

**Main Financial Indicators of Albanian Banking System  
Second Quarter 2011**

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	175,192,578,951		69,210,379,094		69,298,414,434		16,908,472,586		162,388,057,721		149,821,942,917		12,804,521,230	
3	Credins Bank	78,793,813,556		49,285,814,783		6,944,101,114		11,062,999,794		72,930,343,623		67,645,839,836		5,863,469,973	
4	Credit Bank of Albania	1,674,760,964		265,113,438		100,000,000		1,076,714,591		1,674,760,964		355,623,900		1,154,822,334	
5	Emporiki Bank – Albania	31,951,565,971		24,691,619,643		989,380,659		1,487,479,649		31,951,565,971		13,144,850,604		3,902,415,719	
6	First Investment Bank– Albania	8,429,449,606		3,462,115,669		2,214,142,714		1,636,312,533		7,209,469,820		6,922,181,207		1,219,979,785	
7	International Commercial Bank	7,936,128,163		2,327,362,491		3,800,396,432		333,419,000		6,526,249,944		5,644,327,590		1,409,878,224	
8	Intesa SanPaolo Bank Albania	130,662,589,386		50,814,899,338		54,345,653,336		19,786,067,520		116,756,703,570		105,746,825,654		13,905,885,816	
9	National Bank of Greece – Albania	40,841,164,000		34,027,834,000		3,690,974,000		1,726,811,000		32,037,550,000		30,519,048,000		6,499,157,000	
10	ProCredit Bank	39,157,565,282		23,729,714,300		5,563,914,387		2,412,644,791		34,920,816,849		31,762,309,203		4,236,748,433	
11	Raiffeisen Bank – Albania	293,803,356,447		112,072,265,330		144,728,397,194		40,496,029,620		267,922,577,868		249,979,792,217		25,880,778,579	
12	Societe Generale Albania	47,495,426,000		23,516,350,000		16,107,904,000		200,030,000		47,495,426,000		38,625,291,000		5,945,586,000	
13	Tirana Bank	91,774,784,360		61,528,413,078		19,374,215,932		3,075,667,500		77,992,673,587		69,206,757,133		13,782,110,773	
14	Union Bank	21,877,577,105		10,693,225,072		5,155,257,506		2,096,017,500		17,900,612,157		17,931,591,417		1,976,964,949	
15	United Bank of Albania														
16	Veneto Banka	12,204,671,465		9,000,200,688		134,783,786		1,852,566,359		9,152,240,318		7,516,969,408		3,052,431,148	
<b>TOTAL</b>		<b>981,795,431,258</b>	<b>-</b>	<b>474,625,306,924</b>	<b>-</b>	<b>332,447,535,495</b>	<b>-</b>	<b>104,151,232,443</b>	<b>-</b>	<b>888,859,048,394</b>	<b>-</b>	<b>794,823,350,086</b>	<b>-</b>	<b>101,634,749,961</b>	<b>-</b>

No.	BANKS*	PROFIT & PERFORMANCE						MISCELLANEOUS	
		Net profit (in LEK)				ROA (quart., p.a.)	ROE *** (quart., p.a.)	No. of Employees	No. of Outlets
		Quarterly	in %	Cumulative	in %	%	%		
1	Alpha Bank – Albania								
2	Banka Kombëtare Tregtare	663,433,952		1,212,513,530		1.52%	21.70%	988	78
3	Credins Bank	217,644,228		543,706,711		1.11%	15.36%	550	21
4	Credit Bank of Albania	(32,190,250)		(106,846,896)		-7.71%	-10.85%	30	2
5	Emporiki Bank – Albania	(45,120,495)		(295,453,558)		-0.57%	-9.14%	246	24
6	First Investment Bank– Albania	(10,819,652)		(6,436,856)		-0.51%	-3.72%	108	9
7	International Commercial Bank	17,173,463		8,428,640		0.87%	4.84%	83	8
8	Intesa SanPaolo Bank Albania	516,967,906		1,337,107,602		1.59%	15.37%	542	31
9	National Bank of Greece – Albania	68,961,000		143,539,000		0.68%	4.27%	285	30
10	ProCredit Bank	102,676,514		164,545,376		1.05%	9.92%	640	38
11	Raiffeisen Bank – Albania	934,651,662		2,874,243,718		1.28%	13.74%	1,397	101
12	Societe Generale Albania	127,263,000		174,588,000		1.07%	17.50%	363	43
13	Tirana Bank	289,428,292		578,199,451		1.26%	8.57%	484	56
14	Union Bank	12,373,693		39,435,959		0.23%	2.52%	273	30
15	United Bank of Albania							73	6
16	Veneto Banka	30,089,651		64,038,271		0.99%	5.20%	74	8
<b>TOTAL</b>		<b>2,892,532,964</b>	<b>-</b>	<b>6,731,608,948</b>				<b>6,136</b>	<b>485</b>

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

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

NOTE All reportings are based on IFRS.

\* Alphabetically listed in English.

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