

Capital Adequacy Ratio

010	REGULATORY CAPITAL	3,799,872,697
020	RMK(%)	14.81
030	TOTAL AMOUNT of risk-weighted exposure	25,663,040,355
	CREDIT RISK	
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standar	23,588,497,418
050	Exposure levels acording to SA excluding securitizations	23,588,497,418
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;	901,851,740
120	Exposure or potential exposure to companies (corporate);	14,742,711,468
130	Exposure or potential exposure to the retail portfolios (retail);	5,180,361,912
140	Potential exposures or exposures secured by real estate collateral;	254,884,800
150	Exposures (credit) with problems;	571,375,984
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 Sik;	
190	Other items	1,937,311,515
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	2,074,542,937
320	Basic Indicator Method (BIA)	2,074,542,937
330	Standard Method / Standard Alternative	
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, fe	

Form 20

		Amortization fund					
	ASSETS	and	LEK		CURRENCY		TOTAL
Code	A CONTROL	provisions (-A)	Resident	Non-resident	Resident	Non-resident	TOTAL
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS		3,978,423,130,05		1.838.076.444.76	3 421 838 074 10	9 238 337 688 91
	Cosh and Central Bank		1 513 850 176 92		1 838 076 444 76		3 351 926 421 48
12	Treasury bills and other bills eligible for refinancing with the Central Bank		2.264.557.172.31				2.264.557.172.31
13	Current accounts with banks, credit and other financial institutions					3 400 454 576 35	3,400,454,576,35
	Deposits with banks, credit and other financial institutions		200 045 780 82				200.015.280.82
	Loans to banks, credit and other financial institutions						
18	Other accounts with banks, credit and other financial institutions					21 383 497 75	21,383,497,75
19	Doubtful receivable accounts with banks, credit and other financial institutions						
2	O PERATIONS WITH CUSTOMERS	(940,678,132,74)	10.085.091,943.99		14,170,927,031,14		23.315.340.842.39
	Standard loans and advances to customers	-	6,834,720,009.06		9,397,985,297,17	-	16.232.705.306.23
21	Past-due loans and advances to customers						
	Special mention loans		331,893,908.10		455,621,998.78		787,515,906.88
	Substandard loans	(143, 225, 949, 23)	252.027,850.77		434,368,883,80		543,170,785,34
24	Doubtful loans	(66,930,512,45)	66,668,025.80		65,302,314,45		65.039.827.81
	Lost leans	(730,521,671.06)	375,783,646.44		354,738,024.62		0.01
26	Albanian Government and Public Administration						
	Customer current accounts and denosits liabilities		2,223,998,503.82		3.462.876.973.19		5.686.875.477.01
28	Other customer accounts				33,539.12		33,539.12
29	Doubtful customer receavables other than loans						
3	SECURITIES TRANSACTIONS						
	Fixed income securities						
32	Variable income securities						
	Securities sold and nurchased under renurchase agreement			-	-		
	Collateral on securities transactions						
	Premiums on financial instruments				-		
	O'THER ASSETS AND LIABILITIES		442.539.378.57		699,765,004.06	-	1.142.304.382.63
	Other assets		394,032,142.22		601,536,681.89		995,568,824.11
	Agent transactions		19,066,631.45		-		19,066,631.45
	Inter-office accounts	-	29,440,604.90		98.228.322.17		127.668.927.07
	Suspense and position accounts		29.440.604.90		98.228.322.17		127.668.927.07
	Value added tax			-	-	-	
	FIXED ASSEIS AND PERMANENT RESOURCES	(880,870,146,95)	1.563.861.985.86		-	207.294.70	683.199.133.61
	Participating interest					207.294.70	207.294.70
	Affiliates						
	Fixed assets	(880,870,146,95)	1.563.861.985.86	-	-	-	682.991.838.91
	Intanvible assets		195.208.908.43		-		195.208.908.43
5371	Amortisation of intangible assets	(168,054,242.65)					(168,054,242.65)
		-		-	-	-	
	TOTALI	(1.821.548.279.69)	16,069,916,438,47		16.708.768.479.96	3,422,045,368,80	34.379.182.007.54

