

Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,112,104,342
020		RMK (%)	13.42
030		TOTAL AMOUNT of risk-weight	30,630,822,727
		CREDIT RISK	
040	1.	The amount of risk-weighted e	27,183,878,679
050	1.1	Exposure levels acording to SA e	27,183,878,679
060	1.1.1	Potential exposures or exposure	
070	1.1.2	Potential exposures or exposur	
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	801,204,354
120	1.1.7	Exposure or potential exposure	14,049,754,063
130	1.1.8	Exposure or potential exposure	8,091,742,060
140	1.1.9	Potential exposures or exposure	341,645,740
150	1.1.10	Exposures (credit) with problem	498,152,382
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	3,401,380,080
200	1.2	Securitization position SA	
200*	1.2*	from which : resecuritizations	
		MARKET RISKS	
210	2.	The amount of risk-weighted e	392.814.391
220	2.1	The amount of risk exposure to	
230	2.1.1	Settlement risk in the banking b	
240	2.1.2	Settlement risk in the trading be	
250	2.2	The amount of risk exposure to	392,814,391
260	2.2.1	The risk of debt securities positi	
270	2.2.2	The risk of equity instruments p	
280	2.2.3	The risk of exchange rate	392.814.391
290	2.2.4	The risk of investment in comm	
300	2.3	The amount of risk-weighted e	
		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 A	
340	4.	Addition from balance growth	
350	4.1	Total asset items of the "treasur	3,256,482,679
360	4.2	Total asset items of the "treasur	3.592.413.234
370	4.3	The growth of asset items of the	335,930,555
380	4.4	Total liability items of "treasury	
390	4.5	Total liability items of "treasury	3,659,856,758
400	4.6	Increasing the liability items "tre	3,659,856,758
410	5.	Reductions for loan portfolio g	
420	5.1	Gross loan portfolio for Decemb	
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 2	
480	5.5	4% of the loan portfolio of Dece	
490	5.6	10% of the loan portfolio of Dec	
L			

Form 20

	ASSETS	Amortization fund and	LE	<i>(</i>	CURRI	NCV	TOTAL
Code	435115	provisions (-A)	Resident	Non-resident	Resident	Non-resident	1 101742
1	TREASURY OPERATIONS AND IN	-	3.391.255.602.16		1.403.816.075.56	3.459.346.607.52	8.254.418.285.24
11	Cash and Central Bank		1.867.023.934.98		1,403,816,075,56	-	3.270.840.010.54
12	Treasury bills and other bills eligible		1.424.220.982.25		-		1,424,220,982,25
13	Current accounts with banks, credit a		-			3.440.031.551.44	3,440,031,551,44
14	Deposits with banks, credit and other		100.010.684.93			-	100.010.684.93
	Loans to banks, credit and other fina	-	-	-	-	-	-
	Other accounts with banks, credit an	-	-	-	-	19,315,056.08	19,315,056.08
	Doubtful receivable accounts with ba	-	-	-	-	-	-
	OPERATIONS WITH CUSTOMERS	(1,654,066,653.94)	11,243,359,728.23	-	12,955,090,587.28	-	22,544,383,661.57
	Standard loans and advances to custo		6,840,762,879.95		7,845,391,284.96		14,686,154,164.91
	Past-due loans and advances to custe				-		
	Special mention loans	-	283,371,174.51	-	218,760,945.80	-	502,132,120.31
	Substandard loans	(81.516.622.75)	236.508.871.46	-	158.024.770.18	-	313.017.018.89
	Doubtful loans	(143.117.392.74)	117.690.173.98		163.660.172.98		138.232.954.22
	Lost loans	(1.429.432.638.45)	875.474.799.27		547.947.393.68		(6.010.485.50)
	Albanian Government and Public A						
	Customer current accounts and deno		2,887,820,898.23		3,992,979,094.42		6,880,799,992.65
	Other customer accounts		1.730.970.83		28.326.925.28		30.057.896.11
	Doubtful customer receavables other						
	SECURITIES TRANSACTIONS	(465.325.00)	273,130.923.86			133.066.626.40	405.732.225.26
	Fixed income securities	(465,325.00)	273,130.923.86			133,066,626,40	405,732,225,26
	Variable income securities						
	Securities sold and purchased under						
	Collateral on securities transactions						
	Premiums on financial instruments				-		-
	OTHER ASSETS AND LIABILITIE		727.297.783.56		808.648.648.17		1.535.946.431.73
	Other assets	-	645.829.353.64		691.220.425.66		1.337.049.779.30
	Agent transactions	-	63.222.582.37		-		63.222.582.37
	Inter-office accounts						-
	Suspense and position accounts	-	18,245,847.55		117,428,222.51		135,674,070.06
46	Value added tax						
	FIXED ASSETS AND PERMANEN	(1,328,193,177.43)	2,684,705,280.56		-	210,927.83	1,356,723,030.96
	Participating interest				-	210,927.83	210,927.83
	Affiliates Fixed assets	-			-		-
	Fixed assets Intanoible assets	(1,328,193,177.43)	2,684,705,280.56		-		1,356,512,103.13
		-	331,448,544.32		-		
5371	Amortisation of intangible assets	(233,186,276.38)					(233,186,276.38)
		-			-		-
	TOTALI	(2,982,259,831.37)	18,319,749,318.37		15,167,555,311.01	3,592,624,161.75	34,097,203,634.76



