

Capital Adequacy Ratio

30-Sep-16

010			
		REGULATORY CAPITAL	4,282,104
020		RMK (%)	15.84
030		TOTAL AMOUNT of risk-weighted exposure CREDIT RISK	27,028,680
040	1.	The amount of risk-weighted exposures to credit risk, or	22,694,251
050	1.1	Exposure levels acording to SA excluding securitizations	22,694,251
060	1.1.1	Potential exposures or exposures to central governments	
070	1.1.2	Potential exposures or exposures to regional government	
080	1.1.3	Potential exposures or exposures to administrative bodie	
090	1.1.4	Potential exposures or exposures to multilateral develop	
100	1.1.5	Potential exposures or exposures to international organia	
110	1.1.6	Potential exposures or exposures to supervised institutio	1,415,931
120	1.1.7	Exposure or potential exposure to companies (corporate)	8,965,051
130	1.1.8	Exposure or potential exposure to the retail portfolios (re	7,976,194
140	1.1.9	Potential exposures or exposures secured by real estate of	311,509
150	1.1.10	Exposures (credit) with problems;	786,395
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 investme	
190	1.1.14	Other items	3,239,172
200	1.2	Securitization position SA	
200*	1.2*	from which : resecuritizations	
		MARKET RISKS	
210	2.	The amount of risk-weighted exposures to market risks	103,269
220	2.1	The amount of risk exposure to settlement risk	
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,	103,269
260	2.2.1	The risk of debt securities position	
270	2.2.2	The risk of equity instruments position	
280	2.2.3	The risk of exchange rate	103,269
290	2.2.4	The risk of investment in commodities	
300	2.3	The amount of risk-weighted exposure to concentration	
		OPERATIONAL RISK	
310	3.	The amount of risk-weighted exposure to operational r	4.231.159
320	3.1	Basic Indicator Method (BIA)	4.231.159
330	3.2	Standard Method / Standard Alternative	4,101,100
340	4.	Addition from balance growth of "treasury and interbar	
350	4.1	Total asset items of the "treasury and interbank transacti	5,749,186
360	4.2	Total asset items of the "treasury and interbank transacti	3.502.802
370	4.3	The growth of asset items of the "treasury and interbank	(2,246,383)
380	4.4	Total liability items of "treasury and interbank transaction	(2,246,383) 999,110
390	4.5	Total liability items of "treasury and interbank transaction	-
400	4.6	Increasing the liability items "treasury and interbank tran-	(999.110)
410	5.	Reductions for loan portfolio growth inside the country	(000)
420	5.1	Gross loan portfolio for December 2014	24,223,305
430	5.2	Gross loan portfolio in the reporting period 2015	24,223,303
440	5.3	The growth of the loan portfolio for 2015	(3,003,467)
450	5.4	Loan portfolio growth for 2015 on annual basis, accord	(5,005,487)
460	5.4.1	If the reporting period is March 2015	(2,252,600)
	5.4.2		(2,252,600)
470			
470		If the reporting period is June 2015	
470 480 490	5.5 5.6	If the reporting period is June 2015 4% of the loan portfolio of December 2014 10% of the loan portfolio of December 2014	- 968,932 2.422.331

Form 20

		Amortization fund					
	ASSETS	and	LEK		CURRENC		TOTAL
Code		provisions (-A)	Resident	Non-resident	Resident	Non-resident	
	TREASURY OPERATIONS AND INTERBANK 1 Cash and Central Bank		5,096,028,81 2,095 \$25 76		1,633,385.58	3,365,162.05	10,094,576.44
	Cash and Central Bank Treasury bills and other bills elizible for refinancia		2,095,525.76				3,728,911.34 2.265,466.59
	Treasury bills and other bills eligible for refinancia Current accounts with banks, credit and other fina		2,265,466.59			2 657 158 99	2,265,466.59 2,657,158.99
	Current accounts with banks, credit and other financial inst		735.036.46			2,657,158.99	
	Deposits with banks, credit and other financial inst Loans to banks, credit and other financial institution		735,036.46			686,764.90	1,421,801.36
	Coans to banks, credit and other financial institute Other accounts with banks, credit and other financ					21,238,16	21.238.16
						21,258.16	21,238.16
	Doubtful receivable accounts with banks, credit and	-	11 083 407 87		10 136 435 98		
	OPERATIONS WITH CUSTOMERS Standard loans and advances to customers	(2,395,081.93)			10,136,435.98	-	18,824,756.87
	Standard loans and advances to customers Past-due loans and advances to customers	-	6,772,010.50		6,095,674,19		12,867,684.69
		-			-		
	Special mention loans	(150 808 35)	385,638.29 464 508.65		141,683.83 246 507 24		527,322.12
	Substandard loans						560.207.54
	Doubtful loans	(197.009.03)	168.830.51		212.477.49		184.298.97
	Lost loans	(2.047.264.55)	1.248.103.62		791.525.66		(7.635.28)
	Albanian Government and Public Administration	-			-		
	Customer current accounts and denosits liabilities		2.040.865.77		2.596.797.03		4.637.662.80
	Other customer accounts		3.445.49		51.770.55		55.216.03
	Doubtful customer receavables other than loans				-		
	SECURITIES TRANSACTIONS	(480.66)	271.681.19		-	137.640.20	408.840.74
	Fixed income securities	(480.66)	271.681.19			137,640.20	408,840.74
	Variable income securities	9					
	Securities sold and purchased under repurchase as	9					
35	Collateral on securities transactions	9					
36	Premiums on financial instruments	-			-		
	OTHER ASSETS AND LIABILITIES	-	919.565.45		843.215.47		1.762.780.92
	Other assets	9	877.354.95		784.415.94		1.661.770.89
	Agent transactions		30.339.21			-	30.339.21
	Inter-office accounts				-		
	Suspense and position accounts		11,871.29		58,799.53		70,670.82
	Value added tax				-		
	FIXED ASSETS AND PERMANENT RESOURCE	(1,350,249.48)	2,826,421.81		-	217.88	1,476,390.21
	Participating interest				-	217.88	217.88
	Affiliates				-		
	Fixed assets	(1,350,249.48)	2,826,421.81		-		1,476,172.33
	Intangible assets		397,060.73		-		397,060.73
5371	Amortisation of intangible assets	(260,099.73)			-		(260,099.73)
L					-		
	TOTALI	(3,745,331.41)	20,197,100.08		12,613,037.02	3,503,020.13	32,567,345.17

