

31-Mar-14



Form 12

| Assets items weighted with risk (in thousands lek) | Accounting value | Weighted value |
|---|---------------------------------------|----------------------|
| | 1. Assets without risk weighted at 0% | 9,263,970.30 |
| 2. Moderate risk Assets weighted at 20% : | 5,935,656.50 | 1,187,131.30 |
| 3. Medium risk Assets weighted at 50% : | 597,666.98 | 298,833.49 |
| 4. High risk assets weighted at 100 % | 14,253,089.34 | 14,253,089.34 |
| 5. Aktive me koeficient ponderimi 150%: | 8,203,100.03 | 12,304,650.05 |
| TOTAL ASSETS WEIGHTED WITH RISK | 38,253,483.16 | 28,043,704.18 |

Form 13 & 14

| OFF BALANCE ITEMS WEIGHED WITH RISK (in thousand Lek) | Accounting value | Weighed value |
|---|---|---------------------|
| | 1. High risk off balance items, weighted at 100%: | - |
| 2. Off balance sheet - Medium risk items, weighed at 50%: | 2,746,423.18 | 1,373,211.59 |
| 3. Off balance sheet - moderate risk items, weighed at 20%: | - | - |
| 4. Off balance sheet - Low risk items, weighed at 0%: | 2,158,983.35 | - |
| 5. Contracts with flexible exchange rate and interest rate | - | - |
| TOTAL OFF BALANCE ITEMS WEIGHED WITH RISK | 4,905,406.53 | 1,373,211.59 |

Form 15

| Capital adequacy rate (in thousand Lek) | Amount |
|---|----------------------|
| Total of asset items weighed with risk | 28,043,704.18 |
| Total of off balance items weighed with risk | 1,373,211.59 |
| 1. Total of assets and off balance items weighed with risk | 29,609,698.91 |
| 2. Regulatory capital | 4,320,639.17 |
| 3. Basic capital | 3,307,967.39 |
| 4. Capital adequacy rate (2/1)*100 | 14.59 |
| 5. Modified capital adequacy rate (3/1)*100 | 11.17 |
| 6. Modified minimal rate | 6.0% |
| 7. Minimal capital adequacy rate | 12.0% |

