

Comital Advances Butin

010	REGULATORY CAPITAL	3,651,747,952
020	RMK (%)	13.93
030	TOTAL AMOUNT of risk-weighted exposure	26,214,914,225
	CREDIT RISK	
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard 9	23,617,431,033
050	Exposure levels acording to SA excluding securitizations	23,617,431,033
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;	570,714,172
120	Exposure or potential exposure to companies (corporate);	14.650,119.692
130	Exposure or potential exposure to the retail portfolios (retail);	5,425,660,313
140	Potential exposures or exposures secured by real estate collateral;	269,190,131
150	Exposures (credit) with problems;	426,576,483
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	2,275,170,242
200	Securitization position SA	
200°	from which: resecuritizations	
	MARKET RISKS	
210	The amount of risk-weighted exposures to market risks	106,152,112
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)	106,152,112
260	The risk of debt securities position	
270	The risk of equity instruments position	
280	The risk of exchange rate	106,152,112
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	

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		Amortization fund					
	ASSETS	and provisions (-A)	LEK Resident		CURRENCY Resident		TOTAL.
Code		provisions (-A)	Resident 3 106 763 771 35	Non-resident	L661 154 769 00	Non-resident 2 275 007 212 16	7 542 925 752 60
	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS				1,661,154,769,09	2,775,007,212.16	7,542,925,752,60
- 11	Cash and Central Bank Treasury bils and other bils claible for refinancing with the Central Bank	-	1.422.982.110.60	-	1.661.154.769.09	-	3.084,136,879.69
		-	1,683,781,660.75	-	-	-	
13.	Current accounts with banks, credit and other financial institutions					2,755,030,619,96	2,755,030,619,96
14	Denosits 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					19,976,592.20	19,976,592,20
19.	Doubtful receivable accounts with banks, credit and other financial institutions						-
	OPERATIONS WITH CUSTOMERS	(1,256,044,660.61)	9,745,434,664.15		13,560,090,135.06		22,049,480,138.60
	Standard loans and advances to customers	-	6.450,778,366,26	-	8.997,732,404,49	-	15.448.510.770.75
21	Past-due loans and advances to customers	-	-	-	-	-	
	Special mention loans	-	343.653.209.70	-	274.391.774.08	-	618.044.983.78
	Substandard bans	(88,034,301,28)	312.511.909.25		111.804.917.84		336,282,525,81
	Doubtful loans	(86,259,152,85)	100.607.414.63		69,838,968,20		84,187,229,98
	Lost loans	(1.081.751.206.48)	410.777.122.91	-	670.159.541.19		(814.542.38
26	Albanian Government and Public Administration						
	Customer current accounts and deposits liabilities		2,127,099,083,71		3,435,324,095,14		5,562,423,178,85
	Other customer accounts	-	7.557.69	-	838.434.12		845.991.81
29	Doubtful customer receavables other than loans						
	SECURITIES TRANSACTIONS		355,196,085,15				355,196,085,15
	Fixed income securities	-	355.196.085.15	-		-	355,196,085,15
	Variable income securities						
	Securities sold and purchased under repurchase agreement		2				
	Collateral on securities transactions	-		-		-	
36	Premiums on financial instruments						
	OTHER ASSETS AND LIABILITIES		356,378,510,46		722.043.669.77		1.078.422.180.23
	Other assets	-	264.375.772.13	-	568.346.506.16	-	832.722.278.20
	Agent transactions		66,574,582.20		-	-	66,574,582.20
44	Inter-office accounts						
45	Suspense and position accounts		25,428,156,13		153,697,163,61		179.125.319.74
46	Value added tax				-		
5	FIXED ASSETS AND PERMANENT RESOURCES	(853,310,527.84)	1.907.096.745.52			193,729,96	1.053.979.947.64
51	Participating interest				-	193,729,96	193,729.96
52	Affiliates				-	-	-
- 53	Fixed assets	(853 310 527 84)	1 907 096 745 52				1.053.786.217.68
531	Intangible assets		195,208,908.43		-	-	195,208,908.43
5371	Amortisation of intaneible assets	(160.165.296.22)	-		-		(160,165,296,22
	TOTALI	(2.109.355.188.45)	15,470,869,776,63		15 943 288 573 92	2 275 200 942 12	32 080 004 104 22

Form 2

	ASSETS		LEK	CURRI	TOTAL	
Code		Resident	Non-resident	Resident	Non-resident	
	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	2,307,405		562.142.207	6.278.337.986	6.842.787.599
	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	2,307,405		12.641.611		14,949,016
16	Deposits from banks, credit and other financial institutions					
	Loans from banks, credit and other financial institutions		-	549,500,596	6.278.337.986	6.827.838.583
18	Other accounts with banks, credit and other financial institutions					
	OPERATIONS WITH CUSTOMERS	10.457.534.730	100.129.193	9,587,573,548	314,601,362	20,459,838,834
	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION		-	-	-	
	Due to customers for current accounts and deposits	10,341,122,396	98,964,739	9,255,103,489	313,085,735	20,008,276,359
	Other customer accounts	116.412.334	1.164.454	332,470,060	1,515,627	451.562.475
	SECURITIES TRANSACTIONS		-	-		
33	Debt represented by securities					
	Securities sold and purchased under repurchase agreement				-	
	Collateral on securities transactions					
36	Premiums for financial instruments		-	-	-	
4	OTHER ASSETS AND LIABILITIES	478,718,956		243.957.289		722,676,246
	Other labilities	70.550.232		134.830.676		205,380,908
43	Agent transactions	177,755,236	-	-	-	177.755.236
	Inter-office accounts				-	
	Suspense and position accounts	230.413.487		109.126.614		339,540,101
46	Value added tax		-	-	-	
	FIXED ASSETS AND PERMANENT RESOURCES	3,051,965,497		144.428.481	858,307,449	4.054.701.426
	Grants and public funding					
	Specific provisions	138.836.887		144.428.481	-	283.265.368
	Subordinated debt			-	858,307,449	858,307,449
57	Shareholders' equity	2.913.128.610		-	-	2.913.128.610
		-		-	-	
	TOTAL	13,990,526,588	100.129.193	10.538.101.526	7.451.246.797	32,080,004,104

