

**Main Financial Indicators of Albanian Banking System
First Quarter 2016**

| No | BANKS* | ASSETS | | | | | | | | LIABILITIES & EQUITY | | | | | |
|--------------|-------------------------------|--------------------------|-------------|------------------------|-------------|---------------------------|-------------|------------------------|-------------|--------------------------|-------------|--------------------------|-------------|------------------------|-------------|
| | | 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 | 70,466,444,737 | 5.17% | 35,911,163,821 | 6.12% | 18,346,346,263 | 4.46% | 7,786,449,928 | 3.68% | 58,981,169,094 | 4.92% | 55,577,459,954 | 4.99% | 11,485,275,643 | 7.09% |
| 2 | American Bank of Investments | 29,836,066,295 | 2.19% | 9,884,203,089 | 1.69% | 9,761,079,453 | 2.37% | 100,004,384 | 0.05% | 26,857,707,310 | 2.24% | 25,478,764,260 | 2.29% | 2,978,358,986 | 1.84% |
| 3 | Banka Kombëtare Tregtare | 342,976,388,734 | 25.18% | 118,505,779,371 | 20.21% | 138,146,854,044 | 33.61% | 51,407,318,582 | 24.27% | 302,959,390,450 | 25.25% | 280,489,580,268 | 25.17% | 40,016,998,284 | 24.69% |
| 4 | Credins Bank | 151,158,602,471 | 11.10% | 89,133,766,392 | 15.20% | 23,071,622,913 | 5.61% | 14,742,045,234 | 6.96% | 138,960,604,275 | 11.58% | 128,257,800,954 | 11.51% | 12,197,998,196 | 7.53% |
| 5 | Credit Bank of Albania | 2,019,460,189 | 0.15% | 296,541,630 | 0.05% | 93,894,681 | 0.02% | 1,475,516,095 | 0.70% | 934,869,103 | 0.08% | 607,132,990 | 0.05% | 1,084,591,086 | 0.67% |
| 6 | FIBANK Albania | 17,643,954,095 | 1.30% | 6,440,989,885 | 1.10% | 7,767,659,197 | 1.89% | 1,147,323,994 | 0.54% | 15,538,261,529 | 1.30% | 15,092,694,126 | 1.35% | 2,105,692,566 | 1.30% |
| 7 | International Commercial Bank | 9,554,112,852 | 0.70% | 4,086,308,564.8 | 0.70% | 3,352,067,748 | 0.82% | 244,520,000 | 0.12% | 8,079,699,326 | 0.67% | 7,065,555,439 | 0.63% | 1,474,413,526 | 0.91% |
| 8 | Intesasanpaolo Bank Albania | 152,776,925,355 | 11.22% | 44,114,736,516 | 7.52% | 61,101,648,338 | 14.86% | 38,455,588,234 | 18.16% | 134,830,303,793 | 11.24% | 121,629,171,372 | 10.91% | 17,946,621,562 | 11.07% |
| 9 | NBG Bank Albania | 38,743,973,000 | 2.84% | 29,381,681,000 | 5.01% | 4,772,464,000 | 1.16% | 2,241,992,000 | 1.06% | 30,315,173,960 | 2.53% | 27,775,460,000 | 2.49% | 8,428,799,040 | 5.20% |
| 10 | ProCredit Bank | 33,525,503,058 | 2.46% | 21,028,166,587 | 3.59% | 2,244,531,310 | 0.55% | 3,015,499,084 | 1.42% | 28,500,421,833 | 2.38% | 27,355,869,071 | 2.45% | 5,025,081,227 | 3.10% |
| 11 | Raiffeisen Bank Albania | 284,078,676,014 | 20.86% | 113,631,206,081 | 19.38% | 85,697,826,559 | 20.85% | 67,253,988,953 | 31.76% | 256,807,323,549 | 21.40% | 240,156,376,284 | 21.55% | 27,271,352,464 | 16.83% |