Form 21

	ASSETS		LEK	CURRI		TOTAL
Code	ASSETS	Resident	Non-resident	Resident	Non-resident	TOTAL
	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	2.307.405	Non-resident	469.377,745	6.430.871.704	6,902,556,854
	Central Bank				6,430,871,704	6,902,536,834
	Treasury bills and other bills eligible for refinancing with the central bank					
- 12	Current accounts with banks, credit and other financial institutions	2 307 405		12.061.755		14 340 140
- В	Deposits from banks, credit and other financial institutions	April 1 (1)		12,061,733		14,389,160
14	Denosits from banks, credit and other financial institutions Loans from banks, credit and other financial institutions			457 315 000	6.430.871.704	6.888.187.694
	Other accounts with banks, credit and other financial institutions			457,313,989	6,430,871,704	0,555,157,094
	O PERATIO NS WITH CUSTOMERS	11 024 618 270	96.477.348	10 266 909 956	1.032.836.572	
	ALRANIAN GOVERNMENT AND PURLIC ADMINISTRATION		96,477,348	10.266,909,936	1.032.836.572	22.420.882.146
	Due to customers for current accounts and denosits	10.849.456.911	25 407 636	10.002.097.792	1 031 299 917	21,978,222,246
		10,849,456,911 175 Int 359	95,407,636	10,002,097,782 264,812,124		21,978,222,346
	Other customer accounts				1.616.655	442,659,399
	SECURITIES TRANSACTIONS Debt represented by securities	-				
	Securities sold and nurchased under repurchase agreement					-
	Collateral on securities transactions Premiums for financial instruments					-
				-		-
	O THER ASSETS AND LIABILITIES	534.128.918		319.341.560		853,470,478
	Other liabilities	168.946.841		142.077.059		311.023.900
	Agent transactions	141,744,157				141,744,157
	Inter-office accounts			-		
	Suspense and position accounts	-			-	-
	Value added tax					
	FIXED ASSEIS AND PERMANENT RESOURCES	3.068.895.583		214.804.103	918.572.844	4.202.272.530
	Grants and public funding					
	Specific provisions	160,441,064		214,804,103		375,245,167
	Subordinated debt				918,572,844	918,572,844
57	Shareholders' equity	2.908.454.519				2.908.454.519
	TOTAL	14,629,950,176	96,477,348	11,270,433,364	8,382,321,120	34,379,182,008

Form 22

Code	PROFIT/LOSS ACCOUNTS			
		lek	CURRENCY	TOTAL.
60	BANK OPERATIONS EXPENSES	5.778.692.520.87	61.473.137.56	5.840.165.658.43
61	Personnel costs	62,030,821.00	58,630.20	62,089,451.20
62	Taxes other than income tax	1,539,183.00	-	1,539,183.00
63	General expenses for operations	49,298,268,66	129.534.682.35	178.832.951.01
64	Americation and provisions on the depreciation of fixed assets	21,512,975.47		21,512,975.47
65	Lusses on unrecoverable receivables and charges for provisions	117,242,853.06	159,618,244.21	276,861,097.27
66	Extraordinary expenses	2.596,960,53	1.230.63	2.598.191.16
67	Income tax	-		-
69	Current year profit			
	TOTAL EXPENSES	6.032.913.582.59	350,685,924.95	6.383.599.507.54
		-		-
	Income from banking activities	5,919,639,019.95	153,544,378.58	6,073,183,398.53
	Reversal of provisions for the depreciation of fixed assets	-	-	-
	Reversal of provisions for the depreciation of receivables	89.954.202.11	73.657.787.78	163.611.989.89
76	Extraordinary expenses	9,934,349.88	3,070,706.09	13,005,055.97
79	Current year loss	133,799,063,15		133,799,063,15
	TOTAL INCOME	6.153.326.635.09	230.272.872.45	6.383.599.507.54

Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL.
		Resident	Non-resident	Resident	Non-exident	
	FINANCING COMMITMENT	996.254.364.33		1.047.379.927.99	-	2.043.634.292.32
901	Commitments given	996,254,364.33		1,047,379,927.99	-	2,043,634,292.32
902	Commitments received	-		-	-	
91	GUARANTEES	49.976.778.573.13		743.544.741.90		50.720.323.315.03
911		463,775,640.00		492,096,570.07	-	955,872,210.07
	Guarantees received	49,513,002,933.13		251,448,171.83	-	49,764,451,104.96
92	SECURITIES COMMITMENT	-		and the second second		
93	FOREIGN CURRENCY TRANSACTIONS	-		and the second second		
94	OTHER COMMITMENTS	1,381,377,559.57		1,046,157,235.50		2,427,534,795.07
	FINANCIAL INSTRUMENTS COMMITMENT	-			-	
	TOTALI	52,354,410,497.03		2,837,081,905.39		55,191,492,402.42

	REGULATORY CAPITAL	
Columns	Rem Zeri	Amount
010	REGULATORY CAPITAL	3,901,101,488,11
015	FIRST LEVEL CAPITAL	3,035,042,043.33
020	FIRST BASIC CAPITAL LEVEL	3.035.042.043.33
030	Equity instruments known as First Level Base Capital (KBN1)	4.377.074.983.49
040	Paid-in capital Memorandum items: capital instruments not recognized	4,377,074,983.53
060	Memoranum tems: capital maruments not recognized Premium 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
092 130	(-) Current or potential obligations to purchase its equity instruments Base First Level Retained earnings	0.00
140	Retained earnings and losses carried from previous periods	-2.013.078.318.71
150	End of Year Profit	0.00
160	End of year peofit exercising the reporting period	-133,799,063.15
200	Reserves (excluding revaluation reserves)	708,110,425.58
250	Revaluation credit KBN1 arrangements regarding prodential filters	0.00
250	(-) Increases in capital arising from the assets	0.00
270	Mandatory reserve through cash flows	0.00
280	Unrealized gains and losses arising from habilities 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 prodent assessment requirements	0.00
300	(-) Goodwill	0.00
310	(-) Goodwill classified as intangible asset (-) Goodwill invibated in the assessment of significant investments	0.00
330	(-) GOODWII HUMBOU IN THE BORGONICHE OF MITHIESTE HIVEN HEERS Deferred tax liabilities related to goodwill	0.00
340	(-) Other intangible assets	-31,064,447.03
350	(-) Gross amount of other intangible assets	27,154,665.78
360	Deferred tax liabilities related to other intangible assets	0.00
370	(-) Deferred tax assets that are dependent on future profitability and does not stem from temporary differences, set off with tax liabilities related	0.00
390 400	(-) Assets of pension funds with defined benefit (-) The gross amount of assets of pension funds with defined benefit	0.00
410	(-) I me gross amount of ascerts or personal tunas was activate ordered. 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
460 470	(-) Positions titulloimit which (alternatively) may be subject to a risk weight of 1250% (-) Non-DVP transactions (free delivery) which (alternatively) may be subject to a risk weight of 1250%	0.00
470	(-) Non-DVP transactions (free derivery) which (anternativery) may be suspect to a risk weight of 1250% (-) KBNI instruments of financial sector entities where the bank has no significant investments	0.00
490	(-) A EAST instruments or immerial sector entities where the cunt may no arise from temporary differences (-) Deferred tax assets that depend deductible future profitability and arise from temporary differences	0.00
500	(-) KBN1 instruments of financial sector entities where the bank has significant investments	0.00
510	(-) The amount that exceeds the limit of 17.65%	0.00
530	ADDITIONAL CAPITAL ONE LEVEL	0.00
540 550	Equity instruments known as Additional Capital First Level	0.00
560	Paid equity instruments Voice memo: capital instruments not recognized	0.00
570	VOICE BESTROS CAPITAL BEST TRAITERES NO PECOSPILIZAD PERMITANDE SERIOSO PECALOGRAPHICA SERIOSO PERMITANDE SERIOSO PECALOGRAPHICA SERIOSO SERIOSO SERIOSO SERIOSO SERIOSO SERIOS S	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 (-) Mutual participation (cross) in additional capital of the first level (AT1)	0.00
700	(-) Additional contribution (cross) in audational capital or the tiest level (AT 1) (-) Additional contribution (cross) in audational capital (cross) in additional contribution (cross) in additional cross (cross	0.00
710	(-) Capital instruments and additional first level (AT1) of financial sector entities where the bank has significant investments	0.00
720	(-) Surplus items of capital deductions from the second level (T2) in excess of the commercial capital (T2)	
740	The outstanding items of capital 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 CAPITAL LEVEL TWO	0.00 866,059,444,78
760	Equity instruments and subordinated debt known as commercial capital	866.059.444.78 866.059.444.78
770	Equity instruments and suprorumated users known as commercial capital Capital instruments fully paid and subordinated	918,572,843.91
780	Memorandam 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
810 840	(-) Participation direct equity instruments of the second level (T2)	0.00
840 841	(-) Participation indirect equity instruments of the second level (T2) (-) Synthetic shares are equity instruments of the second level (T2)	0.00
842	(-) Symmetric smares are capity instruments or nee second never (1.2) (-) Current or potential obligation to buy its own equalty instruments to the second level capital (T2)	0.00
920	Standard Method (SA) main adiastments of credit risk	0.00
930	(-) Participation (mutual) in the second capital (T2)	0.00
940	(-) Equity instruments T2 commercial financial sector entities where the bank has no significant investments	0.00
950	(-) Equity instruments T2 commercial financial sector entities where the bank has significant investments	0.00
970	The outstanding items of capital deductions from the second level (T2) that exceed the capital of the second level (T2) (-) Additional capital deductions second level (T2)	0.00
974		

