

**Consolidated Main Financial Indicators of Albanian Banking System  
First 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	65,680,403,069		45,680,001,886		7,213,967,600		8,128,258,320		65,680,403,069		53,557,537,596		7,357,187,986	
2	Banka Kombëtare Tregtare	134,176,400,163		49,435,096,586		51,499,011,272		16,550,602,567		123,743,505,660		116,785,871,804		10,432,894,503	
3	Banka Popullore	39,038,440,225		18,243,394,835		14,308,430,648		1,697,628,841		39,038,440,225		33,253,162,420		4,271,597,440	
4	Credins Bank	55,733,488,514		31,961,743,810		4,477,048,496		8,410,377,563		50,375,624,175		48,914,998,884		3,949,222,949	
5	Credit Bank of Albania	1,843,170,609		275,428,750		114,000,000		1,186,484,841		1,843,170,609		421,627,276		1,300,399,234	
6	Emporiki Bank – Albania	30,049,659,326		27,199,423,776		753,938,175		998,384,776		30,049,659,326		11,102,918,249		3,932,306,151	
7	First Investment Bank – Albania	6,922,055,637		1,598,501,788		976,769,169		3,433,695,179		5,744,902,017		5,721,641,006		1,177,153,620	
8	International Commercial Bank														
9	Intesa Sanpaolo Bank – Albania	119,881,440,628		50,194,270,584		51,449,363,447		12,091,331,091		108,406,912,343		98,416,489,791		11,474,528,286	
10	National Bank of Greece – Albania	35,794,215,000		36,895,761,000		2,300,033,000		-		29,352,009,000		24,731,538,000		6,442,206,000	
11	ProCredit Bank														
12	Raiffeisen Bank – Albania	260,657,214,956		95,879,513,342		132,930,641,880		34,522,969,390		234,731,778,367		233,199,863,164		25,925,436,589	
13	Tirana Bank	85,581,426,852		60,486,799,231		17,508,865,569		122,576,000		73,565,309,996		57,313,459,162		12,016,116,855	
14	Union Bank	17,555,998,384		10,444,943,384		2,812,935,584		721,345,000		15,651,283,182		14,196,856,404		1,903,665,957	
15	United Bank of Albania	5,079,535,681		2,115,987,814				968,241,081		3,998,603,948		3,695,116,012		1,142,614,640	
16	Veneto Banka	6,184,055,370		4,124,596,323		96,940,694		1,171,588,463		6,184,055,370		4,319,695,795		1,657,199,006	
<b>TOTAL</b>		<b>864,177,504,414</b>		<b>434,535,463,108</b>		<b>286,441,945,535</b>		<b>90,003,483,113</b>		<b>788,365,657,286</b>		<b>705,630,775,561</b>		<b>92,982,529,216</b>	

No.	BANKS*	PROFIT & PERFORMANCE				ROA		ROE ***		MISCELLANEOUS	
		Net profit (in LEK)				(quart., p.a.)		(quart., p.a.)		No. of Employees	No. of Outlets
		Quarterly	in %	Cumulative	in %	%	%	%	%		
1	Alpha Bank – Albania	164,805,382		164,805,382		1.01%		8.74%		369	47
2	Banka Kombëtare Tregtare	627,469,428		627,469,428		1.88%		26.59%		852	69
3	Banka Popullore	(120,504,741)		(120,504,741)		-1.24%		-10.79%		364	41
4	Credins Bank	212,989,158		212,989,158		1.53%		22.82%		456	
5	Credit Bank of Albania	69,642,877		69,642,877		15.16%		22.63%		30	2
6	Emporiki Bank – Albania	(143,570,042)		(143,570,042)		-1.92%		-14.02%		249	23
7	First Investment Bank – Albania	(40,547,208)		(40,547,208)		-2.35%		-13.32%		103	9
8	International Commercial Bank										
9	Intesa Sanpaolo Bank – Albania	445,975,362		445,975,362		1.49%		16.20%		500	36
10	National Bank of Greece – Albania	176,675,000		176,675,000		1.98%		11.20%		315	30
11	ProCredit Bank							0.00%			
12	Raiffeisen Bank – Albania	1,556,605,557		1,556,605,557		2.40%		25.55%		1,365	102
13	Tirana Bank	330,623,417		330,623,417		1.55%		11.32%		450	49
14	Union Bank	21,963,693		21,963,693		0.50%		4.68%		236	31
15	United Bank of Albania	(61,682,906)		(61,682,906)		-4.87%		-21.91%		68	6
16	Veneto Banka	49,963,574		49,963,574		3.24%		3.05%		68	8
<b>TOTAL</b>		<b>3,290,408,552</b>		<b>3,290,408,552</b>						<b>5,425</b>	<b>453</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.