

31-Mar-15



Formulari 15

Capital adequacy ratio		Shuma
(in thousands lek)		
1. Regulatory capital	(a)	4,495,322.28
2. Total of off-balance items weighted with risk	(b)	25,558,892.78
3. Capital adequacy rate (2)/1*100	(a)/(b)*100	17.59

Formulari 15/1

Assets and off-balance items weighted with risk		Shuma
(in thousands lek)		
1. Assets and off-balance items weighted with risk	(a)	20,940,019.47
2. 12.5 * Capital requirement related to market risk	(b)	-
3. 12.5 * Capital requirement related to operational risk	(c)	4,618,873.31
4. Additions from the increase in volume of "treasury and interbank transactions" and "securities"	(d)	-
5. Reductions from loan portfolio growth to residents for 2015	(e)	-
Total of assets and off-balance items weighted with risk	(a)+(b)+(c)+(d)+(e)	25,558,892.78

Form 20

Code	ASSETS (in thousand LEK)	Amortization fund and provisions (-A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	-	5,059,740.18	-	1,656,071.35	5,023,207.57	11,739,019.10
11	Cash and Central Bank	-	2,260,663.53	-	1,656,071.35	-	3,925,734.88
12	Treasury bills and other bills eligible for refinancing with the Central Bank	-	2,790,076.65	-	-	-	2,790,076.65
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	3,901,330.94	3,901,330.94
14	Deposits with banks, credit and other financial institutions	-	-	-	-	1,096,368.20	1,096,368.20
15	Loans to banks, credit and other financial institutions	-	-	-	-	-	-
18	Other accounts with banks, credit and other financial institutions	-	-	-	-	25,508.44	25,508.44
19	Doubtful receivable accounts with banks, credit and other financial institutions	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	(2,409,679.80)	13,609,270.96	-	9,706,387.40	-	20,906,378.75
20	Standard loans and advances to customers	-	8,825,990.39	-	5,714,943.55	-	14,540,533.93
21	Past-due loans and advances to customers	-	-	-	-	-	-
22	Special mention loans	-	607,593.60	-	247,155.96	-	854,749.56
23	Substandard loans	(236,451.97)	717,905.98	-	344,455.11	-	845,965.52
24	Doubtful loans	(386,634.51)	171,328.22	-	578,988.83	-	(365,682.54)
25	Lost loans	(1,786,593.32)	1,068,652.30	-	712,377.16	-	(5,563,866)
26	Albanian Government and Public Administration	-	-	-	-	-	-
27	Customer current accounts and deposits liabilities	-	3,192,635.60	-	2,037,920.85	-	4,230,556.45
28	Other customer accounts	-	5,968.46	-	70,946.14	-	76,914.61
29	Doubtful customer receivables other than loans	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	(491,19)	-	-	-	141,149.28	140,658.09
31	Fixed income securities	(491,19)	-	-	-	141,149.28	140,658.09
32	Variable income securities	-	-	-	-	-	-
33	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Premiums on financial instruments	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	-	841,728.25	-	782,908.62	-	1,624,636.86
41	Other assets	-	837,330.12	-	694,776.57	-	1,532,106.69
43	Agent transactions	-	-	-	-	-	-
44	Inter-office accounts	-	-	-	-	-	-
45	Suspense and position accounts	-	4,398.13	-	88,132.05	-	92,530.17
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT RESOURCES	(1,281,308.85)	2,756,580.57	-	-	222.65	1,475,494.37
51	Participating interest	-	-	-	-	222.65	222.65
52	Intangible assets	-	-	-	-	-	-
53	Fixed assets	(1,281,308.85)	2,756,580.57	-	-	-	1,475,271.72
53/1	Intangible assets	-	387,944.73	-	-	-	387,944.73
53/1	Amortisation of intangible assets	(210,839.34)	-	-	-	-	(210,839.34)
	TOTAL	(3,690,988.65)	22,267,319.95	-	12,145,767.57	5,164,579.50	35,886,187.17