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

	NR. I FORMULARIT:	34.2						
NACE								
Industry code	Loan portfolio according to economic activity	Standard loans	Special mentioned loans	Substandard Ioans	Doubtful loans	Lest leans	Total loan portofolio (Principal and accrued interest)	Loan less provisions
	Korporata jofinanciare private	18,634,044,757.36	715,305,459.87	575,701,246.86	74,719,580.15		20,617,480,584.42	
	Assirulture Forests Fishina	456.830.895.06	27.127.310.27	4.964.354.83	4.897.625.78	2.116.641.07	495.936.827.01	11.482.999.39
	Estractino industro	14.980.981.29	-	5.034.965.98	1.011.933.79		21.027.881.06	1.662.769.90
	Manufacturine industry	5,770,852,212.62	114,732,149.44	70,045,400.06	12,872,641.07	305,521,482.83	6,274,023,886.02	389,412,012.98
	Electricity ass sonaly steam and air conditioning	756,942,960.86	-		-	65,603,152.59	822,546,113.45	73,172,582.20
	Water annie wate management and water management articities water	127.845.641.05	-	-	-		127.845.641.05	1.278.456.41
	Construction	816,251,799.30	-	-	-	1,248,967.18	817,500,766.48	9,411,485.17
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	8,520,553,977.64	515,630,255.39	176,693,208.34	55,477,091.99	148,072,999.65	9,416,427,533.02	301,974,387.57
H	Transportation and storage	327.760.229.26	2.743.270.72	240.430.012.56	460.287.52		571.393.800.06	51.730.912.10
	Accommodation and food service	385,458,380.66	-	13,730,163.07	-	47,941,046.99	447,129,590.73	54,541,663.42
	Information and communication	51,948,952.19	2,943,968.18	2,244,550.65	-		57,137,471.02	1,115,598.06
	Financial and insurance activities	143.481.327.39	-	-	-		143.481.327.39	1.434.813.27
	Real estate activities	268,850,641.34	-	-	-	46,760,608.64	315,611,249.98	49,449,115.05
	Professional, scientific and technical activities	298,218,901.36	87,405.29	-	-		298,306,306.65	2,986,559.28
N	Administrative and support services	554.072.088.49	52.041.100.57	7.029.725.99	-		613.142.915.05	9.548.721.11
	Public administration and defense; Compulsory social security	-	-	-	-		-	
	Education	30,745,460.12	-	790,100.40	-	444,641.22	31,980,201.74	910,115.90
	Health and social work activities	73.319.003.91	-	5.306.409.65	-		78.625.413.56	1.794.471.97
	Art. fun and relaxation	-	-	49.432.355.32	-		49.432.355.32	9.886.471.06
	Other service activities	35,931,304.82	-	-	-		35,931,304.82	359,313.05
	Family activities as employers: Freight and commodity production activities of households for their own	-			-			
	Activities of international organizations and organizations		-		-		-	
	Public Nonfinancial Corporation	17,630,222.35		-	-		17,630,222.35	
	Assirulture Forests Fishina	-	-	-	-		-	
	Extractina industry	-	-	-	-		-	
	Manufacturine industry	-	-	-	-		-	
	Flortricity assummly steam and air conditioning	-	-	-	-			
	Water cannot waste management and waste management artisisties waste	-	-	-	-		-	
	Construction	-	-	-	-		-	
G	Wholesale and retail trade: Renair of motor vehicles and motorcycles	-	-	-	-			
	Transportation and storage	-	-	-	-		-	
	Accommodation and food service	-	-	-	-		-	
	Information and communication	-	-	-	-			
	Financial and insurance activities	-	-	-	-		-	
	Real estate activities	-	-	-	-		-	
	Professional, scientific and technical activities	-	-	-	-		-	
N	Administrative and support services	-	-	-	-		-	
	Public administration and defense; Compulsory social security	17,630,222.35	-	-	-		17,630,222.35	
	Education	-	-	-	-		-	
	Health and social work activities	-	-		-			
	Art, fun and relaxation	-	-	-	-			
	Other service activities	-	-	-	-		-	
	Family activities as employers: Freight and commodity production activities of households for their own	-	-		-			
U	Activities of international organizations and organizations	-			-	-		

