

**Consolidated Main Financial Indicators of Albanian Banking System
Fourth Quarter 2006**

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	36,918,042,000		20,219,583,000		7,598,154,000		4,890,989		32,649,388,000		29,199,133,000		4,268,654,000	
2	American Bank of Albania	80,369,135,961		25,156,421,882		33,643,959,302		18,311,853,374		75,836,595,224		54,993,982,219		4,532,540,738	
3	Credins Bank	27,535,764,743		10,918,459,000		5,570,455,026		7,431,413,326		26,094,327,201		23,583,386,109		1,441,437,542	
4	Credit Bank of Albania	1,601,316,000		186,653,000		129,626,000		1,084,412,000		744,040,000		715,047,000		857,276,000	
5	Emporiki Bank – Albania														
6	First Investment Bank– Albania	2,205,853,072		210,847,606		201,907,006		1,444,109,345		1,270,149,872		1,037,747,841		935,702,362	
7	International Commercial Bank	3,713,076,000		1,149,369,000		802,547,000		1,065,801,000		2,790,656,000		2,766,440,000		922,420,000	
8	Italian-Albanian Bank	22,358,841,030		5,677,423,110		6,488,673,370		7,072,095,020		20,708,623,655		18,749,188,790		1,650,217,375	
9	Italian Development Bank	2,157,323,891		1,087,899,686		38,097,533		715,940,174		1,358,572,390		1,024,828,004		798,751,501	
10	National Bank of Greece – Albania	17,649,381,792		12,649,471,053		2,040,436,658		1,325,539,102		15,915,981,277		15,569,907,150		1,733,400,515	
11	National Commercial Bank	81,342,157,986		21,703,897,157		34,707,440,090		13,237,392,583		77,140,186,629		75,170,727,885		4,201,971,358	
12	Popular Bank	28,510,911,516		9,134,165,240		12,320,471,343		3,123,948,924		26,962,925,432		26,040,005,191		1,547,986,084	
13	ProCredit Bank	27,716,426,546		11,343,490,774		373,556,243		4,919,725,906		25,597,821,320		25,597,821,320		2,118,605,227	
14	Raiffeisen Bank – Albania	221,073,378,168		37,390,443,762		134,207,433,209		48,438,168,953		210,580,614,560		208,941,178,468		10,492,763,608	
15	Tirana Bank	49,666,203,000		26,213,799,000		15,908,969,000				46,240,453,000		42,496,709,000		3,425,750,000	
16	Union Bank														
17	United Bank of Albania	4,671,805,740		1,872,023,066		94,065,447		1,332,860,838		3,416,537,536		3,308,562,702		1,232,348,255	
TOTAL														40,159,824,564	0%

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	164,809,340		902,342,000		1.79%		1.59%	106	10
2	American Bank of Albania	256,287,086		947,014,595					366	21
3	Credins Bank	108,046,193		228,694,807		0.96%		20.02%	170	15
4	Credit Bank of Albania			(9,831,000)					35	3
5	Emporiki Bank – Albania								104	7
6	First Investment Bank– Albania	(42,112,165)		(71,766,320)					48	3
7	International Commercial Bank	43,875,420		15,733,000		0.05%		0.07%	55	5
8	Italian-Albanian Bank	49,832,282		(423,092,415)		0.89%		1.07%	89	6
9	Italian Development Bank	(27,430,043)		(164,938,938)					27	2
10	National Bank of Greece – Albania	103,061,611		224,064,893		2.34%		23.86%	154	10
11	National Commercial Bank	313,090,473		1,067,762,876					439	32
12	Popular Bank	3,949,255		61,264,640		0.27%		4.12%	284	29
13	ProCredit Bank	129,721,328		390,804,591		1.88%		26.95%	567	22
14	Raiffeisen Bank – Albania	934,003,668		3,593,209,236		1.69%		47.41%	1,263	83
15	Tirana Bank	146,240,000		621,257,000		1.46%		22.83%	377	36
16	Union Bank								122	4
17	United Bank of Albania	(5,074,805)		22,919,949					57	4
TOTAL									4,263	292

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.

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

$$ROE = (\text{Ending Equity Balance} / \text{Opening Equity Balance})^4 - 1$$