

## Capital Adequacy Ratio

010 020 030		REGULATORY CAPITAL RMK (%)	4,687,669,797
030			16.29
		TOTAL AMOUNT of risk-weight	28,783,757,840
		CREDIT RISK	
040 1.		The amount of risk-weighted e	24,799,837,455
050 1.		Exposure levels acording to SA e	24,799,837,455
	.1.1	Potential exposures or exposure	
070 1.	.1.2	Potential exposures or exposur	
	.1.3	Potential exposures or exposure	
090 1.	.1.4	Potential exposures or exposure	
	.1.5	Potential exposures or exposure	
	.1.6	Potential exposures or exposure	445,932,353
120 1.	.1.7	Exposure or potential exposure	11,081,726,101
	.1.8	Exposure or potential exposure	7,970,778,732
140 1.	.1.9	Potential exposures or exposure	311,569,493
150 1.	.1.10	Exposures (credit) with problem	628,200,349
160 1	.1.11	Exposures to Categories of class	
	.1.12	Exposures in the form of bonds	
180 1.	.1.13	Exposures in the form of securit	
190 1.	.1.14	Other items	4.361.630.427
200 1.	.2	Securitization position SA	
200* 1.	.2*	from which : resecuritizations	
		MARKET RISKS	
210 2.		The amount of risk-weighted e	280.542.540
220 2.	.1	The amount of risk exposure to	200,542,540
230 2.	.1.1	Settlement risk in the banking b	
240 2.	.1.2	Settlement risk in the trading b	
250 2.	.2	The amount of risk exposure to	280.542.540
260 2.	.2.1	The risk of debt securities positi	
270 2.	.2.2	The risk of equity instruments of	
280 2.	.2.3	The risk of exchange rate	280,542,540
290 2.	.2.4	The risk of investment in comm	200,342,340
300 2.	.3	The amount of risk-weighted e	
		OPERATIONAL RISK	
310 3.		The amount of risk-weighted e	3,703,377,845
320 3.		Basic Indicator Method (BIA)	3,703,377,845
330 3.		Standard Method / Standard A	5,705,577,645
340 4.		Addition from balance growth	
350 4		Total asset items of the "treasur	5,164,356,847
360 4	.2	Total asset items of the "treasu	2,339,062,678
370 4.		The growth of asset items of the	(2,825,294,169
380 4.		Total liability items of "treasury	18.652.396
390 4.		Total liability items of "treasury	18,652,396
400 4.		Increasing the liability items "tre	(18,652,396)
410 5.		Reductions for loan portfolio g	(18,652,396)
410 5.		Gross loan portfolio for Decemit	
430 5.			
440 5		Gross loan portfolio in the repo	
450 5		The growth of the loan portfolio	
	.4.1	Loan portfolio growth for 2015.	
	4.1	If the reporting period is March	
470 5.		If the reporting period is June 2	
		4% of the loan portfolio of Dece	
490 5.	6	10% of the loan portfolio of Dec	

Form 20

		Amortization fund					
	ASSETS	and	LE		CURREN		TOTAL
Code		provisions (-A)	Resident	Non-resident	Resident	Non-resident	
	TREASURY OPERATIONS AND IN		4,560,434,774.51		1,584,311,267.49	2,202,702,580.17	8,347,448,622.17
	Cash and Central Bank		2,066,035,740.95		1,584,311,267.49		3,650,347,008.44
	Treasury bills and other bills eligible		2,494,399,033.56				2,494,399,033.56
	Current accounts with banks, credit a					1,363,631,631.33	1,363,631,631.33
	Deposits with banks, credit and other					817,036,832.39	817,036,832.39
	Loans to banks, credit and other fina						
	Other accounts with banks, credit an	-	-	-		22,034,116.45	22,034,116.45
	Doubtful receivable accounts with ba	-	-	-		-	-
	OPERATIONS WITH CUSTOMERS	(1,774,511,595.17)	11,089,630,064.76		10,671,290,374.62		19,986,408,844.21
	Standard loans and advances to custo	-	6,914,530,807.17	-	7,012,658,495.21	-	13,927,189,302.38
	Past-due loans and advances to custo	-	-	-	-		
22	Special mention loans		302.095.735.69		175.137.929.05		477.233.664.74
	Substandard loans	(119.727.465.89)	376.939.925.21	-	195.376.908.35		452.589.367.67
24	Doubtful loans	(135,213,024,62)	102,563,595,40		159.138.339.01		126.488.909.79
25	Lost loans	(1.519.571.104.66)	1.127.348.901.54		385.084.964.64		(7,137,238.48)
26	Albanian Government and Public A						
27	Customer current accounts and depo		2.263.829.407.51		2.696.847.158.63		4,960.676.566.14
28	Other customer accounts		2.321.692.24		47.046.579.73		49.368.271.97
29	Doubtful customer receavables other						
3	SECURITIES TRANSACTIONS	(476.455.00)	271.670.865.55			136.360.097.82	407.554.508.37
31	Fixed income securities	(476 455 00)	271.670.865.55			136 360 097 82	407 554 508 37
	Variable income securities						
34	Securities sold and purchased under						
35	Collateral on securities transactions						
	Premiums on financial instruments						
	OTHER ASSETS AND LIABILITIE		949 437 878 94		1 199 342 567 17		2 148 775 446 11
	Other assets		894 832 631 40		1 089 985 667 67		1 984 818 299 07
	Agent transactions		20 258 726 57				20.258.726.57
	Inter-office accounts		-				
45	Suspense and position accounts		34.341.520.97		109.356.899.50		143.698.420.47
46	Value added tax		-				-
5	FIXED ASSETS AND PERMANEN	(1.304.256.473.82)	2.787.891.667.82			215.972.97	1,483,851,166.97
51	Participating interest		-			215.972.97	215,972.97
	Affiliates	-	-				
53	Fixed assets	(1.304.256.473.82)	2.787.891.667.82				1,483,635,194.00
	Intangible assets	-	330,776,763,32				330.776.763.32
\$371	Amortisation of intangible assets	(210.298.362.84)				-	(210.298.362.84)
						-	
	TOTALI	(3.078.768.068.99)	19.699.060.251.58		13,454,944,209,28	2 339 278 690 96	37 374 038 587 84

