

Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,472,518,372
020		RMK (%)	16.22
030		TOTAL AMOUNT of risk-weighted exposure	27,568,522,638
		CREDIT RISK	
040	1.	The amount of risk-weighted exposures to credit risk, counterparty as	23,234,093,824
050	1.1	Exposure levels acording to SA excluding securitizations	23,234,093,824
060	1.1.1	Potential exposures or exposures to central governments or central ban	
070	1.1.2	Potential exposures or exposures to regional governments or local auth	
080	1.1.3	Potential exposures or exposures to administrative bodies and non-con	
090	1.1.4	Potential exposures or exposures to multilateral development banks;	
100	1.1.5	Potential exposures or exposures to international organizations;	
110	1.1.6	Potential exposures or exposures to supervised institutions;	797.351.578
120	1.1.7	Exposure or potential exposure to companies (corporate);	8,992,043,207
130	1.1.8	Exposure or potential exposure to the retail portfolios (retail);	8,796,713,101
140	1.1.9	Potential exposures or exposures secured by real estate collateral;	324,437,356
150	1.1.10	Exposures (credit) with problems;	867.861.974
160	1.1.11	Exposures to Categories of classified as high risk;	
170	1.1.12	Exposures in the form of bonds guaranteed;	
180	1.1.13	Exposures in the form of securities of collective investment undertaking	
190	1.1.14	Other items	3,455,686,608
200	1.2	Securitization position SA	3,433,000,000
200*	1.2*	from which : resecuritizations	
		MARKET RISKS	
210	2.	The amount of risk-weighted exposures to market risks	103,269,471
220	2.1	The amount of risk exposure to settlement risk	103,203,471
230	2.1.1	Settlement risk in the banking book	
240	2.1.2	Settlement risk in the trading book	
250	2.2	The amount of risk exposure to the risk of the position, exchange rat	103,269,471
260	2.2.1	The risk of debt securities position	103,103,473
270	2.2.2	The risk of equity instruments position	
280	2.2.3	The risk of exchange rate	103,269,471
290	2.2.4	The risk of investment in commodities	103,269,471
300	2.3	The amount of risk-weighted exposure to concentration risk in the tra	
***		OPERATIONAL RISK	
310	3.	The amount of risk-weighted exposure to operational risk	4,231,159,342
320	3.1	Basic Indicator Method (BIA)	4,231,159,342
330	3.2	Standard Method / Standard Alternative	4,251,157,342
340	4.	Addition from balance growth of "treasury and interbank transaction:	
350	4.1	Total asset items of the "treasury and interbank transactions" and "Secu	5,749,185,514
360	4.2	Total asset items of the "treasury and interbank transactions" and "Seci	2,645,609,795
370	4.3	The growth of asset items of the "treasury and interbank transactions".	(3,103,575,715
380	4.4	Total liability items of "treasury and interbank transactions" and "Securi	999,109,940
390	4.5	Total liability items of "treasury and interbank transactions" and "Securi	999,109,940
400	4.6	Increasing the liability items "treasury and interbank transactions" and	(999,109,940
410	5.	Reductions for loan portfolio growth inside the country for 2015	(555,105,540
420	5.1	Gross loan portfolio for December 2014	24,223,305,391
430	5.2		22,263,939,387
	5.3	Gross loan portfolio in the reporting period 2015 The growth of the loan portfolio for 2015	(1.959.366.004
	5.4		(1,959,366,004
440 450		Loan portfolio growth for 2015., on annual basis, according to the repo	
450			
450 460	5.4.1	If the reporting period is March 2015	
450			(3,918,732,008 968,932,216

Formulari I

Capital adquacy ratio		Shuma
(in thousands lek)		
I. Regulatory capital	(a)	4,472,518.37
2.Total of off balance items weighed with risk	(b)	27,568,522.64

Formulari 15/1

Assets and off-balance items weighted with risk		Shuma
1. Assets and off balance items weished with risk	(a)	23.234.093.82
12.5 * Capital requirement related to market risk 12.5 * Capital requirement related to operational risk	(b)	103.269.47 4.231.159.34
 Additions from the increase in volume of 'treasury and Reductions from loan portfolio growth to residents for 	(d) (e)	
Total of assets and off balance items weighed with risk		27.568.522.64