	Form 21						
	ASSETS		LEK	CURR	CURRENCY		
Code		Resident	Non-resident	Resident	Non-resident		
1	TREASURY OPERATIONS AND P	1,068,444,450	-	11,590,394	3,659,856,758	4,739,891,601	
	Central Bank			-	-	-	
	Treasury bills and other bills eligible			-	-	-	
	Current accounts with banks, credit	8,001,085		11,590,394	-	19,591,479	
	Deposits from banks, credit and othe	-	-	-		-	
	Loans from banks, credit and other I	1,060,443,364		-	3,659,856,758	4,720,300,122	
	Other accounts with banks, credit ar	-	-	-	-	-	
	OPERATIONS WITH CUSTOMERS	13,574,296,711	123,403,095	9,868,920,815	479,624,524	24,046,245,145	
	ALBANIAN GOVERNMENT AND			-	-	-	
27	Due to customers for current account	13,389,016,682	122,280,994	9,444,418,078	478,766,361	23,434,482,116	
28	Other customer accounts	185.280.029	1,122,101	424.502.736	858,163	611.763.029	
3	SECURITIES TRANSACTIONS				-		
33	Debt represented by securities					-	
34	Securities sold and purchased under					-	
35	Collateral on securities transactions					-	
36	Premiums for financial instruments					-	
	OTHER ASSETS AND LIABILITIE	765,807,673	-	(177,509,382)	-	588,298,291	
	Other liabilities	84.249.913		56.851.212	-	141.101.125	
	Agent transactions	173.814.174			-	173.814.174	
44	Inter-office accounts			-			
45	Suspense and position accounts	507,743,586		(234.360.594)		273.382.992	
46	Value added tax			-			
5	FIXED ASSETS AND PERMANEN	504.274.818	-	145.441.440	4.073.052.339	4,722,768,597	
	Grants and public funding			-	-	-	
	Specific provisions	182,781,548		145,441,440	-	328,222,987	
56	Subordinated debt			-	685,904,600	685,904,600	
57	Shareholders' equity	321,493,271		-	3,387,147,739	3,708,641,010	
				-	-	-	
	TOTAL	15,912,823,653	123,403,095	9,848,443,266	8,212,533,621	34,097,203,635	

Form 22 Code PRO

Code	PROFIT/LOSS ACCOUNTS			
		lek	CURRENCY	TOTAL
60	BANK OPERATIONS EXPENSES	10,539,611,072.94	164,959,176.27	10,704,570,249.21
61	Personnel costs	422,901,696.00	1,932,139.30	424,833,835.30
62	Taxes other than income tax	13,812,037.14		13,812,037.14
63	General expenses for operations	304,403,782.77	495,839,495.23	800,243,278.00
64	Amortisation and provisions on the depu	275,787,842.47		275,787,842.47
65	Losses on unrecoverable receivables and	813,364,457.46	779, 999, 093.81	1,592,963,551.27
66	Extraordinary expenses	175,256,240.21	17,074,717.63	192,330,957.84
67	Income tax	-		-
69	Current year profit	-		-
	TOTAL EXPENSES	12,545,137,128,99	1.459.404.622.24	14,004,541,751,23
		-	-	-
	Income from banking activities	11,277,969,653.35	702,642,545.36	11,980,612,198.71
	Reversal of provisions for the depreciati		-	-
	Reversal of provisions for the depreciati	892,842,654.83	607,352,358.33	1,500,195,013.16
	Extraordinary expenses	30,934,585.94	13,232,305.03	44,166,890.97
79	Current year loss	479,567,648.39		479,567,648.39
	TOTAL INCOME	12,681,314,542.51	1,323,227,208.72	14,004,541,751.23

Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	1,003,604,345.61		1,704,380,782.33		2,707,985,127.94
901		1,003,604,345.61		1,704,380,782.33		2,707,985,127.94
902	Commitments received	-		-		
91	GUARANTEES	53,097,677,796.45		817,294,685.75		53,914,972,482.20
911		308,245,435.40		437,407,798.45		745,653,233.85
	Guarantees received	52,789,432,361.05		379,886,887.30		53,169,319,248.35
	SECURITIES COMMITMENT	-		-		
93	FOREIGN CURRENCY TRANSACTIO	-		-		
94	OTHER COMMITMENTS	511,848,995.65		515,442,621.58		1,027,291,617.23
95	FINANCIAL INSTRUMENTS COMM	-				

