

#### C---it-1 4 d----- D-ti-

010	REGULATORY CAPITAL	3.583.540.764
020	RMK (%)	3,583,540,764
030	TOTAL AMOUNT of risk-weighted exposure	25,565,829,815
	CREDIT RISK	20,000,020,010
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard ?	23,487,788,028
050	Exposure levels acording to SA excluding securitizations	23,487,788,028
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;	855,752,994
120	Exposure or potential exposure to companies (corporate);	15,771,446,434
130	Exposure or potential exposure to the retail portfolios (retail);	4,858,744,988
140	Potential exposures or exposures secured by real estate collateral;	243,864,522
150	Exposures (credit) with problems;	401,817,460
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	1,356,161,631
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, fore	

## Form 20

		Amortization fund					
	ASSETS	and	LEK		CURRENCY		TOTAL.
Code		provisions (-A)	Resident	Non-resident	Resident	Non-resident	
- 1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS		3,443,671,708,54		2,469,977,394,48	3,125,798,818,76	9,039,447,921,78
11	Cash and Central Bank	-	1.165.073.672.97	-	2.257.994.450.08		3,423,068,123,05
	Treasury bills and other bills eligible for refinancing with the Central Bank	-	2,278,598,035.57	-	-		2,278,598,035.57
13	Current accounts with banks, credit and other financial institutions					3,106,713,034,12	3,106,713,034,12
14	Deposits with banks, credit and other financial institutions	-		-	211.982.944.40		211.982.944.40
	Loans to banks, credit and other financial institutions	-		-	-		
18	Other accounts with banks, credit and other financial institutions					19.085,784.64	19.085.784.64
19	Doubtful receivable accounts with banks, credit and other financial institutions						
	OPERATIONS WITH CUSTOMERS	(977,229,235.08)	12,064,931,558.45	-	13,920,060,183.25		25,007,762,506.62
	Standard loans and advances to customers		8,804,804,385,91		9,635,237,435,70		18,440,041,821.61
21	Past-due loans and advances to customers						
	Special mention loans		253.444.087.00	-	425.604.445.42	-	679,048,532,42
	Substandard loans	(99,764,378,58)	183,317,887,63		277.583.347.00		361,136,856,05
24	Doubtful loans	(90.996.423.76)	129.837.072.63		49.738.650.10		88,579,298,98
25	Lost loans	(786.468.432.74)	382,398,609.95	-	404.069.822.79		(0.00
26	Albanian Government and Public Administration						
27	Customer current accounts and deposits liabilities		2.311.129.515.33		3,127,794,639,85		5.438.924.155.18
28	Other customer accounts				31.842.39		31.842.39
29	Doubtful customer receavables other than loans						
3	SECURITIES TRANSACTIONS						
31	Fixed income securities						
32	Variable income securities				-		
u	Securities sold and purchased under repurchase agreement						
35	Collateral on securities transactions						
36	Premiums on financial instruments				-		
4	OTHER ASSETS AND LIABILITIES		260 348 984 84		627 570 160 25		896 919 145 50
41	Other assets		149.742.865.76		318.459.629.45		468.202.495.21
43	Agent transactions		94,498,222,94		-		94,498,222,94
44	Inter-office accounts						
	Suspense and position accounts		25 107 896 14		309 110 531 30		334,218,427,44
	Value added tax			-	-	-	
	FIXED ASSETS AND PERMANENT RESOURCES	/903 919 868 3th	1 548 412 125 52			196 807 81	644,689,065,03
51	Participating interest	1800312380000	1.746712.12.22			196 807 81	196 807 81
	Affiliates					1 400007.00	196007.00
53	Fixed assets	/903 919 868 3th	1 548 412 125 52				644 497 257 27
	Intangible assets	180031288000	195.208.908.43		-		195,208,908.4
	Amortisation of intanoible assets	(175 905 140 80)					(175,905,140.80
2071		1172,702,140,007					1173,743,146,16
	TOTALI	(1.881.149.103.38)	17 326 364 377 35		17.017.607.738.48	3 125 995 626 57	35 588 818 630 07

## Form 2

	ASSETS		LEK	CURRI	ENCY	TOTAL
Code		Resident	Non-resident	Resident	Non-resident	
- 1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	890,313,230			7.295.421.864	8.185.735.094
	Central Bank	132.084.754				132.084.754
12	Treasury bilk and other bilk eligible for refinancing with the central bank	263.223.729		-	-	263.223.729
13	Current accounts with banks, credit and other financial institutions					
16	Deposits from banks, credit and other financial institutions		2		-	
	Loans from banks, credit and other financial institutions	495.004.747		-	7.295.421.864	7.790.426.611
18	Other accounts with banks, credit and other financial institutions					
	OPERATIONS WITH CUSTOMERS	11.817.427.443	94.982.571	10.055,783,195	978,763,204	22,946,956,413
	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION			-	-	
	Due to customers for current accounts and deposits	11,755,810,565	93,930,260	9,986,266,848	977,616,581	22,813,624,254
	Other customer accounts	61,616,878	1.052,311	69.516.347	1.146.623	133,332,160
	SECURITIES TRANSACTIONS			-		
	Debt represented by securities			-		
	Securities sold and purchased under repurchase agreement					
	Collateral on securities transactions					
	Premiums for financial instruments	-		-	-	-
4	OTHER ASSETS AND LIABILITIES	231,767,145		243.713.538		475,480,682
	Other liabilities	68,589,759		109.072.838		177.662.597
	Agent transactions	173,909.233		-	-	173.909.233
	Inter-office accounts					
	Suspense and position accounts	(10.731.848)		134,640,699		123,908,851
	Value added tax	-		-	-	
	FIXED ASSETS AND PERMANENT RESOURCES	2,901,400,351		207,424,197	871.821.901	3,980,646,449
54	Grants and public funding					
	Specific provisions	170.377.721		207.424.197	-	377.801.918
56	Subordinated debt				871.821.901	871.821.901
57	Shareholders' equity	2.731.022.630				2.731.022.630
		-		-	-	-
	TOTAL	15,840,908,168	94.982.571	10.506.920.930	9,146,006,970	35,588,818,639