	Form 21					
	ASSETS	п	PK	CURREN	CY.	TOTAL
Code		Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND IN	208,890,955	-	210,209,618	-	419,100,57
	Central Bank		-	-		
	Treasury bills and other bills eligible		-	-		
	Current accounts with banks, credit	8,885,476	-	10,407,547		19,293,02
	Deposits from banks, credit and othe		-	-		
	Loans from banks, credit and other	200,005,479		199,802,071	-	399,807,55
18	Other accounts with banks, credit an	-	-			
	OPERATIONS WITH CUSTOMERS	15,343,913,526	200,807,398	10,143,668,011	507,210,794	26,195,599,72
	ALBANIAN GOVERNMENT AND		-	-		
27	Due to customers for current account	15,080,994,225	199,738,094	9,749,498,644	506,302,957	25,536,533,92
	Other customer accounts	262.919.301	1.069.303	394,169,368	907.837	659.065.80
	SECURITIES TRANSACTIONS		-	-	-	
	Debt represented by securities		-	-		
	Securities sold and purchased under		-	-		
	Collateral on securities transactions		-	-		-
	Premiums for financial instruments		-	-		
	OTHER ASSETS AND LIABILITIE	383,961,886	-	101,251,123	-	485,213,00
	Other liabilities	86.850.493	-	64.451.368		151.301.86
	Agent transactions	116.733.038	-	-		116,733.03
	Inter-office accounts	-		-		
	Suspense and position accounts	180.378.355		36,799,755		217.178.11
46	Value added tax	-		-		
5	FIXED ASSETS AND PERMANEN	1.068.181.563		127.586.905	4.078.356.809	5.274.125.27
54	Grants and public funding	-				
	Specific provisions	178,836,178		127,586,905		306,423,08
	Subordinated debt	-		-	691,209,069	691,209,06
57	Shareholders' equity	889,345,385		-	3,387,147,739	4,276,493,12
		-		-		
	TOTAL	17.004.947.931	200.807.398	10.582.715.657	4,585,567,602	32.374.038.58

## Form 22 Code PRO

Code	PROFIT/LOSS ACCOUNTS			
		lek	CURRENCY	TOTAL
60	BANK OPERATIONS EXPENSES	1,581,261,289.79	35,888,016.70	1,617,149,306.4
61	Personnel costs	99,342,514.00	547,378.40	99,889,892.4
62	Taxes other than income tax	4,713,914.62		4,713,914.6
63	General expenses for operations	76,588,493.83	129,328,331.49	205,916,825.3
64	Amortisation and provisions on the depu	44,177,539.53		44,177,539.5
65	Losses on unrecoverable receivables and	252,891,837.41	154,770,910.83	407,662,748.2
66	Extraordinary expenses	6,581,570.40	874,334.48	7,455,904.8
67	Income tax			-
69	Current year profit	6,562,520.43		6,562,520.4
	TOTAL EXPENSES	2,072,119,680,01	321,408,971,90	2.393,528,651.5
				-
	Income from banking activities	1,763,397,787.29	166,773,580.19	1,930,171,367.4
	Reversal of provisions for the depreciati			-
	Reversal of provisions for the depreciati	226,283,560.55	231,818,774.17	458,102,334.7
	Extraordinary expenses	4,175,878.85	1,079,070.86	5,254,949.7
79	Current year loss			
	TOTAL INCOME	1,993,857,226,69	399,671,425.22	2.393.528.651.5

## Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	1,067,399,025.92	-	1,143,737,033.75		2,211,136,059.67
901		1,067,399,025.92		1,143,737,033.75		2,211,136,059.67
	Commitments received	-		-		-
91	GUARANTEES	54,165,330,836.19		669,809,168.75		54,835,140,004.94
911	Guarantees given	277,267,911.33		329,058,226.83		606, 326, 138.16
	Guarantees received	53,888,062,924.86		340,750,941.92		54,228,813,866.78
92	SECURITIES COMMITMENT	-	-	-		-
93	FOREIGN CURRENCY TRANSACTIO	-	-	-		-
94	OTHER COMMITMENTS	340,298,210.78	-	469,248,265.05		809,546,475.83
95	FINANCIAL INSTRUMENTS COMM	-	-	-	-	-