	Form 21					
	ASSETS		LEK	CURRENCY		TOTAL
Code	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident	10174.
	TREASURY OPERATIONS AND INTERBANK 1	32.924		4.525	-	37,449
112	Central Bank	30.743			-	30,743
	Treasury bills and other bills eligible for refinancin	-			-	-
13	Current accounts with banks, credit and other final	2,181		4,525	-	6,705
16	Deposits from banks, credit and other financial ins	-	-	-	-	
17	Loans from banks, credit and other financial instit	-			-	-
18	Other accounts with banks, credit and other finance					
2	OPERATIONS WITH CUSTOMERS	16,114,009	177,261	10,277,830	533,816	27,102,917
	ALBANIAN GOVERNMENT AND PUBLIC ADN					
	Due to customers for current accounts and denosits	15,953,994	176,190	10,058,043	532,796	26,721,023
28	Other customer accounts	160.015	1.072	219.787	1.020	381.894
3	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	447.372		2.504		449.876
	Other liabilities	97.753		49.221		146.974
43		75.324				75.324
	Inter-office accounts					
45	Suspense and position accounts	274.295		(46,717)		227.578
46	Value added tax					
5	FIXED ASSETS AND PERMANENT RESOURCE	780,986		111.472	4.084.646	4.977.104
	Grants and public funding					
	Specific provisions	231,619		111,472		343,091
	Subordinated debt				697,498	697,498
57	Shareholders' equity	549,367			3,387,148	3,936,515
	TOTAL	17,375,290	177,261	10,396,331	4,618,462	32,567,345

## Form 22 Code PROFIT/LOSS ACCOUNTS

	(in thousand Lek)		lek	CURRENCY		TOTAL
60	BANK OPERATIONS EXPENSES		5,047,501.60	109,459.24		5,156,960.84
	Personnel costs		342,652.72	1,800.07	-	344,452.79
	Taxes other than income tax		16,046.49	-		16,046.49
	General expenses for operations		229,603.80	397,584.27		627,188.07
	Amortisation and provisions on the depreciation of fixed		138,679.36	-		138,679.36
	Losses on unrecoverable receivables and charges for pa	rovisions	840,053.65	789,231.24		1,629,284.89
	Extraordinary expenses		9,300.71	3,421.67		12,722.39
	Income tax			-		-
69	Current year profit					
	TOTAL EXPENSES		6,623,838,33	 1,301,496,50		7.925.334.83
				-		-
	Income from banking activities		5,830,773.14	592,020.60		6,422,793.74
	Reversal of provisions for the depreciation of fixed asse			-		-
	Reversal of provisions for the depreciation of receivable	18	568,983.23	481,032.60		1,050,015.83
	Extraordinary expenses		9,618.30	4,766.61		14,384.91
79	Current year loss		438,140.35			438,140.35
	TOTAL INCOME		6,847,515.02	 1,077,819.81		7,925,334.83

## Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL
	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	1,024,158.25		1,378,485.52		2,402,643.77
901	Commitments given	1,024,158.25		1,378,485.52		2,402,643.77
	Commitments received			-		
91	GUARANTEES	56,029,843.58		396,408.12		56,426,251.70
911		288,426.08		300,604.82		589,030.90
	Guarantees received	55,741,417.49		95,803.30		55,837,220.80
	SECURITIES COMMITMENT			-		
	FOREIGN CURRENCY TRANSACTIONS		-	-		
94	OTHER COMMITMENTS	292,663.76		409,342.85		702,006.61
95	FINANCIAL INSTRUMENTS COMMITMENT			-		

Form 30

REGULATORY CAPITAL			
Columns	Nr	Zêri	Amount
010	1	REGULATORY CAPITAL	4.282.103.61
015	1.1	FIRST LEVEL CAPITAL	3,799,553.71
020	1.1.1	FIRST BASIC CAPITAL LEVEL	3,799,553.71
030	1.1.1.1	Equity instruments known as First Level Base Capital	3,387,147.74
040	1.1.1.1.1	Paid-in capital	3,387,147.74
050	1.1.1.1.2	Memorandum items: capital instruments not	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 (-) Indirect participation in capital instruments First	0.00
090	1.1.1.1.4.2	(-) Participation Capital synthetic instruments First (-) Participation Capital synthetic instruments First	0.00
092	1.1.1.1.5	(-) Current or potential obligations to purchase its	0.00
130	1.1.1.2	Retained earnings	-300.363.83
140	1.1.1.2.1	Retained earnings and losses carried from previous	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	-438.140.35
200	1.1.1.3	Reserves (excluding revaluation reserves)	707.672.63
	1.1.1.4	Revaluation credit	142,058.16
250	1.1.1.5	KBN1 arrangements regarding prudential filters	0.00
260	1.1.1.5.1	(-) Increases in capital arising from the assets	0.00
		Mandatory reserve through cash flows	0.00
280	1.1.1.5.3	Unrealized gains and losses arising from liabilities	0.00
285	1.1.1.5.4	Gains and losses on the fair value arising from the (-) Adjustments value by prudent assessment	0.00
300	1.1.1.6	(-) Goodwill	0.00
310	1.1.1.6.1	(-) Goodwill classified as intangible asset	0.00
320	1.1.1.6.2	(-) Goodwill included in the assessment of significant	0.00
330	1.1.1.6.3	Deferred tax liabilities related to goodwill	0.00
340	1.1.1.7	(-) Other intangible assets	-136,960.99
350	1.1.1.7.1	(-) Gross amount of other intangible assets	136,960.99
360	1.1.1.7.2	Deferred tax liabilities related to other intancible assets	0.00
370	1.1.1.8	(-) Deferred tax assets that are dependent on future	0.00
390	1.1.1.9	(-) Assets of pension funds with defined benefit	0.00
400	1.1.1.9.1	(-) The gross amount of assets of pension funds with	0.00
410	1.1.1.9.2	Deferred tax liabilities associated with the assets of	0.00
420	1.1.1.9.3	Active fund defined benefit pension, which the	0.00
430	1.1.1.11	(-) Mutual cross participation KBN1 (-) Excess of capital deductions from the voices of the	0.00
450	1.1.1.12	(-) Holding (qualifying holdings) outside the financial	0.00
460	11113	(-) Positions titulizimit which (alternatively) may be	0.00
470	1.1.1.14	(-) Non-DVP transactions (free delivery) which	0.00
480	1.1.1.15	(-) KBN1 instruments of financial sector entities where	0.00
490	1.1.1.16	(-) Deferred tax assets that depend deductible future	0.00
500	1.1.1.17	(-) KRN1 instruments of financial sector entities where	0.00
510	1.1.1.18	(-) The amount that exceeds the limit of 17.65%	0.00
530	1.1.2	ADDITIONAL CAPITAL ONE LEVEL	0.00
540 550	1.1.2.1	Equity instruments known as Additional Capital First	0.00
580	1.1.2.1.1	Paid equity instruments	0.00
570	11213	Voice memo: capital instruments not recognized Premiums emission related instruments	0.00
580	11214	(-) Own equity instruments Additional First Level	0.00
590	1.1.2.1.4	(-) Direct participation in capital instruments First	0.00
620	1.1.2.1.4.2	(-) Participation indirect equity instruments First	0.00
621	1.1.2.1.4.3	(-) Participation Capital synthetic instruments First	0.00
622	1.1.2.1.5	(-) Current or potential obligations to purchase own	0.00
690	1.1.2.2	(-) Mutual participation (cross) in additional capital of	0.00
700	1.1.2.3	(-) Additional equity instruments of the first level (AT1)	0.00
710	1.1.2.4	(-) Capital instruments and additional first level (AT1) of	0.00
720	1.1.2.5	(-) Surplus items of capital deductions from the second	0.00
740	1.1.2.6	The outstanding items of capital deductions from	0.00
744 748	1.1.2.7	(-) Additional capital deductions additional first level	0.00
748	1.1.2.8	Additional capital elements of the first level (AT1) or CAPITAL LEVEL TWO	482.549.90
760	1.2.1	Equity instruments and subordinated debt known as	697,498.25
770	1.2.1.1	Capital instruments fully paid and subordinated	697.498.25
780	1.2.1.2	Memorandum items: capital instruments and	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)	
810	1.2.1.4.1	(-) Participation direct equity instruments of the second	0.00
840	1.2.1.4.2	(-) Participation indirect equity instruments of the	0.00
841 842	1.2.1.4.3	(-) Synthetic shares are equity instruments of the	0.00
842		(-) Current or potential obligation to buy its own equity	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 (-) Equity instruments T2 commercial financial sector	0.00
970	1.2.6	The outstanding items of capital deductions from the	0.00
974	1.2.7	(-) Additional capital deductions second level (T2)	0.00
978	1.2.8	Elements of the capital of the second (T2) or discount -	214,948.35

