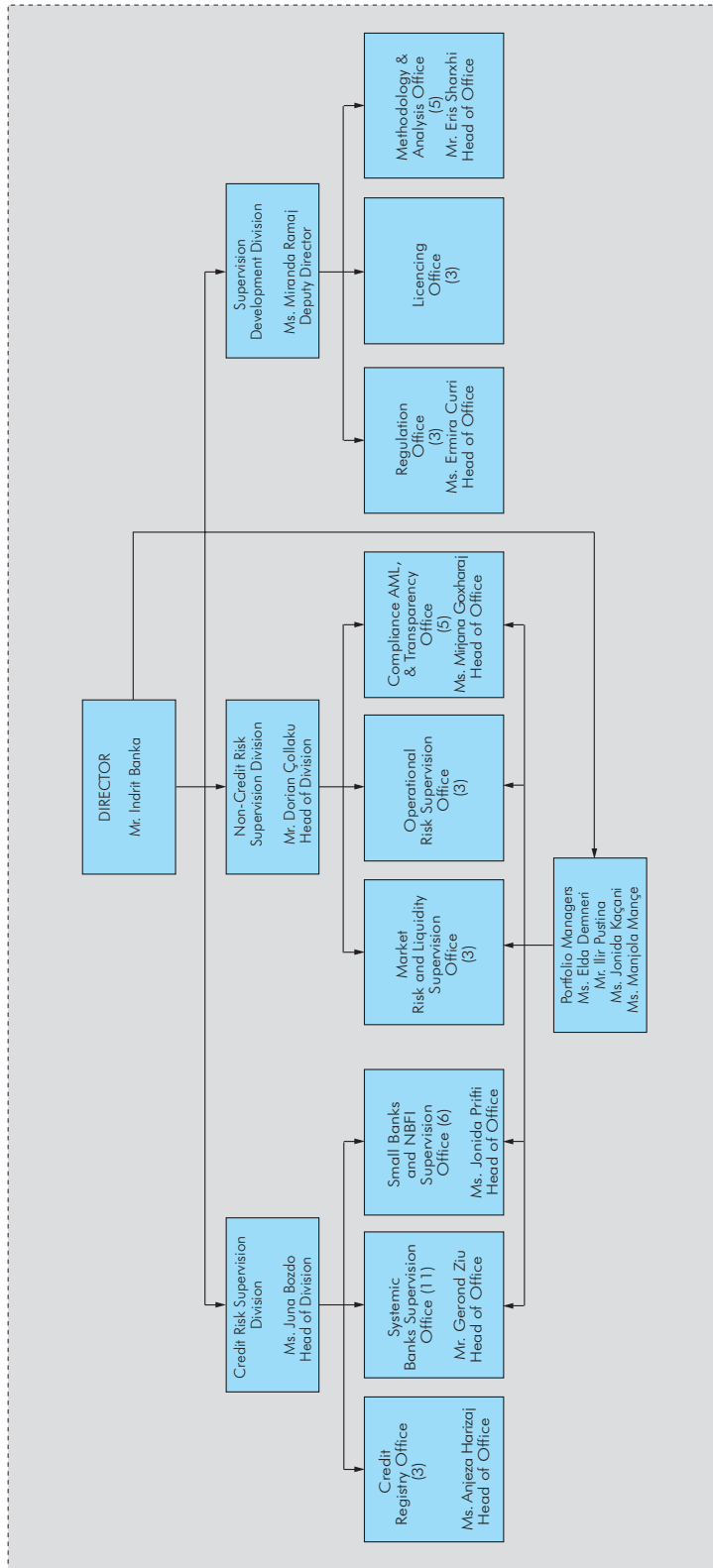


G. ANNEXES

ANNEX 1. ORGANISATIONAL CHART OF THE SUPERVISION DEPARTMENT



ANNEX 2. EACH BANK'S SPECIFIC SHARE TO THE BANKING SYSTEM

December 2010								
Banks (indicator in %)	Total balance sheet	Permanent resources	Shareholder equity	Credit outstanding	Non-performing loans	Treasury bills	Securities	Total deposits
Raiffeisen Bank	27.9	25.6	27.5	21.0	27.3	28.9	48.1	28.7
United Bank of Albania	0.5	0.5	0.6	0.5	1.7	0.0	-	0.5
Veneto Banka	0.9	1.5	1.6	1.2	0.5	0.1	-	0.8
National Commercial Bank	15.6	10.6	11.2	11.8	9.3	18.2	18.2	16.7
Tirana Bank	9.1	12.5	13.1	12.5	7.2	12.4	2.4	8.4
International Commercial Bank	0.7	1.4	1.6	0.5	0.1	0.9	1.0	0.6
Intesa Sanpaolo Bank Albania	12.1	12.5	12.7	10.0	13.8	12.4	19.0	12.8
ProCredit Bank	4.2	5.1	4.2	4.9	2.2	4.8	1.0	4.1
Emporiki Bank Albania	3.1	4.8	3.4	5.1	8.0	1.0	1.3	1.6
National Bank of Greece	4.4	4.8	4.0	7.6	10.0	2.5	0.1	3.5
Alpha Bank Albania	6.5	6.0	6.2	9.3	8.3	4.4	0.9	7.1
First Investment Bank	0.8	1.0	1.1	0.7	0.4	0.8	1.2	0.8
Credit Bank of Albania	0.2	1.2	1.4	0.0	(0.0)	0.0	-	0.1
Credins Bank	7.2	6.6	5.4	8.6	6.2	4.9	1.4	7.6
Societe Generale Albania Bank	4.6	4.0	4.2	4.3	4.2	6.9	4.4	4.8
Union Bank	2.2	1.8	1.9	2.2	0.9	1.8	0.9	2.1
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

ANNEX 3. ASSETS AND LIABILITIES

ASSETS (IN ALL MILLION)

CODE	DESCRIPTION	Dec-09	Dec-10
1	TOTAL ASSETS	886,309.47	990,631.34
11	TREASURY AND INTERBANK TRANSACTIONS	254,315.90	296,181.92
111	Cash in hand	21,043.27	19,043.33
112	Transactions with the central bank	68,986.68	82,198.95
1121	Required reserve at the central bank	64,798.83	75,555.88
1122	Other	4,187.85	6,643.07
113	Treasury bills and other bills eligible for refinancing with CB	106,278.95	103,022.09
1131	Treasury bills	106,278.95	103,022.09
1132	Other bills eligible for refinancing	-	-
1133	Reserve funds for other eligible bills for refinancing with the CB	-	-
114	Transactions with banks, credit institutions and other financial institutions	58,007.00	91,917.55
1141	Current accounts	4,110.71	7,168.49
1142	Deposits with banks, credit institutions and other financial institutions	41,690.34	65,907.81
1143	Loans	10,808.29	16,450.25
1144	Other	1,397.67	2,391.00
13	OPERATIONS WITH CUSTOMERS (GROSS)	446,041.10	486,490.21
131	Loans to private sector and individuals	410,804.71	456,820.38
1311	Short-term loans	113,533.04	128,659.75
1312	Medium-term loans	88,081.59	99,882.58
1313	Long-term loans	110,208.86	124,003.17
1314	Real estate loans	98,221.94	103,786.55
1315	Finance lease contracts	759.27	488.34
132	Loans to public administration	7,656.78	3,554.09
1321	Current accounts	0.00	0.00
1322	Loans	7,656.78	3,554.09
1323	Other accounts	-	-
133	Other customer accounts	27,579.62	26,115.74
14	SECURITIES TRANSACTIONS	177,727.05	210,662.61
141	Fixed income securities	174,984.23	206,371.32
142	Variable income securities	-	-
143	Securities purchased and sold under REPO	2,742.82	4,291.29
144	Paid collateral	-	-
145	Received premiums	-	-
15	PROVISIONS	(25,078.71)	(37,384.62)
151	Provisions for covering losses from loans (principal)	(23,214.26)	(34,789.01)
152	Provisions for covering losses from loans (accrued interests)	(946.87)	(1,342.61)
153	Investment provisions	(917.58)	(1,253.00)
16	OTHER ASSETS	8,153.47	9,108.48
161	Other assets	6,643.83	7,213.67
162	Agent transactions	51.57	390.29
163	Inter-office accounts	131.82	136.22
164	Suspense, difference and position accounts	1,233.06	1,307.00
1641	Suspense accounts	1,227.81	1,261.83
1642	Position accounts	5.25	45.17
165	Value added tax	93.19	61.30
17	FIXED ASSETS	14,681.04	13,825.42
171	Investment on participation equity	14.01	14.10
172	Affiliates	301.90	301.90
173	Fixed assets (net)	14,365.13	13,509.43
18	ACCRUED INTERESTS	10,469.61	11,747.32
181	Accrued interests (Class 1)	3,515.76	3,764.05
182	Accrued interests (Class 2)	3,850.06	4,379.46
183	Accrued interests (Class 3)	3,103.79	3,603.81
A	Total assets in foreign currency	445,044.11	525,588.46
B	Total assets of non-residents	83,504.27	121,992.41