Form 30 REGULATORY CAPITA

Columns	Nr.	Zén	Amount
010	1	REGULATORY CAPITAL	4,112,104,342.48
015	1.1	FIRST LEVEL CAPITAL	3,610,378,742.31
020	1.1.1	FIRST BASIC CAPITAL	3,610,378,742.31
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	11113	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	1.1.1.1.4.2	(+) Indirect barticibation in	0.00
092	11115	(-) Participation Capital	0.00
130	1.1.1.1.0	(-) Current or potential	-416.114.904.08
		Retained earnings	-416.114.904.08
140	1.1.1.2.1	Retained earnings and losses	63.452.744.31
150	1.1.1.2.2	End of Year Profit	0.00
160	1.1.1.2.3	End of year profit exercising	-479.567.648.39
200	1.1.1.3	Reserves (excluding	708.110.425.58
	1.1.1.4	Revaluation credit	29,497,749.26
250	1.1.1.5	KBN1 arrangements	0.00
260	1.1.1.5.1	(-) Increases in capital arising	0.00
270	1.1.1.5.2	Mandatory reserve through	0.00
280	1.1.1.5.3	Unrealized gains and losses	0.00
285	11154	Gains and losses on the fair	0.00
290	1.1.1.5.5	(-) Adjustments value by	0.00
300	1116	(-) Goodwill	0.00
310	1.1.1.6.1	(-) Goodwill	0.00
		(-) Goodwill classified as	
320	1.1.1.6.2	(-) Goodwill included in the	0.00
330	1.1.1.6.3	Deferred tax liabilities related	0.00
340	1.1.1.7	(-) Other intangible assets	-98,262,267.94
350	1.1.1.7.1	(-) Gross amount of other	98,262,267.94
360	1.1.1.7.2	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	1.1.1.9.1	(-) 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	1.1.1.5.3		0.00
440	1.1.1.11	(-) Mutual cross participation	0.00
		(-) Excess of capital	
450	1.1.1.12	(-) Holding (gualifying	0.00
460	1.1.1.13	(+) Positions titullzimit 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	(-) KRN1 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	1.1.2.1.4.2	(-) Participation Indirect eduity (-) Participation Capital	0.00
622	1.1.2.1.5		0.00
690		(-) Current or potential	0.00
700	1.1.2.2	(-) Mutual participation (cross)	0.00
		(-) Additional equity	
710	1.1.2.4	(-) Capital instruments and	0.00
720	1.1.2.5	(-) Surplus items of capital	
740	1.1.2.6	The outstanding items of	0.00
744	1.1.2.7	(-) Additional capital	0.00
748	1.1.2.8	Additional capital elements of	0.00
750	1.2	CAPITAL LEVEL TWO	501,725,600.17
760	1.2.1	Equity instruments and	685.904.599.83
770	1.2.1.1	Capital instruments fully paid	685.904.599.83
780	1212	Memorandum items: capital	0.00
790	1.2.1.3	Premiums emission related	0.00
800	1.2.1.4	(-) Own equity instruments of	0.00
810	1.2.1.4	(-) Participation direct equity	0.00
840	1.2.1.4.1		
840	1.2.1.4.2	(-) Particination indirect equity	0.00
		(-) Synthetic shares are equity	0.00
842	1.2.1.5	(-) Current or potential	0.00
920	1.2.2	Standard Method (SA) main	0.00
930	1.2.3	(+) Participation (mutual) in the	0.00
940	1.2.4	(-) Equity instruments T2	0.00
950	1.2.5	(-) Equity instruments T2	0.00
970	1.2.6	The outstanding items of	0.00
974	1.2.7	(-) Additional capital	0.00

Ratio	
I. (ROAA) = Net income/ average asset	.1.5%
2. The net result of the extraordinary/a	-0.4%
3.Expenditure general operations / gros	120.9%
4. Net interest income / expense to the g	73.0%
5. (ROEA) = The net income / Average	-11.4%
6. For active employees = Total assets / 1	1,263,667
7. Net interest income / average assets	3.2%
8. Net marze form interest= Net interes	3.5%
9.Interest income / average assets	3.8%
10. Interest expense / average assets	0.6%
11. Net interest income / gross revenues	88.3%
12. Net income from other activities / av	1.3%
13.Non-interest expenses / gross operati	25.8%
14.Personnel expenses / gross operating	36.5%
15. Expenses for provisions / average as	0.3%

Other		
Kodi	Figures	
1	Total assets at the end of the previous quar	33,171,528,842.46
2	Excess credit reporting quarter	22,544,383,661.57
3	Surplus ratio loans / total assets (in%) (2/1	67.963
4	Maximum Limit Risk	70.009

NR. IF ORMULARIT: Huati signs: clésis té portofolit té huave dhe attiviteté ekonomik për korporatat jo financiare PRIROGICITIT: Mujor MOREDNA E RAPORTIMIT: ALL NJESIN: Nišel monstrare

