

Consolidated Main Financial Indicators of Albanian Banking System
Third 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	67,229,048,882		44,308,018,492		7,034,963,079		6,275,322,000		67,229,048,882		58,747,177,677		8,012,659,888	
2	Banka Kombëtare Tregtare	150,601,012,908		56,362,642,228		56,752,570,879		19,355,508,821		139,057,730,990		131,542,560,296		11,543,281,918	
3	Credins Bank	65,373,597,798		34,337,579,508		6,602,990,783		13,057,494,508		59,966,914,926		57,128,546,323		4,427,933,689	
4	Credit Bank of Albania	1,741,656,589		255,786,495		100,000,000		1,141,261,106		1,741,656,589		376,247,901		1,245,677,755	
5	Emporiki Bank – Albania	30,889,449,194		25,125,875,256		924,930,811		250,033,562		30,889,449,194		12,132,474,846		3,982,640,720	
6	First Investment Bank– Albania	7,047,063,063		2,423,958,875		1,328,706,153		2,289,993,439		5,892,280,478		5,783,444,201		1,113,178,734	
7	International Commercial Bank	7,042,600,607		2,356,827,226		3,263,188,716		380,844,039		5,639,567,965		4,737,157,881		1,403,032,643	
8	Intesasanpaolo Bank Albania	127,400,895,409		49,622,590,819		51,044,945,675		20,338,103,830		114,991,981,121		104,135,351,945		12,408,914,288	
9	National Bank of Greece – Albania	39,749,250,000		35,420,751,000		2,634,201,000		4,061,772,000		33,395,694,000		28,178,292,000		6,353,556,000	
10	ProCredit Bank	41,610,449,880		21,708,241,044		7,750,356,245		4,997,594,660		37,752,126,347		34,560,958,043		3,858,323,534	
11	Raiffeisen Bank – Albania	273,062,514,894		101,730,346,327		136,777,598,763		37,467,744,514		246,255,802,435		244,516,067,695		26,806,712,459	
12	Societe Generale Albania	45,264,676,356		19,308,654,457		15,113,349,285				45,264,676,356		37,709,030,183		5,143,202,407	
13	Tirana Bank	85,808,007,555		60,634,617,212		17,026,916,256		47,407,100		73,061,027,509		66,897,556,095		12,746,980,046	
14	Union Bank	19,741,981,384		10,362,775,781		2,955,818,532		1,114,141,800		17,824,123,259		15,764,101,004		1,916,813,882	
15	United Bank of Albania														
16	Veneto Banka	8,209,459,692		5,624,144,152		104,254,384		1,425,602,044		8,209,459,692		5,780,506,576		1,567,316,194	
TOTAL		970,771,664,211	-	469,582,808,873	-	309,414,790,563	-	112,202,823,423	-	887,171,539,742	-	807,989,472,665	-	102,530,224,155	-

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	47,917,588		196,243,484		0.29%	4.81%	376	47
2	Banka Kombëtare Tregtare	608,267,704		1,916,030,770		1.62%	21.47%	885	67
3	Credins Bank	119,382,241		267,026,910		0.73%	11.31%	501	54
4	Credit Bank of Albania	(133,353,722)		14,921,398		-30.71%	-38.68%	32	2
5	Emporiki Bank – Albania	219,659,441		(92,727,023)		2.85%	23.35%	248	20
6	First Investment Bank– Albania	(550,709)		(132,650,669)		-0.03%	-0.20%	108	9
7	International Commercial Bank	(27,155,631)		79,491,269		-1.55%	-7.59%	79	8
8	Intesasanpaolo Bank Albania	645,642,783		1,584,123,216		2.03%	21.98%	505	32
9	National Bank of Greece – Albania	(21,511,000)		153,841,000		-0.22%	-1.33%	312	30
10	ProCredit Bank	73,536,008		(129,002,376)		0.71%	7.76%	735	43
11	Raiffeisen Bank – Albania	1,017,135,929		4,648,548,174		1.49%	15.78%	1,359	102
12	Societe Generale Albania	102,790,000		(177,233,355)		0.91%	8.15%	365	41
13	Tirana Bank	452,001,057		1,064,842,578		2.11%	14.70%	472	55
14	Union Bank	(61,532,579)		35,707,444		-1.25%	-12.44%	253	31
15	United Bank of Albania							70	5
16	Veneto Banka	14,231,439		(101,352,528)		0.70%	3.67%	69	8
TOTAL		3,056,460,549	-	9,327,810,291				6,369	554

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

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

NOTE All reportings are based on IFRS.

* Alphabetically listed in English.

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