

## Capital Adequacy Ratio

010	REGULATORY CAPITAL	3,669,530,740
020	RMK(%)	14.26
030	TOTAL AMOUNT of risk-weighted exposure	25,735,619,090
	CREDIT RISK	
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standar	23,657,577,303
050	Exposure levels acording to SA excluding securitizations	23,657,577,303
060	Potential exposures or exposures to central governments or central banks;	
070	Potential exposures or exposures to regional governments or local authorities;	
080	Potential exposures or exposures to administrative bodies and non-commercial enterprises (NGO/non-profit);	
090	Potential exposures or exposures to multilateral development banks;	
100	Potential exposures or exposures to international organizations;	
110	Potential exposures or exposures to supervised institutions;	451,648,668
120	Exposure or potential exposure to companies (corporate);	15,874,866,700
130	Exposure or potential exposure to the retail portfolios (retail);	5,096,478,256
140	Potential exposures or exposures secured by real estate collateral;	234,972,042
150	Exposures (credit) with problems;	548,432,715
160	Exposures to Categories of classified as high risk;	
170	Exposures in the form of bonds guaranteed;	
180	Exposures in the form of securities of collective investment undertakings Sk;	
190	Other items	1,451,178,921
200	Securitization position SA	
200+	from which: resecuritizations	
	MARKET RISKS	
210	The amount of risk-weighted exposures to market risks	
220	The amount of risk exposure to settlement risk	
230	Settlement risk in the banking book	
240	Settlement risk in the trading book	
250	The amount of risk exposure to the risk of the position, exchange rates and commodities (SA)	
260	The risk of debt securities position	
270	The risk of equity instruments position	
280	The risk of exchange rate	
290	The risk of investment in commodities	
300	The amount of risk-weighted exposure to concentration risk in the trading book	
	OPERATIONAL RISK	
310	The amount of risk-weighted exposure to operational risk	2,078,041,787
320	Basic Indicator Method (BIA)	2,078,041,787
330	Standard Method / Standard Alternative	
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, fe	

#### Form

		Amortization fund					
	ASSEIS	and said	LEK		CURRENCY		TOTAL
Code	Addia	provisions (-A)	Resident	Non-resident	Resident	Non-resident	TOTAL
	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	pioriscas (-x)	3 672 606 166 31	1000-1000000	2,753,102,224,87	2 180 043 968 54	8 605 757 359 77
	Cosh and Central Bank		1 705 969 444 69		2.753.102.224.87		3 959 071 669 56
12	Treasury bills and other bills eligible for refinancing with the Central Bank		2,466,636,721.62				2.466.636.721.62
	Current accounts with banks, credit and other financial institutions		2,100,000,127.02			2 160 065 028 96	2,160,065,028,96
	Denosits with hunks credit and other financial institutions						
15	Logns to banks, credit and other financial institutions						
	Other accounts with banks, credit and other financial institutions					19 976 939 58	19 978 979 51
	Doubtful receivable accounts with banks, credit and other financial institutions						
- 2	OPERATIONS WITH CUSTOMERS	(917,278,067,29)	11.291.485.655.63		14.030.674.310.38		24,404,881,898,72
20	Standard loans and advances to customers		8.000,717,213.08		9,356,477,035,45		17,357,194,248,53
	Past-due loons and advances to customers						
22	Special mention loans		278.389.998.85		451.034.255.19		729.424.254.04
	Substandard loans	(121.753.409.70)	184 268 988 26		387 785 515 85		449 801 094 41
24	Doubtful leans	(136 585 917 16)	204.391.283.00		65 229 360 81		133.085.126.64
	Lect leave	0558 938 740 431	374 776 599 86		334,662,180.57		0.00
26	Albanian Government and Public Administration						-
22	Customer current accounts and deposits liabilities		2 299 441 612 58		3.435.903.645.69		5 735 345 258 21
28	Other customer accounts				31.916.83		31.916.83
29	Doubtful customer receavables other than loans						
3	SECURITIES TRANSACTIONS						
31	Fixed income securities						
32	Variable income securities						
34	Securities sold and purchased under repurchase agreement						
35	Collateral on securities transactions						
36	Premiums on financial instruments						
-	O THER ASSETS AND LIABILITIES		287.647.491.18		698,702,955.61		986,350,446,79
41	Other assets		165,319,113,14		364,202,370,11		529,521,483,25
43	Agent transactions		99,266,887.07				99,266,887.0
	Inter-office accounts			-	-		
	Suspense and position accounts		23.061.490.97		334,500.585.50		357.562.076.4
46	Value added tax						
	FIXED ASSETS AND PERMANENT RESOURCES	(883.944.822.00)	1.547.643.923.24	-		197.267.90	663.896.369.14
	Participating interest					197.267.90	197.267.90
52	Affiliates						
	Fixed assets	(883.944.822.00)	1.547.643.923.24	-	-		663,699,101,24
531			195,208,908.43				195,208,908.4
5371	Amortisation of intangible assets	(171,964,024.04)					(171,964,024.0-
				-	-		
	TOTALI	(1.801.222.889.29)	16.799.383.236.36		17.482.479.490.86	2.180.241.236.44	34,660,881,074,31