NACE				Nga të cilat:			Totali i tepricës së huave
Kodi i	as cilesisë së portofolit dhe aktivitetit	Hua standard	Hua në ndjekje	Hua nënstandard	Hua të dvshimta	Hua të humbura	dhe interesit të përllogaritur
1	Korporata iofinanciare private	16.783.919.817.74	367.453.727.40	266.451.197.21	232.689.655.39	774.607.364.51	18.425.121.762.25
A	Apriculture Forests Fishing	1,142,601,218.80	14,042,526.98	10,791,676.20	32,650,184.64	29,187,414.88	1,229,273,021.51
В	Extracting industry	10,354,571.29	7,670,473.00			12,061,039.99	30,086,084.28
C	Manufacturing industry	4,621,895,171.45	70,478,302.64	131,770,736.42	72,989,655.16	91,886,004.18	4,989,019,869.84
D	Flectricity gas sunnly steam and air	144,461,696.05				101,880,209.19	246,341,905.24
E	Water sunnly waste management	91,366,191.81			5,385,872.47	3,176,236.17	99,928,300.45
F	Construction	720,570,960.90		1,994,448.34		8,774,144.55	731,339,553.79
G	Wholesale and retail trade; Repair of	8,476,626,356.79	207,102,704.37	38,632,128.83	67,956,832.26	145,417,867.69	8,935,735,889.95
н	Transportation and storage	600,218,191.16		136,196.71		9,836,063.44	610,190,451.32
	Accommodation and food service	198,485,187.46	2,653,319.23	53,610,516.03	53,707,110.85	-	308,456,133.57
1	Information and communication	50,154,646.84	5,645,508.37			17,809,793.50	73,609,948.71
K	Financial and insurance activities	211,223,171.31				-	211,223,171.31
L	Real estate activities	68,834,003.36				-	68,834,003.36
M	Professional, scientific and technical	10,146,516.54				14,892,371.51	25,038,888.05
N	Administrative and support services	115,762,524.23		27,938,821.62		3,939,836.19	147,641,182.04
0	Public administration and defense;	-				-	
Р	Education	63,979,844.67		1,576,673.06		331,209,991.06	396,766,508.79
0	Health and social work activities	73,019,021.51	8,829,474.43			-	81,848,495.94
R	Art, fun and relaxation	15,429,369.13	51,031,418.37			-	66,460,787.50
s	Other service activities	168,791,174.44				4,536,392.17	173,327,566.61
т	Family activities as employers; Freight	-				-	
U	Activities of international						
2	Public Nonfinancial Corporation	52,811,775.52					52,811,775.52
A	Agriculture, Forests, Fishing					-	
В	Extracting industry		-			-	
r	Manufacturing Industry					-	
n	Flectricity eas sunnly steam and air					-	
F	Water sunnly waste management					-	
F	Construction					-	
G	Wholesale and retail trade; Repair of					-	
н	Transportation and storage					-	
1	Accommodation and food service					-	
	Information and communication					-	
К	Financial and insurance activities					-	
L	Real estate activities					-	
M	Professional, scientific and technical					-	
N	Administrative and support services					-	
0	Public administration and defense;	52,811,775.52	-			-	52,811,775.52
Р	Education	-	-			-	
0	Health and social work activities	-	-			-	
R	Art, fun and relaxation	-	-			-	
S	Other service activities	-	-			-	
T	Family activities as employers; Freight	-	-			-	
	Activities of international			-			

NR. I FORME **37.9** IBAU FORM AKTIVET Sipas maturitetiit ne te gjitha monedhat TOTAL PREDORETTM Muior MONETHUR ALL NIESIA **Monetare**

			KUAJ			VIT	E	TOTALI		
	1 (O/N)	2+7	8-15	16-30	1-3	3+6	6-12	1-5	> 5	
VEPRIMET	104,549,485.60	38,446,844.91	240,183,423.35	954,547,032.45	1,443,168,635.77	3,171,042,764.88	2,951,074,643.86	11,840,828,625.56	3,454,608,859.14	24,198,450,315.51
Hua st	36,696,247.47	35,822,170.31	103,848,989.61	203,895,069.30	641,298,793.44	991,176,204.29	1,702,671,119.74	7,886,090,599.54	3,084,654,971.20	14,686,154,164.91
	-		-	-	-			-		-
	36,696,247.47	35,822,170.31	103,848,989.61	203,895,069.30	641,298,793.44	991,176,204.29	1,702,671,119.74	7,886,090,599.54	3,084,654,971.20	14,686,154,164.91
Hua n	11,079,063.05	1,742,842.34	2,935,085.72	9,324,067.17	19,926,934.23	48,851,981.61	49,538,027.59	253,551,864.28	105,182,254.31	502,132,120.31
	718,994.60 10,360,068.44	1,742,842.34	18,330.00 2,916,755.72	140,000.00 9,184,067.17	349,900.00 19,577,034.23	20,548,186.49 28,303,795.12	198,000.00 49,340,027.59	13,278,115.35 240,273,748.93	- 105,182,254.31	35,251,526.45 466,880,593.86
Hua n	-	-	-	-	-			316.949.429.15	77.584.212.49	394.533.641.64
Hua ta	-	-	-	-	-			196,405,118.06	84,945,228.90	281,350,346.96
Hua ta	-	-	-	-	-			1.327.551.066.82	95.871.086.12	1.423.422.152.95
Llogar	56,774,175.09	881,832.25	133,399,348.01	741,327,895.98	781,942,908.10	2,131,014,578.98	1,198,865,496.52	1,860,280,547.70	6,371,106.12	6,910,857,888.75

NR. I FORMULARIT 37.8 EMRI I FORMULARIT Paske sigas maturitetit ne te githa monediat TOTAL PRENDERTITE Mulor NOMENA, ANDRTUES ALL Mortare

