

**Main Financial Indicators of Albanian Banking System**  
**Second 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	83,640,039,455	6.4%	35,026,668,354	6.2%	35,425,138,794	8.64%	7,483,144,989	3.7%	72,145,325,661	6.1%	68,128,647,420	6.5%	11,494,713,794	7.7%
2	Banka Kombëtare Tregtare	287,763,429,641	22.1%	87,688,346,624	15.6%	120,943,366,129	29.50%	44,261,973,628	22.0%	263,594,350,949	22.4%	227,983,973,265	21.8%	24,169,078,692	16.3%
3	Credins Bank	120,131,382,383	9.2%	72,290,735,094	12.9%	11,907,873,702	2.90%	14,643,239,999	7.3%	110,162,168,279	9.4%	102,350,456,406	9.8%	9,969,214,104	6.7%
4	Credit Bank of Albania	1,734,669,808	0.1%	249,292,890	0.0%	105,350,702	0.03%	1,201,376,301	0.6%	1,734,669,808	0.1%	472,215,806	0.0%	991,171,252	0.7%
5	Credit Agricole	30,017,414,145	2.3%	19,591,160,352	3.5%	657,910,051	0.16%	2,595,608,976	1.3%	30,017,414,145	2.5%	18,809,364,940	1.8%	4,161,523,722	2.8%
6	Fibank Albania	16,807,579,956	1.3%	6,689,286,815	1.2%	5,312,900,147	1.30%	2,452,397,073	1.2%	15,260,078,681	1.3%	15,070,585,327	1.4%	1,547,501,274	1.0%
7	International Commercial Bank	9,140,279,466	0.7%	2,870,915,852	0.5%	3,819,060,038	0.93%	104,931,083	0.1%	7,562,385,359	0.6%	6,783,524,355	0.7%	1,577,894,535	1.1%
8	Intesa Sanpaolo Bank Albania	154,403,100,662	11.9%	49,146,567,639	8.7%	60,764,722,886	14.82%	35,637,791,557	17.7%	135,879,510,796	11.5%	117,328,274,095	11.2%	18,523,589,866	12.5%
9	NBG Bank Albania	45,149,335,000	3.5%	27,914,188,000	5.0%	8,640,518,000	2.11%	7,164,506,000	3.6%	45,149,335,000	3.8%	34,468,875,000	3.3%	8,054,783,000	5.4%
10	ProCredit Bank	39,030,758,944	3.0%	22,780,990,959	4.1%	4,987,984,338	1.22%	4,038,276,364	2.0%	34,293,407,727	2.9%	30,354,808,940	2.9%	4,737,351,218	3.2%
11	Raiffeisen Bank Albania	273,854,720,832	21.1%	124,533,077,199	22.1%	101,205,850,249	24.69%	50,735,929,747	25.2%	245,005,851,678	20.8%	230,998,308,274	22.1%	28,848,869,154	19.4%
12	Societe Generale Albania	72,297,819,978	5.6%	37,055,359,188	6.6%	19,122,689,880	4.67%	2,263,319,233	1.1%	72,297,819,978	6.1%	60,594,883,692	5.8%	7,902,240,761	5.3%
13	Tirana Bank	103,323,170,626	7.9%	44,692,950,497	7.9%	23,225,267,539	5.67%	23,987,715,205	11.9%	85,384,057,067	7.3%	78,650,150,497	7.5%	17,939,113,559	12.1%
14	Union Bank	32,901,726,746	2.5%	14,598,195,817	2.6%	10,755,622,714	2.62%	1,517,970,000	0.8%	30,226,492,107	2.6%	28,644,658,612	2.7%	2,675,234,640	1.8%
15	United Bank of Albania	6,156,738,881	0.5%	1,460,154,501	0.3%	867,310,000	0.21%	1,870,876,789	0.9%	4,683,433,755	0.4%	4,650,463,650	0.4%	1,473,305,126	1.0%
16	Veneto Banka	23,930,229,948	1.8%	15,853,261,374	2.8%	2,171,707,427	0.53%	1,664,696,620	0.8%	23,930,229,948	2.0%	18,271,715,291	1.8%	4,599,147,067	3.1%
<b>TOTAL</b>		<b>1,300,282,396,472</b>	<b>1</b>	<b>562,441,151,155</b>	<b>1</b>	<b>409,913,272,596</b>	<b>1</b>	<b>201,623,753,564</b>	<b>1</b>	<b>1,177,326,530,937</b>	<b>1</b>	<b>1,043,560,905,569</b>	<b>1</b>	<b>148,664,731,766</b>	<b>1</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	(83,024,260)		(164,169,241)		-0.40%	-2.88%	397	41
2	Banka Kombëtare Tregtare	867,993,278		1,977,730,399		1.21%	15.06%	1,229	85
3	Credins Bank	(61,701,782)		165,450,250		-0.21%	-2.44%	631	48
4	Credit Bank of Albania	(6,256,302)		(22,957,668)		-1.45%	-5.02%	29	2
5	Credit Agricole	(184,684,636)		(248,038,693)		-2.47%	-17.00%	247	20
6	Fibank Albania	76,604,865		137,050,209		1.83%	20.84%	126	9
7	International Commercial Bank	(637,200)		7,396,495		-0.03%	-0.32%	83	7
8	Intesa Sanpaolo Bank Albania	525,076,047		1,257,519,263		1.36%	11.68%	561	32
9	NBG Bank Albania	35,432,000		47,418,000		0.31%	1.77%	274	27
10	ProCredit Bank	26,360,134		53,591,641		0.27%	2.24%	398	24
11	Raiffeisen Bank Albania	1,338,429,064		2,822,137,290		1.96%	18.94%	1,401	93
12	Societe Generale Albania	11,927,478		122,001,609		0.07%	0.61%	394	42
13	Tirana Bank	(387,832,304)		(772,662,117)		-1.51%	-8.46%	464	56
14	Union Bank	15,008,136		24,164,907		0.18%	2.25%	307	29
15	United Bank of Albania	14,342,330		28,909,960		0.93%	3.93%	71	6
16	Veneto Banka	(27,850,613)		8,708,488		-0.47%	-2.41%	135	15
<b>TOTAL</b>		<b>2,159,186,236</b>	<b>-</b>	<b>5,444,250,793</b>				<b>6,747</b>	<b>536</b>

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

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

**NOTE: All reportings are based on IFRS.**

\* Alphabetically listed in English.

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

\*\*\* Foreign exchange differences are not considered.