### Form 2

		IFK		CURRENCY		
	ASSETS					TOTAL
Code		Resident	Non-resident	Resident	Non-resident	
	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	200,003,836	-	683,879,532	6,675,893,938	7,559,777,305
	Central Bank			-		
	Treasury bills and other bills eligible for refinancing with the central bank	-			-	-
	Current accounts with banks, credit and other financial institutions					
	Denosits from banks, credit and other financial institutions			-		
	Loans from banks, credit and other financial institutions	200,003,836		683,879,532	6,675,893,938	7,559,777,305
	Other accounts with banks, credit and other financial institutions	-		-	-	-
	O PERATIONS WITH CUSTOMERS	11.926.420.867	98.693.076	9.585.346.462	957.560.070	22.568.020.475
	ALBANIAN GO VERNMENT AND PUBLIC ADMINISTRATION			-		
	Due to customers for current accounts and deposits	11,862,533,133	97,632,065	9,510,670,359	956,025,419	22,426,860,976
	Other customer accounts	63.887.734	1.061.011	74.676.103	1.534.651	141.159.499
	SECURITIES TRANSACTIONS					
	Debt represented by securities			-		
	Securities sold and nurchased under repurchase agreement	-			-	-
	Collateral on securities transactions				-	
36	Premiums for financial instruments				-	
	O'THER ASSETS AND LIABILITIES	247.375.541		214.883.081	-	462.258.623
	Other liabilities	59.472.655		134,950,210	-	194,422,865
43	Agent transactions	145,607,534			-	145,607,534
	Inter-office accounts			-	-	-
	Suspense and position accounts	42.295.352		79.932.870	-	122,228,223
46	Value added tax				-	
	FIXED ASSEIS AND PERMANENT RESOURCES	2.976.210.378		210.099.629	884.514.665	4,070,824,673
	Grants and public funding					
	Specific provisions	167,949,419		210,099,629		378,049,048
56	Subordinated debt				884,514,665	884,514,665
57	Shareholders' equity	2.808.260.960				2.808.260.960
	TOTAL	15,350,010,622	98,693,076	10,694,208,704	8,517,968,673	34,660,881,074

### Form 22

Code	PROFIT/LOSS ACCOUNTS			
Con	TROVITEGO ACCOCATO	lek	CURRENCY	TOTAL.
60	BANK OPERATIONS EXPENSES	10.736.927.650.64	122.389.090.91	10.899.316.741.55
61	Personnel costs	124,838,386.00	83,684.20	124,922,070.20
62	Taxes other than income tax	4,309,724.36		4,309,724.36
63	General expenses for operations	101.077.527.45	252,100,242.07	353,177,769.52
64	Amortisation and provisions on the depreciation of fixed assets	42,211,649.29		42,211,649.29
65	Lussus on unrecoverable receivables and charges for provisions	280,043,351.66	202,196,733.89	482,240,085.55
66	Extraordinary expenses	18.717.687.76	778.015.48	19.495.703.24
67	Income tax			
69	Current year profit			-
	TOTAL EXPENSES	11.348.125.977.16	577.547.766.55	11.925.673.743.71
				-
	Income from banking activities	11,052,013,238.78	317,917,312.87	11,369,930,551.65
	Reversal of provisions for the depreciation of fixed assets		-	-
	Reversal of provisions for the depreciation of receivables	181.972.148.36	105.542.128.84	287.514.277.20
76	Extraordinary expenses	26,830,548.39	7,405,743.62	34,236,292.01
79	Current year loss	233.992.622.85		233.992.622.85
	TOTAL INCOME	11.494.808.558.38	430,865,185,33	11.925.673.743.71

## Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL.
		Resident	Non-resident	Resident	Non-rosident	
	FINANCING COMMITMENT	1.045.975.182.17		1.186.763.938.12	-	2.232.739.120.29
901		1,045,975,182.17		1,186,763,938.12	-	2,232,739,120.29
902	Commitments received	-			-	
91	GUARANTEES	49.812.010.688.63		672.597.435.14		50.484.608.123.77
911	Guarantees given	480,573,529.00		611,024,085.85		1,091,597,614.85
	Guarantees received	49,331,437,159.63		61,573,349.29	-	49,393,010,508.92
92	SECURITIES COMMITMENT	-				
93	FOREIGN CURRENCY TRANSACTIONS	-				
94	OTHER COMMITMENTS	1,432,705,593.63		1,003,005,267.10		2,435,710,860.73
	FINANCIAL INSTRUMENTS COMMITMENT	-			-	
	TOTALI	52,290,691,464.43		2,862,366,640.36		55,153,058,104.79