LIABILITIES (IN ALL MILLION)

CODE	DESCRIPTION	Dec-09	Dec-10
1	TOTAL LIABILITIES	886,309.46	990,631.34
11	TREASURY AND INTERBANK TRANSACTIONS	89,931.73	61,235.01
111	Central Bank	159.41	490.37
112	Treasury bills and other eligible bills	32,194.83	13,001.32
113	Current account	2,792.71	2,800.26
114	Deposits from banks and other financial institutions	6,460.51	13,318.10
115	Loans	45,757.89	30,375.17
116	Other	2,566.37	1,249.80
12	OPERATIONS WITH CUSTOMERS	683,843.45	805,041.39
121	Public administration	3,522.03	6,610.47
1211	Current account	3,136.29	5,639.37
1212	Demand deposits	-	-
1213	Time deposits	167.64	697.11
1214	Loans	218.09	273.99
1215	Other	-	-
122	Private sector	680,321.42	798,430.92
1221	Current account	116,764.96	130,484.60
1222	Demand deposits	36,542.76	40,480.09
1223	Time deposits	517,169.99	615,423.39
1224	Other	9,843.71	12,042.84
1225	Certificate of deposits	-	-
13	SECURITIES TRANSACTIONS	-	-
131	Debts represented by securities	-	-
132	Securities purchased and sold under REPO	-	-
133	Collateral on securities transactions	-	-
134	Premiums on financial instruments	-	-
14	OTHER LIABILITIES	5,662.17	7,522.30
141	Other liabilities	3,475.88	4,511.21
142	Agent transactions	554.76	1,313.30
143	Inter-office accounts	371.32	359.90
144	Difference and position accounts	1,259.26	1,337.04
1441	Difference accounts	1,251.66	1,302.32
1442	Position accounts	7.60	34.72
145	Value added tax = (form. 21) 46	0.95	0.86
15	PERMANENT RESOURCES	96,047.40	104,822.87
151	Grants and public financing	12.16	14.14
152	Discretionary provisions	5,743.79	6,268.39
1521	Provisions for risk and expenses	5,437.24	5,832.62
1522	Discretionary provisions	306.55	435.77
153	Subordinated debt	5,444.64	5,401.97
154	Shareholders' equity	84,846.81	93,138.37
1541	Paid in capital	60,867.31	70,741.97
1542	Share premiums	3,703.45	3,703.45
1543	Reserves	7,434.70	8,486.40
1544	Revaluation difference	211.65	1,618.88
1545	Retained earnings (loss)	9,085.20	1,872.57
1546	Current year profit (loss)	3,544.50	6,715.11
16	ACCRUED INTERESTS	10,824.71	12,009.77
161	Accrued interest (Class 1)	267.69	230.37
162	Accrued interest (Class 2)	10,414.95	11,692.80
163	Accrued interest (Class 3) = (form 21) 339 + 3429	-	-
164	Accrued interest (Class 5)	142.07	86.60
A	Total liabilities in foreign currency	433,363.11	505,202.84
B	Total liabilities of non-residents	58,942.50	48,379.31

ANNEX 4. CORE FINANCIAL INDICATORS (in %, unless otherwise stated)

Indicators	June 2009	Dec. 2009	June 2010	Dec. 2010
Based on capital				
Regulatory capital to risk-weighted assets	16.85	16.17	16.21	15.38
Tier 1 capital to risk-weighted assets	16.10	15.26	15.43	14.52
Tier 1 capital to total assets	8.74	8.66	8.87	8.59
Regulatory capital to total assets	9.15	9.17	9.32	9.10
Shareholders' equity to total assets	9.34	9.57	9.60	9.40
Non-performing loans (net)/Capital	28.46	27.07	30.32	34.80
Non-performing loans net of provisions to regulatory Tier 1 capital	25.70	29.93	32.81	38.08
Non-performing loans net of provisions to regulatory capital	24.60	28.24	31.24	35.95
Non-performing loans net of provisions to shareholders' equity	24.10	27.07	30.32	34.80
Return on equity	1.78	4.58	8.31	7.58
Open foreign currency position to regulatory Tier 1 capital	4.60	4.12	7.64	5.33
Open foreign currency position to regulatory capital	4.40	3.89	7.27	5.03
Open foreign currency position to shareholders' equity	4.31	3.73	7.06	4.87
Liquid assets to total assets	40.90	27.65	27.85	25.95
Liquid assets to short-term liabilities	46.60	32.58	32.85	30.62
Return on assets	0.16	0.42	0.79	0.72
Non-performing loans to total loans	8.73	10.48	12.21	13.96
Net interest income to gross income	129.11	119.55	116.16	118.86
Operating expenses to gross income	90.66	82.99	73.61	75.50

ANNEX 5. DATA ON BANKS' SHAREHOLDERS AND EQUITY
(AS AT 31.12.2010)