 Kampte errgeneve is apiram regulation

 a 4-5% te kapitalit bazi ës nëvelit të parë
 15-30°

 b) 6% ës kapitalit ës nëvelit të parë ndaj
 15-30°

 c) 12% ës kapitalit regullator ndaj RWA.
 17-48

Form 20

	Form 20						
		Amortization fund					
	ASSETS	and	LEK		CURRENC		TOTAL
Code		provisions (-A)	Resident	Non-resident	Resident	Non-resident	
	TREASURY OPERATIONS AND INTERBANK 1	-	4,567,740.64		1,666,201.97	2,507,930.56	8,741,873.18
11	Cash and Central Bank	-	2,228,369.00		1,666,201.97		3,894,570.97
	Treasury bills and other bills eligible for refinancin	-	2,059,361.99		-		2,059,361.99
	Current accounts with banks, credit and other final	-			-	1,111,857.00	1,111,857.00
	Deposits with banks, credit and other financial inst	-	280,009.66		-	1,374,703.89	1,654,713.55
15	Loans to banks, credit and other financial institution	-			-		
	Other accounts with banks, credit and other finance	-			-	21,369.67	21,369.67
	Doubtful receivable accounts with banks, credit and	-			-		
	OPERATIONS WITH CUSTOMERS	(2,313,627.57)	12,067,778.00		10,196,161.39		19,950,311.82
	Standard loans and advances to customers	-	7,399,894.75		6,129,192.55		13,529,087.29
	Past-due loans and advances to customers				-	-	
	Special mention loans	-	459,511.80		113,902.88		573,414.69
	Substandard loans	(189,510.31)	669,633.00		201,989.62	-	682,112.31
	Doubtful loans	(166.797.19)	156.292.34		166.013.33		155,508.47
	Lost loans	(1.957.320.07)	1.080.592.07		870.881.30		(5.846.70)
	Albanian Government and Public Administration	-			-		
	Customer current accounts and deposits liabilities	-	2.298.534.05		2.657.900.40		4.956.434.45
	Other customer accounts	-	3.320.00		56.281.31		59.601.31
	Doubtful customer receavables other than loans	-			-		
	SECURITIES TRANSACTIONS	(480.66)	273.106.85		-	137.679.23	410.305.43
	Fixed income securities	(480.66)	273,106.85			137,679,23	410,305,43
	Variable income securities				-		
34	Securities sold and purchased under repurchase as						
	Collateral on securities transactions						
36	Premiums on financial instruments				-		
- 4	OTHER ASSETS AND LIABILITIES		920.725.57		1.034.142.88		1.954.868.45
	Other assets		875,605.32		811,286.67		1,686,891.99
	Agent transactions		33,411.06		-		33,411.06
	Inter-office accounts				-		
	Suspense and position accounts		11,709.19		222,856.22		234,565.40
	Value added tax				-		
	FIXED ASSETS AND PERMANENT RESOURCE	(1,339,746.38)	2,840,345.96		-	217.88	1,500,817.46
	Participating interest				-	217.88	217.88
	Affiliates				-	-	
	Fixed assets	(1,339,746.38)	2,840,345.96		-	-	1,500,599.58
	Intangible assets		396,261.74				396,261.74
5371	Amortisation of intangible assets	(251,959.90)			-	-	(251,959.90)
_					-	-	
	TOTALI	(3,653,373,95)	20.669.697.02		12.896.506.24	2.645.827.67	32.558.176.33

Form 21

	ASSETS		LEK	CURRENCY		TOTAL
Code	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK 1	26,767		980		27,747
112	Central Bank	26,645				26,645
	Treasury bills and other bills eligible for refinancin	-			-	
	Current accounts with banks, credit and other final	122		980	-	1,102
	Deposits from banks, credit and other financial ins	-			-	
	Loans from banks, credit and other financial instit	-			-	
	Other accounts with banks, credit and other finance				-	
	OPERATIONS WITH CUSTOMERS	16,498,644	198,565	9,601,850	487,157	26,786,216
	ALBANIAN GOVERNMENT AND PUBLIC ADM				-	
	Due to customers for current accounts and denosits	16,236,740	197,488	9,464,500	486,230	26,384,958
	Other customer accounts	261.904	1.077	137.350	927	401.258
	SECURITIES TRANSACTIONS				-	
	Debt represented by securities				-	
	Securities sold and nurchased under renurchase as				-	
	Collateral on securities transactions	-			-	
	Premiums for financial instruments	-			-	
	OTHER ASSETS AND LIABILITIES	485.244		94.337	-	579.581
	Other liabilities	116.845		51.783	-	168.628
	Agent transactions	137,509			-	137,509
	Inter-office accounts				-	
	Suspense and position accounts	230.890		42.554	-	273,444
	Value added tax				-	
5	FIXED ASSETS AND PERMANENT RESOURCE Grants and public funding			112.878	4.098,737	5.164.632
					-	-
55	Specific provisions Subordinated debt	244,399		112,878	711 590	357,277
	Subordinated debt Shareholders' equity	708 617			711,590	711,590
57	Snarenoiders' equity	708,617			3,387,148	4,095,765
\vdash	TOTAL	17 963 672	198 565	220.018.9	108 585 1	32 558 176

Form 22

Code	PROFIT/LOSS ACCOUNTS					
	(in thousand Lek)		lek		CURRENCY	TOTAL.
61	BANK OPERATIONS EXPENSES		4,031,066.28		71,698.87	4,102,765.15
61	Personnel costs		234,825.34		1,304.10	236,129.45
62	Taxes other than income tax		10,202.02		-	10,202.02
63	General expenses for operations		151,765.41		257,787.69	409,553.11
6-	Amortisation and provisions on the depreciation of fixed	assets	91,925.84	and the second s	-	91,925.84
65	Losses on unrecoverable receivables and charges for pr	ovisions	507,753.30		603,977.52	1,111,730.82
61	Extraordinary expenses		7,823.92		10.15	7,834.07
67	Income tax				-	-
65	Current year profit				-	-
	TOTAL EXPENSES		5.035.362.12		934,778,34	5,970,140,45
					-	-
71	Income from banking activities		4,593,804.05	and the second s	402,818.44	4,996,622.48
74	Reversal of provisions for the depreciation of fixed asset	is .			-	-
75	Reversal of provisions for the depreciation of receivable:	s	362,179.50		324,992.61	687,172.12
	Extraordinary expenses		3,085.75		4,370.23	7,455.98
. 75	Current year loss		278,889.87		-	 278,889.87
	TOTAL INCOME		5,237,959,18		732,181,28	 5,970,140,45

	Form 23					
	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL
	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident	
91	FINANCING COMMITMENT	1,090,728.54		1,342,737.55		2,433,466.09
90	Commitments given	1,090,728.54		1,342,737.55		2,433,466.09
900	Commitments received	1,090,728.54		1,342,737.55		2,433,466.09
91	GUARANTEES	58,480,417.95		411,402.90		58,891,820.85
91	Guarantees given	278,999.80		312,464.04		591,463.84
913	Guarantees received	58,201,418.15		98,938.86		58,300,357.01
92	SECURITIES COMMITMENT	and the second s		-		-
93	FOREIGN CURRENCY TRANSACTIONS	and the second s		-		-
9.	OTHER COMMITMENTS	278,862.14		327,054.82		605,916.96
95	FINANCIAL INSTRUMENTS COMMITMENT			-		

