

Comital Adamson Batis

010	REGULATORY CAPITAL	3,576,650,455
020	RMK (%)	13.31
030	TOTAL AMOUNT of risk-weighted exposure	26,880,222,720
	CREDIT RISK	
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard N	24,388,891,639
050	Exposure levels acording to SA excluding securitizations	24,388,891,639
060	Potential exposures or exposures to central governments or central banks;	
070	Potential exposures or exposures to regional governments or local authorities;	
080	Potential exposures or exposures to administrative bodies and non-commercial enterprises (NGO / non-profit);	
090	Potential exposures or exposures to multilateral development banks;	
100	Potential exposures or exposures to international organizations;	
110	Potential exposures or exposures to supervised institutions;	599,015,468
120	Exposure or potential exposure to companies (corporate);	14,916,757,618
130	Exposure or potential exposure to the retail portfolios (retail);	5.481.051.464
140	Potential exposures or exposures secured by real estate collateral;	297,093,082
150	Exposures (credit) with problems;	419,844,208
160	Exposures to Categories of classified as high risk;	
170	Exposures in the form of bonds guaranteed;	
180	Exposures in the form of securities of collective investment undertakings Sik;	
190	Other items	2,675,129,799
200	Securitization position SA	
200°	from which: resecuritizations	
	MARKET RISKS	
210	The amount of risk-weighted exposures to market risks	
220	The amount of risk exposure to settlement risk	
230	Settlement risk in the banking book	
240	Settlement risk in the trading book	
250	The amount of risk exposure to the risk of the position, exchange rates and commodities (SA)	
260	The risk of debt securities position	
270	The risk of equity instruments position	
280	The risk of exchange rate	
290	The risk of investment in commodities	
300	The amount of risk-weighted exposure to concentration risk in the trading book	
	OPERATIONAL RISK	
310	The amount of risk-weighted exposure to operational risk	2,491,331,081
320	Basic Indicator Method (BIA)	2,491,331,081
330	Standard Method / Standard Alternative	
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, for	

Form 20

		Amortization fund					
	ASSETS	and provisions (-A)	LEK Resident		CURRENCY		TOTAL.
Code		provisions (-A)		Non-resident	Resident	Non-resident	
	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS		2,934,921,459,03		1.206.425.914.24	2.917.509.995.95	7.058.857.369.22
- 11	Cash and Central Bank		1.364.274.800.40		1.206.425.914.24		2.570,700,714.64
	Treasury bills and other bills eligible for refinancing with the Central Bank		1,570,646,658.63				1,570,646,658.63
13	Current accounts with banks, credit and other financial institutions					2.898.315.415.43	2.898.315.415.43
14	Deposits with banks, credit and other financial institutions	-	-	-	-	-	
	Loans to banks, credit and other financial institutions	-	-	-	-	-	
18	Other accounts with banks, credit and other financial institutions					19,194,580,52	19.194.580.52
19	Doubtful receivable accounts with banks, credit and other financial institutions						-
	OPERATIONS WITH CUSTOMERS	(1,345,869,621.58)	10,226,456,173.09		13,434,685,231.72		22,315,271,783.23
	Standard loans and advances to customers		6.531.683.421.84		8.837,399,928.20		15,369,083,350,04
21	Past-due loans and advances to customers						
	Special mention loans	-	443.457.631.33	-	274.357.747.34	-	717.815.378.67
	Substandard loans	(89,585,168,46)	301,641,200.63		130.928.139.10		342.984.171.27
	Doubtful leans	(64.606.247.75)	47,316,805,27		80.145.411.92		62.855.969.44
25	Lost loans	(1.191.678.205.37)	508.871.868.93	-	681.556.080.36	-	(1.250.256.08
26	Albanian Government and Public Administration						
	Customer current accounts and deposits liabilities		2,393,336,085,53		3.428.441.157.12		5.821,777,242.65
28	Other customer accounts	-	149.159.56	-	1.856.767.69		2.005.927.25
29	Doubtful customer receavables other than loans						
	SECURITIES TRANSACTIONS		358.003.845.66				358.003.845.66
31	Fixed income securities		358.003.845.66				358.003.845.66
32	Variable income securities				-		
34	Securities sold and purchased under repurchase agreement						
35	Collateral on securities transactions						
	Premiums on financial instruments				-		
4	OTHER ASSETS AND LIABILITIES		530 502 570 68		970 781 545 09		1 501 284 115 77
41	Other assets		357,138,370,68		617,442,753,57		974.581.124.25
	Agent transactions		152,112,957.71		-		152,112,957.71
44	Inter-office accounts						
	Suspense and position accounts		21.251.242.29		353,338,791,52		374,590,033.81
	Value added tax			,	-	-	
	FIXED ASSETS AND PERMANENT RESOURCES	(835 568 311 98)	1 911 284 531 69			194 586 68	1.075.910.806.39
51	Participating interest					194 586 68	194 586 68
52	Affiliates					-	
53	Fixed assets	(835 568 311 98)	1 911 284 531 69				1.075.716.219.71
531	Intanzible assets	10.2.30.211.301	197.351.365.05		-		197,351,365,05
	Amortisation of intangible assets	(159.412.963.31)					(159,412,963,31
2071		11.37.412.40.113					1133412.0031
	TOTALI	(2.181.437.933.56)	15 961 168 580 15		15.611.892.691.05	2 917 704 582 63	37 309 377 920 27

