



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Consolidated Main Financial Indicators of Albanian Banking System
Second Quarter 2008

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	59,221,125,966	7.32%	40,323,231,345	11.75%	9,810,841,835	3.69%	1,036,292,658	0.84%	53,149,544,293	7.70%	45,808,970,000	6.98%	6,071,581,673	9.28%
IFRS 2	American Bank of Albania	112,790,418,585	13.94%	40,284,214,181	11.73%	46,157,571,764	17.38%	20,623,825,242	16.75%	103,790,071,003	15.04%	97,661,765,217	14.89%	9,000,347,583	13.76%
3	Banka Kombëtare Tregtare	102,406,414,972	12.66%	30,124,796,135	8.78%	40,074,410,491	15.09%	18,809,080,721	15.27%	96,894,958,413	14.04%	94,543,440,440	14.42%	5,511,456,559	8.42%
IFRS 4	Banka Popullore	35,208,493,063	4.35%	11,504,091,702	3.35%	16,610,913,582	6.26%	2,000,512,978	1.62%	32,370,246,689	4.69%	28,229,512,428	4.30%	2,838,246,374	4.34%
5	Credins Bank	38,436,554,290	4.75%	20,309,465,095	5.92%	6,024,128,890	2.27%	8,864,013,605	7.20%	35,888,540,756	5.20%	33,893,649,015	5.17%	2,548,013,534	3.89%
6	Credit Bank of Albania	1,900,085,645	0.23%	432,722,706	0.13%	156,273,515	0.06%	1,000,032,631	0.81%	809,102,402	0.12%	740,555,925	0.11%	1,090,983,243	1.67%
7	Emporiki Bank – Albania	22,917,507,929	2.83%	20,506,192,137	5.97%	590,750,875	0.22%	106,060,443	0.09%	21,002,611,960	3.04%	9,670,194,877	1.47%	1,914,895,969	2.93%
8	First Investment Bank – Albania	3,098,484,100	0.38%	858,680,617	0.25%	163,385,293	0.06%	1,493,149,418	1.21%	2,064,557,822	0.30%	1,748,370,858	0.27%	1,033,926,278	1.58%
9	International Commercial Bank	5,556,998,000	0.69%	1,561,149,650	0.45%	1,622,359,300	0.61%	1,455,162,080	1.18%	4,476,981,710	0.65%	4,205,048,000	0.64%	1,080,016,290	1.65%
10	Italian Development Bank	3,493,190,984	0.43%	2,241,235,835	0.65%	19,193,032	0.01%	587,346,382	0.48%	2,463,458,360	0.36%	2,381,205,214	0.36%	1,029,732,624	1.57%
11	National Bank of Greece – Albania	50,161,920,988	6.20%	32,808,431,789	9.56%	2,485,186,894	0.94%	11,991,885,913	9.74%	46,777,777,286	6.78%	16,034,974,841	2.44%	3,384,143,702	5.17%
12	ProCredit Bank	32,472,141,426	4.01%	15,806,287,365	4.60%	657,634,737	0.25%	6,193,205,692	5.03%	29,280,122,180	4.24%	27,011,090,841	4.12%	3,192,019,246	4.88%
IFRS 13	Raiffeisen Bank – Albania	246,458,017,970	30.47%	67,913,952,210	19.78%	129,918,662,487	48.92%	45,611,107,558	37.04%	229,240,645,479	33.21%	227,498,666,332	34.69%	17,217,372,490	26.32%
14	Tirana Bank	81,043,481,000	10.02%	51,469,720,000	14.99%	10,076,354,000	3.79%	1,439,905,000	1.17%	73,408,704,000	10.63%	55,801,937,000	8.51%	7,634,777,000	11.67%
15	Union Bank	8,811,912,035	1.09%	5,183,072,864	1.51%	1,115,295,773	0.42%	393,952,000	0.32%	7,929,545,527	1.15%	6,934,475,230	1.06%	882,366,508	1.35%
16	United Bank of Albania	4,895,284,071	0.61%	1,970,955,995	0.57%	78,332,341	0.03%	1,540,741,384	1.25%	3,897,954,593	0.56%	3,702,754,398	0.56%	997,329,478	1.52%
TOTAL		808,872,031,024	100%	343,298,199,626	100%	265,561,294,810	100%	123,146,273,705	100%	690,295,278,179	100%	655,866,610,617	100%	65,427,208,552	100%

\$ - Loans as SRU (net for 3,4,5th classes)

\$\$ - The borrow line with NBG Athens is not included in this balance.

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	316,332,734		812,323,834	2.14%	#N/A	249	25	
IFRS 2	American Bank of Albania	496,414,127		1,180,982,160	1.77%	#N/A	503	34	
3	Banka Kombëtare Tregtare	293,442,019		627,451,656	1.15%	#N/A	595	43	
IFRS 4	Banka Popullore	(73,815,942)		(141,009,642)	-0.84%	#N/A	410	35	
5	Credins Bank	197,495,538		341,615,417	2.06%	#N/A	340	28	
6	Credit Bank of Albania	(6,617,960)		2,653,063	-1.40%	#N/A	35	2	
7	Emporiki Bank – Albania	3,843,412		(244,303,079)	0.07%	#N/A	196	17	
8	First Investment Bank – Albania	8,732,861.7		(328,680)	1.13%	#N/A	97	7	
9	International Commercial Bank	13,997,354		30,044,268	1.01%	#N/A	59	6	
10	Italian Development Bank	(1,936,965)		(14,849,009)	-0.22%	#N/A	44	5	
11	National Bank of Greece – Albania	32,164,397		(117,637,861)	0.26%	#N/A	303	26	
12	ProCredit Bank	140,047,475		233,068,590	1.73%	#N/A	723	32	
IFRS 13	Raiffeisen Bank – Albania	1,105,433,287		2,524,139,302	1.80%	#N/A	1,412	98	
14	Tirana Bank	259,771,000		539,007,000	1.29%	#N/A	485	44	
15	Union Bank	(39,689,491)		(81,647,547)	-1.81%	#N/A	190	24	
16	United Bank of Albania	(8,034,192)		(6,673,292)	-0.66%	#N/A	69	5	
TOTAL		2,737,579,654		5,684,836,180			5,710	431	

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.

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

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