Form 21

Code	ASSETS (in thousand Lek)	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	386,699	-	-	18,652	405,351
11	Central Bank	36,693	-	-	-	36,693
12	Treasury bills and other bills eligible for refinancing with the central bank	-	-	-	-	-
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	-
16	Deposits from banks, credit and other financial institutions	-	-	-	-	-
17	Loans from banks, credit and other financial institutions	350,006	-	-	-	350,006
18	Other accounts with banks, credit and other financial institutions	-	-	-	18,652	18,652
2	OPERATIONS WITH CUSTOMERS	18,128,467	191,863	10,248,460	615,694	29,184,484
26	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION	-	-	-	-	-
27	Due to customers for current accounts and deposits	17,700,318	190,577	10,037,959	614,638	28,543,493
28	Other customer accounts	428,149	1,286	210,500	1,056	640,991
3	SECURITIES TRANSACTIONS	-	-	-	-	-
33	Debt represented by securities	-	-	-	-	-
34	Securities sold and purchased under repurchase agreement	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-
36	Premiums for financial instruments	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	289,971	-	319,703	-	609,674
42	Other liabilities	128,761	-	66,506	-	195,267
43	Agent transactions	119,956	-	-	-	119,956
44	Inter-office accounts	-	-	-	-	-
45	Suspense and position accounts	41,253	-	253,197	-	294,450
46	Value added tax	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT RESOURCES	885,990	-	125,743	4,674,945	5,686,678
54	Grants and public funding	-	-	-	-	-
55	Specific provisions	191,668	-	125,743	-	317,411
56	Subordinated debt	-	-	-	1,287,798	1,287,798
57	Shareholders' equity	694,322	-	-	3,387,148	4,081,470
	TOTAL	19,691,132	191,863	10,693,906	5,399,762	35,886,187

Form 22

Code	PROFIT/LOSS ACCOUNTS (in thousand Lek)	lek		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
60	BANK OPERATIONS EXPENSES	4,958,754.81	-	59,640.03	-	5,018,394.84
61	Personnel costs	133,982.22	-	17,002	-	150,984.22
62	Taxes other than income tax	2,649.45	-	-	-	2,649.45
63	General expenses for operations	80,044.16	-	126,936.44	-	206,980.60
64	Amortisation and provisions on the depreciation of fixed assets	41,679.74	-	-	-	41,679.74
65	Losses on irrecoverable receivables and charges for provisions	221,162.79	-	99,841.80	-	321,004.59
66	Extraordinary expenses	1,591.04	-	6.05	-	1,597.09
67	Income tax	6,693.44	-	-	-	6,693.44
69	Current year profit	53,479.19	-	-	-	53,479.19
	TOTAL EXPENSES	5,590,036.83	-	285,794.33	-	5,785,831.17
70	Income from banking activities	5,308,347.80	-	225,668.50	-	5,534,016.30
74	Reversal of provisions for the depreciation of fixed assets	143,144.57	-	-	-	143,144.57
75	Reversal of provisions for the depreciation of receivables	16,010.62	-	1,543.59	-	17,554.21
79	Current year loss	-	-	-	-	-
	TOTAL INCOME	5,467,502.99	-	218,236.17	-	5,785,831.17

Form 23

Code	OFF BALANCE ITEMS (in thousand Lek)	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	1,278,054.88	-	1,124,608.72	-	2,402,663.61
90/1	Commitments given	1,278,054.88	-	1,124,608.72	-	2,402,663.61
90/2	Commitments received	-	-	-	-	-
91	GUARANTEES	70,652,468.73	-	719,825.67	-	71,372,294.41
91/1	Guarantees given	160,599.25	-	565,638.99	-	726,238.24
91/2	Guarantees received	70,491,869.48	-	154,186.68	-	70,646,056.16
92	SECURITIES COMMITMENT	-	-	-	-	-
93	FOREIGN CURRENCY TRANSACTIONS	-	-	-	-	-
94	OTHER COMMITMENTS	774,717.52	-	299,001.84	-	1,073,719.36
95	FINANCIAL INSTRUMENTS COMMITMENT	-	-	-	-	-
	TOTAL	72,705,241.13	-	2,143,436.24	-	74,848,677.37

