,291,666)		-0.76%	-4.99%	136	15
TOTAL		2,684,288,584	100%	5,506,746,669		0.77%	6.35%	6,937	506

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.

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

$$ROE = \frac{\left(\frac{\text{Quarterly Profit}}{\left(\frac{\text{Ending Equity Balance} - \text{Quarterly Profit} + \text{Opening Equity Balance}}{2} \right)} \right)}{\times 123}$$