



Capital Adequacy Ratio

010	REGULATORY CAPITAL	3,735,064,463
020	RMK (%)	13.62
030	TOTAL AMOUNT of risk-weighted exposure	27,431,478,411
	CREDIT RISK	
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard 3	24,940,147,330
050	Exposure levels acording to SA excluding securitizations	24,940,147,330
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;	631,355,99
120	Exposure or potential exposure to companies (corporate);	14,862,859,88
130	Exposure or potential exposure to the retail portfolios (retail);	5,982,007,65
140	Potential exposures or exposures secured by real estate collateral;	312,952,08
150	Exposures (credit) with problems;	485,812,20
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	2,665,159,50
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	2.491.331.08
320	Basic Indicator Method (BIA)	2.491.331.08
330	Standard Method / Standard Alternative	
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, for	
350	Total asset items of the "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency, in Marc	2.339.062.67
360	Total asset items of the "treasury and interbank transactions" and "Securities transactions" non-resident foreirn currency in the report	3.073.610.09
370	The growth of asset items of the "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency	734,547,41
380	Total liability items of "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency, in March	
390	Total liability items of "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency, in the re	7.318.082.18
400	Increasing the liability items "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency	7.318.082.18
410	Reductions for loan portfolio growth inside the country for 2015	
420	Gross loan portfolio for December 2014	
430	Gross loan portfolio in the reporting period 2015	
440	The growth of the loan portfolio for 2015	
450	Loan portfolio growth for 2015, on annual basis, according to the reporting period:	
460	If the reporting period is March 2015	
470	If the reporting period is June 2015	
480	4% of the loan portfolio of December 2014	
490	10% of the loan portfolio of December 2014	

Form 20

		Amortization fund					
	ASSETS	and	LEK		CURRENCY		TOTAL
Code		provisions (-A)	Resident	Non-resident	Resident	Non-resident	
	1 TREASURY OPERATIONS AND INTERBANK TRANSACTIONS		2 935 203 236 50		1 303 624 177 64	3 073 610 094 24	7 312 437 508
1	1 Cash and Central Bank		1.263.322.071.82	-	1.303.624.177.64		2 566 946 249
	2 Treasury bills and other bills eligible for refinancing with the Central Bank		1.671.881.164.68				1.671.881.164
-	3 Current accounts with banks, credit and other financial institutions					3 053 844 468 51	3 053 844 468
1	4 Deposits with banks, credit and other financial institutions					-	
1	5 Loans to banks, credit and other financial institutions						
-	8 Other accounts with banks, credit and other financial institutions					1976562573	19.765.625
1	9 Doubtful receivable accounts with banks, credit and other financial institutions						
	2 OPERATIONS WITH CUSTOMERS	(1.294.920.973.28)	9 927 723 729 12		13 504 729 856 66		22 137 532 612
2	9 Standard loans and advances to customers		6.752.085.943.67		8.627.989.449.49		15.380.075.393
	1 Past-due loans and advances to customers		-		-		
1	2 Special mention loans		275.386.276.17		428.106.802.80	-	703.493.078
1	3 Substandard loans	(29.305.203.05)	254.821.358.83		128.019.626.31		303 535 787
1	4 Doubtful loans	(189,309,249,92)	100.014.590.99		271.396.798.09		182,102,139
1	5 Lost loans	(1.026.306.520.81)	476.949,136.88		547.977.788.17	-	(1.379.595
1	6 Albanian Government and Public Administration						
1	7 Customer current accounts and deposits liabilities		2.068.313.850.07		3,495,875,273,48		5,564,189,123
1	8 Other customer accounts		152.572.51		5.364.118.32	-	5,516,690
1	9 Doubtful customer receavables other than loans						
	3 SECURITIES TRANSACTIONS		355,184,975,57		-		355,184,975
3	1 Fixed income securities		355,184,975,57			-	355,184,975
1	2 Variable income securities						
3	4 Securities sold and purchased under repurchase agreement						
3	5 Collateral on securities transactions					-	
1	6 Premiums on financial instruments						
	4 OTHER ASSETS AND LIABILITIES		341,473,176,63		840.335.720.89		1,181,808,897
	1 Other assets		333.329.837.95		651.252.763.72		984,582,60
4	3 Agent transactions						
	4 Inter-office accounts						
4	5 Suspense and position accounts		8,143,338,68		189.082.957.17		197.226.295
4	6 Value added tax						
	5 FIXED ASSETS AND PERMANENT RESOURCES	(\$37,173,156,05)	1.987.528.546.02		-	198.854.42	1.150.554.244
	1 Participating interest				-	198.854.42	198.854
	2 Affiliates						
	3 Fixed assets	(837 173 156 05)	1 987 528 546 02				1 150 355 389
	1 Intaneible assets		197.351.365.05				197,351,365
537	1 Amortisation of intanzible assets	(155,298,693,75)					(155,298,693
			-				
	TOTAL	(2.122.001.120.02)	10 0 00 110 000 01		16 640 600 566 10	2,022,002,042,07	20.102.010.002

	ASSETS	LEK		CURRE		TOTAL
Code		Resident	Non-resident	Resident	Non-resident	
	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	8.449.744	-	446.599.996	7.318.082.187	7,773,131
	Central Bank	1.602.123	-			1.602
	Treasury bils and other bils eligible for refinancing with the central bank				-	
	Current accounts with banks, credit and other financial institutions	6.847.621		7,897,810		14.745
16	Deposits from banks, credit and other financial institutions					
	Loans from banks, credit and other financial institutions			438,702,186	7,318,082,187	7,756,784
	Other accounts with banks, credit and other financial institutions					
	OPERATIONS WITH CUSTOMERS	10.582.637.607	95,975,248	8,483,609,222	336,109,264	19,498,331
	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION	-				
27	Due to customers for current accounts and denosits	10.414.275.890	94,794,083	8.342.711.473	334,909,148	19,186.690
	Other customer accounts	168.361.717	1.181.164	140.897,749	1,200,116	311.640
3	SECURITIES TRANSACTIONS					
33	Debt represented by securities					
34	Securities sold and purchased under repurchase agreement					
.35	Collateral on securities transactions	-	-	-		
36	Premiums for financial instruments					
4	OTHER ASSETS AND LIABILITIES	391.013.730		260.029.275	-	651.043
42	Other labilities	90.069.005		121.359.381		211.42
43	Agent transactions	184 271 362				184 271
44	Inter-office accounts					
45	Suspense and position accounts	116.673.363		138.669.893		255.34
	Value added tax					
5	FIXED ASSETS AND PERMANENT RESOURCES	3.031.453.045		151 924 124	1.031.634.796	4215011
	Grants and public funding			-	-	
	Specific provisions	146 341 424		151 924 124		298.26
	Subordinated debt	(hearthad		to the second	636 396 331	636.30
	Shareholders' equity	2 885 111 621			395 238 465	3 280 35