Indicator (in thousand lek)	Average	Maximum
alculation of trading portfolio and limitation of point		MEMINEE
LCalculation of trading portfolio as per accounting 1. Components of trading portfolio		
1. Components of trading portfolio A.Trading securities B.Securities available for sale	-	
C. Off holonge engentions with		
D. derivative instruments set out in 2. Calculation of portfolio with the reserve in		
E. Total balance and off balance F=E*10%	92.098.247.25	
G if A+R+C+D+F on average during		
II. Calculation of limition of noint 2.1. chapter I:	4.604.912.36	
H. E = 5% I. E = 6%	5.525.894.83	
III. Calculation of trading portfolio position: J.Trading securities K.Securities available for sale		
K.Securities available for sale L. Off balance operations with securities		
M. doplocities 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 1:		
O. countervalue in lek of 15 million euro P. countervalue in lek of 20 million euro	2.059.950.000.00 2.746.600.000.00	
	2.110.000.000.00	
BASIC CAPITAL		
I . Supplementary components (A): 1. Signed capital (5711)		3,387,147.74
<ol> <li>Reserves (other than revaluation reserves) (5731</li> <li>Issuing and fusion premiums (572)</li> </ol>	5733, 5734)	707,672.63
A Not paid dividents (commed) (\$77(P))		137,776.52
<ol> <li>End year profit (578(P))</li> <li>Income for the period (578(P))</li> </ol>		
7. Difference of credit revaluation (574(P))	1	142,058.16
II. Discounted elements (B): I. Not-paid signed capital (5712) 2. Shares' nominal value (not-sold, repurchased)		4374633.03
<ol> <li>Not-paid signed capital (5712)</li> <li>Shares' nominal value (not-sold, repurchased)</li> </ol>		
3. Losses not paid (accrued) (577(-P))		
<ol> <li>Losses not paid (accrued) (577(-P))</li> <li>Current loss (578(-P))</li> <li>Debit difference revaluation (negative) (574(-P))</li> </ol>		438,140.35
6. Fixed intangible assets (551) Sub-total B=(1+2+3+4+5+6)		136,960.99 575101.3392
Total basic capital C=(A-B) ADDITIONAL CAPITAL		3,799,553.71
III. Components (J):		
<ol> <li>General reserves (EB)</li> <li>Hybrid instruments (EC) (56)</li> </ol>		
<ol> <li>Term subordinated liabilities (F) (56) if F&lt;=C/2 then G=F; if F&gt;C/2 then G=C/2</li> </ol>		697,498.25 697,498.25
Limited only road Har/EA (ED (EC) (7))		607 109 75
(J) if H<=C then J=H; if H>C then J=C Total additional capital prior to deduction (J)		697,498.25 697,498.25 697,498.25
IV. Deducted components (P+Q+V): 1. Participation at banks and financial institutions (P)-		
(K) Participation >10% in their capital, or (1) The amount of non-intervention.		
Via Deducted components (P+Q+V): 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 3.Regulations of Bank of Albania (V) V =		
regulation "On invactments from hanks on the		214,948.35
-regulation "On the size and completion of initial minimal -regulation "On the administration of risk from big		214,948.35
-resulation "On the administration of credit risk". Subtotal of deducted amount (P+O+V)		
Subtotal of deducted amount (P+Q+V) Calculation of residual sunolementary equity and if J<=(P+Q+V) then:		214,948.35
if J<=(P+Q+V) then: supplementary capital after deduction JA=0;otherw	- 11 1 (7) (0.15	482,549.90
hasic capital CA=C+J-(P+Q+V); otherwise CA=C Total of back and supplementary capital: E=(IA+CA)	# 1A01-(F+Q+V)	482,349.90 3,799,553.71
		4,282,103,61
V. CALCULATION OF RESIDUAL CAPITAL		3.247.339.50
(a) D. Recollatory carolial to cover ademacy rate (b) R. Calculation of residual carolial: R=E-D (c) Distribution of residual carolial between basic carolial L if JA<=(D/2) then:		1.034.764.11
(c) Distribution of residual canital between basic canital 1 if IA.c=(D/2) then:		
		-
CB. Residual basic capital: CB=R; otherwise VI. OVER-RESIDUAL CAPITAL		1,034,764.11
VI. OVER-RESIDUAL CAPITAL (1) OA. Current profit of the reported period (Chap.IV (2)Securities and subordinated liabilities for market risks:		-
		-
OC. Hybrid instruments and term     (3) OD. Subordinated liabilities not meeting the criteria to     (4) OE. Other subordinated liabilities with an original		
(4) OE. Other subordinated liabilities with an original OF. Total of over-supplementary capital		-
VIL CALCULATION OF MAXIMUM LIMIT OF		
(a) S. Amount of supplementary capital remained with (b) U. Maximum limit: if S<=CB*2.5 then U=S: if		
		1,034,764.11
(a) W. Amount of basic capital remained "U" for the (b) X. Total of resulatory capital for the coverage of		1,034,764.11 4,282,103.61
Calculation of request for regulatory assets to cover		
		Shuma
A) CALCULATION OF WEIGHTED POSITIONS FOR		
A) CALCULATION OF WEIGHTED POSITIONS FOR ZONE 1: ZONE 2:		
ZONE 2: ZONE 3:		
ZONE 2: ZONE 3:		
ZONE 2: ZONE 3: Total compensated weighted positions in all time By CALCULATION OF WEIGHTED POSITIONS I. AS PER ENCALATING RANK:		
20NE 2: ZONE 3: Total compensated weighted positions in all time By CALCULATION OF WEIGHTED POSITIONS 1. AS PER ESCALATING RANK: 2. AS PER DEENCALATING RANK:		
20NE 2: ZONE 3: Total compensated weighted positions in all time By CALCULATION OF WEIGHTED POSITIONS 1. AS PER ESCALATING RANK: 2. AS PER DEENCALATING RANK:		
ZONE 2: Total compensated weighted positions in all time By CALCILATION OF WEIGHTED POSITIONS I. AS PER ESCALATING RANE: A SPER ESCALATING RANE: FF x 1.00 (55) Request for regulatory assets:		
ZONE 2: Total composition wighted position is all time BG CALCELATION OF WEARTED POSITIONS LASPER BESCHATING RANK: TATAO ANTER DESCHATING RANK: TATAO Department of regulatory assets: Calculation of request for regulatory assets to cover	- Channo	
ZONE 2: ZONE 3: ZONE 3: DENE 3: DENE 3: DENE 3: DENE 3: DENE 3: A SPEE SECALATING RANK: PA 100 [15] Request for regulatory motion Calculation of request for regulatory assets to comp Calculation of Program (Dene 2007) (Dene 2007) Calculation of Program (Dene 2007) Calculation of	Shuma	
2008 2: Total composition of weighted positions is all time in ALCELATION OF WEIGHTENSITIONS IN ALCELATION OF WEIGHTENSITIONS IN A PERSONAL ATTRACE 2. A PER DESIX CLATTRACE PA:100 (%) Request for regulatory assets Calculations of request for regulatory assets to cover (%) from forward [ch] ACMCLEAR WEIGHTEN DOSTRONS FOR Z005 1:	Shema	
ZONE 2: ZONE 3: ZONE 3: SCALE ALTONIO OF WEIGHTED POSITIONS IS CALE LATION OF WEIGHTED POSITIONS 2: A SPER SEC ALTONE ALMON: 2: A SPER SEC ALTONE ALMON: Based for regulatory and the corre- construction of the completence and the corre- (s), designed (dc) ACALCLEATION OF WEIGHTED POSITIONS FOR ZONE 1: CONE 1:	Shem	
ZXNY 2: TAXA TAXA TAXA TAXA TAXA TAXA TAXA TAXA	Shema	
ZINY 2: ZINY 2	Sherra	
ZXNY 2: TAXA TAXA TAXA TAXA TAXA TAXA TAXA TAXA	Sham	
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: 11.171.11