## Form 30 REGULATORY

Columns	Nr.	Zêri	Amount
010	1	REGULATORY CAPITAL	4,687,669,797.45
015	1.1	FIRST LEVEL CAPITAL	4,149,452,203.66
020	1.1.1	FIRST BASIC CAPITAL	4,149,452,203.66
030	1.1.1.1	Equity instruments known as	3,387,147,739.49
040	1.1.1.1.1	Paid-in capital	3,387,147,739.49
050	1.1.1.1.2	Memorandum items: capital	0.00
060	1.1.1.1.3	Premiums stock	0.00
070	1.1.1.1.4	(-) Equity instruments of its	0.00
080	1.1.1.1.4.1	(-) Direct participation in	0.00
090	1.1.1.1.4.2	(-) Indirect participation in	0.00
091	1.1.1.1.4.3	(-) Participation Capital	0.00
	1.1.1.1.5	(-) Current or potential	
130	1.1.1.2	Retained earnings	63.890.539.21
140	1.1.1.2.1	Retained earnings and losses	63.890.539.21
150	1.1.1.2.2	End of Year Profit End of year profit exercision	0.00
	1.1.1.2.3		
200	1.1.1.3	Reserves (excluding	707.672.630.68 111.219.694.76
250	1115	Revaluation credit KBN1 arrangements	0.00
260	1.1.1.5.1	(-) Increases in capital arising	0.00
200	1.1.1.5.2		0.00
270	1.1.1.5.2	Mandatory reserve through Unrealized gains and losses	0.00
280	1.1.1.5.3	Gains and losses on the fair	0.00
200	1.1.1.5.5	(-) Adjustments value by	0.00
300	1116	(-) Adjustments value by (-) Goodwill	0.00
310	1.1.1.6.1	(-) Goodwill classified as	0.00
320	11162	(-) Goodwill classified as (-) Goodwill included in the	0.00
320	1.1.1.6.3	Deferred tax liabilities related	0.00
340	1117	(-) Other intangible assets	-120.478.400.48
350	11171	(-) Gross amount of other	120 478 400 48
360	11172	Deferred tax liabilities related	0.00
370	1.1.1.8	(-) Deferred tax assets that are	0.00
390	1.1.1.9	(-) Assets of pension funds	0.00
400	11191	(-) The gross amount of	0.00
410	11192	Deferred tax liabilities	0.00
420	1,1,1,9,3	Active fund defined benefit	0.00
430	1 1 1 10	(-) Mutual cross participation	0.00
440	1.1.1.11	(-) Excess of capital	0.00
450	1.1.1.12	(-) Holding (gualifying	0.00
460	1.1.1.13	(-) Positions titulizimit which	0.00
470	1.1.1.14	(-) Non-DVP transactions (free	0.00
480	1.1.1.15	(-) KRN1 instruments of	0.00
490	1.1.1.16	(-) Deferred tax assets that	0.00
500	1.1.1.17	(-) KBN1 instruments of	0.00
510	1.1.1.18	(-) The amount that exceeds	0.00
530	1.1.2	ADDITIONAL CAPITAL ONE	0.00
540	1.1.2.1	Equity instruments known as	0.00
550	1.1.2.1.1	Paid equity instruments	0.00
560	1.1.2.1.2	Voice memo: capital	0.00
570	1.1.2.1.3	Premiums emission related	0.00
580	1.1.2.1.4	(-) Own equity instruments	0.00
590	1.1.2.1.4.1	(-) Direct participation in	0.00
620	1.1.2.1.4.2	(-) Participation indirect equity	0.00
621	1.1.2.1.4.3	(-) Participation Capital	0.00
622	1.1.2.1.5	(-) Current or potential	0.00
690	1.1.2.2	(-) Mutual participation (cross)	0.00
700	1.1.2.3	(-) Additional equity	0.00
710	1.1.2.4	(-) Capital instruments and	0.00
720 740	1.1.2.5	(-) Surplus items of capital	0.00
740	1.1.2.6	The outstanding items of	0.00
744 748		(-) Additional capital	0.00
748	1.1.2.8	Additional capital elements of	538.217.593.78
750	1.2	CAPITAL LEVEL TWO	538,217,593.78 691.209.069.11
760	1.2.1	Equity instruments and	691,209,069,11
770	1.2.1.1	Capital instruments fully paid	0.00
780	1.2.1.2	Memorandum items: capital	0.00
800	1.2.1.3	Premiums emission related (-) Own equity instruments of	0.00
810			0.00
840	1.2.1.4.1	(-) Particination direct equity (-) Particination indirect equity	0.00
840	1.2.1.4.2	<ul> <li>Participation indirect equity</li> <li>Synthetic shares are equity</li> </ul>	0.00
841	1.2.1.4.3		0.00
	1.2.1.5	(-) Current or potential Standard Method (SA) main	0.00
920			
920 930	1.2.3	(-) Participation (mutual) in the	0.00
920 930 940	1.2.3 1.2.4	(-) Equity instruments T2	0.00
920 930 940 950	1.2.3 1.2.4 1.2.5	(-) Equity instruments T2 (-) Equity instruments T2	0.00
920 930 940	1.2.3 1.2.4	(-) Equity instruments T2	0.00

Ratio	
1. (ROAA) = Net income/ average asset	0.19
2. The net result of the extraordinary/s	0.09
3.Expenditure general operations / gros	97.99
4. Net interest income / expense to the g	74.23
5. (ROEA) = The net income / Average	0.63
6. For active employees = Total assets / 1	944,320
7. Net interest income / average assets	3.29
8. Net marge form interest= Net interes	3.69
9.Interest income / average assets	3.99
10. Interest expense / average assets	0.63
11. Net interest income / gross revenues	72.63
12. Net income from other activities / av	1.83
13.Non-interest expenses / gross operati	12.83
14.Personnel expenses / gross operating	27.83
15. Expenses for provisions / average as	-0.63

Other		
Kodi	Figures	
1	Total assets at the end of the previous qua	33,150,820,636.48
2	Excess credit reporting quarter	19,986,408,844.21
3	Surplus ratio loans / total assets (in%) (2/1	60.29%
4	Maximum Limit Risk	70.00%