		Dite				Muai		Vite		
	1 (Q/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	> 5	Totali
Treasury and interbank	19.591.478.90	890.116.405.48	-	666.456.191.30	170.326.958.90	1.662.984.689.44	-	1.330.415.876.86	-	4,739,891,600,88
Current account of Centra	-	-		-		-	-	-		-
Deposits with Central Ban	-	-	-	-	-	-	-		-	-
Loans from Central Bank	-	-	-	-	-	-	-		-	-
Other accounts with Centre	-	-	-	-	-	-	-		-	-
T-bills sold under REPO Ad	-	-	-	-	-	-	-		-	-
Other T-bills sold under R	-	-	-	-	-	-	-	-	-	-
Current account of reside	19.591.478.90	-	-	-	-	-	-	-	-	19.591.478.90
Current account of non re	-	-	-	-	-	-	-	-	-	-
Deposit from resident fina	-	-	-	-	-	-	-	-	-	-
Deposit from non resident	-	-	-	-	-	-	-	-	-	-
Loans from resident finan	-	890.116.405.48	-	-	170.326.958.90	-	-	-	-	1.060.443.364.39
Loans from non resident f	-	-	-	666.456.191.30	-	1.662.984.689.44	-	1.330.415.876.86	-	3.659.856.757.59
Other account with financ		-	· · · ·	-	-		-			
OPERATIONS WITH CUSTON	11,704,864,067.85	201,749,441.94	227,541,612.31	1,076,586,067.51	1,413,882,071.42	2,266,582,382.93	5,195,481,079.68	1,959,558,421.54		24,046,245,145.18
Current account	8.182.204.907.62	-	-	-	-	-	-	-	-	8.182.204.907.62
Demand deposits	3.514.649.444.37	-	-	-	-	-	-	-	-	3.514.649.444.37
Time deposits	8.009.715.87	201.749.441.94	227.541.612.31	464.823.038.03	1.413.882.071.42	2.266.582.382.93	5.195.481.079.68	1.959.558.421.54	-	11.737.627.763.71
Certificate of Deposits	-	-	-		-	-	-	-	-	
Other customer account OPERATIONS WITH PUBLIC		-		611,763,029.48			-			611,763,029.48
Current account	-	-	-	-	-	-	-	-	-	-
Demand deposits	-	-	-	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-	-	-	-
Loans to public administra	-	-	-	-	-	-	-	-	-	
Other account with public	-	-	-	-	-	-	-	-		
OPERATIONS WITH SECURI										
Debt, represented by sec			-	-	-	-	-	-		
Securities sold by repo tra	-	-	-	-	-	-	-	-	-	
Other accounts	-	-	-	-	-	-	-	-	-	
Other resources	98,459,36	30.977.013.50	49,476,91	318,936,670,39	1,063,255,50	5,208,054,92	187.343.260.85	21.525.973.38	23.096.126.54	588,298,291,36
Permanet Resources	2,052,646.29	618,912.09	3,724,478.85	30,777,213.16	17,818,150.35	36,703,506.55	70,497,871.30	341,607,711.75	4,902,183,530.52	4,722,768,597.34
I-Total Liabilities	11.726.606.652.40	1.123.461.773.01	231.315.568.07	2.092.756.142.36	1.603.090.436.17	3.971.478.633.84	5.453.322.211.83	2.969.892.560.02	4,925,279,657,06	34.097.203.634.75
II- Off Balance sheets	-	-	-	-	-		-		-	-
Financial Commitments				-			-			-
Currency (All+other				-	-	-	-			-
TOTAL (I+II)	11.726.606.652.40	1.123.461.773.01	231.315.568.07	2.092.756.142.36	1.603.090.436.17	3.971.478.633.84	5.453.322.211.83	2.969.892.560.02	4 925 279 657 06	34.097.203.634.75

Form 26

NS CLASSIFIED AS PAST DUE LO		I DUE LOANS			
	1-30 days	31-90 days	91-180 days	Over 180 days	TOTAL
Short term loans	260.848.925.00	20.229.524.30	7.744.080.61	123.501.041.96	412.323.571.8
Mid term loans	495,597,986.01	39,869,921.95	32,250,094.33	498,982,645.84	1,066,700,648.1
.ong term loans	1,223,033,983.14	39,743,425.50	29,286,396.24	509,460,678.02	1,801,524,482.8
Real estate loans	176,214,107.38	6,060,524.41	-	4,386,342.36	186,660,974.1
easing contract					
3ank employees					

Form 16 PRO<mark>VISIONS F</mark>

Form 16				
ROVISIONS FOR LOAN LOSSES (by the h	ank)			
Loan classification	Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	21,066,497,252	210,664,973	43,728,634	437,286
Standard and past due loans (Restructu	477,440,798	47,744,080	2,589,570	258,957
Special mentioned loans	275,761,646	13,788,082	1,694,286	84,714
Special mentioned loans (Restructured)	223,131,203	22,313,120	1,675,270	167,527
Substandard loans	391,275,519	78,255,104	3,261,518	3,261,518
Doubtful loans	277,689,187	138,844,593	4,272,796	4,272,796
Lost loans	1,381,354,536	1,381,354,536	48,078,102	48,078,102
Totali	24.093.150.140	1.892,964,488	105,300,175	56,560,900