Financial Ratios

Ratio	
<ol> <li>(ROAA) = Net income/ average assets #100</li> </ol>	-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 comnan	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	-2.69

Kodi	Treguesit (ne mijë lekë)	(ne mijč lekč)
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)	59.599
4	Maximum Limit Risk	70.009

Form 34

	Credit evidence as ner economy sectors	in thousand Lek
NACE		Total credit
Industry	Economy sectors	overplus
Code		as ner end of month**
	Businesses	18.610.548.13
	Aericulture, hunting and silviculture	1.868.865.75
	Fishing	62.395.27
	Industry of Mining and raw material extraction	64.860.42
	Manufacturing industry	3.907.818.71
	Production and distribution of energy, gas and water	286.152.94
F.	Construction	426.042.09
	Commerce, repairing of domestic items and vehicles	8.177.133.36
H.	Hotels and restaurants	1.420.461.67
L	Shipping, storage and telecommunication	754.407.09
J.	Monetary and financial intercession	59,337.38
K.	Real estates, leasings etc.	390,272.54
L.	Public administration	74,780.57
M.	Education	423,070.03
	Health and Social activities	249,771.27
	Collective, social and individual services	444,043.92
	Others	1,135.13
2	Individuals	2,449,240.99
	Total	21,059,789.12

Form 24

ASSETS AS PER FINAL MATURITY	DAYS	MONTH				YEARS		
(in thousand Lek)	up to 7	7 dite - 1	1 - 3	3 - 6	6 - 12	1 - 5	>5	TOTAL
Standard loans and advances to customers	141,945.9	273,843.5	676,980.0	878,678.5	1,633,341.6	6,687,448.0	2,575,447.1	12,867,684.7
Past-due loans and advances to customers						-		
Special mentioned loans	34,575.8	16,544.1	33,891.6	36,757.3	56,881.3	248,596.5	100,075.6	527,322.1
Sub-standard loans	35,894.3	22,328.6	30,146.3	44,569.4	79,472.7	365,280.1	133,324.5	711,015.9
Doubtful loans	65.531.9	17.465.7	25.555.8	21.530.0	38.341.8	164.896.3	47,986.5	381,308.0
Lost loans	4,345.3	71.473.1				1.963.810.9		2.039.629.3
Customers current accounts	629.059.8	445.587.9	1.007.177.4	825.819.9	1.730.018.0	-		4,637,662.8
Other customer accounts	55,216.0					-		55,216.0
TOTAL	966 569 0	847 242 8	1 223 251 1			9.430.031.7	2 956 911 7	