Form 30

REGULATORY CAPITAL FOR THE COVERAGE OF CREDIT RISK	
BASIC CAPITAL	
(in thousand Lek.)	
I. Added Elements (A):	
1. Signed capital (5711)	3,387,147.74
2. Reserves (other than revaluation reserves) (5731, 5733, 5734)	590,681.47
3. Issuing and fusion premiums (572)	-
4. Not-paid dividends (accrued) (577(P))	-
5. End year profit (578(P))	-
6. Income for the period (578(P))	-
7. Difference of credit revaluation (574(P))	219,411.33
NewTOTAL A=(1+2+3+4+5+6+7)	4,197,240.53
II. Discounted elements (B):	
1. Not-paid signed capital (5712)	-
2. Shares' nominal value (not-sold, repurchased)	-
3. Losses not paid (accrued) (577(P))	673,141.84
4. Current loss (578(-P))	-
5. Debt difference revaluation (negative) (574(-P))	-
6. Fixed intangible assets (531)	177,105.39
Sub-total B=(1+2+3+4+5+6)	850,247.23
Total basic capital C=(A-B)	3,333,178.03
ADDITIONAL CAPITAL	
III. Components (J):	
1. Revaluation reserves (EA) (5732)	-
2. General reserves (EB)	-
3. Hybrid instruments (EC) (56)	-
4. Term subordinated liabilities (F) (56)	1,287,797.58
if F<C/2 then G=F; if F>C/2 then G=C/2	1,287,797.58
Limited sub-total H=(EA+EB+EC+G):	1,287,797.58
(J) if H<C then J=H; if H>C then J=C	1,287,797.58
Total additional capital prior to deduction (J)	1,287,797.58
IV. Deducted components (P+Q+V):	
1. Participation at banks and financial institutions (P):	-
(K) Participation >10% in their capital, or <10% but with a great impact on them +	-
(L) The amount of participations not meeting the abovementioned conditions, plus a	-
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 conditions fixed by the BoA (Q)	-
3.Regulations of Bank of Albania (V) V = V1+V2+V3+V4	139,468.61
regulation "On investments from banks on the commercial companies' capital", approved by	-
regulation "On the size and completion of initial minimal capital for allowed activities of licensed	139,468.61
regulation "On the administration of risk from big exposures of banks", approved by decision no.31	-
regulation "On the administration of credit risk", approved by decision no. 61 of BoA/SP, dated	-
Subtotal of deducted amount (P+Q+V)	139,468.61
Calculation of residual supplementary equity and basic equity after deduction IV:	-
if J<=(P+Q+V) then:	-
supplementary capital after deduction JA=0;otherwise JA=J-(P+Q+V)	1,148,328.97
basic capital CA=C+J-(P+Q+V); otherwise CA=C	3,346,993.30
Total of basic and supplementary capital: E=(JA+CA)	3,485,322.28

Form 39

Calculation of market risk supervision limit		
Indicator (in thousand lek)	Average	Maximum
Calculation of trading portfolio and limitation of point 2, chapter 1		
I. Calculation of trading portfolio as per accounting value:		
1. Components of trading portfolio	-	-
A. Trading securities	-	-
B. Securities available for sale	-	-
C. Off balance operations with securities	-	-
D. derivative instruments set out in point 6.3.1, chapter I	-	-
2. Calculation of portfolio with the reserve in point 6.2.1, chapter I:	-	-
E. Total balance and off balance	110,784,054.52	-
F. E*10%	-	-
G. if A+B+C+D>F on average during the two semiannual periods then	-	-
II. Calculation of limitation of point 2.1, chapter I:	-	-
H. E + 5%	5,539,202.73	-
I. E + 6%	6,647,043.27	-
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 point 6.3.1, chapter I	-	-
N. if G>A+B+C+D then N=J+K+L+M; if G<A+B+C then N=J+K+L	-	-
IV. Calculation of limitation of point 2.2, chapter I:		
O. countervalue in lek of 15 million euro at closing day	2,102,100,000.00	-
P. countervalue in lek of 20 million euro at closing day	2,802,800,000.00	-