NR. I FORMULARIT 37.9

		DAYS				MONTHS		YEARS		TOTAL
	1 (O(N)	2-7	S-15	16-30	1-3	3-6	6-12	1-5	>\$	
Loan to customers	121,292,523.68	48,055,269.34	113,313,459.41	399,251,676.77	1,832,440,323.55	3,654,734,018.57	3,209,840,956.36	10,566,148,169.09	3,374,289,837.39	24,256,018,975.13
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	16,232,705,306.23
* Credit lines							-			
'- Installment loans	33,831,162.38	37,156,202.82	51,384,119.10	195,458,233.81		1,147,325,252.84	2,451,034,023.26	8,875,137,791.04	2,871,437,239.47	
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	787,515,906.88
* Credit lines	510,573.17			30,000,000.00	72,411,500.00	45,731,000.00	7,839,600.00			176,091,673.17
'- Installment loans	29,286,132.07	1,819,921.51	8,935,538.89	7,179,526.82	25,863,697.70	49,416,099.31	93,923,617.09	327,067,161.40	67,932,538.92	611,424,233.72
Substandard Iouns	-			-				615,596,755.46	70,799,979.11	686,396,734.57
Doubtful loans	-							112,132,663.71	19,837,676.55	131,970,340.25
Lost leans	-							665,089,172.95	65,432,498.11	730,521,671.06
Other client accounts	59,152,166.38	6,652,188.57	316,154.08	85,534,046.45	1,105,514,216.13	2,474,608,757.96	1,132,735,543.42	821,009,957.05	1,385,986.08	5,686,909,016.12