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EMRI I FORMULARIT	Pasive sipas maturitetit ne te gjitha mor	nedhat TOTAL								
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	1 (0/N)	Dite 2-7	8-15	16-30	1-3	Muaj 3-6	6-12	Vite 1-5	> 5	Totali
Treasury and interbank transaction	37,448.69			- 10-30			-12			37,448
Current account of Central Bank	30.743.34					-	-	-		30,743
Deposits with Central Bank	-			-				-	-	
Loans from Central Bank	-		-					-		
Other accounts with Central Bank										
T-bills sold under REPO Agreement										
Other T-bills sold under REPO agreem										
Current account of resident financial i	6.705.35		-	-				-		6.705
Current account of non resident financial	6.705.35		-	-	-	-	-	-		6.705
Deposit from resident financial institu	-	-		-	-	-	-	-		
	-		-	-	-	-	-	-		
Deposit from non resident financial in	-	-		-	-	-	-	-	-	
Loans from resident financial institution	-		-	-	-	-	-	-	-	
Loans from non resident financial inst	-	-		-	-	-	-	-	-	
Other account with financial institution	-			-						
OPERATIONS WITH CUSTOMERS	14,416,478.55	248,866.40	245,902.50	833,575.46	1,573,367.50	2,718,953.73	******	1,827,646.36	-	27,102,916
Current account	8,995,025.41		-	-	-	-	-	-		8,995,025
Demand deposits	5,410,888.11	-		-	-	-	-	-	-	5,410,888
Time deposits	10,565.03	248,866.40	245,902.50	451,681.91	1,573,367.50	2,718,953.73	******	1,827,646.36	-	12,315,109
Certificate of Deposits	-	-		-	-	-	-	-	-	
Other customer account	-			381,893.55				-		381,893
OPERATIONS WITH PUBLIC ADMINIST	-	-	-							
Current account	-	-	-	-	-	-	-	-	-	
Demand deposits	-		-	-	-	-	-	-	-	
Time deposits	-		-	-	-	-	-	-	-	
Loans to public administration	-	-		-	-	-	-	-	-	
Other account with public administrat OPERATIONS WITH SECURITIES									-	
Debt, represented by securities	-		-	-			-	-	-	
	-	-	-	-	-	-	-	-	-	
Securities sold by repo transaction Other accounts	-		-	-	-	-	-	-		
Other resources	112.278.95		48.00	266.351.77	1.771.59	3.054.04	9,143,98	30.005.44	27.222.45	449.876
Other resources Permanet Resources	112,278.95	2,178,30	48.00	266,351.77 8,346,17	1,771.59 20.014.56	3,054.04	9,143.98		27,222.45	449,876
I-Total Liabilities	14.574.726.66	251.044.69	247.221.00	1.108.273.40	1.595.153.65	2.756.894.16	******	1.541.971.69	5.130.408.66	32.567.345
II- Off Balance sheets Financial Commitments form	-	-		-			-	-	-	
Financial Commitments form Currency (All+other currency) sold									-	
Currency (All+other currency) sold TOTAL (I+II)	14.574.726.66	251.044.69	247.221.00	1.108.273.40	1.595.153.65	2.756.894.16	*******	1.541.971.69	E 120 400 66	32,567,345
	14,374,720.00	251,044.69	247,221.00	1,108,273.40	1,393,153.05	2,730,894.10	*******	1,341,9/1.69	3,130,408.66	34,307,343

Form 26

Form 16

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	870,819.35	23,859.61	13,060.30	216,282.18	1,124,021.44
Mid term loans	766,878.35	157,985.93	120,440.38	722,338.24	1,767,642.89
Long term loans	1,586,949.06	211,013.16	61,511.29	728,650.17	2,588,123.68
Real estate loans	109,859.06	13,257.29		25,942.42	149,058.78
Leasing contract					
Bank employees					

PROVISIONS FOR LOAN LOSSES (by the bank)				
Loan classification	Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	16,909,254	169,093	51,768	518
Standard and past due loans (Restructured)	586,665	58,666	3,447	345
Special mentioned loans	247,451	12,373	3,866	193
Special mentioned loans (Restructured)	275,094	27,509	1,905	191
Substandard loans	700,573	140,115	10,694	10,694
Doubtful loans	369,695	184,847	12,162	12,162
Lost loans	1,971,057	1,971,057	76,208	76,208
Totali	21,059,789	2,563,660	160,050	100,309