Form 22

		lek		TOTAL
60	BANK OPERATIONS EXPENSES	2,063,111,134.54	61,891,001.91	2,125,002,136.45
61	Personnel costs	102,004,089.00	67,363.40	102,071,452.40
62	Taxes other than income tax	2,186,525.88		2,186,525.88
	General expenses for operations	52,988,543.22	104,185,152.31	157,173,695.53
64	Amortisation and provisions on the depreciation of fixed assets	26,416,287.84	-	26,416,287.84
65	Losses on unrecoverable receivables and charges for provisions	87,998,755.71	247,724,111.58	335,722,867.29
66	Extraordinary expenses	2,556,425.59	12,385,130.98	14,941,556.57
67	Income tax	-	-	
	Current year profit			
	TOTAL EXPENSES	2.337.261.761.78	426.252.760.18	2.763.514.521.96
		-		
	Income from banking activities	2,188,095,268.73	169,702,413.56	2,357,797,682.29
	Reversal of provisions for the depreciation of fixed assets		-	-
75	Reversal of provisions for the depreciation of receivables	102,666,131.93	139,164,806.78	241,830,938.71
76	Extraordinary expenses	14,250,404.10	5,647,954.88	19,898,358.98
	Current year loss	143.987.541.98		143.987.541.98

Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	892,836,669.61		857,297,555.67		1,750,134,225.28
901	Commitments given	892,836,669.61		857,297,555.67		1,750,134,225.28
902	Commitments received			-		
91	GUARANTEES	49,646,970,015.95		490,138,464.28		50,137,108,480.23
911		464,976,153.40		398,918,323.82		863,894,477.22
912	Guarantees received	49,181,993,862.55		91,220,140.46		49,273,214,003.01
92	SECURITIES COMMITMENT			-		
93	FOREIGN CURRENCY TRANSACTIONS			-		
	OTHER COMMITMENTS	1,050,822,187.38		626,156,246.62		1,676,978,434.00
95	FINANCIAL INSTRUMENTS COMMITMENT					
	TOTALI	51 590 628 872 94		1 973 592 266 57		53 564 221 139 51

	REGULATORY CAPITAL	
20mulo	Item Zeri	Amount
010	REGULATORY CAPITAL	3.735.064.462.99
015	FIRST LEVEL CAPITAL	3,238,297,414.10
020	FIRST BASIC CAPITAL LEVEL Equity instruments known as First Level Base Capital (KBNI)	3,238,297,414.10
040	Papiny instruments known as Pins Lever Base Capital (KEN1) Paid-in conital Pai	3,763,884,034.88
040	Parat-in capital Memoriandum items: capital instruments not recomized	3,703,884,034.88
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 synthetic instruments First Base Level	0.00
092	(-) Current or potential obligations to purchase its equity instruments Base First Level Retained earnings	0.00
130	Retained carnings and losses carried from previous periods	-1.028.278.559.72
150	End of Carming and Rose Carried from periods periods	0.00
160	End of year profit exercising the reporting period	-143,987,541,98
200	Reserves (excluding revaluation reserves)	708,110,425.58
	Revaluation credit	-19,378,273.36
250	KBN1 arrangements regarding prudential filters	0.00
260	(-) Increases in capital arising from the assets	0.00
270 280	Mandatory reserve through cash flows Darealized points and losses arising from liabilities measured at fair value as a result of changes in the credit risk of the bank	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	Cautis and losses on the fair value arising from the credit risk of the institution associated with derivative trabilities (-) Adjustments value by prudent assessment requirements	0.00
300	(-) Coodwill	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	-42.052.671.30
350	(-) Gross amount of other intangible assets	42,052,671.30
360	Deferred tax liabilities related to other intangible assets (-) Deferred tax assets that are dependent on future profitability and does not stem from temporary differences, set off with tax liabilities related	0.00
370	(-) Deterred tax sees that are dependent on runne promaining and does not seen from temporary universes, set on with tax hardness related (-) Assets of pension funds with defined benefit	0.00
400	(-) The gross amount of assets of sension funds with defined benefit	0.00
410	(v) the protocol matching 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	(-) Matual 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
460 470	 (-) Positions titullzimit which (alternatively) may be subject to a risk weight of 1250% (-) Non-DVP transactions (free delivery) which (alternatively) may be subject to a risk weight of 1250% 	0.00
480	(-) NON-DVP transactions (tree derivery) which (internativery) may be subject to a trick weight of 1230% (-) KBNI 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
500	(-) 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
\$50	Paid equity instruments	0.00
560 570	Voice memo: capital instruments not recognized	0.00
570	Premiums emission related instruments (-) Own equity instruments Additional First Level	0.00
590	(-) Over equely instantenes Additional Level (-) Direct participation in carbial instanteness First Additional Level	0.00
620	(-) Dariet paracipation in capital instruments Pirst Additional Level	0.00
621	(-) Participation Capital synthesic 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 (ATI)	0.00
700	(-) Additional equity instruments of the first level (ATI) of financial sector entities where the bank has no significant investments	0.00
710 720	(-) Capital instruments and additional first level (AT1) of financial sector entities where the bank has significant investments (-) Surrous items of capital deductions from the second level (T2) in excess of the commercial capital (T2)	0.00
720	(-) Surplus 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 (ATI) in excess of the additional capital the first level (ATI) (discounted	0.00
740	The obstationing neuron of control of the second se	0.00
744	(-) Additional capital deductions account instruction (ATI) or discount - other Additional capital elements of the first level (ATI) or discount - other	0.00
750	CAPITAL LEVEL TWO	496,767,048.89
760	Equity instruments and subordinated debt known as commercial capital	636,396,331.23
770	Capital instruments fully paid and subordinated	636,396,331.23
780	Memorandum items: capital instruments and subordinated not known	0.00
790	Premiums emission related instruments (a) Own emity instruments of the second level (T2)	0.00
800	 Own equity instruments of the second level (T2) Participation direct equity instruments of the second level (T2) 	0.00
810	 (-) Participation indirect equity instruments of the second level (12) (-) Participation indirect equity instruments of the second level (T2) 	0.00
841	(-) Synthetic shares are equity instruments of the second level (12) (-) Synthetic shares are equity instruments of the second level (T2)	0.00
842	(-) Symptons starts are equily invariants on the second level (12) (-) 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

