

**Consolidated Main Financial Indicators of Albanian Banking System  
Third Quarter 2006**

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	34.597.524.570	6,10%	17.312.177.530	10,04%					30.596.027.301		27.736.671.216	5,54%	4.001.497.269	9,97%
2	American Bank of Albania	64.541.847.327	11,38%	23.029.795.388	13,35%	29.375.352.543		8.998.574.936		60.149.606.590		56.521.587.165	11,30%	4.392.240.738	10,95%
3	Credins Bank	23.693.390.991	4,18%	10.799.127.197	6,26%					22.467.859.410		21.452.996.655	4,29%	1.225.531.581	3,05%
4	Credit Bank of Albania	1.430.763.734	0,25%	285.730.619	0,17%					547.482.369		429.015.423	0,09%	883.281.365	2,20%
5	Emporiki Bank – Albania	11.715.705.665	2,07%	8.845.262.720	5,13%					10.072.598.615		5.751.580.612	1,15%	1.643.107.050	4,09%
6	First Investment Bank– Albania	2.945.417.711	0,52%	212.760.933	0,12%	235.776.066		2.049.556.304		1.937.692.682		971.762.854	0,19%	1.007.725.030	2,51%
7	International Commercial Bank	3.459.775.957	0,61%	1.453.725.536	0,84%					2.552.517.417		2.456.620.223	0,49%	907.258.540	2,26%
8	Italian-Albanian Bank	21.135.079.310	3,73%	5.035.758.020	2,92%	6.227.780.070		9513071510*		19.489.279.217		17.821.518.460	3,56%	1.645.800.093	4,10%
9	Italian Development Bank	1.928.978.215	0,34%	780.630.822	0,45%					1.110.112.415		851.053.848	0,17%	818.865.800	2,04%
10	National Bank of Greece – Albania	15.864.875.646	2,80%	11.381.461.420	6,60%	1.992.253.881		1.190.399.741		14.221.768.595		13.912.109.928	2,78%	1.643.107.050	4,09%
11	National Commercial Bank	75.120.414.187	13,25%	18.313.334.776	10,62%	34.835.532.430		12.861.192.077		71.134.843.302		68.093.272.193	13,61%	3.985.570.885	9,93%
12	Popular Bank	26.626.686.239	4,70%	9.127.533.917	5,29%					25.099.721.410		23.939.542.489	4,78%	1.526.964.829	3,81%
13	ProCredit Bank	27.100.326.515	4,78%	11.258.236.195	6,53%	522.002.401		5.082.929.539		25.121.256.536		23.157.625.304	4,63%	1.979.069.979	4,93%
14	Raiffeisen Bank – Albania	203.788.537.025	35,94%	29.938.968.423	17,36%	118.980.271.458		48.438.168.953		194.265.876.246		192.690.998.312	38,51%	9.522.660.779	23,73%
15	Tirana Bank	46.424.086.000	8,19%	22.713.745.000	13,17%	15.479.210.000		2.520.667.000		43.636.288.000		40.298.842.000	8,05%	2.787.798.000	6,95%
16	Union Bank	2.024.500.965	0,36%	309.906.280	0,18%					1.174.253.026		1.118.310.248	0,22%	850.247.938	2,12%
17	United Bank of Albania	4.671.532.461	0,82%	1.687.860.247	0,98%					3.367.403.428		3.113.551.336	0,62%	1.304.129.033	3,25%
<b>TOTAL</b>		<b>567.069.442.518</b>	<b>100%</b>	<b>172.486.015.023</b>	<b>100%</b>					<b>526.944.586.558</b>		<b>500.317.058.265</b>	<b>100%</b>	<b>40.124.855.960</b>	<b>100%</b>

\*including reserve requirements

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	252.011.600	13,39%	615.603.900	12,02%			106	14
2	American Bank of Albania	286.504.000	15,23%	690.727.509	13,49%	1,78%	30,12%	372	21
3	Credins Bank	34.460.080	1,83%	120.648.620	2,36%				14
4	Credit Bank of Albania	1.087.360	0,06%	(11.074.400)	-0,22%				2
5	Emporiki Bank – Albania	61.110.470	3,25%	118.528.550	2,31%				7
6	First Investment Bank– Albania	(15.383.780)	-0,82%	(29.654.170)	-0,58%	-2,1%	-8,19%	42	3
7	International Commercial Bank	(26.250.000)	-1,40%	(28.141.430)	-0,55%				5
8	Italian-Albanian Bank	93.850.000	4,99%	(472.924.700)	-9,23%	-0,2%	-28,70%	83	4
9	Italian Development Bank	(38.900.000)	-2,07%	(137.508.500)	-2,69%				1
10	National Bank of Greece – Albania	12.249.020	0,65%	121.003.290	2,36%	1,02%	9,82%	141	11
11	National Commercial Bank	271.394.240	14,42%	754.672.404	14,74%	1,45%	32,34%	428	32
12	Popular Bank	15.885.200	0,84%	71.643.200	1,40%				29
13	ProCredit Bank	126.629.400	6,73%	261.083.264	5,10%	1,87%	29,45%	560	21
14	Raiffeisen Bank – Albania	738.513.000	39,25%	2.659.207.000	51,93%	1,45%	37,43%	1214	90
15	Tirana Bank	101.930.000	5,42%	475.015.000	9,28%	1,46%	22,83%	365	35
16	Union Bank	(46.432.600)	-2,47%	(122.855.300)	-2,40%				4
17	United Bank of Albania	13.040.000	0,69%	35.135.200	0,69%				4
<b>TOTAL</b>		<b>1.881.697.990</b>	<b>100%</b>	<b>5.121.109.437</b>	<b>100%</b>				<b>297</b>

\* Alphabetically listed in English.

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

\*\*\* Foreign exchange differences are not considered.

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

$$ROE = (\text{Ending Equity Balance} / \text{Opening Equity Balance})^4 - 1$$