

Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,195,798,305
020		BMK (%)	14.58
030		TOTAL AMOUNT of risk-weighted	28,776,458,591
040		CREDIT RISK	-
040	1.	The amount of risk-weighted e	25,722,828,734
050	1.1	Exposure levels according to SA	25,722,828,734
060	1.1.1	Potential exposures or exposure	-
070	1.1.2	Potential exposures or exposure	-
080	1.1.3	Potential exposures or exposure	-
090	1.1.4	Potential exposures or exposure	-
100	1.1.5	Potential exposures or exposure	-
110	1.1.6	Potential exposures or exposure	600,172,275
120	1.1.7	Exposures or potential exposures	16,731,577,966
130	1.1.8	Exposure or potential exposure	5,643,824,754
140	1.1.9	Potential exposures or exposure	322,206,476
150	1.1.10	Exposures (credit) with problem	441,579,408
160	1.1.11	Exposures to Categories of class	-
170	1.1.12	Exposures in the form of bonds	-
180	1.1.13	Exposures in the form of securit	-
190	1.1.14	Other items	2,982,968,055
200	1.2	Securitization position SA	-
200*	1.2*	from which - re-securitizations	-
210		MARKET RISKS	-
210	2.	The amount of risk-weighted e	-
220	2.1	The amount of risk exposure t	-
230	2.1.1	Settlement risk in the banking s	-
240	2.1.2	Settlement risk in the trading b	-
250	2.2	The amount of risk exposure t	-
260	2.2.1	The risk of debt securities posit	-
270	2.2.2	The risk of equity instruments e	-
280	2.2.3	The risk of exchange rate	-
290	2.2.4	The risk of investment in comm	-
300	2.3	The amount of risk-weighted e	-
310		OPERATIONAL RISK	-
310	3.	The amount of risk-weighted e	3,054,129,657
320	3.1	Basic Indicator Method (BIA)	3,054,129,657
330	3.2	Standard Method / Standard R	-
340	4.	Addition from balance growth	-
350	4.1	Total asset items of the "treasur	3,502,802,250
360	4.2	Total asset items of the "treasur	3,033,255,265
370	4.3	The growth of asset items of th	(469,546,985)
380	4.4	Total liability items of "treasur	-
390	4.5	Total liability items of "treasur	5,716,191,773
400	4.6	Increasing the liability items "tre	5,716,191,773
410	5.	Reductions for loan portfolio g	-
420	5.1	Gross loan portfolio for Decem	-
430	5.2	Gross loan portfolio in the repo	-
440	5.3	The growth of the loan portfolio	-
450	5.4	Loan portfolio growth for 2015	-
460	5.4.1	if the reporting period is March	-
470	5.4.2	if the reporting period is June	-
480	5.5	2% of the loan portfolio of Dec	-
490	5.6	10% of the loan portfolio of Dec	-

Form 29

Code	ASSETS	Amortization fund and provisions (A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND LIABILITIES	-	-	-	-	-	-
11	Cash and Central Bank	-	1,556,116,218.30	-	4,418,150,470.01	-	5,974,266,688.31
12	Treasury bills and other bills eligible	-	3,271,209,848.81	-	-	-	3,271,209,848.81
13	Current accounts with banks, credit	-	-	-	2,887,856,407.72	-	2,887,856,407.72
14	Dynamic with banks, credit and other	-	-	-	-	-	-
15	Loans to banks, credit and other finan	-	-	-	-	-	-
16	Other accounts with banks, credit an	-	-	-	-	49,100,362.51	49,100,362.51
19	Doubtful receivable accounts with ba	(1,453,336,202.20)	-	-	-	-	(1,453,336,202.20)
2	OPERATIONS WITH CUSTOMERS	-	10,507,902,372.79	-	11,629,971,070.79	-	22,137,873,443.58
20	Standard loans and advances to cust	-	1,156,109,205.51	-	9,142,008,278.79	-	10,298,117,484.30
21	Part-line loans and advances to cust	-	-	-	68,399,879.58	-	68,399,879.58
22	Special incentive loans	-	217,506,583.83	-	-	-	217,506,583.83
23	Substandard loans	(83,361,280.84)	245,975,034.47	-	151,940,266.82	-	397,915,301.29
24	Doubtful loans	(14,101,750.00)	127,580,442.21	-	186,918,270.08	-	228,597,062.29
25	Loan to banks	(1,235,364,154.42)	710,897,693.00	-	822,413,421.30	-	(702,053,039.12)
26	Albanian Government and Public A	-	-	-	-	-	-
27	Customer current accounts and depo	-	1,008,603,500.49	-	5,085,408,411.07	-	6,094,011,911.56
28	Other customer accounts	-	693,264.23	-	11,482,609.93	-	12,175,874.16
29	Doubtful customer receivables other	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	(482,015.00)	355,196,436.47	-	-	126,796,403.95	479,169,825.42
31	Fixed income securities	(482,015.00)	355,196,436.47	-	-	126,796,403.95	479,169,825.42
32	Variable income securities	-	-	-	-	-	-
34	Securities sold and unclassified under	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Provision on financial instruments	-	551,000,500.11	-	854,417,213.36	-	1,405,417,713.47
4	OTHER ASSETS AND LIABILITIES	-	535,657,426.20	-	693,473,641.92	-	1,229,131,068.12
41	Other assets	-	535,657,426.20	-	693,473,641.92	-	1,229,131,068.12
42	Asset transactions	-	-	-	-	-	-
44	Inter-office accounts	-	-	-	-	-	-
45	Non-current and position accounts	-	15,347,917.81	-	251,238,130.87	-	266,586,048.68
46	Value added tax	-	-	-	-	-	-
5	FINED ASSETS AND PERMANENT	(1,092,385,629.86)	2,346,007,265.57	-	-	-	1,253,621,635.71
51	Participating interest	-	-	-	-	200,261.81	200,261.81
52	Affiliates	-	-	-	-	-	-
53	Fixed assets	(1,092,385,629.86)	2,346,007,265.57	-	-	-	1,253,621,635.71
537	Intangible assets	-	300,496,777.06	-	-	-	300,496,777.06
5377	Amortization of intangible assets	(227,479,369.90)	-	-	-	-	(227,479,369.90)
TOTAL		(1,545,051,831.71)	16,447,112,018.11	-	16,902,133,111.66	1,003,456,036.49	34,852,703,085.27