	NR. I FORMULARIT: EMRI I FORMULARIT: PERIODICITET: MONEDHA E RAPORTIMIT: NJESIA:	34.20 Huatë sipas cilësisë të port Mujor ALL Nilësi monetare	ofolit të huave dhe aktivitetit ekonc		1		
NACE				Nga të cilat:			Tota
Kodi i	as cilesisë së portofolit dhe aktivitetit	Hua standard	Hua në ndiekie	Hua nënstandard	Hua të dvshimta	Hua të humbura	huave
1	Korporata iofinanciare private	13.642.416.709.65	275.587.229.27	351.520.814.04	174.216.219.12	675.105.365.06	15
A	Apriculture Enrects Fishing	1,040,563,439.84	17,152,492.42	29,838,001.84		32,054,960.29	1
В	Extracting industry	11,708,464.04	11,003,618.76	3,240,248.28		15,923,878.61	
C	Manufacturing industry	3,264,719,414.66	17,757,457.50	159,146,146.31	62,131,425.60	61,026,582.75	3
D	Flectricity gas sunnly steam and air	168,625,728.82				123,795,211.24	
E	Water sunnly waste management	20,327,470.40	2,132,800.44	3,176,236.17		-	
F	Construction	418,039,662.94	13,446,899.46	4,336,677.81		12,865,570.63	
G	Wholesale and retail trade; Repair of	7,383,741,595.76	141,176,329.89	68,651,881.32	47,954,174.96	249,599,129.51	7.
н	Transportation and storage	322,424,674.49	1,615,235.88	422,277.65	1,404,280.32	10,529,488.27	
1	Accommodation and food service	250,794,878.35	1,906,730.95	59,043,391.28	56,480,287.54	1,551,126.82	
1	Information and communication	49,199,197.01	6,154,985.87	2,939,538.06	2,486,208.89	21,322,583.04	
К	Financial and insurance activities	223,191,158.00				3,285,657.04	
L	Real estate activities	46,873,965.52				-	
M	Professional, scientific and technical	7,278,800.57	7,615,082.59			14,892,371.51	
N	Administrative and support services	151,798,905.69		18,923,409.52		2,807,643.13	
0	Public administration and defense;					-	
Р	Education	65,767,260.14	2,531,067.95	1,803,005.80		80,519,477.89	
0	Health and social work activities	74,073,370.10				42,162,405.49	
R	Art, fun and relaxation	12,303,797.81	52,459,415.04			-	
S	Other service activities	130,984,925.49	635,112.52		3,759,841.81	2,769,278.84	
T	Family activities as employers; Freight					-	
U	Activities of international					-	
2	Public Nonfinancial Corporation	63,621,355.91					
Α	Agriculture, Forests, Fishing					-	
В	Extracting industry Manufacturing industry					-	
c						-	
n	Flectricity eas sunnly steam and air					-	
F	Water sunnly waste management Construction					-	
6	Wholesale and retail trade: Repair of					-	
G H	Transportation and storage					-	
	Accommodation and food service						
	Information and communication	1					
к 1	Financial and insurance activities						
K	Real estate activities						
M	Professional, scientific and technical						
N	Administrative and support services						
0	Public administration and defense:	63.621.355.91					
P	Education	35,021,555.91					
P 0	Health and social work activities						
B	Art. fun and relaxation						
<u> </u>	Other service activities						
T	Family activities as employers: Freight						
	Activities of international						
	Provinces or international						

NR. I FORME **37.9** EMRI I FORM **Aktivet sipas** PERIODICITI **MUJOT** MONEDHA R **ALL** NJESIA **Monetare** s maturitetit ne te gjitha monedhat TOTAL

		DIT	E		CAUM				TOTALI	
	1 (O/N)	2=7	8+15	16-30	1-3	3+6	6-12	1-5	> 5	
VEPRIMET	200,343,017.91	183,401,284.41	247,288,218.74	503,421,822.76	1,705,664,044.11	1,707,832,859.56	3,240,058,423.79	******	*******	*******
Hua st	95,222,179.70	64,066,028.13	62,970,917.96	225,892,873.16	612,217,879.52	903,354,038.04	1,657,668,885.63	******	*******	*******
	30,400,433.18	- 62,628,333.20	- 52,956,205.82	- 232,675,528.03	- 669,667,688.08	-	-	-	*****	
Hua n	15,791,537.15	1,955,149.23	1,826,110.84	10,596,048.30	18,450,288.19	25,671,754.68	46,896,078.25	******	85,706,833.15	******
	39,283,558.10 21,240,086.73	139,000.00 4,899,913.32	1,324,499.21 1,657,247.80	80,000.00 10,369,210.26	310,800.00 22,503,854.70	609,000.00 27,681,396.79	163,000.00 49,983,433.13	50,000.00 ######	******	*******
Hua n Hua ti	-	-	-	-	-	-		******	####### #######	*******
Hua ti Llogar	89,329,301.06	117,380,107.06	182,491,189.93	266,932,901.30	- 1,074,995,876.41	-	-	*****	******	*******