BASIC CAPITAL	
I. Supplementary components (A):	
1. Signed capital (5711)	3,387,147.74
2. Reserves (other than revaluation reserves) (5731, 5733, 5734)	590,681.47
3. Issuing and fusion premiums (572)	-
4. Not-paid dividends (accrued) (577(P))	-
5. End year profit (578(P))	-
6. Income for the period (578(P))	-
7. Difference of credit revaluation (574(P))	214,271.58
NewTOTAL A=(1+2+3+4+5+6+7)	4,192,100.787
II. Discounted elements (B):	
1. Not-paid signed capital (5712)	-
2. Shares' nominal value (not-sold, repurchased)	-
3. Losses not paid (accrued) (577(P))	673,141.84
4. Current loss (578(-P))	-
5. Debt difference revaluation (negative) (574(-P))	-
6. Fixed intangible assets (531)	185,780.91
Sub-total B=(1+2+3+4+5+6)	859,022.750
Total basic capital C=(A-B)	3,333,178.03
ADDITIONAL CAPITAL	
III. Components (J):	
1. Revaluation reserves (EA) (5732)	-
2. General reserves (EB)	-
3. Hybrid instruments (EC) (56)	-
4. Term subordinated liabilities (F) (56)	1,313,508.55
if F<C/2 then G=F; if F>C/2 then G=C/2	1,313,508.55
Limited sub-total H=(EA+EB+EC+G):	1,313,508.55
(J) if H<C then J=H; if H>C then J=C	1,313,508.55
Total additional capital prior to deduction (J)	1,313,508.55
IV. Deducted components (P+Q+V):	
1. Participation at banks and financial institutions (P):	-
(K) Participation >10% in their capital, or <10% but with a great impact on them +	-
(L) The amount of participations not meeting the abovementioned conditions, plus a	-
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 conditions fixed by the BoA (Q)	-
3.Regulations of Bank of Albania (V) V = V1+V2+V3+V4	156,046.30
regulation "On investments from banks on the commercial companies' capital", approved by	-
regulation "On the size and completion of initial minimal capital for allowed activities of licensed	156,046.30
regulation "On the administration of risk from big exposures of banks", approved by decision no.31	-
regulation "On the administration of credit risk", approved by decision no. 61 of BoA/SP, dated	-
Subtotal of deducted amount (P+Q+V)	156,046.30
Calculation of residual supplementary equity and basic equity after deduction IV:	-
if J<=(P+Q+V) then:	-
supplementary capital after deduction JA=0;otherwise JA=J-(P+Q+V)	1,157,462.25
basic capital CA=C+J-(P+Q+V); otherwise CA=C	3,333,178.03
Total of basic and supplementary capital: E=(JA+CA)	3,490,640.28
V. CALCULATION OF RESIDUAL CAPITAL	
(a) D. Regulatory capital to cover adequacy rate	3,526,289.05
(b) R. Calculation of residual capital: R=E-D	964,351.23
(c) Distribution of residual capital between basic capital and supplementary capital and calculation	-
1. if IA<=D/2 then:	-
JB. Residual supplementary capital: JB=0; otherwise JB=IA - (D/2)	-
CB. Residual basic capital: CB=R; otherwise CB=CA - (D/2)	964,351.23
VI. OVER-RESIDUAL CAPITAL	
(1) OA. Current profit of the reported period (Chap.IV P.3.1)	-
(2) Securities and subordinated liabilities for market risks:	-
OB. Term subordinated liabilities not included in the calculation of supplementary	-
OC. Hybrid instruments and term subordinated liabilities not included in the	-
(3) OD. Subordinated liabilities not meeting the criteria to be included in supplementary capital but	-
(4) OE. Other subordinated liabilities with an original maturity >= 2 years	-
(5) OF. Total of over-supplementary capital OF=OA+OB+OC+OD+OE	-
VII. CALCULATION OF MAXIMUM LIMIT OF THE TOTAL OF RESIDUAL	
(a) S. Amount of supplementary capital remained with over-supplementary capital prior to	-

(b) U. Maximum limit: if S<=CB*2.5 then U=S; if S>CB*2.5 then U=CB*2.5	-
VIII. TOTAL OF REGULATORY CAPITAL FOR THE COVERAGE OF MARKET RISK	-
(a) W. Amount of basic capital retained "U" for the coverage of market risk: W=CB*U	964,331.23
(b) X. Total of regulatory capital for the coverage of market risk (X=D+W)	4,490,640.28