	Formulari 20/1					
LK	QUID ASSETS - SHORT TERM LIQUID	ſY				
Code		LEK	USD	EUR	OTHERS	TOTAL
					1	
1	Cash	576.421.291.00	39.645.146.20	357.896.746.75		973.96
2	Current Accounts at the Central Bank .	539.277.808.58	4.980.887.42	4.836.098.79		549.09
	Treasury hills issued by the Republic	1.400.025.603.00	4,000,001,42	4,000,000.15		1,400.02
4	80 per cent of bonds issued by the	217.040.000.00				217.040
5	"Investment" securities of the					
6	80 per cent of the albanian goverment					
7	Treasury Bills purchased according to					
8	Current accounts at banks and other		712.377.241.82	2.719.672.461.07	3.319.674.94	3.435.36
9	Deposits with banks and other					
10	Loans to banks and other financial					
11	"trading"/placement " securities			132.601.301.40		132,60
12	"trading"/placement " issued by					
13	"Trading /placement" securities not					
14	"Investment" securities with a					
15						
A	TOTAL OF LIQUID ASSETS	2.732.764.702.58	757.003.275.44	3.215.006.608.01	3.319.674.94	6.708.094
В	TOTAL OF SHORT TERM	13.683.655.311.68	1.450.247.708.61	10.453.109.154.94	3.256.212.97	25.590.268
				-	-	