No	Banks	Shareholders	Equity share in %	Ownership	Capital origin	Home
1.	Raiffeisen Bank	Raiffeisen International Bank-Holding AG	100	Private	Foreign	Austria
2.	National Commercial Bank	Çalik Finansal Hizmetler A.S.	100	Private	Foreign	Turkey
3	United Bank of Albania	Islamic Development Bank (IDB) Jeddah	55.00	Private	Foreign	Saudi Arabia
		Shamil Bank of Bahrain	20.00	Private	Foreign	Kingdom of Bahrain*
		Dallah Albaraka Holding	10.00	Private	Foreign	Saudi Arabia
		Business Fokus SDN BHD	6.34	Private	Foreign	Malaysia
		Individuals	6.17	Individual	Foreign	Saudi Arabia
		Saudi Brothers Commerce Co.	2.50	Private	Foreign	Saudi Arabia
4	Intesa Sanpaolo Albania Bank	Intesa Sanpaolo S.p.A (ISP)	90.83	Private	Foreign	Italy
		European Bank for Reconstruction and Development (EBRD)	7.78	Private	Foreign	United Kingdom
		(SIMEST) S.p.A. (Societa Italiana per le Imprese all'Estero)	1.39	Private	Foreign	Italy
5	Tirana Bank	Piraeus Bank	96.70	Private	Foreign	Greece
		Dafnila Sa	1.30	Private	Foreign	Greece
		Individual	2.00	Individual	Foreign	Greece
6	National Bank of Greece (Albania Branch)	National Bank of Greece	100.00	Private	Foreign	Greece
7	Alpha Bank - Albania	Alpha Bank, Greece	100.00	Private	Foreign	Greece
8	Veneto Banka	Veneto Banca Holding S.c.p.A.	100.00	Private	Foreign	Italy
9	ProCredit Bank	ProCredit Holding A.G.	80.00	Private	Foreign	Germany
		Commerzbank AG	20.00	Private	Foreign	Germany
10	International Commercial Bank	Financial Group ICB Holding	100.00	Private	Foreign	Switzerland
11	Emporiki Bank - Albania	Emporiki Bank, Greece	100.00	Private	Foreign	Greece
12	Credit Bank of Albania	3 Individuals	100.00	Private	Foreign	Kuwait
13	Credins Bank	13 individuals	69.65	Private	Domestic	Albania
		EMIGRES SL	0.29	Private	Foreign	Spain
		BUSHATI Ltd.	4.73	Private	Domestic	Albania
		B.F.S.E. Holding B.V.	22.17	Private	Foreign	Netherlands
		State Secretariat for Economic Affairs (SECO)	3.17	Public - Private	Foreign	Switzerland
14	Societe Generale Albania Bank (Former Banka Popullore)	Societe Generale	85.82	Private	Foreign	France
		8 individuals	14.18	Private	Domestic	Albania
15	Union Bank	European Bank for Reconstruction and Development (EBRD)	12.50	Private	Foreign	United Kingdom
		Financial Union of Tirana	83.13	Private	Domestic	Albania
		2 individuals	4.38	Private	Domestic	Albania
16	First Albanian Bank - Albania	First Investment Bank, Bulgaria	100.00	Private	Foreign	Bulgaria

*In the 2009 Annual Report it was put mistakenly Saudi Arabia.

Source: Supervision Department, Bank of Albania, December 2010

ANNEX 6. GEOGRAPHIC DISTRIBUTION OF BANKING AGENCIES AND BRANCHES WITHIN THE TERRITORY OF THE REPUBLIC OF ALBANIA, 2008-2010, BY PREFECTURES

No.	Prefectures	2010	2009	2008
1	Tirana	210	210	208
2	Durrës	54	51	46
3	Fier	44	45	43
4	Elbasan	30	29	28
5	Korça	38	38	37
6	Shkodra	25	24	23
7	Vlora	41	39	38
8	Lezha	25	26	26
9	Berat	20	21	21
10	Gjirokastra	24	24	25
11	Kukës	9	9	8
12	Dibra	9	8	8
	TOTAL	529	524	511

ANNEX 7. LIST OF BANKING SUPERVISION REGULATIONS IN FORCE AS AT DECEMBER 2010

1 - Regulation "On the size and fulfilment of minimum initial capital for permitted activities of licensed banks and branches of foreign banks", approved by the Supervisory Council Decision No. 51 of 22/04/1999.

2 - Regulation "On capital adequacy ratio", approved by the Supervisory Council Decision No. 58 of 05/05/1999 and amended by the Supervisory Council Decisions No. 86 of 07/11/2001, No. 72 of 11/09/2002, No. 30 of 16/04/2003, No. 82 of 08/10/2003, No. 22 of 24/03/2004, No. 46 of 08/06/2005, No. 7 of 31/01/07, No. 63 of 29/08/2008, and No. 89 of 22/12/2010.

3 - Guideline "On regulatory capital", approved by the Supervisory Council Decision No. 57 of 05/05/1999, and amended by the Supervisory Council Decision, No. 21 of 24/03/2004, No. 45 of 08/06/2005 and No. 70 of 12/09/2006.

4 - Regulation "On market risks", approved by the Supervisory Council Decision No. 72 of 02/06/1999, amended by the Supervisory Council Decision No. 98 of 19/12/2001.

5 - Guideline "On interest rate risk management", approved by the Supervisory Council Decision No. 61 of 05/07/2000.

6 - Regulation "On bank's investments in the equity of commercial companies", approved by the Supervisory Council Decision No. 42 of 06/06/2001.

7 - Guideline "On certificates of deposits", approved by the Supervisory Council Decision, No. 79 of 03/10/2001.

8 - Manual on corrective actions to banks and branches of foreign banks in the Republic of Albania", approved by the Supervisory Council Decision No. 51 of 26/06/2002.

9 - Regulation "On licensing of savings and loan associations and their unions" approved by the Supervisory Council Decision No. 11 of 27/02/2002, amended by Decision No. 09 of 12/02/2003.

10 - Decision No. 58 of 24/07/2002 of the Supervisory Council "On the approval of an additional activity in banking activity", related to gold and precious metals.

11 - Regulation "On authorized chartered auditors of banks", approved by the Supervisory Council Decision, No. 06 of 29/01/2003, amended by the Supervisory Council Decision No. 102 of 10/12/2003.

12 - Guideline "On reporting of foreign exchange operations", approved by the Supervisory Council Decision No. 69 of 30/07/2003.

13 - Regulation "On credit risk management", approved by the Supervisory Council Decision No.52 of 14/07/2004, amended by the Supervisory Council Decision No. 101 of 27/12/2006, amended by Decision No. 31 of 30/04/2008, amended by Decisions No. 59 and No. 61 of 29/08/2008 and by Decision No. 47 of 10/06/2009.

14 - Regulation "On supervision of savings and loan associations and their unions", approved by the Supervisory Council Decision No. 43 of 08/06/2005, amended by Decision No. 68 of 13/09/2006 and Decision No. 65 of 29/09/2010.

15 - The reporting system of savings and loan associations" approved by the Supervisory Council Decision No. 44 of 08/06/2005.

16 - Regulation "On supervision of electronic banking transactions", approved by the Supervisory Council Decision No.28 of 30/03/2005.

17 - Regulation "On consolidated supervision of banks", approved by the Supervisory Council Decision No. 68 of 28/07/2005.

18 - Regulation "On use of information and communication technology in entities licensed by the Bank of Albania", approved by the Supervisory Council Decision No. 32 of 03/05/2006.

19 - Regulation "On licensing, organization and supervision of foreign exchange bureaus", approved by the Supervisory Council Decision, No. 31 of 06/06/2007, amended by Decision No. 73 of 27/11/2007.

20 - Unified Reporting System on Branches of Foreign Banks, approved by the Supervisory Council Decision No. 58 of 15/10/2007.

21 - Regulation "On operational risk management at branches of foreign banks", approved by the Supervisory Council Decision No. 57 of 15/10/2007, amended by Decision No. 62 of 29/08/2008.

22 - Regulation "On internal audit system at banks and branches of foreign banks", approved by the Supervisory Council Decision No. 24 of 26/03/2008.

23 - Regulation "On managing risks arising from large exposure of banks" approved by the Supervisory Council Decision No. 31 of 30/04/2008, amended by Decision No. 72 of 07/10/2008, Decision No. 46 of 10/06/2009 and Decision No. 65 of 22/12/2010.

24 - Regulation "On transparency for banking and financial products and services", approved by the Supervisory Council Decision No. 59 of 29/08/2008.

25 - Regulation "On the minimum requirements for disclosure of information by banks and branches of foreign banks", approved by the Supervisory Council Decision No. 60 of 29/08/2008.

26 - Regulation "On minimum technical and security conditions of work premises at entities licensed by the Bank of Albania", approved by the Supervisory Council Decision No. 91 of 24/12/2008.

27 - Regulation "On consumer and mortgage lending to households", approved by the Supervisory Council Decision No. 05 of 11/02/2009.

28 - Regulation "On granting a license to non-bank financial institutions" approved by the Supervisory Council Decision No. 11 of 25/02/2009.

29 - The document "Licensing policy of banking entities", approved by the Supervisory Council Decision No. 12 of 25/02/2009.

