

## Consolidated Main Financial Indicators of Albanian Banking System

Second Quarter 2010

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														
2	Banka Kombëtare Tregtare	142,291,033,296		53,713,793,225		55,781,526,081		16,090,040,463		130,557,204,443		122,723,914,524		11,733,828,853	
3	Banka Popullore	41,566,259,138		18,053,199,337		14,403,402,408		3,787,010,002		36,517,544,350		35,247,807,107		5,048,714,787	
4	Credins Bank	58,430,200,964		34,059,290,626		4,255,214,572		9,310,664,491		52,889,846,194		52,889,846,194		4,136,201,272	
5	Credit Bank of Albania	1,938,799,468		281,702,824		100,000,000		1,297,697,263		559,767,990		430,265,489		1,379,031,477	
6	Emporiki Bank – Albania	29,968,394,534		26,505,603,861		537,321,943		272,901,819		29,968,394,533		11,368,818,311		3,763,523,803	
7	First Investment Bank – Albania	7,078,494,436		1,983,294,414		1,355,818,533		2,770,099,698		5,992,296,142		5,761,634,752		1,086,198,294	
8	International Commercial Bank	6,881,901,089		2,378,629,575		3,196,570,471		276,891,907		5,451,712,815		4,634,246,320		1,430,188,274	
9	Intesa Sanpaolo Bank – Albania	120,997,483,600		49,983,077,413		49,850,464,732		14,846,545,724		109,265,896,341		101,226,652,866		11,731,587,259	
10	National Bank of Greece – Albania	35,941,659,000		36,189,648,000		2,212,666,000		-		29,408,227,000		24,953,345,000		6,533,432,000	
11	ProCredit Bank	43,434,885,056		21,726,240,132		8,822,274,365		5,370,684,484		39,640,719,000		36,247,178,523		3,794,166,057	
12	Raiffeisen Bank – Albania	264,545,270,572		99,708,997,635		136,740,596,103		30,927,646,229		238,754,869,886		235,606,474,584		25,790,400,686	
13	Tirana Bank	83,792,518,043		60,688,956,820		15,687,364,997		34,112,500		71,494,048,852		57,792,471,372		12,298,469,191	
14	Union Bank	18,132,671,611		10,736,326,968		2,841,835,743		245,610,000		16,153,301,751		14,278,954,078		1,978,346,461	
15	United Bank of Albania														
16	Veneto Banka	6,745,896,445		5,026,099,251		88,869,222		1,082,241,177		6,745,896,445		4,942,702,615		1,553,084,951	
<b>TOTAL</b>		<b>861,745,467,253</b>	<b>-</b>	<b>421,034,860,081</b>	<b>-</b>	<b>295,873,925,168</b>	<b>-</b>	<b>86,312,145,758</b>	<b>-</b>	<b>773,399,725,743</b>	<b>-</b>	<b>708,104,311,735</b>	<b>-</b>	<b>92,257,173,365</b>	<b>-</b>

No.	BANKS*	PROFIT & PERFORMANCE						MISCELLANEOUS	
		Net profit (in LEK)				ROA	ROE ***	No. of Employees	No. of Outlets
		Quarterly	in %	Cumulative	in %	(quart., p.a.)	(quart., p.a.)		
1	Alpha Bank – Albania								
2	Banka Kombëtare Tregtare	680,293,637		1,307,763,066		1.92%	25.33%	863	67
3	Banka Popullore	(159,517,434)		(280,022,174)		-1.54%	-13.46%	356	41
4	Credins Bank	(65,343,438)		147,645,202		-0.45%	-6.41%	472	40
5	Credit Bank of Albania	78,632,243		148,275,120		16.27%	24.19%	29	2
6	Emporiki Bank – Albania	(168,816,422)		(312,386,464)		-2.26%	-17.17%	250	23
7	First Investment Bank – Albania	(91,552,752)		(132,099,960)		-5.19%	-31.10%	103	9
8	International Commercial Bank	54,433,509		106,646,048		3.17%	15.81%	79	8
9	Intesa Sanpaolo Bank – Albania	492,505,071		938,480,433		1.63%	17.35%	500	32
10	National Bank of Greece – Albania	(1,323,000)		175,352,000		-0.01%	-0.08%	315	30
11	ProCredit Bank	(87,373,602)		(202,538,383)		-0.81%	-11.74%	761	43
12	Raiffeisen Bank – Albania	2,074,806,688		3,631,412,245		3.15%	33.44%	1,350	102
13	Tirana Bank	282,218,103		612,841,521		1.35%	9.39%	468	52
14	Union Bank	75,276,329		97,240,023		1.67%	15.82%	249	31
15	United Bank of Albania							71	5
16	Veneto Banka	(65,620,394)		(115,583,967)		-3.90%	-16.02%	68	8
<b>TOTAL</b>		<b>3,098,618,540</b>	<b>-</b>	<b>6,123,024,708</b>				<b>5,934</b>	<b>493</b>

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

$$ROE = \left( \frac{\text{Quarterly Profit}}{\frac{\text{Ending Equity Balance} - \text{Quarterly Profit} + \text{Opening Equity Balance}}{2}} \right) \times 12/3$$

NOTE All reportings are based on IFRS.

\* Alphabetically listed in English.

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