Financial Ratios

2. The net result of the stateoniliser/ average assets. 3. Spearful terr general operations/ group operating income 4. Net interest icome / expanse to the general operations 5. (BCC) arX The net icome // Average admonthable contint*190	 (ROAA) = Net income/ average assets *100 	
Algorithm panel seconds (non-gene periods born) LN bit second (respect to the second s		
A. Statistication from a region is the provide sportfalme (4) (001 A. A. Back strand 7 Jacons (Annu Andrea), and (Annu Andrea) (2) (001 A. Back strand 7 Jacons (Annu Andrea), and (Annu Andrea) (2) A tatistication from a region multi- (3) A tatistication from a region multi- (4) A tatistication from a region mu		
A for action subjects: Tables and State of action to appless. 1		
A for action subjects: Tables and State of action to appless. 1	5 (ROEA) - The net income / Average shareholders conity *100	
K. Scit aurer, fram interest: "As intered income." Average antic that being nexume. Battered income income areases assess Scit aurer, for a second income and incom		2.1
Submit licent / scrept anti- Before (second / scrept anti- Before (second / scrept acts) Sec bitment licent (second / scrept acts) Sec bitment licent (second / scrept acts) Sec bitment licent (second / scrept acts) Second / scrept acts)	7. Net interest income / average assets	
18. Inference cognoss of average assets 10. Solit locard locard locard areas resources of the compare 11. Solit locard locard locard areas assets 12. Solit locard locard locard locard assets 12. All locard locard locard locard locard locard 14. Areas assets 14. Areas assets 14. Areas assets	8. Net marge form interest= Net interest income / average assets that bring revenue:	
11. Nei interest incense / genes revenues of the company 12. Nei interest incense / genes activities 12. Nei interest organises / genes of genes / genes of genes 13. Nei-interest organises / genes of genes 14. Presented acquirest of genes of genes	9. Interest income / average assets	
12. Net income from other activities / average assets 13.Non-interest express / grass operating license 14.Personnel express / grass operating income	10. Interest expense / average assets	
13.Non-interest expenses / gross operating income 14.Personnel expenses / gross operating income		
14.Personnel expenses / gross operating income	12. Net income from other activities / average assets	
15. Expenses for provisions / average assets	14.Personnel expenses / pross operating income	
	15. Expenses for provisions / average assets	

2 Excess credit reporting quarter 22,137,532,612.00
3 Sarrelus ratio loans / total assets (in%) (2/1 * 100) 67.74
4 Maximum Limit Risk 70.00

NACE								
Industry code	Loan portfolio according to economic activity	Standard loans	Special mentioned loans	Substandard loans	Doubtful loans	Lost loans	Total loan portofolio (Principal and accrued interest)	Loan loss provisions
1	Korporata iofinanciare private	17.146.690.187.41	574.346.324.03	250.394.860.69	342.144.480.70	786.501.850.65	19.100.077.703.48	1.242.291.731.89
A	Arriculture, Forests, Fishing	457,774,355.58	8,871,556.33	6,142,261.26	-	46,497,212.54	519,285,385.71	55,955,321.53
В	Extracting industry	13,734,929.38	-	1,691,379.62	-	2,781,680.50	18,207,989.50	3,291,662.45
C	Manufacturino industry	5.471.960.293.11	101.951.334.05	79.636.449.54	215.788.032.25	55,459,226.30	5.924.795.335.24	249.717.275.79
D	Electricity, eas supply, steam and air conditioning	550,799,242.05	-	-	-	89,037,721.17	639,836,963.22	94,545,713.59
E	Water county waste management and waste management activities, waste	109,913,585.68	-	-	-	5,324,615.95	115,238,201.63	6,423,751.81
F	Construction	441.699.403.24	-	1.602.322.75	-	-	443.301.725.98	4,759.935.55
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	8,584,099,905.05	147,235,125.36	82,033,998.28	75,130,827.42	206,827,657.94	9,095,327,514.05	371,123,771.78
Н	Transportation and storage	302,477,018.78	256,963,408.26	803,642.77	-	-	560,244,069.81	16,047,232.59
1	Accommodation and food service	404.171.653.69	158.618.03	15.123.966.85	51.225.621.03	669.159.12	471.349.018.72	33.614.180.27
J	Information and communication	43,824,234.38	172,853.90	4,259,464.37	-	-	48,256,552.64	1,378,599.59
K	Financial and insurance activities	81,177,655.52	-	-	-	-	81,177,655.52	811,776.56
L	Real estate activities	247,466,497.41	-	-	-	44,390,425.68	291,856,923.10	46,865,090.65
M	Professional, scientific and technical activities	236,461,574.60	-		-	-	236,461,574.60	2,364,615.75
N	Administrative and support services	99,759,428.45	52,158,610.33	-	-	21,660,556.90	173,578,595.68	27,874,012.21
0	Public administration and defense; Compulsory social security	-	-	-	-	-	-	-
P	Education	34,143,896.82	6,834,817.77	1,218,944.86	-	313,853,594.56	356,051,254.01	315,139,661.64
0	Health and social work activities	59,661,072.13	-	7,161,565.37	-	-	66,822,637.50	2,095,157.46
R	Art, fun and relaxation	-	-	50,720,865.03	-	-	50,720,865.03	10,208,318.25
S	Other service activities	7,565,441.52	-		-	-	7,565,441.52	75,654.42
T	Family activities as employers; Freight and commodity production activities of households for their own		-	-	-	-		-
U	Activities of international organizations and organizations	-	-	-	-	-	-	-
2	Public Nonfinancial Corporation	33,780,187.21					33,780,187.21	337,801.87
A	Arriculture, Forests, Fishing	-	-	-	-	-	-	-
В	Extracting industry	-	-	-	-	-	-	-
C	Manufacturing industry		-	-	-	-		-
D	Electricity, eas supply, steam and air conditioning	-	-	-	-	-	-	-
E	Water sunnly waste management and waste management activities, waste		-	-	-	-	-	-
F	Construction	-	-	-	-	-	-	-
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	-	-	-	-	-	-	-
Н	Transportation and storage	-	-	-	-	-	-	-
1	Accommodation and food service		-	-	-	-		-
1	Information and communication	-	-	-	-	-	-	-
K	Financial and insurance activities	-	-	-	-	-	-	-
1	Real estate activities		-	-	-	-		-
M	Professional, scientific and technical activities		-	-	-	-		-
N	Administrative and support services		-	-	-	-		-
0	Public administration and defense; Compulsory social security	33.780.187.21	-	-	-	-	33,780,187.21	337.801.87
P	Education		-	-	-	-		-
0	Health and social work activities		-	-	-	-		-
R	Art, fun and relaxation			-	-	-	-	-
S	Other service activities	1		-	-	-	-	-
T	Family activities as employers; Freight and commodity production activities of households for their own	1		-	-	-	-	-
	Activities of international organizations and organizations	-						-

