Consolidated Main Financial Indicators of Albanian Banking System
First 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 %
IFRS	1	Alpha Bank – Albania	65,981,262,473		46,458,485,611		7,656,699,112		6,821,861,578		58,968,511,322		50,123,984,568		7,012,751,151	
	2	Banka Kombëtare Tregtare	105,494,788,167		33,716,772,597		37,207,804,249		20,284,965,281		97,673,715,054		92,746,683,117		7,821,073,113	
IFRS	3	BankaPopullore	36,077,323,875		14,674,346,000		14,884,398,176		1,389,630,607		32,857,160,681		29,271,530,801		3,220,163,194	
	4	Credins Bank	40,761,469,000		25,801,393,000		3,752,510,000		3,633,971,000		37,148,620,000		35,449,957,000		3,612,849,000	
	5	Credit Bank of Albania	1,878,082,255		301,637,202		119,000,000		1,177,541,837		552,009,356		453,633,025		1,326,072,898	
IFRS	6	Emporiki Bank – Albania	26,731,428,713		24,784,490,339		417,805,947		326,241,130		23,133,260,703		9,356,434,312		3,598,168,010	
	7	First Investment Bank– Albania	4,470,879,261		1,503,042,780		227,979,646		110,981,583		3,234,381,210		3,073,866,136		1,236,497,689	
	8	Intesasanpaolo Bank Albania	114,771,585,709		48,245,585,478		50,808,567,328		9,586,332,827		105,805,555,661		92,825,578,225		8,966,030,048	
	9	International Commercial Bank														
	10	Italian Development Bank	4,872,779,624		3,009,762,151		76,012,383		959,290,719		3,798,220,180		3,697,436,405		1,074,559,445	
	11	National Bank of Greece – Albania														
	12	ProCredit Bank	33,082,690,235		17,460,218,976		1,668,567,902		5,119,640,992		29,480,210,275		26,738,334,487		3,602,479,960	
IFRS	13	Raiffeisen Bank – Albania	245,437,118,566		91,044,804,689		129,016,706,758		23,059,008,589		224,299,487,597		222,319,198,943		21,137,630,969	
	14	Tirana Bank	79,321,884,000		56,502,222,000		14,935,158,000		163,855,000		69,171,786,000		50,056,025,000		10,150,098,000	
	15	Union Bank	13,308,995,987		7,991,599,444		849,654,477		1,207,192,000		12,045,140,233		10,688,544,294		1,263,855,754	
	16	United Bank of Albania	4,577,813,464		1,998,992,955		-		1,141,160,892		3,395,419,953		3,132,639,827		1,182,393,511	
		TOTAL	776,768,101,329	0%	373,493,353,222	100%	261,620,863,977	100%	74,981,674,034	100%	642,594,966,904	100%	629,933,846,139	100%	75,204,622,740	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	237,102,289		237,102,289		1.44%	#N/A	346	43
	2	Banka Kombëtare Tregtare	89,746,951		89,746,951		0.34%	#N/A	817	66
IFRS	3	Banka Popullore	(68,214,044)		(68,214,044)		-0.76%	#N/A	512	41
	4	Credins Bank	352,208,000		352,208,000		3.47%	43.53%	419	31
	5	Credit Bank of Albania	(44,127,485)		(44,127,485)		-9.42%	#N/A	33	2
IFRS	6	Emporiki Bank – Albania	(33,266,165)		(33,266,165)		-0.50%	#N/A	217	17
	7	First Investment Bank– Albania	(15,774,692.0)		(15,774,692)		-1.42%	#N/A	102	10
	8	Intesasanpaolo Bank Albania	399,445,589		399,445,589		1.40%	#N/A	513	38
	9	International Commercial Bank					0.00%	#N/A		
	10	Italian Development Bank	3,164,812		3,164,812		0.26%	#N/A	62	8
	11	National Bank of Greece – Albania					#DIV/0!	#N/A		
	12	ProCredit Bank	(55,696,582)		(55,696,582)		-0.68%	#N/A	903	38
IFRS	13	Raiffeisen Bank – Albania	1,399,359,323		1,399,359,323		2.29%	#N/A	1,452	101
	14	Tirana Bank	119,625,000		119,625,000		0.60%	#N/A	494	45
	15	Union Bank	(14,921,314)		(14,921,314)		-0.45%	#N/A	216	27
	16	United Bank of Albania	6,692,651		6,692,651		0.59%	#N/A	76	6
		TOTAL	2,375,344,334		2,375,344,334				6,162	473

Alphabetically listed in English.
*** In percentage of total respective indicator of the banking system.*
**** Foreign exchange differences are cot considered.*

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

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