	REGULATORY CAPITAL	
Columns	Item Zéri	Amount
010	REGULATORY CAPITAL	3,669,530,740,45
015	FIRST LEVEL CAPITAL	2,785,016,075.13
020	FIRST BASIC CAPITAL LEVEL  Equity instruments known as First Level Base Capital (KBN1)	2.785.016.075.13
030	Equity instruments known as First Level Base Capital (KdN1) Paid-in careful  Paid-in careful	4.377.074.983.50
040	Fano-in captum Memorandam items: capital instruments not recognized	0.00
060	Premiums stock	0.00
070	(-) Equity instruments of its First Basic Level	0.00
080	(-) Direct participation in capital instruments First Base Level	0.00
090	(-) Indirect participation in capital instruments First Base Level	0.00
091	(-) Participation Capital synthetic instruments First Base Level	0.00
092	(-) Current or potential obligations to purchase its equity instruments Base First Level	0.00
130	Retained earnings	-2.276.924.449.56
140	Retained earnings and losses carried from previous periods	-2,042,931,826.71 0.00
150 160	End of Year Profit End of year profit exercising the reporting period	-233,992,622.85
200	End of year profit exercising the reporting period  Reserves (evolution recollation reserves).	708,110,425.58
200	Reserves (excluding revaluation reserves) Revaluation credit	708,110,425.58
250	E BN i promovement a resemble emplement of filters	0.00
260	(-) Increases in caretal arising from the assets	0.00
270	Mandatory reserve through cash flows	0.00
280	Unrealized gains and losses arising from liabilities measured at fair value as a result of changes in the credit risk of the bank	0.00
285	Gains and losses on the fair value arising from the credit risk of the institution associated with derivative liabilities	0.00
290	(-) Adjustments value by prudent assessment requirements	0.00
300	(-) Goodwill	0.00
310	(-) Goodwill classified as intangible asset	0.00
320	(-) Goodwill included in the assessment of significant investments	0.00
330	Deferred tax liabilities related to goodwill	0.00
340	(-) Other intengible assets	-23,244,884.39 23,244,884.39
360	[-] Cross amount of other intangible assets  Deferred tax liabilities related to other intangible assets	23,244,884.39
370	[6-) Deferred tax assets that are deceadent on future profitability and does not stem from temporary differences, set off with tax liabilities related	0.00
390	(-) Assets of pension funds with defined benefit	0.00
400	(c) The gross amount of a socts of persion funds with defined benefit	0.00
410	Deferred tax liabilities associated with the assets of pension funds with defined benefit	0.00
420	Active fund defined benefit pension, which the institution has unlimited ability to use	0.00
430	(-) Mutual cross participation KBN1	0.00
440	(-) Excess of capital deductions from the voices of the First Additional Level Capital in excess of the First Basic Level	0.00
450	(-) Holding (qualifying holdings) outside the financial sector, which (alternatively) may be subject to a risk weight of 1250%	0.00
460	(-) Positions titulizimit which (alternatively) may be subject to a risk weight of 1250%	0.00
470 480	(-) Non-DVP transactions (free delivery) which (alternatively) may be subject to a risk weight of 1250%	0.00
480	(-) KBN1 instruments of financial sector entities where the bank has no significant investments (-) Deferred tax assets that depend deductible future profitability and arise from temporary differences	0.00
500	[-) Deterred tax assets that depend outcome trainer pointaininy and arise from temporary enterences [-) RBN1 instruments of financial sector entities where the bank has significant investments	0.00
510	(-) Known instruments on intarcan sector entities where the mark may again can investments (a) The amount that exposels the limit of 17.65%.	0.00
530	ADDITIONAL CAPITAL ONE LEVEL	0.00
540	Equity instruments known as Additional Caretal First Level	0.00
550	Paid costy instruments	0.00
560	Voice memo: capital instruments not recomized	0.00
570	Premiums emission related instruments	0.00
580	(-) Own equity instruments Additional First Level	0.00
590	(-) Direct participation in capital instruments First Additional Level	0.00
620	(-) Participation indirect equity instruments First Additional Level	0.00
621	(-) Participation Capital synthetic instruments First Additional Level	0.00
622	(-) Current or potential obligations to purchase own equity instruments Additional First Level	0.00
700	Mutual participation (cross) in additional capital of the first level (AT1)     Additional equity instruments of the first level (AT1) of financial sector entities where the bank has no significant investments.	0.00
710	(-) Administration equity instruments or the instruction of the instruction server entities where the dath has simificant investments (-) Carried instruments and additional first level (AT1) of financial sector entities where the bank has simificant investments	0.00
720	(-) Surplus items of capital deductions from the second level (T2) in excess of the commercial capital (T2)	0.00
740	(v) suspens remain or capture sense trees in constitute from additional first level (AT1) (discounted). The outstanding items of captual deductions from additional first level (AT1) in excess of the additional capital the first level (AT1) (discounted).	0.00
744	(-) Additional capital deductions additional first level (AT1)	0.00
748	Additional capital elements of the first level (AT1) or discount - other	0.00
750	CAPITAL LÉVEL TWO	884.514.665.32
760	Equity instruments and subordinated debt known as commercial capital	884,514,665.32
770	Capital instruments fully paid and subordinated	884,514,665.32
780	Memorandum items: capital instruments and subordinated not known	0.00
790	Premiums emission related instruments	0.00
800	(-) Own equity instruments of the second level (T2)	0.00
810	(-) Participation direct equity instruments of the second level (T2)	0.00
840 841	(-) Participation indirect equity instruments of the second level (T2)	0.00
841	Synthetic shares are equity instruments of the second level (T2)     Ourrent or notential obligation to buy its own quarty instruments to the second level capital (T2)	0.00
920	(-) Current or potential obligation to buy its own equity instruments to the second level capital (12)  Standard Method (SA) main adjustments of credit risk	0.00
920	Standard Method (SA) main adjustments of credit risk   (-) Participation (mutual) in the second capital (T2)	0.00
940	[-) Faulty instruments T2 commercial financial sector entities where the bank has no significant investments	0.00
950	Equity instruments 1.2 commercial financial sector entities where the bank has significant investments     Equity instruments T2 commercial financial sector entities where the bank has significant investments	0.00
970	(-) Equity instruments 1 commercial minimum sector entities where the main, has significant investments.  The outstanding items of capital deductions from the second level (T2) that exceed the capital of the second level (T2).	0.00
974	Oddstronal capital deductions second level (T2)	0.00
	Elements of the capital of the second (T2) or discount - other	0.00

#### Financial Ratio

Ratio	
1. (ROAA) = Net income/ average assets *100	-1.8%
2. The net result of the extraordinary / average assets	0.1%
3.Expenditure general operations / gross operating income	121.0%
4. Net interest income / expense to the general operations	66.2%
5. (ROEA) = The net income / Average sharsholders equity *100	-17.2%
6. For active employees = Total assets / Number of revistered employees	2.149.318
7. Net interest income / average assets	2.4%
8. Net marrie form interest:: Net interest income / average assets that bring revenue:	2.5%
9. Interest income / average assets	3.29
10. Interest expense / average assets	0.99
11. Net interest income / gross revenues of the company	80.0%
12. Net income from other activities / average assets	1.3%
13.Non-interest expenses / gross operating income	22.5%
14.Personnd expenses / gross operating income	43.39
15. Expenses for provisions / average assets	1.29