NR. I FORMULARIT	37.9									
		DAYS				MONTHS		YEARS		TOTAL
	1 (0/N)	2-7	8-15	14-30	1-3	3-6	6-12	1-5	>5	4
Lean to customers	530,025,940.22	94,315,153.18	206,805,874.81	545,748,405.40	2,026,593,295.04	2,322,359,161.32	3,244,280,777.12	10,963,935,054.13	3,498,389,924.57	23,432,453,585.78
Standard loans	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	15,380.075,393,16
1- Credit lines		-	-		-		-			-
1 Instalment bass	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	
Special mentioned leans	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	703,493,078.97
5 Credit lines	227,567.18	-	-		-	20,000,000.00	52,016,100.00			72,243,667.18
's instalment bass	15,797,718.10	3,904,257.35	4,372,143.00	9,436,763.90	26,880,181.81	40,575,685.20	79,428,234.96	412,058,050.36	38,796,377.12	631,249,411.79
Substandard loans		-	-		-	-	-	309,251,580.39	73,589,404.75	382,840,985.14
Doubthal loans		-			-	-	-	283,965,572.52	87,445,816.55	
Lost bans		-			-	-	-	906,702,587.10	118,224,337.95	1,024,926,925.05
Other client accounts	467,885,582.91	52.912.072.41	93,808,569,49	232.030.775.08	1.299.667.187.63	1,142,233,900,72	1.167.175.364.18	1.111.695.694.19	2.296.667.78	5,569,705,814,38

		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	267,032,428.76	188,017,311.12	-	1,067,653,640.66	1,194,021,480.96	879,925,321.48	502,337,791.29	3,674,143,952.63	-	7,773,131,926
Current account of Central Bank	1,602,123.10									1,602,123
Deposits with Central Bank				-						
Loans from Central Bank				-			-			
Other accounts with Central Bank				-			-			
T-bills sold under REPO Agreement				-						
Other T-bills sold under REPO agreements				-			-			
Current account of resident financial institutions	14,745,431.19			-						14,745,43
Current account of non resident financial institutions				-			-			
Deposit from resident financial institutions				-						
Deposit from non resident financial institutions	-			-						
Loans from resident financial institutions	250,684,874.47	188,017,311.12		-			-			438,702,185
Loans from non resident financial institutions				1,067,653,640.66	1,194,021,480.96	879,925,321.48	502,337,791.29	3,674,143,952.63		7,318,082,187
Other account with financial institutions PERATIONS WITH CUSTOMERS			104838111.69	-						
	9,275,332,216.29	63,940,719.62	104,838,111.69	533,272,990.01	1,039,456,044.88	3,081,582,626.96	3,212,924,993.86	2,186,983,637.73		19,498,331,34
Current account	6,024,695,422.29			-			-			6,024,695,421
Demand deposits Time deposits	3,248,024,932.39 2,611,861.61	63.940.719.62	104.838.111.69	221.632.244.00	1.039.456.044.88	3.081.582.626.96	3.212.924.993.86	2.186.983.637.73		3,248,024,932 9,913,970,240
	2,611,861.61	63,940,719.62	104,838,111.69	221,632,244.00	1,039,456,044.88	3,081,582,626.96	3,212,924,993.86	2,186,983,637.73		9,913,970,240
Certificate of Deposits Other customer account				311.640.746.01			-			311,640,746
PERATIONS WITH PUBLIC ADMINISTRATION				311,040,(46.01						311,040,740
Current account	-				-					
Demand deposits	-	-	-				-	-		
Time deposits				-			-			
Loans to public administration							-			
Other account with public administration										
PERATIONS WITH SECURITIES										
Debt represented by securities							-			
Securities sold by reportantiation				-			-			
Other accounts										
ther resources	47 864 48	61 275 138 48	64 207 77	336 759 843 36	1 569 427 17	2 753 525 40	201 348 889 36	19 727 778 80	27,496 330 11	651.043.004
rmonet Resources	6 391 424 70	1251.746.01	3,174,495,14	5 728 751 95	22 898 532 87	37 705 178 87	61 443 132 44	15 261 939 74	4.091.680.642.77	4.215.011.96
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	3 379 917 070 78	3 752 913 871 86	4 379 202 937 74	32 137 518 233
Off Balance sheets			-	-	-	-	-			
nancial Commitments form Customers and Financial Insitutions (Unused part of Credit)					-					
arrency (All+other currency) sold										
DTAL (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	4.571.897.983.62	3.379.917.020.78	3.752.913.871.86	4,379,202,937,74	32,137,518,23

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	692,262,607.66	20,172,391.38	52,581,293.22	120,503,842.42	885,520,134.68			
Mid term loans	1,139,838,798.31	138,152,429.37	53,041,674.76	246,346,511.41	1,577,379,413.85			
Long term loans	1,712,162,428.06	258,181,105.99	176,943,383.40	466,765,595.60	2,614,052,513.04			
Real estate loans	77,462,449,44	17.255.855.16		3.692.222.65	98.410.527.25			
Leasing contract					-			
Bank employees								

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	20,597,511,214	205,975,112	37,839,214	378,392
Standard and past due loans (Restructured)	311,321,445	31,132,145	1,554,834	155,483
Special mentioned loans	480,458,159	24,022,908	2,686,098	134,305
Special mentioned loans (Restructured)	219,023,081	21,902,308	1,496,754	149,675
Substandard loans	379,424,593	75,884,919	3,420,284	3,420,284
Doubtful loans	364,204,282	182,102,141	7,207,107	7,207,107
Lost loans	1,003,351,969	1,003,351,969	22,954,552	22,954,552
Totali	23,355,294,743	1,544,371,501	77,158,843	34,399,799

	Formulari 20/1					
Code	LIQUID ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL.
	Cash	366,116,565.00	88,555,761.71	294,602,269.50	-	749,274,596.21
	Current Accounts at the Central Bank, including the compulsory renserve up to its half amount	499.611.122.65	3.733.068.91	39,747,921,07	-	543.092.112.63
3	Treasury bills issued by the Republic of Albunia , resistered in the balance sheet as "tradable" (placeable " and not used	1,660,307,732.62			-	1,660,307,732.62
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
5	"Investment" securities of the Albanian Government (treasury bills and bonds) with a remained period to maturity of					
6	80 per cent of the albanian soverment securities (treasury bills and bonds), are not part of code "3", "4" due "5", but					
7	Treasury Bills purchased according to the repurchase arreements , when the remained maturity of the repurchase					
	Current accounts at banks and other financial isntitutions		152.961.040.02	2.888,783,873,98	3.782.566.17	3.045.527.480.17
9	Deposits with banks and other financial institution with a remained period to maturity up to 7 (seven) days					
10	I cans to bade and other financial institutions with a remained revied to materity of an to seem doe (the access) 157				-	
	"tradine")"blacement "securities issued by central poverments and central bank through evaluations of international					
12	"trading"/"placement " issued by central soverments and central bark through evaluations of international rating					
13	"Tradius (docement" scowities not summined but issued by the international development bards in the RAsk of		-			-
14	"Invostment" securities with a remained period to maturity of up to 1 (one) month (excluding the Albanian					-
15	Securities purchased according to repurchase agreement, where the remained period of the repurchase agreement is up					
	TOTAL OF LIOUID ASSETS	2.809.475.420.27	245.249.870.64	3.223.134.064.55	3.782.566.17	6.281.641.921.63
В	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1	9,105,971,686,60	1.045.049.744.96	11.858,991,264.08	7,539,578.82	22.017.552.274.46