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 | - | 6,631,046.44 | |
| 11 | Cash and Central Bank | - | 2,507,211.39 | - | 2,189,195.33 | - | 4,696,406.72 |
| 12 | Treasury bills and other bills eligible for refinancing with the Central Bank | - | 4,123,835.04 | - | - | - | 4,123,835.04 |
| 13 | Current accounts with banks, credit and other financial institutions | - | - | - | - | 4,241,641.64 | 4,241,641.64 |
| 14 | Deposits with banks, credit and other financial institutions | - | - | - | - | 834,842.23 | 834,842.23 |
| 15 | Loans to banks, credit and other financial institutions | - | - | - | - | - | - |
| 18 | Other accounts with banks, credit and other financial institutions | - | - | - | - | 21,259.89 | 21,259.89 |
| 19 | Doubtful receivable accounts with banks, credit and other financial institutions | - | - | - | - | - | - |
| 2 | OPERATIONS WITH CUSTOMERS | (2,728,069.02) | 13,692,332.31 | - | 10,448,975.11 | - | 21,413,238.40 |
| 20 | Standard loans and advances to customers | - | 8,901,620.99 | - | 5,621,190.87 | - | 14,522,811.86 |
| 21 | Past-due loans and advances to customers | - | - | - | - | - | - |
| 22 | Special mention loans | - | 463,752.78 | - | 688,441.49 | - | 1,152,194.27 |
| 23 | Substandard loans | (269,652.40) | 822,116.35 | - | 429,575.83 | - | 982,039.78 |
| 24 | Doubtful loans | (383,898.89) | 161,703.20 | - | 587,947.35 | - | 365,751.67 |
| 25 | Lost loans | (2,074,517.73) | 924,173.43 | - | 1,150,344.30 | - | 0.00 |
| 26 | Albanian Government and Public Administration | - | - | - | - | - | - |
| 27 | Customer current accounts and deposits liabilities | - | 2,413,812.24 | - | 1,883,995.11 | - | 4,297,807.35 |
| 28 | Other customer accounts | - | 5,153.33 | - | 87,480.15 | - | 92,633.48 |
| 29 | Doubtful customer receivables other than loans | - | - | - | - | - | - |
| 3 | SECURITIES TRANSACTIONS | (6,312.15) | - | - | - | 844,224.88 | 837,912.73 |
| 31 | Fixed income securities | (6,312.15) | - | - | - | 844,224.88 | 837,912.73 |
| 32 | Variable income securities | - | - | - | - | - | - |
| 34 | Securities sold and purchased under repurchase agreement | - | - | - | - | - | - |
| 35 | Collateral on securities transactions | - | - | - | - | - | - |
| 36 | Premiums on financial instruments | - | - | - | - | - | - |
| 4 | OTHER ASSETS AND LIABILITIES | - | 856,573.95 | - | 396,115.63 | - | 1,252,689.59 |
| 41 | Other assets | - | 842,650.14 | - | 380,038.85 | - | 1,222,688.99 |
| 43 | Agent transactions | - | - | - | - | - | - |
| 44 | Inter-office accounts | - | - | - | - | - | - |
| 45 | Suspense and position accounts | - | 13,923.81 | - | 16,076.78 | - | 30,000.60 |
| 46 | Value added tax | - | - | - | - | - | - |
| 5 | FIXED ASSETS AND PERMANENT RESOURCES | (1,637,985.76) | 3,259,249.40 | - | - | 222.43 | 1,621,486.07 |
| 51 | Participating interest | - | - | - | - | 222.43 | 222.43 |
| 52 | Affiliates | - | - | - | - | - | - |
| 53 | Fixed assets | (1,637,985.76) | 3,259,249.40 | - | - | - | 1,621,263.64 |
| 531 | Intangible assets | - | 387,944.73 | - | - | - | 387,944.73 |
| 5371 | Amortisation of intangible assets | (173,612.34) | - | - | - | - | (173,612.34) |
| | TOTAL | (4,366,054.79) | 24,439,202.11 | - | 13,034,286.07 | 5,942,191.08 | 39,043,312.33 |

Form 21

| Code | ASSETS (in thousand Lek) | LEK | | CURRENCY | | TOTAL |
|------|---|------------|--------------|------------|--------------|------------|
| | | Resident | Non-resident | Resident | Non-resident | |
| 1 | TREASURY OPERATIONS AND INTERBANK TRANSACTIONS | 1,795,579 | - | - | 814,294 | 2,609,873 |
| 112 | Central Bank | 564,246 | - | - | - | 564,246 |
| 12 | Treasury bills and other bills eligible for refinancing with the central bank | 1,231,333 | - | - | - | 1,231,333 |
| 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 | 0 | - | - | 799,745 | 799,745 |
| 18 | Other accounts with banks, credit and other financial institutions | - | - | - | 14,549 | 14,549 |
| 2 | OPERATIONS WITH CUSTOMERS | 19,278,321 | 154,727 | 10,930,980 | 441,565 | 30,805,593 |
| 26 | ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION | - | - | - | - | - |
| 27 | Due to customers for current accounts and deposits | 18,802,265 | 155,532 | 10,714,883 | 440,697 | 30,111,377 |

