

### Main Financial Indicators of Albanian Banking System First Quarter 2015

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	79,122,038,222		37,987,184,503		27,032,431,146		7,189,441,027		67,235,864,732		64,768,460,726		11,886,173,490	
2	Banka Kombëtare Tregtare	331,626,115,019		108,031,635,745		148,622,678,095		39,751,523,879		297,714,270,982		251,942,151,830		33,911,844,037	
3	Credins Bank	140,581,617,358		82,265,226,891		17,555,281,160		18,687,527,263		124,701,703,431		120,568,196,373		10,984,245,098	
4	Credit Bank of Albania														
5	Credit Agricole	26,758,846,654		17,230,341,907		1,032,908,138		491,191,364		26,758,846,654		20,542,976,809		3,826,560,131	
6	Fibank Albania	16,863,285,683		6,174,144,730		6,973,529,717		1,693,783,897		15,279,513,249		14,325,113,704		1,583,772,433	
7	International Commercial Bank	9,278,163,271		3,563,391,988		3,307,562,338		-		7,603,894,865		6,922,346,921		1,674,268,406	
8	Intesa Sanpaolo Bank Albania	155,696,382,972		46,115,975,007		63,502,057,978		37,393,102,049		137,640,949,084		119,350,998,876		18,055,433,887	
9	NBG Bank Albania	43,629,214,000		27,673,933,000		7,544,409,000		7,595,771,000		43,629,214,000		31,830,911,000		8,219,811,000	
10	ProCredit Bank	36,191,407,324		21,370,789,960		2,938,252,397		5,023,207,569		31,322,300,713		29,184,483,589		4,869,106,611	
11	Raiffeisen Bank Albania	278,154,716,908		131,509,460,135		92,997,798,021		54,458,651,414		247,868,608,977		236,597,128,098		30,286,107,931	
12	Societe Generale Albania														
13	Tirana Bank	96,455,344,904		43,799,615,269		26,247,555,085		3,749,191,068		78,608,746,526		74,128,093,717		17,846,598,378	
14	Union Bank														
15	United Bank of Albania	6,457,552,470		1,604,863,360		781,506,342		1,080,293,080		4,844,053,952		4,819,883,776		1,613,498,518	
16	Veneto Banka	25,386,141,891		17,057,704,855		2,146,428,154		2,954,791,076		25,386,141,891		20,040,834,935		4,124,902,757	
<b>TOTAL</b>		<b>1,246,200,826,675</b>		<b>544,384,267,351</b>		<b>400,682,397,572</b>		<b>180,068,474,687</b>		<b>1,108,594,109,057</b>		<b>995,021,580,354</b>		<b>148,882,322,677</b>	-

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	265,661,063		265,661,063		1.35%	9.42%	409	40
2	Banka Kombëtare Tregtare	2,587,116,680		2,587,116,680		3.13%	34.64%	1,304	89
3	Credins Bank	195,636,112		195,636,112		0.56%	7.42%	657	51
4	Credit Bank of Albania								
5	Credit Agricole	(169,784,571)		(169,784,571)		-2.54%	-16.99%	250	19
6	Fibank Albania	87,711,935		87,711,935		2.09%	23.45%	121	10
7	International Commercial Bank	66,064,462		66,064,462		2.86%	16.43%	85	6
8	Intesa Sanpaolo Bank Albania	716,207,304		716,207,304		1.85%	15.65%	563	32
9	NBG Bank Albania	162,817,000		162,817,000		1.50%	8.06%	286	27
10	ProCredit Bank	26,143,591		26,143,591		0.29%	2.16%	349	23
11	Raiffeisen Bank Albania	1,043,016,317		1,043,016,317		1.50%	14.27%	1,399	88
12	Societe Generale Albania								
13	Tirana Bank	(69,208,151)		(69,208,151)		-0.29%	-1.92%	437	45
14	Union Bank								
15	United Bank of Albania	144,279,112		144,279,112		8.96%	39.22%	72	6
16	Veneto Banka	52,048,579		52,048,579		0.82%	5.11%	132	15
<b>TOTAL</b>		<b>5,107,709,432</b>		<b>5,107,709,432</b>				<b>6,064</b>	<b>451</b>

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

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

**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.