| 12 | Societe Generale Albania | 74,910,774,400 | 5.50% | 42,669,695,707 | 7.28% | 19,573,653,407 | 4.76% | 1,275,490,037 | 0.60% | 66,098,263,466 | 5.51% | 60,407,262,268 | 5.42% | 8,812,510,934 | 5.44% |
| 13 | Tirana Bank | 81,869,327,556 | 6.01% | 35,782,928,427 | 6.10% | 23,469,818,461 | 5.71% | 13,044,717,619 | 6.16% | 66,894,391,221 | 5.58% | 64,058,400,762 | 5.75% | 14,974,936,321 | 9.24% |
| 14 | Union Bank | 38,495,742,854 | 2.83% | 17,452,346,869 | 2.98% | 13,427,677,367 | 3.27% | 355,536,000 | 0.17% | 34,857,975,235 | 2.91% | 33,368,971,525 | 2.99% | 3,637,767,620 | 2.24% |
| 15 | United Bank of Albania | 6,558,390,890 | 0.48% | 2,536,289,610 | 0.43% | 99,954,210 | 0.02% | 2,284,899,498 | 1.08% | 5,051,818,386 | 0.42% | 5,021,743,000 | 0.45% | 1,506,572,504 | 0.93% |
| 16 | Veneto Banka | 27,294,295,872 | 2.00% | 15,512,269,055 | 2.65% | 143,956,653 | 0.04% | 6,946,135,100 | 3.28% | 24,166,052,893 | 2.01% | 22,167,493,852 | 1.99% | 3,128,242,978 | 1.93% |
| TOTAL | | 1,361,908,638,373 | 100% | 586,368,072,606 | 100% | 411,071,054,604 | 100% | 211,777,024,742 | 100% | 1,199,833,425,423 | 100% | 1,114,509,736,125 | 100% | 162,075,212,938 | 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 | (266,905,683) | | (266,905,683) | | -1.52% | -9.18% | 427 | 40 |
| 2 | American Bank of Investments | 495,734,109 | | 495,734,109 | | 6.66% | 86.91% | 276 | 19 |
| 3 | Banka Kombëtare Tregtare | 1,797,411,737 | | 1,797,411,737 | | 2.10% | 19.13% | 1,290 | 90 |
| 4 | Credins Bank | 77,973,582 | | 77,973,582 | | 0.21% | 2.57% | 756 | 56 |
| 5 | Credit Bank of Albania | (64,349,800) | | (64,349,800) | | -12.78% | -22.31% | 28 | 2 |
| 6 | FIBANK Albania | 143,254,832 | | 143,254,832 | | 3.26% | 30.22% | 129 | 9 |
| 7 | International Commercial Bank | (25,734,949) | | (25,734,949) | | -1.08% | -6.71% | 92 | 6 |
| 8 | Intesasanpaolo Bank Albania | 722,482,499 | | 722,482,499 | | 1.90% | 15.77% | 562 | 32 |
| 9 | NBG Bank Albania | 175,739,040 | | 175,739,040 | | 1.82% | 8.54% | 304 | 27 |
| 10 | ProCredit Bank | 20,128,333 | | 20,128,333 | | 0.24% | 1.61% | 283 | 20 |
| 11 | Raiffeisen Bank Albania | (2,317,648,557) | | (2,317,648,557) | | -3.27% | -31.33% | 1,411 | 88 |
| 12 | Societe Generale Albania | 85,114,100 | | 85,114,100 | | 0.46% | 3.96% | 392 | 36 |
| 13 | Tirana Bank | (140,058,599) | | (140,058,599) | | -0.69% | -3.73% | 426 | 39 |
| 14 | Union Bank | 160,372,984 | | 160,372,984 | | 1.67% | 18.70% | 348 | 29 |
| 15 | United Bank of Albania | 7,850,400 | | 7,850,400 | | 0.48% | 2.09% | 74 | 6 |
| 16 | Veneto Banka | 96,708,446 | | 96,708,446 | | 1.42% | 12.76% | 132 | 15 |
| TOTAL | | 968,072,476 | | 968,072,476 | | | | 6,930 | 514 |

ROA= ((Net Income after taxes for the quarter * 365/91))/(Total Assets)

$$ROE = \frac{\text{Quarterly Profit}}{\frac{\text{Ending Equity Balance} - \text{Quarterly Profit} + \text{Opening Equity Balance}}{2}}$$

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.