Form 21

Code	ASSETS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND	48,854,812	-	416,639,456	5,756,191,771	6,211,687,041
11	Central bank	48,854,812	-	-	-	48,854,812
12	Current accounts with banks, credit and other	-	-	-	-	-
13	Loans from banks, credit and other	3,954,345	-	37,765,246	-	41,719,591
14	Other accounts with banks, credit and other	-	-	378,874,209	5,756,191,771	6,095,066,081
2	OPERATIONS WITH CUSTOMERS	11,578,727,553	100,079,900	9,341,899,798	413,428,311	21,411,099,362
21	Due to customers for current account	11,198,543,378	98,975,600	9,109,179,718	413,329,380	20,818,853,076
22	Other customer accounts	377,177,075	1,104,300	232,680,080	1,098,931	612,260,286
3	SECURITIES TRANSACTIONS	-	-	-	-	-
31	Debt represented by securities	-	-	-	-	-
32	Securities sold and purchased under	-	-	-	-	-
33	Collateral on securities transactions	-	-	-	-	-
34	Provisions for financial instruments	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	347,357,686	-	153,521,649	-	500,879,335
41	Other balances	25,411,471	-	58,563,551	-	113,975,022
42	Asset transactions	10,046,070	-	-	-	10,046,070
43	Inter-office accounts	-	-	-	-	-
44	Spawning and quality accounts	165,899,245	-	94,087,498	-	260,596,743
45	Value added tax	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT	2,540,583,112	-	159,063,296	2,183,384,379	4,662,993,787
51	Grants and public funding	151,026,317	-	159,063,296	-	309,989,613
52	Specific provisions	-	-	-	-	-
53	Subordinated debt	-	-	641,387,629	-	641,387,629
54	Shareholders' equity	2,389,556,795	-	1,529,917,284	-	3,919,474,079
TOTAL	14,562,432,768	100,079,900	10,050,814,498	6,132,012,460	52,626,139,628	

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
60	BANK OPERATIONS EXPENSES	7,687,249,729.22	156,532,217.00	7,641,871,976.32	263,739,725.40	7,905,611,701.72
61	Personnel costs	280,020,676.00	710,676.40	280,731,352.40	-	280,731,352.40
62	Taxes other than income tax	6,901,249.32	-	6,901,249.32	-	6,901,249.32
63	General expenses for operations	197,450,214.15	386,407,351.03	583,857,565.18	-	583,857,565.18
64	Amortization and provisions on the debt	99,687,142.08	-	99,687,142.08	-	99,687,142.08
65	Losses on non-recoverable receivables and	605,771,823.87	265,567,787.94	871,339,611.81	-	871,339,611.81
66	Extraordinary expenses	98,309,903.37	33,631,170.21	131,941,073.58	-	131,941,073.58
67	Income tax	-	-	-	-	-
69	Current year profit	-	-	-	-	-
TOTAL EXPENSES	8,258,492,498.01	497,439,266.24	8,755,931,764.25	263,739,725.40	9,019,671,489.65	
70	Income from banking activities	7,900,768,574.25	551,579,018.87	8,452,347,593.12	-	8,953,926,611.99
71	Reversal of provisions for the decreased	531,391,273.36	243,606,433.25	774,997,706.61	-	774,997,706.61
72	Extraordinary expenses	30,159,257.75	13,631,313.41	43,790,571.16	-	43,790,571.16
73	Current year loss	569,839,863.96	-	569,839,863.96	-	569,839,863.96
TOTAL INCOME	8,792,219,281.29	808,816,065.53	9,601,035,346.82	263,739,725.40	9,864,775,072.22	