Formulari 20/1										
de (in thousands lek)	LEK	USD	EUR	OTHERS	TOTAL					
1 Cash	551.011.18	143.125.03	400.623.88		1.094.760.09					
2 Current Accounts at the Central Bank . including th	e 617.731.79	24.836.74	907.10		643.475.64					
3 Treasury bills issued by the Republic of Albania.	2.250.988.89				2.250.988.89					
4 80 per cent of bonds issued by the Republic of	217.040.00				217.040.00					
5 "Investment" securities of the Albanian Governme	ent .									
6 80 per cent of the albanian government securities										
7 Treasury Bills purchased according to the repurch										
8 Current accounts at banks and other financial		331,825,91	2.313.137.44	8.264.64	2.653.227.99					
9 Deposits with banks and other financial institution	with 735.000.00				735.000.00					
10 Loans to banks and other financial institutions with										
11 "trading"/placement " securities issued by centra			137,159.54		137,159.54					
12 "trading"/"placement " issued by central governe	- ts									
13 "Trading (placement" securities not appraised but										
14 "Investment" securities with a remained period to										
15 Securities purchased according to repurchase										
A TOTAL OF LIQUID ASSETS	4.371.771.86	499.787.68	2.851.827.96	8.264.64	7.731.652.15					
B TOTAL OF SHORT TERM LIQUIDITIES WITH A	15.019.284.99									
		1,435,777.00	13,540,926.80	8,430.12	30,004,418.91					
	15,019,284.99	1,435,777.00	13,540,926.80	8,430.12						
C LIQUIDITY INDICATOR (in %)	15,019,284.99 Java I	1,435,777.00 Java II	13,540,926.80 Java III	8,430.12 Java N	30,004,418.91 Java V					
C LIQUIDITY INDICATOR (in %)	Java I	Java II	Java III	Java N	Java V					
C LIQUIDITY INDICATOR (in %) 1 Liquid Assets /short term liquidities * 100 (in LEK)	Java I 25.11%	Java II 26.7%	Java III 27.74%	Java N 25.89%	Java V 29.11%					
C LIQUIDITY INDICATOR (in %)	Java I 25.11% n.cu 31.07%	Java II 26.79% 26.43%	Java III 27.74% 24.87%	Java N	Java V 29.11% 22.42%					
C LIQUIDITY INDICATOR (in %) 1 Liquid Assets /short term liquidities * 100 (in LEK)	Java I 25.11%	Java II 26.7%	Java III 27.74%	Java N 25.89%	Java V 29.11%					
C LIQUIDITY INDICATOR (in %) 1 Liquid Assets /short term liquidities * 100 (in LEK) 2 Liquid Assets /short term liquidities * 100 (in fore);	Java I 25.11% n.cu 31.07%	Java II 26.79% 26.43%	Java III 27.74% 24.87%	Java N 25.89% 27.88%	Java V 29.11% 22.42%					
C LIQUIDITY INDICATOR (in %) 1 Liquid Assets /short term liquidities * 100 (in LEK) 2 Liquid Assets /short term liquidities * 100 (in fore);	Java I 25.11% n.cu 31.07%	Java 8 26.7% 26.4% 26.6%	Java III 27.74% 24.87% 25.55%	Java N 25.89% 27.88%	Java V 29.11% 22.42% 25.77%	rt Filhacon	District	Shinder	Distr	ist Korre
C LIQUIDITY INDICATOR (in %) Liquid Assets /short term liquidites * 100 (in LEK) Liquid Assets /short term liquidites * 100 (in foreis Liquid Assets /short term liquidites * 100 (in total) Credit evidence as per economy sectors	Java I 25.11% n.cu 31.07%	Java II 26.79% 26.43%	Java III 27.74% 24.87%	Java N 25.89% 27.88% 26.74%	Java V 29.11% 22.42% 25.77%	ct Elbasan Total credit	District New dishusement			ict Korce
C LIQUIDITY INDICATOR (in 19) 1 Liquid Assets /short term liquidilies * 100 (in LEK) 2 Liquid Assets /short term liquidilies * 100 (in total) 3 Liquid Assets /short term liquidilies * 100 (in total)	Java 1 25.11% 13.07% 27.51% New disbusements	Java B 24,794 24,478 24,678 24,679 District Trane Total credit	Java III 27,76% 24,87% 25,55% District Denres New disbusements	Java W 25.89% 27.88% 26.74%	Java V 29.11% 22.42% 25.77% Distric New disbusements	Total credit	New disbusement	Total credit	New disbusements	Total credit
LIQUIDITY INDICATOR (in 19)     Liquid Assets /short term liquidities* 100 (in LEK)     Liquid Assets /short term liquidities* 100 (in local     Liquid Assets /short term liquidities* 100 (in total)     Credit evidence as per consmy sectors     in documal Lek	Java I 25.11% n cu 31.07% 27.51%	Java I 26.79% 26.63% 26.65% District Tirane	Java III 27.79% 24.87% 25.55% District Durres	Java N 25.89% 27.88% 26.74%	Java V 29.11% 22.42% 25.77%		New disbusement			
C LIQUOTTY NDEATOR (in 19) 1 Light Assets short term lighting addies 1 100 (in LER); 2 Light Assets short term lighting addies 1 100 (in foreign 3 Light Assets short term lighting addies 1 100 (in total) Credit evidence as per consempt sectors in the addies add	Java I n cu 25.11% 31.07% 27.51% New disbusements (per guarter)	Java B 25.9% 26.6% 26.6% District Timer Total credit as of ond of marker	Java III 27.74% 34.57% 34.57% 26.55% 26.55% 20.55%	Java W 25.89% 27.88% 26.74% Total credit as of end of quarter	Java V 29.11% 22.42% 25.77% Distric New disbusements	Total credit as of end of quarter	New disbusement (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of auarter
C LOUDTY NOCATOR (in %) 1 Luid Acato short tem laideite * 100 (in LEG) Luid Acato short tem laideite * 100 (in LEG) 2 Luid Acato tem laideite * 100 (in LEG) 3 Luid Acato tem laideite * 100 (in Intel 4 Coelit evidence as per economy sectors	Java I ava I n cu 31.07% 27.51% New disbusements (per outlef) 1.586.899	Jaco B Sa 1979 Sa 1979 Sa 1979 Sa 1979 Danish Tame Total credit as of real of carater 30.045.737	Java III 27,76% 24,87% 25,55% District Denres New disbusements	Java W 25.89% 27.88% 26.74% Total credit as of end of ouaster 953.408	Java V 29.11% 22.42% 25.77% Distric New disbusements	Total credit as of end of auarter 74.618	New disbusement (per guarter) 83,314	Total credit as of end of quarter 660.398	New disbusements (ner quarter) 72.277	Total credit as of end of guarter 945.716
C LOUDTY MOLATOR (in %) LUGA States that term layakies * 100 (in LFK) LUGA/States that term layakies * 100 (in LFK) LUGA/States that term layakies * 100 (in LFK) LUGA/States short term kaudies * 100 (in LFK) TOTEll crieftere as per economy sectors in document Lek Economy sectors Backerses Articulture: Lomities and sub-schure	Java I           25,11%           31,07%           27,51%           New disbusements (ber ounter)           13,639           134,591	Java 1 35 790 36 790 36 690 26 690 20 20 20 20 20 20 20 20 20 20 20 20 20	Java III 27.785 24.876 24.876 25.576 District Danse New disbuscents (ner south) 10.002	Java W 25.89% 27.88% 26.74% Total credit as of end of ouaster 953.408 102.670	Java V 29.11% 22.42% 25.77% Distric New disbusements	Total credit as of end of auarter 74,618 2,413	New disbusement (per quarter) 83.314 28.800	Total credit as of end of auarter 660.398 51.155	New disbusements (per quarter) 72.277 13.000	Total credit as of end of quarter 945.716 160.711