30 - Regulation "On granting a licence to banks and branches of foreign banks to conduct banking business in the Republic of Albania" approved by the Supervisory Council Decision No. 14 of 11/03/2009.

31 - Regulation "On core management principles of banks and branches of foreign banks and the criteria for approving their administrators" approved by the Supervisory

Council Decision No. 40 of 27/05/2009.

32 - Regulation "On prevention of money laundering and terrorism financing" approved by the Supervisory Council Decision No. 44 of 10/06/2009.

33 - Regulation "On foreign exchange activity", approved by the Supervisory Council Decision No. 70 of 30/09/2009.

34 - Regulation "On liquidity risk management", approved by the Supervisory Council Decision No. 71 of 14/10/2009.

35 - Regulation "On risk management in the activity of non-bank financial institutions", approved by the Supervisory Council Decision No. 25 of 24/03/2010, amended by the Supervisory Council Decision No. 90 of 22/12/2010.

36 - The reporting system of non-bank financial institutions", approved by the Supervisory Council Decision No. 26 of 14/04/2010.

37 - Regulation "On defining the decision-making level in the supervision of banking and financial activities", approved by the Supervisory Council Decision No. 36 of 26/05/2010.

38-Regulation "On management of risk from open foreign currency positions", approved by the Supervisory Council Decision No. 48 of 14/07/2010.

39 - Regulation "On content of information and functioning of Credit Registry at the Bank of Albania", approved by the Supervisory Council Decision No. 67 of 13/10/2010.

40 - Guideline "On the procedure for issuing a report on the borrower and reviewing data retained at the Credit Registry", approved by the Supervisory Council Decision No. 68 of 13/10/2010.

41 - Manual "On conservatorship and liquidation", approved by the Decision of the First Deputy Governor of the Bank of Albania on 31/12/2010.

ANNEX 8. BANKS AND BRANCHES OF FOREIGN BANKS LICENSED BY THE BANK OF ALBANIA (AS AT 31.12.2010)

1. RAIFFEISEN BANK SH.A.

Licence No. 2/1998, dated 11.01.1999

Approved by the Bank of Albania Supervisory Council Decision No. 163, dated 11.12.1998

Certificate No. 2 "On Deposit Insurance"

Director: Christian CANACARIS

Address: Bulevardi "Bajram Curri", European Trade Center, Tirana, Albania

Tel: +355 4 2274 910

Fax: +355 4 2275 599

E-mail: info@raiffeisen.al

Website: www.raiffeisen.al

2. UNITED BANK OF ALBANIA SH.A.

Licence No. 3/1998, dated 11.01.1999

Approved by the Bank of Albania Supervisory Council Decision No. 165, dated 11.12.1998

Certificate No. 3 "On Deposit Insurance"

Director: Hikmet GÜLER

Address: Rruga e Durrësit, sheshi "Rilindja" (Zogu i Zi), Godina Teknoprojekt, P.O. BOX 128, Tirana, Albania

Tel: +355 4 2228 460 / 2223 873 / 2227 408

Fax: +355 4 2228 460 / 2228 387

E-mail: info@ubaal.com

Website: -

3. VENETO BANKA SH.A.

Licence No. 5/1998, dated 11.01.1999

Approved by the Bank of Albania Supervisory Council Decision No. 164, dated 11.12.1998

Certificate No. 4 "On Deposit Insurance".

Director: Libero CATALANO (as at 31.12.2010)

Address: Bulevardi "Dëshmorët e Kombit", Ndërtesa Kullat Binjake, Tirana, Albania

Tel: +355 4 2280 555

Fax: +355 4 2280 356

E-mail: info@venetobanka.al

Website: www.venetobanka.al

4. NATIONAL COMMERCIAL BANK SH.A.

Licence No. 6/1998, dated 11.01.1999

Approved by the Bank of Albania Supervisory Council Decision No. 162, dated 11.01.1999

Certificate No. 5 "On Deposit Insurance"

Director: Seyhan PENCAPLIGIL

Address: Bulevardi "Zhan D'Ark", Tirana, Albania

Tel: +355 4 2250 955

Fax: +355 4 2250 956

E-mail: info@bkt.com.al

Website: www.bkt.com.al

5. TIRANA BANK SH.A.

Licence No. 7, dated 12.09.1996

Approved by the Bank of Albania Supervisory Council Decision No. 9, dated 12.09.1996
Certificate No. 6 "On Deposit Insurance"

Director: Dimitrios SANTIXIS
Address: Rruga "Dëshmorët e 4 Shkurtit", PO BOX 2400/1, Tirana, Albania
Tel: +355 4 2269 616 / 7 / 8, +355 4 2233 441 / 42 / 43 / 44 / 45 / 46 / 47
Fax: +355 4 2233 417 / 2369 707
E-mail: info@tiranabank.al
Website: www.tiranabank.al

6. NATIONAL BANK OF GREECE – ALBANIA BRANCH

Licence No. 8, dated 25.11.1996

Approved by the Bank of Albania Supervisory Council Decision No. 4, dated 14.03.1996.
Certificate No. 7 "On Deposit Insurance"

Director: Ioannis KOUGIONAS
Address: Rruga e Durrësit, Godina "Comfort", Tirana, Albania
Tel: + 355 4 2274 802 / 2274 822
Fax: + 355 4 2233 613
E-mail: nbgalbania@icc-al.org

7. INTERNATIONAL COMMERCIAL BANK SH.A

Licence No. 09, dated 20.02.1997

Approved by the Bank of Albania Supervisory Council Decision No. 9, dated 30.04.1996
Certificate No. 8 "On Deposit Insurance"

Director: Mahendra Singh RAWAT
Address: Qendra e Biznesit, Rruga "Murat Toptani", Tirana, Albania
Tel: +355 4 2254 372 / 2256 254
Tel/Fax: +355 4 2254 368
E-mail: info@icbank-albania.com

8. ALPHA BANK - ALBANIA

Licence No. 10, dated 07.01.1998

Approved by the Bank of Albania Supervisory Council Decision, No.01/03/96, dated 27.12.1997

Certificate No. 9 "On Deposit Insurance"

Director: Andreas GALATOULAS
Address: Rruga e Kavajës, G – KAM Business Center, kati II, Tirana, Albania
Tel: +355 4 2278 500
Tel/Fax: +355 4 2232 102
E-mail: tiranabranh@alpha.gr
Website: -

9. INTESA SANPAOLO BANK ALBANIA SH.A.

Licence No. 11, dated 10.08.1998

Approved by the Bank of Albania Supervisory Council Decision, No. 105, dated 10.08.1998

Certificate No. 10 "On Deposit Insurance"

Director: Stefano FARABBI
Address: Rruga "Ismail Qemali" Nr. 27, P.O. Box 8319, Tirana, Albania
Tel: +355 4 2248 753 / 4 / 5 / 6, +355 4 2276 000
Fax: +355 4 2248 762
E-mail: helpdesk@intesasanpaolobank.al
Website: www.intesasanpaolobank.al

10. PROCREDIT BANK SH.A.

Licence No. 12, dated 15.03.1999

Approved by the Bank of Albania Supervisory Council Decision No. 22, dated 03.03.1999
Certificate No. 11 "On Deposit Insurance"

Director: Flutura VEIPI
Address: Rruga e Durrësit, Laprakë, Tirana, Albania
Tel: + 355 4 2389 300
Fax: + 355 4 2233 918
E-mail: info@procreditbank.com.al
Website: www.procreditbank.com.al

11. EMPORIKI BANK - ALBANIA SH.A.

Licence No. 14, dated 28.10.1999

Approved by the Bank of Albania Supervisory Council Decision, No.105, dated 19.10.1999

Certificate No. 13 "On Deposit Insurance"

