

Consolidated Main Financial Indicators of Albanian Banking System
Fourth Quarter 2008

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 %
IFRS 1	Alpha Bank – Albania	68,102,377,568	8.14%	44,604,997,727	11.34%	11,326,053,349	4.07%	46,087,184	0.05%	61,116,040,517	8.76%	56,249,547,614	8.52%	6,986,337,052	9.01%
2	Banka Kombëtare Tregtare	102,416,848,400	12.24%	33,942,739,530	8.63%	36,941,652,100	13.26%	17,110,915,257	19.48%	95,358,712,369	13.66%	92,125,704,858	13.95%	7,058,136,031	9.10%
IFRS 3	Banka Popullore	36,698,191,127	4.39%	13,203,380,706	3.36%	16,712,881,835	6.00%	2,032,445,703	2.31%	33,305,296,024	4.77%	29,844,591,637	4.52%	3,392,895,103	4.37%
4	Credins Bank	40,648,813,428	4.86%	24,932,838,403	6.34%	3,894,483,898	1.40%	4,063,793,227	4.63%	37,436,931,895	5.36%	34,457,742,800	5.22%	3,211,881,532	4.14%
5	Credit Bank of Albania	1,919,369,968	0.23%	453,985,442	0.12%	119,000,000	0.04%	1,062,751,966	1.21%	698,740,776	0.10%	636,058,515	0.10%	1,220,629,192	1.57%
IFRS 6	Emporiki Bank – Albania	26,220,937,596	3.13%	23,475,739,325	5.97%	149,503,827	0.05%	347,565,256	0.40%	22,380,812,737	3.21%	9,612,031,531	1.46%	3,840,124,859	4.95%
7	First Investment Bank– Albania	3,314,372,734	0.40%	1,482,482,153	0.38%	126,688,942	0.05%	147,446,359	0.17%	2,261,526,794	0.32%	1,931,377,778	0.29%	1,052,845,940	1.36%
8	Intesasanpaolo Bank Albania	109,915,055,642	13.14%	44,664,246,679	11.36%	48,029,800,834	17.24%	11,080,565,950	12.62%	100,295,052,983	14.37%	90,400,976,545	13.69%	9,620,002,659	12.40%
9	International Commercial Bank	5,028,079,480	0.60%	1,709,177,100	0.43%	1,512,008,887	0.54%	1,613,827,542	1.84%	3,802,040,520	0.54%	3,598,658,188	0.55%	1,226,038,960	1.58%
10	Italian Development Bank	4,238,753,019	0.51%	2,767,698,098	0.70%	19,192,317	0.01%	598,431,647	0.68%	3,208,404,790	0.46%	3,110,873,696	0.47%	1,030,348,229	1.33%
IFRS 11	National Bank of Greece – Albania	55,840,919,000	6.67%	36,310,368,000	9.24%	2,258,338,000	0.81%	13,618,902,949	15.51%	52,094,567,000	7.46%	18,046,838,345	2.73%	3,746,352,000	4.83%
12	ProCredit Bank	30,535,089,924	3.65%	16,450,477,670	4.18%	607,423,923	0.22%	5,459,191,097	6.22%	26,958,529,767	3.86%	25,233,538,009	3.82%	3,576,560,158	4.61%
IFRS 13	Raiffeisen Bank – Albania	252,318,277,376	30.16%	84,992,431,580	21.62%	137,973,146,883	49.53%	26,626,637,461	30.32%	232,593,758,662	33.32%	229,593,579,466	34.77%	19,724,518,714	25.43%
14	Tirana Bank	81,863,081,000	9.78%	55,723,752,000	14.17%	17,895,848,000	6.42%	921,345,000	1.05%	72,284,933,000	10.36%	51,910,653,000	7.86%	9,578,000,000	12.35%
15	Union Bank	12,791,898,327	1.53%	6,454,605,266	1.64%	978,949,057	0.35%	1,883,079,000	2.14%	11,585,900,864	1.66%	9,932,188,192	1.50%	1,205,997,463	1.55%
16	United Bank of Albania	4,825,150,920	0.58%	2,008,695,081	0.51%	-	0.00%	1,214,813,672	1.38%	3,732,630,414	0.53%	3,552,075,177	0.54%	1,092,520,505	1.41%
TOTAL		836,677,215,510	100%	393,177,614,760	100%	278,544,971,854	100%	87,827,799,273	100%	697,997,838,595	100%	660,236,435,351	100%	77,563,188,397	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 %	%			
IFRS 1	Alpha Bank – Albania	218,905,850		1,291,292,277		1.29%	#N/A	329	49
2	Banka Kombëtare Tregtare	431,342,384		1,493,374,505		1.69%	#N/A	763	57
IFRS 3	Banka Popullore	(58,230,639)		51,065,000		-0.64%	#N/A	460	39
4	Credins Bank	275,330,444		834,159,020		2.18%	33.29%	386	29
5	Credit Bank of Albania	(14,476,610)		(19,134,988)		-3.03%	#N/A	34	3
IFRS 6	Emporiki Bank – Albania	14,531,736		110,951,970		0.22%	#N/A	208	20
7	First Investment Bank– Albania	(52,534,228.1)		(120,039,526)		-6.36%	#N/A	106	10
8	Intesasanpaolo Bank Albania	86,340,995		1,876,907,503		0.32%	#N/A	507	38
9	International Commercial Bank	81,295,494		120,442,960		7.69%	#N/A	62	8
10	Italian Development Bank	(11,538,428)		(31,918,912)		-1.09%	#N/A	60	7
IFRS 11	National Bank of Greece – Albania	(284,780,000)		(119,937,000)		-0.86%	#N/A	337	30
12	ProCredit Bank	(50,868,369)		297,186,062		-0.67%	#N/A	837	42
IFRS 13	Raiffeisen Bank – Albania	978,980,446		5,035,203,805		1.56%	#N/A	1,456	101
14	Tirana Bank	316,047,000		1,149,359,000		1.55%	#N/A	501	47
15	Union Bank	(24,200,655)		(148,692,277)		-0.76%	#N/A	210	31
16	United Bank of Albania	(29,159,161)		(40,917,595)		-2.42%	#N/A	76	6
TOTAL		1,876,986,259		11,779,301,802				6,332	517

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.

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

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