

### Main Financial Indicators of Albanian Banking System Fourth Quarter 2012

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	79,447,315,090		37,544,257,958		26,961,621,288		7,964,663,082		67,670,999,113		64,780,312,985		11,776,315,977	
2	Banka Kombëtare Tregtare	247,404,683,317		90,415,583,450		90,844,884,561		36,155,812,334		227,896,127,207		199,515,390,012		19,508,556,109	
3	Credins Bank	92,586,857,732		62,265,244,400		4,699,607,545		9,516,432,072		81,078,234,929		77,686,431,989		8,840,557,991	
4	Credit Bank of Albania	1,739,018,831		256,952,193		110,000,000		1,171,377,867		1,739,018,831		392,210,864		1,129,566,013	
5	Credit Agricole	32,460,988,208		23,290,997,464		851,926,430		2,344,125,306		32,460,988,208		17,042,387,397		4,840,766,182	
6	First Investment Bank – Albania	13,615,865,034		5,903,269,791		2,952,915,029		3,108,818,269		12,350,450,031		12,236,502,620		1,265,415,003	
7	International Commercial Bank	8,661,829,577		2,976,631,018		3,721,316,373		216,312,837		7,205,711,160		6,679,881,474		1,456,118,824	
8	Intesa Sanpaolo Bank Albania	137,557,616,615		49,260,742,669		53,515,606,397		28,352,533,237		120,650,456,937		107,422,453,164		16,907,159,678	
9	NBG Bank Albania	41,936,148,000		26,152,796,000		6,126,982,000		4,094,840,000		41,936,148,000		30,985,060,000		7,887,527,000	
10	ProCredit Bank	39,979,809,264		22,774,777,536		4,479,560,130		4,838,879,451		35,549,802,626		31,835,024,936		4,430,006,638	
11	Raiffeisen Bank – Albania	317,323,825,378		135,047,189,449		122,818,813,363		58,554,332,435		286,655,332,114		284,396,735,734		30,668,493,263	
12	Societe Generale Albania	61,997,212,552		33,771,822,932		15,452,614,869		2,091,649,049		61,997,212,552		51,294,738,818		7,239,905,096	
13	Tirana Bank	97,986,749,028		55,145,265,219		16,930,086,498		13,121,265,800		81,122,156,486		72,063,689,857		16,864,592,542	
14	Union Bank	28,141,385,177		13,623,442,821		8,419,707,660		1,155,750,000		25,782,085,869		24,055,467,946		2,359,299,312	
15	United Bank of Albania														
16	Veneto Banka	17,390,030,688		12,237,507,873		494,179,579		2,538,755,481		17,390,030,688		11,893,480,838		3,121,952,407	
<b>TOTAL</b>		<b>1,218,229,334,491</b>	-	<b>570,666,480,773</b>	-	<b>358,379,821,721</b>	-	<b>175,225,547,221</b>	-	<b>1,101,484,754,753</b>	-	<b>992,279,768,635</b>	-	<b>138,296,232,036</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	67,641,060		72,966,671		0.34%	2.34%	390	42
2	Banka Kombëtare Tregtare	772,607,023		3,314,309,157		1.25%	16.60%	1,135	83
3	Credins Bank	18,767,182		645,293,782		0.08%	0.85%	647	47
4	Credit Bank of Albania	(34,719,014)		(87,706,715)		-8.01%	-3.03%	29	2
5	Credit Agricole	(631,432,405)		(692,776,398)		-7.80%	-48.98%	254	22
6	First Investment Bank – Albania	45,602,091		99,726,568		1.34%	14.94%	113	9
7	International Commercial Bank	(912,473)		24,829,194		-0.04%	-0.25%	97	8
8	Intesa Sanpaolo Bank Albania	(625,788,212)		797,837,621		-1.82%	-14.78%	544	31
9	NBG Bank Albania	(176,509,000)		60,196,000		-1.69%	-9.00%	258	27
10	ProCredit Bank	155,377,778		59,824,348		1.56%	14.54%	569	37
11	Raiffeisen Bank – Albania	697,291,176		5,190,580,623		0.88%	9.31%	1,458	103
12	Societe Generale Albania	77,002,053		393,267,469		0.50%	4.30%	391	43
13	Tirana Bank	(394,466,116)		47,191,406		-1.61%	-9.15%	466	56
14	Union Bank	22,695,734		48,734,121		0.32%	3.94%	289	29
15	United Bank of Albania								
16	Veneto Banka	1,316,609		86,232,127		0.03%	0.17%	107	12
<b>TOTAL</b>		<b>(5,526,515)</b>	-	<b>10,060,505,975</b>				<b>6,747</b>	<b>551</b>

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

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

NOTE All reportings are based on IFRS.

\* Alphabetically listed in English.

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