Form 2

	ASSETS		LEK	CURRI	ENCY	TOTAL
Code		Resident	Non-resident	Resident	Non-resident	
	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	304.671.259		195.227.662	7,150,807,283	7,650,706,203
	Central Bank					
12	Treasury bills and other bills eligible for refinancing with the central bank		-		-	
13	Current accounts with banks, credit and other financial institutions	4.640.574		11.246.273		15.886.847
16	Deposits from banks, credit and other financial institutions					
	Loans from banks, credit and other financial institutions	300.030.685	-	183.981.389	7.150.807.283	7.634.819.357
18	Other accounts with banks, credit and other financial institutions					
	OPERATIONS WITH CUSTOMERS	10.479.533.887	94.285.408	9.090.263.345	323,940,967	19.988.023.606
	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION		-		-	
	Due to customers for current accounts and deposits	10,285,167,889	93,112,254	8,798,479,408	322,371,875	19,499,131,426
28	Other customer accounts	194,365,998	1.173.154	291.783.936	1.569,092	488.892.180
	SECURITIES TRANSACTIONS		-		-	
33	Debt represented by securities					
34	Securities sold and purchased under repurchase agreement					
	Collateral on securities transactions				-	
36	Premiums for financial instruments		-	-	-	
4	OTHER ASSETS AND LIABILITIES	406.223.826		242.763.692		648,987,517
	Other labilities	63,653,484		110.882.195	-	174,535,680
43	Agent transactions	90.694.588	-		-	90.694.588
- 44	Inter-office accounts					
45	Suspense and position accounts	251.875.753		131.881.496		383,757,249
46	Value added tax		-	-	-	
	FIXED ASSETS AND PERMANENT RESOURCES	3,245,351,584		143,709,081	632,549,928	4.021.610.593
	Grants and public funding			-	-	
55	Specific provisions	148.420.492		143.709.081	-	292.129.574
	Subordinated debt				632,549,928	632,549,928
57	Shareholders' equity	3,096,931,092			-	3.096,931,092
			-		-	
	TOTAL	14.435.780.555	94.285.408	9,671,963,779	8,107,298,178	32,309,327,920

Form 22

Code	PROFIDLOSS ACCOUNTS			
	700770	lek	CURRENCY	TOTAL.
60	BANK OPERATIONS EXPENSES	4,419,284,203.39	141,277,142.67	4,560,561,346.06
	Personnel costs	182,384,460.00	313,765.20	182,698,225.20
62	Taxes other than income tax	4,420,250.17	-	4,420,250.17
63	General expenses for operations	117,792,418,31	225.362.168.09	343,154,586,40
64	Amortisation and provisions on the depreciation of fixed assets	50.614.023.26		50.614.023.26
65	Losses on unrecoverable receivables and charges for provisions	187,539,236.86	488,404,383.07	675,943,619.93
66	Extraordinary extenses	38.056.589.47	12.385.660.39	50.442.249.86
67	Income tax	-	-	-
Θ	Current year profit	_		-
	TOTAL EXPENSES	5,000,091,181,46	867.743.119.42	5.867.834.300.88
		-		-
70	Income from banking activities	4,662,380,215.02	338,531,418.62	5,000,911,633.64
74	Reversal of provisions for the depreciation of fixed assets	_		_
75	Reversal of provisions for the depreciation of receivables	178,001,926.30	297,958,030.51	475,959,956.81
76	Extraordinary expenses	30,777,282.51	13,400,619.48	44,177,901.99
79	Current year loss	346,784,808,44		346,784,808,44
	TOTAL INCOME	5,217,944,232,27	649,890,068,61	5,867,834,300,88

Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL
		Resident	Non-resident	Revident	Non-resident	
90	FINANCING COMMITMENT	689,019,288.55	-	1,161,304,637.67		1,850,323,926.22
901		689,019,288.55		1,161,304,637.67		1,850,323,926.22
	Commitments received	-		-		-
91	GUARANTEES	49,823,471,335.16		751,842,142.90		50,575,313,478.06
	Guarantees given	478,518,235.40		506,514,051.05		985,032,286.45
	Guarantees received	49,344,953,099.76		245,328,091.85		49,590,281,191.61
	SECURITIES COMMITMENT	-		-		
	FOREIGN CURRENCY TRANSACTIONS	-		-		-
	OTHER COMMITMENTS	1,044,735,999.25		624,676,055.29		1,669,412,054.54
	FINANCIAL INSTRUMENTS COMMITMENT					
	TOTALI	51,557,226,622,96		2.537.822.835.86		54,095,049,458,82