Calculation of request for regulatory assets to cover general interest rate risk (in thousand Lek)		Shuma
A) CALCULATION OF WEIGHTED POSITIONS FOR EACH ZONE:		
ZONE 1:		
ZONE 2:		
ZONE 3:		
Total compensated weighted positions in all time band of three zones (PPK1 + PPK2)		
B) CALCULATION OF WEIGHTED POSITIONS BETWEEN ZONES:		
1. AS PER ESCALATING RANK:		
2. AS PER DEESCALATING RANK:		
PF x 1.00 (S6)		
Request for regulatory assets: $VF=(S1+S2+S3+S4+S5+S6+S7+S8)$		

Calculation of request for regulatory assets to cover general interest rate risk (in thousand Lek)		Shuma
A) CALCULATION OF WEIGHTED POSITIONS FOR EACH ZONE:		
ZONE 1:		
ZONE 2:		
ZONE 3:		
B) CALCULATION OF WEIGHTED POSITIONS BETWEEN ZONES:		
1. AS PER ESCALATING RANK:		
2. AS PER DE. ESCALATING RANK:		
PF x 1.00 (S7)		
Request for regulatory assets: $VF=(S1+S2+S3+S4+S5+S6+S7)$		

Calculation of request for regulatory assets to cover general interest rate risk (in thousand Lek)	
A) PER RISKIN SPECIFIK:	
B) PER RISKIN E PERGJITHSHEM:	
Kërkesa totale: $VA100 = \sum VA10$	
C) Kërkesa për kapital regulator për rrezikun e normave të interesit:	
1. për rrezikun specifik (VA1)	
2. për rrezikun e përgjithshëm (VA100)	
Request for regulatory asset: $VA=(VA1+VA100)$	

Demand for regulatory capital for the coverage of market risk related to interest rate (in thousand Lek)		
A) Amount of regulatory capital (X)		4,490,640.28
as per Form 2: X=D+W		4,490,640.28
B) Demand for regulatory capital (Y)		-
1. for trading portfolio:		-
2. for foreign exchange (VD)		2,231.68
Their amount: $VF=(VA+VB+VC+VD+VE)$		2,231.68
Total request for regulatory capital: $V=VD+VF$		5,528,520.79
C) Comparison of (A) with (B):		
General coverage rate: $Z=100*(X/Y)$		127.27
General minimal rate (100%)		

Demand for regulatory capital for the coverage of market risk related to foreign exchange (in thousand Lek)			
	Pozicioni Neto	Ponderimi	Kërkesa për Kap. Regull.
A) Comparison between:			
Global net position (VD1)	117,708.75	-	-
2% of global regulatory capital (XA)	89,812.81	-	-
B) Demand for regulatory capital (VD)	27,895.95	8.00%	2,231.68
if $VD1>XA$ then $VD=VD1-XA$	-	8.00%	-

Financial Ratios

Ratio	
1. ROAA = Net income / average assets *100	0.6%
2. The net result of the extraordinary / average assets	0.2%
3. Expenditure general operations / gross operating income	90.4%
4. Net interest income / expense to the general operations	108.8%
5. ROEA = The net income / Average shareholders equity *100	5.3%
6. For active employees = Total assets / Number of registered employees	731,132
7. Net interest income / average assets	4.9%
8. Interest income / average assets	6.0%
9. Interest expense / average assets	1.1%
10. Net interest income / gross revenues of the company	96.5%
11. Net income from other activities / average assets	1.5%
12. Non-interest expenses / gross operating income	25.5%
13. Personnel expenses / gross operating income	29.7%
14. Expenses for provisions / average assets	1.0%

Other

Kodi	Treguesh (me mijë lekë)	(me mijë lekë)
1	Total assets at the end of the previous quarter	36,537,279.51
2	Excess credit reporting quarter	21,177,070.48
3	Surplus ratio loans / total assets (nr1) / (2) * 100	57.96%
4	Maximum Limit Risk	70.00%