NR. I FORMULARIT: 34.2

NACE								
	Lean portfolio according to economic activity						Total loan portofolio (Principal	
Industry code		Standard loans	Special mentioned loans	Substandard loans	Doubtful loans	Lest leans	and accrued interest)	Loan loss provisions
1	Korporata jofinanciare private	19,998,221,463.63	637,694,373.97	444,529,727.04	208,120,642.17		21,870,280,861.91	
A	Auriculture Foreste Fishine	460.587.843.14	23.852.918.18	-	10.612.851.87		495.053.613.18	11.104.950.27
В	Extracting industry	9.678.149.38	-	4.191.949.44	-	1.011.933.79	14.882.032.61	1.947.105.17
C	Manufacturine industry	6,307,464,436.71	113,966,177.40	67,860,471.06	56,509,185.00	275,477,021.55	6,821,277,291.72	386,076,661.46
D	Flortricity assumely strom and sir conditioning	703,207,811.32	-	-	-	64,668,564.19	767,876,375.51	71,700,642.30
E	Water canaly under management and water management articities water	116.839.853.43	-	-	-		116.839.853.43	1.168.398.53
F	Construction	913,714,173.05	-	-	-		913,714,173.05	9,137,141.73
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	9,247,832,564.36	448,775,074.60	140,453,745.33	65,212,327.68	150,065,482.89	10,052,339,194.86	325,679,475.15
H	Transportation and storage	330.375.518.15	2.452.423.72	210.957.640.03	19.353.883.81		563.139.465.71	55.294.846.28
I	Accommodation and food service	380,879,770.37	-	14,156,010.77	-	45,549,276.48	440,585,057.61	52,189,276.34
J	Information and communication	67,701,754.22	-	1,537,336.03	-		69,239,090.25	984,484.75
K	Financial and insurance activities	133.688.532.74	-		-		133.688.532.74	1.336.885.33
L.	Real estate activities	249,595,868.94	-		-	44,498,806.66	294,094,675.60	46,994,765.35
M	Professional, scientific and technical activities	292,561,016.15	-	86,015.29	-		292,647,031.44	2,942,813.22
N	Administrative and support services	587,566,290,96	48.647.780.06		7.000.038.49		643.214.109.52	11.808.071.16
0	Public administration and defense; Compulsory social security		-		-			
P	Education	30,995,284.99	-	723,662.81	-	443,569.55	32,162,517.35	898,254.96
0	Health and social work activities	130.962.614.40	_	4,562,896.28	_		135.525.510.68	2.222.205.40
R	Art, fun and relaxation		_		49,432,355,32		49,432,355,32	24,716,177.66
8	Other service activities	34,569,981,32	_		_		34.569.981.32	345,699.81
T	Family activities as employers: Freight and commodity production activities of households for their own		_		_			
ii ii	Activities of international organizations and organizations	_	_	-	_	_		
2	Public Nonfinancial Corporation	13,473,062,96					13,473,062,96	
Δ.	Agriculture Forests Fishing							
B	Extracting industry	i -	_	-	_	_		
C	Manufacturine industry	i -	_		_			
D	Electricity assignably strom and air conditioning	i .	_		_			
	Water smally waste management and waste management activities waste	i .	_		_			
E	Construction	i .	_		_			
G	Wholesale and retail trade: Renair of motor vehicles and motorcycles	i						
и	Transportation and storage	ł i						
ï	Accommodation and food service	ł i						
- 1	Information and communication	i						
K	Financial and insurance activities	1	-		-			
- ^-	Real estate activities	1	-		-			
M	Professional scientific and technical activities	i						
N N	Administrative and support services		-	-	-			
0	Public administration and defense: Compulsory social security	13,473,062,96	-		-		13,473,062,96	
D D	Education	13,473,002.90	-		-		13,473,062.96	
0	Health and social work activities		-		-			
- 0	Art, fun and relaxation	· ·	-	-	-	-		-
K	Other service activities	· ·	-	-	-	-		
S	Other service activities  Family activities as employers: Freight and commodity modulation activities of households for their our		-	-	-	-		
T .	Family activities as employers: Freight and commodity production activities of households for their own  Activities of international organizations and organizations	!	-	-	-			

NR I FORMULARIT 37.9

		DAYS				MONTHS		YEARS		TOTAL
	1 (O(N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	>\$	
Loan to customers	402,128,265.66	187,205,681.52	434,920,963.96	875,217,154.90	2,097,928,019.08	2,349,784,856.12	2,993,558,264.31	10,606,855,453.07	3,371,511,276.94	25,322,159,966.01
Standard loans	46,115,072.03	37,498,823.42	108,625,162.32	304,280,866.42	700,045,925.60	1,119,549,575.41	1,945,661,077.98	7,940,261,569.57	3,178,037,320.42	17,357,194,248.53
* Credit lines * Installment loans	44,687,174.39	59,590,140.77	92,055,939.10	289,664,058.33	857,153,994.30	1,246,971,389.04	2,549,530,577.17	9,369,959,937.13	2,847,611,038.32	17,357,194,248.53
Special mentioned loans	16,025,285.27	3,904,257.35	4,372,143.00	9,436,763.90	26,880,181.81	60,575,685.20	131,444,334.96	412,058,050.36	38,796,377.12	729,424,254.04
*- Credit Nees *- Installment Joans	395,418.19 13,581,430.66	2,609,064.42	4,249,609.00	30,000,000.00 12,334,099.62	43,519,000.00 28,270,542.37	7,460,400.00 40,335,013.40	18,651,000.00 126,990,001.55	349,398,661.78	51,630,013.04	100,025,818.19 629,398,435.84
Substandard Ioans Doubtful Ioans	:		:		:	:		511,392,556.99 242,343,254.31	60,161,947.12 27,327,789.50	269,671,043.81
Lost loans	220 067 006 26	145 902 600 75	221 022 658 61	561 400 524 50	137100191166	1 169 659 595 52	016 452 951 39	593,367,102.01	65,571,638.42	