C LOUDTY NOLCATOR (in %) 1 Lucid Assets short term lackides * 100 (in EK); 2 Lucid Assets thort term lackides * 100 (in EK); 3 Lucid Assets short term laudiles * 100 (in tex); 3 Lucid Assets short term laudiles * 100 (in tex); Credit endorce as per ensemp sectors in Assets term Assets.her: lander and shitshare Pashare Pashare	Java I           25.11%           31.07%           27.51%           New disbusements           (ber onumer)           1.5%.899           131.591	Jars 8 36.9% 26.0%	Java B 27.346 35.556 35.556 New distancements for counter) 110.942	Java V 25.8% 27.8% 25.74% Total credit as of end of ounter 953.408 102.670	Java V 29.11% 22.42% 25.77% Distric New disbusements	Total credit as of end of quarter 74.618 2.413 2.870	New disbusement (per quarter) 83.314 28.800	Total credit as of end of auarter 660.398 51.155	New disbusements (per quarter) 72.277 13.000	Total credit as of end of auarter 945.716 160.711 16.213
C LOUDTY MORATOR (in %) Lucia Assess short term stadies * 100 (in LEK), CLack Assess three maximizes * 100 (in LEK), CLack Assess three term stadies * 100 (in text) Lucia Assess three term stadies * 100 (in text) Continventions and states * 100 (in text) Resistances Resistances Articlum: human and which the	Java I           25.11%           31.07%           27.51%           New disbasements (see outster)           LS88.899           1.34.591           .96.786	Jaco B Strop S Strop S Donote Timer Total credit an of real of causter 10.0455 737 11.4537 2.449.377 2.449.377	Java III 27.785 24.876 24.876 25.576 District Danse New disbuscents (ner south) 10.002	Java N 25.89% 21.83% 25.74% Total codi as of end of counter 951.408 102.670 260.074	Java V 29.11% 22.42% 25.77% Distric New disbusements	Total credit as of end of auarter 74.618 2.413 2.870 10.529	New disbusement (per quarter) 83.314 28.800 - 15.053	Total credit as of end of auarter 660.398 51.155 - 126.547	New disbusements (ner auarter) 72.277 13.000 - 30.000	Total credit as of end of ouarter 945.716 160.711 16.213 340.616
C LOUDTY ADDCATOR (in %) Louda Statis Andre Term Backline * 100 (in LEK) (i Louda Statis Andre Term Backline * 100 (in LEK) (i Louda Statis Andre Term Backline * 100 (in term backline * 100 (in LEK) (i Louda Statis Andre Term Backline * 100 (in term Backline Restation Statis * 100 (in term Backline Restation Statis * 100 (in term Pakare Pakare * 100 (in term Backline * 100 (in term Pakare * 100 (in term) * 100	Java1           25.11%           31.07%           27.51%           New disbusements (reer outster)           134.591           134.591           398.76	Java 8 35 794 26 695 Dents: Tirane as of end of suator 1845 33 12 507 23 3307 23 3307	Java B 27.346 35.556 35.556 New distancements for counter) 110.942	Java N 25.89% 27.88% 25.78% 56.78% Total credit as of end of ounter 953.408 100.270 260.074	Java V 29.11% 22.42% 25.77% Distric New disbusements	Total credit as of end of quarter 74.618 2.413 2.870 10.529	New disbusement (per quarter) 83,314 28,800 - 15,053 -	Total credit as of end of auarter 660.398 51.155 - 126.547	New disbusements (ner auarter) 72.277 13.000 - - - - -	Total credit as of end of quarter 945.716 160.711 16.213 340.616 27.006
C LIGUETY MOLCATOR (in %) Ligad Assets short term ligadies * 100 (in LER); Ligad Assets inform term ligadies * 100 (in LER); Ligad Assets inform term ligadies * 100 (in term) Credit evidence as pre-consense sectors Encourses Credit evidence as the sectors assets Encourses Encourses Encourses Fashier Instances Instances Arisham: Instance and philoschure Fashier Instances Instances Instances Pather Instances Instan	Java I           25:11%           31:07%           27:51%           New disbusements (see auster)           15:56:879           13:4:591           398:766	Java B 26.5% 26.6% 27.6% 26.6% 27.6% 27.6% 27.6% 27.6% 27.6% 27.6% 27.6% 27.6% 27.7% 2	Java B 27.345 3.555 New dolocoments (not counter) 118/92 1.560 1.560	Java N 25.99%, 27.88%, 26.74% Total credit as of ead of sounter 953.408 102.670 267.774 2.659	Java V 29.11% 22.42% 25.77% New disbusements (her counter) - - - - - -	Total credit as of end of quarter 74.618 2.413 2.870 10.529	New disbusement (per quarter) 83,314 28,800 - 15,053 - -	Total credit as of end of auarter 660.398 51.155 - 126.547 -	New disbusements (ner auarter) 72.277 13.000 - 30.000 -	Total credit as of end of quarter 945.716 160.711 16.213 340.616 27.006 15.475
C LEUEDTY MORATOR (in %) LEUEDTY MORATOR (in %) LEUEDAY Sets hort term stadless * 100 (in EK); LEUEDAY Sets hort term stadless * 100 (in basil sets and sets there term stadless * 100 (in basil sets and sets there term stadless * 100 (in basil Content values and sets term states) Restances Restances Arciclum: hunter and which there Manafestrate and which there Manafestrate and which there Manafestrate and sets the states Manafestrate and sets the states Manafestrates and sets the states and sets the states Manafestrates and sets the states and sets the states and sets the states Manafestrates and sets the states and	Java I           1.30va I           25.11%           31.07%           27.51%           Ver disbusements           10er austeri           1.586.899           1.38.791           30.766           6er           33.726	Jaco 8 36 (9) 26	Java B 27 585 24 59 34 59 35 55 35 55 36 5	Java N 25.89%, 27.88%, 36.72%, Total credit as of end of Jouanter 953.408 100.670 267.704 2.6599 15.286	Java V 29.11% 22.42% 25.77% Distric New disbusements	Total credit as of end of quarter 74.618 2.413 2.870 10.529 - -	New disbusement (per quarter) 83,314 28,800 - 15,053 - - -	Total credit as of end of quarter 660.398 51.155 - 126.547 - 501	New disbusements (ner auarter) 72.277 13.000 - - - - 1.400	Total credit as of end of awarter 945.716 160.711 16.213 340.616 27.006 15.475 2.769
C LIGUETY MOLCATOR (in %) Ligad Assets short term ligadies * 100 (in LER); Ligad Assets inform term ligadies * 100 (in LER); Ligad Assets inform term ligadies * 100 (in term) Credit evidence as pre-consense sectors Encourses Credit evidence as the sectors assets Encourses Encourses Encourses Fashier Instances Instances Arisham: Instance and philoschure Fashier Instances Instances Instances Pather Instances Instan	Java I           1.30va I           25.11%           31.07%           27.51%           Ver disbusements           10er austeri           1.586.899           1.38.791           30.766           6er           33.726	Java B 26.5% 26.6% 27.6% 26.6% 27.6% 27.6% 27.6% 27.6% 27.6% 27.6% 27.6% 27.6% 27.7% 2	Java B 27.345 3.555 New dolocoments (not counter) 118/92 1.560 1.560	Java N 25.99%, 27.88%, 26.74% Total credit as of ead of sounter 953.408 102.670 267.774 2.659	Java V 29.11% 22.42% 25.77% New disbusements (her counter) - - - - - -	Total credit as of end of quarter 74.618 2.413 2.870 10.529	New disbusement (per quarter) 83,314 28,800 - 15,053 - -	Total credit as of end of auarter 660.398 51.155 - 126.547 -	New disbusements (ner auarter) 72.277 13.000 - 30.000 -	Total credit as of end of quarter 945.716 160.711 16.213 340.616 27.006 15.475