Form 34

NACE Industry Code	Credit evidence as per economy sectors	
	Economy sectors	Total credit overplus as per end of month**
1 Businesses		19,909,384.01
A. Agriculture, hunting and silviculture		2,170,527.08
B. Fishing		64,521.59
C. Industry of Mining and raw material extraction		105,847.79
D. Manufacturing industry		3,599,917.22
E. Production and distribution of energ. gas and water		457,007.59
F. Construction		1,547,738.00
G. Commerce, repair of domestic items and vehicles		7,045,212.31
H. Hotels and restaurants		1,797,572.82
I. Shipping, storage and telecommunication		604,262.20
J. Monetary and financial intercession		65,192.12
K. Real estates, lessings etc.		124,639.98
L. Public administration		24,389.29
M. Education		418,269.31
N. Health and Social activities		577,816.94
O. Collective, social and individual services		1,308,474.76
P,Q Others		-
2 Individuals		3,178,264.16
Total		23,087,648.17

Form 24

ASSETS AS PER FINAL MATURITY (in thousand Lek)	DAYS		MONTH				YEARS		TOTAL
	up to 7	7 dhe - 1	1 - 3	3 - 6	6 - 12	1 - 5	> 5		
Standard loans and advances to customers	142,517.5	371,475.1	772,859.4	1,129,592.6	1,862,003.3	7,320,619.9	2,941,466.1	14,540,533.9	
Post-due loans and advances to customers	-	-	-	-	-	-	-	-	
Special mentioned loans	40,121.2	24,163.6	39,998.4	59,414.6	83,014.3	387,360.1	220,677.4	854,749.6	
Sub-standard loans	66,293.4	48,159.6	50,531.2	89,154.6	122,571.3	511,109.1	194,138.2	1,081,957.5	
Doubtful loans	125,575.9	28,095.4	14,078.7	21,365.8	51,578.2	232,512.0	277,111.0	750,317.0	
Low loans	3,591.7	73,392.0	-	-	-	1,704,045.7	-	1,781,029.5	
Customers current accounts	193,280.0	336,077.1	856,275.9	1,016,164.1	1,828,759.4	-	-	4,230,556.5	
Other customer accounts	76,914.6	-	-	-	-	-	-	76,914.6	
TOTAL	648,294.3	881,562.8	1,733,743.6	2,315,691.7	3,947,926.6	10,155,646.8	3,633,922.7	23,216,858.6	

Formulari 25

LIQUIDITIES AS PER REMAINED MATURITY	Days	Months				Years		TOTAL	TOTAL
	(in thousand Lek)	Up to 7	7 days - 1 month	1 - 3	3 - 6	6 - 12	1 - 5		
FINANCIAL INSTITUTIONS OPERATIONS	386,698.6	-	-	-	-	-	-	18,652.4	405,351.0
Current Accounts with the Central Bank	36,692.9	-	-	-	-	-	-	-	36,692.9
Treasury bills sold under repurchase agreement repo	-	-	-	-	-	-	-	-	-
Loans from financial institutions	350,005.8	-	-	-	-	-	-	-	350,005.8
Other accounts of financial institutions	-	-	-	-	-	-	-	18,652.4	18,652.4
OPERATIONS WITH CUSTOMERS	13,329,172.0	1,749,597.5	2,168,929.4	5,938,730.6	5,163,398.6	934,655.4	-	-	29,184,483.7
Current accounts	6,394,897.5	-	-	-	-	-	-	-	6,394,897.5
Demand deposit accounts	6,535,267.9	-	-	-	-	-	-	-	6,535,267.9
Term deposit accounts	299,010.7	1,108,606.6	2,168,929.4	5,938,730.6	5,163,398.6	934,655.4	-	-	15,613,331.4
Other customer accounts	640,990.9	-	-	-	-	-	-	-	640,990.9
OTHER ASSETS	41,275.1	44,627.0	699.7	1,673.6	10,730.8	57,695.2	38,566.0	-	195,267.4
Cash	-	-	-	-	-	-	-	-	-
AGENT TRANSACTIONS	119,956.4	-	-	-	-	-	-	-	119,956.4
INTEROFFICE ACCOUNTS	-	-	-	-	-	-	-	-	-
Real estate loans	-	-	-	-	-	-	-	-	-
Leasing contract	-	-	-	-	-	-	-	-	-
Other	294,450.2	-	-	-	-	-	-	-	294,450.2
PERMANENT SOURCES	7,253.1	10,199.2	20,943.4	29,451.0	51,196.5	1,450,502.3	4,117,133.0	-	5,686,678.4
Grants and public funding	7,253.1	-	-	-	-	-	-	-	7,253.1
Provisions	-	10,199.2	20,943.4	29,451.0	51,196.5	133,963.1	64,404.6	-	317,410.9
Subordinated debt	-	-	-	-	-	1,263,090.0	24,777.6	-	1,287,797.6
TOTAL	14,078,805.5	1,804,423.8	2,190,572.5	5,969,855.14	5,225,325.9	2,442,853.03	4,174,351.42	-	35,886,187.2
Financing commitments in favour of credit institutions (unused part of credit lines)	-	-	-	-	-	-	-	-	-
Financing commitments in favour of credit institutions (unused part of credit lines)	-	-	-	-	-	-	-	-	-
Forward (foreign currency + lek) purchased	-	-	-	-	-	-	-	-	-
Total of Off balance items	-	-	-	-	-	-	-	-	-
TOTAL OF LIQUIDITY + TOTAL OF OFF-BALANCE ITEMS	14,078,805.47	1,804,423.75	2,190,572.48	5,969,855.14	5,225,325.89	2,442,853.03	4,174,351.42	-	35,886,187.17