| | | | | | | |
|----|--|------------|---------|------------|-----------|------------|
| 28 | Other customer accounts | 476,055 | 1,195 | 216,098 | 868 | 694,216 |
| 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 | 254,330 | - | 235,197 | - | 489,527 |
| 42 | Other liabilities | 181,216 | - | 63,054 | - | 244,270 |
| 43 | Agent transactions | 111,874 | - | - | - | 111,874 |
| 44 | Inter-office accounts | - | - | - | - | - |
| 45 | Suspense and position accounts | (38,760) | - | 172,143 | - | 133,383 |
| 46 | Value added tax | - | - | - | - | - |
| 5 | FIXED ASSETS AND PERMANENT RESOURCES | 346,046 | - | 131,036 | 4,661,237 | 5,138,319 |
| 54 | Grants and public funding | - | - | - | - | - |
| 55 | Specific provisions | 183,043 | - | 131,036 | - | 314,080 |
| 56 | Subordinated debt | - | - | - | 1,274,089 | 1,274,089 |
| 57 | Shareholders' equity | 163,003 | - | - | 3,387,148 | 3,550,150 |
| | TOTAL | 21,674,276 | 154,727 | 11,297,214 | 5,917,096 | 39,043,312 |

Form 22

| Code | PROFIT/LOSS ACCOUNTS (in thousand Lek) | lek | | CURRENCY | | TOTAL |
|------|---|--------------|---|------------|---|--------------|
| | | | | | | |
| 60 | BANK OPERATIONS EXPENSES | 1,229,045.94 | - | 86,748.16 | - | 1,315,794.10 |
| 61 | Personnel costs | 162,695.12 | - | 141.76 | - | 162,836.88 |
| 62 | Taxes other than income tax | 2,123.66 | - | - | - | 2,123.66 |
| 63 | General expenses for operations | 97,605.92 | - | 111,787.59 | - | 209,393.51 |
| 64 | Amortisation and provisions on the depreciation of fixed assets | 52,604.04 | - | - | - | 52,604.04 |
| 65 | Losses on unrecoverable receivables and charges for provisions | 419,625.18 | - | 160,440.42 | - | 580,065.60 |
| 66 | Extraordinary expenses | 1,079.02 | - | 626.64 | - | 1,705.66 |
| 67 | Income tax | 6,774.02 | - | - | - | 6,774.02 |
| 69 | Current year profit | 27,850.58 | - | - | - | 27,850.58 |
| | TOTAL EXPENSES | 1,999,403.47 | - | 359,744.57 | - | 2,359,148.04 |
| 70 | Income from banking activities | - | - | - | - | - |
| 74 | Reversal of provisions for the depreciation of fixed assets | 1,621,852.57 | - | 257,625.70 | - | 1,879,478.27 |
| 75 | Reversal of provisions for the depreciation of receivables | 219,335.96 | - | 243,493.31 | - | 462,829.27 |
| 76 | Extraordinary expenses | 15,175.64 | - | 1,664.86 | - | 16,840.50 |
| 79 | Current year loss | - | - | - | - | - |
| | TOTAL INCOME | 1,856,364.16 | - | 502,783.88 | - | 2,359,148.04 |

Form 23

| Code | OFF BALANCE ITEMS (in thousand Lek) | LEK | | CURRENCY | | TOTAL |
|------|--|---------------|--------------|--------------|--------------|---------------|
| | | Resident | Non-resident | Resident | Non-resident | |
| 90 | FINANCING COMMITMENT | 1,190,709.09 | - | 1,072,000.01 | - | 2,262,709.10 |
| 901 | Commitments given | 1,190,709.09 | - | 1,072,000.01 | - | 2,262,709.10 |
| 902 | Commitments received | - | - | - | - | - |
| 91 | GUARANTEES | 76,879,479.59 | - | 748,462.84 | - | 77,627,942.42 |
| 911 | Guarantees given | 85,575.28 | - | 575,234.63 | - | 660,809.92 |
| 912 | Guarantees received | 76,793,904.30 | - | 173,228.20 | - | 76,967,132.51 |
| 92 | SECURITIES COMMITMENT | 1,408,890.00 | - | - | - | 1,408,890.00 |
| 93 | FOREIGN CURRENCY TRANSACTIONS | - | - | - | - | - |
| 94 | OTHER COMMITMENTS | 563,794.37 | - | 9,203.14 | - | 572,997.51 |
| 95 | FINANCIAL INSTRUMENTS COMMITMENT | - | - | - | - | - |
| | TOTALI | 80,042,873.04 | - | 1,829,665.99 | - | 81,872,539.03 |