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
80	FINANCING COMMITMENT	1,189,184,102.74	-	1,267,389,846.71	-	2,456,573,949.45
801	Commitments given	1,189,184,102.74	-	1,267,389,846.71	-	2,456,573,949.45
802	Commitments received	-	-	-	-	-
91	GUARANTEES	52,033,562,515.81	-	59,149,201,001.00	-	111,182,762,516.81
911	Guarantees given	434,481,235.40	-	397,521,828.74	-	832,003,064.14
912	Guarantees received	51,599,081,280.41	-	58,751,678,172.26	-	110,350,759,452.67
92	SECURITIES COMMITMENT	-	-	-	-	-
921	Securities received	-	-	-	-	-
93	FORBEAR CURRENCY TRANSACTIONS	-	-	-	-	-
931	Other commitments	735,287,914.17	-	562,097,867.00	-	1,297,385,781.17
94	FINANCIAL INSTRUMENTS COMMITMENT	53,958,668,531.72	-	2,425,316,914.38	-	56,384,005,446.10

Form 39

Columns	NO.	REGULATORY CAPITAL	Amount
010	1	REGULATORY CAPITAL	4,195,785,204.63
015	1.1	FIRST LEVEL CAPITAL	3,667,646,917.66
020	1.1.1	FIRST BASIC CAPITAL	3,667,646,917.66
030	1.1.1.1	Equity instruments known as	3,763,884,034.88
040	1.1.1.1.1	Paid-up capital	3,763,884,034.88
050	1.1.1.1.2	Memorandum items - capital	0.00
060	1.1.1.1.3	Reserves	0.00
070	1.1.1.1.4	Equity instruments of	0.00
080	1.1.1.1.4.1	(i) Direct participation in	0.00
090	1.1.1.1.4.2	(ii) Indirect participation in	0.00
091	1.1.1.1.4.3	(i) Participation Capital	0.00
092	1.1.1.1.4.5	(i) Current or potential	0.00
100	1.1.1.2	Reserves	476,934,766.04
110	1.1.1.2.1	Retained earnings and reserves	416,114,054.58
120	1.1.1.2.2	End of Year Profit	0.00
130	1.1.1.2.3	End of year profit provisions	60,820,711.46
140	1.1.1.2.4	Reserves - provisions	708,110,226.58
150	1.1.2	Revaluation credit	24,485,369.60
200	1.1.2.1	REVALUATION	0.00
210	1.1.2.1.1	(i) Increases in capital arising	0.00
220	1.1.2.1.2	(i) Mandatory reserve through	0.00
230	1.1.2.1.3	(i) Unrealized gains and losses	0.00
240	1.1.2.1.4	(i) Gains and losses on the fair	0.00
250	1.1.2.1.5	(i) Adjustments value by	0.00
260	1.1.2.1.6	(i) Goodwill	0.00
270	1.1.2.1.7	(i) Goodwill classified as	0.00
280	1.1.2.1.8	(i) Goodwill included in the	0.00
290	1.1.2.1.9	(i) Other intangible assets	42,927,497.18
300	1.1.2.2	(i) Gross amount of other	62,927,497.18
310	1.1.2.2.1	Deferred tax liabilities related	0.00
320	1.1.2.2.2	Deferred tax assets, first step	0.00
330	1.1.2.2.3	(i) Assets of revaluation	0.00
340	1.1.2.3	(i) The gross amount of	0.00
350	1.1.2.3.1	Deferred tax liabilities related	0.00
360	1.1.2.3.2	Deferred tax assets, first step	0.00
370	1.1.2.3.3	(i) Assets of revaluation	0.00
380	1.1.2.4	Accrued but not yet received	0.00
390	1.1.2.4.1	(i) Mutual cross participation	0.00
400	1.1.2.4.2	(i) Excess of capital	0.00
410	1.1.2.4.3	(i) Reserve provisions	0.00
420	1.1.2.4.4	(i) Positions shall not which	0.00
430	1.1.2.4.5	(i) Non-FPV investments that	0.00
440	1.1.2.4.6	(i) NPV investments of	0.00
450	1.1.2.4.7	(i) Deferred tax assets that	0.00
460	1.1.2.4.8	(i) NPV investments of	0.00
470	1.1.2.4.9	(i) The amount that exceeds	0.00
480	1.2	ADDITIONAL CAPITAL ONE	0.00
490	1.2.1	Equity instruments known as	0.00
500	1.2.1.1	Paid-up instruments	0.00
510	1.2.1.2	Value memo - capital	0.00
520	1.2.1.3	Reserves	0.00
530	1.2.1.4	Equity instruments of	0.00
540	1.2.1.4.1	(i) Direct participation in	0.00
550	1.2.1.4.2	(ii) Indirect participation in	0.00
560	1.2.1.4.3	(i) Participation Capital	0.00