NR. I FORMULARIT 37.8

		DAYS				MONTHS		YEARS		TOTAL
	1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1.5	>5	
Treasury and interbank transactions	448,688,671.20	248,680,552.07	186,514,144.25		1,619,222,542.78	560,468,379.06	1,249,007,298.16	3,247,195,717.62		7,559,777,305.14
Current account of Central Bank			-	-						
Deposits with Central Bank				-			-			
Loans from Central Bank				-			- 1			
Other accounts with Central Bank				-			- 1			
T-bills sold under REPO Asreement				-			-			
Other T-bills sold under REPO agreements				-			- 1			
Current account of resident financial institutions				-			- 1			
Current account of non resident financial institutions				-			- 1			
Deposit from resident financial institutions				-			-			
Deposit from non resident financial institutions				-			- 1			
Loans from resident financial institutions	448.688.671.20	248.680.552.07	186.514.144.25	-			- 1			883.883.367.52
Loans from non resident financial institutions				-	1,619,222,542.78	560,468,379.06	1,249,007,298.16	3,247,195,717.62		6,675,893,937.62
Other account with financial institutions				-			-			
O PERATIONS WITH CUSTOMERS	11,336,383,551.96	113,661,234.50	114,086,743.43	439,091,477.81	2,180,404,759.11	1,923,344,027.65	2,787,413,097.78	3,673,635,582.33		22,568,020,474.58
Current account	6,986,507,344.36			-			- 1			6,986,507,344.36
Demand deposits	4,346,941,687.71			-			- 1			4,346,941,687.71
Time denosits	2.934.519.90	113.661.234.50	114.086.743.43	297.931.979.04	2.180.404.759.11	1.923.344.027.65	2.787.413.097.78	3,673,635,582,33		11.093.411.943.74
Certificate of Deposits				-			- 1			
Other customer account			-	141,159,498.77			-			141,159,498.77
O PERATIONS WITH PUBLIC ADMINISTRATION					-				-	-
Current account				-			-			-
Demand deposits			-	-		-	- 1	•		-
Time denosits				-			- 1			-
Loans to public administration				-			- 1			-
Other account with public administration			-	-			-			-
O PERATIONS WITH SECURITIES					-				-	-
Debt. represented by securities				-			-			-
Securities sold by repo transaction				-			- 1			
Other accounts										
Other resources	20,128.32	59,643,184.22	34,353.69	175,690,015.11	950,662.59	3,061,372.09	174,767,970.70	23,637,656.88	25,663,278.21	462,258,621.82
Permanet Resources	5,381,245.61	2,298,817.10	6,292,106.90	18,106,105.27	41,989,751.85	30,714,988.21	73,877,935.61	63,259,470.45	3,955,423,192.73	4,070,824,672.83
I-Total Liabilities	10.765.457.305.19	1.302.792.339.47	173.318.047.10	1.845.217.952.17	2.864.641.460.28	4.571.897.983.62	3.379.917.020.78	3.752.913.871.86	4.379.202.937.74	34.660.881.074.37
II- Off Balance sheets										
Financial Commitments form Customers and Financial Institutions (Unused part of Credit)				-		-		-		
Currency (All+other currency) sold										
TO TAL (I+II)	10,765,457,305.19	1,302,792,339.47	173,318,047.10	1,845,217,952.17	2,864,641,460.28	4,571,897,983.62	3,379,917,020.78	3,752,913,871.86	4,379,202,937.74	34,660,881,074.37

Form 26

LOANS CLASSIFIED AS PAST DUE LOANS		PAST DUE LOANS						
	1-30 days	31-90 days	91-180 days	Over 180 days	TOTAL			
Short term loans	499,098,723.17	3,154,432.29	24,147,514.77	96,420,392.42	622,821,062.65			
Mid term loans	758,652,819.43	19,558,873.55	21,981,188.30	131,835,270.84	932,028,152.12			
Lone term loans	1.887.255.047.98	68,187,036,04	102.087.554.97	458,547.897.03	2.516.077.536.03			
Real estate loans	58,268,457.84	15,999,628.88	7,609,206.89	12,748,335.73	94,625,629.34			
Leasing contract					-			
Bank employees								
TOTAL .	3,203,275,048.42	106,899,970.76	155,825,464.92		4,165,552,380.13			

# Form 16

PROVISIONS FOR LOAN LOSSES (by the bank)				
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	22,265,202,123	222,652,021	46,491,352	464,914
Standard and past due loans (Restructured)	773,901,936	77,390,194	6,976,013	697,601
Special mentioned loans	378,776,888	18,938,844	2,513,805	125,690
Special mentioned loans (Restructured)	345,099,444	34,509,944	3,034,117	303,412
Substandard loans	562,251,371	112,450,234	9,303,133	9,303,133
Doubtful loans	266,170,253	133,085,127	3,500,791	3,500,791
Lost loans	646,631,627	646,631,627	12,307,113	12,307,113
Totali	25,238,033,642	1,245,658,031	84,126,324	26,702,654

#### Formulari 20/

Code	LIOUID ASSETS - SHORT TERM LIOUIDITY	LEK	USD	EUR	OTHERS	TOTAL.
	Cab	488,127,064.00	44,120,266.05	1,412,757,854.04		1,945,005,184.09
	Current Accounts at the Central Bank , including the compulsory generate up to its half amount	505,758,866,30	4.025.318.15	35.555.826.24	-	545.340.010.69
3	Toward hills is not be the Roseblic of Albania assistant in the behave short as "tradable" inbreshle " and not med as	2.444.322.308.90		-	-	2.444.322.308.90
4	80 ner cent of bonds, issued by the Republic of Albania resistered in the balance as "trading /placement", which are not			-	-	
5	"Investment" securities of the Albanian Government ( treasury bills and bonds) with a remained period to maturity of un-	-	-		-	
	80 ner cent of the albanian government securities (treasury bills and bonds), are not nart of code "3", "4" dhe "5", but	-				
	Transary Bills runchused according to the amurchuse arrognants, when the remained maturity of the repurchase					
8	Current accounts at banks and other financial isotitutions		267,344,174.71	1,851,896,071.55	36,914,814.17	2,156,155,060.43
9	Denosits with banks and other financial institution with a remained period to maturity up to 7 (seven) days.	-				
50	Loans to banks and other financial institutions with a remained period to maturity of up to seven days the account 157	-				
- 11	"trading"/"blacement "securities issued by central governments and central bank through evaluations of international			-	-	-
12	"trading" electment " issued by central governments and central bank through evaluations of international rating agencies	-				
13	"Trading (elacement" securities not appraised, but issued by the international development banks in the BAnk of Albania	-				
14	"Investment" securities with a remained period to maturity of up to 1 (one) month. (excluding the Albanian					
15	Securities nurchased according to repurchase agreement, where the remained period of the repurchase agreement is up to 7					
A	TOTAL OF LIQUID ASSETS	3,438,208,239.20	315,489,758.91	3,300,209,751.83	36,914,814.17	7,090,822,564.11
В	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1	9.541.821.231.18	1,006,651,964,48	13,072,645,574,56	36,906,848,06	23,658,025,618,28