Form 22

Code	PROFIDLOSS ACCOUNTS			
		lek		TOTAL
8	BANK OPERATIONS EXPENSES	6,770,227,782.86	203,926,673.93	6,974,154,456.79
	Personnel costs	250,007,111.00	419,150.67	250,426,261.6
62	Taxes other than income tax	6,088,337.80	-	6,088,337.8
63	General expenses for operations	181,202,733,66	355,540,964,20	536,743,697.8
	Americation and provisions on the depreciation of fixed assets	74,856,563.75		74,856,563.73
65	Losses on unrecoverable receivables and charges for provisions	365,137,359.61	604,809,873.26	969,947,232.8
66	Extraordinary expenses	164.639.717.72	12.925.389.69	177.565.107.4
67	Income tax			-
69	Current year profit			
	TOTAL EXPENSES	7,812,159,606,40	1,177,622,051,75	8,989,781,658,1
70	Income from banking activities	7,152,142,205.62	509,843,899.72	7,661,986,105.3
74	Reversal of provisions for the depreciation of fixed assets			
75	Reversal of provisions for the depreciation of receivables	337,711,495.70	399,143,101.97	736,854,597.6
76	Extraordinary expenses	41,270,400.92	19,083,263.88	60,353,664.8
79	Current year loss	530.587,290.34		530.587.290.3
	TOTAL INCOME	8.061.711.392.58	928,070,265,57	8,989,781,658,1

Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL.
		Resident	Non-resident	Revident	Non-resident	
90	FINANCING COMMITMENT	1,067,698,137.42		1,066,270,657.23	-	2,133,968,794.65
901	Commitments given	1,067,698,137.42		1,066,270,657.23		2,133,968,794.65
	Commitments received	-	-	-		
91	GUARANTEES	49,315,853,599.02		821,971,658.16		50,137,825,257.18
911	Guarantees given	526,545,850.40		540,613,725.60		1,067,159,576.00
	Guarantees received	48,789,307,748.62	-	281,357,932.56		49,070,665,681.18
	SECURITIES COMMITMENT	-		-		
93	FOREIGN CURRENCY TRANSACTIONS	-		-		
	OTHER COMMITMENTS	1,258,320,241.27	-	1,199,307,955.44		2,457,628,196.71
	FINANCIAL INSTRUMENTS COMMITMENT			-		
	TOTALI	51,641,871,977,71		3,087,550,270,83		54,729,422,248,54

	REGULATORY CAPITAL	
Columns	REGULATORY CAPITAL Zéri	Amount 3,651,747,952,26
010	RIGILATORI CAPITAL	2.878.084.997.63
020	FIRST LEVEL CAPITAL. FIRST BASIC CAPITAL LEVEL	2,878,084,997.63
030	Equity instruments known as First Level Base Capital (KBN1)	3,763,884,034,32
040	Paid in conital	3 763 884 034 32
050	Memorandum items: capital instruments not recognized	0.00
060	Premiums stock	0.00
070	(-) 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 synthesic instruments First Base Level	0.00
092	(-) Current or potential obligations to purchase its equity instruments Base First Level	0.00 -1.558,865,850,06
140	Retained earnings	-1,558,865,850.06
150	Retained earnings and losses carried from previous periods End of Year Profit	-1,028,278,339.72
160	End of year profit exercising the reporting period	-530,587,290,34
200	Reserves (excluding revaluation reserves)	708,110,425,58
200	Revolution readil	0.00
250	KBNI 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	0.00
285	Gains and losses on the fair value arising from the credit risk of the institution associated with derivative liabilities	0.00
290	(-) Adjustments value by prudent assessment requirements	0.00
300	(-) Goodwill	0.00
310	(-) Goodwill classified as intangible asset	0.00
320	(-) Goodwill included in the assessment of significant investments	0.00
330 340	Deferred tax liabilities related to goodwill (-) Other intansible assets	
350	(-) Gross amount of other intangible assets	-35,043,612,21 35,043,612,21
360	(-) Gross amount or other managene assets. Defend the liabilities related to other intanoible occess.	33,043,812.21
370	(-) Deferred tax assets that are dependent on future profitability and does not stem from temporary differences, set off with tax liabilities related	0.00
390	(-) Assets of pension funds with defined benefit	0.00
400	(-) The gross amount of assets of pension funds with defined benefit	0.00
410	Deferred tax 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 titullzimit 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
	(-) KBN1 instruments of financial sector entities where the bank has no significant investments	0.00
490	(-) Deferred tax assets that depend deductible future profitability and arise from temporary differences	0.00
510	(-) KBN1 instruments of financial sector entities where the bank has significant investments (-) The amount that exceeds the limit of 17.65%	0.00
530	ADDITIONAL CAPITAL ONE LEVEL	0.00
540	ADDITIONAL CAPITAL ONE LEVEL. 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	Premiums emission related instruments	0.00
580	(-) Own equity instruments Additional First Level	0.00
590	(-) Direct participation in capital instruments First Additional Level	0.00
620	(-) Participation indirect equity instruments First Additional Level	0.00
621	(-) 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 (-) Surplus items of capital deductions from the second level (T2) in excess of the commercial capital (T2)	0.00
740	(-) Surpaus items of capital deductions from the second level (12) in excess of the commercial capital (12). The outstanding items of capital deductions from additional first level (AT1) in excess of the additional capital the first level (AT1) (discounted).	0.00
744	The outstanding terms of captual executions from administrations ever (ATT) in excess of the administrational captual the first level (ATT) (uncomment (-) Additional capital deductions additional first level (ATT)	0.00
748	(-) Additional capital deductions administrative (AT1) or discount - other Additional capital elements of the first level (AT1) or discount - other	0.00
750	CAPITAL LEVEL TWO	773,662,954,62
760	Equity instruments and subordinated debt known as commercial capital	858,307,448.55
770	Capital instruments fully paid and subordinated	858,307,448.55
780	Memorandum items: capital instruments and subordinated not known	0.00
790	Premiums emission related instruments	0.00
800	(-) Own equity instruments of the second level (T2)	
810	(-) Participation direct equity instruments of the second level (T2)	0.00
840	(-) Participation indirect equity instruments of the second level (T2)	0.00
841	(-) 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	
970 974	The outstanding items of capital deductions from the second level (T2) that exceed the capital of the second level (T2) (c) Additional capital deductions second level (T2)	0.00
	(-) Additional capital deductions second level (12) Elements of the capital of the second (T2) or discount - other	84,644,493,93