Form 30

| REGULATORY CAPITAL FOR THE COVERAGE OF CREDIT RISK (in thousand Lek) | |
|--|---------------------|
| BASIC CAPITAL | |
| 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)) | 217,612.42 |
| Non-TOTAL A=(1+2+3+4+5+6+7) | 4,195,441.62 |
| 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. Debit difference revaluation (negative) (574(-P)) | - |
| 6. Fixed intangible assets (531) | 214,332.39 |
| Sub-total B=(1+2+3+4+5+6) | 887,474.23 |
| Total basic capital C=(A-B) | 3,307,967.39 |
| 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) | 1,274,088.95 |
| if F<=C/2 then G=F; if F>C/2 then G=C/2 | 1,274,088.95 |
| Limited sub-total H=(EA+EB+EC+G): | 1,274,088.95 |
| (J) if H<=C then J=H; if H>C then J=C | 1,274,088.95 |
| Total additional capital prior to deduction (J) | 1,274,088.95 |
| 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 | 261,417.16 |
| -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 | 261,417.16 |

| | |
|---|---------------------|
| -regulation "On the administration of risk from big exposures of banks", approved by decision | - |
| -regulation "On the administration of credit risk", approved by decision no. 61 of BoA's SP, | - |
| Subtotal of deducted amount (P+Q+V) | 261,417.16 |
| Calculation of residual supplementary equity and basic equity after deduction IV: | |
| if $J \leq (P+Q+V)$ then: | - |
| supplementary capital after deduction $JA=0$; otherwise $JA=J-(P+Q+V)$ | 1,012,671.78 |
| basic capital $CA=C+J-(P+Q+V)$; otherwise $CA=C$ | 3,307,967.39 |
| Total of basic capital and supplementary capital: $E=(JA+CA)$ | 4,320,639.17 |

Form 39

| Calculation of market risk supervision limit | | |
|--|------------------|---------|
| Indicator (in thousand lek) | Average | Maximum |
| Calculation of trading portfolio and limitation of point 2, chapter I | - | - |
| 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 | 120,915,851.47 | - |
| 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. $E * 5\%$ | 6,045,792.57 | - |
| I. $E * 6\%$ | 7,254,951.09 | - |
| 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 | 2,104,050,000.00 | - |
| P. countervalue in lek of 20 million euro at closing day | 2,805,400,000.00 | - |

| 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)) | | 217,612.42 |
| NenTOTAL A=(1+2+3+4+5+6+7) | | 4195441.621 |
| 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. Debit difference revaluation (negative) (574(-P)) | | - |
| 6. Fixed intangible assets (531) | | 214,332.39 |
| Sub-total B=(1+2+3+4+5+6) | | 887474.2318 |
| Total basic capital C=(A-B) | | 3,307,967.39 |

| 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) | | 1,274,088.95 |
| if $F < C/2$ then $G=F$; if $F > C/2$ then $G=C/2$ | | 1,274,088.95 |
| Limited sub-total H=(EA+EB+EC+G): | | 1,274,088.95 |
| (J) if $H < C$ then $J=H$; if $H > C$ then $J=C$ | | 1,274,088.95 |
| Total additional capital prior to deduction (J) | | 1,274,088.95 |
| 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) $V = V1+V2+V3+V4$ | | 261,417.16 |
| -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 | | - |
| -regulation "On the administration of risk from big exposures of banks", approved by decision | | 261,417.16 |
| -regulation "On the administration of credit risk", approved by decision no. 61 of BoA's SP, | | - |
| Subtotal of deducted amount (P+Q+V) | | 261,417.16 |
| Calculation of residual supplementary equity and basic equity after deduction IV: | | |
| if $J \leq (P+Q+V)$ then: | | - |
| supplementary capital after deduction $JA=0$; otherwise $JA=J-(P+Q+V)$ | | 1,012,671.78 |
| basic capital $CA=C+J-(P+Q+V)$; otherwise $CA=C$ | | 3,307,967.39 |
| Total of basic and supplementary capital: $E=(JA+CA)$ | | 4,320,639.17 |