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	14,369,160.01	261,320,000.00	195,995,988.86	590,523,945.69	588,084,196.84	523,316,586.61	1,309,119,980.58	3,419,826,995.04		6,902,556,853.64
Current account of Central Bank			-							
Denosits with Central Bank				-			-			
Loans from Central Bank				-			-			
Other accounts with Central Bank				-			-			
T-bills sold under REPO Asreement				-			-			
Other T-bills sold under REPO agreements				-			-			
Current account of resident financial institutions	14,369,160.01			-			-			14,369,160.01
Current account of non resident financial institutions				-			-			
Deposit from resident financial institutions				-			-			
Deposit from non resident financial institutions				-			-			
Loans from resident financial institutions		261.320.000.00	195,995,988.86				_			457,315,988.86
Loans from non resident financial institutions				590,523,945.69	588,084,196.84	523,316,586.61	1,309,119,980.58	3,419,826,995.04		6,430,871,704.77
Other account with financial institutions				-			-	and the second second		
O PERATIONS WITH CUSTOMERS	10,619,740,339.44	136,767,045.35	115,534,092.16	718,543,140.76	1,131,306,464.17	2,684,285,701.55	3,391,547,161.83	3,623,158,200.52		22,420,882,145.78
Current account	7,000,523,642.96			-						7,000,523,642.96
Demand deposits	3,615,878,018.06			-			-			3,615,878,018.06
Time denosits	3.338.678.42	136.767.045.35	115.534.092.16	275.883.241.36	1.131.306.464.17	2.684.285.701.55	3.391.547.161.83	3.623.158.200.52		11.361.820.585.36
Certificate of Deposits				-			-			
Other customer account				442,659,899.40			-	and the second second		442,659,899.40
O PERATIONS WITH PUBLIC ADMINISTRATION			-		-	-	-			
Current account				-						
Demand deposits				-			-			
Time denosits				-			-			
Loans to public administration				-			-			
Other account with public administration				-			-			
O PERATIONS WITH SECURITIES	- 1	-	-	-			-			-
Debt. represented by securities				-						
Securities sold by repo transaction				-			-			
Other accounts				-			-			
Other resources	20,055.75	183,287,519.32	21,070.42	445,404,338.84	1,677,976.87	2,868,646.86	172,140,194.90	22,156,338.18	25,894,339.78	853,470,477.92
Permanet Resources	2,691,912.10	622,445.52	2,284,448.52	5,728,112.57	23,872,147.74	54,451,832.21	72,915,070.04	37,187,874.60	4,002,518,686.91	4,202,272,530.21
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	34.379.182.007.55
II- Off Balance sheets				-						
Financial Commitments form Customers and Financial Institutions (Unused part of Credit)				-			-			
Currency (All+other currency) sold	-			-	-	-	-	-		
TOTAL (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	34,379,182,007.55

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	67,583,251.02	117,371,013.17	32,665,000.00	72,512,674.66	290,131,938.85			
Mid term loans	529,481,090.05	103,011,043.13	250,650,383.96	144,662,058.45	1,027,804,575.59			
Lone term loans	637,975,391,96	475.857.644.83	179.874.834.10	360,849,347,90	1.654.557.218.80			
Real estate loans	140,011,634.78	14,333,197.91	10,793,082.13	2,819,968.15	167,957,882.97			
Leasing contract					-			
Bank employees								
TOTAL .	1,375,051,367.81			580,844,049.16	3,140,451,616.21			

Form 16

PROVISIONS FOR LOAN LOSSES (by the bunk)				
Loan classification	Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	21,054,474,216	210,544,742	46,302,919	463,629
Standard and past due loans (Restructured)	814,972,462	81,497,246	3,864,725	386,472
Special mentioned loans	408,048,555	20,402,428	2,468,040	123,402
Special mentioned loans (Restructured)	375,079,647	37,507,945	1,919,664	191,966
Substandard loans	678,963,481	135,792,696	7,433,254	7,433,254
Doubtful loans	130,079,663	65,039,832	1,890,677	1,890,677
Lost loans	717,397,729	717,397,729	13,123,942	13,123,942
Totali	24,179,015,754	1,268,182,638	77,003,221	23,612,742