Columns	Item Zéri	Amount
010	REGULATORY CAPITAL	3,576,659,454,62
015	FIRST LEVEL CAPITAL	3,058,992,690.03
020	FIRST BASIC CAPITAL LEVEL	3,058,992,690.03
030	Equity instruments known as First Level Base Capital (KBN1)	3.763.884.034.35
040	Paid-in capital Memorandum items: capital instruments not recognized	3,763,884,034.35
060	SEEDSTANDIAN BERBS. Capital instruments not recognized. Premiums stock	0.00
070	C. Equity instruments of its First Basic Level	0.00
080	(-) Direct participation in capital instruments First Base Level	0.00
090	(-) Indirect participation in capital instruments First Base Level	0.00
091	(-) Participation Capital synthetic instruments First Base Level	0.00
092	(-) Current or potential obligations to purchase its equity instruments Base First Level	0.00
130	Retained carnings	-1,375,063,368.16 -1,028,278,559,72
150	Retained earnings and losses carried from previous periods Find of Year Profit	-1,028,278,339.72
160	End of tear rrotes End of year profit exercising the reporting period	-346,784,808.44
200	Reserves (excluding revaluation reserves)	708,110,425.58
	Revaluation credit	0.00
250	KBN1 arrangements regarding prudential filters	0.00
260	(-) Increases in capital arising from the assets	0.00
270	Mandatory reserve through cash flows	0.00
280	Unrealized gains and losses arising from liabilities measured at fair value as a result of changes in the credit risk of the bank Gains and losses on the fair value arising from the credit risk of the institution associated with derivative liabilities	0.00
285	Cauns and losses on the fair value arising from the credit risk of the institution associated with derivative habitities (-) Adjustments value by oradent assessment requirements	0.00
300	(-) Adjustments value by prudent assessment requirements (-) Goodwill	0.00
310	(-) Goodwill classified as intangible asset	0.00
320	(-) Goodwill included in the assessment of significant investments	0.00
330	Deferred tax liabilities related to goodwill	0.00
340	(-) Other intangible assets	-37.938.401.74
350	(-) Gross amount of other intangible assets	37,938,401.74
360 370	Deferred tax liabilities related to other intangible assets	0.00
370	(-) Deferred tax assets that are dependent on future profitability and does not stem from temporary differences, set off with tax liabilities related (-) Assets of pension funds with defined benefit	0.00
400	(-) Assets or persiston runner was demend retains. (-) The gross amount of assets of cension funds with defined benefit.	0.00
410	Deferred as liabilities associated with the assets of pension funds with defined benefit	0.00
420	Active fund defined benefit pension, which the institution has unlimited ability to use	0.00
430	(-) Mutual cross participation KBN1	0.00
440	(-) Excess of capital deductions from the voices of the First Additional Level Capital in excess of the First Basic Level	0.00
450	(-) Holding (qualifying holdings) outside the financial sector, which (alternatively) may be subject to a risk weight of 1250%	0.00
460	(-) Positions titulizimit which (alternatively) may be subject to a risk weight of 1250%	0.00
470 480	(-) Non-DVP transactions (free delivery) which (alternatively) may be subject to a risk weight of 1250%	0.00
490	(-) KBN1 instruments of financial sector entities where the bank has no significant investments (-) Deferred tax assets that depend deductible future profitability and arise from temporary differences	0.00
500	(-) Electrica tax assets una depend deductione induce profundaming and arrive from temporary universities (-) KBN1 instruments of financial sector entities where the bank has significant investments	0.00
510	(-) The amount that exceeds the limit of 17.65%	0.00
530	ADDITIONAL CAPITAL ONE LEVEL	0.00
540	Equity instruments known as Additional Capital First Level	0.00
550	Paid equity instruments	0.00
560	Voice memo: capital instruments not recognized	0.00
570 580	Premiums emission related instruments (-) Own equity instruments Additional First Level	0.00
590		0.00
620	(-) Direct participation in capital instruments First Additional Level (-) Participation indirect equity instruments First Additional Level	0.00
621	(-) Participation Capital synthetic instruments First Adomanda Level (-) Participation Capital synthetic instruments First Additional Level	0.00
622	(-) Current or potential obligations to purchase own equity instruments Additional First Level	0.00
690	(-) Mutual participation (cross) in additional capital of the first level (AT1)	0.00
700	(-) Additional equity instruments of the first level (AT1) of financial sector entities where the bank has no significant investments	0.00
710	(-) Capital instruments and additional first level (AT1) of financial sector entities where the bank has significant investments	0.00
720 740	(-) Surplus items of capital deductions from the second level (T2) in excess of the commercial capital (T2) The outstanding items of capital deductions from additional first level (AT1) in excess of the additional capital the first level (AT1) (discounted)	0.00
740	The outstanding items of capital deductions from additional first level (AT1) in excess of the additional capital the first level (AT1) (discounted (-) Additional capital deductions additional first level (AT1)	0.00
744	(-) Additional capital deductions additional first level (A11) Additional capital elements of the first level (AT1) or discount - other	0.00
750	CAPITAL LEVEL TWO	517,657,764.59
760	Equity instruments and subordinated debt known as commercial capital	632,549,928.04
770	Capital instruments fully paid and subordinated	632,549,928.04
780	Memorandum items: capital instruments and subordinated not known	0.00
790	Premiums emission related instruments	0.00
800 810	(-) Own equity instruments of the second level (T2)	0.00
840	(-) Participation direct equity instruments of the second level (T2) (-) Participation indirect equity instruments of the second level (T2)	0.00
841	(-) Functipation numeric equity instruments of the second level (12) (-) Synthetic shares are equity instruments of the second level (T2)	0.00
842	(-) Current or potential obligation to buy its own equity instruments to the second level capital (T2)	0.00
920	Standard Method (SA) main adjustments of credit risk	0.00
930	(-) Participation (mutual) in the second capital (T2)	0.00
940	(-) Equity instruments T2 commercial financial sector entities where the bank has no significant investments	0.00
950	(-) Equity instruments T2 commercial financial sector entities where the bank has significant investments	0.00
970	The outstanding items of capital deductions from the second level (T2) that exceed the capital of the second level (T2)	0.00
974	(-) Additional capital deductions second level (T2) Elements of the capital of the second (T2) or discount - other	0.00

1. (ROAA) = Net income/ average assets *100	-1.89
2. The net result of the extraordinary / average assets	0.19
3.Expenditure general operations / gross operating income	121.09
4. Net interest income / expense to the general operations	66.25
5. (ROEA) = The net income / Average shareholders equity *100	-17.29
6. For active employees = Total assets / Number of registered employees	2,149,318
7. Net interest income / average assets	2.49
8. Net marge form interest:: Net interest income / average assets that bring revenue;	2.59
9.Interest income / average assets	3.29
10. Interest expense / average assets	0.99
11. Net interest income / gross revenues of the commany	80.05
12. Net income from other activities / average assets	1.39
13.Non-interest expenses / gross operating income	22.59
14.Personnel expenses / pross operating income	43.35
15. Expenses for provisions / average assets	1.25