| | | |
|---|--|--------------|
| V. CALCULATION OF RESIDUAL CAPITAL | | |
| (a) D. Regulatory capital to cover adequacy rate | | 3,553,163.87 |
| (b) R. Calculation of residual capital: $R=E-D$ | | 767,475.30 |
| (c) Distribution of residual capital between basic capital and supplementary capital and | | - |
| 1. if $JA \leq (D/2)$ then: | | - |
| JB. Residual supplementary capital: $JB=0$; otherwise $JB=JA - (D/2)$ | | - |
| CB. Residual basic capital: $CB=R$; otherwise $CB=CA - (D/2)$ | | 767,475.30 |
| 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 | | - |
| (4) OE. Other subordinated liabilities with an original maturity ≥ 2 years | | - |
| 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 $S \leq CB * 2.5$ then $U=S$; if $S > CB * 2.5$ then $U=CB * 2.5$ | | - |
| VIII. TOTAL OF REGULATORY CAPITAL FOR THE COVERAGE OF MARKET | | |
| (a) W. Amount of basic capital remained "U" for the coverage of market risk: $W=CB+U$ | | 767,475.30 |

| | |
|--|--------------|
| (b) X. Total of regulatory capital for the coverage of market risk (X=D+W) | 4,320,639.17 |
|--|--------------|

| Calculation of request for regulatory assets to cover general interest rate risk | Shuma |
|---|-------|
| (in thousands lek) | |
| 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 DE_ESCALATING RANK: | |
| PF x 1.00 (S8) | |
| Request for regulatory assets: VA=(S1+S2+S3+S4+S5+S6+S7+S8) | |

| Calculation of request for regulatory assets to cover general interest rate risk | Shuma |
|--|-------|
| (in thousand Lek) | |
| A) CALCULATION OF WEIGHTED POSITIONS FOR EACH ZONE: | |
| ZONE 1: | |
| ZONE 2: | |
| ZONE 3: | |
| B) LCALCULATION 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: VA=(S1+S2+S3+S4+S5+S6+S7) | |

| Calculation of request for regulatory assets to cover general interest rate risk | Shuma |
|--|-------|
| (in thousand Lek) | |
| A) PËR RISKUN SPECIFIK: | |
| B) PER RISKUN E PERGJITHSHEM: | |
| Kërkesa totale: VA100 = 2 VA10 | |
| C) Kërkesa për kapital rregulator për rrezikun e normave të interesit : | |
| 1. për riskun specifik (VA1) | |
| 2. për riskun e përgjithshëm (VA100) | |
| Request for regulatory asset: VA=(VA1+VA100) | |

| Demand for regulatory capital for the coverage of market risk related to interest rate | Shuma |
|--|---------------------|
| (in thousand lek) | |
| A) Amount of regulatory capital (X) | 4,320,639.17 |
| as per Form 2: X=D+W | 4,320,639.17 |
| B) Demand for regulatory capital (Y) | - |
| 1. for trading portfolio: | - |
| 2. for foreign exchange (VD) | - |
| Their amount: VF=(VA+VB+VC+VD+VE) | - |
| Total request for regulatory capital: Y=D+VF | 3,646,036.39 |
| C) Comparison of (A) with (B): | |
| General coverage rate: Z=100*(X/Y) | 121.60 |
| General minimal rate (100%) | |

| Demand for regulatory capital for the coverage of market risk related to foreign exchange | Pozicioni Neto | Ponderimi | Kërkesa për Kap.Rregull. |
|---|----------------|-----------|--------------------------|
| (in thousand Lek) | | | |
| A) Comparison between: | | | |
| Global net position (VD1) | 44,519.33 | - | - |
| 2% of global regulatory capital (XA) | 86,412.78 | - | - |
| B) Demand for regulatory capital (VD) | - | 8.00% | - |
| if VD1>XA then VD=VD1-XA | 8.00% | - | - |