Ratio	
. (ROAA) = Net income/ average assets *100	-1.5
. The net result of the extraordinary / average assets	0.1
Expenditure general operations / gross operating income	121.0
. Net interest income / expense to the general operations	66.3
(ROEA) = The net income / Average shareholders equity *100	-17.2
. For active employees = Total assets / Number of registered employees	2.149.31
. Net interest income / average assets	2.4
Net marge form interest:: Net interest income / average assets that bring revenue;	2.6
Interest income / average assets	3.
0. Interest expense / average assets	0.9
1. Net interest income / gross revenues of the commany	80.0
2. Not income from other activities / average assets	1.5
3.Non-interest expenses / gross operating income	22.
4.Personnel expenses / eross operatine income	43.
5. Expenses for provisions / average assets	1

-	Total assets at the end of the previous quarter	32.309.327.920.27
2	Excess credit reporting quarter	22,049,480,138.60
3	Surplus ratio loans / total assets (in%) (2/1 * 100)	68.24%
4	Maximum Limit Risk	70.00%

	NR. I FORMULARIT:	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		Loan loss provisions
1	Korporata iofinanciare private	17.708.318.658.46	541,570,910.08	305.450.317.32	96.745.293.50	904.877.499.82	19,556,962,679,18	1.249.449.022.46
A	Agriculture, Forests, Fishing	418,555,398.07	7,680,227.31	4,818,500.07		13,949,993.16	445,004,118.61	19,971,363.12
В	Extractine industry	12,957,634.89	6,161,300.89		1,329,825.45		20,448,761.23	1,423,849.71
r	Manufacturino industry	5.525.045.900.69	122,448,020.98	149.886.839.29	13.641.948.12	233,230,061.64	6.044.252.770.72	338.490.297.18
D	Electricity, gas supply, steam and air conditioning	672,728,863.47	-		-	85,356,248.50	758,085,111.97	92,083,537.13
E	Water sannly waste management and waste management activities, waste	143,617,951.25	-	-	-		143,617,951.25	1,436,179.51
F	Construction	695.961.911.10	-		1.561.031.04		697.522.942.14	7.753.820.72
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	8,206,883,965.48	301,486,917.81	75,771,941.91	79,544,359.55	178,843,146.11	8,842,530,330.87	348,151,076.59
H	Transportation and storage	425,510,560.38	41,942,097.36	-	668,129.34		468,120,787.08	8,789,682.43
1	Accommodation and food service	366.729.966.37	-	13.665.938.21	-	44.315.831.52	424.711.736.10	50.853.924.10
J	Information and communication	57,650,833.38	-	3,413,606.64	-		61,064,440.02	1,310,298.04
K	Financial and insurance activities	177,563,152.74	-		-	-	177,563,152.74	1,775,631.53
	Real estate activities	284,190,611.36	-		-	43,700,734.13	327,891,345.49	46,542,640.24
M	Professional, scientific and technical activities	308,614,100.61	298,146.03		-		308,912,246.64	3,115,955.61
N N	Administrative and support services	319,550,662.86	61,554,199.70		-		381,104,862.56	9,350,926.60
	Public administration and defense; Compulsory social security Education	-	-	-	-	-	-	-
P		32,251,775.51	-	950,132.67	-	305,481,484.76	338,683,392.94	305,998,252.42
- 0	Health and social work activities	53,321,435.21	-	5,889,379.95	-		59,210,815.17	1,737,510.06
R	Art, fun and reaxanon Other service activities		-	51,053,978.58	-		51,053,978.58	10,592,238.11
S	Family activities as employers: Freight and commodity production activities of households for their own	7,183,935.09	-	-	-		7,183,935.09	71,839.35
	Pamily activities as employers; Preight and commodify production activities of households for their own Activities of international organizations and organizations	-	-		-		-	-
U 2	Activities of international organizations and organizations Public Nonfinancial Corporation	25 807 678 59					25 807 678 59	
2	Public Nonlinancial Corporation Agriculture, Forests, Fishing	25,807,678.59	-	-	-	-	25,807,678.59	
A B	Arrestine industry							
C	Manufacturine industry			-			-	
D	Manufacturing industry Electricity, gas supply, steam and air conditioning	-	-					
E	Water supply waste management and waste management activities waste	-		-	1		-	
E	Construction	-	-	-				
G	Wholesale and retail trade: Renair of motor vehicles and motorcycles			1	1			
н	Transportation and storage							
- "	Accommodation and food service							
1	Information and communication							
K	Financial and insurance activities				_			
ï	Real estate activities	-	_		-	_		_
M	Professional, scientific and technical activities				_			
N	Administrative and support services			-	-			-
0	Public administration and defense; Compulsory social security	25.807.678.59		-	-		25.807.678.59	
P	Education		-	-	-			-
0	Health and social work activities	-	-	-	-	-		-
R	Art, fun and relaxation		-	-	-			-
S	Other service activities	-	-	-	-	-		-
	Family activities as employers; Freight and commodity production activities of households for their own	-	-	-	-	-		-
U	Activities of international organizations and organizations		-	-	-	-		