- 1	Total assets at the end of the previous quarter	32.137.518.237.86
2	Excess credit reporting quarter	22,315,271,783.23
3	Surplus ratio loans / total assets (in%) (2/1 * 100)	69.44%
- 4	Maximum Limit Risk	70.00%

	NR. IFORMULARIT:	34.2						
NACE	Loan portfolio according to economic activity						Total loan portofolio (Principal and accrued interest)	
Industry code		Standard loans	Special mentioned loans	Substandard loans	Doubtful loans	Lost loans	and actions meters)	Loan loss provisions
1	Korporata iofinanciare private	17.709.124.850.72	599.128.601.84	272.142.805.89	92.036.004.20	959.824.478.97	19.632.256.741.62	1.328.478.506.24
A	Agriculture, Forests, Fishing	432,353,397.92	9,330,062.99	4,880,436.02	-	46,305,778.62	492,869,675.55	51,186,214.64
	Extracting industry	15,526,022.92	-	1,422,468.18	-	2,781,680.50	19,730,171.60	4,204,148.68
C	Manufacturino industro	5.361.947.529.20	202.667.353.57	76.070.463.63	19.687.760.13	246.241.060.24	5.906.614.166.77	341.999.284.01
D	Electricity, eas supply, steam and air conditioning	628,526,944.41	-	-	-	89,028,118.87	717,555,063.28	89,028,118.87
E	Water sunnly, waste management and waste management activities, waste	151,378,972.15			-	5,293,324.90	156,672,297.05	5,293,324.90
	Construction	699.243.046.10	-	-	1.567.934.30	-	700.810.980.39	1.567.934.30
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	8,500,239,735.03	336,139,441.65	112,555,293.65	23,559,122.72	199,705,649.31	9,172,199,242.37	340,295,282.86
Н	Transportation and storage Accommodation and food service	506,286,220.70	-	709,074.26	-	-	506,995,294.96 448.439.504.87	709,074.26
	Accommodation and food service Information and communication	386.421.373.06 42.739.310.85	-	14.267.939.50	47.221.187.05	529.005.21	448.439.504.82 46.594.083.34	62.018.131.76
	Information and communication Financial and insurance activities	42,739,310.85 122,140,369,63	-	3,854,772.49	-		46,594,083.54 122,140.369.63	3,854,772.49
K	Prinancial and insurance activities Real estate activities	122,140,369.63	-	-	-	43,736,966,70	271.214.902.06	43,736,966,70
	Professional, scientific and technical activities	316.538.029.52				43,730,900.70	316.538.029.52	43,730,900.70
M	Administrative and support services	316,538,029.52 221,582,845,26	50.991.743.63	-	-	19.213.472.05	316,538,029.52 291,788,060.94	19.213.472.05
N O	Public administration and defense: Compulsory social security	221,382,843.28	30,991,743.83			19,213,472.00	291,788,080.94	19,213,472.03
D D	Paroution Education	33 200 635 39		1.110.686.12		306 989 422 57	341.300.744.08	308,100,108,69
0	Health and social work activities	56.147.295.65		6,370,047,29		300,989,422.37	62 517 342 95	6 370 047 29
R	Art fire and relayation	30,147,233.03	-	50.901.624.74			50,901,624,74	50.901.624.74
	Other service activities	7 375 187 57	-	30,701,024.74	-		7 375 187 57	30,701,024.14
	Family activities as employers: Freight and commodity production activities of households for their own	7,373,407.37	-	-			1,373,407.31	
i i	Activities of international organizations and organizations							_
- 2	Public Nonfinancial Corporation	29 824 709 70					29.824.709.70	
A	Agriculture, Forests, Fishing						-	
В	Extracting industry		_				-	
C	Manufacturing industry	-	_	_	_	_		_
D	Electricity, eas supply, steam and air conditioning		_				-	
E	Water cannels, waste management and waste management artistics, waste				-			-
F	Construction		-	-	-			
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles		-	-	-			-
H	Transportation and storage	-	-	-	-			-
	Accommodation and food service	-	-	-	-			-
J	Information and communication	-	-	-	-	-		-
	Financial and insurance activities	-	-	-	-			-
	Real estate activities	-	-	-	-	-		-
	Professional, scientific and technical activities	-	-	-	-	-		-
N N	Administrative and support services		-	-	-		-	-
	Public administration and defense; Compulsory social security	29.824.709.70	-	-	-		29.824.709.70	-
P	Education		-	-	-		-	-
0	Health and social work activities Art, fun and relayation	-	-	-	-			
R	Other service activities	-	-	-	-			-
S	Other service activities Family activities as employers: Freight and commodity production activities of households for their own	-	-	-	-		-	-
	Pamily activities as employers; Preight and commodify production activities of households for their own Activities of international organizations and organizations	-	-	-	-		-	
U	Activities от вистиновы опунисацова ини опунисацова							

