

Main Financial Indicators of Albanian Banking System Fourth Quarter 2013

| 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 | 81,815,576,769 | 6.4% | 34,709,045,546 | 6.2% | 29,766,620,803 | 7.52% | 7,652,964,670 | 3.9% | 70,254,671,481 | 6.1% | 67,500,602,573 | 6.5% | 11,560,905,287 | 7.8% |
| 2 | Banka Kombëtare Tregtare | 272,543,135,585 | 21.3% | 90,268,578,168 | 16.1% | 117,308,022,770 | 29.65% | 32,893,725,180 | 16.7% | 250,646,714,032 | 21.7% | 219,433,473,260 | 21.3% | 21,896,421,553 | 14.8% |
| 3 | Credins Bank | 107,965,307,225 | 8.4% | 67,469,849,196 | 12.0% | 6,636,908,768 | 1.68% | 15,039,467,168 | 7.6% | 94,731,810,155 | 8.2% | 91,965,129,083 | 8.9% | 10,146,154,702 | 6.9% |
| 4 | Credit Bank of Albania | 1,762,794,807 | 0.1% | 249,556,950 | 0.0% | 106,792,245 | 0.03% | 1,223,535,284 | 0.6% | 1,767,210,383 | 0.2% | 513,042,489 | 0.0% | 1,014,128,920 | 0.7% |
| 5 | Credit Agricole | 30,510,552,156 | 2.4% | 21,269,110,095 | 3.8% | 983,609,058 | 0.25% | 4,094,594,773 | 2.1% | 30,510,552,156 | 2.6% | 19,025,665,904 | 1.8% | 4,412,010,825 | 3.0% |
| 6 | Fibank Albania | 17,063,366,602 | 1.3% | 6,508,548,500 | 1.2% | 4,767,107,234 | 1.20% | 3,955,771,106 | 2.0% | 15,653,097,209 | 1.4% | 15,406,564,174 | 1.5% | 1,410,269,393 | 1.0% |
| 7 | International Commercial Bank | 9,189,235,000 | 0.7% | 2,842,526,863 | 0.5% | 3,942,338,782 | 1.00% | 244,248,255 | 0.1% | 7,618,738,000 | 0.7% | 6,820,555,141 | 0.7% | 1,570,497,000 | 1.1% |
| 8 | Intesa Sanpaolo Bank Albania | 149,399,151,563 | 11.7% | 50,912,099,507 | 9.1% | 58,526,165,440 | 14.79% | 32,108,817,155 | 16.3% | 131,399,639,815 | 11.4% | 114,700,815,556 | 11.1% | 17,999,511,747 | 12.2% |
| 9 | NBG Bank Albania | 44,352,871,000 | 3.5% | 24,369,812,000 | 4.3% | 7,808,708,000 | 1.97% | 6,353,945,000 | 3.2% | 44,352,871,000 | 3.8% | 33,625,230,000 | 3.3% | 8,054,318,000 | 5.4% |
| 10 | ProCredit Bank | 40,711,371,134 | 3.2% | 23,006,420,117 | 4.1% | 4,992,643,960 | 1.26% | 5,023,982,647 | 2.6% | 36,003,035,533 | 3.1% | 32,442,105,635 | 3.1% | 4,708,335,602 | 3.2% |
| 11 | Raiffeisen Bank Albania | 290,561,006,130 | 22.7% | 127,997,174,339 | 22.8% | 109,766,059,776 | 27.74% | 56,656,781,897 | 28.8% | 260,742,958,476 | 22.6% | 246,385,358,871 | 23.9% | 29,818,047,654 | 20.2% |
| 12 | Societe Generale Albania | 69,994,654,152 | 5.5% | 37,620,752,701 | 6.7% | 17,536,082,222 | 4.43% | 1,711,388,347 | 0.9% | 69,994,654,152 | 6.1% | 56,688,821,885 | 5.5% | 7,937,980,695 | 5.4% |
| 13 | Tirana Bank | 101,580,177,554 | 7.9% | 43,995,363,369 | 7.8% | 20,789,132,099 | 5.25% | 22,870,940,569 | 11.6% | 82,822,550,458 | 7.2% | 78,630,714,380 | 7.6% | 18,757,627,096 | 12.7% |