		DAYS			MONTHS			YEARS		TOTAL
	1(00)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	>5	
Lean to customers	253,551,950.14	112,363,734.97	321,092,632.47	794,241,098.89	1,316,908,862.04	2,384,913,362.86	3,883,355,936.70	10,768,532,976.41	3,487,576,962.35	23,305,524,799.21
Standard house	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	15.448.510.770.75
*- Credit lines	-			-	-			-		-
- Installment loans	45,226,011.71	67,905,104.82	103,838,916.63	264,543,836.37	756,241,441.93	1,095,371,750.01	1,924,461,292.38	8,397,049,537.33	2,793,872,879.56	15,448,510,770.75
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	618,044,983.78
*- Credit lines	708,984.07		-	7,326,600.00	56,781,150.00	-	53,755,000.00	42,738,500.00		161,310,234.07
'- Instalment bans	15,522,359.61	2,572,238.09	3,388,755.43	13,922,290.44	28,283,818.41	38,073,218.03	70,510,682.69	224,673,269.50	59,788,117.51	456,734,749.71
Substandard loans	-				-			343,887,108.57	80,429,718.52	
Doubthi loan	-			-	-			152,519,338.64	17,927,044.18	
Lost kozs	-			-	-			999,573,092.30	81,363,571.80	1,080,936,664.10
Other client accounts	191,411,592.83	70,960,654.20	208,095,327.14	480,523,468.57	589,982,754.63	1,204,788,102.25	1,806,250,523.77	920,233,816.97	91,022,930.31	5,563,269,170.66

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		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	14,949,016.08		183,170,596.30	918,137,000.21	796,408,156.18	492,347,248.73	-	4,437,775,581.22	-	6,842,787,598.73
Current account of Central Bank	-			- 1			-		-	
Denosits with Central Bank	· ·			- 1			-			
Loans from Central Bank	· ·			- 1			-			
Other accounts with Central Bank				-			-			
T-bills sold under REPO Agreement	-			- 1			-		-	
Other T-bills sold under REPO agreements	· ·			- 1			-			
Current account of resident financial institutions	14,949,016.08			- 1			-			14,949,016.08
Current account of non resident financial institutions	· ·			- 1			-			
Deposit from resident financial institutions	-			-			-			
Deposit from non resident financial institutions				-			-			
Loans from resident financial institutions			183,170,596.30	366,330,000.00			-			549,500,596.30
Loans from non resident financial institutions				551.807.000.21	796.408.156.18	492,347,248,73	-	4.437.775.581.22	-	6.278.337.986.35
Other account with financial institutions				-			-			
OPERATIONS WITH CUSTOMERS	9,894,312,714.04	218,548,578.34	170,065,596.70	665,925,296.34	1,117,198,745.63	1,589,955,860.57	4,137,696,714.42	2,666,225,327.98	-	20,459,838,834.02
Current account	6.599.027.503.85			-						6.599.027.503.85
Demand deposits	3,286,363,978.80			- 1			-			3,286,363,978.80
Time deposits	8,921,231.39	218,548,578.34	170,065,596.70	214,362,821.01	1,117,198,745.63	1,589,955,860.57	4,137,606,714.42	2,666,225,327.98		10,122,884,876.04
Certificate of Deposits	-			-			-			
Other customer account	-	-	-	451,562,475.33	-	-	-	-	-	451,562,475.33
OPERATIONS WITH PUBLIC ADMINISTRATION		- 1	-	-	-	-	-	-		
Current account				-			-			
Demand deposits			-	- 1			-		-	
Time deposits	-			-			-			
Loans to public administration	-			- 1			-		-	
Other account with public administration				-			-		-	
OPERATIONS WITH SECURITIES	-	-	-	-	-	-	-	-		
Debt, represented by securities	-			- 1			-		-	
Securities sold by repo transaction	-			-			-			
Other accounts							-			
Other resources	28.262.62	65,418,748,94	39,305,68	392.234,400,68	1,280,663,02	4.188.367.53	212.580.198.46	21,679,514,78	25,226,783,84	722,676,245,54
Permanet Resources	3.251.989.60	1,631,221,58	4,093,054,48	8,971,840,40	22,735,659,89	29,598,570,11	61,735,583,78	412,143,671,38	4.334.427.177.47	4.054,701,425,93
I-Total Liabilities	10.765.457.305.19	1.302.792.339.47	173.318.047.10	1.845.217.952.17	2.864.641.460.28	4.571.897.983.62	3,379,917,020,78	3,752,913,871,86	4.379.202.937.74	32.080.004.104.22
II- Off Balance sheets				-			-			
Financial Commitments form Customers and Financial Institutions (Unused part of Credit)			-	-			-			-
Currency (All-other currency) sold	10.765.457.305.19	1 302 792 339 47	173 318 047 10		2 864 641 460 28	4 571 897 983 67	3 379 917 070 78	3 757 913 871 86	4 379 202 937 24	32 080 004 104 22
TOTAL (I+II)	10,765,457,305.19	1,902,792,339.47	173,318,047.10	1,845,217,952.17	2,864,641,460.28	4,571,897,983.62	3,379,917,020.78	3,752,913,871.86	4,579,202,937.74	32,080,004,104.22

