

**Main Financial Indicators of Albanian Banking System
First Quarter 2013**

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	78,544,541,679	6.4%	37,455,863,044	6.5%	29,002,702,693	7.77%	5,632,926,194	3.2%	66,664,694,518	6.0%	63,446,278,973	6.3%	11,879,847,161	8.3%
2	Banka Kombëtare Tregtare	252,415,911,188	20.5%	90,610,569,389	15.8%	97,781,761,471	26.18%	38,132,195,866	21.5%	231,445,952,822	20.8%	202,109,177,150	20.2%	20,969,958,366	14.6%
3	Credins Bank	97,849,610,432	7.9%	62,750,098,863	11.0%	5,853,811,242	1.57%	11,662,664,749	6.6%	86,251,291,842	7.8%	83,788,977,501	8.4%	8,926,303,733	6.2%
4	Credit Bank of Albania	1,808,385,071	0.1%	267,397,840	0.0%	110,000,000	0.03%	1,235,556,860	0.7%	1,808,385,071	0.2%	463,447,463	0.0%	1,154,045,448	0.8%
5	Credit Agricole	32,966,470,444	2.7%	23,089,638,118	4.0%	1,379,906,625	0.37%	4,048,627,641	2.3%	32,966,470,444	3.0%	17,340,222,162	1.7%	4,681,313,049	3.3%
6	First Investment Bank – Albania	13,448,161,610	1.1%	6,140,797,352	1.1%	3,751,622,284	1.00%	2,112,269,618	1.2%	12,156,606,188	1.1%	11,492,158,621	1.1%	1,291,405,079	0.9%
7	International Commercial Bank	8,994,312,503	0.7%	3,007,626,199	0.5%	3,888,499,990	1.04%	305,438,489	0.2%	7,520,623,696	0.7%	7,024,932,557	0.7%	1,473,689,086	1.0%
8	Intesa Sanpaolo Bank Albania	141,123,652,071	11.4%	52,025,481,910	9.1%	55,450,981,061	14.85%	27,325,804,065	15.4%	123,788,020,768	11.1%	107,979,824,489	10.8%	17,335,631,303	12.1%
9	NBG Bank Albania	42,950,442,000	3.5%	25,481,328,000	4.5%	6,672,850,000	1.79%	5,052,494,000	2.9%	42,950,442,000	3.9%	31,620,133,000	3.2%	7,918,178,000	5.5%
10	ProCredit Bank	39,375,099,772	3.2%	22,621,789,423	4.0%	4,144,068,617	1.11%	5,033,889,109	2.8%	34,991,753,615	3.1%	31,543,546,817	3.2%	4,383,346,157	3.1%
11	Raiffeisen Bank – Albania	310,774,143,586	25.2%	132,580,267,642	23.2%	123,320,117,218	33.02%	58,553,453,224	33.1%	278,417,970,097	25.0%	275,569,447,981	27.5%	32,356,173,489	22.5%
12	Societe Generale Albania	63,752,217,581	5.2%	34,851,746,665	6.1%	16,249,855,103	4.35%	2,147,835,038	1.2%	63,752,217,581	5.7%	52,648,953,110	5.3%	7,491,072,979	5.2%
13	Tirana Bank	97,277,320,345	7.9%	54,125,209,342	9.5%	15,974,886,349	4.28%	11,385,730,000	6.4%	80,726,428,772	7.3%	74,393,804,538	7.4%	16,550,891,573	11.5%
14	Union Bank	28,617,264,234	2.3%	13,457,621,972	2.4%	8,584,453,237	2.30%	496,632,500	0.3%	26,136,441,399	2.4%	24,965,286,569	2.5%	2,480,822,835	1.7%
15	United Bank of Albania	6,376,213,380	0.5%	1,407,093,000	0.2%	780,000,000	0.21%	1,414,097,353	0.8%	4,850,774,000	0.4%	4,827,294,573	0.5%	1,525,439,380	1.1%
16	Veneto Banka	17,677,653,055	1.4%	12,566,801,753	2.2%	500,913,650	0.13%	2,551,177,111	1.4%	17,677,653,055	1.6%	11,955,307,522	1.2%	3,153,785,404	2.2%
TOTAL		1,233,951,398,950	1	572,439,330,513	1	373,446,429,540	1	177,090,791,817	1	1,112,105,725,868	1	1,001,168,793,025	1	143,571,903,041	1

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	15,091,261		15,091,261		0.08%	0.51%	392	42
2	Banka Kombëtare Tregtare	1,561,383,020		1,561,383,020		2.48%	32.10%	1,149	83
3	Credins Bank	90,534,989		90,534,989		0.37%	4.10%	645	47
4	Credit Bank of Albania	24,480,972		24,480,972		5.43%	8.67%	29	2
5	Credit Agricole	(160,324,359)		(160,324,359)		-1.95%	-13.25%	259	22
6	First Investment Bank – Albania	29,253,556		29,253,556		0.87%	9.26%	116	9
7	International Commercial Bank	17,776,381		17,776,381		0.79%	4.88%	101	8
8	Intesa Sanpaolo Bank Albania	434,611,427		434,611,427		1.24%	10.28%	558	32
9	NBG Bank Albania	53,888,000		53,888		0.50%	2.74%	258	27
10	ProCredit Bank	(46,474,022)		(46,474,022)		-0.47%	-4.20%	543	35
11	Raiffeisen Bank – Albania	1,681,808,521		1,681,808,521		2.17%	21.93%	1,140	103
12	Societe Generale Albania	204,112,574		204,112,574		1.28%	11.24%	394	43
13	Tirana Bank	(68,528,802)		(68,528,802)		-0.28%	-1.64%	466	56
14	Union Bank	19,213,784		19,213,784		0.27%	3.19%	288	29
15	United Bank of Albania	20,230,450		20,230,450		1.27%	5.38%	73	6
16	Veneto Banka	39,937,020		39,937,020		0.91%	5.12%	107	12
TOTAL		3,916,994,774	-	3,863,160,662				6,518	556

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

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

NOTE All reportings are based on IFRS.

* Alphabetically listed in English.

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