

**Consolidated Main Financial Indicators of Albanian Banking System
First Quarter 2007**

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	39.074.227.064	6,06%	21.816.030.517	10,32%					34.561.387.915	6,12%	31.484.467.142	5,69%	4.512.839.149	9,83%
2	American Bank of Albania	80.382.061.580	12,46%	27.601.322.966	13,06%	28.081.904.762		21.281.546.325		75.578.251.988	13,38%	56.973.049.817	10,30%	4.803.809.593	10,46%
3	Credins Bank	29.246.601.159	4,53%	11.402.191.430	5,40%	7.711.153.706		7.208.031.703		27.692.547.683	4,90%	25.509.642.285	4,61%	1.554.053.476	3,38%
4	Credit Bank of Albania	1.963.130.000	0,30%	555.670.000	0,26%	141.157.000		1.101.033.000		1.096.105.000	0,19%	697.700.000	0,13%	867.025.000	1,89%
5	Emporiki Bank – Albania	13.589.232.266	2,11%	10.533.665.401	4,99%	1.796.797.437		-		12.076.666.070	2,14%	6.266.660.478	1,13%	1.512.566.196	3,29%
6	First Investment Bank– Albania	2.110.758.916	0,33%	216.036.379	0,10%	137.327.559		1.378.383.721		1.203.969.760	0,21%	1.131.694.487	0,20%	906.789.155	1,98%
7	International Commercial Bank	3.985.442.000	0,62%	1.313.686.915	0,62%	992.811.000		1.301.070.000		2.998.599.000	0,53%	2.871.333.220	0,52%	986.843.000	2,15%
8	Italian-Albanian Bank	24.256.753.716	3,76%	6.919.531.050	3,27%	6.582.701.750		9.521.031.480		22.514.009.309	3,99%	18.253.866.860	3,30%	1.742.744.407	3,80%
9	Italian Development Bank	2.345.267.643	0,36%	1.273.923.592	0,60%	38.727.974		661.297.297		1.522.456.390	0,27%	1.324.520.868	0,24%	822.811.254	1,79%
10	National Bank of Greece – Albania	19.057.952.801	2,95%	14.252.723.900	6,75%	1.910.835.944		1.253.516.023		17.305.523.249	3,06%	16.895.979.175	3,05%	1.752.429.552	3,82%
11	National Commercial Bank	85.573.451.756	13,26%	23.993.725.748	11,36%	36.268.128.558		14.369.201.691		80.980.927.518	14,34%	79.229.397.692	14,32%	4.592.524.238	10,00%
12	Popular Bank	30.249.294.491	4,69%	9.229.376.928	4,37%	14.130.633.669		2.703.564.045		28.689.266.951	5,08%	27.675.650.805	5,00%	1.560.027.540	3,40%
13	ProCredit Bank	28.952.264.429	4,49%	11.853.167.272	5,61%	556.504.677		5.205.593.938		26.705.364.851	4,73%	24.175.281.513	4,37%	2.246.899.578	4,89%
14	Raiffeisen Bank – Albania	221.045.241.698	34,26%	37.390.443.762	17,70%	132.604.578.925		45.705.330.630		209.587.222.055	37,11%	209.792.592.699	37,91%	11.458.019.643	24,96%
15	Tirana Bank	54.966.268.000	8,52%	30.405.108.000	14,39%	17.285.098.000		-		50.538.579.000	8,95%	45.470.901.000	8,22%	4.427.689.000	9,64%
16	Union Bank	3.695.256.328	0,57%	790.157.814	0,37%	256.834.983		1.702.186.500		2.795.354.481	0,49%	2.271.225.139	0,41%	899.901.847	1,96%
17	United Bank of Albania	4.774.388.945	0,74%	1.751.389.819	0,83%	94.916.652		1.557.234.463		3.484.885.971	0,62%	3.371.762.303	0,61%	1.265.774.336	2,76%
TOTAL		645.267.592.792	100%	211.298.151.492	100%					564.769.729.276	1,06	553.395.725.483	100%	45.912.746.962	100%

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	265.537.989	11,79%	265.537.989	11,79%	2,73%	24,94%	140	15
2	American Bank of Albania	251.039.837	11,15%	251.039.837	11,15%	1,25%	22,11%	363	21
3	Credins Bank	101.674.321	4,52%	101.674.321	4,52%	1,39%	28,11%	196	17
4	Credit Bank of Albania	1.936.240	0,09%	1.936.240	0,09%	0,40%	0,90%	34	3
5	Emporiki Bank – Albania	11.995.480	0,53%	11.995.480	0,53%	0,35%	11,03%	103	8
6	First Investment Bank– Albania	(37.491.124)	-1,67%	(37.491.124)	-1,67%	-7,12%	-15,95%	61	5
7	International Commercial Bank	56.193.000	2,50%	56.193.000	2,50%	5,66%	24,26%	56	6
8	Italian-Albanian Bank	79.507.017	3,53%	79.507.017	3,53%	1,31%	19,20%	90	5
9	Italian Development Bank	2.955.552	0,13%	2.955.552	0,13%	0,51%	1,46%	33	3
10	National Bank of Greece – Albania	698.994	0,03%	698.994	0,03%	0,01%	0,16%	160	10
11	National Commercial Bank	362.832.883	16,12%	362.832.883	16,12%	1,70%	34,43%	450	35
12	Popular Bank	11.505.148	0,51%	11.505.148	0,51%	0,15%	2,97%	299	31
13	ProCredit Bank	97.315.471	4,32%	97.315.471	4,32%	1,35%	18,24%	592	24
14	Raiffeisen Bank – Albania	899.020.936	39,93%	899.020.936	39,93%	1,63%	34,16%	1.310	93
15	Tirana Bank	167.225.000	7,43%	167.225.000	7,43%	1,22%	17,41%	388	36
16	Union Bank	(44.180.677)	-1,96%	(44.180.677)	-1,96%	-4,80%	-9,00%	120	11
17	United Bank of Albania	23.728.638	1,05%	23.728.638	1,05%	1,99%	7,67%	60	5
TOTAL		2.251.491.706	100%	2.251.491.706				4.455	328

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.

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

$$ROE = \left(\frac{\text{Quarterly Profit}}{\frac{\text{Ending Equity Balance} + \text{Quarterly Profit} + \text{Opening Equity Balance}}{2}} \right) \times 12/4$$