Credit evidence as per economy sectors		-		-						
Creat evidence as per economy sectors	New disbusements	ict Tirane Total credit	District New disbusements	Durres Total credit	Di New disbusements	trict Elbasan Total credit	New disbusements	iet Shkoder Total credit	Dista New disbusements	ict Korce Total credit
EXOBORI V SECONS	i ther duireri	as of end of dilater	(ber duarier)	as of end of dearer	(ber durrer)	as of end of dianer	(ber duarter)	302.375.568	303.039.660	as of end of duarter
Private nonfinancial corporate Asriculture. Silviculture and Fishino Extrastina industry	2.200.347.243 19.000.000	16.421.035.675 417.434.040 13,118,745	-	805.525.802 87.423.823 4,473,060				-	-	1.571.140.659 14.427.523 616,185
Articulars, Slove and Fability Mandacharine instantian and a strain and a strain and a Mandacharine instantian and a strain and a strain and a Mandacharine instantian wave maintenentiat and revelation Construction Construction Mandacharine and Assure and Assure and Association and Association Mandacharine and Association and Association and Association and Association and Association Mandacharine and Association and Association and Association and Association and Association Mandacharine and Association and Associat	486.748.103 71.635.800	5 012 426 020		333.769.346 9.810.715	1		1	55.581.171	36.234.000	610,183 522,068,747 240,143,439 109,913,586 21,103,694 485,221,120 38,012,142
Activities of hot water, sanitation, waste management and regulation Construction		339.882.809 5,324,616 421.848.172 8,151.603.463 478,921,909	-		-	-	-	-	-	109,913,586 21,103,694
Wholesale and retail trade, retair of motor vehicles and motorcycles. Transport and Storage	193,459,900 1.242,314,540 6,242,000	8.151.603.463 478.921.909		349.860 278.925.921 42,380,585			1	179.577.010 929,434	266.805.660	485.221.120 38,012,142
Hotels and restaurants Information and Communication	7.000.000 21.059.800 77.388.000	476,227,909 273,469,969 44,818,531 81,177,656 291,856,023 235,956,445 164,144,004		3.162.065 172.854			1	62.956.538 2.312.717		131.760.447 952.451
Hote's and restaurants Information and Communication Financial and Insurance Archivities Real estate Professional. Scientific and Technical Activities Administrative Archivities and Scamood Services		81.177.656 291.856.923				1	1	1	-	
Professional. Scientific and Technical Activities Administrature Artivities and Rummert Services Public administration and defense. Commulsory social security	13.710.400 61.788.700	235.956.445 164.144.004		505.130 9.434.592		1	1		1	
Public administration and defense. Compulsory social security Education	1	210.014.705		35.117.851		1	1	1.018.698	1	
Education Houting and articles Art and Education Art and Education Office service articles House Services House Services International organizations activities		59.841.312 50,720,865 7,565,442		-		-		-	-	6.981.326
Other service activities Home Services	1	7,565,442		1		1	1	1	-	
	1			1		1	1	1	-	33.780.187
Individuals + Non-profit institutions serving individuals Total	239,151,514 2,439,498,757	3,117,481,074 19,538,516,748	519,310 519,310	561,988,267 1,367,514,068			2,640,000 2,640,000	235,005,880 537,381,449	21,773,460 324,813,120	384,120,475 1,989,041,320
Credit evidence as per economy sectors	Distr New disbusements	Total credit as of end of quarter	District New disbusements	ushnje Total credit as of end of quarter	Dist New disbusements	ict Gjirokaster Total credit as of end of amater	Dir New disbusements	strict Fier Total credit as of end of quarter	Dist New disbusements	Total credit as of end of quarter
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 Aariculture. Silviculture and Fishing	-	-		-		-	-	-		
Proster nonificate da consortate Avriculture. Stiviculture and Pichine Extraction industry Manufacturine industry		-		-		-		-	-	
Manufacturine industre Stareby of Electricity. Gas. Steam and Air Conditionine Activities of hot water. sanitation. waste management and regulation Construction				-		-				
Wholesale and retail trade, repair of motor vehicles and motor soles	1			1			1		-	
	1	1		-		-	-	1	1	
mormanon mu communication Financial and Insurance Activities Real sume	1			-		-	-			
Paters and restaurants Information and Communication Information and Communication Read estate Professional, Secondific and Technical Activities Administrative Activities and Barmoort Sorvices Public administration and Activity. Community or softal security	1		-	-	-	1	1		-	-
Public administration and defense. Compulsory social security Blueoion	1		-	-	-	1	1			
Health and other social activities Art and Entertainment										
Other service activities Home Services				-					-	
Education Education and only social activities Health and only social activities Home Services International organizations activities Public NordShucel Correstation									-	
Todal Todal										
		·				· <u> </u>		·		
Credit evidence as per economy sectors	Distric New disbusements	t Pogradec Total credit as of end of quarter	District : New disbusements	Total credit as of end of overter	Dis New disbusements	rict Peshkopi Total credit as of end of awarter	Dist New disbusements	rict Kukes Total credit as of end of quarter	Dist New disbusements	rict Lezhe 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 Aariculture. Silviculture and Fishing								-	-	
Autremainte: Anvenuine and resume Extraction industry Manufacturine industry Suendvo Elsevicities, Cais, Steam and Air Conditionine Activities of hot water, sanitation, waste manarement and resultation	-					-		-	-	
Supply of Electricity, Gas. Steam and Air Conditioning Activities of hot water, sanitation, waste management and regulation	-			-				-	-	
Wholesale and retail trade, remain of motor vehicles and motor weles				-				-	-	
Transnort and Storare Hotels and restaurants				-				-	-	
Information and Communication Financial and Insurance Activities Real estate	1			1		1	1	1	-	
Real estate Professional. Scientific and Technical Activities Administrative Activities and Sureout Services Public administration and defense. Computatory social security	1			1		1	1		-	
Administrative Activities and Surmort Services Public administration and defense. Compulsory social security				1		1	1		1	
Health and other social activities		1		1					-	
Education Health and other social activities Art and Entertainment Other service activities Other service activities	-								-	
Other service activities Home Services International organizations activities									-	