Form 30

Columns	Nr	7ĕń	Amount
010	Nr.	REGULATORY CAPITAL	4,472,518.37
015	11	FIRST LEVEL CAPITAL	3,951,463.34
020	111	FIRST BASIC CAPITAL LEVEL	3,951,463.34
030	1111	Equity instruments known as First Level Base Capital (KBN1)	3.387.147.74
040	11111	Paid-in capital	3 387 147 74
050	11112	Memorandum items: capital instruments not recognized	0.00
060	1.1.1.1.3	Premiums stock	0.00
070	11114	(-) Equity instruments of its First Basic Level	0.00
080	1,1,1,1,4,1	(-) Direct participation in capital instruments First Base Level	0.00
090	1.1.1.1.4.2	(-) Indirect participation in capital instruments First Base Level	0.00
091	1.1.1.1.4.3	(-) Participation Capital synthetic instruments First Base Level	0.00
092	1.1.1.1.5	(-) Current or potential obligations to purchase its equity instruments	0.00
130	1.1.1.2	Retained earnings	-141.113.36
140	1.1.1.2.1	Retained earnings and losses carried from previous periods	137.776.52
150	1.1.1.2.2	End of Year Profit	0.00
160	1.1.1.2.3	End of year profit exercising the reporting period	-278.889.87
200	1.1.1.3	Reserves (excluding revaluation reserves)	707.672.63
000	1.1.1.4	Revaluation credit	142,058.16
250	1.1.1.5	KBN1 arrangements regarding prudential filters	0.00
260 270	1.1.1.5.1 1.1.1.5.2	(-) Increases in capital arising from the assets	0.00
		Mandatory reserve through cash flows	
280 285	1.1.1.5.3	Unrealized gains and losses arising from liabilities measured at fair	0.00
285	1.1.1.5.4	Gains and losses on the fair value arising from the credit risk of the	0.00
300	1.1.1.5.5	(-) Adjustments value by prudent assessment requirements	0.00
310	1.1.1.0	(-) Goodwill	0.00
320	1.1.1.6.2	(-) Goodwill classified as intangible asset (-) Goodwill included in the assessment of significant investments	0.00
320	1.1.1.6.2		0.00
340	1.1.1.0.3	Deferred tax liabilities related to goodwill (-) Other intennible assets	-144,301,84
340	1,1,1,7,1	(-) Other intangible assets (-) Gross amount of other intangible assets	144,301,84
360	1.1.1.7.1	(-) Gross amount of other intangible assets Deferred tax liabilities related to other intangible assets	144,301.84
370	1,1,1,7,2	(-) Deferred tax assets that are dependent on future profitability and	0.00
390	1.1.1.8	(-) Deterred tax assets that are dependent on future prohiability and (-) Assets of pension funds with defined benefit	0.00
400	11191	(-) The gross amount of assets of pension funds with defined benefit	0.00
410	11192	Deferred tax liabilities associated with the assets of pension funds	0.00
420	1,1,1,9,3	Active fund defined benefit pension, which the institution has	0.00
430	1.1.1.10	(-) Mutual cross participation KBN1	0.00
440	1.1.1.11	(-) Excess of capital deductions from the voices of the First	0.00
450	1,1,1,12	(-) Holding (qualifying holdings) outside the financial sector, which	0.00
460	1.1.1.13	(-) Positions titulizimit which (alternatively) may be subject to a risk	0.00
470	11114	(-) Non-DVP transactions (free delivery) which (alternatively) may be	0.00
480	11115	(-) KRN1 instruments of financial sector entities where the hank has	0.00
490	1.1.1.16	(-) Deferred tax assets that depend deductible future profitability and	0.00
500	1.1.1.17	(-) KRN1 instruments of financial sector entities where the bank has	0.00
510	11118	(-) The amount that exceeds the limit of 17.65%	0.00
530	1.1.2	ADDITIONAL CAPITAL ONE LEVEL	0.00
540	1.1.2.1	Equity instruments known as Additional Capital First Level	0.00
550	1.1.2.1.1	Paid equity instruments	0.00
560	1.1.2.1.2	Voice memo: capital instruments not recognized	0.00
570	1.1.2.1.3	Premiums emission related instruments	0.00
580	1.1.2.1.4	(-) Own equity instruments Additional First Level	0.00
590	1.1.2.1.4.1	(-) Direct participation in capital instruments First Additional Level	0.00
620	1.1.2.1.4.2	(-) Participation indirect equity instruments First Additional Level	0.00
621	1.1.2.1.4.3	(-) Participation Capital synthetic instruments First Additional Level	0.00
622	1.1.2.1.5	(-) Current or potential obligations to purchase own equity	0.00
690	1.1.2.2	(-) Mutual participation (cross) in additional capital of the first level	0.00
700	1.1.2.3	(-) Additional equity instruments of the first level (AT1) of financial	0.00
710	1.1.2.4	(-) Capital instruments and additional first level (AT1) of financial	0.00
720	1.1.2.5	(-) Surplus items of capital deductions from the second level (T2) in	
740	1.1.2.6	The outstanding items of capital deductions from additional first level	0.00
744	1.1.2.7	(-) Additional capital deductions additional first level (AT1)	0.00
748	1.1.2.8	Additional capital elements of the first level (AT1) or discount - other	0.00
750	1.2	CAPITAL LEVEL TWO	521,055.04
760	1.2.1	Equity instruments and subordinated debt known as commercial	711,589.55
770	1.2.1.1	Capital instruments fully paid and subordinated	711,589.55
780	1.2.1.2	Memorandum items: capital instruments and subordinated not	0.00
790	1.2.1.3	Premiums emission related instruments	0.00
800	1.2.1.4	(-) Own equity instruments of the second level (T2)	0.00
810	1.2.1.4.1	(-) Participation direct equity instruments of the second level (T2)	0.00
840	1.2.1.4.2	(-) Participation indirect equity instruments of the second level (T2)	0.00
841	1.2.1.4.3	(-) Synthetic shares are equity instruments of the second level (T2)	0.00
842	1.2.1.5	(-) Current or potential obligation to buy its own equity instruments to	0.00
920	1.2.2	Standard Method (SA) main adjustments of credit risk	0.00
930	1.2.3	(-) Participation (mutual) in the second capital (T2)	0.00
940	1.2.4	(-) Equity instruments T2 commercial financial sector entities where	0.00
960	1.2.5	(-) Equity instruments T2 commercial financial sector entities where	0.00
970	1.2.6	The outstanding items of capital deductions from the second level	0.00
974	1.2.7	(-) Additional capital deductions second level (T2)	0.00
978	128	Elements of the capital of the second (T2) or discount - other	190.534.52