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	333,203,168.13	23,024,040.70	17,750,121.21	85,897,941.86	459,875,271.90
Mid term loans	527,514,542.56	82,235,065.01	21,957,393.77	191,844,992.40	823,551,993.75
Long term loans	1,027,224,651.01	164,309,163.27	155,298,143.56	593,404,681.16	1,940,236,638.99
Real estate loans	45.427.615.55	6.921.854.13	5.620.977.07	2.157.024.22	60.127.470.97
Leasing contract					-

Form 16

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	20,812,784,580	208,127,846	34,980,735	349,807
Standard and past due loans (Restructured)	162,680,910	16,268,091	519,069	51,907
Special mentioned loans	327,653,928	16,382,696	1,811,466	90,573
Special mentioned loans (Restructured)	286,972,002	28,697,200	1,607,588	160,759
Substandard loans	420,353,157	84,070,631	3,963,670	3,963,670
Doubtful loans	168,374,674	84,187,337	2,071,814	2,071,814
Lost loans	1,060,809,566	1,060,809,566	20,941,641	20,941,641
Totali	23,239,628,817	1,498,543,367	65,895,983	27,630,172

Formulari 20/1

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL.
	Cash	478,435,995.00	107,475,841.10	363,834,071.60		949,745,907.70
	Current Accounts at the Central Bank, including the compulsory reserve up to its half amount	752,487,525,36	2.528.493.70	8,646,610.32		763,662,629,38
	Treasury bills issued by the Republic of Albania , resistened in the balance sheet as "tradable" placeable " and not used	1,670,268,323.87	-	-	-	1,670,268,323.87
_	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
	"Investment" securities of the Albanian Government (treasure bills and bonds) with a remained period to maturity of					
	80 per cent of the albanian roverment securities (treasury bills and bonds), are not part of code "3", "4" due "5", but					
	Treasury Bills purchased according to the repurchase agreements, when the remained maturity of the repurchase		-		-	
	Current accounts at banks and other financial isntitutions		205,543,710.60	2.543.787.112.49	1.771.614.39	2.751.102.437.48
	Deposits with banks and other financial institution with a remained period to maturity up to 7 (seven) days					
10	I came to banks and other financial institutions with a remained period to materity of un to seven does (the account 157	-	-			
- 1	"trading"/"blacement " securities issued by central poverments and central bank through evaluations of international					-
1.	"trading" "blacement" issued by central governments and central bank through evaluations of international rating					
1.	"Trading (elacoment" according not appraised but issued by the international development banks in the RAnk of	-	-			
1-	"Investment" securities with a remained period to maturity of up to 1 (one) month (excluding the Albanian					
- 1:	Securities purchased according to repurchase agreement, where the remained period of the repurchase agreement is up-					
,	TOTAL OF LIQUID ASSETS	3.184.631.844.23	315,548,045,40	2,916,267,794,41	1,771,614,39	6.418.219.298.43
	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1	8.866.826.819.66	1,020,654,714,65	10.666.005.821.41	1.763.559.26	20.555,250,914.98