Financial Ratios

| Ratio | |
|---|---------|
| 1. (ROAA) = Net income/ average assets *100 | 0.3% |
| 2. The net result of the extraordinary / average assets | 0.2% |
| 3.Expenditure general operations / gross operating income | 96.1% |
| 4. Net interest income / expense to the general operations | 104.6% |
| 5. (ROEA) = The net income / Average shareholders equity *100 | 3.1% |
| 6. For active employees = Total assets / Number of registered employees | 633,925 |
| 7. Net interest income / average assets | 4.8% |
| 8.Interest income / average assets | 7.0% |
| 9. Interest expense / average assets | 2.2% |
| 10. Net interest income / gross revenues of the company | 100.4% |
| 11. Net income from other activities / average assets | 1.4% |
| 12.Non-interest expenses / gross operating income | 30.4% |
| 13.Personnel expenses / gross operating income | 34.6% |
| 14. Expenses for provisions / average assets | 1.2% |

Other

| Kodi | Treguesit (ne mijë lekë) | (ne mijë lekë) |
|------|--|----------------|
| 1 | Total assets at the end of the previous quarter | 39,974,560.64 |
| 2 | Excess credit reporting quarter | 21,413,238.40 |
| 3 | Surplus ratio loans / total assets (in%) (2/1 * 100) | 53.57% |
| 4 | Maximum Limit Risk | 70.00% |

Form 34

| NACE Industry Code | Credit evidence as per economy sectors | in thousand Lek |
|--------------------|--|---|
| | Economy sectors | Total credit overplus as per end of month** |
| 1 | Businesses | 20,027,262.07 |

| | | |
|----------|--|----------------------|
| A. | Agriculture, hunting and silviculture | 2,014,730.00 |
| B. | Fishing | 30,485.68 |
| C. | Industry of Mining and raw material extraction | 163,374.43 |
| D. | Manufacturing industry | 3,793,210.27 |
| E. | Production and distribution of energy, gas and water | 366,379.83 |
| F. | Construction | 1,517,858.97 |
| G. | Commerce, repairing of domestic items and vehicles | 7,003,469.61 |
| H. | Hotels and restaurants | 1,834,990.25 |
| I. | Shipping, storage and telecommunication | 577,722.36 |
| J. | Monetary and financial intercession | 179,743.91 |
| K. | Real estates, leasings etc. | 245,931.87 |
| L. | Public administration | 28,118.22 |
| M. | Education | 412,756.90 |
| N. | Health and Social activities | 626,995.12 |
| O. | Collective, social and individual services | 1,231,494.64 |
| P,Q | Others | - |
| 2 | Individuals | 3,850,553.14 |
| | Total | 23,877,815.20 |

Form 24

| ASSETS AS PER FINAL MATURITY (in thousand Lek) | DAYS up to 7 | MONTH | | | | YEARS | |
|---|------------------|------------------|--------------------|--------------------|--------------------|---------------------|--|
| | | 7 dite - 1 | 1 - 3 | 3 - 6 | 6 - 12 | 1 - 5 | |
| Standard loans and advances to customers | 142,139.4 | 389,894.1 | 711,453.2 | 1,099,225.3 | 1,889,790.2 | 7,387,513.5 | |
| Past-due loans and advances to customers | - | - | - | - | - | - | |
| Special mentioned loans | 51,064.9 | 38,735.5 | 62,707.6 | 74,201.9 | 114,304.1 | 440,536.8 | |
| Sub-standard loans | 35,656.8 | 42,971.4 | 39,526.6 | 82,406.3 | 124,344.6 | 674,641.9 | |
| Doubtful loans | 54,178.9 | 23,131.8 | 15,881.8 | 97,684.6 | 44,641.6 | 248,602.3 | |
| Lost loans | 9,816.8 | 77,705.1 | - | - | - | 1,986,995.9 | |
| Customers current accounts | 103,536.8 | 398,933.9 | 308,975.0 | 728,494.1 | 2,021,440.7 | 736,426.9 | |
| Other customer accounts | 92,633.5 | - | - | - | - | - | |
| TOTAL | 489,027.0 | 971,371.7 | 1,138,544.2 | 2,082,012.2 | 4,194,521.2 | 11,474,717.4 | |