Director: George CARACOSTAS
Address: Rruga e Kavajës, Nr. 59, "Tirana Tower", Tirana, Albania
Tel: +355 4 2258 755 / 56 / 57 / 58 / 59 / 60
Fax: +355 4 2258 752
E-mail: headoffice@emporiki.com.al
Website: www.emporiki.com.al

12. CREDIT BANK OF ALBANIA SH.A.

Licence No. 15, dated 28.08.2002

Approved by the Bank of Albania Supervisory Council Decision No. 66, dated 28.08.2002

Certificate No. 14 "On Deposit Insurance"

Director: Sherine KAMEL
Address: Rruga "Perlat Rexhepi", Al-Kharafi Group Administration Building, Kati 1&2, Tirana, Albania
Tel: +355 4 2272 168, +355 4 2272 162
Fax: +355 4 2272 162
E-mail: creditbkalb@icc-al.org
Website: -

13. CREDINS BANK SH.A.

Licence No. 16, dated 31.03.2003

Approved by the Bank of Albania Supervisory Council Decision No. 22, dated 26.03.2003

Certificate No. 15 "On Deposit Insurance"

Director: Artan SANTO
Address: Rruga "Ismail Qemali", Nr. 21, Tirana, Albania
Tel: +355 4 2234 096
Fax: +355 4 2222 916
E-mail: info@bankacredins.com
Website: www.bankacredins.com

14. SOCIETE GENERALE ALBANIA BANK SH.A. (FORMER BANKA POPULLORE SH.A.)

Licence No. 17, dated 16.02.2004

Approved by the Bank of Albania Supervisory Council Decision No. 06, dated 11.02.2004

Certificate No. 16 "On Deposit Insurance"

Director: Hubert de SAINT JEAN
Address: Bulevardi "Dëshmorët e Kombit", Kullat Binjake, Kulla 1, Kati 9, Tirana, Albania
Tel: +355 4 2280 442 / 3
Fax: +355 4 2280 441
Mobile: 068 (69) 20 60 974
E-mail: sgalb.info@socgen.com
Website: www.societegenerale.al

15. UNION BANK SH.A.

Licence No. 18, dated 09.01.2006

Approved by the Bank of Albania Supervisory Council Decision No. 101, dated 28.12.2005.

Certificate No. 17 "On Deposit Insurance"

Director: Gazmend KADRIU

Address: Bulevardi "Zogu I", pallati 13-katësh, përballë stacionit të trenit, Tirana, Albania

Tel: +355 4 2250 653 / 2258 081

Fax: +355 4 2272 880

E-mail: info@unionbank.com.al

Website: www.unionbank.com.al

16. FIRST INVESTMENT BANK ALBANIA SH.A.

Licence No. 19, dated 06.07.2007.

Approved by the Bank of Albania Supervisory Council Decision No. 35, dated 27.06.2007

Certificate No. 12 "On Deposit Insurance"

Director: Bozhidar TODOROV

Address: Bulevardi "Dëshmorët e Kombit", Kullat Binjake, Kulla 2, Kati 14, Tirana, Albania

Tel: +355 4 2276 702 / 3

Fax: +355 4 2280 210

E-mail: -

Website: www.fibank.al

ANNEX 9. NON-BANK FINANCIAL INSTITUTIONS (AS AT 31.12.2010)

1. FINANCIAL UNION OF TIRANA LTD

Licence No.1, dated 08.12.1999 as a "Non-bank financial institution" to carry out the following financial activities:

- Provide payment and receivable services;
- Provide intermediary services in monetary transactions;
- Act as a financial agent or advisor.

Director: Elton Çollaku

Address: Bulevardi "Zogu I", pallati EDICOM, përballë Stacionit të Trenit, Tirana, Albania

Tel: +355 4 2250 653

Fax: +355 4 2250 654

E-mail: correspondence@unionifinanciar.com

Website: www.unionifinanciar.com

2. ALBANIAN POST-OFFICE SH.A.

Licence No.3, dated 18.04.2001, as a "Non-bank financial institution" to carry out the following financial activities:

- Provide payment and receivable services;
- Act as a financial agent or advisor.

Director: Arqile Goreja

Address: Rruga "Reshit Çollaku", Nr. 4, Tirana, Albania

Tel: ++ 355 4 22 58 828

Fax: ++ 355 4 22 59 770

E-mail: posta@postashqiptare.al

Website: www.postashqiptare.al

3. CREDINS LEASING SH.A.

Licence No. 04, dated 13.06.2001, as a "Non-bank financial institution" to carry out the following financial activities:

- Extend loans;
- Provide payment and receivable services;
- Provide intermediary services in monetary transactions (foreign currency included);
- Provide guarantees;
- Act as a financial agent or advisor (excluded herein the services set forth in points 3/a and 3/b of Article 26 of the Law "On Banks in the Republic of Albania");
- Provide financial leasing.

Director: Fatmir SULO

Address: Rruga "Nikolla Tupe", Nr. 5, Tirana, Albania

Tel: +355 4 2234 096

Fax: +355 4 2222 916

E-mail: info@credins.com

Website: www.credins.com

4. AK – INVEST SH.A.

Licence No.7, dated 03.12.2003, as a "Non-bank financial institution" to carry out the following financial activities:

- Provide payment and receivable services;
- Provide intermediary services in monetary transactions (foreign currency included);
- Act as a financial agent or advisor.

Director: Ilir Adili

Address: Rruga "Ded Gjon Luli", Nr. 2/3, Tirana, Albania

Tel: +355 4 2240 147

Fax: +355 4 2274 743

E-mail: remil@icc-al.org
 Website: www.ak-invest.net

5. OPPORTUNITY ALBANIA SH.A.

Licence No.9, dated 06.06.2007 as a "Non-bank financial institution" to carry out the following financial activities:

- Extend loans;
- Provide payment and receivable services;
- Accept and manage payment instruments;
- Carry out foreign exchanges for its account;
- Provide guarantees (other than bank guarantees).

Director: Koen Lucas Wasmus (as at 31.01.2011)
 Address: Rruga "Gjin Bue Shpata", Nr. 7/1, Tirana, Albania
 Tel: +355 4 2268 180 / 2246 267
 Fax: + 355 4 2246 268
 E-mail: info@opportunity.al
 Website: www.opportunity-albania.com

6. BESA FUND SH.A.

Licence No. 10, dated 26.12.2008 as a "Non-bank financial institution" to carry out the following financial activities:

- Extend lending of all types, including consumer and mortgage lending;
- Provide guarantees and receive commitments;
- Provide advisory, intermediary and other auxiliary services related to the above-listed activities.

Director: Bajram Muça
 Address: Rruga "Brigada VIII", pallati 5, pranë ish-bllokut, Tirana, Albania
 Tel: +355 4 2253 841 / 2, 2252 913
 Fax: +355 4 2253 836
 E-mail: mfi@besa.org.al
 Website: www.fondibesa.com

7. FIN – AL LTD.

Licence No. 11, dated 20.02.2009 as a "Non-bank financial institution" to carry out:

- Financial leasing

Director: Emin Barçi
 Address: Rruga "Pjetër Budi", pallati Rogert, ambient tregtar, kati II, Tirana, Albania
 Tel/fax: +355 4 2348 048
 E-mail: -
 Website: -

8. FIRST ALBANIAN FINANCIAL DEVELOPMENT COMPANY (FAF-DC) SH.A.

License No. 12, dated 20.03.2009 as a "Non-bank financial institution" to carry out the following financial activities:

- Extend lending of all types, including consumer and mortgage lending;
- Provide guarantees and accept commitments;
- Provide advisory, intermediary and other auxiliary services related to the above-listed activities.