570	1.2.1.4.5	(i) Current or potential	0.00
580	1.2.1.5	Reserves	0.00
590	1.2.1.5.1	Retained earnings and reserves	0.00
600	1.2.1.5.2	End of Year Profit	0.00
610	1.2.1.5.3	End of year profit provisions	0.00
620	1.2.1.5.4	Reserves - provisions	0.00
630	1.2.1.5.5	Revaluation credit	0.00
640	1.2.1.5.6	REVALUATION	0.00
650	1.2.1.5.6.1	(i) Increases in capital arising	0.00
660	1.2.1.5.6.2	(i) Mandatory reserve through	0.00
670	1.2.1.5.6.3	(i) Unrealized gains and losses	0.00
680	1.2.1.5.6.4	(i) Gains and losses on the fair	0.00
690	1.2.1.5.6.5	(i) Adjustments value by	0.00
700	1.2.1.5.6.6	(i) Goodwill	0.00
710	1.2.1.5.6.7	(i) Goodwill classified as	0.00
720	1.2.1.5.6.8	(i) Goodwill included in the	0.00
730	1.2.1.5.6.9	(i) Other intangible assets	0.00
740	1.2.1.5.6.10	(i) Gross amount of other	0.00
750	1.2.1.5.6.11	Deferred tax liabilities related	0.00
760	1.2.1.5.6.12	Deferred tax assets, first step	0.00
770	1.2.1.5.6.13	(i) Assets of revaluation	0.00
780	1.2.1.5.6.14	(i) The gross amount of	0.00
790	1.2.1.5.6.15	Deferred tax liabilities related	0.00
800	1.2.1.5.6.16	Deferred tax assets, first step	0.00
810	1.2.1.5.6.17	(i) Assets of revaluation	0.00
820	1.2.1.5.6.18	(i) Excess of capital	0.00
830	1.2.1.5.6.19	(i) Reserve provisions	0.00
840	1.2.1.5.6.20	(i) Positions shall not which	0.00
850	1.2.1.5.6.21	(i) Non-FPV investments that	0.00
860	1.2.1.5.6.22	(i) NPV investments of	0.00
870	1.2.1.5.6.23	(i) Deferred tax assets that	0.00
880	1.2.1.5.6.24	(i) NPV investments of	0.00
890	1.2.1.5.6.25	(i) The amount that exceeds	0.00
900	1.2.2	ADDITIONAL CAPITAL TWO	528,151,286.97
910	1.2.2.1	Equity instruments known as	641,387,028.88
920	1.2.2.1.1	Paid-up instruments	641,387,028.88
930	1.2.2.1.2	Value memo - capital	0.00
940	1.2.2.1.3	Reserves	0.00
950	1.2.2.1.4	Equity instruments of	0.00
960	1.2.2.1.4.1	(i) Direct participation in	0.00
970	1.2.2.1.4.2	(ii) Indirect participation in	0.00
980	1.2.2.1.4.3	(i) Participation Capital	0.00
990	1.2.2.1.4.5	(i) Current or potential	0.00
000	1.2.2.2	Reserves	0.00
010	1.2.2.2.1	Retained earnings and reserves	0.00
020	1.2.2.2.2	End of Year Profit	0.00
030	1.2.2.2.3	End of year profit provisions	0.00
040	1.2.2.2.4	Reserves - provisions	0.00
050	1.2.2.2.5	Revaluation credit	0.00
060	1.2.2.2.6	REVALUATION	0.00
070	1.2.2.2.6.1	(i) Increases in capital arising	0.00
080	1.2.2.2.6.2	(i) Mandatory reserve through	0.00
090	1.2.2.2.6.3	(i) Unrealized gains and losses	0.00
100	1.2.2.2.6.4	(i) Gains and losses on the fair	0.00
110	1.2.2.2.6.5	(i) Adjustments value by	0.00
120	1.2.2.2.6.6	(i) Goodwill	0.00
130	1.2.2.2.6.7	(i) Goodwill classified as	0.00
140	1.2.2.2.6.8	(i) Goodwill included in the	0.00
150	1.2.2.2.6.9	(i) Other intangible assets	0.00
160	1.2.2.2.6.10	(i) Gross amount of other	0.00
170	1.2.2.2.6.11	Deferred tax liabilities related	0.00
180	1.2.2.2.6.12	Deferred tax assets, first step	0.00
190	1.2.2.2.6.13	(i) Assets of revaluation	0.00
200	1.2.2.2.6.14	(i) The gross amount of	0.00
210	1.2.2.2.6.15	Deferred tax liabilities related	0.00
220	1.2.2.2.6.16	Deferred tax assets, first step	0.00
230	1.2.2.2.6.17	(i) Assets of revaluation	0.00
240	1.2.2.2.6.18	(i) Excess of capital	0.00
250	1.2.2.2.6.19	(i) Reserve provisions	0.00
260	1.2.2.2.6.20	(i) Positions shall not which	0.00
270	1.2.2.2.6.21	(i) Non-FPV	