Form 39

Calculation of market risk supervision limit		
Indicator (in thousand lek)	Average	Maximum
Calculation of trading portfolio and limitation of point		
LCalculation of trading portfolio as per accounting		
1. Components of trading portfolio		
A.Trading securities	-	
B.Securities available for sale	-	
C. Off balance operations with	-	
D. derivative instruments set out in	-	
2. Calculation of portfolio with the reserve in	-	
E. Total balance and off balance	94,489,380,23	
F=E*10%		
G. if A+B+C+D>F on average during		
II. Calculation of limition of point 2.1. chapter I:		
H. E * 5%	4.724.469.01	
I. E * 6%	5.669.362.81	
III. Calculation of trading portfolio position:		
J.Trading securities		
K.Securities available for sale		
L. Off balance operations with securities		
M. derivative instruments set out in		
N. if G=A+B+C+D then N=J+K+L+M;		
IV. Calculation of limition of point 2.2. chapter I:		
O. countervalue in lek of 15 million curo	2.059.950.000.00	
P. countervalue in lek of 20 million curo	2.746.600.000.00	

BASIC CAPITAL	
I . Supplementary components (A):	
1. Signed capital (5711)	3,387,147.7
2. Reserves (other than revaluation reserves) (5731	, 5733, 5734) 707,672.6
3. Issuing and fusion premiums (572)	II -
4. Not-paid dividents (accrued) (577(P))	137.776.5
5. End year profit (578(P))	
6. Income for the period (578(P))	
7. Difference of credit revaluation (574(P))	142.058.1
NenTOTAL A=(1+2+3+4+5+6+7)	4374655.0
	43/4605.0
II . Discounted elements (B):	-
1. Not-paid signed capital (5712)	-
Shares' nominal value (not-sold, repurchased)	-
3. Losses not paid (accrued) (577(-P))	-
4. Current loss (578(-P))	278,889.8
 Debit difference revaluation (negative) (574(-P)) 	
6. Fixed intangible assets (531)	144.301.8
Sub-total B=(1+2+3+4+5+6)	423191.71
Total basic capital C=(A-B)	3,951,463.3
ADDITIONAL CAPITAL	3,731,463.3
III . Components (J):	
1. Revaluation reserves (EA) (5732)	1
General reserves (EB)	
3. Hybrid instruments (EC) (56)	
4. Term subordinated liabilities (F) (56)	711,589.5
if Fc=C/2 then G=F; if F>C/2 then G=C/2	711,589.5
Limited sub-total H+(EA+EB+EC+G):	711.589.5
(J) if H<=C then J=H; if H>C then J=C	711.589.5
Total additional capital prior to deduction (J)	711.589.5
IV. Deducted components (P+Q+V):	714,000,00
1. Participation at banks and financial institutions (P):	-
	-
(K) Participation >10% in their capital, or	-
(L) The amount of participations not meeting	-
M=(C+J)*10%	-
after the deduction: N=(L-M) if >0	
Sub-total P=(K+N)	_
2. Guarantees given to mutual guarantee funds under	1
3 Regulations of Bank of Albania (V) V =	190.534.53
-resulation "On investments from banks on the	10000
-resulation "On the size and completion of initial minimal	
-resulation "On the administration of risk from big	190.534.5
	190,334.3
-resulation "On the administration of credit risk".	-
Subtotal of deducted amount (P+Q+V)	190,534.5
Calculation of residual supplementary equity and	-
if J<=(P+Q+V) then:	
supplementary capital after deduction JA=0xtherw	ise JA=J-(P+Q+V) \$21,055.0
basic capital CA=C+J-(P+Q+V); otherwise CA=C	3,951,463.3
Total of basic and supplementary capital: E=(JA+CA)	4.472.518.3
V. CALCULATION OF RESIDUAL CAPITAL	
(a) D. Regulatory capital to cover adequacy rate	3.412.968.5
(a) D. Resultatory carstal to cover adequacy rate (b) R. Calculation of residual capital: R=E-D	3.412.988.5.
	1.059.549.83
(c) Distribution of residual capital between basic capital	
JB. Residual supplementary capital: JB=0;	
JB. Residual supplementary capital: JB=0; CB. Residual basic capital: CB=R; otherwise	1,059,549.8
JB. Residual supplementary capital: JB=0; CB. Residual basic capital: CB=R; otherwise VI. OVER-RESIDUAL CAPITAL	1,059,549.8
JB. Residual supplementary capital: JB=0; CB. Residual basic capital: CB=R; otherwise VI. OVER-RESIDUAL CAPITAL	1,059,549.8
JB. Residual supplementary capital: JB=0; CB. Residual basic capital: CB=R; otherwise VI. OVER-RESIDUAL CAPITAL (1) OA. Current peofit of the reported period (Chap.IV	1,059,549.8
JB. Residual supplementary capital: JB=0; CB. Residual basic capital: CB=R; otherwise VI. OVER-RESIDUAL CAPITAL (1) OA. Current profit of the reported period (Chap.IV (2) Securities and subordinated liabilities for market risks:	1,059,549.8 -
JB. Residual supplementary capital: JB=0; CB. Residual basic capital: CB=R; otherwise VI. OVER-RESIDUAL CAPITAL (1) OA. Carrent peoffs of the reported period (Chap.IV (2)Securities and subordinated liabilities for market risks: OB. Term subordinated liabilities not included	1,059,549 2