Director: Bajram Korsita
 Address: Rruga "Dervish Hima", vila nr. 4, Tirana, Albania
 Telephone: +355 4 2232 937 / 2224 638
 Fax: +355 4 2226 027
 E-mail: -
 Website: -

9. RAIFFEISEN LEASING ALBANIA SH.A.

Licence No. 13, dated 15.07.2009 as a "Non-bank financial institution" to carry out the following financial activities:

- Financial leasing.

Director: Ankleida Shehu
 Address: Rruga e "Kavajës", Tirana, Albania
 Telephone: +355 4 2274 920
 Fax: -
 Mobile: +355682096346
 E-mail: -
 Website: www.raiffeisen-leasing.al

10. TIRANA LEASING SH.A.

Licence No. 14, dated 11.12.2009 as a "Non-bank financial institution to carry out the following financial activities:

- Financial leasing.

Director: Fatos Aliaj
 Address: Rruga "Dëshmorët e 4 Shkurtit", nr. 1/1 (pranë Tirana Bank), Tirana, Albania
 Tel: -
 Fax: -
 E-mail: -
 Website: -

11. ISCS LTD.

Licence no. 15, dated 21.12.2009 as a "Non-bank financial institution" to carry out the following financial activities:

- Provide payment and money transfer services.

Director: Lindita Shomo
 Address: Rruga "Dëshmorët e 4 Shkurtit", kompleksi "Green Park", kulla 1, kati 3-të, Tirana, Albania
 Tel: +355 4 2264 982
 Fax: +355 4 2278 950
 Mobile: +355 6820 53 631
 E-mail: lshomo@iscs-al.com
 Website: -

12. LANDESLEASE SH.A.

Licence No. 16, dated 24.12.2009 as a "Non-bank financial institution" to carry out the following financial activities:

- Financial leasing.

Director: Altin Saliasi
 Address: Rruga "Donika Kastrioti", nr. 14, Tirana, Albania
 Tel: + 355 4 2271 050
 Fax: + 355 4 2251 038
 Mobile: +355 69 2084 360
 E-mail: -
 Website: -

13. VISIONFUND ALBANIA LTD.

License no. 17, dated 30.12.2009 as a "Non-bank financial institution" to carry out the following financial activities:

- Microcredit financial institution.

Director: Michael Low (as at 31.05.2011)
 Address: Rruga "Dëshmorët e 4 Shkurtit", pallati 26, kati IIII, Tirana, Albania
 Tel: + 355 4 2248 668
 Fax: + 355 4 2248 668

Mobile: + 355 684070183
 E-mail: -
 Website: -

14. SOGELEASE ALBANIA SH.A.

Licence No. 18, dated 25.01.2010 as a "Non-bank financial institution" to carry out the following financial activities:

- Financial leasing.

Director: Alkion Elezi
 Address: Bulevardi "Dëshmorët e Kombit", Holli i Kullave Binjake, kati III, Tirana, Albania

Tel: +355 4 2280 442

Fax: -

Mobile: -

E-mail: -

Website: -

15. CAPITAL INVEST SH.A.

Licence No. 19, dated 04.08.2010 as a "Non-bank financial institution" to carry out the following financial activities:

- Microcredit financial institution.

Director: Myslym Nelaj
 Address: Rruga "Sheh Ahmet Pazari", Pall. 2/1, Tirana, Albania

Tel: +355 4 2363 003

Fax: +355 4 2363 003

Mobile: 068 20 06225

E-mail: info@capitalinvest-ifm.com

Website: www.capitalinvest-ifm.com

16. TRANZIT LTD.

Licence No. 20, dated 04.08.2010 as a "Non-bank financial institution" to carry out the following financial activities:

- Extend lending of all types.

Director: Andi Ballta
 Address: Rruga "Dëshmorët e 4 Shkurtit", Sky Tower, kati 7, apt. 2, Tirana, Albania

Tel: +355 4 2247 022

Fax: -

Mobile: -

E-mail: -

Website: -

17. ALBANIAN FACTORING SERVICES (AFS) SH.A.

Licence No. 21, dated 04.11.2010 as a "Non-bank financial institution" to carry out the following financial activities:

- Factoring.

- Advisory, intermediary and other auxiliary services related to factoring.

Director: Stephen Barclay Strauss
 Address: Rruga "Abdyl Frashëri", seksioni B, pallati Hekla, apt. 1, kati i dytë, Tirana, Albania

Tel: +355 4 2254 057

Fax: +355 4 2400 359

Mobile: -

E-mail: info@factoringalbania.al

Website: www.factoringalbania.al

ANNEX 10. UNIONS OF SAVINGS AND CREDIT ASSOCIATIONS

1. UNION OF SAVINGS AND CREDIT ASSOCIATIONS "JEHONA" (USCA "JEHONA"), TIRANA

Licence: No.1, dated 27.06.2002
 Address: Rruga "Kajo Karafili", nr. 26/3, Tirana, Albania
 Chairman of the Board of Directors: Paskal Vogli
 Executive Director: Elvana Sharkaj
 Tel: +355 4 2224 469 / 2269 450
 E-mail: esharkaj@albmail.com

2. THE ALBANIAN SAVINGS AND CREDIT UNION (ASCU), TIRANA

Licence: No.2, dated 09.08.2002.
 Address: "Zayed Business Center", Rruga "Sulejman Delvina" (Tirana e Re), Tirana
 Chairman of the Board of Directors: Zana Konini
 Executive Director: Zana Konini
 Tel: +355 4 2251 910
 E-mail: ascunion@icc-al.org

SAVINGS AND LOAN ASSOCIATIONS (SLAs)

1. "MËSUESI" SAVINGS AND LOAN ASSOCIATION, Tirana

Licence No. 1, dated 01.07.2002
 Member of USCA "Jehona"

2. "RIZGJIMI" SAVINGS AND LOAN ASSOCIATION, Tirana

Licence No. 2, dated 01.07.2002
 Member of USCA "Jehona"

3. "AFADA" SAVINGS AND LOAN ASSOCIATION, Tirana

Licence No. 3, dated 01.07.2002
 Member of USCA "Jehona"

4. "BLETËRRITËSIT" SAVINGS AND LOAN ASSOCIATION, Korça

Licence No 5, dated 01.07.2002
 Member of USCA "Jehona"

5. "BREGAS" SAVINGS AND LOAN ASSOCIATION, Korça

Licence No. 6, dated 01.07.2002
 Member of USCA "Jehona"

6. "FITORJA" SAVINGS AND LOAN ASSOCIATION, Prrenjas

Licence No. 12, dated 01.07.2002
 Member of USCA "Jehona"

7. "GRAMSHI" SAVINGS AND LOAN ASSOCIATION, Lushnje

Licence No. 13, dated 01.07.2002
 Member of USCA "Jehona"

8. "HABA" SAVINGS AND LOAN ASSOCIATION, Tirana

Licence No. 14, dated 01.07.2002
 Member of USCA "Jehona"

