

**Consolidated Main Financial Indicators of Albanian Banking System**  
**First 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	49,263,332,012	6.40%	32,970,430,748	10.63%	8,481,932,117	3.14%	1,324,159,981	1.08%	43,463,057,692	6.54%	38,950,566,023	6.13%	5,800,274,320	9.43%
2	American Bank of Albania	110,865,706,358	14.40%	41,112,855,769	13.26%	44,747,517,430	16.55%	20,720,754,915	16.93%	103,079,974,055	15.50%	96,878,365,234	15.24%	7,785,732,303	12.66%
3	Banka Kombëtare Tregtare	100,524,162,940	13.05%	29,171,833,746	9.41%	40,261,920,118	14.89%	18,332,699,710	14.98%	95,223,135,669	14.32%	93,444,482,242	14.70%	5,301,027,271	8.62%
4	Banka Popullore	36,092,447,000	4.69%	11,324,488,000	3.65%	16,763,927,000	6.20%	3,175,712,000	2.60%	32,692,363,000	4.92%	31,481,386,000	4.95%	3,400,084,000	5.53%
5	Credins Bank	37,599,055,762	4.88%	17,118,309,251	5.52%	7,435,241,588	2.75%	6,313,107,523	5.16%	35,224,721,765	5.30%	33,408,890,206	5.26%	2,374,333,997	3.86%
6	Credit Bank of Albania	1,984,623,904	0.26%	434,954,612	0.14%	150,006,336	0.06%	1,022,858,431	0.84%	873,453,151	0.13%	807,641,095	0.13%	1,111,170,753	1.81%
7	Emporiki Bank – Albania	21,187,789,678	2.75%	18,331,483,883	5.91%	1,118,411,243	0.41%	119,751,822	0.10%	19,248,574,428	2.89%	8,269,490,336	1.30%	1,939,215,250	3.15%
8	First Investment Bank– Albania	2,473,568,683	0.32%	625,027,447	0.20%	191,420,025	0.07%	1,063,028,301	0.87%	1,434,392,216	0.22%	1,217,945,478	0.19%	1,039,176,467	1.69%
9	International Commercial Bank	5,281,215,100	0.69%	1,450,534,600	0.47%	1,299,338,000	0.48%	2,154,143,400	1.76%	4,201,580,200	0.63%	4,039,886,100	0.64%	1,079,634,900	1.76%
10	Italian Development Bank	3,222,685,785	0.42%	2,072,159,650	0.67%	9,665,071	0.00%	521,205,118	0.43%	2,174,341,296	0.33%	2,067,735,513	0.33%	1,048,344,489	1.70%
11	National Bank of Greece – Albania	45,564,335,008	5.92%	27,631,636,625	8.91%	2,849,892,695	1.05%	12,285,387,150	10.04%	42,166,787,821	6.34%	15,282,992,679	2.40%	3,397,547,186	5.52%
12	ProCredit Bank	31,735,538,191	4.12%	14,448,145,149	4.66%	708,781,004	0.26%	6,299,324,908	5.15%	29,323,186,739	4.41%	26,671,711,388	4.20%	2,412,351,453	3.92%
13	Raiffeisen Bank – Albania	237,106,752,321	30.79%	63,555,704,327	20.49%	126,656,845,339	46.85%	43,644,397,089	35.66%	221,683,286,540	33.33%	218,254,189,392	34.33%	15,423,465,781	25.08%
14	Tirana Bank	74,033,964,000	9.61%	44,640,831,000	14.39%	18,622,931,000	6.89%	2,019,099,000	1.65%	66,601,291,000	10.01%	54,761,898,000	8.61%	7,432,673,000	12.09%
15	Union Bank	8,159,756,705	1.06%	3,439,882,327	1.11%	966,674,413	0.36%	1,671,358,500	1.37%	7,219,550,706	1.09%	6,447,131,629	1.01%	940,205,999	1.53%
16	United Bank of Albania	4,927,843,409	0.64%	1,807,218,598	0.58%	78,749,924	0.03%	1,710,350,584	1.40%	3,916,320,108	0.59%	3,730,555,130	0.59%	1,011,523,301	1.64%
<b>TOTAL</b>		<b>770,022,776,856</b>	<b>100%</b>	<b>310,135,495,733</b>	<b>100%</b>	<b>270,343,253,302</b>	<b>100%</b>	<b>122,377,338,432</b>	<b>100%</b>	<b>665,062,958,694</b>	<b>100%</b>	<b>635,714,866,445</b>	<b>100%</b>	<b>61,496,760,470</b>	<b>100%</b>

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	495,991,082		495,991,082		4.04%	37.38%	205	20
2	American Bank of Albania	447,555,325		447,555,325		1.62%	24.47%	496	34
3	Banka Kombëtare Tregtare	334,009,637		334,009,637		1.33%	21.79%	555	39
4	Banka Popullore	109,679,000		109,679,000		1.22%	13.65%	384	33
5	Credins Bank	144,119,879		144,119,879		1.54%	28.61%	301	27
6	Credit Bank of Albania	7,048,572		7,048,572		1.42%	2.48%	35	2
7	Emporiki Bank – Albania	(248,146,491)		(248,146,491)		-4.70%	-45.77%	182	17
8	First Investment Bank– Albania	(9,061,541.7)		(9,061,542)		-1.47%	-3.54%	94	7
9	International Commercial Bank	16,046,910		16,046,910		1.22%	5.92%	56	5
10	Italian Development Bank	(12,912,044)		(12,912,044)		-1.61%	-5.21%	43	5
11	National Bank of Greece – Albania	(149,802,258.3)		(149,802,258.3)		-1.32%	-22.81%	276	25
12	ProCredit Bank	93,021,115		93,021,115		1.18%	16.10%	663	27
13	Raiffeisen Bank – Albania	1,148,303,246		1,148,303,246		1.94%	31.49%	1,402	98
14	Tirana Bank	259,771,000		259,771,000		1.41%	14.58%	467	42
15	Union Bank	(41,958,056)		(41,958,056)		-2.06%	-17.27%	179	22
16	United Bank of Albania	1,360,900		1,360,900		0.11%	0.51%	69	5
<b>TOTAL</b>		<b>2,595,026,276</b>		<b>2,595,026,276</b>				<b>5,407</b>	<b>408</b>

\* Alphabetically listed in English.

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

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

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

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