		DAYS				MONTHS		YEARS		TOTAL
	1(00)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	>5	
Lean to customers	239,244,799.34	120,866,794.47	332,348,489.61	495,667,355.89	1,691,587,862.11	2,530,847,473.13	3,070,959,892.18	11,700,521,251.60	3,475,767,229.89	23,661,141,404.81
Stanfard hass	46.115.072.03	37,498,823,42	108,625,162,32	304,280,866,42	700.045.925.60	1.119.549.575.41	1.945.661.077.98	7,940,261,569,57	3,178,037,320,42	15.369.083.350.04
*- Credit lines	-		-	-	-			-		-
*- Installment loans	41,936,503.73	46,268,003.61	137,727,631.98	221,941,124.07	777,193,427.12	1,067,593,722.23	1,911,086,354.60	8,189,884,709.74	2,975,451,872.97	15,369,083,350.04
Special mentioned loans	16,025,285.27	3,904,257.35	4,372,143.00	9,436,763.90	26,880,181.81	60,575,685.20	131,444,334.96	412,058,050.36	38,796,377.12	717,815,378.67
- Credit lines	423,939.22		-	20,000,030.00	42,927,500.00	58,258,750.00		46,153,500.00		167,763,719.22
's Installment bons	13,427,625.23	1,765,825.37	5,318,560.66	10,958,340.42	32,242,600.14	42,202,927.25	70,400,631.45	301,257,752.31	72,477,396.62	550,051,659.45
Substandard loans	-				-		-	350,260,001.84	82,309,337.89	
Doubtful loans	-		-	-	-			91,250,145.06	36,212,072.13	
Lost kons	-		-	-	-			1,051,505,326.41	138,922,622.88	1,190,427,949.29
Other client accounts	177,104,442.04	79,463,713.70	219,351,184.29	181,949,725.58	964,661,754.70	1,350,722,212.52	993,854,479,24	1.855.186.158.37	1,489,499,46	5.823,783,169,90

NR. I FORMULARIT 37

		DAYS				MONTHS		YEARS		TOTAL
	1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1.5	>5	
Treasury and interbank transactions	15,886,846.59	855,236,011.51		-	491,704,231.86	1,350,938,211.89	493,032,558.39	4,443,908,342.97		7,650,706,203.21
Current account of Central Bank		-	-	-			- 1			-
Denosits with Central Bank				-			-			
Loans from Central Bank				-			- 1			
Other accounts with Central Bank				-			-		-	
T-bills sold under REPO Agreement				-			- 1			
Other T-bills sold under REPO agreements				-			-		-	
Current account of resident financial institutions	15,886,846.59			-			- 1			15,886,846.59
Current account of non resident financial institutions				-			-			
Deposit from resident financial institutions				-			-		-	
Deposit from non resident financial institutions		-		-			- 1			
Loans from resident financial institutions		484,012,073.77		-			-			484,012,073.77
Loans from non resident financial institutions		371,223,937.74		-	491,704,231.86	1,350,938,211.89	493,032,558.39	4,443,908,342.97		7,150,807,282.85
Other account with financial institutions			-	-						-
OPERATIONS WITH CUSTOMERS	9,462,467,571.46	131,697,349.66	157,301,879.55	763,982,833.86	2,495,346,412.31	1,687,616,907.65	3,128,817,641.76	2,160,793,010.06		19,988,023,606.30
Current account	6.343.745.308.40			-			- 1			6.343,745,308.40
Demand deposits	3,116,935,677.21			-			-			3,116,935,677.21
Time deposits	1,786,585.85	131,697,349.66	157,301,879.55	275,090,653.79	2,495,346,412.31	1,687,616,907.65	3,128,817,641.76	2,160,793,010.06		10,038,450,440.62
Certificate of Deposits							-			
Other customer account				488,892,180.07						488,892,180.07
OPERATIONS WITH PUBLIC ADMINISTRATION			-		-	-	-	-		
Current account				-			-			
Demand deposits				-			- 1			
Time deposits				-			-		-	
Loans to nublic administration Other account with nublic administration				-			-			
Other account with public administration OPERATIONS WITH SECURITIES			-	-			-			
		-	-		-	- 1	-			-
Debt, represented by securities Securities sold by repo transaction				-			-		-	
Securities sold by repo transaction Other accounts				-			-		-	
	45.428.01	60 193 705 81	57 640 54	408 852 185 65	953.420.02	3 409 412 59	128 659 567 84	20 250 951 40	26 565 205 48	648 987 517 33
Other resources Permanet Resources	45.428.01 3.015.913.01	60.193.705.81 20.753.321.48	57,640,54 4.778,317,33	408.852.185.65 5.426.695.74	953,420,02 22,466,867,82	3,409,412,59	128.659.567.84	20,250,351,40 214,516,317,80	26.565.205.48 4.094.730.052.52	648,987,517,33 4,021,610,993,43
L'Intel Liabilities	10.765.457.305.19	1 307 797 339 47	4,728,317,33 173,318,047,10	1.845.217.952.17	2 864 641 460 28	35,884,616,31 4 571 897 983 67	3 379 917 070 78	3 752 913 871 86	4.094.730.052.52	4,021,610,593,43 32,309,327,920,27
I-Total Liabilities II. Off Ralance sheets	10.765.457.305.19	1:902.792.339.47	173.318.047.10	1.845.217.952.17	2.864.641.460.28	4,571,397,983,62	3.379.917.020.78	3,752,913,871,86	4.379.202.937.74	32,309,327,920,27
H- Off Balance sheets Financial Commitments form Customers and Financial Institutions (Unused part of Credit)				-			-	•		
		-	-	-	-	-	-	-	-	-
Currency (All+other currency) sold TOTAL (I+II)	10.765.457.305.19	1 302 792 339 47	173 318 047 10	1 845 217 952 17	2 864 641 460 28	4 571 897 983 67	3 379 917 070 28	3 752 913 871 86	4 379 202 932 24	32 309 327 920 27