		District Titune District Darres District Elbason District Shkoder								
Credit evitence as per economy sectors	New disbusements	Total credit	District New disbusements	Total credit	New disbusements	trict Elbasan Total credit	Distri New disbusements	Total credit	New disbusements	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	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter
Private nonfinancial corporate Arriculture. Silviculture and Fishine Estractine industry Manufacunius industry	3,013,495,386 31,582,000 20,424,400	17.139.797.828 374.601.496 19,118,936	-	596.811.467 58.396.377 1,329.825			:	257.140.589	214.889.404	1.563.212.795 12.006.246
Extractine industry Manufacturine industry Sunoly of Electricity. Gas. Steam and Air Conditioning	20,424,400 710,409,263 61,701,433	19,118,936 5.155,834,810 534,515,157	-	1,329,825 275,448,084 2,937,108			:	47.847.035	133.733.404	565.122.842
Sunoly of Electricity, Gus. Steam and Air Conditioning Activities of hot water, sanitation, waste management and regulation			-				:		:	565.122.842 220.632.847 143,617,951
Construction Wholesale and retail trade, rerair of motor vehicles and motorcycles.	113.889.650 1.810.383.440 32,544,200	676.109.326 8.053.206.607 419.488.201 235.52.758 59.755.765 177.563.153	-	340.844 196.104.087 25,544,721 1,920.008			:	148.412.855	20.000.000 61.156.000	21.072.772 444.806.782 22.673.590 128.819.536
Transnort and Storace Hotels and restaurants Information and Communication Financial and Incurrence Artivities		419,488,201 235,522,758	-	25,544,721 1,920,008			-	414,275 58,449,435 1,308,675		22,673,590 128,819,536
Information and Communication Financial and Insurance Activities	14.598.000 36.633.000	59.755.765 177.563.153	:	:		:	:	1.308.675	:	
Real estate	73,008,000		:	298 146		:	:			
Administrative Activities and Sunnert Services	41.000.000 67.322.000	308.614.101 373.315.622	-	298.146 7.789.241		-	-		-	
Education		311.272.321		26.702.758		:		708.314		4.460.229
Art and Entertainment		311.272.321 54.750.586 51,053,979 7,183,668		267		:				4.460.229
Home Services		7,143,008		- 207					1	
The continue of the continue o			-	-			:			25.807.679
Individuals + Non-profit institutions serving individuals	138,178,122 3,151,673,508	2,807,027,964 19,946,825,792	1,344,500 1,344,500	417,772,885 1,014,584,352			5,254,150 5,254,150	167,327,329 424,467,917	48,056,000 262,945,404	330,626,264
Tot21	3,131,073,008	19,740,823,792	1,544,500	1,014,364,332	-	-	3,234,130	424,407,517	202,943,404	1,717,040,738
Credit evidence as per economy sectors	New disbusements	ict Vlore	New disbusements	ushnje Total omdit	Distr New disbusements	ict Gjirokaster Total credit	New disbusements	trict Fier	New disbusements	rict Berat
Economy sectors	(per quarter)	Total credit as of end of quarter	(per quarter)	Total credit as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	Total credit as of end of quarter	(per quarter)	Total credit as of end of quarter
Private nonfinancial corporate Assiculture. Silviculture and Fishine Estractine industry Manufacunius industry	-		-	-		-	-		- 1	- 1
Agriculture. Silviculture and Fishing Extracting industry				:			:			
Manufacturine industry Survey of Electricity. Gas. Steam and Air Conditionine Activities of hot water, sanitation, waste management and regulation			:	:			:			
Activities of hot water, sanitation, waste management and regulation Construction	1		1	1			1		1	
Auditions of not water, summann, wase management and resolution Wholesake and real stude, remain of motor vehicles and motoreveles. Transnort and Storage Violes and releasants Information and Communication Financial and Insurance Activities	1		-	-			-			
Hotels and restaurants Information and Communication	1									
				-						
Professional, Scientific and Technical Activities	1			-						
Administrative Activities and Sureort Services Public administration and defense. Commulsory social security	:		1	1						
Education Health and other social activities Art and Entertainment	1			1						
Art and Entertainment Other service activities Home Services				-			-		1	
Home Services International organizations activities			-	-			-		1	
inture Servaces International organizations activities Public Nonfilmaneiral Cornovation Indistinuals, Non-norfil institutionis serving indisiduals	:	:	:					:		
Tetal	-	-		-		-			-	-
Credit evidence as per economy sectors	Distric		District 2	arande	Dist	rict Peshkopi		Set Kukes	Distr	ict 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	
Agriculture, Silviculture and Fishing Petracting industry			-	:	-		:		-	
Manufacturing industry Supply of Floresising Gase Steem and Air Conditioning			1	:		:	:		1	1
Supply 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 motoecycles. Transnort and Storate Hotels and restaurants			-	-			-		-	
Hotels and restaurants		:		:		:				
Transmort and Storage Horles and restaurants Information and Communication Financial and Insurance Activities Real estate Professional Scientific and Technical Artivities							-			
			:	:			:			
Administrative Activities and Support Services Bublic administration and defence Compulsors cocial country	1		1	1			1		1	
Fisher animalian and determs, Community stems accurate Balacation Health and other social activities Art and Entertainment	-									
Art and Entertainment							-		1	
Other service activities	1	:								
Other service activities Home Services International organizations activities		:								
Other service activities Home Services International organizations activities Public Nonfinancial Corporation Littleburk Nonfinancial Corporation Littleburk Nonfinancial Corporation	-			-		-			-	
Art and statestuminest Chile service activation of Chile service activation of Chile service activation of Chile service activation of Chile service s	-	-	-	-	-	-	-	-	-	-
Other service artivities House Services House Services House Services Fuller Nonflamental Corroration Individuals - Non-neroff institutions services individuals Intil	Distr	et Barrel	District	Kavaje	DX	strict Permet	Dostri	et Gransh	District	z Libeazhd