Financial Ratios

Ratios	
1. (ROAA) = Net Income / average assets	-1.1%
2. The net result of the extraordinary / a	-0.7%
3. Expense/Revenue general operations / asset	18.2%
4. Net interest income / expense to the	69.7%
5. (ROE) = The net Income / Average	-0.6%
6. For other companies - Total assets	1,629,927
7. Net interest income / average assets	-2.7%
8. Net income from interest- Net Interest	2.9%
9. Interest income / average assets	2.6%
10. Interest expense / average assets	-0.7%
11. Net interest income / revenue revenue	62.4%
12. Net Income from other activities / a	1.4%
13. Non-interest expenses / assets average	-0.2%
14. Expenses for operations / average assets	-0.1%
15. Expenses for operations / average assets	-0.2%

Other

Kodi	Emri	Vlera
1	Total assets at the end of the reporting period	33,055,454,063.37
2	Assets under management	22,711,570,621.31
3	Banking assets (total assets (bank) / 2)	68,77%
4	Maximum Loan Ratio	70.00%

NR. I FORMULARIT: 34.20
 EMRI I FORMULARIT: HUAJE sipas cilesise te portfoliut te huave dhe aktivitetit ekonomik per korporatat jo financiare
 PERIODICITETI: Muajor
 MONEDHA E RAPORTIMIT: ALL
 NUESIA: Nisi monotere

NAJE	Hua standart	Hua ne ndikete	Hua ne interese	Hua te detyrueshme	Hua te humbura	Totali i teprimit te huave dhe intereseve te
1 Korporata financiare shqiptare	17,628,939,379.97	165,561,529.97	216,391,009.87	180,569,549.83	768,948,325.15	19,386,164,929.77
A Agriculture, forests, fishing	637,769,223.74	-	6,414,574.31	3,356,792.78	61,353,170.47	715,979,268.86
B Extractive industries	14,501,329.07	1,177,411.77	-	-	2,955,224.22	19,633,965.06
C Manufacturing industries	5,627,956,222.74	6,828,633.58	126,438,355.87	24,989,632.93	63,744,633.92	5,809,857,679.06
D Electricity, gas, steam, hot water and air conditioning	446,096,153.22	-	-	-	92,433,728.26	538,529,881.48
E Water supply, sewerage, waste management and remediation activities	117,809,471.45	-	-	-	7,851,003.09	125,741,474.53
F Construction	360,610,951.29	-	-	-	7,756,690.51	368,367,641.80
G Wholesale and retail trade; repair of motor vehicles, motor cycles and motorcycles	878,380,858.19	69,105,248.05	75,488,860.27	110,848,677.37	162,059,939.89	9,200,886,599.77
H Transportation and storage	604,975,374.29	-	-	-	34,461,818.18	639,437,192.47
I Accommodation and food service activities	392,259,740.57	1,750,937.07	16,304,177.92	50,470,743.88	940,673.63	461,726,363.16
J Information and communication	688,623,236.33	4,500,346.17	-	-	-	693,123,582.50
K Financial and insurance activities	109,543,021.78	-	-	-	-	109,543,021.78
L Real estate activities	280,797,235.85	-	66,326,130.18	-	-	347,123,366.03
M Professional, scientific and technical activities	217,859,798.71	-	-	-	14,892,371.51	232,752,170.22
N Administrative and support services	165,805,199.88	-	-	-	39,969.52	165,845,169.40
O Public administration and defence; compulsory social security	-	-	-	-	-	-
P Education	44,077,789.69	-	1,330,547.32	903,740.57	316,722,122.80	363,034,200.38
Q Health and social work activities	74,068,480.86	-	-	-	-	74,068,480.86
R Arts, sports and recreation activities	23,734,982.50	50,547,220.86	-	-	1,043,832.57	50,547,220.86
S Other service activities	-	-	-	-	-	-
T Family activities as employers; freight and transport activities	-	-	-	-	-	-
U Activities of international organizations	-	-	-	-	-	-
2 Public Nonfinancial Corporation	41,553,285.63	-	-	-	-	41,553,285.63
A Agriculture, forests, fishing	-	-	-	-	-	-
B Extractive industries	-	-	-	-	-	-
C Manufacturing industries	-	-	-	-	-	-
D Electricity, gas, steam, hot water and air conditioning	-	-	-	-	-	-
E Water supply, sewerage, waste management and remediation activities	-	-	-	-	-	-
F Construction	-	-	-	-	-	-
G Wholesale and retail trade; repair of motor vehicles, motor cycles and motorcycles	-	-	-	-	-	-
H Transportation and storage	-	-	-	-	-	-
I Accommodation and food service activities	-	-	-	-	-	-
J Information and communication	-	-	-	-	-	-
K Financial and insurance activities	-	-	-	-	-	-
L Real estate activities	-	-	-	-	-	-
M Professional, scientific and technical activities	-	-	-	-	-	-
N Administrative and support services	-	-	-	-	-	-
O Public administration and defence; compulsory social security	41,553,285.63	-	-	-	-	41,553,285.63
P Education	-	-	-	-	-	-
Q Health and social work activities	-	-	-	-	-	-
R Arts, sports and recreation activities	-	-	-	-	-	-
S Other service activities	-	-	-	-	-	-
T Family activities as employers; freight and transport activities	-	-	-	-	-	-
U Activities of international organizations	-	-	-	-	-	-