Credit evidence as per economy sectors	Direct	os Tieme	District	Dance	Die	trice Ethorea	Dine	int Shikodes	Pice	sist Vasca
Economy sectors	New dishusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New dishusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New dishusements (per quarter)	rict Korce Total credit as of end of quarter
Private nonfinancial corporate	3.504.286.248 38.958,020			459.536.434				182.029.890	384,187,400	1.459.765.306 10,410,893
Private nonfinancial cornorate Aericulture. Solviculture and Fishine Extractine industry Manufacturine industry	_	19.768,949,232 436,580,704 13,870,099	1	48,062,016 1,011,934			1			
Manufacturine industry Samely of Electricity, Gas. Steam and Air Conditionine	1.311.927.515	6.078.518.506 563,391,177	1	223.488.947 1,575,340			1	29,707,683	76,907,400	489.561,956 202,909,858 116,839,853
Samely of Electricity. Gas. Steam and Air Conditioning Activities of hot water, sanitation, waste manuscement and regulation Construction	226.627.000		1							116,839,853 42,423,381
Construction Wholesale and retail trade, renair of motor vehicles and motoreveles. Transport and Storage Hotels and restaurants	226,627,000 1,577,596,632 13,085,250	871.290.792 9.402.963,130 516,279,398 256,482,593 69,239,090 133,488,533	1	135,034,927 17,303,286			1	96,062,641	307,280,000	42.423.381 418,278,496 29,556,782
Hotels and restaurants Information and Communication	5,435,000	256.849.463 69.239.090		1.075.824			:	55.815.796	:	126.843.974
Hotels and restamnts Information and Consumination Financial and Insurance Activities Professional: Sensities and Technical Activities Administrative Activities and Smoott Services Public administrative Activities and Smoott Services Public administrative Activities and Smoott Services	21,056,400 27,852,000	133,688,533				:	1			
Professional, Scientific and Technical Activities Administrative Activities and Support Semices	53,817,050 165,761,381	294,094,636 292,561,036 636,959,043		86,015 6,255,067		:	1			1
	100,101,381			25.643.077			-	443.570	-	
Health and other social activities	62,160,000	6,075,871 112,585,398		2,040,017				40,510	-	22,940,113
Art and Entertainment Other service activities Home Services		49.432.355 34,569,981					1			
International organizations activities Public Nonfinancial Corporation				1	- 1		1		1	13.473.063
Public Nonlinancial Corporation Individuals + Non-profit institutions serving individuals	129,089,138	2,685,670,179	100,000	312,926,635			9,140,000	108,151,305	20,454,000	13.473.063 331,657,922
Total	3,633,375,386	22,454,619,411	100,000	772,463,069			9,140,000	290,181,195	404,641,400	1,804,896,292
Credit evidence as per economy sectors	Distr	ict Vlore	District	Lushnic	Distr	ict Giroksster	Dis	trict Fier	Dist	rict Berat
Economy sectors	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (ner quarter)	Total credit as of end of quarter	New dishusements (ner quarter)	Total credit as of end of anarter	New disbusements (ner quarter)	Total credit as of end of quarter	New dishusements (ner quarter)	Total credit as of end of quarter
Private nonfinancial corporate		1							_	
Acriculture Sibirculture and Fishino Futractine industry		:		:						
Manufacturine industry Smalls of Electricity Gas Steen and Air Confisioning		:					1			
Activities of New Section and Section	1	1	1	1			1		1	
Wholesale and retail trade, renair of motor vehicles and motorcycles.				1					-	
Hotels and restaurants Information and Communication	1	1	1				1		]	
Withoute and real train. Frame of motor venices and motoreverse.  Trainment and Koorana  Information and Communication  Flancation and Communication  Flancation and Suranzare Activities  Real exter  Professional, Scientific and Technical Activities		-					1			
Professional. Scientific and Technical Activities	1	1	1	-			1		]	
Professional. Scientific and Technical Activities Administrative Activities and Sknoort Services Public administration and defense. Commulsors social security Education		-	1				1			
Education Health and other social activities Act and Entertainment			1	-						
Art and Entertainment Other service activities		:								
Other service activities Home Services International organizations activities		:		-					-	
Public Nonfinancial Corporation Individuals - Non-profit institutions serving individuals Total	:			i			-	:		
Total			-	-			-			
Credit evidence as per economy sectors	District New dishusements	t Pogradec	District New disbusements	Sarsinde	Dist New dishusements	rict Peshkopi	New disbusements	riet Kukes	Dist New disbusements	rict Lezhe
Economy sectors	New distribution (ner quarter)	Total credit as of end of ozarter	New disbusements (ner quarter)	Total credit as of end of ourter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (ner quarter)	Total credit as of end of ozarter	(ner quarter)	Total credit as of end of awarter
Private nonfinancial corporate		-	-	-			-		-	. "
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Manufacturine industry  Sanalo of Flortricity Gas Seem and Air Conditioning				:					-	
Activities of hot water, sanitation, waste management and regulation Construction				-					-	
Wholesale and retail trade renair of motor vehicles and motoreveles. Transport and Storage				:						
Transport and Storage Hotels and restaurants Information and Communication				:						
Enformation and Insurance Activities Real estate Professional. Scientific and Technical Activities	-	-	-	-			-		-	
				-			_		-	
Professional, Scientific and Technical Activities Administrative Activities and Support Services		-	-		:		:	-	:	
Administrative Activities and Samoort Services Public administration and defense. Commutoury social security				-						