e dhe interesit të 5.118.846.337.15 1,119,608,894.35

150,620,811 116,235,775 64,763,212 138,149,158

. 63,621,355.9

PERIODICITETI MONEDHA RAPORTUESE	Pasive sipas maturitetit ne te Mulor ALL Monetare									
	1 (O/N)	Dite 2-7	8-15	16-30	1-3	Muaj 3-6	6-12	Vite 1-5	> 5	Totali
Treasury and interbank	19,293,022.49	336,135,781.66	63,671,768.75						-	419,100,53
Current account of Centra	-	-	-	-	-	-	-	-	-	
Deposits with Central Ban	-	-	-	-	-	-	-	-	-	
Loans from Central Bank	-	-	-	-	-		-	-	-	
Other accounts with Centr T-bills sold under REPO A	-	-	-	-	-		-	-	-	
	-	-	-	-	-		-	-	-	
Other T-bills sold under R		-	-	-	-		-	-	-	
Current account of reside Current account of non re	19,293,022.49	-	-	-	-		-	-	-	19,293,0
Deposit from resident fina	-	-		-	-	-	-	-	-	
Deposit from resident rina Deposit from non resident	-	-		-	-	-	-	-	-	
Loans from resident finan	-	336.135.781.66	63.671.768.75	-	-	-	-	-	-	200 007 5
Loans from resident finan	-	330,135,/81.00	63,6/1,/68./5	-	-	-	-	-	-	399,807,5
Other account with finance	-	-		-	-	-	-	-	-	
OPERATIONS WITH CUSTON	13 582 839 854 67	152 912 323 25	225 128 541 47	1 107 901 350 07	1 394 614 346 39	3 979 773 570 42	******	********		******
Current account	8.713.602.305.32	152.912.323.25	225.128.591.97	1.107.901.350.07	1.399.019.390.39	3.9/9.//3.5/0.42	*******	*********	•	******
Demand deposits	4.849.341.589.32	-	-	-	-	-	-	-	-	******
Time deposits	19.895.960.03	152.912.323.25	225,128,541,47	448.835.541.27	1,394,614,346.39	3.979.773.570.42	******	********	-	******
Certificate of Deposits	19,893,900.03	132,912,323.23	223,128,341.47	440,033,341.27	1,394,014,340.39	3,9/9,//3,3/0.42	*******	********	-	*****
Other customer account				659.065.808.80						659.065.8
OPERATIONS WITH PUBLIC	-	-	-	-						035,005,0
Current account										
Demand deposits	_		_					-	-	
Time deposits						_				
Loans to public administra								-		
Other account with public	-				-	-	-	-	-	
<b>OPERATIONS WITH SECURI</b>	-									
Debt, represented by sec										
Securities sold by repo tra	-	-		-			-			
Other accounts	-	-	-	-	-	-	-	-	-	
Other resources	57,661.87	15,488,157.53	67,429.65	288,449,162.03	1,367,392.76	2,001,385.33	******	*******	*******	485,213,0
Permanet Resources	5,554,994.15	2,279,759.43	3,290,861.30	5,750,230.64	23,477,462.67	34,253,875.14	******	*******	*******	******
I-Total Liabilities	13,607,745,533.18	506,816,021.87	292,158,601.17	1,402,100,742.74	1,419,459,201.83	4,016,028,830.89	******	********	*******	******
II- Off Balance sheets			-	-						
Financial Commitments				-						
Currency (All+other										
TOTAL (I+II)	13,607,745,533.18	506,816,021.87	292,158,601.17	1,402,100,742.74	1,419,459,201.83	4,016,028,830.89	*******	********	******	******
Form 26										

LO.	ANS CLASSIFIED AS PAST DUE LO	DANS	PAST DUE LOANS			
		1-30 days	31-90 days	91-180 days	Over 180 days	TOTAL
	Short term loans	88,793,195.92	42,810,371.43	12,753,468.82	172,782,130.50	317,139,166.67
	Mid term loans	677,685,877.94	157,587,488.30	70,607,686.98	606,018,402.37	1,511,899,455.58
	Long term loans	1.403.350.000.61	173.293.956.64	55.658.448.89	167.374.082.21	1.799.676.488.34
	Real estate loans	121.577.887.04	5.105.971.36	2.516.890.96	24.666.368.16	153.867.117.52
	Leasing contract					-
	Bank employees					

Form 16				
VISIONS FOR LOAN LOSSES (by the ban	k			
Loan classification	Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	18,170,526,942	181,705,269	43,689,623	436,
Standard and past due loans (Restructu	706,923,796	70,692,380	4,244,405	424,
Special mentioned loans	188,670,395	9,433,520	3,311,784	165,
Special mentioned loans (Restructured)	283,562,825	28,356,282	2,664,253	266,
Substandard loans	566,285,418	113,257,084	6,470,383	6,470,
Doubtful loans	259,572,982	129,786,491	5,426,529	5,426,
Lost loans	1,462,022,768	1,462,022,768	57,548,337	57,548,
Totaŭ	21,637,565,126	1,995,253,794	123,355,314	70,738,6

•	OUID ASSETS - SHORT TERM LIQUID	LEK	USD	EUR	OTHERS	TOTAL
	Cash	602,605,010.00	85,006,964.08	417,740,769.70		1,106,352,743.78
	Current Accounts at the Central Bank.	586,627,818.06	13,503,702.81	7,578,565.38		607,710,086.25
	Treasury bills issued by the Republic	2,476,659,657.16				2,476,659,657.16
	80 per cent of bonds issued by the	217,040,000.00				217,040,000.00
5	"Investment" securities of the					
6	80 per cent of the albanian goverment					
7	Treasury Bills purchased according to					
	Current accounts at banks and other		339,638,964.79	1,014,898,400.46	6,398,347.56	1,360,935,712.81
	Deposits with banks and other					
	Loans to banks and other financial					
11				135.883.642.82		135,883,642.82
12						
13						
14						
	Securities purchased according to					-
A	TOTAL OF LIQUID ASSETS	3.882.932.485.22	439.149.631.68	1.576.101.378.36	6.398.347.56	5.904.581.842.82
B	TOTAL OF SHORT TERM	14.320.150.259.97	1.318.215.858.94	9.116.925.475.87	6.333.494.40	24.761.625.089.18