Other service activities Home Services	-		-		-				-	
Other services activities i lioner Services internet Services Public Nourfanaexial Corrororation Individuals - Non-servit institutions servicer individuals Teal			-						-	
Other service activities Home Services International organizations activities Public Notificancial Corporation		ct Barrel Total creds	District New disbusements	- 	Di New disbusements	stict Permet		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	s Libradud Total credit
Oder erste zehlten Hennematikangen und einen erste er	- 	ict Barrel Total croßt as of end of quarter	District New disbuscents (per quarter)	- - - - - - - - - - - - - - - - - - -	DD New disbusements (per quarter)	strict Permet Total credit as of end of quarter	Distr New disbuscements (per quarter)	et Gransh set Gransh set Gransh	Dutri New disbusements (per quater)	t Libradod Total credit as of end of quarter
Other were achies Insensional quantions achies Pade National Conversion Pade National Conversion Justice Statistics of the Statistics Credit videous as per accessing actions Credit videous as per accessing actions Economy actions	New disbusements (per quarter)	st Burrel Total credit as of end of guarter	Denici New disbuscents (per quarter)	Karaje Total credit as of end of quarter	D New disbusements (per quarter)	strict Permet Total credit as of end of quarter	New disbusements (per quarter)	ist Gransh Total credit as of esd of quarter	Dotri New disbuscents (per quarter)	s Libradod Total credit as of end of quarter
Other were achies Insensional quantions achies Pade National Conversion Pade National Conversion Justice Statistics of the Statistics Credit videous as per accessing actions Credit videous as per accessing actions Economy actions	New disbusements (rer quarter)	st Burrel Total crede as of end of quater	Derict New disbasements (per quarter)	Karaje Total credit as of end of quarter	D New disbusements (per quarter)	street Permet Total credit as of end of quarter	New disbusements (per quarter)	ist Grandi Total croßi as of cad of quarter	Dotri New diabasements (per quarter)	r Libradid Total credit as of end of quarter
Other service achies Hermitiania equations achies Polite Nordinaurial Conversion Editional - Longer of the Archiele Archiele Leaf Conflict of the Archiele Archi	New disbuscements (per quarter)	st flored Toul credit as of coal of quarter	District New disbusements (per quarter)	Kavaje Total credit as of end of quarter	D New disbusements (per quarter)	atid Pomet Total credit as of real of quarter	New disbusements (per quarter)	st Grandh Total credit as of esd of quarter	Dotro New disbuscencess (per quarter)	T libradid Total credit as of end of quarter
Other were activities Househout of granutations activities Padie Nationauf Conversation Padie Nationauf Conversation Confit existence as per a communication Confit existence as per a communication Confit existence as per a communication Control of the Confit existence of the Confit of the	New disbuscements (new quarket)	sy Band m Grad of quety	Durited New disbusements (per guarter)	Kersige Total credit as of end of quarter	D New disbasements (per quarter)	and Permit Total credit as of coal of quarter	Deer diebesenens (per quarter)	to Granub Todal credit as of end of quarter	Dation 	r Libradid Total credit as of end of quarter
Other were activities Househout of grounds and excitors Househout of grounds and excitors Househout of grounds and excitors House and Househout of the Househout Credit excitons on pay exceeding activity France medianeous (Credit excitons on pay exceeding activity) Francement of the Househout of the Househout of the Househout Articulary, Shivesher and Falaria Exceeding activity of the Househout of the Househout Sanshord Execution, Sansan and Ar Conditionists Sanshord Execution, Sansan and Ar Conditionists Sanshord Execution, Sansan and Ar Conditionists Sanshord Execution, Sansan and Ar Conditionists Multislaw and real trade, result of tautor vehicles and monorevelse. The Househout one Househout of the Househout of	New datheursteasts (per quarter)	st Band Total create as of end of quarter	Elogic New disbasements (per quarter)	Karaje Total credit as of end of quarter	Do New disbustments (per quarter)	arkit Pernett Testai credit as of cred of guster	New disbuscements. (per quarter)	St (Canch) Traid create as of read of quarter	Derive New University (per quarter)	n Libradul Total credit as of end of quarter
Other serves achies The serves achies Test Status and Conversion Path Status and Testing Status achies Test Status and Testing Status achies Config collection as per accession achies Config collection as per accession achies Control collection achieves Path and Status achieves achieves achieves achieves Anticolours Status and Patha Anticolours Status and Patha Mandachier Instatus achieves achieves achieves Anticolours Status achieves Anticolours and Patha Mandachier Instatus achieves achieves Anticolours ach	New dislocements (by query)	st flord a d ad of surer a d ad of surer	New Johnsonian (pression)	Kenne Tead could as of end of quarter	New disbustments (per quarter)	orich Portnet Toried conside as off end of quarter	New dishummatik (per queter)	्रा (Figmah) Tead reads as of end of quarter	New distancements (per quarkey)	t Librath Tool could as of ead of query
Other service activities Today Strategies activities and the service of the Mark Mark Today Market & Annound Mark Mark Strate Mark Mark Today Mark & Annound Mark Mark Mark Mark Mark Mark & Mark Mark Mark Mark Mark Mark Mark Mark	New dobusements (new quarter)	to Band Tool create as of root of quanter	Devit	Koragi Total credit as of cel di quarte 	D New distantants (perquere)	and Permet Total credit as of real of quarter	Due dobecentin (etr carto)	si Grandh Total create as of real of quarter	Deara New disbasents (per quarke)	t Librahi Taal ondi as of ed of queer
Other were activities How the set of the se	Bor Net distances (RE4000)	st Band Total credit as of end of quarter	New dissemination (per gunth)	Kung: Total coeffic as of end of quarter	D New diabasements (per quarter)	Stof Permet Total costs as of red of cautor	Der debaseren (pr. cortin)	ci (Canch Toni credit a: of end of quarter	Data New diabasiantia (per quater)	t Librath Total costs as of coal of querter