Administrative Activities and Sunoort Services Public administration and defense. Commulsorv social security Education Health and other social activities Act and Entertainment							-			
Administrative Activities and Sunoort Services Public administration and defense. Commulsorv social security Education Health and other social activities Act and Entertainment		-	-	-			-		-	
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Administrative Activities and Remote Services Education  Filtration delines could activities  Filtration of collection of the collection o	New following to the control of the	vo hered. Yeard sends on of end of counter.	Detection (See distance)  Our distance)	Source So	Now dishuments (not constitute to the constitute	too Fermer Seed coulds and could of assets and could of assets	Net delenants for materi	Set Cramb  Total crade  and real of source		or Liferable and continues of seal of control of contro
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Administrative Activities and Remote Services (Education  (Educati					Now dishusements (tel contest)  Now Performing Lease	too Fermer  The second of control	8.054.794	4.867,390	(over countries)	
Administrative Activities and Remote Services (Education  (Educati			New districtions (for south)  New Performing Least  New Performing Least  101.124.14  101.124.17  101.124  7.20.10	Total crosic and on def number and supplies to the control of the	New dobaseness (nor austra)	rice Ferman  State and State a			(over countries)	
Administrative Arthrites and Remore Services Education  Filtration defines could administrate the Conference of the Conf	1,997,254,982 4,904,355 4,191,949 316,217,219 62,338,930	699.790.328 2.531,400 862.412 245.045.830 62.338,930	105.718.114 5,648,497 1.001.934 72.540.639	94.098.129 2,933,526 1,011.934 72.540,639	New Johnsoners (not specie)  Non-Ferforming Loans	one Present  And end of meter  and end of meter  and end of meter  Line Line Travision  Line Line Travision	8.054.794 - - 1.088.820	4.867.390 - - 559.712	Non Performance Leave	22.958.114 - - 2.329,635
Administrative Arthrites and Remore Services Education  Filtration defines could administrate the Conference of the Conf	1,097,254,962 4,064,355 4,191,99 336,217,219 62,338,919 302,919,515	699.790.328 2,531.400 802.412 245.045.830 62,338.930 170,558,785	105.718.114 5.648.497 1.031.934 72.540.639	94,088,129 2,933,526 1,011,934 72,540,639 - 17,371,404	New dishaustrants four amenia's  New Teachers are a second of the second	Treat could senter and feel of mater and feel of materials and f	8.054.794	4.867,390	To market  No. Tellumin Land  22,171,16  23,174,08  20,044,01	22.958.114 - 2.329,635 - 20,555,411
Administrative Arthrites and Remore Services Education  Filtration defines could administrate the Conference of the Conf	1,097,254,962 4,064,355 4,191,99 336,217,219 62,338,919 302,919,515	699.790.328 2,531.400 802.412 245.045.830 62,338.930 170,558,785	105.718.114 5,648,497 1.001.934 72.540.639	94.098.129 2,933,526 1,011.934 72.540,639	New Solutions (not observe)  New Solutions (not observe)  New Ferforming Loans	ONL France  And Code of matter  and Code of matter  and Code of matter  All Filmons  Less Loss Francisco	8.054.794 - - 1.088.820	4.867.390 - - 559.712	Non Performance Leave	22.958.114 - - 2.329,635
Administrative Arthritis and Remote Services Education  Floating of the Conference o	1,097,254,982 4,064,355 4,191,949 32c,217,219 62,388,930 300,919,515 230,311,524 58,556,395 1,287,336	699,790,328 2,531,400 802.412 245,948,500 62,338,030 170,558,785 55,473,793 44,461,722 320,443	105.718.114 5.648.497 1.031.934 72.540.639	94,088,129 2,933,526 1,011,934 72,540,639 - 17,371,404	New dishausterists (ner smarter)  New Teachesterists (ner smarter)  New Te	int Front  Set Gal Control  Art Gal Cont	8.054.794 - - 1.088.820	4.867.390 - - 559.712	To market  No. Tellumin Land  22,171,16  23,174,08  20,044,01	22.958.114 - 2.329,635 - 20,555,411
Administrative Activities and Remote Structure Education	1,007,254,962 4,064,335 4,277,219 130,277,219 302,979,515 280,111,524 38,059,393 1,257,370 44,498,307	699,704,325 22,51,400 240,64,530 62,338,000 175,552,735 55,437,397 44,617,247 25,444 44,498,807	105.718.114 5.648.407 1.01.034 72.540.03 25.355.204 1.075.824	94,098,129 2,033,526 1,011,934 72,540,639 17,371,404 223,183	New dobasconerns. (ner outster).  New Advancements.  New Ferformer Loans.	on Front Tour was and and of meter and and of meters and	8.054.794 - - 1.088.820	4.867.390 - - 559.712	To market  No. Tellumin Land  22,171,16  23,174,08  20,044,01	22,958,114 2,329,635 20,555,411
Administrative Activities and Remote Services Education  Button and offere could activities  Credit collection as the could be activities  Fortice and facilities activities  Administrative industry  Administrative industry  Administrative industry  Fortice and facilities activities  Fortice activities activities  Activities activities activities  Fortice activities activities  Fortice activities activities  Fortice activities activities  Cereal violations activities  Fortice activities activities  Fortice activities and facilities  Cereal violations activities  Fortice activities and facilities  Cereal violations activities  Fortice activities and facilities  Fortice activ	1,097,254,982 4,064,355 4,191,949 32c,217,219 62,388,930 300,919,515 230,311,524 58,556,395 1,287,336	699,790,328 2,531,400 802.412 245,948,500 62,338,030 170,558,785 55,473,793 44,461,722 320,443	105.718.114 5.648.497 1.031.934 72.540.639	94,088,129 2,933,526 1,011,934 72,540,639 - 17,371,404	Now dishumental (not control to the	tota Fermet  See and Castric  See and Castric  See and Castric  London Permissa  London Permissa	8.054.794 - - 1.088.820	4.867.390 - - 559.712	To market  No. Tellumin Land  22,171,16  23,174,08  20,044,01	22,958,114 2,329,635 20,555,411