9. "KANDAVIA" SAVINGS AND LOAN ASSOCIATION, Librazhd
Licence No. 15, dated 01.07.2002
Member of USCA "Jehona"
10. "KORÇARJA" SAVINGS AND LOAN ASSOCIATION, Korça
Licence No. 17, dated 01.07.2002
Member of USCA "Jehona"
11. "KRUJA" SAVINGS AND LOAN ASSOCIATION, Kruja
Licence No. 18, dated 01.07.2002
Member of USCA "Jehona"
12. "METAJ" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 20, dated 01.07.2002
Member of USCA "Jehona"
13. "ORIK" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 21, dated 01.07.2002
Member of USCA "Jehona"
14. "RINGJALLJA" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 24, dated 01.07.2002
Member of USCA "Jehona"
15. "SHËNDETI" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 25, dated 01.07.2002
Member of USCA "Jehona"
16. "SHKËNDIJA" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 26, dated 01.07.2002
Member of USCA "Jehona"
17. "SYNEI" SAVINGS AND LOAN ASSOCIATION, Kavaja
Licence No. 30, dated 01.07.2002
Member of USCA "Jehona"
18. "TEUTA" SAVINGS AND LOAN ASSOCIATION, Durrës
Licence No. 31, dated 01.07.2002
Member of USCA "Jehona"
19. "URA E KUÇIT" SAVINGS AND LOAN ASSOCIATION, Berat
Licence No. 32, dated 01.07.2002
Member of USCA "Jehona"
20. "VOLOREKA" SAVINGS AND LOAN ASSOCIATION, Pogradec
Licence No. 33, dated 01.07.2002
Member of USCA "Jehona"
21. "YLLI I KUQ" SAVINGS AND LOAN ASSOCIATION, Korça
Licence No. 34, dated 01.07.2002
Member of USCA "Jehona"
22. "VELÇE" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 36, dated 29.08.2002
Member of ASCU
23. "KALLM" SAVINGS AND LOAN ASSOCIATION, Fier

Licence No. 37, dated 29.08.2002
Member of ASCU

24. "MOLLAS" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 40, dated 29.08.2002
Member of ASCU

25. "GJINAR" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 42, dated 05.09.2002
Member of ASCU

26. "KUQAN" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 45, dated 05.09.2002
Member of ASCU

27. "SHUSHICË" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 46, dated 05.09.2002
Member of ASCU

28. "BESTROVË" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 49, dated 05.09.2002
Member of ASCU

29. "SHALËS" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 51, dated 05.09.2002
Member of ASCU

30. "OSHËTIMË" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 52 dated 23.09.2002
Member of ASCU

31. "BABICË E VOGËL" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 53 dated 23.09.2002
Member of ASCU

32. "NOVOSELË" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 54, dated 23.09.2002
Member of ASCU

33. "ROMANAT" SAVINGS AND LOAN ASSOCIATION, Durrës
Licence No. 55, dated 23.09.2002
Member of ASCU

34. "JUBE" SAVINGS AND LOAN ASSOCIATION, Durrës
Licence No. 56, dated 23.09.2002
Member of ASCU

35. "ARDENICË" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 58, dated 23.09.2002
Member of ASCU

36. "VAJKAN" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 54, dated 23.09.2002
Member of ASCU

37. "LLAKATUND" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 60, dated 23.09.2002

Member of ASCU

38. "GRABIAN" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 61, dated 23.09.2002
Member of ASCU

39. "MAZREK" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 62, dated 23.09.2002
Member of ASCU

40. "MUSTAFA KOÇAJ" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 63, dated 23.09.2002
Member of ASCU

41. "SHPAT ISUF MUÇAJ" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 64, dated 23.09.2002
Member of ASCU

42. "PINAR" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 65, dated 23.09.2002
Member of ASCU

43. "FUSHAS MUMAJËS" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 66, dated 23.09.2002
Member of ASCU

44. "QEHA" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 67, dated 23.09.2002
Member of ASCU

45. "DOBRESH" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 68, dated 23.09.2002
Member of ASCU

46. "INIBA" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 71, dated 25.09.2002
Member of ASCU

47. "FUSHË-PREZË" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 72, dated 25.09.2002
Member of ASCU

48. "MËNIK" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 73, dated 25.09.2002
Member of ASCU

49. "ZALL-HERR" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 75, dated 25.09.2002
Member of ASCU

50. "BARËZEZ" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 76, dated 25.09.2002
Member of ASCU

51. "PETRELË" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 78, dated 25.09.2002
Member of ASCU

52. "PINET" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 80, dated 25.09.2002
Member of ASCU
53. "BERZHITË" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 81, dated 25 .09.2002
Member of ASCU
54. "MARIKAJ" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 82, dated 25.09.2002
Member of ASCU
55. "ALLGJATË" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 83, dated 25.09.2002
Member of ASCU
56. "BUBULLIMË" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 85, dated 25.09.2002
Member of ASCU
57. "GORRE" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 87, dated 25.09.2002
Member of ASCU
58. "DRITHAS" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 88, dated 25.09.2002
Member of ASCU
59. "PALASË" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 89, dated 07.10.2002
Member of ASCU
60. "MAMINAS" SAVINGS AND LOAN ASSOCIATION, Durrës
Licence No. 90, dated 07.10.2002
Member of ASCU
61. "PANAJA" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 92, dated 07.10.2002
Member of ASCU
62. "GJERGJAN" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 94, dated 07.10.2002
Member of ASCU
- 63 "GRAMSH" SAVINGS AND LOAN ASSOCIATION, Gramsh
Licence No. 96, dated 07.10.2002
Member of ASCU
- 64 "FIER 2002" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 98, dated 28.10.2002
Member of USCA "Jehona"
65. "LESHNICË" SAVINGS AND LOAN ASSOCIATION, Pogradec
Licence No. 100, dated 28.10.2002
Member of USCA "Jehona"
66. "TREGAN" SAVINGS AND LOAN ASSOCIATION, Elbasan

Licence No. 101, dated 27.11.2002
Member of ASCU

67. "BELËSH" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 102, dated 27.11.2002
Member of ASCU

68. "LUZI I MADH" SAVINGS AND LOAN ASSOCIATION, Kavaja
Licence No. 103, dated 27.11.2002
Member of ASCU

69 "BAGO" SAVINGS AND LOAN ASSOCIATION, Kavaja
Licence No. 104, dated 27.11.2002
Member of ASCU

70. "RADË" SAVINGS AND LOAN ASSOCIATION, Durrës
Licence No. 105, dated 05.12.2002
Member of ASCU

71. "HAMALLAJ" SAVINGS AND LOAN ASSOCIATION, Durrës
Licence No. 106, dated 05.12.2002
Member of ASCU

72. "TIRANA KREDIT" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 107, dated 05.12.2002
Member of USCA "Jehona"

73 "FIER SEMAN" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 11, dated 24.12.2002
Member of ASCU

74. "FRAKULL E MADHE" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 112, dated 24.12.2002
Member of ASCU

75. "DAULLAS" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 113, dated 24.12.2002
Member of ASCU

76. "KALLM I VOGËL" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 114, dated 10.01.2003
Member of ASCU

77. "LEKAJ" SAVINGS AND LOAN ASSOCIATION, Kavaja
Licence No. 115, dated 10.01.2003
Member of ASCU

78. "ALLKAJ" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 116, dated 10.01.2003
Member of ASCU

79. "KAFARAJ" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 118, dated 19.02.2003
Member of ASCU

80. "GOSË" SAVINGS AND LOAN ASSOCIATION, Kavaja
Licence No. 120, dated 23.06.2003

Member of ASCU

81. "HIMARË" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 122, dated 23.06.2003
Member of ASCU

82. "KOTE" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 123, dated 23.06.2003
Member of ASCU

83. "ARMEN" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 124, dated 23.06.2003
Member of ASCU

84. "PERLAT" SAVINGS AND LOAN ASSOCIATION, Durrës
Licence No. 125, dated 15.07.2003
Member of ASCU

85. "REMAŞ" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 126, dated 16.07.2003
Member of ASCU

86. "MIZË" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 127, dated 04.08.2003
Member of ASCU

87. "DUKAT-RADHIMË" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 128, dated 03.11.2003
Member of ASCU

88. "MJELMA-HUDENISHT" SAVINGS AND LOAN ASSOCIATION, Pogradec
Licence No. 129, dated 03.11.2003
Member of USCA "Jehona"

89. "GJEÇ KODËR" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 130, dated 26.11.2003
Member of ASCU

90. "MËRTISH" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 131, dated 26.11.2003
Member of ASCU

