

Consolidated Main Financial Indicators of Albanian Banking System
Fourth 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	52,673,573,800	7.09%	30,958,202,000	10.68%	12,666,637,400	4.95%	2,023,266,500	1.88%	47,362,178,800	7.42%	44,227,775,336	6.85%	5,311,395,000	9.29%
2	American Bank of Albania	78,859,608,981	10.62%	30,878,659,666	10.65%	35,493,630,103	13.86%	9,511,880,462	8.83%	73,480,664,662	11.51%	68,815,984,296	10.66%	5,378,944,319	9.41%
3	Credins Bank	35,769,311,117	4.82%	15,981,991,420	5.51%	6,429,492,600	2.51%	5,954,870,580	5.53%	33,970,252,584	5.32%	30,809,320,729	4.77%	1,799,058,533	3.15%
4	Credit Bank of Albania	1,991,017,084	0.27%	446,708,039	0.15%	153,031,957	0.06%	927,627,723	0.86%	821,371,135	0.13%	434,512,848	0.07%	1,169,645,949	2.05%
5	Emporiki Bank – Albania	20,926,366,826	2.82%	17,203,798,879	5.93%	1,137,526,841	0.44%	304,470,059	0.28%	18,776,647,418	2.94%	9,010,288,665	1.40%	2,149,719,408	3.76%
6	First Investment Bank– Albania	2,048,114,697	0.28%	537,277,369	0.19%		0.00%		0.00%	1,048,114,697	0.16%	998,284,384	0.15%	1,000,000,000	1.75%
7	International Commercial Bank	5,074,014,000	0.68%	1,374,815,000	0.47%	1,137,152,000	0.44%	1,605,994,000	1.49%	3,968,418,000	0.62%	3,935,960,000	0.61%	1,105,596,000	1.93%
8	Italian-Albanian Bank	27,536,640,697	3.71%	8,821,141,749	3.04%	8,289,961,750	3.24%	9,787,668,694	9.08%	25,620,423,224	4.01%	24,595,694,640	3.81%	1,916,217,473	3.35%
9	Italian Development Bank	3,029,775,965	0.41%	2,003,919,897	0.69%	19,400,885	0.01%	752,318,416	0.70%	2,107,267,350	0.33%	2,035,771,860	0.32%	922,508,615	1.61%
10	National Bank of Greece – Albania	31,069,093,443	4.18%	23,891,860,567	8.24%	1,600,529,822	0.62%	1,134,816,476	1.05%	29,362,779,107	4.60%	26,984,096,617	4.18%	1,706,314,336	2.99%
11	National Commercial Bank	99,541,633,931	13.40%	28,100,552,143	9.69%	37,953,617,297	14.82%	18,095,822,325	16.79%	94,368,943,878	14.79%	93,379,559,771	14.47%	5,172,690,053	9.05%
12	Popular Bank	36,867,437,884	4.96%	10,311,898,000	3.56%	10,242,854,668	4.00%	49,511,933	0.05%	33,731,560,175	5.29%	32,910,526,658	5.10%	3,135,877,709	5.49%
13	ProCredit Bank	30,046,324,095	4.05%	14,053,148,762	4.85%	656,489,664	0.26%	5,366,760,601	4.98%	27,743,606,277	4.35%	26,038,613,890	4.04%	2,302,717,817	4.03%
14	Raiffeisen Bank – Albania	237,175,780,908	31.94%	59,220,836,079	20.43%	122,917,786,186	47.99%	47,598,256,977	44.17%	222,279,034,474	34.83%	220,111,485,637	34.11%	14,896,746,434	26.07%
15	Tirana Bank	66,977,176,000	9.02%	41,697,712,000	14.38%	16,999,491,000	6.64%	466,766,000	0.43%	59,894,029,000	9.39%	51,135,058,000	7.92%	7,083,147,000	12.39%
16	Union Bank	7,851,646,708	1.06%	2,548,268,461	0.88%	356,201,051	0.14%	2,451,798,600	2.28%	6,890,576,969	1.08%	5,862,408,441	0.91%	961,069,740	1.68%
17	United Bank of Albania	5,237,952,820	0.71%	1,852,660,800	0.64%	84,117,777	0.03%	1,736,088,054	1.61%	4,099,413,672	0.64%	4,003,608,885	0.62%	1,138,539,148	1.99%
TOTAL		742,675,468,957	100%	289,883,450,831	100%	256,137,920,800	100%	107,767,917,399	100%	638,163,102,624	100%	645,288,950,659	100%	57,150,187,533	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	302,837,396		1,198,464,100		2.31%	24.03%	171	19
2	American Bank of Albania	285,133,692		1,035,576,381		1.45%	22.36%	400	27
3	Credins Bank	174,244,804		531,552,656		1.95%	42.11%	275	24
4	Credit Bank of Albania	3,911,989		19,122,837		0.79%	1.47%	35	2
5	Emporiki Bank – Albania	4,558,446		(12,088,539)		0.09%	1.02%	159	16
6	First Investment Bank– Albania	85,576,524		(129,900)		16.76%	35.61%	82	6
7	International Commercial Bank	17,001,000		98,578,000		1.34%	6.73%	56	5
8	Italian-Albanian Bank	72,921,352.8		417,345,973		1.06%	15.66%	91	5
9	Italian Development Bank	693,559		(12,760,115)		0.09%	0.30%	41	5
10	National Bank of Greece – Albania	(36,967,033)		73,008,444		-0.48%	-8.39%	262	24
11	National Commercial Bank	373,188,858		1,459,670,698		1.50%	30.53%	519	38
12	Popular Bank	(50,312,844)		26,837,844		-0.55%	-6.49%	360	34
13	ProCredit Bank	110,265,764		488,774,270		1.47%	18.85%	711	27
14	Raiffeisen Bank – Albania	1,314,397,415		4,442,784,310		2.22%	38.67%	1,373	96
15	Tirana Bank	231,585,000		963,486,000		1.39%	14.22%	438	38
16	Union Bank	(57,215,002)		(184,362,783)		-2.92%	-23.74%	166	21
17	United Bank of Albania	600,169		16,856,985		0.05%	0.21%	67	5
TOTAL		2,832,421,090	0%	10,562,717,162				5,206	392

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.

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

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