Other were activities How the set of the se	Ner differentiation (ner quarter)	si filmed Toul create as of nal of quarter			New disbustments (per quarter)	end Fromt Total creat a cr C C S of Swatter 	New dissection (see cause)	to Gamb. Total cents as of mil of super-	Darri New diskus concerns (per quarker)	t Likeshir Tout codi at of rasis i gurur
Other were activities How the set of the se	500 (1019) (97 (1019)	et Barrel Total creats as of red of quater	New following (see gasty)	Entrolit Total credit as of end of quarter	Developments (per control)	At a Primet Trade small as of red of smaller	Ner disbuscutori (ptr quarter)	a (Famb) Total credit as of real of quarter	Deurs New Galassanents (per suator)	e lánabi Toul soati a of nol of query
Other were activities How the set of the se	Nor distances (01/00/0)	st there Tend could m of end of quarter 	New dissemblers (rer genter)	Karage Total code as of end of quarty	New Solwammers	and read of queries	for early i	ct Cranch Total creats as of end of quester	New dishus (menu) (per guartito)	Torted Torted dearer
Other were activities How the set of the se	Der diebermann (Pft gartfri)	se Bannel Toud create as of red of quanter	Death New disessmits (per part)	Krust Trid ordi a d'od d'aure 	New didesaments (see conver)	rest Protect Trate versit ver of risk of counter 	Ner disbectures (en scare)	to Commb. Trade credit and of causes	Determined in the second secon	Talanak Tala codi and real Courter
Other service activities Today Strategies activities and the service of the Mark Mark Today Market & Annound Mark Mark Strate Mark Mark Today Mark & Annound Mark Mark Mark Mark Mark Mark & Mark Mark Mark Mark Mark Mark Mark Mark	Nov disburned (per currity)	et Barrel as of and of quester	New disbosome (ter querty)	Ecrold: Total credit as of end of querry	b Net distances (pr earls)	Total Stands as of real of south as of real of south 	Net disbuscedant (ptr gater)	St (Camb) Total create as of real of quarter	Rec Ny dibenne (tr autr)	Librath/ Toul costs as of ead of querty
Other service activities Constrained regulations activities Path National Conversion Path National Conversion Path National Marketines and Path Contrast activities and Path Path National Marketines and Path Path National Conversion Activities C	The discussion (01/00/0)	m of red of quarter	(ter garter)		(brigursy) 	. n of red of quarter 	(pet quette)		(ver querter)	i Literatur Teal cradi as of not if counter
Other were activities How the set of the se	Nor diabosoni rereared	vi flored Total create as of roal of quanter	Central New disboards (per general) (per gen		0 Ner dabsense (ter earts)	ask Front Tod create as of rol of under a of rol of under 	Ner diseases (ner seave)	si Gramh Total credit as of nal of ourser 	(ver querter)	I lanabi Tai ang a of od of gaute
Other service activities Secondaria of the service of the secondaria of the seconda		m of red of quarter	(ter quettr)	Anns Law Eventore	(brigursy) 	. n of red of quarter 	(per general)	s Michael Los Ion Provider	(yer quarter)	Librath Toul cost at of ed of querts
Other service activities Secondaria of the service of the secondaria of the seconda	Ner disbuscut jer quarti 	m of red of quarter	(ter quettr)		(brigursy) 	. n of red of quarter 	(pet quette)		(ver querter)	
Other service activities Homostance activities Park Markensel Conversion Park Markensel Conversion Park Markensel Conversion Confer velocities as per a consense whether Control velocities Confer velocities and Parkane Markensel Conversion Anticolution Sarebor of Experision Can. Science and An Conditionalies Sarebor of Experision Can. Science and An Conditionalies Markense and Constantiation wave management Markense and Constantiation wave management Markense and Constantiation wave management Markense and Constantiation Markense and Constantiation Markense and Communication Markense and Communication Communication and Communication Markense and Communication Communication and Communication Markense and Communication Communication and Communication Markense and Communication Markense and Communication Communication and Communication Markense and Communication C	1.274.019.963 46.497.213	m of red of quarter	(ser query)		(brigursy) 	. n of red of quarter 	(per general)	s Michael Los Ion Provider	(err garder) (e	27.020.385 1.081.597 6.162 5.200.087
Other service activities Resonantiance activities Park Automatical Conversion Park Automatical Conversion Park automatical Resonantian and Automatical Confer velocities as per a comment with Automatical Confer velocities and Parkane Parks automatical Resonantian Automatical Resonantian Automatical Resonantian Automatical Resonantian Sarebu of Exercisive, Can. Sourm and Art Conditioning Automatical Resonantian Sarebu of Exercisive, Can. Sourm and Art Conditioning Automatical Resonantian Michael and scatter and Parkane Michael and Scatter and Technical Automatica Michael Automatical Automatical Michael Automatical Automatical Automatical Automatical Automati	1.274.019.963 46.497.213	m of red of quarter	(ter quette)		(brigursy) 	. n of red of quarter 	(per serve)	to Milotof Loss Loss Travisos 10.78.002	(yer quarter)	27.020.385 1.081.597 6.162 5.200.087
Other service activities Characteristics activities of the Markhane services Table Activities and Markane services individuals Table Activities and Markane services individuals Contracteristics activities and Markane Contracteristics activities and Markane Activities and Activities Activities and Activities Advances and Activities Advances and Activities Advances and Activities Advances and Activities Activities Activities and Activities Activities Activities Barbane Activities Activities Barbane Activities Barbane Activities Activities Barbane Activities Activities Barbane Activities Activities Barbane Activities Activities Barbane Activities Acti	1.274.019.963 46.497.213	m of red of quarter	(ter quettr)		(brigursy) 	. n of red of quarter 	(per serve)	S Monter Loss Loss Provides 10.746.02 2.09 3.09 3.00 3.00 3.00 3.00 3.00 3.00 3	(err garder) (e	27.020.385 1.081.597 6.162 5.200.087
