

Consolidated Main Financial Indicators of Albanian Banking System
Second 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	41,993,586,850		24,470,388,943		9,483,948,347		3,092,226,141		37,256,727,360		33,895,776,029		4,736,859,490	
2	American Bank of Albania	79,292,816,328		28,511,617,395		28,588,823,652		19,295,343,267		74,403,660,600		59,332,329,023		4,889,155,729	
3	Credins Bank	30,263,362,537		12,399,814,622		7,032,434,291		4,578,052,442		28,649,493,047		26,216,571,266		1,613,869,490	
4	Credit Bank of Albania														
5	Emporiki Bank – Albania	14,765,586,876		11,733,959,024		1,662,511,848		139,115,080		13,270,187,780		6,653,422,431		1,495,399,096	
6	First Investment Bank– Albania	1,924,914,809		359,021,396		97,535,080		1,068,834,897		1,106,648,054		996,036,199		818,266,755	
7	International Commercial Bank	4,291,851,600		1,262,162,000		943,898,500		1,278,650,000		41,967,295,400		3,211,315,910		951,220,600	
8	Italian-Albanian Bank	24,699,117,380		8,006,672,870		6,890,044,390		9,250,912,620		22,888,514,790		20,348,713,920		1,810,602,590	
9	Italian Development Bank	2,616,220,717		1,749,354,796		39,358,415		410,955,952		1,685,925,203		1,628,128,016		930,295,514	
10	National Bank of Greece – Albania	23,464,480,477		16,980,595,141		1,544,486,906		1,357,735,127		21,764,676,771		19,514,479,720		1,699,803,706	
11	National Commercial Bank	85,683,514,780		24,846,228,703		35,670,648,764		13,972,042,198		80,870,620,862		78,713,953,543		4,812,893,918	
12	Popular Bank	31,202,097,000		9,269,188,000		9,538,140,000		2,929,154,000		29,653,244,000		28,769,059,000		1,548,853,000	
13	ProCredit Bank	29,272,530,043		12,927,016,458		656,593,483		4,941,271,677		26,951,245,862		24,579,318,847		2,321,284,181	
14	Raiffeisen Bank – Albania	223,701,206,064		46,630,547,973		133,065,035,657		40,187,526,361		211,303,202,546		208,481,459,252		12,398,003,518	
15	Tirana Bank	62,471,393,000		34,235,694,000		17,390,286,000		739,083,000		58,173,100,000		44,932,692,000		4,298,293,000	
16	Union Bank	4,453,022,967		1,181,764,650		510,264,159		1,601,351,000		3,520,148,948		3,111,010,155		932,874,019	
17	United Bank of Albania	4,851,187,567		1,848,793,980		90,470,940		1,702,395,125		3,606,801,510		3,471,002,957		1,209,992,152	
TOTAL		664,946,888,995	0%	236,412,819,953	0%					619,814,765,373	-	563,855,268,268	0%	46,467,666,757	0%

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	280,457,837		545,995,826		2.68%	25.02%	148	15
2	American Bank of Albania	235,310,477		486,350,314		1.19%	20.49%	373	22
3	Credins Bank	128,015,751		229,690,072		1.70%	16.28%	217	19
4	Credit Bank of Albania					#DIV/0!	0.00%		
5	Emporiki Bank – Albania	33,376,149		45,371,629		0.91%	8.98%	116	8
6	First Investment Bank– Albania	(42,993,605)		(80,484,729)		-8.96%	-19.45%	64	5
7	International Commercial Bank	63,083,260		64,278,100		5.90%	26.92%	54	5
8	Italian-Albanian Bank	136,988,183.0		216,495,200		2.22%	32.08%	91	5
9	Italian Development Bank	(8,385,070)		(5,429,517)		-1.29%	-3.81%	33	3
10	National Bank of Greece – Albania	14,634,358		15,333,352		0.25%	3.41%	185	14
11	National Commercial Bank	395,980,679		758,813,563		1.85%	35.16%	473	36
12	Popular Bank	44,016,000		59,068,000		0.76%	15.49%	306	31
13	ProCredit Bank	129,247,963		226,563,434		1.77%	23.29%	635	25
14	Raiffeisen Bank – Albania	1,100,495,231		1,999,516,167		1.97%	38.69%	1,318	93
15	Tirana Bank	241,003,000		408,228,000		1.55%	22.72%	409	38
16	Union Bank	(47,097,828)		(91,278,504)		-4.24%	-20.04%	123	17
17	United Bank of Albania	(14,611,606)		9,117,032		-1.21%	-4.69%	60	5
TOTAL		2,689,520,781	0%	4,887,627,939				1,605	311

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.

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

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