Affant Restriction of the Control of	New disbusements (per quarter)	et Burel Total credit as of end of quarter	District New disbuscements (per quarter)	Kavaje Total credit as of end of quarter	New disbusements (per quarter)	strict Permet Total credit as of end of quarter	New disbusements (per quarter)	et Grannsh Total credit as of end of quarter	New disbusements (per quarter)	t Librazhd Total credit so of end of quarter
Other service activities International expansions activities Public Nordinacelal Cornovation Daliblanks - Non-servic institutions services individuals Little Credit cultures as per common services Encourage actives Encourage actives			District New disbuscucuts (per quanter)	Kavaje Total credit as of end of quarter	New disbusements (per quarter)	Strict Fennet Total credit as of end of quarter	Distri New dishasements (per quarter)	et Gransh Total credit is of end of quarter		t Librashd Total credit ss of end of quarter
Other service activities International expansions activities Public Nordinacehid Cornovarian Lindidania. A Non-seroli Autolitation servicia indicidania Credit civilinese na per economo necime Credit civilinese na per economo necime Private monthaucohid cornovaria Private monthaucohid cornovaria Articolius. Selvi-culture and Feldure			Deoriet New disbusements (per quarter)	Kavaje Total credit as of end of quarter	New disbusements (per quarter)	Street Permet Total credit as of end of quarter	New disbusements (per quarter)	ct Granish Total credit as of end of quarter		s Librazhd Total credit so of end of quarter
Other service activities Trenstration of experiments activities Falsk Nordinancial Corversarian Lind Marks. As business activities access buildednak. Credit collence as per consumy sectors. Enumera activities Frieste multimacials corverate Artschutz. Silviculum and Foliane Enumera activities Frieste multimacials corverate Artschutz. Silviculum and Foliane Enumera activities Frieste multimacials corverate Artschutz. Silviculum and Foliane Enumera activities Frieste multimacials corverate Artschutz. Silviculum and Foliane Enumera activities Frieste multimacials corverate Artschutz. Silviculum and Foliane Enumera activities Frieste multimacials corverate Frieste multimacials corver			New dishusements (per quarter)	Kavaje Total credit as of end of quarter	New disbusements (per quarer)	orice Pennet Total credit as of end of quarter	New dishaceness (per quarter)	et Gransh Total credit as of end of quarter		s Libradid Total credit as of ead of quarter
Other service activities International experiments activities Public Nordinancial Conversation Data States. A consensation service individuals. Confidencials and the service of the serv			Dienist New disbusements (per quarter)	Kevaje Total credit as of end of quarter	New disbusements (per quarer)	orist Permet Total credit as of end of quarter	New dishacements (per quarker)	et Granub Tout crede as of cod of quarter		t Librathd Total cests as of ead of quarter
Conductors and times the interest and times the interest and times and times the interest and times and ti			New disbusoments (per quarker)	Novase Total credit as of end of quarter	New diebusements (per quarter)	usist Permet Total credit as of ceal of quarter	New disbusements (per quarker)	or Gramit Total credit as of cod of course		t Librashid Total credit as of end of quarter
Conductors and times the interest and times the interest and times and times the interest and times and ti			Desiret New disbosoments (her quarter)	Known Total credit as of end of quanty	New disbusements (per quarter)	sick Permet Total code as of end of quater	New disbusements (per quarter)	of Granch Total crede as of end of quarter		Tibrashid. Total credit as of end of quarter
Other service and ties between the control of the c			New dishocontents (per quarter)	Total croft as of could guarter	New disbuscements (ner quarter)	orice Permet year credit as of end of quarter	New dishausoments (feet quarter)	or Granuth Total credit as of social quarter		s Librardod so of cod of quarter no of cod of quarter
Other service and ties between the control of the c			Don't New dishonoments (see events)	Notes: Total confit and end of quarty	Ds. New disbusements (per quarter)	Seed Front Total credit as of cred of quarter	Don Mee didocentals (see quarts)	of Genesish Total credit as of end of quarter		Ti Ekrahi Total cresii ss of each of course
Other service and ties between the control of the c			New disharcontains (for questy)	Kenyale Tend could as of end of quante	New disbusements (per quarter)	Total credit Total credit as of end of quoter	New disharantees (of electric)	C Cramb. Total small m of end of quester		The code Tool code m of end of quarter
Other service activities International experiments activities Intelligence of the control of the			New dishancements (for sauter)	Sensor Tread-credit as of each of quantum	New disbasements (per quarker)	Sick Permet Total credit as of red of quarter	Dec. New dislocations (per assets)	os Chamib. Total credit as of coal of coarter		T Librardol Total costs so of real of Counter
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Other service activities in the interest of th			New dishocontain (per questr)	Notes: Total codil: so of out of question	New dishausements (per quarter)	MAST Primet Total credit as of and of quarter	New dishipseconds: (per source)	or Commits Total credit so of and at counter		1 Librado Total cresis as of each of counter
Other service activities International experiments activities Palah Nordinanea de Generarian (Table Shan Shan Shan Shan Shan Shan Shan Shan			New distributions (new quarter)	Cervite Total credit an of end of anoter	New disbuscements. (ner country)	price Primes Total credit as of end of quarter	New disharountain (new contra)	ct Grands Total crede as of end of quarter		Tale code Tale code Tale code and end of quarter
