

**Main Financial Indicators of Albanian Banking System**  
**Fourth 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	156,301,760,883		57,308,770,441		58,807,512,297		18,981,405,923		143,960,096,753		136,203,758,127		12,341,664,130	
3	Credins Bank	70,989,148,143		40,229,259,840		8,373,818,354		676,867,519		65,581,029,459		62,113,107,646		5,408,118,684	
4	Credit Bank of Albania														
5	Emporiki Bank – Albania	34,194,201,896		24,728,673,287		1,102,290,119		351,832,008		34,194,201,896		12,857,856,506		4,160,788,702	
6	First Investment Bank– Albania	7,742,988,552		3,125,922,467		1,781,714,034		1,755,470,378		6,650,656,150		6,173,646,240		1,092,332,401	
7	International Commercial Bank	7,134,700,000		2,189,207,000		3,206,827,000		516,358,000		5,678,634,000		5,036,550,000		1,456,066,000	
8	Intesa SanPaolo Bank Albania	125,724,682,486		48,883,302,419		52,309,348,612		18,645,220,778		113,012,177,760		104,604,212,423		12,712,504,726	
9	National Bank of Greece – Albania	40,242,585,000		34,761,433,000		2,830,162,000		3,360,047,352		33,730,215,000		29,352,747,000		6,512,370,000	
10	ProCredit Bank	41,025,375,335		23,354,392,735		7,263,054,432		3,614,333,706		36,922,914,585		33,564,029,110		4,102,460,749	
11	Raiffeisen Bank – Albania	276,531,210,880		106,892,753,963		134,140,892,631		38,390,023,224		249,098,064,332		236,531,117,309		27,433,146,548	
12	Societe Generale Albania	46,672,689,061		20,909,449,865		16,837,693,250		809,041,748		46,672,689,061		39,523,851,333		5,205,540,994	
13	Tirana Bank	90,936,702,975		62,863,575,051		18,592,929,856		1,255,481,000		77,738,043,184		68,569,551,940		13,198,659,792	
14	Union Bank	21,369,827,694		10,522,472,192		3,702,431,831		2,315,534,000		19,559,343,613		16,857,230,702		1,983,730,802	
15	United Bank of Albania														
16	Veneto Banka	8,731,878,127		5,875,827,877		105,111,153		1,672,780,721		8,731,878,127		6,365,008,365		1,553,301,713	
<b>TOTAL</b>		<b>927,597,751,031</b>	<b>-</b>	<b>441,645,040,136</b>	<b>-</b>	<b>309,053,785,570</b>	<b>-</b>	<b>92,344,396,356</b>	<b>-</b>	<b>841,529,943,921</b>	<b>-</b>	<b>757,752,666,701</b>	<b>-</b>	<b>97,160,685,241</b>	<b>-</b>

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	684,277,981		2,600,308,751		1.76%	23.60%	922	72
3	Credins Bank	421,640,745		688,667,936		2.38%	20.41%	516	41
4	Credit Bank of Albania								
5	Emporiki Bank – Albania	175,916,346		83,189,323		2.06%	17.66%	238	20
6	First Investment Bank– Albania	(62,130,564)		(194,781,233)		-3.22%	-9.68%	106	9
7	International Commercial Bank	42,255,731		121,747,000		2.38%	12.00%	77	8
8	Intesa SanPaolo Bank Albania	331,400,552		1,915,523,768		1.06%	10.69%	498	32
9	National Bank of Greece – Albania	(4,980,000)		148,861,000		-0.05%	-0.31%	305	30
10	ProCredit Bank	233,357,432		104,355,056		2.28%	24.16%	705	40
11	Raiffeisen Bank – Albania	626,940,178		5,275,488,352		0.91%	9.36%	1,374	103
12	Societe Generale Albania	45,489,055		(131,744,300)		0.39%	3.53%	360	41
13	Tirana Bank	434,381,618		1,499,224,196		1.92%	13.62%	478	56
14	Union Bank	66,916,920		102,624,364		1.26%	13.96%	257	30
15	United Bank of Albania								
16	Veneto Banka	(14,015,468)		(115,367,997)		-0.64%	-3.58%	70	8
<b>TOTAL</b>		<b>2,981,450,527</b>	<b>-</b>	<b>12,098,096,217</b>				<b>5,906</b>	<b>490</b>

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

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

NOTE All reportings are based on IFRS.

\* Alphabetically listed in English.

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