

### Main Financial Indicators of Albanian Banking System Third 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            | 81,371,740,447           |        | 36,085,051,483         |      | 33,283,277,992            |      | 6,316,475,093          |      | 69,820,474,224           |      | 66,094,565,548           |      | 11,551,266,223         |      |
| 2            | Banka Kombëtare Tregtare      | 303,749,088,572          |        | 92,525,751,999         |      | 131,613,653,626           |      | 46,680,413,577         |      | 277,273,639,810          |      | 236,115,419,324          |      | 26,475,448,762         |      |
| 3            | Credins Bank                  | 120,792,742,724          |        | 76,030,024,974         |      | 11,728,235,994            |      | 10,758,756,831         |      | 107,278,343,799          |      | 102,342,018,597          |      | 10,061,197,613         |      |
| 4            | Credit Bank of Albania        | 1,881,907,129            |        | 268,963,695            |      | 102,412,630               |      | 1,331,961,905          |      | 1,881,907,129            |      | 540,691,758              |      | 1,076,429,955          |      |
| 5            | Credit Agricole               | 27,807,763,391           |        | 18,555,152,852         |      | 1,098,390,352             |      | 2,318,377,709          |      | 27,807,763,391           |      | 20,336,552,459           |      | 4,162,037,499          |      |
| 6            | Fibank Albania                | 15,790,155,949           |        | 6,338,848,788          |      | 5,277,120,145             |      | 2,134,088,044          |      | 14,170,775,624           |      | 14,032,440,344           |      | 1,619,380,325          |      |
| 7            | International Commercial Bank | 9,049,345,314            |        | 3,109,823,038          |      | 3,552,522,264             |      | 195,846,000            |      | 7,429,781,986            |      | 6,605,328,359            |      | 1,619,563,756          |      |
| 8            | Intesa Sanpaolo Bank Albania  | 161,396,167,686          |        | 48,969,509,812         |      | 61,772,002,251            |      | 42,217,969,242         |      | 142,137,395,471          |      | 120,741,422,741          |      | 19,258,772,215         |      |
| 9            | NBG Bank Albania              | 45,401,301,000           |        | 27,524,087,000         |      | 8,622,138,000             |      | 7,990,538,000          |      | 45,401,301,000           |      | 34,302,730,000           |      | 8,050,401,000          |      |
| 10           | ProCredit Bank                | 37,451,235,034           |        | 21,986,416,888         |      | 4,040,140,754             |      | 4,532,400,806          |      | 32,682,063,644           |      | 29,706,277,648           |      | 4,769,171,389          |      |
| 11           | Raiffeisen Bank Albania       | 274,545,617,281          |        | 126,810,245,552        |      | 99,241,205,474            |      | 54,374,936,750         |      | 244,631,355,927          |      | 231,355,113,959          |      | 29,914,261,354         |      |
| 12           | Societe Generale Albania      | 71,526,953,363           |        | 36,616,986,024         |      | 20,711,321,213            |      | 1,216,040,085          |      | 71,526,953,363           |      | 60,035,238,170           |      | 7,987,804,704          |      |
| 13           | Tirana Bank                   | 101,897,581,636          |        | 45,613,848,528         |      | 21,405,142,335            |      | 21,030,792,643         |      | 84,070,507,416           |      | 78,655,242,427           |      | 17,827,074,225         |      |
| 14           | Union Bank                    | 33,468,128,462           |        | 14,369,962,453         |      | 11,375,953,566            |      | 349,725,000            |      | 30,786,329,243           |      | 29,322,851,890           |      | 2,681,799,219          |      |
| 15           | United Bank of Albania        | 6,411,634,760            |        | 1,596,966,270          |      | 835,523,690               |      | 2,005,377,066          |      | 4,868,268,744            |      | 4,816,642,870            |      | 1,543,366,016          |      |
| 16           | Veneto Banka                  | 24,968,313,089           |        | 15,881,718,413         |      | 2,188,122,764             |      | 2,442,970,551          |      | 24,968,313,089           |      | 19,335,160,796           |      | 4,650,867,889          |      |
| <b>TOTAL</b> |                               | <b>1,317,509,675,836</b> | -      | <b>572,283,357,769</b> | -    | <b>416,847,163,052</b>    | -    | <b>205,896,669,302</b> | -    | <b>1,186,735,173,890</b> | -    | <b>1,054,337,696,892</b> | -    | <b>153,248,842,146</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            | 445,688,957          |      | 281,519,716          |      | 2.20%                 |                          | 15.78%           | 401            | 41         |
| 2            | Banka Kombëtare Tregtare      | 1,414,703,737        |      | 3,392,434,136        |      | 1.87%                 |                          | 22.99%           | 1,246          | 86         |
| 3            | Credins Bank                  | 94,203,932           |      | 259,654,183          |      | 0.31%                 |                          | 3.78%            | 642            | 49         |
| 4            | Credit Bank of Albania        | 85,258,704           |      | 62,301,035           |      | 18.17%                |                          | 34.41%           | 29             | 2          |
| 5            | Credit Agricole               | 1,128,662            |      | (246,910,031)        |      | 0.02%                 |                          | 0.11%            | 243            | 20         |
| 6            | Fibank Albania                | 76,246,104           |      | 213,296,312          |      | 1.94%                 |                          | 19.74%           | 123            | 9          |
| 7            | International Commercial Bank | 41,669,221           |      | 49,065,716           |      | 1.85%                 |                          | 10.56%           | 85             | 6          |
| 8            | Intesa Sanpaolo Bank Albania  | 750,983,482          |      | 2,008,502,744        |      | 1.87%                 |                          | 16.22%           | 562            | 31         |
| 9            | NBG Bank Albania              | 29,207,000           |      | 76,625,000           |      | 0.26%                 |                          | 1.45%            | 265            | 27         |
| 10           | ProCredit Bank                | 35,549,351           |      | 89,140,992           |      | 0.38%                 |                          | 3.00%            | 374            | 24         |
| 11           | Raiffeisen Bank Albania       | 1,065,392,199        |      | 3,887,529,490        |      | 1.56%                 |                          | 14.77%           | 1,392          | 93         |
| 12           | Societe Generale Albania      | 52,727,832           |      | 174,729,442          |      | 0.30%                 |                          | 2.66%            | 406            | 42         |
| 13           | Tirana Bank                   | (90,494,926)         |      | (863,157,043)        |      | -0.36%                |                          | -2.02%           | 460            | 53         |
| 14           | Union Bank                    | (5,040,343)          |      | 19,124,563           |      | -0.06%                |                          | -0.75%           | 312            | 29         |
| 15           | United Bank of Albania        | 70,060,765           |      | 98,970,725           |      | 4.38%                 |                          | 19.02%           | 72             | 6          |
| 16           | Veneto Banka                  | 49,867,851           |      | 58,576,339           |      | 0.80%                 |                          | 4.34%            | 133            | 15         |
| <b>TOTAL</b> |                               | <b>4,117,152,527</b> | -    | <b>9,561,403,319</b> |      |                       |                          |                  | <b>6,745</b>   | <b>533</b> |

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

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

**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.