Formulari 20/1

	LIOUID ASSETS - SHORT TERM LIOUIDITY					
Code		LEK	USD	EUR	OTHERS	TOTAL.
	Cash	738,563,439.00	63,062,068.75	420,696,386.86	-	1,222,321,894.61
2	Current Accounts at the Central Bank , including the compulsory reserve up to its half amount	575.463.224.68	4.461.255.81	10.079.607.60	-	590.004.088.10
3	Torsion hills issued by the Boublic of Albania, assistant in the behave short as "tradable" inhouble," and not mad as	2.250.888.122.88				2.250.888.122.88
4	80 per 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 asserment securities (treasury bills and bonds), are not nort of code "3", "4" dhe "5", but					
	Transury Bills purchased according to the arranchase agreements, when the arranged maturity of the repurchase				-	-
8	Current accounts at banks and other financial institutions	-	294,751,446.00	3,074,043,900.65	27,292,143.67	3,396,087,490.32
9	Denosits with banks and other francial institution with a remained period to maturity up to 7 (seven) days	200.015.780.82				200.015.780.83
90	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" blacement " issued by central governments and central bank through evaluations of international rating agencies					
13	"Trading 'olscoment' securities not appraised, but issued by the international development banks in the BAnk of Albania					
14	"Investment" securities with a remained neriod to maturity of up to 1 (one) month (excluding the Albanian	-	-	-	-	-
15	Securities reachased according to repurchase agreement, where the remained period of the repurchase agreement is up to 7					
A	TOTAL OF LIQUID ASSETS	3,764,930,567.38	362,274,770.56	3,504,819,895.12	27,292,143.67	7,689,317,376.73
B	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1	8.736.677.010.71	1.074.600,780.66	12,967,218,305,91	27,283,577,41	22,805,779,674,65
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	1									
Credit evidence as per economy sectors	New disbusements	ct Tirane Total credit	District New disbusements	Durres Total credit	New disbusements	Total credit	Distr New disbusements	et Shkoder Total credit	Dist New disbusements	ict Korce Total credit
Economy sectors Private nonfinancial corporate	(per quarter) 2,492,796,955 88,745,500	as of end of quarter	(per quarter)	as of end of quarter 504.093,576 50.877,647	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter 202.435.141	(per quarter) 85.591.800	as of end of quarter 1,528,768,601 10,310,155
Private nonfinancial corsorate Assistature, Silviculture and Fishine Extractine industry Manufacturine industry Sambu of Electricity (in: Secons and die Conditionine		20.015.947		1.011.934				:		
Manufacturine industry Samely of Electricity, Gas. Steam and Air Conditionine	617.546.430	5.482.245.203 600,040,754	1	238.744.778 1,735,815	1		1	42.773.948	30,000,000	510.259.958 220,769,545
Statistication entancer Sanely of Electricity Cas. Secan and Air Conditioning Activities of hot water, smitation, water manuscement and resultation Construction Wholosak and retal trads, renair of motor vehicles and motoreveles. Transcort and Soziase Transcort and Soziase	334.811.200 1,068,320,592 94,026,900	773.852.485 8,700.894.369 821.358.337 264.491.330 56,781.333 143,481.272 315.611.290 292.118.001 605.983,758	-		-		-			220,789,545 127,845,641 43,648,281 433,724,684 30,751,749
Wholesale and retail trade, renair of motor vehicles and motoreveles. Transnort and Storage Hotels and restaurants	1,068,320,592 94,026,900	8,720,894,369 521,358,337		158,679,126 19,214,235 1,139,526	-		-	103,129,354 69,480	50,591,800 5,000,000	433,724,684 30,751,749 125,837,134
Hotels and restaurant Information and consummination Information and Consummination Information and Consummination Information	19.599,000 13,600,000	264,491,330 56,781,353	1	1.139.526			-	55.661.600 356,118		125.837.134
Penancial and insurance Activities Penal estate Penal estate Penal Scientific and Technical Activities	16,000,000 240,147,333	315.611.250 298.218.901		87,405 7,159,157						
Administrative Activities and Sanoort Services Public administration and defense. Compulsory social security	240,147,333	605,983,758			-		-		=	
Education Health and other social activities Art and Entertainment Other service activities Home Services	1	6,091,608 53,003,959 49,432,355 35,931,305	1	25,443,952			1	444,641	-	25,621,455
Art and Entertainment Other service activities	-	49.432.355 35,931,305			-		-		-	
Home Services International organizations activities Public Nonfinancial Cornoration			1				1			17.680.222
