

**Consolidated Main Financial Indicators of Albanian Banking System  
Third Quarter 2007**

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	48,311,209,883	6.91%	26,822,648,676	10.44%	10,427,532,555	4.17%	4,892,802,452	4.06%	43,235,853,292	7.18%	40,023,915,964	6.64%	5,075,356,591	9.55%
2	American Bank of Albania	76,619,301,845	10.96%	30,330,141,207	11.81%	33,271,188,229	13.31%	10,651,009,608	8.83%	71,511,508,797	11.87%	66,145,958,295	10.98%	5,107,793,049	9.61%
3	Credins Bank	31,891,923,408	4.56%	13,818,311,618	5.38%	6,691,879,023	2.68%	5,507,017,593	4.57%	30,206,107,926	5.01%	28,635,984,051	4.75%	1,685,815,481	3.17%
4	Credit Bank of Albania	2,170,488,000	0.31%	556,702,000	0.22%	131,433,000	0.05%	1,321,958,000	1.10%	1,209,135,000	0.20%	461,045,000	0.08%	961,353,000	1.81%
5	Emporiki Bank – Albania	16,916,174,677	2.42%	13,357,044,983	5.20%	1,597,792,593	0.64%	344,261,326	0.29%	15,468,770,587	2.57%	7,464,735,512	1.24%	1,447,404,089	2.72%
6	First Investment Bank– Albania	2,362,241,609	0.34%	415,602,758	0.16%	87,692,471	0.04%	1,102,295,805	0.91%	1,354,138,413	0.22%	922,584,838	0.15%	1,008,103,196	1.90%
7	International Commercial Bank	4,675,835,000	0.67%	1,397,181,000	0.54%	943,495,000	0.38%	1,572,116	0.00%	3,742,987,000	0.62%	3,576,419,000	0.59%	932,848,000	1.75%
8	Italian-Albanian Bank	26,411,005,456	3.78%	8,291,866,270	3.23%	6,995,434,180	2.80%	10,517,560,430	8.72%	24,528,893,446	4.07%	22,782,699,600	3.78%	1,882,112,010	3.54%
9	Italian Development Bank	2,980,962,865	0.43%	2,086,460,636	0.81%	29,166,297	0.01%	410,310,418	0.34%	2,047,284,030	0.34%	1,885,796,664	0.31%	933,678,835	1.76%
10	National Bank of Greece – Albania	26,497,837,988	3.79%	19,783,428,598	7.70%	1,386,985,106	0.55%	1,305,033,095	1.08%	24,717,481,150	4.10%	22,403,333,671	3.72%	1,780,356,838	3.35%
11	National Commercial Bank	93,371,746,975	13.36%	25,832,818,728	10.06%	36,343,862,857	14.54%	18,700,427,891	15.51%	88,393,892,781	14.67%	85,693,403,776	14.23%	4,977,854,195	9.36%
12	Popular Bank	36,379,744,297	5.20%	8,247,163,984	3.21%	10,161,586,717	4.07%	7,021,129,618	5.82%	33,364,208,255	5.54%	28,348,066,596	4.71%	3,015,536,042	5.67%
13	ProCredit Bank	29,892,948,656	4.28%	13,387,079,182	5.21%	658,140,501	0.26%	6,149,423,484	5.10%	27,404,939,403	4.55%	25,642,573,608	4.26%	2,488,009,253	4.68%
14	Raiffeisen Bank – Albania	227,494,786,512	32.55%	51,107,923,014	19.90%	124,575,425,677	49.85%	47,970,638,647	39.79%	213,886,437,493	35.50%	210,523,862,988	34.95%	13,608,349,019	25.60%
15	Tirana Bank	61,630,186,000	8.82%	37,941,998,000	14.77%	16,020,189,000	6.41%	117,650,000	0.10%	55,449,754,000	9.20%	49,331,351,000	8.19%	6,180,432,000	11.63%
16	Union Bank	6,168,220,636	0.88%	1,615,721,401	0.63%	512,795,805	0.21%	2,652,374,000	2.20%	5,258,715,894	0.87%	4,669,045,361	0.78%	909,504,742	1.71%
17	United Bank of Albania	5,219,822,288	0.75%	1,856,536,599	0.72%	86,843,771	0.03%	1,896,896,386	1.57%	4,018,323,253	0.67%	3,847,256,871	0.64%	1,164,465,886	2.19%
<b>TOTAL</b>		<b>698,994,436,095</b>	<b>100%</b>	<b>256,848,628,654</b>	<b>100%</b>	<b>249,921,442,783</b>	<b>100%</b>	<b>120,562,360,870</b>	<b>100%</b>	<b>602,562,577,428</b>	<b>107%</b>	<b>602,358,032,796</b>	<b>100%</b>	<b>53,158,972,225</b>	<b>100%</b>

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	349,630,878		895,626,704		2.90%	29.56%	155	17
2	American Bank of Albania	264,092,375		750,442,689		1.38%	21.71%	389	24
3	Credins Bank	127,606,835		357,296,835		1.60%	32.18%	235	19
4	Credit Bank of Albania			15,210,000		0.00%	0.00%	35	1
5	Emporiki Bank – Albania	(62,018,614)		(16,646,985)		-1.47%	-16.51%	139	11
6	First Investment Bank– Albania	(4,961,894)		(85,446,624)		-0.84%	-4.85%	78	5
7	International Commercial Bank	17,296,000		81,577,000		1.48%	7.27%	56	5
8	Italian-Albanian Bank	127,929,420.0		344,424,620		1.94%	28.71%	91	5
9	Italian Development Bank	(8,024,156)		(13,453,674)		-1.08%	-3.43%	38	4
10	National Bank of Greece – Albania	95,341,119		109,975,477		1.44%	22.53%	221	18
11	National Commercial Bank	327,668,277		1,086,481,840		1.41%	27.70%	505	38
12	Popular Bank	18,082,607		77,150,688		0.85%	13.75%	335	33
13	ProCredit Bank	151,945,072		378,508,507		2.04%	26.10%	635	25
14	Raiffeisen Bank – Albania	1,128,870,728		3,128,386,895		1.99%	36.30%	1,348	94
15	Tirana Bank	323,673,000		731,901,000		2.11%	25.50%	417	38
16	Union Bank	(35,869,277)		(127,147,781)		-2.33%	-15.28%	149	19
17	United Bank of Albania	7,139,784		16,256,816		0.55%	2.41%	66	5
<b>TOTAL</b>		<b>2,828,402,153</b>		<b>7,730,511,008</b>				<b>1,892</b>	<b>361</b>

\* Alphabetically listed in English.

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

\*\*\* Foreign exchange differences are not considered.

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

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