Formulari 25

| LIQUIDITIES AS PER REMAINED MATURITY (in thousand Lek) | Days Up to 7 | Months | | | | Years | |
|---|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|--|
| | | 7 days - 1 month | 1 - 3 | 3 - 6 | 6 - 12 | 1 - 5 | |
| FINANCIAL INSTITUTIONS OPERATIONS | 1,795,579.4 | - | 25,473.9 | - | 16,685.5 | 133,483.9 | |
| Current Accounts with the Central Bank | 564,246.2 | - | - | - | - | - | |
| Treasury bills sold under repurchase agreement repo | 1,231,333.2 | - | - | - | - | - | |
| Loans from financial institutions | - | - | 25,473.9 | - | 16,685.5 | 133,483.9 | |
| Other accounts of financial institutions | - | - | - | - | - | - | |
| OPERATIONS WITH CUSTOMERS | 11,873,538.4 | 2,120,730.0 | 2,883,251.9 | 7,174,240.9 | 5,824,266.2 | 929,565.7 | |
| Current accounts | 5,357,807.9 | - | - | - | - | - | |
| Demand deposit accounts | 6,157,541.7 | - | - | - | - | - | |
| Term deposit accounts | 358,188.7 | 1,426,514.3 | 2,883,251.9 | 7,174,240.9 | 5,824,266.2 | 929,565.7 | |
| Other customer accounts | - | 694,215.7 | - | - | - | - | |
| OTHER ASSETS | 34,768.2 | 87,375.9 | 461.9 | 736.8 | 4,122.5 | 73,280.3 | |
| AGENT TRANSACTIONS | 111,874.1 | - | - | - | - | - | |
| INTEROFFICE ACCOUNTS | - | - | - | - | - | - | |
| Other | 133,382.9 | - | - | - | - | - | |
| PERMANENT SOURCES | 6,756.3 | 11,789.6 | 15,212.1 | 25,182.0 | 55,233.4 | 1,431,716.5 | |
| Grants and public funding | - | - | - | - | - | - | |
| Provisions | 6,756.3 | 11,789.6 | 15,212.1 | 25,182.0 | 55,233.4 | 141,435.9 | |
| Subordinated debt | - | - | - | - | - | 1,262,430.0 | |
| TOTAL | 13,955,899.3 | 2,219,895.6 | 2,924,399.8 | 7,200,159.7 | 5,900,307.6 | 2,568,046.4 | |
| Financing commitments in favour of customer (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 | 13,955,899.31 | 2,219,895.55 | 2,924,399.82 | 7,200,159.69 | 5,900,307.56 | 2,568,046.44 | |

Form 26

| LOANS CLASSIFIED AS PAST DUE LOANS (in thousand Lek) | PAST DUE LOANS | | | | TOTAL |
|---|---------------------|-------------------|-------------------|---------------------|---------------------|
| | 1-30 days | 31-90 days | 91-180 days | Over 180 days | |
| Short term loans | 205,536.38 | 56,410.51 | 65,243.60 | 63,827.80 | 391,018.30 |
| Mid term loans | 1,003,136.46 | 369,048.72 | 154,666.80 | 701,193.47 | 2,228,045.46 |
| Long term loans | 1,589,066.81 | 173,147.88 | 455,014.10 | 1,057,990.05 | 3,275,218.85 |
| Real estate loans | 95,698.72 | 17,532.78 | 4,732.06 | 12,558.93 | 130,522.50 |
| Leasing contract | - | - | - | - | - |
| Bank employees | - | - | - | - | - |
| TOTAL | 2,893,438.38 | 616,139.90 | 679,656.56 | 1,835,570.26 | 6,024,805.10 |