Form 26					
LOANS CLASSIFIED AS PAST DUE LOANS		PAST DUE LOANS			
	1-30 days	31-90 days	91-180 days	Over 180 days	TOTAL
Short term loans	376,964,587.66	25,685,878.34		140,770,249.75	543,420,715.76
Mid term loans	896,585,810.39	70,016,359.17	38,319,907.80	263,393,784.94	1,268,315,862.30
Long term loans	1,518,304,352.78	161,362,905.78	144,054,952.01	580,962,207.95	2,404,684,418.52
Real estate loans	61.292.566.28	12.972.313.17	6.843.315.36	106.560.66	81.214.755.47
Leasing contract	l				-

Form 1

PROVISIONS FOR LOAN LOSSES (by the bank)				
Loan classification	Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	20,984,990,588	209,849,906	36,530,447	365,304
Standard and past due loans (Restructured)	169,391,790	16,939,179	617,808	61,781
Special mentioned loans	402,845,037	20,142,252	2,668,515	133,426
Special mentioned loans (Restructured)	310,693,002	31,069,300	1,694,455	169,446
Substandard loans	428,730,214	85,746,043	3,839,126	3,839,126
Doubtful loans	125,711,940	62,855,970	1,750,277	1,750,277
Lost loans	1,165,023,457	1,165,023,457	26,654,749	26,654,749
Total	13 597 396 627	1 501 636 107	73 755 377	27 074 100

Formulari 20/1

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL.
	Cash	337,827,272.00	63,704,019.50	251,298,198.25		652,829,489.75
	2 Current Accounts at the Central Bank, including the compulsory reviews up to its half amount	614,974,831,60	10.514.148.38	5,030,690,90		630,519,670.88
	Treasury bills issued by the Republic of Albania , revistered in the balance sheet as "tradable"/placeable " and not used	1,560,948,176.52	-	-	-	1,560,948,176.52
	4 80 per cent of bonds issued by the Republic of Albania registered in the balance as "trading (placement", which are not	283,440,000.00				283,440,000.00
	"levestment" securities of the Albanian Government (treasure bills and bonds) with a remained period to maturity of					
	6 80 per cent of the albuman government accurities (tecasury bills and bonds), are not part of code "3", "4" due "5", but.					
	7 Treasury Bills purchased according to the repurchase agreements, when the remained maturity of the repurchase			-	-	-
	8 Current accounts at banks and other financial iontitations		313,799,435,27	2.576.205.334.67	4,432,278,33	2.894.437.048.27
	9 Deposits with banks and other financial institution with a remained period to maturity up to 7 (seven) days					
1	9 I came to banks and other financial institutions with a remained revised to materials of an to seven days (the account 157)	-	-	-	-	-
	"trading" "blacement" securities issued by central governments and central bank through evaluations of international					
	2 "trading" "placement" issued by central poverments and central bank through evaluations of international rating					
1	3 "Trading (electrons)" according not appraised but is used by the international development backs in the RAsk of	-	-	-	-	-
- 1	4 "Invostment" securities with a remained period to maturity of up to 1 (one) month (excluding the Albanian					
	Securities purchased according to repurchase agreement, where the remained period of the repurchase agreement is up					
	A TOTAL OF LIOUID ASSETS	2,797,190,280,12	388.017.603.15	2.832.534.223.82	4.432.278.33	6.022.174.385.42
	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1	9.348.878.525.31	1,145,974,704.02	10,789,426,984,29	4,424,283,86	21,288,704,497,47

