

### Main Financial Indicators of Albanian Banking System Fourth 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	78,999,569,998		35,793,776,927		34,200,364,630		3,402,768,352		68,050,964,113		65,480,085,089		10,948,605,885	
2	Banka Kombëtare Tregtare	317,184,471,298		106,042,510,773		140,630,416,948		36,024,996,145		288,764,745,009		246,686,571,641		28,419,726,289	
3	Credins Bank	131,973,087,353		79,912,780,327		15,454,142,537		16,785,403,566		121,665,124,782		111,846,768,494		10,307,962,930	
4	Credit Bank of Albania	1,949,797,626		282,313,500		102,922,864		1,394,586,903		1,949,797,626		572,873,536		1,111,302,768	
5	Credit Agricole	26,813,262,548		17,664,422,385		1,147,308,224		2,166,584,376		26,813,262,548		20,631,331,666		3,996,522,752	
6	Fibank Albania	15,948,617,091		5,869,703,514		5,134,370,608		2,872,821,216		14,452,556,593		14,305,613,503		1,496,060,498	
7	International Commercial Bank	8,930,278,000		3,258,574,698		3,553,504,888		196,196,000		7,322,074,000		6,486,956,000		1,608,204,000	
8	Intesa Sanpaolo Bank Albania	157,818,578,796		47,188,236,966		61,278,982,228		40,233,989,634		138,534,953,115		121,279,675,316		19,283,625,681	
9	NBG Bank Albania	44,349,728,000		27,517,254,000		8,515,350,000		6,199,170,000		44,349,728,000		33,070,049,000		8,106,364,000	
10	ProCredit Bank	36,803,466,587		21,694,151,026		3,301,693,563		4,648,731,536		31,959,963,576		29,694,407,610		4,843,503,012	
11	Raiffeisen Bank Albania	275,266,640,854		125,499,493,414		94,918,721,836		58,166,448,765		246,035,513,730		233,869,236,023		29,231,127,124	
12	Societe Generale Albania	71,583,087,767		38,976,079,144		20,514,692,758		1,187,750,810		71,583,087,767		58,899,592,011		8,182,930,357	
13	Tirana Bank	101,942,675,091		46,299,985,267		31,151,964,097		8,213,103,661		84,055,778,600		78,285,725,280		17,886,890,082	
14	Union Bank	35,414,741,319		15,072,814,939		12,100,414,738		596,546,000		32,541,557,098		29,943,381,444		2,873,184,221	
15	United Bank of Albania	6,267,161,720		1,599,200,421		955,604,468		973,393,838		4,793,726,512		4,771,432,609		1,473,435,208	
16	Veneto Banka	26,909,898,448		17,269,403,701		2,142,058,008		4,203,966,762		26,909,898,450		21,929,694,233		4,072,383,416	
<b>TOTAL</b>		<b>1,338,155,062,496</b>	-	<b>589,940,701,002</b>	-	<b>435,102,512,395</b>	-	<b>187,266,457,563</b>	-	<b>1,209,782,731,519</b>	-	<b>1,077,753,393,454</b>	-	<b>153,841,828,223</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	104,222,977		385,742,693		0.53%	3.72%	405	40
2	Banka Kombëtare Tregtare	1,669,723,056		5,062,157,192		2.11%	25.10%	1,287	88
3	Credins Bank	255,743,801		518,437,391		0.78%	10.17%	654	49
4	Credit Bank of Albania	34,872,813		97,173,848		7.17%	12.96%	28	2
5	Credit Agricole	(318,184,709)		(565,094,740)		-4.76%	-30.03%	248	20
6	Fibank Albania	(115,803,872)		97,492,440		-2.91%	-28.67%	122	9
7	International Commercial Bank	(11,358,827)		37,706,889		-0.51%	-2.81%	85	6
8	Intesa Sanpaolo Bank Albania	46,413,789		2,054,916,533		0.12%	0.96%	566	32
9	NBG Bank Albania	96,563,000		173,188,000		0.87%	4.81%	284	27
10	ProCredit Bank	78,259,387		167,400,378		0.85%	6.57%	341	25
11	Raiffeisen Bank Albania	823,181,560		4,710,711,049		1.20%	11.29%	1,403	90
12	Societe Generale Albania	319,828,625		476,999,760		1.79%	16.14%	400	42
13	Tirana Bank	105,886,329		(757,240,714)		0.42%	2.38%	448	47
14	Union Bank	191,385,001		210,509,565		2.17%	28.55%	317	29
15	United Bank of Albania	(69,930,198)		29,040,527		-4.48%	-18.12%	72	6
16	Veneto Banka	(575,241,895)		(516,665,556)		-8.57%	-49.49%	134	15
<b>TOTAL</b>		<b>2,635,560,836</b>	-	<b>12,182,475,255</b>				<b>6,794</b>	<b>527</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.