Image and the stand of parameter is the stand	Economy action (Jorean Sectional Conversion) (Jorean Section S	Total credit and total and a function of a functional function states and a function st	New disbusements (per quatter) 222.41.400 73.056.200 10.000,000 10.000,000 10.000,000 103.057,000 135.1097,000 135.007,000 1.007,000	Total credit as of end of quarter 1.213, 194,515 147,098,184 265,759,251 14,712,897 1,928,403 14,519,601 552,218,870 77,182,880 37,851,551 17,484,177	New disbusements (per quarter) 10.000.000 - - - -	Total credit as of end of quarter 61.452.071 1.643.835 2.811.273	New disbusement (per quarter) 232.735.786	Total credit as of end of quarter	Distr New disbusements	ict Kome
Arcalane. Shishane all Palar Marcalane. Shishane all Palar M	relations and the Federate minimum and the second second second second second second second second second second second second second second second secon	54,164,80         54,54,272,254           56,06,01,35         1,00,135           56,06,01,35         22,254,01           56,70,00         42,244,01           5,967,70         123,202,00           5,967,70         123,202,00           5,967,70         123,202,00           6,965,000         22,24,01           1,200,000         22,21,91,15           6,421,300         123,524,01           6,421,300         155,524,01           1,200,000         23,514,04           1,200,000         23,514,04           1,200,000         23,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         46,512,05           1,200,000         46,512,05	37,005,400 10,000,000 10,355,200 13,51,697,700 13,457,700	265,759,251 14,712,897 1,222,407 14,519,601 552,218,870 73,132,850 37,351,551 17,434,177	-	1.643.835 2,811,273		as of end of quarter		Total credit
Arcalane. Shishane all Palar Marcalane. Shishane all Palar M	relations and the Federate minimum and the second second second second second second second second second second second second second second second secon	54,164,80         54,54,272,254           56,06,01,35         1,00,135           56,06,01,35         22,254,01           56,70,00         42,244,01           5,967,70         123,202,00           5,967,70         123,202,00           5,967,70         123,202,00           6,965,000         22,24,01           1,200,000         22,21,91,15           6,421,300         123,524,01           6,421,300         155,524,01           1,200,000         23,514,04           1,200,000         23,514,04           1,200,000         23,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         36,514,04           1,200,000         46,512,05           1,200,000         46,512,05	37,005,400 10,000,000 10,355,200 13,51,697,700 13,457,700	265,759,251 14,712,897 1,222,407 14,519,601 552,218,870 73,132,850 37,351,551 17,434,177	-	1.643.835 2,811,273			(per quarter)	as of end of quarter
District meter         1980.11         1.79.13         1.72.19         1.72.11         1.72.19         1.72.11         1.72.19         1.72.11         1.72.19         1.72.11         1.72.19         1.72.11         1.72.19         1.72.11         1.72.19         1.72.11         1.72.19         1.72.11         1.72.19         1.72.11         1.72.11         1.72.11         1.72.11         1.72.11	Incluine Monterson of Electricity, Cas, Steam and thirdless of the Anticity, Cas, Steam and thirdless of the Anticity, Cas, Steam and thirdless of the Antice Antice second and Steamer of the Antice Antice Antice and Castan and Castana Antice Antice Antice and Antice	566,071.51         .1,814,15           566,071.51         .260,092,21           1,77,100         .10,14,07           5,77,100         .425,144,01           5,77,700         .425,144,01           5,77,700         .251,140,76           1,20,000,000         .23,141,76           6,000,000         .23,141,76           64,213,700         .251,140,76           64,213,700         .251,140,76           11,000,000         .23,141,145           11,000,000         .24,141,15	37,005,400 10,000,000 10,355,200 13,51,697,700 13,457,700	265,759,251 14,712,897 1,222,407 14,519,601 552,218,870 73,132,850 37,351,551 17,434,177	10,000,000	2,811,273 8,260,421	11.000.000			1.057.978.753
Same of Electron: Gas Same all         .         133.25.10         1100000         113.1217         .         <	tritterie of how water, unalizion. The second seco	233,245,10 63,96,00 5,467,300 5,467,300 23,547,300 23,547,300 23,547,300 23,194,56 5,467,300 23,194,56 43,534,244 123,000,00 23,194,145 24,194,145 2	10,000,000 10,835,200 13,51,997,700 23,3797,770 13,867,700 - - -	14,712,897 1,928,403 14,519,691 552,218,870 73,132,830 37,351,551 17,434,177	10,000,000	6,200,421	10.2014.000			194.060.728 13,699,210 411.820.898
