

Main Financial Indicators of Albanian Banking System First Quarter 2011

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	165,041,830,829		60,558,646,479		68,951,068,514		16,560,882,454		152,727,715,481		142,966,403,089		12,314,115,348	
3	Credins Bank	74,640,746,193		43,352,035,497		8,137,759,919		12,243,192,626		68,948,899,120		64,273,198,389		5,691,847,301	
4	Credit Bank of Albania	1,655,303,716		276,628,805		100,000,000		1,043,986,708		1,655,303,717		328,991,796		1,187,012,584	
5	Emporiki Bank – Albania														
6	First Investment Bank– Albania	7,850,544,699		3,159,515,348		1,925,085,869		1,650,838,515		6,753,829,502		6,490,650,935		1,096,715,197	
7	International Commercial Bank	7,555,231,725		2,229,675,902		3,199,265,054		431,835,181		6,111,372,048		5,579,451,618		1,443,859,677	
8	Intesa SanPaolo Bank Albania	129,141,109,311		49,159,825,065		54,237,647,854		19,590,126,283		115,623,716,163		104,454,430,123		13,517,393,147	
9	National Bank of Greece – Albania	40,031,130,000		34,567,008,000		2,988,070,000		3,027,727,000		33,531,973,000		30,050,057,000		6,499,157,000	
10	ProCredit Bank	39,383,712,488		23,559,119,590		6,383,221,278		2,155,900,070		35,236,879,014		32,136,481,283		4,146,833,474	
11	Raiffeisen Bank – Albania	279,924,790,971		109,382,105,349		140,589,001,563		34,045,459,859		250,468,875,851		239,737,678,311		29,455,915,119	
12	Societe Generale Albania	44,931,981,000		21,079,451,000		16,123,294,000		756,060,000		44,931,981,000		37,565,540,000		5,002,001,000	
13	Tirana Bank	92,027,822,578		62,626,194,076		19,368,541,127		1,581,412,500		78,507,535,190		69,549,575,266		13,520,287,388	
14	Union Bank	21,178,611,416		10,074,731,142		4,668,406,070		2,079,720,400		19,212,817,930		17,352,259,132		1,964,732,726	
15	United Bank of Albania														
16	Veneto Banka	10,242,994,276		7,501,950,357		86,157,502		1,551,197,976		10,242,994,276		7,005,671,388		1,604,185,515	
TOTAL		913,605,809,202	-	427,526,886,610	-	326,757,518,751	-	96,718,339,572	-	823,953,892,292	-	757,490,388,331	-	97,444,055,478	-

No.	BANKS*	PROFIT & PERFORMANCE						MISCELLANEOUS	
		Net profit (in LEK)				ROA (quart., p.a.)	ROE *** (quart., p.a.)	No. of Employees	No. of Outlets
		Quarterly	in %	Cumulative	in %	%	%		
1	Alpha Bank – Albania								
2	Banka Kombëtare Tregtare	549,079,578		549,079,578		1.33%	18.22%	949	75
3	Credins Bank	326,062,945		326,062,945		1.75%	24.21%	534	41
4	Credit Bank of Albania	(74,656,646)		(74,656,646)		-18.09%	-23.72%	30	2
5	Emporiki Bank – Albania								
6	First Investment Bank– Albania	4,382,796		4,382,796		0.22%	1.60%	106	9
7	International Commercial Bank	(9,645,007)		(9,645,007)		-0.51%	-2.65%	83	8
8	Intesa SanPaolo Bank Albania	820,139,696		820,139,696		2.55%	25.82%	495	31
9	National Bank of Greece – Albania	74,578,000		74,578,000		0.75%	4.61%	285	30
10	ProCredit Bank	61,332,571		61,332,571		0.62%	5.99%	664	39
11	Raiffeisen Bank – Albania	1,939,592,056		1,939,592,056		2.78%	28.24%	1,381	101
12	Societe Generale Albania	47,325,000		47,325,000		0.42%	3.73%	368	41
13	Tirana Bank	288,771,158		288,771,158		1.26%	8.74%	484	56
14	Union Bank	27,062,266		27,062,266		0.51%	5.52%	261	31
15	United Bank of Albania								
16	Veneto Banka	33,948,620		33,948,620		1.33%	8.69%	69	8
TOTAL		4,087,973,034	-	4,087,973,034				5,709	472

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

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

NOTE All reportings are based on IFRS.

* Alphabetically listed in English.

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