NR. I FORMULARIT: 37.9
 EMRI I FORMULARIT: Aktivitet sipas maturitetit ne te gjitha monedhat TOTAL
 PERIODICITETI: Muajor
 MONEDHA E RAPORTIMIT: ALL
 NUESIA: Monetare

	1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	VITE	> 5	TOTALI
VEPRIME	312,344,869.27	136,504,782.04	264,164,440.03	746,969,788.68	2,127,851,389.03	1,949,271,060.05	3,309,661,210.55	#####	#####	#####	#####
Hua te huave	24,463,054.92	52,848,080.52	84,757,827.57	255,225,585.30	760,384,621.04	988,154,651.92	1,869,014,129.43	#####	#####	#####	#####
Hua te huave	41,415,864.89	34,188,260.76	109,361,071.57	249,239,703.38	737,985,660.43	1,087,453,116.25	#####	#####	#####	#####	#####
Hua te huave	171,572.17	2,440,211.77	1,962.00	3,951,708.64	17,409,604.89	42,883,256.30	45,478,277.67	#####	#####	#####	#####
Hua te huave	7,413,544.45	670,535.52	1,834,909.00	5,139,571.62	9,789,719.54	15,659,038.41	28,917,749.05	#####	#####	#####	#####
Hua te huave	-	-	-	-	-	-	-	#####	#####	#####	#####
Hua te huave	274,244,796.50	81,214,479.75	178,608,867.46	483,781,794.73	1,350,061,163.30	936,233,152.42	#####	#####	#####	#####	#####

NR. I FORMULARIT: 37.8
 EMRI I FORMULARIT: Pasive sipas maturitetit ne te gjitha monedhat TOTAL
 PERIODICITETI: Muajor
 MONEDHA E RAPORTIMIT: ALL
 NUESIA: Monetare

	1 (O/N)	2-7	8-15	16-30	1-3	Muaj	6-12	VITE	> 5	TOTALI
Treasury and interbank	10,624,058.65	278,374,202.43	-	-	970,433,056.50	1,024,859,600.75	505,760,118.31	#####	#####	#####
Current account of Central Bank	94,901,467.42	-	-	-	-	-	-	-	-	94,901,467.42
Deposits with Central Bank	-	-	-	-	-	-	-	-	-	-
Loans from Central Bank	-	-	-	-	-	-	-	-	-	-
Other accounts with Central Bank	-	-	-	-	-	-	-	-	-	-
T-bills sold under REPO Ag	-	-	-	-	-	-	-	-	-	-
Other T-bills sold under RE	41,719,591.23	-	-	-	-	-	-	-	-	41,719,591.23
Current account of resident	-	-	-	-	-	-	-	-	-	-
Current account of non resident	-	-	-	-	-	-	-	-	-	-
Deposit from resident	-	-	-	-	-	-	-	-	-	-
Deposit from non resident	-	378,874,209.43	-	-	-	-	-	-	-	378,874,209.43
Loans from resident (Finan)	-	-	-	-	-	-	-	-	-	-
Loans from non resident	-	-	-	-	570,635,050.50	1,202,959,608.75	505,759,175.84	#####	#####	#####
Other account with foreign	10,624,058.65	212,585,191.35	173,599,167.32	889,346,277.54	1,104,270,420.27	1,485,633,698.94	#####	#####	#####	#####
OPERATIONS WITH CUSTOMER	7,335,445,563.03	3,251,908,982.25	212,585,191.35	173,599,167.32	277,085,991.33	1,104,270,420.27	1,485,633,698.94	#####	#####	#####
Current account	7,335,445,563.03	-	-	-	-	-	-	-	-	7,335,445,563.03
Demand deposits	3,251,908,982.25	-	-	-	-	-	-	-	-	3,251,908,982.25
Time deposits	35,092,424.08	212,585,191.35	173,599,167.32	277,085,991.33	1,104,270,420.27	1,485,633,698.94	#####	#####	#####	#####
Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
Other customer account	-	-	-	-	-	-	-	-	-	-
OPERATIONS WITH PUBLIC	-	-	-	-	-	-	-	-	-	-
Current account	-	-	-	-	-	-	-	-	-	-
Demand deposits	-	-	-	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-	-	-	-
Loans to public administration	-	-	-	-	-	-	-	-	-	-
Other account with public	-	-	-	-	-	-	-	-	-	-
OPERATIONS WITH SECURED	-	-	-	-	-	-	-	-	-	-
Debt, re-presented by securities sold by repo	-	-	-	-	-	-	-	-	-	-
Other securities	-	-	-	-	-	-	-	-	-	-
OTHER RESOURCES	74,128.23	30,056,821.78	98,918.25	299,108,416.82	1,840,127.35	3,623,259.11	#####	#####	#####	#####
Permanent Resources	3,957,709.27	1,307,925.05	3,846,675.21	7,382,992.81	22,749,698.13	33,085,597.06	#####	#####	#####	#####
10 Total Liabilities	10,765,457,305.19	1,302,792,339.47	173,519,047.10	1,845,217,952.17	2,864,641,460.28	4,573,807,983.62	#####	#####	#####	#####
11- Off Balance sheets	-	-	-	-	-	-	-	-	-	-
Financial Commitments	-	-	-	-	-	-	-	-	-	-
Currency (All+other)	-	-	-	-	-	-	-	-	-	-
TOTAL (1+11)	10,765,457,305.19	1,302,792,339.47	173,519,047.10	1,845,217,952.17	2,864,641,460.28	4,573,807,983.62	#####	#####	#####	#####