Credit evidence as per economy sectors										
Cream evinence as per economy sectors	New disbusements	ct Tirane Total credit	District New disbusements	Total credit	New disbusements	trict Elbasan Total credit	Distri New disbusements	Total credit as of end of quarter	New disbusements	fict Korce Total credit
Economy sectors	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(ner quarter)		(per quarter)	as of end of quarter
Private nonfinancial corporate Arriculture. Silviculture and Fishine Extractine industry Manufacuntine industry	4.195.210.045 53.000.000	17.126.938.147 413.505.042 15.526,023	1	668.964.916 66.550.424 4,204,149 300.516.049 3.945.885			1	280.631.733	308.160.700 4.000.000	1.555.721.946 12.814.209
Extractine industry Manufacturine industry	965,982,024 107,593,274	15,526,023 4,972,351,833	:	4,204,149 300,516,049			:	51.877.211	181.874.800	581 869 074
Summercumer mustary Summer defective Gas. Steam and Air Conditioning Activities of hot water, sanitation, waste management and regulation		4,972,351,833 485,229,062 5,293,325	:			:	:	:	50,000,000	228.380.116 151,378,972
Construction Wholesale and retail trade, renair of motor vehicles and motoreveles.	346.187.000 2.318.996.950 63.912.200	697.700.032 8.379.740.805 438.293.121 253.830.032 44.605.214 122.140.370	:	342.352 222.610.689		:	:	164 097 142	9.886.400 62.399.500	2.768.597 405.750.606 36,178,959 130.823.769 109.878
Transport and Storage	63,912,200	438,293,121	-	222.610.689 31,696.617 2.615.780 86.604		-	-	164.097.142 826,597	-	36,178,959
Transport and Storace Hotels and restaurants Information and Communication Financial and Houseance Activities	26.403.400 49.140.000	44.605.214		86.604		:		61.169.924 1.792.387		109.878
Real estate									1	
Professional. Scientific and Lecturical Activities Administration Artivities and Summer Services Public administration and defense. Compulsory social security Education	127.865.198 136.130.000	316.159.618 283.265.352		378.412 8.522.709	1	1	:		1	
Public administration and defense. Compulsors social security Education	:	312,937,027 56,869,579	-	27.495.246			:	868.471		
Health and other social activities Art and Entertainment	:	56.869.579 50,901,625 7,375,188	-	:			:			5.647.764
Other service activities Home Services	:	7,375,188	-				-		- 1	
The continues and the territor Commonwy shelm security The continues and the continu	:		:	:			:		-	29.824.710
Individuals + Non-profit institutions serving individuals	194,234,903	2,962,685,629	4,370,000	480,099,237			4,393,150	202,648,942	5,000,000	353,626,145
Tetal	4,389,444,948	20,089,623,776	4,370,000	1,149,064,153			4,393,150	483,280,675	313,160,700	1,939,172,800
Credit evidence as per economy sectors	New disbusements	ict Vlore	District New disbusements	ushnje	Dist	ict Gjirokaster	Dis	trict Fier	Dista New disbusements	rict Berut
Economy sectors	(per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	(per quarter)	Total credit as of end of quarter
Private nonfinancial corporate	- 1		-	-		-	-		-	
Private nonfinancial coroorate Ariculture. Silviculture and Fishina Estractine industry Manafacuntae industry	:		1	1			1		1	
Manufacturine industry Sareoly of Electricity. Gas. Steam and Air Conditionine Activities of hot water, sanitation, waste management and regulation	:		1	1			1		1	
Activities of hot water, sanitation, waste manarement and resulation Construction	:		:	1		:	:			
Activities to not water, summon, water management and resummon Wholesake and real trade, remain of montor vehicles and monorcycles. Transnort and Suerane Holesak and restaurants Information and Communication Francation and Communication Francation and Communication Francation and management of activities				-		1		-		:
Hotels and restaurants				-		1			1	
		1		-				:		
Professional, Scientific and Technical Activities				1					1	
Administrative Activities and Support Services Public administration and defense. Compulsory social security				-			-		1	
Point: animinaration and ucernic. Computatory social security Education Health and other social activities Art and Entertainment				:			-			
Art and Entertainment Other service activities Home Services				-			-			
Home Services International organizations activities			1	1			1		1	
Frinte Services International organizations activities Public Nonfinancial Corrorvation LudiStinus Non-norfit Institutions serving individuals LudiStinus Non-norfit Institutions serving individuals										:
Tetal	-		-	-	-	-			-	-
Credit evidence as per economy sectors	Distric		District !	arande	Dis	rict Peshkopi		Set Kukes	Distr	riet Lezhe
Economy sectors	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporate	- 1		_	_		-	- 1		- 1	
Agriculture, Silviculture and Fishing Petracting industry	:		:	:			:		-	
Manufacturing industry			1	:		:	:		1	
Sunoly of Electricity. Gas. Steam and Air Conditioning Activities of hot water, sanitation, waste management and regulation	-		-	-		-	-		-	
Construction Wholesale and retail trade, retair of motor vehicles and motoreveles. Transport and Storate Holesa and restaurants	-		-	-			-		-	
Hotels and restaurants	:	:		1		:	:			
Information and Communication										
Financial and Insurance Activities	-				-		:			
Transoor and Storace Blocks and restaurant Information and Communication Financial and Insurance Activities Real estate Professional, Scientific and Technical Activities	-		-			-				
Administrative Activities and Support Services Bublic administration and defence Compulsors cooled country	:			-						
Administrative Activities and Support Services Bublic administration and defence Compulsors cooled country		- - - - -		-	-			-	-	
Administrative Activities and Suresort Services Public administration and defense. Comeukory social security Education Health and other social activities	-	-			-	-				-
Administrative Activities and Suresort Services Public administration and defense. Comeukory social security Education Health and other social activities	-	-								-
Administrative Activities and Suresort Services Public administration and defense. Comeukory social security Education Health and other social activities	-				-	-			-	
Administrative Activities and Support Services Bublic administration and defence Compulsors cooled country		:	-							; ; ; ; ;
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Administrative Activities and Suresort Services Public administration and defense. Comeukory social security Education Health and other social activities	New disbusements New disbusements	et Barrel Total credit as of end of quarter	Desire New dishusements (per quaget)		New disbusements (per quarter)	siric Fernat Total credis as of end of quarter	New dishusements. (per quater)	et Granch Total credit sa of real of quarter	Doors New disbusements (per quatere)	z Libradol Total credit so of ead of quarter
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Administrative Architect and Saconot Service Philos deministration of defence, Commolouve social accordiv Philos deministration of defence, Commolouve social accordiv Philos deministration of defence of the Commolouve social according to the Commolouve of the Comm					D. New diabasements (per quarter)	Social Permet Total could as of cold of quarter	Date New disboomens, (per quarter)	or Gramit Total credit as of coal of country		a Libradid. Tool credit as of end of quarter
