

Main Financial Indicators of Albanian Banking System

Friday, June 30, 2023

No	BANKS ¹	ASSETS								LIABILITIES					
		Total Assets		Loans (net)		Investments in Securities		Placement with banks		Deposits		Other liabilities		Equity Capital	
		in LEK	in % ²	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %	in LEK	in %
1	American Bank of Investments	127,989,281,460	6.9%	44,841,651,939	6.5%	63,880,072,391	8.5%	5,798,238,363	3.4%	81,159,886,656	5.2%	35,997,578,154	28.5%	10,831,816,650	5.8%
2	Banka Kombëtare Tregtare	460,024,088,532	24.7%	87,568,114,712	12.7%	286,947,680,623	38.2%	31,363,047,610	18.5%	388,545,996,583	25.0%	24,492,115,576	19.4%	46,985,976,373	25.3%
3	Credins Bank	296,707,573,750	15.9%	136,578,452,649	19.7%	96,585,488,232	12.9%	114,866,396	0.1%	263,732,623,471	17.0%	12,701,650,626	10.1%	20,273,299,653	10.9%
4	FIBank Albania	50,293,347,847	2.7%	26,855,913,986	3.9%	12,739,268,585	1.7%	2,863,411,349	1.7%	38,369,895,997	2.5%	6,446,758,890	5.1%	5,476,692,960	2.9%
5	Intesa Sanpaolo Bank Albania	197,900,555,803	10.6%	51,330,381,422	7.4%	76,490,280,414	10.2%	57,780,950,338	34.0%	163,079,722,508	10.5%	10,584,853,174	8.4%	24,235,980,120	13.0%
6	ProCredit Bank	40,948,719,236	2.2%	27,116,503,080	3.9%	2,727,323,348	0.4%	4,466,458,757	2.6%	28,909,912,727	1.9%	7,812,063,927	6.2%	4,226,742,582	2.3%
7	Raiffeisen Bank Albania	286,434,374,747	15.3%	117,834,703,043	17.0%	90,619,418,814	12.1%	54,958,050,530	32.3%	249,042,902,651	16.0%	4,180,788,468	3.3%	33,210,683,628	17.9%
8	OTP Albania	177,558,730,898	9.5%	96,705,887,875	14.0%	41,206,705,015	5.5%	812,074,203	0.5%	152,591,925,462	9.8%	4,388,597,687	3.5%	20,578,207,748	11.1%
9	Tirana Bank	120,870,202,494	6.5%	51,377,542,011	7.4%	48,135,394,764	6.4%	6,903,236,070	4.1%	100,927,835,903	6.5%	8,314,465,919	6.6%	11,627,900,672	6.3%
10	Union Bank ³	94,188,537,773	5.0%	43,031,759,394	6.2%	30,882,411,808	4.1%	3,595,107,681	2.1%	76,157,274,629	4.9%	11,025,871,316	8.7%	7,005,391,828	3.8%
11	United Bank of Albania ³	13,188,745,421	0.7%	8,639,129,731	1.2%	-	0.0%	1,319,328,394	0.8%	11,493,752,581	0.7%	223,138,174	0.2%	1,471,854,666	0.8%
TOTAL		1,866,104,157,961	100%	691,880,039,843	100%	750,214,043,994	100%	169,974,769,691	100%	1,554,011,729,169	100.0%	126,167,881,912	100.0%	185,924,546,880	100.0%

No	BANKS	PROFIT & PERFORMANCE						BANKING INFRASTRUCTURE			
		Net profit (in LEK)				ROA	ROE	Employees		Outlets	
		Quarterly	in %	Cumulative	in %	%	%	No.	%	No.	%
1	American Bank of Investments	154,815,236	2.2%	620,831,927	4.2%	1.02%	11.59%	366	5.3%	21	5.5%
2	Banka Kombëtare Tregtare	2,220,110,360	31.9%	3,561,556,731	24.2%	1.50%	15.12%	1,003	14.6%	63	16.4%
3	Credins Bank	133,969,344	1.9%	709,854,418	4.8%	0.48%	7.07%	1,095	15.9%	50	13.1%
4	FIBank Albania	363,612,306	5.2%	691,100,773	4.7%	2.75%	28.85%	447	6.5%	14	3.7%
5	Intesa Sanpaolo Bank Albania	572,269,435	8.2%	1,607,312,480	10.9%	1.62%	14.53%	731	10.6%	34	8.9%
6	ProCredit Bank	106,600,758	1.5%	142,408,947	1.0%	0.70%	6.96%	164	2.4%	7	1.8%
7	Raiffeisen Bank Albania	1,776,427,588	25.5%	3,812,013,802	25.9%	2.68%	25.93%	1,288	18.8%	74	19.3%
8	OTP Albania	997,134,766	14.3%	2,102,572,898	14.3%	2.37%	23.64%	752	10.9%	49	12.8%
9	Tirana Bank	349,432,251	5.0%	897,819,878	6.1%	1.52%	17.55%	460	6.7%	33	8.6%
10	Union Bank ³	322,031,711	4.6%	640,018,831	4.3%	1.38%	18.52%	459	6.7%	32	8.4%
11	United Bank of Albania ³	(30,127,086)	-0.4%	(41,740,980)	-0.3%	-0.65%	-6.05%	104	1.5%	6	1.6%
TOTAL		6,966,276,669	100.0%	14,743,749,706	100.0%	1.58%	16.89%	6,869	100%	383	100%

NOTE: All reportings are based on IFRS.

- ¹ Alphabetically listed in English.
² In percentage of total respective indicator of the banking system.
³ As per the local standards

$$ROA = \frac{\text{Cumulative Net Profit} \times \frac{4}{2}}{(\text{Beginning Total Assets} + \text{Ending Total Assets})/2}$$

$$ROE = \frac{\text{Cumulative Net Profit} \times \frac{4}{2}}{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance} \times \frac{2}{2}}$$