Other service activities Characteristics activities of the Markhane services Table Activities and Markane services individuals Table Activities and Markane services individuals Contracteristics activities and Markane Contracteristics activities and Markane Activities and Activities Activities and Activities Advances and Activities Advances and Activities Advances and Activities Advances and Activities Activities Activities and Activities Activities Activities Barbane Activities Activities Barbane Activities Barbane Activities Activities Barbane Activities Activities Barbane Activities Activities Barbane Activities Activities Barbane Activities Acti	1,274,019,963 46,407,213 311,241,146 81,002,446 5,324,465 1,252,462 317,280,121 803,643	m of road of quester	(ter quette)		(brigursy) 	. n of red of quarter 	(per serve)	5 Michael Lon Lon Providen 10.544 Acc 7,689 34 34 34 34 34 34 34 34 34 34 34 34 34 3	jur subor i Na Porferenzi Cont i i i i i i i i i i i i i i i i i i i	27.020.385 1.081.597 6.162 5.220.087 8.354.567 1.099.136 211.037 8.068.368 380.121
Other service activities Characteristics activities of the Markham and Stream Conference on the Markham and Stream And Stream And Stream And Stream Stream and Stream And Stream And Stream And Stream Stream And Stream And Stream And Stream And Stream And Stream Stream And	1.274.019963 46.497.213 311.241.146 83.024.456 5.324.616 1.252.462 317.268(12) 80.643 66.349.588 4.259.464	m of End of quester	(ter quette)		(brigursy) 	. n of red of quarter 	(per serve)	S Monter Loss Loss Provides 10.746.02 2.09 3.09 3.00 3.00 3.00 3.00 3.00 3.00 3	140 autor)	27.020.385 1.081.597 6.162 5.220.062
Other service activities Characteristics activities of the Markham and Stream Conference on the Markham and Stream And Stream And Stream And Stream Stream and Stream And Stream And Stream And Stream Stream And Stream And Stream And Stream And Stream And Stream Stream And	1.274.019.963 46.497.213 311.241.46 5.3334.616 1.253.462 317.268,121 66.349.583 4.259,464 4.359,464	m of End of quester	(ter quette)	Anne 	(brigursy) 	. n of red of quarter 	(per serve)	5 Michael Lon Lon Providen 10.544 Acc 7,689 34 34 34 34 34 34 34 34 34 34 34 34 34 3	140 autor)	27,020,385 1,081,597 6,162 5,220,087 8,354,567 1,099,136 2,211,637 8,568,268 380,121
Other service activities Characteristics activities of the Markham and Stream Conference on the Markham and Stream And Stream And Stream And Stream Stream and Stream And Stream And Stream And Stream Stream And Stream And Stream And Stream And Stream And Stream Stream And	1.274.019.963 46.497.213 311.241.46 5.334.456 1.252.462 317.268,121 801,643 4.259,464 4.4,390,425 21.666,557	m of red of genere 	(ter quette)		(brigursy) 	. n of red of quarter 	(et sure)	5 Michae Loss Loss Previews 1078.002 7.009.341 9.2041.04	140 autor)	27,020,385 1,081,597 6,162 5,220,087 8,354,567 1,099,136 2,211,637 8,568,268 380,121
Other service activities of the service of the serv	1.274.019403 48.497213 31.241.46 51.324.46 51.324.46 51.324.46 51.324.46 51.324.46 51.324.46 51.324.46 61.395.88 6.259.64 4.396.45 21.660.57 31.463.344	m of real of quester 	(ter quette)	Anne 	(brigursy) 	. n of red of quarter 	(per serve)	5 Michael Lon Lon Providen 10.544 Acc 7,689 34 34 34 34 34 34 34 34 34 34 34 34 34 3	140 autor)	27.020.385 1.081.397 5.146 5.355.597 1.099.136 211.037 8.686.268 3.580.271 1.1990.072 9.225
Other service activities Secondarian services Facility and Conversion Facility and Conversion Facility and Conversion Confer voltage of a per a consequence Confer voltage of a per a consequence Consequence Facility and Consequence Articulars, Shivcher and Fakara Martine and Consequence Articulars, Shivcher and Fakara Martine and Consequence Articulars, Shivcher and Fakara Sarehy of Eleventric Consequence Articulars, Shivcher and Fakara Sarehy of Eleventric Consequence Articulars, Shivcher and Fakara Eleventric Consequence Articulars, Shivcher and Fakara Eleventric Consequence Articulars, Shivcher and Fakara Eleventric Consequence Articulars, Shivcher and Fakara Eleventric Consequence Articular de statum Articular de statum Consequence Articular statum Eleventric Consequence Articular statum Consequence Articular statum Consequence Articular statum Consequence Articular statum Consequence Articular statum Consequence Articular statum Articular statum Articular statum Sarehy of Eleventric Consequence Articular statum Articular statum	1.274.019.963 46.497.213 311.241.46 5.334.456 1.252.462 317.268,121 801,643 4.259,464 4.4,390,425 21.666,557	an of Food of quester 	(ter quette)		(brigursy) 	. n of red of quarter 	(et sure)	5 Michae Loss Loss Previews 1078.002 7.009.341 9.2041.04	140 autor)	27.020.385 1.081.597 6.162 5.220.087 8.354.567 1.099.136 211.037 8.068.368 380.121
Ober error achiefen Tester achiefen Tester achiefen Centre achiefen Ce	1,274,049,063 4,6497,213 31,124,146 81,024,456 31,232,465 31,232,462 31,232,462 31,239,642 41,339,625 21,665,557 31,665,557 31,665,557	an of road of quester 	(ter quette)		(brigursy) 	. n of red of quarter 	(et sure)	5 Michae Loss Loss Previews 1078.002 7.009.341 9.2041.04	140 autor)	27.020.385 1.081.597 6.162 5.355.507 1.099.136 211.037 8.686.268 3.580.21 1.1998.072 9.525
Other service activities of the service of the serv		m of read of quester 	(eer querte)	Arres Late Loss Provides 11413 241444 241444 241444 241444 24144444 2414444 24144444	(brigursy) 	. n of red of quarter 	(ner serve)	In SModel Loss Loss Porvion Loss Loss Porvion 163546,062 2,009,311 3,208,116 3,208,1 3	000 autor) 200 200 200 200 200 200 200 20	27.0023.08 1.081.597 3.232.067 3.232.067 3.232.067 3.232.067 3.232.067 3.232.067 3.232.067 3.232.067 3.232.067 3.232.072.0722.0722.0722.0722.0722.0722.
Obe write action of the second	1,274,049,063 4,6497,213 31,124,146 81,024,456 31,232,464 31,232,464 31,232,464 31,232,464 31,239,464 4,3398,425 4,3398,425 21,665,557 33,466,557 33,466,557	an of Food of quester 	(ter quette)		(brigursy) 	. n of red of quarter 	(et sure)	10.0000 Last Loss Provision 2005 110 2005 10 2005 100 2005 100 2005 1000 100000000000000000000000000000	1423247 1423247 1423247 1423247 1423247	27.003.88 1.08.497 3.03.497 3.34.497 3.34.4973.34.54.54.575757575

			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
	Definition		% of capital	Direction	% of capital	% of capital	% of capital
12-months interest earnings	Limit: (Economic value impact from interest rate shock / capital) < 15% for all currencies	ALL	-4.7%	k	1.98%	-3.4%	0.0%
		EUR	-3.2%	k	5.79%	-1.5%	0.0%
		USD	0.0%	k	0.01%	0.0%	0.0%
		Total non-netted impact:	8.0%		7.8%	4.9%	0.0%
Modified duration gap	(Interest earnings decline from interest rate shock / capital) < 10%	ALL	-0.4%	m	0.99%	0.7%	0.0%
		EUR	-0.6%	m	0.40%	0.0%	0.0%
		USD	-0.2%	m	0.15%	0.0%	0.0%
		Total non-netted impact:	1.7%		1.5%	0.7%	0.0%
				• •		•	
	(Change in economic value	ALL	0.94]			
	per 1 percentage point change in interest) between -	EUR	0.63	1			
	1 and +1	USD	-0.05	1			