

Consolidated Main Financial Indicators of Albanian Banking System
Third Quarter 2009

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	119,208,453,818		41,192,884,392		38,373,328,645		23,621,182,798		110,835,341,776		104,270,800,280		8,373,112,042	
3	Banka Popullore	39,508,709,169		18,200,291,028		14,574,226,536		1,753,152,827		39,508,709,169		30,669,161,086		3,197,908,657	
4	Credins Bank	48,068,032,199		27,978,777,149		3,702,551,363		7,294,157,609		42,916,622,605		41,839,375,977		3,788,779,339	
5	Credit Bank of Albania														
6	Emporiki Bank – Albania	28,138,494,978		26,496,399,236		419,085,195		200,023,726		28,138,494,978		10,244,774,920		3,935,638,961	
7	First Investment Bank– Albania	5,007,622,112		1,505,769,746		316,577,145		2,946,283,829		4,340,473,037		3,500,689,911		1,196,520,880	
8	Intesasanpaolo Bank Albania	115,459,963,340		49,102,559,544		46,737,584,154		13,174,896,704		105,112,943,834		97,417,775,349		10,347,019,507	
9	International Commercial Bank														
10	Italian Development Bank														
11	National Bank of Greece – Albania	43,235,359,000		37,034,269,000		2,254,941,000				37,154,926,000		21,493,465,000		6,080,433,000	
12	ProCredit Bank	37,531,241,203		19,139,662,342		5,581,331,577		5,168,413,245		34,532,857,364		31,461,527,258		2,998,383,839	
13	Raiffeisen Bank – Albania	254,054,887,676		92,297,705,702		138,430,168,158		24,299,900,697		231,769,391,831		229,923,091,780		22,285,495,844	
14	Tirana Bank	81,527,700,263		56,549,761,579		17,352,909,842		154,686,500		70,354,834,461		54,955,456,128		11,172,865,803	
15	Union Bank	14,679,954,337		8,387,435,929		1,518,507,250		1,130,143,000		12,832,735,768		11,431,222,349		1,907,568,385	
16	United Bank of Albania														
TOTAL		786,420,418,096	0%	377,885,515,648	100%	269,261,210,865	100%	79,742,840,936	100%	717,497,330,825	100%	637,207,340,038	100%	75,283,726,256	100%

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								
2	Banka Kombëtare Tregtare	238,935,126		828,567,537		0.80%	11.54%	850	68
3	Banka Popullore	(47,765,399)		(222,918,399)		-0.48%	-5.97%	525	43
4	Credins Bank	122,527,135		599,424,167		1.02%	25.87%	346	32
5	Credit Bank of Albania								
6	Emporiki Bank – Albania	(18,527,585)		(357,086,321)		-0.26%	-2.05%	229	23
7	First Investment Bank– Albania	3,572,976		8,698,769		0.29%	1.20%	101	9
8	Intesasanpaolo Bank Albania	505,560,146		1,256,521,896		1.76%	20.16%	514	39
9	International Commercial Bank								
10	Italian Development Bank								
11	National Bank of Greece – Albania	62,767,000		(256,228,000)		0.58%	8.26%	329	30
12	ProCredit Bank	64,224,431		152,042,741		0.69%	17.14%	881	41
13	Raiffeisen Bank – Albania	535,281,652		2,545,184,772		0.85%	19.22%	1,385	102
14	Tirana Bank	261,060,741		584,021,056		1.28%	9.56%	494	45
15	Union Bank	46,712,587		143,593,644		1.28%	11.41%	232	30
16	United Bank of Albania								
TOTAL		1,563,867,373		5,097,816,472				5,886	462

NOTE: All reportings are based on IFRS.

* Alphabetically listed in English.

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

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

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