IB. Residual supplementary capital. JB-0; CB. Residual basic explait. CB-R; otherwise VI. OVER-RESIDUAL CAPITAL (1) OA. Carrent profit of the reported period (Chap.IV (Zisceutities and subordinated liabilities for marker irsk: OB. Term subordinated liabilities not included OC. Hybrid instruments and term	1,059,549 a
JB. Residual supplementary capital. IB-0; CB. Residual basic capital. CB-R: otherwise VI. OVER-RESIDUAL CAPITAL. (1) OA. Current port of the reported period (Chip. IV (2)Securities and subordinated liabilities for included OE. Term subordinated liabilities not included OC. Hybrid instruments and term (3) OD. Subordinated liabilities not meeting the criteria to	1,099,509.
BB. Residual supplementary capital. III-01: CR. Residual basic capital. CB-R; otherwise VI. OVER.RESIDUAL CAPITAL. (1) OA. Current profit of the reported period (Chap.) VI. (2)Securities and subordinated liabilities for market risks: OB. Term subordinated liabilities not included OC. (Bytel'al instruments and frem oil OD. Subordinated liabilities not meeting the criteria to (4) OC. Other subordinated liabilities not meeting the criteria to (4) OC. Other subordinated liabilities with an original	1,099,549
BB. Residual supplementary capital. 3II-09; CB. Residual basic capital: CB-R; otherwise VI. OVER RESIDUAL CAPITAL (1) OA Current portion of the reported period (Chap IV (2)Securities and subordinated liabilities for market risks: OB. Terms ubordinated liabilities not include OE. Terms ubordinated liabilities not include (3) OD. Subordinated liabilities on uncetting the criteria to (4) OE. Other subordinated liabilities with an original OF. Total of over-supplementary capital	1,099,549
BB. Residual supplementary capital. 3II-09; CB. Residual basic capital: CB-R; otherwise VI. OVER RESIDUAL CAPITAL (1) OA Current portion of the reported period (Chap IV (2)Securities and subordinated liabilities for market risks: OB. Terms ubordinated liabilities not include OE. Terms ubordinated liabilities not include (3) OD. Subordinated liabilities on uncetting the criteria to (4) OE. Other subordinated liabilities with an original OF. Total of over-supplementary capital	1,095,549.8
JB. Residual supplementary capital JB-01; CB. Residual basic capital: CB-6; otherwise VI. OVER-RESIDUAL CAPITAL OD A. Current profit of the reported period (Chap.IV CZSecunities and subordinated labilities for marker risks. OB. Term subordinated labilities and subordinated OJ OD Subordinated labilities and subordinated OJ OD Subordinated labilities and subordinated OJ OD Subordinated labilities and neighbor of the criterious OF. Total of over-supplementary capital VII. CALCULATION OF MAXIMUM LIMIT OF	1,009,300 M
IB. Residual supplementary capita IB-0; CB. Residual basic capital: CB-1; Chimbraise III. ONE-RESIDUAL CAPITAL (1) ON, Cares passing of the exposted persol (CBear) (CB-1)	1,009,500 K
III. Residual supplementary capital III-01; CT. Residual supplementary capital CT-8; Culturalus CT. Residual basic capital CT-8; Culturalus CT. Residual State CT-8; CT-8; CT-8; CT-9; CT-	1,099,499.8
CB. Residual basic capital: CB=R; otherwise VI. OVER-RESIDUAL CAPITAL (1) OA. Current profit of the reported period (Chap.IV (2)Securities and subordinated liabilities for market risks: OB. Term subordinated liabilities not included	1,009,500 K

Calculation of request for regulatory assets to cover	
(in thousands lek)	Shuma
A) CALCULATION OF WEIGHTED POSITIONS FOR	
ZONE 1:	
ZONE 2:	
ZONE 3:	
Total compensated weighted positions in all time	
B) CALCULATION OF WEIGHTED POSITIONS	
1. AS PER ESCALATING RANK:	
2. AS PER DEESCALATING RANK:	
PF x 1.00 (S8)	
Request for regulatory assets:	

Calculation of request for regulatory assets to cover	
(in thousand Lek)	Shuma
A) CALCULATION OF WEIGHTED POSITIONS FOR	
ZONE 1:	
ZONE 2:	
ZONE 3:	
B) LCALCULATION OF WEIGHTED POSITIONS	
1. AS PER ESCALATING RANK:	
2. AS PER DE ESCALATING RANK:	
PF x 1.00 (S7)	
Request for regulatory assets:	

Calculation of request for regulatory assets to cover	
(in thousand Lek)	
A) PÉR RISKUN SPECIFIK:	
B) PER RISKUN E PERGJITHSHEM:	
Kërkesa totale: VA100 = Σ VA10	
C) Kërkesa për kapital rregullator për rrezikun e	
nër riskun snecifik (VAI)	
për riskun e përgjithshëm (VA100)	
Request for regulatory asset: VA=(VA1+VA100)	

