

### Main Financial Indicators of Albanian Banking System First Quarter 2014

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	274,883,526,959		85,740,608,686		118,732,498,855		37,080,767,296		252,078,694,007		221,511,027,254		22,804,832,952	
3	Credins Bank	116,495,854,261		71,039,116,412		8,712,274,212		16,354,528,185		102,838,630,089		98,341,450,706		10,216,267,767	
4	Credit Bank of Albania														
5	Credit Agricole	30,324,233,908		20,538,642,247		922,465,033		3,196,380,612		30,324,233,908		18,885,995,772		4,347,003,859	
6	Fibank Albania	15,771,192,425		6,641,948,559		5,213,174,276		1,958,614,346		14,300,888,504		14,125,968,631		1,470,303,920	
7	International Commercial Bank														
8	Intesa Sanpaolo Bank Albania	152,558,821,300		49,627,967,036		58,302,113,725		36,327,068,481		134,590,307,824		116,141,672,658		17,968,513,475	
9	NBG Bank Albania	44,903,380,000		27,489,495,000		8,640,538,000		7,037,198,000		44,903,380,000		34,357,145,000		8,022,379,000	
10	ProCredit Bank	39,780,450,778		22,201,472,789		4,977,576,469		5,097,743,768		35,067,921,448		30,805,592,857		4,712,529,330	
11	Raiffeisen Bank Albania	286,233,095,034		126,187,076,644		105,130,860,674		59,010,405,944		257,206,128,628		236,135,832,242		29,026,966,406	
12	Societe Generale Albania	71,077,612,730		37,541,022,392		18,821,522,759		1,647,581,415		71,077,612,730		58,769,798,011		7,867,789,410	
13	Tirana Bank	102,854,038,152		44,354,125,979		21,642,002,272		24,732,723,486		84,522,794,189		79,411,632,701		18,331,243,963	
14	Union Bank	31,948,525,252		13,836,657,323		10,620,894,229		565,684,800		29,276,695,611		28,036,641,201		2,671,829,641	
15	United Bank of Albania	6,337,864,701		1,481,783,375		880,000,000		1,888,450,979		4,878,901,346		4,842,846,563		1,458,963,355	
16	Veneto Banka	23,434,241,863		14,317,542,076		2,207,052,817		4,163,417,649		23,434,241,863		17,921,705,893		4,633,129,769	
<b>TOTAL</b>		<b>1,196,602,837,362</b>	<b>0%</b>	<b>520,997,458,518</b>	<b>0%</b>	<b>364,802,973,321</b>	<b>0%</b>	<b>199,060,564,962</b>	<b>0%</b>	<b>1,084,500,430,147</b>	<b>0%</b>	<b>959,287,309,488</b>	<b>0%</b>	<b>133,531,752,847</b>	<b>0%</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								
2	Banka Kombëtare Tregtare	1,109,737,120		1,109,737,120		1.62%	20.37%	1,190	84
3	Credins Bank	227,152,032		227,152,032		0.78%	9.03%	615	47
4	Credit Bank of Albania								
5	Credit Agricole	(63,354,057)		(63,354,057)		-0.84%	-5.74%	256	20
6	Fibank Albania	60,445,343		60,445,343		1.54%	17.15%	125	9
7	International Commercial Bank								
8	Intesa Sanpaolo Bank Albania	732,443,215		732,443,215		1.93%	16.63%	536	32
9	NBG Bank Albania	11,986,000		11,986,000		0.11%	0.60%	274	27
10	ProCredit Bank	27,231,507		27,231,507		0.27%	2.32%	439	23
11	Raiffeisen Bank Albania	1,483,708,227		1,483,708,227		2.08%	20.69%	1,391	93
12	Societe Generale Albania	110,074,131		110,074,131		0.62%	5.61%	395	42
13	Tirana Bank	(384,829,813)		(384,829,813)		-1.50%	-8.22%	469	53
14	Union Bank	9,156,771		9,156,771		0.11%	1.40%	314	29
15	United Bank of Albania	14,567,630		14,567,630		0.92%	4.03%	74	6
16	Veneto Banka	36,559,101		36,559,101		0.63%	3.18%	128	15
<b>TOTAL</b>		<b>3,374,877,207</b>	<b>-</b>	<b>3,374,877,207</b>				<b>6,206</b>	<b>480</b>

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

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

**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.