Summaling         Off Model         SA-54,000         SA-54,000 <t< td=""><td>nitrations monot and Storage monot and Storage monot and Storage monotone and Storage monotone and Storage and a storage storage storage for Storage monotone monotone storag</td><td>67.95500 425,740,03 5,97,064,23 6,000,000 225,139,764,83 6,000,000 225,332,23 6,000,000 225,332,24 6,000,000 225,332,24 6,000,000 225,332,24 6,000,000 225,332,24 64,231,300 25,559,13 . 88,943,755 11,000,000 109,421,355 . 6,732,313 . 7,732,313 . 7,732,3</td><td>135,109,720 23,379,770 13,657,000</td><td>14,519,691 552,218,870 73,132,830 37,351,551 17,434,177</td><td>- 10,000,000</td><td></td><td>18,204,330</td><td>91,000,133</td><td>- 132,849,200</td><td>24,451,733 13,560,148</td></t<>	nitrations monot and Storage monot and Storage monot and Storage monotone and Storage monotone and Storage and a storage storage storage for Storage monotone monotone storag	67.95500 425,740,03 5,97,064,23 6,000,000 225,139,764,83 6,000,000 225,332,23 6,000,000 225,332,24 6,000,000 225,332,24 6,000,000 225,332,24 6,000,000 225,332,24 64,231,300 25,559,13 . 88,943,755 11,000,000 109,421,355 . 6,732,313 . 7,732,313 . 7,732,3	135,109,720 23,379,770 13,657,000	14,519,691 552,218,870 73,132,830 37,351,551 17,434,177	- 10,000,000		18,204,330	91,000,133	- 132,849,200	24,451,733 13,560,148
Tataona al Someria (a. 2007) 2010 2010 2010 2010 2010 2010 2010 201	annord and Storates material and Communication ancial and Insurance Activities of estant ministrator Activities and Storated Imministrator Activities and Storated Imministrator Activities the solution activities and Activities the Andrikarativities and Activities and Education activities the Storate activities bide Nonfinancial Corresonation bide Nonfinancial Corresonation	6,000,000 25,332,434 120,000,000 223,191,158 46,873,96 64,231,300 155,589,130 64,231,300 155,589,131 10,000,000 109,421,856 11,000,000 109,421,856	23,379,770 13,657,000 - - - - - - -	37,351,551 17,434,177 -	10,000,000		1	138,402	1	
Index and requirement         Gamma         133,232         21,7570         77,315,55         1         1,87,66         1         73,85,50         1           Read and Bounces Athies         1,20,00,00         22,51,153         1	els and restaurants constante and Communication constante and Communication el estate el estate desistanti Scentte and Technical ministrative Activities and Steneore this solution and Lefonca and Entertainment en ersites activities en ersites activities en encidente entratistics bile Nonfinancial Correoration bile Nonfinancial Correoration	6,000,000 25,332,434 120,000,000 223,191,158 46,873,96 64,231,300 155,589,130 64,231,300 155,589,131 10,000,000 109,421,856 11,000,000 109,421,856	13,657,000	37,351,551 17,434,177 -		40,255,217 2,487,865	203,471,236	439,243,686 7,104,036	34,700,000	251,077,229 11,610,955
Note of the set of th	ancial and Issumce Activities al estate ofessional. Scientific and Technical ministrative Activities and Sunoor methon and the Activities methon and the Activities that and other occurs al articlities and International artificies and Activities resolutions and activities methods and activities methods and activities bits Nonfinancial Corroration Hielmahn - Nano profil institution	- 46,873,966 28,375,605 64,231,300 156,589,131 - 96,890,756 11.000,000 109,421,856 - 64,765,213		-	-	3.617.468		76.315.425	-	121,983,846 6,487,600
Decision and Tables         a. 3.27.56         J.3.7.56         i. 4.64.27	Aessional, Scientific and Technical ministrative Aestivities and Stanoort Nit- softmisistration and eldenses nervices and and the anti-anticelest address and the anti-anticelest address and the anti-anticelest presentation and the anti- net services activities Nite Nonfinancial Corroration NiteManks - New proof institution	28,375,605 64,231,300 86,804,756 11,000,000 109,421,856 64,753,213	-	16,940,827	-	-		-		6,467,600
Administrative         44.1.100         10.500.01         -         1         -        -         -         -	Iministrative Activities and Sumoort Nie administration and defense meation administration and defense administration and administration and administration administration activities bit Nonfinancial Corporation bit Nonfinancial Corporation	. 86.804.756 11.000.000 109.421.856 64.763.213		16,940,827		1	1	-	1	-
Other services         13.33.30         19.09/912         1.19.02         3.1.12.00         1         1         1.2.32.5         1.1           New Services         3.3.1.0         1.19.07.12         1.19.0.0         2.1.12.00         1         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5	tura chierannean me Services emational organizations activities blic Nonfinancial Corporation lividuals + Non-profit institutions	11.000.000 109.421.856 - 64.763.213	-	-	-	1	1	1	1	
Other services         13.33.30         19.09/912         1.19.02         3.1.12.00         1         1         1.2.32.5         1.1           New Services         3.3.1.0         1.19.07.12         1.19.0.0         2.1.12.00         1         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5         1.1         1.2.32.5	tura chierannean me Services emational organizations activities blic Nonfinancial Corporation lividuals + Non-profit institutions	- 64,763,213		48.685.226	-			14.995.906	-	6.813.919
Name Services         No. 0	me Services emational organizations activities blic Nonfinancial Corporation lividuals + Non-profit institutions	15.855.200 106.999.421								-
Debt         Mail:         Dist         Dist <t< td=""><td>blic Nonfinancial Cornoration lividuals + Non-profit institutions</td><td>1</td><td>17.598.100</td><td>25.412.608</td><td>1</td><td>1</td><td>1</td><td>3.260.236</td><td>-</td><td></td></t<>	blic Nonfinancial Cornoration lividuals + Non-profit institutions	1	17.598.100	25.412.608	1	1	1	3.260.236	-	