Demand for regulatory capital for the coverage of	
(in thousand lek)	
A) Amount of regulatory capital (X)	4,472,518.37
as per Form 2: X=D+W	4,472,518.37
B) Demand for regulatory capital (Y)	
1. for trading portfolio:	
2. for foreign exchange (VD)	1,105.53
Their amount: VF=(VA+VB+VC+VD+VE)	1,105.53
Total request for regulatory capital: Y=D+VF	3,414,074.05
C) Comparison of (A) with (B):	
General coverage rate: Z=100*(X/Y)	131.00
General minimal rate (100%)	

Demand for resulatory capital for the coverage of			
related to foreign exchange	Pozicioni	Ponderimi	Kërkesa nër
(in thousand Lek)	Neto		Kan.Rresull.
A) Comparison between:			
Global net position (VD1)	103.269.47		
2% of global regulatory capital (XA)	89.450.37		
B) Demand for resulatory capital (VD)	13.819.10	8.00	% 1.105.53
if VD1>XA then VD=VD1,XA	8.00%		

Financial Ratio

Ratio	
1. (ROAA) = Net income/ average assets *100	-1.7%
2. The net result of the extraordinary / average assets	0.0%
3.Expenditure general operations / gross operating inco	160.2%
4. Net interest income / expense to the general operatic	92.2%
5. (ROEA) = The net income / Average shareholders e	-12.8%
6. For active employees = Total assets / Number of regi	909,927
7. Net interest income / average assets	4.1%
8. Net marge form interest= Net interest income / aver	4.4%
9.Interest income / average assets	4.9%
10. Interest expense / average assets	0.8%
11. Net interest income / gross revenues of the comman	147.7%
12. Net income from other activities / average assets	1.8%
13.Non-interest expenses / gross operating income	113.5%
14.Personnel expenses / gross operating income	51.0%
15. Expenses for provisions / average assets	-2.6%

Kodi	Treguesit (ne mijë lekë)	(ne mijë lekë)
- 1	Total assets at the end of the previous quarter	33,481,425.21
2	Excess credit reporting quarter	19,950,311.82
3	Surplus ratio loans / total assets (in%) (2/1 * 100)	59.59%
_	Mariana Circle Birds	20,000

Form 34

	Credit evidence as ner economy sectors	in thousand Lek
NACE		Total credit
Industry	Economy sectors	overnlus
Code		as per end of month**
1	Businesses	19.487.296.87
	Aericulture, hunting and silviculture	2.102.246.68
	Pishing	59.484.35
	Industry of Mining and raw material extraction	74.352.48
	Manufacturing industry	3.770.059.44
	Production and distribution of energy, gas and water	290.161.61
F.	Construction	423.223.50
	Commerce, repairing of domestic items and vehicles	8.758.527.53
	Hotels and restaurants	1.512.809.07
	Shipping, storage and telecommunication	811.290.75
	Monetary and financial intercession	62,041.88
K.	Real estates, leasings etc.	384,029.28
L.	Public administration	78,379.09
M.	Education	435,739.77
N.	Health and Social activities	246,734.90
O.	Collective, social and individual services	477,003.94
P,Q	Others	1,212.61
		-
2	Individuals	2,606,747.13
		-
	Tetal	22.094.044.01

ASSETS AS PER FINAL MATURITY	DAYS	MONTH				YEARS		
								TOTAL
(in thousand Lek)	up to 7	7 dite - 1	1 = 3	3 - 6	6 - 12	1 - 5	>5	
Standard loans and advances to customers	140,559.3	314,549.5	697,725.1	1,000,916.5	1,652,774.2	6,995,310.6	2,727,252.0	13,529,087.3
Past-due loans and advances to customers	-			-		-	-	
Special mentioned loans	37,722.8	18,568.7	27,747.7	36,953.0	64,683.5	280,549.5	107,189.5	573,414.7
Sub-standard loans	66,604.8	29,436.7	26,034.1	42,004.0	86,229.7	428,132.0	193,181.4	871,622.6
Doubtful loans	54,206.7	13,807.8	12,143.6	29,250.5	33,311.1	154,486.0	25,099.9	322,305.7
Lost loans	3,816.0	69,427.6				1,878,229.8		1,951,473.4
Customers current accounts	193,837.7	401,138.7	1,040,924.0	1,247,713.1	2,072,821.0			4,956,434.4
Other customer accounts	59,601.3						-	59,601.3
TOTAL	556,348.6	846,929.0	1,804,574.5	2,356,837.1	3,909,819.4	9,736,707.9	3,052,722.8	22,263,939.4