Other service activities International experiments activities International experiments activities Intelligence of the control			New dishonoments (for quarte)	Kenya Tend model on of end of quanter	New dislocements for causery	and Found Treat could an of each of counter	New dishancement (for clean)	or Or minh Total credit as of mind of sourcer		Total constitution of the
Other service activities International experiments activities Palah Nordinanea de Generarian (Table Shan Shan Shan Shan Shan Shan Shan Shan			Denote New dishonomats (per seasor)	Service Total could: as of end of quantit	New differentiation (per quarter)	nois France Total code as of real of quarter	Dec. New dishococomis (per austrs)	as Commish Total credit as of cond of country		1 Librardol Tod closis as of real of current
Other service activities International experiments activities Public Nordinanda Corversarian Intelligible Association activities activities and processing activities Credit evidence as per consumy sectors Entoness activities Private multimatelal corversaria Articulure. Silvedure and Fishina Entonesia indusery Visitate multimatelal corversaria Articulure. Silvedure and Fishina Entonesia indusery Visitate multimatelal corversaria Articulure. Silvedure and Fishina Entonesia indusery Visitate and Fishina Entonesia indusery Visitate multimatelal corversaria Articulure. Silvedure and Fishina Entonesia indusery activities Source of Education. Class Steam and Ad Craditionale Activities and securities. Activities Administrative Articulure. Articulus and monterveloc. Bellet and reconsumeration Entonesia activities Professional, Scentific and Technical Activities Administrative Articulure and Septons Service (Compalisor social security Education Universal activities Debug Service Bellet Serv	Nor dishowness (rec sunsy)	Total credit as of end of country	New dishonoments (per emeter)	Total codi: as of end of quarter	New dislocaments (per quarter)	Total credit as of chal of quarter	New dishipments (per current)	Total credit so of end of conserv	New dishusoments (see assets)	Total costsi
Other service and times the interest and times to time times to time times the interest and times to time times to time times the interest and times to time times times to time times times to time times times to time times times times times to time times tim			New dishonoments (per contest)	Total codii	New dislocaments (per quarter)	Total could as of coulder as of could of counter as of could of counter as of counter	New dishincements (per sheet) For sheet) For New Performing Loan.	or Chemish Total creds as of end of neutron 1 Skinder Lase Loss Provision	New dishusements (see quarter)	Total costs and red of courses
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the service and times the content of	Non Performing Loss 100	Total credit as of end of country	New distributions (per esente) Section (per	Total could not of one	New dislocaments (per quarter)	Total credit as of chal of quarter	New distributions (per country) (per country) Non Performing Loss: 1460-716	Total credit so of soil of courser Total credit of credit of courser Total credit of credit o	New dishoconemic (see quarter) Ger quarter) From Non Performing Loan 5.000.365	Total could: as of red of General Linkson Loss Loss Provisios 5.000.165
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the service and times in the content of the content	Non Performing Lass Chapter Ch	Total credit or annive or of and of country or of and of country or of and of country or of an o	New dishonoments (per auster) Section State Section S	Total conditions of each of agreement of the first of agreement of the first of the	New dislocaments (per quarter)	Total credit as of chal of quarter	New distributions (per control) New Performing Loans 1446/214 11377/242	Total credit so of and of courser 1 Shlooke Loss Loss Povvision 11.577,844 12.229.871	New dishoconemic (see quarter) Ger quarter) From Non Performing Loan 5.000.365	Total contains of red of converse of red
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Other service activities International experimental activities International experimental activities International experimental activities International experimental activities activities activities activities International activities International activities Private meditancial corrorate International activities Intern	Non discounts	Total credit as of red of quarter as of red of quarter Least Loss Provision 732-341.56 732-341.56 130-0703 241.1600.7124 4.3700.734 301-097,213	New dishonoments (per emeter) New Dishonoment (per emeter) New Performant Leans 8.5.38.7.00 4.8.15.00 7.3.24.1.00 4.8.9.7.2.4.1.00 7.3.24.1.00 7.3.24.1.00 7.3.24.1.00	Total coals as of end of question According to the coals of question Loss Loss Provision 30.002.004 37.31.01 37.31.02 37.31.30 37.31.30	New dislocaments (per quarter)	Total credit as of chal of quarter	New distributions (per contest) New Performing Lease 1446/214 1137/242	Total credit us of and of courser 1 Shlooke Loss Loss Povvision 11.577,844 11.227,871	New dishoconemic (see quarter) Ger quarter) From Non Performing Loan 5.000.365	Total contains of red of converse of red

			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
	impact from interest rate shock / capital) < 15% for all currencies	ALL	-4.0%	k	0.61%	-4.1%	0.0%
		EUR	-2.5%	k	5.00%	-7.6%	0.0%
		USD	-0.1%	m	0.01%	0.1%	0.0%
		Total non-netted impact:	6.6%		5.6%	11.8%	0.0%
				d :		•	
Modified duration gap		ALL	-1.0%	m	1.17%	0.7%	0.0%
	(Interest earnings decline	EUR	-1.3%	m	0.94%	0.5%	0.0%
	from interest rate shock / capital) < 10%	USD	-0.1%	m	0.18%	0.0%	0.0%
		Total non-netted impact:	1.7%		2.3%	1.2%	0.0%
⊢						l .	
	Change in economic value	ALL	0.94	1			
	er 1 percentage point hange in interest) between -	EUR	0.64	1			
1	and +1	USD	-0.13				