Hotels and restaurants	34.363	156.028		21.960		3.617		130.890		113.279
Shinoing, storage and telecommunication Monetary and financial intercession	30.725 4,119	327.905 33.828	2.74	0 60.357 8,628		5.063 2,842	-	8.315 13,814	-	21.506 6,888
Real estates, leasings etc.	4,119	56,326		8,028		2,042		13,814		0,888
Public administration	1,400	37,543 28,310					-	-	-	-
Education Health and Social activities	57,237	28,310 156,467		32,534				1,267		
Collective, social and individual services	-	368,752		- 16,571	-	3,428	-	- 16,280	-	70,720
Others	-	368,752		16,571		3,428	-	16,280	-	-
Individuals		-					-		-	-
Total	1,586,899.0	10,485,753.4	110,942.3	953,407.8		74,617.8	83,314.0	660,397.9	72,277.0	945,715.9
		District Vlore	District Lushnje		District Gjirol	autor	Distric	t Einr	District	Barot
	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusement	Total credit	New disbusements	Total credit
	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter) as a	of end of quarter	(per quarter) a	s of end of quarter	(per quarter) a	s of end of quarter
		178,423	5,00	60,228			2,000	280,876	-	55,621
		43,259	5,00	52,386	-	1	-	78,010 7,441	-	1,262
	-	73,067		6,002	-		-	82,158		7,160
			-		-		-		-	
		6,650				-	-	5,354	-	-
		28,553 19,180	-	391	-	1	2,000	74,607 11,373	-	13,318
		1.744		-			-	15.170	-	2,796
	-	431 3,286		1,449	1	1		1,719		16,472
				-			-		-	-
	· ·			-	-	1	-	1	-	-
				-		-	-		-	
		-					-		-	325
		-		-			-	-	-	-
		178,423.1	5,000.0	60,227.6			2,000.0	280,876.0		55,620.6
		110,423.1	0,000	00,211.0			2,500.0	200,010.0		55,020.0
		District Pogradec	District Sarande		District Pesh	koni	District	Kukes	District	Lezhe
	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusement	Total credit	New disbusements	Total credit
	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter) as a	of end of quarter	(per quarter) a	s of end of quarter	(per quarter) a	s of end of quarter
		11,829	-	-		-	-		-	15,191
		4,788							-	
	-	- 4,788 3,594	-		-	1	-		-	
	-	3,594	-		-		-	-	-	7,112
	-	3,994 - - 		-	-	-	-	-	-	-
		3,994 - - 254 3,192				-	-	-	-	-
		3,994 - - 	- - - - - - - - - - - - - - - 	-			-	-	-	-
		3,994 - - 254 3,192		-		-	-	-	-	-
		3,994 - - 254 3,192		-		-	-	-	-	-
		3,994 - 		-		-	-	-	-	-
		3,994 - 		-			-	-		-
		3,594 		-				-	-	-
		3,594 		-				-		-
		3,594 		-				-		-
		. 2094 		-				-		7,331
		2,294 	Dutit Knys			- - - - - - - - - - - - - - - - - - -		- - - - - - - - - - - - - - - - - - -		- 
	New disbuscents	294 	New disbusements	Total credit	New disbusements		New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- - - - - - - - - - - - - - - - - - -
	New distancements (per quarter)	2,294 	Darist Kreig Ner dabatenets Ser quater		New disbusements	- - - - - - - - - - - - - - - - - - -	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- 
	New dolowaneous (pr quarter)	2094 	New disbusements	Total credit as of cell of quarter	New disbusements	not Total credit of east of quarter	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- - - - - - - - - - - - - - - - - - -
	Ner defaumment	294 	New disbusements	Total could as of end of quarter	New disbusements	- - - - - - - - - - - - - - - - - - -	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- - - - - - - - - - - - - - - - - - -
	Ner dissentit	2094 	New disbusements	Total credit as of end of gamter	New disbusements	et Total credit e ed of quarter i e ed of quarter	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- - - - - - - - - - - - - - - - - - -
	We determine for earlier	2094 	New disbusements	Total costs	New disbusements		New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- - - - - - - - - - - - - - - - - - -
	New disbasements (ner exacts)	2094 	New disbusements	Total create as of end of quarter	New disbusements	net Total credit de ad of quarter -	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- 7,33 - - - - - - - - - - - - - - - - - -
	We delocated	2094 	New disbusements	Total costs	New disbusements		New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- 7,33 - - - - - - - - - - - - - - - - - -
	New disbasements (new country)	2094 	New disbusements	Food ondat an of end of quarter	New disbusements	et and better dead of quarter - - - - - - - - - - - - - - - - - - -	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- 7,33 - - - - - - - - - - - - - - - - - -
	New debacements (or quarter)	2094 	New disbusements	Total costs	New disbusements	net Total credit d'end of quarter - - - - - - - - - - - - - - - - - - -	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- 7,33 - - - - - - - - - - - - - - - - - -
	Ner doscentos (ter cuanto)	2094 	New disbusements	Food ondat an of end of quarter	New disbusements	ndt Total credit Total credit d'end of quarter	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- 7,33 - - - - - - - - - - - - - - - - - -
	Nev debannasi (or gurfo)	2094 	New disbusements	Total costs	New disbusements	Transformer and a condition of a con	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- 7,33 - - - - - - - - - - - - - - - - - -
	Ner dialuscencia (per quater)	2094 	New disbusements	Total costs	New disbusements	not Tabla credit de aid aquater de aid aquater - - - - - - - - - - - - - - - - - - -	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- 7,33 - - - - - - - - - - - - - - - - - -
	We delvoment	2094 	New disbusements	Total costs	New disbusements	et and credit	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- - - - - - - - - - - - - - - - - - -
	Nev diducences (per quater)	2094 	New disbusements	Total costs	New disbusements	not Tabla credit de aid aquater de aid aquater - - - - - - - - - - - - - - - - - - -	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- - - - - - - - - - - - - - - - - - -
	We determine (	2094 	New disbusements	Total costs	New disbusements	nt 	New disbusement	- - - - - - - - - - - - - - - - - - -	New disbusements	- - - - - - - - - - - - - - - - - - -

			Kuantifikimi ii r	rezikut te normes se i	interesit dhe sk	enaret	
			Quantification of interest rate risk (standard scenario)	Loss would come from interest rates	Stress scenario on basis risk	Yield curve twist scenario	Most expected
<u>Limite</u>	Perkufizim		% of capital	Direction	% of capital	% of capital	% of capital
	Limit: (Economic	ALL	0.0%		0.00%	0.8%	0.0%
Economic value impact	value impact from interest	EUR	0.0%	v v	1.04%	0.4%	0.0%
Economic value impact	rate shock / capital) < 15%	USD	0.2%	2	0.05%	0.1%	0.0%
		Total non-netted impact:	0.2%	]	1.1%	1.3%	0.0%
	(Interest	ALL	0.0%		0.00%	0.0%	0.0%
12-months interest earnings	earnings decline from interest	EUR	1.8%	2	1.76%	0.0%	0.0%
12-months interest editilitigs	rate shock /	USD	0.1%	V	0.15%	0.0%	0.0%
	capital) < 10%	Total non-netted impact:	1.7%		1.9%	0.0%	0.0%

	(Change in economic value	ALL	-0.89	
Modified duration gap	per 1	per 1 EUR	EUR	-0.01
	percentage point change in	USD	-0.48	