LIQUIDITIES AS PER REMAINED MATURITY	Days	Months				Years		
(in thousand Lek)	Up to 7	7 days - 1 month	1 - 3	3 - 6	6 - 12	1-5	>5	TOTAL
FINANCIAL INSTITUTIONS OPERATIONS	27.747.5							27.747.5
Current Accounts with the Central Bank	26,645.3						-	26,645.3
Treasury hills sold under renurchase agreement	20,043.3	•		-		-	-	20,043.3
Current Accounts from financial institutoins	1,102.2	•		-	-	-	-	1.102.2
Loans from financial institutions	1.102.2							1.102.2
Other accounts of financial institutions	-	•		-	-	-	1	
OPERATIONS WITH CUSTOMERS	13,971,778.0	1.353.064.6	3.426.580.5	2,400,781,3	3,993,789,6	1,640,221,6		26,786,215,7
Current accounts	8.153.095.8	1,333,064.6	3,420,589.5	2,400,781.3	3,773,787.0	1,640,221.6	- :	8,153,095.8
Demand deposit accounts	5,558,635.6	•		-		-	1	5 558 635 6
Term deposit accounts	260,046.7	951.806.4	3.426.580.5	2.400.781.3	3,993,789.6	1.640.221.6	1	12.673.226.1
Other customer accounts	280,046.7	931,806.4 401.258.1	3,420,380.3	2,400,781.3	3,993,789.0	1,040,221.0	-	401.258.1
OTHER ASSETS	39,575.2	47.818.5	1.570.6	4,736,4	11.321.7	34,095,2	29,510,9	168,628,4
DTHER ASSETS	39,575.2	4/,818.5	1,570.6	4,736.4	11,321.7	34,095.2	29,510.9	168,628.4
AGENT TRANSACTIONS	137,509.1	·						137,509,1
AGENT TRANSACTIONS		:	:		-			137,309.1
INTEROFFICE ACCOUNTS		·						
INTEROFFICE ACCOUNTS		:	:	:		:	- :	
Other	273,444.0							273,444.0
otate	273,444.0		:					27.5,444.0
PERMANENT SOURCES	6,626.5	34.386.5	21,538.8	29,196,4	123,699,9	159,017.8	5,108,201,4	5,164,631,7
Grants and public funding	-		-				-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,,
Provisions	6,626.5	9.446.9	21,538.8	29.196.4	123,699.9	119.872.1	46 896 4	357,277.0
Subordinated debt	-	24.939.6					686,650.0	711,589.6
TOTAL	14,456,680,3	1.435,269.6	3,449,689,9	2.434.714.1	4,128,811.2	1,515,299.0	5,137,712,4	32,558,176,3
Financing commitments in favour of customer (unused a	- 4	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		-,,	
Financing commitments in favour of credit institutions ()								
Forward (foreign currency + lek) purchased		: 1						
Total of Off balance kems								
TOTAL OF LIQUIDITY + TOTAL OF OFF BALANC	14 456 680 26	1.435 769 56	3.449.689.89	2.434.714.08	4 128 811 18	1 515 298 98	5.137.712.37	32 558 176 33

LOANS CLASSIFIED AS PAST DUE LOANS		PAST DUE LOANS			
(in thousand Lek)	1-30 days	31-90 days	91-180 days	Over 180 days	TOTAL
Short term loans	411,486.87	24,494.66	40,842.16	261,442.08	738,265.78
Mid term loans	913,578.46	184,719.17	109,678.47	725,223.85	1,933,199.95
Long term loans	1,699,398.32	69,110.44	262,356.04	574,289.76	2,605,154.57
Real estate loans	108,843.71	9,302.31	9,606.42	17,213.40	144,965.84
Leasing contract					
Bank employees					
TOTAL	3,133,307.36	287,626.58	422,483.10	1,578,169.10	5,421,586.14

Form 16/1

PROVISIONS FOR LOAN LOSSES (by the bank)						
					Total (Principal +	Total FR (Principal +
Loan classification	Principal	Provisions for the principal	Accrued interests	F.R. for interests	Interest)	Interest)
Standard and past due loans	18,484,056	232,450	61,067	913	18,545,123	233,364
Special mentioned loans	565,979	46,654	7,436	548	573,415	47,202
Substandard loans	852,811	170,668	18,811	18,842	871,623	189,510
Doubtful loans	312,968	157,322	9,338	9,475	322,306	166,797
Lost loans	1,878,230	1,883,822	73,244	73,498	1,951,473	1,957,320
Totali	22,094,044	2,490,917	169,895	103,276	22,263,939	2,594,193

Formulari 20/1

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL
	(in thousands lek)					
	Cash	652.309.65	169.451.26	419.805.45		1.241.566.36
	Current Accounts at the Central Bank . including the	630.317.97	29.770.84	37.433.59		697.522.40
	Treasury bills issued by the Republic of Albania .	2.040.839.23	· · · · · · · · · · · · · · · · · · ·			2.040.839.23
4	80 per cent of bonds issued by the Republic of	217.040.00	· · · · · · · · · · · · · · · · · · ·			217.040.00
5	"Investment" securities of the Albanian Government					
- 6	80 per cent of the abanian government securities					
. 7	Treasury Bills purchased according to the repurchase					
8	Current accounts at banks and other financial		210.127.60	887.745.36	6.106.14	1,103,979,10
9	Deposits with banks and other financial institution with	280.000.00				280.000.00
10	Loans to banks and other financial institutions with a					
11	"trading"/"placement " securities issued by central			137.198.58		137,198.58
12	"trading"/"placement " issued by central governments		1			
	"Trading /placement" securities not appraised, but					
14	"Investment" securities with a remained period to					
15	Securities purchased according to repurchase					
	TOTAL OF LIQUID ASSETS	3.820.506.85	409.349.70	1,482,182,98	6,106,14	5.718.145.67
R	TOTAL OF SHORT TERM LIQUIDITIES WITH A	15,447,666,45	1.350.342.23	8,700,004,73	5.893.43	25,503,906,84
С	LIQUIDITY INDICATOR (in %)	Java I	Java II	Java III	Java IV	Java V
1 1	Liquid Assets /short term liquidities * 100 (in LEK)	22.75%	23.99%	24.27%	24.56%	24.73%
2	Liquid Assets /short term liquidities * 100 (in foreign cu	23.54%	21.27%	21.27%	18.45%	18.87%
	Liquid Assets /short term liquidities * 100 (in total)	23.07%	22.91%	23.07%	22.13%	22.42%
1 -		2,131.10				