Administrative Activities and Remote Structure Education	1,097,24,495 4,494,525 4,494,525 3,26,272,33,470 c,33,53,670 302,079,515 203,11,524 88,56,370 1,573,73,6	097-790-128 2-531-600 502-422 240-68-890 451-38-000 170-58-278 55-487-399 44-46-1722 236-443 44-49-807 1.500-056	105.718.114 5.648.407 1.01.034 72.540.03 25.355.204 1.075.824	94,098,129 2,033,526 1,011,934 72,540,639 17,371,404 223,183	New dobusements (not souther).  Non Ferforming Losses	one Fronce  and and of matter  and and of matter  bit Elemen  Lon Lon Francisca	8.054.794 - - 1.088.820	4.867.390 - - 559.712	To market  No. Tellumin Land  22,171,16  23,174,08  20,044,01	22.958.114 - 2.329,635 - 20,555,411
Administrative Activities and Remote Structure Education	1,097,24,495 4,494,525 4,494,525 3,26,272,33,470 c,33,53,670 302,079,515 203,11,524 88,56,370 1,573,73,6	699.7% LTZ 2.511.400 802.447 2.61.64.90 61.700.75 170.558.785 3.45.457.30 44.459.800 1.500.444 44.99.800 1.500.645	105.718.114 5.648.407 1.01.034 72.540.03 25.355.204 1.005.824	94,098,129 2,033,526 1,011,934 72,540,639 17,371,404 223,183	New Advancements (net spectra)  Non-Ferforming Loans	one Person.  And end of mater  and end of mater  Lord Lower Persons  Lord Low Persons	8.054.794 1.088.820 6.532.404	4.867.590 557.712 5.864.109	To market  No. Tellumin Land  22,171,16  23,174,08  20,044,01	22.958.114 - 2.329,635 - 20,555,411
Administrative Activities and Remote Structure Education	1,007,254,962 4,064,335 4,079,247 92,238,207 52,238,207 302,919,315 28,055,395 1,257,130 44,408,307 7,000,018	097-790-128 2-531-600 502-422 240-68-890 451-38-000 170-58-278 55-487-399 44-46-1722 236-443 44-49-807 1.500-056	105.718.114 5.648.407 1.01.034 72.540.03 25.355.204 1.005.824	94,098,129 2,033,526 1,011,934 72,540,639 17,371,404 223,183	New dishustratist (ner small s).  New Substantiatist (ner small s).	Vest ones  Vest ones  Art Gal of mater  Art Gal	8.054.794 1.088.820 6.532.404	4.867.590 557.712 5.864.109	To market  No. Tellumin Land  22,171,16  23,174,08  20,044,01	22.958.114 - 2.329,635 - 20,555,411
Administrative Activative and Remote Services Education	1,097,24,495 4,494,525 4,494,525 3,26,272,33,470 c,33,53,670 302,079,515 203,11,524 88,56,370 1,573,73,6	699.7% LTZ 2.511.400 802.447 2.61.64.90 61.700.75 170.558.785 3.45.457.30 44.459.800 1.500.444 44.99.800 1.500.645	105.718.114 5.648.407 1.01.034 72.540.03 25.355.204 1.005.824	94,098,129 2,033,526 1,011,934 72,540,639 17,371,404 223,183	New Administration for constant and a second	out French Test voids at all end of meter at all end of meters  All Disease  Less Lond Frenches	8.054.794 1.088.820 6.532.404	4.867.590 557.712 5.864.109	To market  No. Tellumin Land  22,171,16  23,174,08  20,044,01	22.958.114 - 2.329,635 - 20,555,411
Administrative Activities and Remote Services Hadan and olders collisions Services Hadan and olders collisions would nearly Hadan and olders collisions with the Hadan and olders collisions Hadan and collisions Hadan and collisions Hadan and collisions Fortune and the Collisions and the Collisions Hadan and Collisions and Collisions Hadan and Collisions and Hadan and Collisions Hadan and Coll	1,097,254,692 4,094,135 4,094,135 1,097,040 134,274,145 134,197,146 134,197,136 1,377,136 44,498,807 7,72,660 44,498,807 1,72,166 44,498,807 1,72,166 44,498,807 1,72,166 44,498,807	699,796,128 2,011,000 802,412 602,135,000 170,555,155,000 170,555,155,000 170,555,155,000 170,555,155,000 170,555,155,000 170,555,000 170,	185.718.144 5.646.607 1.101.166 7.2.466.05 2.2.535.204 1.075.524 8.6.05	94,098,129 2,093,526 1,011,546 72,546,609 17,372,464	New dishience and for a second of the second	Vota Create  Vota Contin  Set and Control  Contr	8.054.794 1.608.220 6.522.494 443.570	4.867.300 589.712 3.864.100 444.530	No. Professional, Lancia.  2.1374.18  2.2374.19  2.3394.43	22.098.114 2.129.035 20.355.411 73.008
Administrative Activities and Seministrative social nearby Education  Financial and Control and Contro	1,097,24,495 4,494,525 4,494,525 3,26,272,33,470 c,33,53,670 302,079,515 203,11,524 88,56,370 1,573,73,6	699,796,128 2,011,000 802,412 602,135,000 170,555,155,000 170,555,155,000 170,555,155,000 170,555,155,000 170,555,155,000 170,555,000 170,	185.718.144 5.646.607 1.101.166 7.2.466.05 2.2.535.204 1.075.524 8.6.05	94,078,179 2,033,526 1,031,936 72,546,609 17,771,604	New dobascorents (ner outster)  Non Ferforming Lossy.	on Front True was and and of metal and and of metal and and of metal and and of metal and	8.054.794 1.088.820 6.532.404	4.867.590 557.712 5.864.109	Non Performance Losson 223.71.16 2.255.4.53 3.554.4.33 73.000	22,958,114 2,329,635 20,555,411

			Measurement of Interest Rate Risk and scenarios				
			Quantification of interest rate risk (standard scenario)	Loss would come from interest rates going:	Stress scenario on basis risk	Yield curve twist scenario	Most expected scenario
	Definition		% of capital	Direction	% of capital	% of capital	% of capital
2-months interest earnings		ALL	-3.8%	k	1.13%	-3.7%	0.0%
2 months and Con Carlings		EUR	-3.9%	k	3.24%	-7.8%	0.0%
	shock / capital) < 15% for	USD	0.0%	m	0.01%	0.0%	0.0%
	all currencies	Total non-netted impact:	7.7%		4.4%	11.5%	0.0%
		1					•
Modified duration gap		ALL	-0.9%	m	0.86%	0.9%	0.0%
		EUR	0.1%	k	0.60%	0.1%	0.0%
	from interest rate shock / capital) < 10%	USD	-0.2%	m	0.22%	0.1%	0.0%
		Total non-netted impact:	1.7%		1.7%	1.1%	0.0%
	(Change in economic value per 1 percentage point	ALL	0.86				
	change in interest) between	EUR	0.84				
	-1 and +1	USD	-0.06	1			