redit evidence as per economy sector	Dis New disbusements	trict Tirane Total credit	District I New disbusements	Durres Total credit	Distric New disbusements	t Elbasan Total credit as of end of gwarter	District S New disbusements	hkoder Total credit ar of and of guarter	Distric New disbusements	ct Korce Total credit as of end of quarter
Economy sectors	(per quarter)	at of circle of quarter	(per quarter)	as or end or quarter	(per quarter)	as or card or quarter	(per quarter)	as of case of quarter	(per quarter)	
Private nonfinancial corporation Agriculture. Silviculture and Fishing	4.087.455.854 90.207.950	14.817.926.902 675.566.774	152.427.350 46.453.250	1.026.341.518 191.793.263		31.069.125		603.446.759 56.899.140	528.378.100 17.379.700	1.482.072.346 209.930.560
Extracting industry	780.310.329	3.965.164.239	63.276.000	272.157.626		6.212.102			36.368.000	209.930.560 12,250,469 483,104,622
Manufacturing industry Supply of Electricity, Gas. Steam and	11,340,700	219,858,720 8,562,109	-	6,659,793 845,845	-	-	-	-		19,823,392 90,520,347
	380.435.900		1						79,984,000	
Construction Wholesale and retail trade, repair of	2,539,604,565 181,852,500	7,518,569,542 526,955,867	33,357,300 2,669,800	398,864,907 32,838,125		21,488,455		417,299,482 3,593,681	374,581,800	446,251,635 32,015,207
Transport and Storage Hotels and restaurants	-		2,669,800 6,671,000	27.221.605		2,060,114 1,308,454		19.705.444	20,064,600	91,967,621
Information and Communication Financial and Insurance Activities	22,633,500	39,572,669 211,223,171		3,883,090	-	-	-	6,807,367	-	7,549,365
Financial and Insurance Activities Real estate				1					1	
Real estate Professional. Scientific and Technical Administrative Activities and Support	6,677,000 15,048,210	23,950,621 131,421,192	-	12,934,333		-				-
Pablic administration and defense	-			-	-			-		
Education Health and other social activities	-	341.699.374 58.365.496	-	42.178.368 8.515.695	-	-	-	12.888.766	-	- 14.967.305
Art and Entertainment		66.460.788			-		-			
Other service activities Home Services	59.345.200	149.965.302		17.449.315	-		-	1.777.526		1.500.000
international organizations activities Public Nonfinancial Corporation	-		-			-				52.811.776
Individuals + Non-profit institutions	442,016,363	3,193,652,460	10,845,900	549,803,878	-	216,316,781	4,872,300	541,483,843	58,502,000	584,660,350
lotal	4,529,472,218		163,273,250	1,576,145,395	-	247,385,906	4,872,300	1,144,930,601	586,880,100	2,119,544,471
edit evidence as per economy sector	Dis New disbusements	trict Vlore Total credit	District I New disbusements	ushnje Total credit	District New disbusements	Gjirokaster Total credit	District New disbusements	Fier Total credit	Distri New disbusements	ict Berat 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
rivate nonfinancial corporation	-	87.075.934	- 1	-	-	-	-	325.247.320	- 1	45.358.776
Aericulture. Silviculture and Fishine Extracting industry	-	26.022.555	1	1		1 1	1	69.060.730 4,430.926 131,515,593	1	10,670,057
Manufacturing industry	-	35,882,607	-	-		-	-	131,515,593	-	8,628,72
Supply of Electricity. Gas. Steam and Activities of hot water, sanitation.	-	1		1					1	
Construction Wholesale and retail trade, repair of	-	- 19.096.873	-	-		· ·		1,105,753	-	-
Transport and Storage	-	19,096,873	1	1	-			10,188,499	1	10,281,136 887,323
Internation and Communication	-	- 270.347	-	1				3,538,404 635,578	1	14.891.533
Financial and Insurance Activities	-	-	-	-		-	-	-		-
Real estate Professional. Scientific and Technical			1	-	-		-	- 1,088,267	1	
Administrative Activities and Support Public administration and defense	-	3,285,657	-	-	-	-	-		-	-
Education				1					1	
Health and other social activities Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities Home Services		866.265						1.769.158		
Home Services international organizations activities				-		-			-	
Public Nonfinancial Corporation Individuals + Non-profit institutions	-			-	-	-	-	-	-	- 120.866.954
individuals + Non-pront instructions iotal	-	150,933,523					21.194.420	714.523.754		166,225,730
						-	21.194.420	/14.523./34	· · ·	100.220.730
redit evidence ar per sconomy sector	Distr	ict Postadec	District S	Samude	District	Peshkoni		/ 14.020./04	Distric	
redit evidence as per economy sector Economy sectors	Distr New disbusements (per quarter)	ict Pogradec Total credit as of end of quarter	District S New disbusements (per quarter)	arande Total credit as of end of quarter	District New disbusements (oer quarter)	Peshkopi Total credit as of end of quarter	District New disbusements (per quarter)	Total credit as of end of quarter	Distric New disbusements (per quarter)	
Economy sectors	New disbusements	Total credit as of end of quarter	New disbusements	Sarande Total credit as of end of quarter	New disbusements	Peshkopi Total credit as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
relit evidence as ner economy sector Economy sectors Private nonfinancial corporation Aericulture, Silviculture and Fishine	New disbusements	Total credit as of end of quarter 6,583,084	New disbusements	Total credit Total credit as of end of quarter - -	New disbusements	Peshkopi Total credit as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy sectors Private nonfinancial corporation Aericulture. Silviculture and Fishine Extracting industry Manufacturing industry	New disbusements	Total credit as of end of quarter	New disbusements	Sarande Total credit as of end of quarter - - - -	New disbusements	Peshkopi Total credit as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy sectors Private nonfinancial corporation Arculture. Subviculture and Fishine Extracting industry Manufacturing industry Sunoly of Electricity. Gas. Steam and	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632	New disbusements	iarande Total credit as of end of quarter - - - - -	New disbusements	Peshkopi Total credit as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy sectors Private nonfinancial corporation Aericulture. Shiviculture and Fishine Extractine industry Manufacturine industry Sanohy of Electricity. Gas. Steam and Activities of hot water. sanitation. Construction	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632 1,879,005 - -	New disbusements	Total credit Total credit as of end of quarter - - - - - - - -	New disbusements	Peshkopi Total credit as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy sectors Private nonfinancial corporation Arriculture. Subviculture and Fishine Extractine industry Sanoly of Electricity. Gas. Steam and Activities of how user. sanitation. Construction Wholesale and retail trade. renair of	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632	New disbusements	Sarande Total credit as of end of quarter - - - - - - - - - - - - - - - - - - -	New disbusements	Peshkopi Total credit as of end of guarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy sectors Private nonfinancial corporation Arriculture. Sulviculture and Fishine Extractine industry Manufacturine industry Manufacturines of hot water, sanitation. Southwellon Construction Construction Construction Construction Construction (Construction) (Construct	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632 1,879,005 - -	New disbusements	Total credit as of end of quarter - - - - - - - - - - - - - - - - - - -	New disbusements	Peshkopi Total credit as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy sectors Private nonfinancial corporation Articulture: Silviculture and Pehine