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Administrative Activities and Samont Service Paths classifications and defence Commodors useful accusive Paths administration and others. Commodors useful accusive Paths and other world activities Paths and other world activities Paths and other world activities International agreements activities International agreements activities International agreements activities activities activities and per account weekens Consideration activities and per accounts weekens Enternational Activities and per accounts weekens Enternational Activities and Paths Activities activities and Paths Manufacturies inclusive Manufacturies inclusive Manufacturies inclusive Manufacturies inclusive Manufacturies inclusive Manufacturies inclusive					New disbuscinests (per quarter)	The street as of end of quester	New dishements (per quester)	te Commiss. Tread results an ed end of quarter		3 Libratida Tribal credit en of end of sourter
Administrative Artificia and States of Service Politic administration of defence, Commolowy social accusive Pathol and offere social and offeres, Commolowy social accusive Pathol and offere social artificia Pathol Service and Commology of Service and Service					New disbusements (per quarter)	and Person Vessel condex as of end of counter	Deer disluscements (see quarter)	el Cranch Total crede a of real of sounter		T Librarial Total credit and red of quarter
Administrative Artificia and States of Service Politic administration of defence, Commolowy social accusive Pathol and offere social and offeres, Commolowy social accusive Pathol and offere social artificia Pathol Service and Commology of Service and Service					New debusements (per quarker)	and Parmet Total credit as of end of quarter	Dear delessements (net quarte)	ct Granch Total crede as of end of sources		Tibrobi Toli croli as of end of general
Administrative Architect and Stemon Chronica Pathin administration of defence, Commolowy social accusive Pathin and offere social architect Pathin and offere social architect Other service architect Description of the Commology					New Side-seamons (per quarter)	an of end of quester	Ner debenomen (ner dierer)	or Cramab. Trad credit m of end of querter		at Librardad and constant and order of constant and find of country
Administrative Architect and Stemon Chronica Pathin administration of defence, Commolowy social accusive Pathin and offere social architect Pathin and offere social architect Other service architect Description of the Commology					New disbosements (per quarter)	sick Permet Total coulde as of end of quarter	Den New dislocaceasis (per austra)	os Chamib. Total crede as of coal of coarser		Tablesial Total craft so front of curren
Administrative Architect and Stemon Chronica Pathin administration of defence, Commolowy social accusive Pathin and offere social architect Pathin and offere social architect Other service architect Description of the Commology					New dishusements.	New Section Se	New disharantees (Get destrit).	or Cromsh. Total crosile British or of earlier and of earlier		The seek and of courts and of courts
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Administrative Architect and States of Service Politics administration of defence, Commolowy social accusive Pathol and offers and ofference of the Pathol accusive Pathol and ofference of the Pathol accusive Pathol and ofference of the Pathol accusive Pa					New disherments (or cluster)	and Permit and conduction of the Constant	New Gibbocomets (60' 00001)	Total crode and could surety		of England and American and Francisco
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Administrative Architect and Statement Streets Pathel and defences Commissions varied accusive Pathel and ofference and ofference Commissions varied accusive Pathel and ofference and ofference Commissions and ofference Commissions and ofference Pathel Nordinance (Corrections Lance Streets) Pathel Nordinance (Corrections and Ofference Commissions and Streets Research of Exercises Commissions and Streets Research of Exercises Commissions and Streets Research of Exercises Commissions and Streets Research of Commissions (Research and Ofference Commissions) Re					No (Albumon) (per sisten)	an of end of quester	Ner debenomen (see detat)	es Cramado. Trada cendo: m of enclos queres		A Librarial sensition of control
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Administrative Architect and Stemont Service Politic administration of others, Commission vacial accusive Politic administration of others, Commission vacial accusive Politic administration of others, Commission vacial accusive Politics of the Commission of the Co	No discounts (res surrey) No Performing Loss Nos Performing Loss	Total credit as of end of country	New dishonounts (per control)	Total could: as of end of quarter and of all quarter Loss Loss Provision	New dobusements (per duarter)	an of end of quester an of end of quester Line Loss Provision	New distributions (per control) (per control) Non Performing Losso	Total credit no of sail of courses Total credit of courses I Micolar Loss Loss Provision	New dishusoments (per quantit)	Total codel and of each of General Entered Control Loss Loss Provision
Administrative Autorities and Stemen Grovier Public Administrative of defence Commissions voical security Public Administrative of defence Commissions voical security Public Administrative of the Commissions of the Commiss	Not dishowment (res assers) Vol. No. No. Performer, Lanca	Total credit us of end of creater and end of creater Lean Low Provision 979-276-802	New dishonoments (per estret) Redel: Non Performan, Limit	Total codil no of road of question of road of question total Lion Provision Lion Lion Provision	New dobusements (per duarter)	Total credit as of chal of quarter	New dishipments (per current)	Total credit so of east or conser	New dishusoments (see assets)	Total costsi as of end of courses
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			Measurement of Interest Rate Risk and scenarios				
			Quantification of interest rate risk (standard scenario)	Loss would come from interest rates going:	Stress scenario on basis risk	Yield curve twist scenario	Most expected scenario
<u> </u>	Definition .		% of capital	Direction	% of capital	% of capital	% of capital
12-months interest earnines	Limit: (Economic value impact from interest rate	ALL	-6.0%	k	2.38%	-5.9%	0.0%
L		EUR	-3.6%	k	5.55%	-10.3%	0.0%
	shock / capital) < 15% for	USD	-0.1%	m	0.01%	0.0%	0.0%
	all currencies	Total non-netted impact:	9.7%		7.9%	16.3%	0.0%
		1					
Iodified duration gap		ALL	-0.5%	m	1.40%	0.4%	0.0%
	(Interest earnings decline	EUR	-0.7%	m	0.43%	0.3%	0.0%
	from interest rate shock / capital) < 10%	USD	-0.2%	m	0.23%	0.1%	0.0%
		Total non-netted impact:	1.7%		2.1%	0.9%	0.0%
<u> </u>						•	
	Change in economic value	ALL	0.98	1			
d	er 1 percentage point hange in interest) between -	EUR	0.67				
1	and +1	USD	-0.08	j			