Form 24

LOANS CLASSIFIED AS PAST DUE LOANS	PAST DUE LOANS				TOTAL
	1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	462,482,349.48	125,469.48	51,829,916.36	97,110,018.32	611,547,742.56
Mid term loans	783,765,149.21	24,826,499.43	96,084,884.55	388,984,045.10	1,294,260,578.29
Long term loans	1,231,429,489.07	97,004,793.11	123,799,366.05	508,866,361.94	1,989,699,934.17
Retail loans	96,997,488.49	12,145,653.14	79,784,402.00	30,326,968.85	119,466,692.48
Leasing contract	-	-	-	-	-
Bank employees	-	-	-	-	-
TOTAL	2,578,676,276.17	124,002,071.96	276,724,579.06	1,066,366,432.21	4,045,773,267.40

Form 16

PROVISIONS FOR LOAN LOSSES (by the bank)	PROVISIONS FOR LOAN LOSSES (by the bank)			
	Loan classification	Principal	Provisions for the principal	Accrued interests
Standard and past due loans	21,623,203,442	216,252,934	41,777,034	417,270
Standard and past due loans (Restruct)	336,527,584	33,652,758	1,802,338	180,234
Special mentioned loans	120,398,185	6,019,909	1,372,340	66,407
Special mentioned loans (Restructured)	162,981,560	16,295,456	1,331,132	133,113
Substandard loans	393,067,513	78,613,503	4,747,788	4,747,788
Doubtful loans	29,476,067	12,719,037	4,472,723	4,472,723
Loan losses	1,198,271,100	1,198,271,100	37,392,044	37,392,044
Total	24,898,668,461	1,679,921,794	92,986,791	87,410,829

Formshri 201

LIQUID ASSETS - SHORT TERM LIQUIDITY					
Code	LEK	USD	EUR	OTHERS	TOTAL
1	367,624,153.00	57,057,210.00	371,656,946.65	-	736,648,309.65
2	681,734,784.30	20,475,561.11	5,713,182.79	-	717,923,468.20
3	3,224,010,016.47	-	-	-	3,224,010,016.47
4	293,140,000.00	-	-	-	293,140,000.00
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	380,826,114.81	2,453,041,345.33	2,536,967.08	2,879,466,346.22
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	125,853,388.95	-	125,853,388.95
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
a	2,567,119,956.77	470,369,826.92	3,886,264,766.72	2,566,967.08	6,936,341,531.49
b	9,634,403,887.55	1,230,081,739.32	11,521,291,278.84	2,566,967.08	22,388,363,647.62