| 14 | Union Bank | 32,675,591,248 | 2.6% | 14,246,270,808 | 2.5% | 10,281,224,014 | 2.60% | 850,180,000 | 0.4% | 30,111,105,447 | 2.6% | 27,235,990,220 | 2.6% | 2,564,485,801 | 1.7% |
| 15 | United Bank of Albania | 6,203,735,670 | 0.5% | 1,489,724,710 | 0.3% | 719,194,043 | 0.18% | 1,943,154,569 | 1.0% | 4,759,340,390 | 0.4% | 4,728,286,620 | 0.5% | 1,444,395,280 | 1.0% |
| 16 | Veneto Banka | 22,517,293,405 | 1.8% | 14,016,670,667 | 2.5% | 1,768,266,560 | 0.45% | 4,096,866,600 | 2.1% | 22,517,293,405 | 2.0% | 16,969,473,530 | 1.6% | 4,602,931,245 | 3.1% |
| TOTAL | | 1,278,845,820,000 | 100% | 560,971,503,537 | 100% | 395,698,875,775 | 100% | 196,720,363,218 | 100% | 1,153,886,242,092 | 100% | 1,032,071,829,320 | 100% | 147,898,020,800 | 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 | 945,595,936 | | 208,995,110 | | 4.64% | 8.62% | 395 | 42 |
| 2 | Banka Kombëtare Tregtare | 1,108,365,369 | | 4,005,614,454 | | 1.63% | 20.73% | 1,161 | 84 |
| 3 | Credins Bank | 182,460,095 | | 608,271,460 | | 0.68% | 7.55% | 619 | 46 |
| 4 | Credit Bank of Albania | (52,767,213) | | (114,019,765) | | -12.01% | -39.57% | 29 | 2 |
| 5 | Credit Agricole | (93,868,004) | | (430,787,600) | | -1.23% | -8.33% | 259 | 20 |
| 6 | Fibank Albania | 25,772,511 | | 118,394,104 | | 0.61% | 7.44% | 122 | 9 |
| 7 | International Commercial Bank | 33,499,241 | | 47,638,000 | | 1.46% | 8.91% | 85 | 7 |
| 8 | Intesa Sanpaolo Bank Albania | (362,257,240) | | 981,817,495 | | -0.97% | -7.90% | 533 | 31 |
| 9 | NBG Bank Albania | (98,584,000) | | 84,358,000 | | -0.89% | -4.84% | 265 | 27 |
| 10 | ProCredit Bank | 36,301,539 | | (153,094,871) | | 0.36% | 3.10% | 452 | 30 |
| 11 | Raiffeisen Bank Albania | 218,626,230 | | 4,455,760,716 | | 0.30% | 2.95% | 1,417 | 102 |
| 12 | Societe Generale Albania | (50,895,601) | | 457,412,220 | | -0.29% | -2.56% | 399 | 43 |
| 13 | Tirana Bank | (927,860,764) | | (1,523,218,587) | | -3.66% | -18.87% | 466 | 56 |
| 14 | Union Bank | (62,608,702) | | 60,448,284 | | -0.77% | -9.61% | 306 | 29 |
| 15 | United Bank of Albania | (71,924,806) | | (60,813,736) | | -4.65% | -18.97% | 75 | 6 |
| 16 | Veneto Banka | (56,117,418) | | 75,659,536 | | -1.00% | -4.81% | 125 | 15 |
| TOTAL | | 773,737,172 | - | 8,822,434,819 | | | | 6,708 | 549 |

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

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

NOTE: All reportings are based on IFRS.

* Alphabetically listed in English.

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

*** Foreign exchange differences are not considered.