Individuals + Non-profit institutions serving individuals	139,983,361	2,822,660,255	2,649,300	341,517,768			2,620,000	119,329,575	45,000,000	337,400,571
Total	2,632,780,316	21,204,843,521	2,649,300	845,611,344			2,620,000	321,764,716	130,591,800	1,883,799,394
Credit evidence as per economy sectors	New disbusements	ict Vlore Total crofit	District New disbusements	Lushnje Total crofit	Distr New disbusements	ict Giroksster Total credit	New disbusements	trict Fier Total credit	Dist New dishagements	rict Bernt Total confit
Economy sectors	(per quarter)	Total credit as of end of ouarter	(ner quarter)	Total credit as of end of ourter	(ner quarter)	Total credit as of end of auarter	(ner quarter)	Total credit as of end of quarter	New dishusements (ner quarter)	Total credit as of end of quarter
Private nonfinancial corsorate Assistance Shirestone and Fishino	:		1	-	-			1	-	: '
Acrivature Striculture and Fabine Extraction industry Manufacturine industry Samelo of Electricity: Gas Spans and Air Conditioning	-	:		-	-		-		-	
	:		1				-		-	
Accordance to the Accordance of the Accordance o	1	1	1		1		1			1
Hotels and restaurants Information and Communication	:	:		-			:	:	-	
							1			
Real estate Professional, Scientific and Technical Activities Administrative Activities and Sunoort Services Public administration and defense, Connudary social security		1		1	-			1	1	
	-	-	-		-		[:		
Health and other social activities Art and Entertainment Other continuous activities	1	-	-		-		[
Exaction Health and other social activities Art and Entertainment Other service activities Home Services Home Services International openizations activities					1		1			
metinatuda dyaniantous servina Public Nonfinancial Corporation Individuals + Non-profit institutions serving individuals Total	<u> </u>		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>		:
Total		-	-	-	-			-		
Credit evidence as per economy sectors	Distric New disbusements	Pogradec Total credit	District New disbusements	Sarande Total credit	Dist New disbusements	rict Peshkopi Total credit	Dist New disbusements	rict Kukes Total coofe	Dist New disbusements	ict Lezhe Total credit
Economy sectors	(per quarter)	Total credit as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(ner auseter)	Total credit as of end of quarter	(per quarter)	as of end of oranter
Private nonfinancial cornorate Assistance Shirvature and Fahino	1	1	1				1	1	-	
Extractine industry Manufacturine industry	:			-			-		-	
Samely of Electricity Gas Strom and Air Conditionino Activities of hot water, sanitation, waste management and regulation	1	1			-		1	1		
Manufacturins industre Sambo of Flowering via Septems and Air Conditionins Activities of hot water, manifaction, water management and remission Whiteholds and out of reads of motors whiches and monterwises Transmort and Storage Rocks and remainstant	:		1				-		-	
Hotels and restaurants Hotels and restaurants Information and Communication	1		1				1			
Information and Communication Financial and Insurance Activities Real estate Professional, Scientific and Technical Activities			-							
Professional. Scientific and Technical Activities Administrative Activities and Sanoort Services Public administration and defense. Commonstory social security		-	-	-	-	1		:		
					1		-			
	:								-	
Education Health and other social activities Art and Entertainment Other services activities	-	-	-		-		-	:	:	
Education Health and other social activities Art and Entertainment Other services activities	-	-						-	-	
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Education Health and other social activities Art and Entertainment Other services activities		et Barrel	Detrict	Kavaje	Dv	trict Permet	Distr	cc Cramb		t Literahi
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			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	-3.7%	k	1.09%	-3.7%	0.0%
2-mounts nactes earnings	Limit: (Economic value impact from interest rate	EUR	-2.6%	k	3.99%	-5.6%	0.0%
	shock / capital) < 15% for	USD	0.0%	m	0.01%	-0.1%	0.0%
	all currencies	Total non-netted impact:	6.4%		5.1%	9.4%	0.0%
							•
Modified duration gap		ALL	-0.6%	m	0.67%	0.7%	0.0%
		EUR	-0.5%	m	0.72%	0.2%	0.0%
from interest rate shock / capital) < 10%	USD	-0.2%	m	0.22%	0.1%	0.0%	
		Total non-netted impact:	1.7%		1.6%	1.0%	0.0%

 (Change in economic value per 1 percentage point change in interest) between -1 and +1
 LUR
 0.58

 -1 and +1
 USD
 0.02