Form 26

LOANS CLASSIFIED AS PAST DUE LOANS	PAST DUE LOANS				TOTAL
	1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	330,974.25	40,783.85	12,863.58	217,076.11	601,697.79
Mid term loans	926,674.23	267,841.26	226,745.00	649,026.80	2,070,287.28
Long term loans	1,408,387.43	385,835.82	88,337.26	683,410.84	2,566,971.35
Real estate loans	130,985.61	17,308.11	9,836.67	17,981.74	176,112.14
Leasing contract	-	-	-	-	-
Bank employees	-	-	-	-	-
TOTAL	2,797,021.52	711,769.04	337,982.51	1,567,495.49	5,414,008.56

Form 161

PROVISIONS FOR LOAN LOSSES (by the bank)	Loan classification	Provisions for the principal			Accrued interests	F.R. for interests	Total (Principal + Interest)	Total FR (Principal + Interest)
		Principal	Provisions for the principal	Accrued interests				
Standard and past due loans	18,757,622	253,519	90,383	1,544	18,848,005	255,062		
Special mentioned loans	841,254	61,479	13,496	869	854,750	62,349		
Substandard loans	1,057,077	211,568	24,881	24,884	1,081,957	236,452		
Doubtful loans	727,650	363,948	22,667	22,686	750,317	386,635		
Lost loans	1,704,046	1,709,430	76,984	77,163	1,781,029	1,786,953		
Total	23,087,648	2,599,944	228,410	127,146	23,316,059	2,727,091		

Formulari 20/1

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY	(in thousands lek)	LEK	USD	EUR	OTHERS	TOTAL
			1 Cash	496,358.17	148,120.44	386,021.95	8,118.77
2 Current Accounts at the Central Bank, including the compulsory reserve up to its half	709,648.53	32,311.00	24,931.30	-	766,890.83		
3 Treasury bills issued by the Republic of Albania, registered in the balance sheet as	2,750,076.65	-	-	-	2,750,076.65		
4 80 per cent of bonds issued by the Republic of Albania registered in the balance sheet as	-	-	-	-	-		
5 "Investment" securities of the Albanian Government (treasury bills and bonds) with a	-	-	-	-	-		
6 80 per cent of the Albanian government securities (treasury bills and bonds), are not	-	-	-	-	-		
7 Treasury Bills purchased according to the repurchase agreements, when the remained	-	-	-	-	-		
8 Current accounts at banks and other financial institutions	-	189,541.83	3,664,983.78	46,805.33	3,901,330.94		
9 Deposits with banks and other financial institution with a remained period to maturity up	-	-	-	-	-		
10 Loans to banks and other financial institutions with a remained period to maturity of up	-	-	-	-	-		
11 "Trading"/"placement" securities issued by central governments and central bank	-	-	140,658.09	-	140,658.09		
12 "Trading"/"placement" securities issued by central governments and central bank through	-	-	-	-	-		
13 "Trading"/"placement" securities not appraised, but issued by the international	-	-	-	-	-		
14 "Investment" securities with a remained period to maturity of up to 1 (one) month	-	-	-	-	-		
15 Securities purchased according to repurchase agreement, when the remained period	-	-	-	-	-		
A TOTAL OF LIQUID ASSETS	3,996,083.34	369,973.27	4,217,395.11	54,924.10	8,638,375.83		
B TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY	18,238,312.83	1,784,316.62	9,190,151.85	55,201.43	29,268,982.73		
C LIQUIDITY INDICATOR (in %)	Java I	Java II	Java III	Java IV	Java V		
1 Liquid Assets /short term liquidities * 100 (in LEK)	21.86%	22.48%	22.59%	22.51%	21.91%		
2 Liquid Assets /short term liquidities * 100 (in foreign currency)	39.18%	40.46%	37.96%	44.28%	42.99%		
3 Liquid Assets /short term liquidities * 100 (in total)	28.43%	29.39%	28.33%	30.84%	29.51%		