Credit evidence as per economy sectors		District Tirane	District Durres	District Durres		District Elbasan		District Shkoder		Korce
in thousand Lek	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusement		New disbusements	Total credit
Economy sectors	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter
Businesses	2.745.219	12.440.925	317.500	1.761.179		425.245	78,550	1.280.599	265.233	1.761.486
Aericulture hunting and silviculture	141.919	622.878	29.300	244.060		33.365	-	176.094	119.876	480.158
Fiching	-		13.733	23.348			-		-	2.750
Industry of Minine and raw material extraction	-	13.812		-		4.143	-	5.679	22.338	21.869
Manufacturing industry	384.280	2.515.068	109.112	390.998		66.191	7.400	191.927	61.040	298.927
Production and distribution of energy, gas and water	-	261,876		-			-		-	28,286
Construction	86.443	364.438	1.000	20.858			-	2.467	-	9.269
Commerce, repairing of domestic items and vehicles	1.963.863	6.399.668	103.109	674.628		159.552	71.150	570.121	55.725	460.807
Hotels and restaurants	3.642	585.769	5.545	160.799		95.198	-	221.702	1.400	258.006
Shipping, storage and telecommunication	71.007	489.545		113.816		23.971	-	44.869	3,470	51.747
Monetary and financial intercession	-	58,900		-			-		-	
Real estates, leasings etc.	6.915	257.675	12.461	39.035		9.037	-	24.759	-	20.066
Public administration	-			4.727			-		-	73.652
Education	-	394,930		16,123	-	3,820	-	16,935	-	-
Health and Social activities	67,483	177,343	27,335	35,790	-	8,544	-	8,896	1,384	10,238
Collective, social and individual services	19,667	299,023	15,906	36,996		21,425	-	17,150	-	44,516

Others	-	_ (-		-	-	-	- 1	-	1.195
Individuals	87,771	1,538,600	17,563	239,620	456	94,530	12,259	203,134	28,114	148,993
Total	2,832,990.1	13,979,525.3	335,063.9	2,000,799.5	456.0	519,775.6	90,809.0	1,483,733.2	293,347.4	1,910,479.5
	New disbusements	District Vlore Total credit	District Lushnje New disbusements	Total credit	District New disbusements	Gjirokaster Total credit	Distric New disbusement		District New disbusements	Berat Total credit
	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter) a	s of end of quarter	(per quarter) a	s of end of quarter
	-	305,335 24,752	4,558 4,500	205,989 140,596	-		19,866 13,000	751,762 242,217	5,030	279,340 95,080
		32,572 32,576	4,300	140,596 - 453			-	263		93,080 - 15,050
		768 104,382		45.5 22,589	1	-	4,116	7,406 112,810	3,500	19,347
		10,140	1	1,227	-		-	12,361		.54
		59,626 38,701		18,068 15,767			2,750	242,712 61,401	1,530	75,078 34,165
		16,116 3,142		4,148	-		1	29,780		30,358
		633	1				1	17,830	:	898
	-	4,558	-	627	-			2,891 1,223	-	413
		9,941		2,514			1	20,850		8,898
	1.728	36.567	200	41.350	-	-	1.833	17	1.781	-
	1,728	36,567 341,901.8		41,350 247,339,6	-	-	1,833	125,741 877.502.9	6,811.1	56,537 335,876.9
	1.728.0	341,901.8	4.758.0	247.339.6			21.698.7	877.502.9	6.811.1	335.876.9
		District Pogradec	District Sarande		Distric	t Peshkopi	District	Kukes	District I	Lezhe
	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusement (per quarter) a	Total credit s of end of quarter	New disbusements (per quarter)	Total credit s of end of quarter
	285	112,758	-	-	-	-	-		2,500	162,679
		18,358		-						24,689 548
	285	5,171 7,647		-			1		- :	40,173
		- 1,042			1				:	1,369
		26,032 23,925		-	-		1	-	2,500	72,235 17,375
		4,279	1				1	-	:	2,661
	-	14,098	-	-	-	-	-		-	
		- 144					1	-		
		12,062			1	-		1	- :	3,629
	-	-	-	-	-	-	-	-		-
	1,019	36,294	-	-	-	-	-	-	2,577	85,379
	1.304.0	149.052.0	•			· ·			5.076.7	248.057.8
		District Burrel	District Kavaje		Distri	ct Permet	District (Gramsh	District Li	brazhd
	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusement (per quarter) a		New disbusements (per quarter) a	Total credit s of end of quarter
		. 1	and the second s							
	1	1	:			1				
			- - - -		:			- :	-	-
		:	- - - - -	-	-		-	-	-	
	-			-	-	: : : :	-	-	: : : :	-
			: : : : : :	-	-	-	-	-	-	-
				-	-	: : : :	-	-	-	-
				-	-	-	-	-	-	-

			Kuantifikimi ii rrezikut te normes se interesit dhe skenaret						
			Quantification of interest rate risk (standard scenario)	from interest rates		Yield curve twist scenario	Most expected		
Limite	Perkufizim		% of capital	Direction	% of capital	% of capital	% of capital		
Economic value impact	Limit: (Economic value impact from interest rate shock / capital) < 15% for all currencies	ALL	0.6%	>	1.07%	0.9%	0.0%		
		EUR	-2.5%	7	0.64%	-0.7%	0.0%		
		USD	0.1%	v	0.03%	0.1%	0.0%		
		Total non-netted impact:	3.2%		1.8%	1.6%	0.0%		
				_					
12-months interest earnings	(Interest earnings decline from interest rate shock / capital) < 10%	ALL	0.3%	>	1.43%	0.8%	0.0%		
		EUR	1.1%	5	0.89%	0.0%	0.0%		
		USD	0.0%	5	0.08%	0.0%	0.0%		
		Total non-netted impact:	1.7%		2.4%	0.9%	0.0%		
·		·							
Modified duration gap	(Change in economic value	ALL	-0.09						
	per 1 percentage point change in	EUR	0.60						
		USD	-0.30						