91. "KUKUR" SAVINGS AND LOAN ASSOCIATION, Gramsh
Licence No. 134, dated 07.01.2004
Member of ASCU

92. "VAQARR" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 136, dated 01.04.2004
Member of ASCU

93. "DARZEZË" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 139, dated 12.07.2004
Member of ASCU

94. "SPILLE" SAVINGS AND LOAN ASSOCIATION, Kavaja
Licence No. 140, dated 12.07.2004
Member of ASCU

95. "JADORA" SAVINGS AND LOAN ASSOCIATION, Shkodra
Licence No. 143, dated 17.11.2004
Member of USCA "Jehona"
96. "QARR - BISHAN" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 145, dated 28.04.2005
Member of ASCU
97. "KRUTJE" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 146, dated 29.07.2005
Member of ASCU
98. "TIRONA" SAVINGS AND LOAN ASSOCIATION, Tirana
Licence No. 147, dated 05.12.2005
Member of ASCU
99. "SHKAFANE" SAVINGS AND LOAN ASSOCIATION, Durrës
Licence No. 148, dated 16.01.2006
Member of ASCU
100. "LIBRAZHD" SAVINGS AND LOAN ASSOCIATION, Librazhd
Licence No. 149, dated 10.11.2006
Member of ASCU
101. "HELMAS" SAVINGS AND LOAN ASSOCIATION, Kavaja
Licence No. 150, dated 22.11.2006
Member of ASCU
102. "LUKOVË" SAVINGS AND LOAN ASSOCIATION, Vlora
Licence No. 151, dated 14.12.2006
Member of ASCU
103. "ÇERMË" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 152, dated 12.01.2007
Member of ASCU
104. "ELBASAN" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 153, dated 18.04.2007
Member of ASCU
105. "DYRRAH" SAVINGS AND LOAN ASSOCIATION, Durrës
Licence No. 154, dated 27.04.2007
Member of ASCU
106. "SEMAN" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 155, dated 21.05.2007
Member of ASCU
107. "PAJOVA E RE" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 156, dated 05.12.2007
Member of ASCU
108. "MALI I BARDHË" SAVINGS AND LOAN ASSOCIATION, Berat
Licence No. 157, dated 17.12.2007
Member of ASCU
109. "BASHKËSIA" SAVINGS AND LOAN ASSOCIATION, Durrës
Licence No. 158, dated 17.12.2007

Member of ASCU

110. "DRINI 2" SAVINGS AND LOAN ASSOCIATION", Shkodra
Licence No. 159, dated 28.01.2008
Member of ASCU

111. "NIKELI" SAVINGS AND LOAN ASSOCIATION, Elbasan
Licence No. 160, dated 28.01.2008
Member of ASCU

112. "URA E MESIT" SAVINGS AND LOAN ASSOCIATION, Shkodra
Licence No. 161, dated 28.01.2008
Member of ASCU

113. "DARCI" SAVINGS AND LOAN ASSOCIATION, Kavaja
Licence No. 162, dated 12.02.2008
Member of ASCU

114. "S.V.A.-08" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 163, dated 16.10.2008
Member of ASCU

115. "DARSIA" SAVINGS AND LOAN ASSOCIATION, Peqin
Licence No. 164, dated 18.11.2008
Member of ASCU

116. "GURI I MIRË" SAVINGS AND LOAN ASSOCIATION, Kuçovë
Licence No. 165, dated 20.11.2008
Member of ASCU

117. "ITEA A.E.F." SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 166, dated 22.12.2008
Member of ASCU

118. "TARABOSHI AM" SAVINGS AND LOAN ASSOCIATION, Shkodra
Licence No. 167, dated 24.12.2008
Member of ASCU

119. "BESNIKËRIA E MALËSISË" SAVINGS AND LOAN ASSOCIATION, Shkodra
Licence No. 168, dated 06.04.2009
Member of ASCU

120. "BREGU I LIQENIT" SAVINGS AND LOAN ASSOCIATION, Pogradec
Licence No. 169, dated 06.04.2009
Member of ASCU

121. "OSUMI-ALBANIA-2009" SAVINGS AND LOAN ASSOCIATION, Berat
Licence No. 170, dated 26.06.2009
Member of ASCU

122. "GAJTANI 09" SAVINGS AND LOAN ASSOCIATION, Shkodra
Licence No. 171, dated 11.12.2009
Member of ASCU

123. "LAPARDHA 2009" SAVINGS AND LOAN ASSOCIATION, Berat
Licence No. 172, date 25.01.2010
Member of ASCU

124. "LUSHNJA 2010" SAVINGS AND LOAN ASSOCIATION, Lushnje
Licence No. 173, dated 25.06.2010
Member of ASCU

125. "ÇËRRAVË 2010" SAVINGS AND LOAN ASSOCIATION, Pogradec
Licence No. 174, dated 14.07.2010
Member of ASCU

126. "FIER FINC. RUR" SAVINGS AND LOAN ASSOCIATION, Fier
Licence No. 175, date 22.09.2010
Member of ASCU

ANNEX 11. FOREIGN EXCHANGE BUREAUS, AS AT 31.12.2010

1. "JOARD" FX BUREAU LTD., TIRANA

Licence: No. 1, dated 01.10.1999
 Address: Rruga "Ded Gjon Luli" Nr. 2, Tirana
 Cambists: Josif Kote, Pajtim Kodra
 Tel: 04 2233 158

2. "AMA" FX BUREAU LTD., DURRËS

Licence: No. 2, dated 01.10.1999
 Address: Bureau 1: Lagja nr. 9, rruga "Aleksandër Goga", pallati nr. 530, pranë Muzeut të Dëshmorëve), Durrës
 Bureau 2: Lagja nr. 4, rruga "9 Maji", godinë 4-katëshe, kati I, Durrës
 Cambists: Mirlinda Ceka, Idlir Hoxha
 Tel: 052 225183 / 228088
 Fax: 052 230670
 Mobile: 0682033030

Acting as money transfer agent for the account of "Financial Union Tirana" Ltd.

3. "ARIS" FX BUREAU LTD., TIRANA

Licence: No. 3, dated 01.10.1999
 Address: Rruga "Luigj Gurakuqi", Tirana
 Cambist: Ardian Goci
 Tel: 04 2248 867 / 2235 075
 Fax:
 Mobile: 0682026839

Acting as money transfer agent for the account of "Financial Union Tirana" Ltd.

4. "UNIONI FINANCIAR TIRANË" FX BUREAU LTD.

Licence: No. 4, dated 01.10.1999
 Address: Bulevardi "Zogu I", pallati EDICOM, përballë Stacionit të Trenit, Tirana
 Executive Director: Elton ÇOLLAKU
 Cambist: Mimoza Lushnjaku
 Tel: 04 2250 653
 Fax: 04 2250 654
 E-mail: info@unionifinanciar.al
 Website: www.unionifinanciar.al

5. "AGLI" FX BUREAU LTD., TIRANA

Licence: No. 5, dated 01.10.1999
 Address: Bureau 1: Rruga "Islam Alla", nr. 1, Tirana
 Bureau 2: Rruga "Kavajës", pranë ish-pastiçeri Rinia, Tirana
 Cambists: Agim Cani, Kujtim Nina, Selim Luli
 Tel: 04 2255 517

6. "EXCHANGE" FX BUREAU LTD., TIRANA

Licence: No. 08, dated 24.11.1999
 Address: Rruga "Durrësit", nr. 170, Tirana
 Cambists: Ivan Pavlovski, Ervis Myftari
 Tel: 04 2238 344
 Tel. / Fax: 04 2238 345

7. "ILIRIA '98" FX BUREAU LTD., TIRANA

Licence: No. 12, dated 25.02.2000
 Address: Bureau 1: Sheshi "Austria", pranë Teatrit të Kukullave, Tirana