Credit evidence as per economy sectors	District Tirane		District Durres		District Elbasan		District Shkoder		District Korce	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursement (per quarter)	Total credit (of end of quarter)
Businesses	1,676,513	10,240,227	391,703	2,737,796	83,163	721,120	182,143	1,538,991	284,198	1,563,522
Agriculture, hunting and silviculture	31,524	691,960	81,678	289,393	16,311	59,274	30,720	116,611	40,700	289,394
Fishing	-	-	4,300	20,873	-	-	-	237	3,500	3,446
Industry of Mine and raw material extraction	-	19,678	-	34	-	1,771	-	14,588	10,236	28,981
Manufacturing industry	527,572	1,816,703	64,573	588,307	14,700	115,921	40,926	301,008	38,820	231,726
Production and distribution of energy, gas and water	21,000	313,326	4,897	17,110	1,404	35,066	-	-	-	56,962
Construction	161,533	913,996	9,492	238,526	8,000	15,532	32,320	156,436	7,153	37,239
Commerce, repairing of domestic items and vehicles	700,999	3,943,575	179,202	1,022,938	29,900	304,046	58,673	527,189	99,280	437,739
Hotels and restaurants	60,860	559,065	8,474	283,133	1,403	112,573	12,697	238,770	21,510	230,335
Shipping, storage and telecommunication	44,790	240,428	25,346	134,537	28,652	154,537	2,000	32,765	1,500	59,420
Monetary and financial intercession	300	57,058	-	933	-	403	-	46	1,000	3,324
Real estates, leases etc.	69,570	-	3,319	6,220	-	20,670	-	-	-	525
Public administration	-	-	-	-	-	-	-	-	-	24,389
Education	-	374,616	-	25,457	-	-	-	16,141	-	-
Health and Social activities	21,387	444,265	48,125	1,000	9,670	-	-	15,083	5,500	20,156
Collective, social and individual services	106,549	796,587	13,942	95,110	6,100	66,877	3,403	64,382	55,000	140,886
Others	-	-	-	-	-	-	-	-	-	-
Individuals	118,028	1,643,144	37,981	361,927	8,786	145,953	10,188	261,910	16,695	198,710
Total	1,794,541.3	11,883,370.9	429,684.3	3,099,722.8	91,949.6	867,073.2	192,321.2	1,800,901.5	300,882.9	###

District Vlore	District Lushje	District Gjirokastra	District Fier	District Berat				
					New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
82,148	548,759	24,800	297,225	-	128,714	1,125,415	29,170	537,046
2,000	45,265	20,300	168,188	-	44,300	244,487	21,500	201,054
-	38,332	-	-	-	-	532	-	-
-	1,181	-	907	-	-	7,867	-	20,783
18,100	122,664	3,000	53,517	-	39,000	192,427	2,000	79,751
7,400	49,218	-	25,964	-	-	623	-	1,012
18,512	129,817	1,500	34,047	-	7,000	91,589	-	11,290
25,150	60,181	-	30,864	-	27,202	341,401	150	124,254
-	21,272	-	5,763	-	7,000	107,907	5,090	55,460
-	-	-	-	-	-	40,396	-	21,608
-	-	-	-	-	-	22	-	-