Extractine industry Manufacturine industry Satools of Estevitor, Gas. Steam and Activities of hort water, stantation. Activities of hort water, stantation. Medical and Activities of the Transcort and Storate Information and Communication Financial and Insurance Activities	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632 1,879,005 - -	New disbusements	Sarande Total credit as of end of quarter - - - - - - - - - - - - - - - - - - -	New disbusements	Peshiopi Total credit as of end of quarter - - - - - - - - - - - - - - - - - - -	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy sectors Private confinancial corporation Ariculture. Silventom and Feldine Erractine industry Manufacturine industry Manufacturine industry Manufacturine industry Manufacturine industry Molessiae and restaurance, samination. Notostaricion Molessiae and restaurance Architeis Role and restaurance. Architeis Role starta	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632 1,879,005 - -	New disbusements	Sarande Total credit as of end of quarter - - - - - - - - - - - - - - - - - - -	New disbusements	Peshlopi Total credit as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Ecosony sectors Private confinancial corporation Arcitures. Silvedures and Felsine Extractine industry Mundicurine industry Mundicurine industry Sector Sectors (Sectors) Sectors (Sectors) Mundicurine industry Mundicurine industry Mundicurine industry Mundicurine industry Financial and Insurance Activities Real extain Remarking Sectors (Sectors) Municipative and Sectors)	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632 1,879,005 - -	New disbusements	Sarande Total credit as of end of quarter - - - - - - - - - - - - - - - - - - -	New disbusements	Peshiopi Total credit as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy usedow Private souffmandal corporation Arichuter. Shivchuter and Pointe Extractine industry Store of Economic Constantiation Activities of hot water, samination. Construction Construction and Astronet Media and Arity Hofenstation and Communications Information and Communications Information and Communications Role available Productional Scientific and Thomasian Advantational Scientific and Chemistry	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632 1,879,005 - -	New disbusements	Sarande Total credit as of end of quarter - - - - - - - - - - - - - - - - - - -	New disbusements	Peshtopi Texta credit as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy usedow Private souffmandal corporation Arichuter. Shivchuter and Pointe Extractine industry Store of Economic Constantiation Activities of hot water, samination. Construction Construction and Astronet Media and Arity Hofenstation and Communications Information and Communications Information and Communications Role available Productional Scientific and Thomasian Advantational Scientific and Chemistry	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632 1,879,005 - -	New disbusements	arrande Tonal credit as of end of quarter	New disbusements	Peshtopi as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy sectors Private softmandal corporation (Archiven, Stockers, and Pohlm Private Software, Stockers, and Resolved Electricity, Gas. Steam and Archiverine, Gas. Steam Molecular and Testing and Electrony Family and Insurance Artificies Machine and Steam Metalian and Insurance Metalian and Insurance Steaments Metalian and Insurance Metalian and Ins	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632 1,879,005 - -	New disbusements	tarinde Total condi at of end of guarante	New disbusements	Peddoni Total crudi as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy sectors Vivates softwares Softwares and Neuralistic Software and Polane Warmfacturine Industry Warmfacturine Industry Warmfacturine Industry Warmfacturine Industry Markania and Paral Tasking and Neuralistica Industry and Polane Industry Industry Book statu National Industry Industry Book statu National Industry National Industry National Industry National Industry National Industry Industry National Industry Indust	New disbusements	Total credit as of end of quarter 6,583,084 - 2,734,632 1,879,005 - -	New disbusements	tarande Total consist as of end of quarter	New disbusements	Peddorei Road-creda an of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Enomes sectors Private softwards and Pohlo Archardsard, Solveitan and Pohlo Manufacturian Solveitan Solveitan Solveitan Solveitan Solveitan Solveitan Solveitan Manufacturian Communication Fanancia and Sonnes Thomason and Sonnes Sonte	New disbustments (per quarter) - - - - - - - - - - - - - - - - - - -	Total credit as of end of quarter 6,583,084 - 2,734,632 1,879,005 - -	New disbusements	Stande Total credit as of end of quarter	New disbusements	Pohleri Total credit an of red of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy servers Private sendinancial corporation to the sendinancial corporation Manufacturing industry Manufacturing industry Manufactur	New disbustments (per quarter) - - - - - - - - - - - - - - - - - - -	Total credit as of ond of automatic 1,870,000 1,870,000 1,970,000 1,970,000 1,970,000 0,970,000	New disbusements	Tatalorski as of end of quature	New disbusements	Peddati Total credit as of end of quarter	District	Kukes Total credit	New disbusements	ct Lezhe Total credit
Economy servers Private softwards despending Manufactular softwards Manufactular industry Manufactular industr	New disboarcenss (per quarter) 	Total credit as of ond of used 1,971460 1,971460 - - - - - - - - - - - - - - - - - - -	New disbusements	stands Total credit as of end of quarter	New disbuscements (per quarter)	Posharei Total credit an of end of our street	District	Kukes Total credit	Ner disbosenens (er guter)	ct Lezhe Total credit
Economy servers Private sendinancial corporation to the sendinancial corporation Manufacturing industry Manufacturing industry Manufactur	New disboarcenss (per quarter) 	Total credit as of end of use 2,54,60 1,57,060 	New disbusements	as of end of gunty	New disbusements (see quarter)	as of red at quarty	District	Kukes Total creats a of end of quarter 	New disbacements (per centre)	ct Lezhe Total credit
Economy servers Private softwards despending Manufactular softwards Manufactular industry Manufactular industr	New disbourners (per quarter) 	Total credit as of solid of the status 1,870,860 1,870,867 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,980,87 1,990,970,970,970,970,970,970,970,970,970	Nev dislocences (prauto)	as of end of guarty	New disbuscements (per quarter)	a of rind of quarty	Duto: Nev dabaseeuts (er quater)	Kukes Total credit	Ner disbosenens (er guter)	tot Lene Total crede as of cell of quarter
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			Quantification of	Loss would come	Stress scenario on	Yield curve twist	Most expected
	Perkufizim		% of capital	Direction	% of capital	% of capital	% of capital
12-months interest	Limit: (Economic	ALL	-2.5%	7	1.37%	-2.6%	0.0%
earnings	value impact from	EUR	-2.3%	7	0.85%	-2.3%	0.0%
		USD	0.1%	لا ا	0.04%	0.1%	0.0%
	interest rate shock	Total non-netted	4.9%		2.3%	5.0%	0.0%
				-	-		
Modified duration gap	(Interest earnings	ALL	1.5%	L L	1.79%	0.0%	0.0%
	decline from	EUR	1.9%	L. L.	1.26%	0.0%	0.0%
		USD	0.3%	ъ И	0.33%	0.0%	0.0%
	interest rate shock	Total non-netted	1.7%		3.4%	0.0%	0.0%
				-			
	(change in	ALL	0.32				
	economic value	EUR	0.38				
	per 1 percentage	USD	-0.21	j			