Form 16/1

| 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 | provision | provision | | | | |
| Standard and past due loans | 38,682,248 | 237,039 | 118,860 | 1,746 | 38,801,109 | 238,786 | | |
| Special mentioned loans | 2,019,204 | 74,326 | 14,821 | 968 | 2,034,024 | 75,294 | | |
| Substandard loans | 2,422,130 | 245,510 | 24,142 | 24,142 | 2,446,273 | 269,652 | | |
| Doubtful loans | 1,555,260 | 365,752 | 18,147 | 18,147 | 1,573,407 | 383,899 | | |
| Lost loans | 3,835,926 | 1,986,996 | 87,522 | 87,522 | 3,923,448 | 2,074,518 | | |

| | | | | | | |
|---------------|-------------------|------------------|----------------|----------------|-------------------|------------------|
| Totale | 48,514,768 | 2,909,623 | 263,492 | 132,526 | 48,778,260 | 3,042,149 |
|---------------|-------------------|------------------|----------------|----------------|-------------------|------------------|

Formulari 20/1

| Code | LIQUID ASSETS - SHORT TERM LIQUIDITY | LEK | USD | EUR | OTHERS | TOTAL |
|----------|--|----------------------|---------------------|---------------------|------------------|----------------------|
| | (in thousands lek) | | | | | |
| 1 | Cash | 663,072.78 | 95,737.47 | 460,870.41 | 30,259.26 | 1,249,939.92 |
| 2 | Current Accounts at the Central Bank, including the compulsory reserve up to its | 738,122.10 | 303,513.34 | 198,362.25 | - | 1,239,997.69 |
| 3 | Treasury bills issued by the Republic of Albania, registered in the balance sheet as | 2,643,629.29 | - | - | - | 2,643,629.29 |
| 4 | 80 per cent of bonds issued by the Republic of Albania registered in the balance as | - | - | - | - | - |
| 5 | "Investment" securities of the Albanian Government (treasury bills and bonds) with | - | - | - | - | - |
| 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 | - | - | - | - | - |
| 8 | Current accounts at banks and other financial institutions | - | 113,741.80 | 4,062,525.29 | 65,374.55 | 4,241,641.64 |
| 9 | Deposits with banks and other financial institution with a remained period to maturity | - | 13,049.05 | - | - | 13,049.05 |
| 10 | Loans to banks and other financial institutions with a remained period to maturity of | - | - | - | - | - |
| 11 | "trading"/"placement" securities issued by central governments and central bank | - | - | 700,547.26 | - | 700,547.26 |
| 12 | "trading"/"placement" issued by central governments and central bank through | - | - | 137,365.48 | - | 137,365.48 |
| 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, where the remained period | - | - | - | - | - |
| A | TOTAL OF LIQUID ASSETS | 4,044,824.16 | 526,041.67 | 5,559,670.69 | 95,633.81 | 10,226,170.32 |
| B | TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO | 19,593,191.22 | 5,497,562.97 | 5,782,781.22 | 95,793.28 | 30,969,328.69 |
| C | LIQUIDITY INDICATOR (in %) | Java I | Java II | Java III | Java IV | Java V |
| 1 | Liquid Assets /short term liquidities * 100 (in LEK) | 22.36% | 26.58% | 25.85% | 25.73% | 20.64% |
| 2 | Liquid Assets /short term liquidities * 100 (in foreign currency) | 57.75% | 26.58% | 25.85% | 25.73% | 54.34% |
| 3 | Liquid Assets /short term liquidities * 100 (in total) | 34.59% | 26.58% | 25.85% | 25.73% | 33.02% |