Start         2.655.018.072         14.77.17.24.400         385.02.750         1.987.582.060         14.50.8.07         382.71.8.07         288.07.72         288.02.07         1.08           Call control					-	1	1	-	1	63.621.356
Disk Vise         Disk Vise <thdisk disk="" th="" vise<=""> <thdisk di<="" disk="" td=""><td>a 2,00</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>688,837,402 1.810.437.511</td></thdisk></thdisk>	a 2,00									688,837,402 1.810.437.511
Encode spectral constraints         Oper quarty         and field of quarty         (pregnet)		5,618,372 14,731,724,490	385,023,750	1,967,552,666	14,508,500	382,118,670	260,274,818	1,318,367,979	288,852,200	1,810,437,511
Encode spectral constraints         Oper quarty         and field of quarty         (pregnet)	it evidence as per economy sector	District Vlore	District	Lushnje	District (	Gjirokaster	Dist	ict Fier	Distr	rict Berat
Archune, Solvature and Palane          R. 2000         R211, R82            Matchanter, Solvature and Palane          8.66, 100          8.00, 000         R211, R82            Smith of Rectify, Ga. Steam and          8.56, 112          1.13, 642          8.00, 000         R211, R82            Smith of Rectify, Ga. Steam and           1.13, 642           8.00, 000         R211, R82            Smith of Rectify, Ga. Steam and           1.13, 642	Economy sectors (per qu			Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter		Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter
Archulter. Solventure and Fehanie         -	vate nonfinancial corporation	110.027.905		62.950 100			42 162 000	245.699.242	. 1	54.845.477
Mandiana relative Mandiana relative software         -         B399.07.02 -         -         -         B399.07.02 -         -         B399.07.02 -         -         B399.07.02 -         -         B399.07.02 -         -         -         B399.07.02 -         -         -         B399.07.02         -         -         B399.07.02         -         -         B399.07.02         -         -         B399.07.07         -         B399.07.07.07.07.07.07.07.07.07.07.07.07.07.	riculture, Silviculture and Fishing	- 32,698,563		60.661.005	-	i	8.000.000	80.211.788	-	54.845.477 774.471 12,479,298
Same of Beckey, Ga. Seam and Construction         ·	inufacturing industry	- 44,113 - 55,497,192	1 1	1,246,462		I	10,000,000	3,073,343 59,745,782	-	11,242,335
Timotor add Some         .         LBA4.05         .	poly of Electricity. Gas. Steam and		1 1		-		1	1	-	
Timotor add Some         .         LBA4.05         .	nstruction holesale and retail trade, repair of	- 23,172,600		:	-		22,762,000	3,069,717 72,892,361	1	- 12,184,725
Information Communication         -         PTX08         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         -         105024         105024         -         10502	ansport and Storage	- 1,684,435			-					2,045,389
Red state         ·	formation and Communication	375,038		1,050,741	-		1	1,571,434	1	15,984,336
Administry Activities and Surrout         -	anciai and Insurance Activities al estate	- 3,285,657	1	1	-		1		1	
Discussion         -	Iministrative Activities and Support		1	1	1	r 1.	1,400,000	1,410,650	1	
Arrad Restminent         .	blic administration and defense			:		r : 1				134.923
Date spring arbitries         .         1.138 million         .	alth and other social activities	1	-	-	-			-		-
International organization strictifica         Image: Constraint of the strict of	tand Entertainment her service activities	1.120.804		1	1	n 1	1	2.607.880	-	
Intributive         223 00         97 854 07         1 800.000         134.4144         .         .         4 000 000         300.900 000         200.000	emational organizations activities	1			-	1	1	-	1	-
stal 223.000 217.547.444 1 1.800.000 194.438.621 48.992.700 635.691.300 300.000 2 relit vidence as per constant sector District Polyndec District Relikery District Polyndec District Relikery District Relikery District Relikery	blic Nonfinancial Corporation lividuals + Non-profit institutions		1.800.000	- 131.481.414	-	1	- 6.830.700	- 389.991.957	- 300.000	170.413.000
relit cidence as ner consum sector Danier Postnort - Danier Postnort - Danier Consume - Danier Consume - Danier Consume - Danier Consumer - Danier Consume	1	229.000 217.547.444	1.800.000	194,439.622	-	,	48.992.700	635.691.300	300.000	225.258.477
Naw dichocamante Total cradit Naw di	lit evidence as per economy sector	District Pogradec	District	Sarande	District	Peshkoni	Distri	zt Kukes	Distr	ict Lezhe
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			(Act quarter)	aror chu or quance	(per quinter)	at of city of quarter	(crquinci)	at of child of quarter	(cr quincr)	11.466.042
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			Quantification of	Loss would come	Stress scenario	Yield curve twist	Most		
	Perkufizim		% of capital	Direction	% of capital	% of capital	% of capital		
12-months interest	Limit: (Economic	ALL	-0.9%	7	2.27%	0.7%	0.0%		
earnings	value impact from	EUR	-2.0%	7	0.81%	-0.5%	0.0%		
		USD	0.0%	2	0.03%	0.0%	0.0%		
	interest rate shock	Total non-netted	2.9%	1	3.1%	1.2%	0.0%		
Modified duration gap	(Interest earnings	ALL	1.5%	8	1.97%	0.8%	0.0%		
intodified duration Bup		EUR	1.3%	×	1.22%	0.0%	0.0%		
	decline from	LICD	0.1%	لا الا	0.14%	0.0%	0.0%		
	interest rate shock	Total non-netted	1.7%		3.3%	0.9%	0.0%		
				-					
	(change in	ALL	-0.07						
	economic value	EUR	0.46	1					