Credit evidence as per economy sector	District Tirane		District Durres		District Elbasan		District Shkoder		District Korçe	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation	2,892,925,066	16,248,810,048	9,900,000	794,454,335	-	-	-	360,615,061	286,526,900	1,705,626,674
Agriculture, Silviculture and Fishery	197,188,000	512,026,949	9,900,000	108,116,065	-	-	-	3,295,511	30,000,000	48,399,458
Extractive industry	-	80,799,107	-	-	-	-	-	-	-	4,252,162
Manufacture industry	962,374,536	4,847,913,652	-	220,302,917	-	-	-	71,342,242	121,139,500	574,178,514
Service of Electriciv, Gas, Steam and	50,308,000	271,949,078	-	11,303,712	-	-	-	-	-	255,665,075
Activities of hot water, sanitation,	-	7,851,003	-	-	-	-	-	-	50,000,000	117,860,471
Construction	17,563,000	364,548,008	-	454,072	-	-	-	-	-	3,088,619
Wholesale and retail trade, repair of	1,489,308,050	8,097,888,210	-	333,839,536	-	-	-	211,261,508	74,387,400	566,672,739
Transport and Storage	30,788,480	536,391,599	-	49,812,070	-	-	-	1,263,428	11,000,000	41,977,062
Hotels and restaurants	20,060,000	296,950,939	-	7,196,422	-	-	-	67,423,066	-	89,865,323
Information and Communication	-	35,542,269	-	-	-	-	-	3,855,828	-	3,529,084
Financial and Insurance Activities	-	109,603,022	-	-	-	-	-	-	-	-
Real estate	-	347,123,382	-	-	-	-	-	-	-	-
Professional, Scientific and Technical	36,177,000	232,068,878	-	-	-	-	-	-	-	-
Administrative Activities and Support	69,176,000	154,865,643	-	80,189,432	-	-	-	-	-	-
Public administration and defence	-	-	-	-	-	-	-	-	-	-
Education	-	323,988,323	-	37,529,746	-	-	-	1,516,131	-	-
Health and other social activities	-	61,835,304	-	-	-	-	-	-	-	10,228,177
Art and Entertainment	-	90,847,231	-	-	-	-	-	-	-	-
Other service activities	-	7,939,496	-	15,540,343	-	-	-	253,144	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	41,553,286
Individuals + Non-profit institutions	269,663,371	3,174,431,341	14,700,040	395,795,785	-	-	-	335,095,746	28,000,000	495,760,157
Total	3,182,588,437	19,423,240,289	24,600,040	1,190,250,120	-	-	-	695,710,806	314,526,900	2,242,670,120

Credit evidence as per economy sector	District Vloje		District Lezha		District Lushnje		District Fier		District Berat	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation	-	-	-	-	-	-	-	222,633,513	-	34,025,295
Agriculture, Silviculture and Fishery	-	-	-	-	-	-	-	27,730,284	-	-
Extractive industry	-	-	-	-	-	-	-	986,258	-	4,126,376
Manufacture industry	-	-	-	-	-	-	-	148,900,430	-	6,499,916
Service of Electriciv, Gas, Steam and	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation,	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	336,924	-	-
Wholesale and retail trade, repair of	-	-	-	-	-	-	-	33,542,240	-	8,022,366
Transport and Storage	-	-	-	-	-	-	-	6,430,812	-	-
Hotels and restaurants	-	-	-	-	-	-	-	1,910,515	-	-
Information and Communication	-	-	-	-	-	-	-	214,805	-	15,376,635
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical	-	-	-	-	-	-	-	747,300	-	-
Administrative Activities and Support	-	-	-	-	-	-	-	760,094	-	-
Public administration and defence	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	1,643,833	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	34,597,739
Individuals + Non-profit institutions	-	-	-	-	-	-	-	4,500,000	594,117,230	-
Total	-	-	-	-	-	-	-	1,500,000	626,750,844	108,383,065

Credit evidence as per economy sector	District Pogradec		District Sarande		District Peshkopi		District Rujan		District Lezha	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishery	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Service of Electriciv, Gas, Steam and	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation,	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of	-	-	-	-	-	-	-	-	-	-
Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support	-	-	-	-	-	-	-	-	-	-
Public administration and defence	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals + Non-profit institutions	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sector	District Burrel		District Kavaje		District Pemut		District Gramsh		District Librazhd	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishery	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Service of Electriciv, Gas, Steam and	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation,	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of	-	-	-	-	-	-	-	-	-	-
Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support	-	-	-	-	-	-	-	-	-	-
Public administration and defence	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals + Non-profit institutions	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Kuantifikimi i rrezikut te normes se interest dhe skenaret

	Perkufizimi	Quantification of		Stress scenario on		Yield curve twist		Most	
		% of capital	Direction	% of capital	% of capital	% of capital	% of capital		
12-months interest earnings	Limit: Economic value impact from	ALL	5.1%	↗	1.65%	-5.5%	0.0%	0.0%	0.0%
	interest rate shock	EUR	-1.7%	↘	4.39%	-0.9%	0.0%	0.0%	0.0%
		USD	0.1%	↘	0.03%	0.0%	0.0%	0.0%	0.0%
			Total non-netted		6.9%		6.0%		0.0%
Modified duration gap	(Interest earnings decline from	ALL	1.0%	↘	1.44%	1.2%	0.0%	0.0%	0.0%
	interest rate shock	EUR	1.9%	↘	1.15%	0.0%	0.0%	0.0%	0.0%
		USD	0.2%	↘	0.26%	0.0%	0.0%	0.0%	0.0%
			Total non-netted		1.7%		2.9%		1.2%
Change in economic value per 1 percentage		ALL	0.53						
		EUR	0.22						
		USD	-0.10						