## Form 2

Code	PROFIDLOSS ACCOUNTS			
		lek	CURRENCY	TOTAL.
60	BANK OPERATIONS EXPENSES	15,687,179,852.39	189,213,631.32	15,876,393,483.71
	Personnel costs	188,187,989.00	224,177.10	188,412,166.10
62	Taxes other than income tax	6,103,607.67		6,103,607.67
63	General expenses for operations	155,255,495,02	383,386,606,83	538,642,101.85
	Amortisation and provisions on the depreciation of fixed assets	62,661,935.30		62,661,935.30
65	Losses on unrecoverable receivables and charges for provisions	455,150,137.43	295,048,625.85	750,198,763.28
66	Extraordinary expenses	21.921.801.19	781.634.03	22,703,435,22
	Income tax			
Θ	Current year profit			
	TOTAL EXPENSES	16.576.460.818.00	868,654,675,13	17,445,115,493,13
70	Income from banking activities	16,118,503,359.49	486,906,024.11	16,605,409,383.60
	Reversal of provisions for the depreciation of fixed assets			
75	Reversal of provisions for the depreciation of receivables	321,900,480.91	158,847,964.27	480,748,445.18
76	Extraordinary expenses	36,796,906.26	10,929,805.41	47,726,711.67
79	Current year loss	311.230.952.68		311.230.952.68
	TOTAL INCOME	16,788,431,699,34	656,683,793,79	17,445,115,493,13

# Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL.
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	1,294,953,888.04		1,587,301,551.12		2,882,255,439.16
901		1,294,953,888.04		1,587,301,551.12	-	2,882,255,439.16
	Commitments received	-		-	-	
	GUARANTEES	51,355,270,289.54		737,603,175.38	-	52,092,873,464.92
911		477,858,110.00		681,090,659.42	-	1,158,948,769.42
	Guarantees received	50,877,412,179.54		56,512,515.96	-	50,933,924,695.50
	SECURITIES COMMITMENT	263,198,491.20		-	-	263,198,491.20
	FOREIGN CURRENCY TRANSACTIONS	-		-	-	
	OTHER COMMITMENTS	1,436,536,212.53		999,252,733.98	-	2,435,788,946.51
	FINANCIAL INSTRUMENTS COMMITMENT					
	TOTALI	54,349,958,881,31		3,324,157,460,48		57,674,116,341,79

	REGULATORY CAPITAL	
	REGULATORY CAPITAL	
'olumns	Item Zeri	Amount
010	REGULATORY CAPITAL	3.583.540.763.53
015	FIRST LEVEL CAPITAL	2,711,718,862.05
020	FIRST BASIC CAPITAL LEVEL	2,711,718,862.05
030	Equity instruments known as First Level Base Capital (KBNI)	4.377.074.983.49
040	Paid in capital  Memorandum items: capital instruments not recognized	4,377,074,983.49 0.00
060	Memoranum nems: capita insuments not recognized  Premiums stock	0.00
070	(-) Equation 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	-2,354,162,779.39
140	Retained earnings and losses carried from previous periods	-2,042,931,826.71
150	End of Year Profit	0.00 -311 230 952 68
200	End of year profit exercising the reporting period  Reserves (excluding revaluation reserves)	-311,230,952.68 708.110.425.58
200		708,110,425.58
250	Revaluation credit  KBN1 arrangements regarding productial filters	0.00
250	KNN 1 arrangements regarding protection inters (-) Increases in capital arising from the assets	0.00
270	Committee on Capture and Committee on Committee on Committee on Capture on Ca	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 intangible assets	-19.303.767.63
350	(-) Gross amount of other intangible assets	19,303,767.63
370	Deferred tax liabilities related to other intangible assets  (-) 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	(-) Assets of pension funds with defined benefit	0.00
400	(-) Assets on personn times with unexperience benefit (-) The cross amount of assets of pension funds with defined benefit	0.00
410	Deferred tax fiabilities 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 titullzimit which (alternatively) may be subject to a risk weight of 1250%	0.00
470	(-) 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	0.00
490	(-) Deferred tax assets that depend deductible future profitability and arise from temporary differences	0.00
	(-) KBNI instruments of financial sector entities where the bank has significant investments	
510	(-) The amount that exceeds the limit of 17.65% ADDITIONAL CAPITAL ONE LEVEL	0.00
540	Equity instruments known as Additional Capital First Level	0.00
550	equity instruments known as Additional Capital Pilis Level Paid equity instruments	0.00
560	voice memo: carical 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
690	(-) Mutual participation (cross) in additional capital of the first level (AT1)	0.00
700	(-) Additional equity instruments of the first level (ATI) of financial sector entities where the bank has no significant investments	0.00
710	(-) Capital instruments and additional first level (AT1) of financial sector entities where the bank has significant investments  (-) Surplus items of capital deductions from the second level (T2) in excess of the commercial capital (T2)	0.00
740	(+) Surpais items of capital deductions from the second level (12) in excess of the commercial capital (12). 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	<ul> <li>(i) Additional capital deductions additional first level (ATT)</li> <li>(ii) Additional capital deductions additional first level (ATT)</li> </ul>	0.00
748	(-) Administrat capital expensions automoral test rever (AT1) Additional capital elements of the first level (AT1) or discount - other	0.00
750	CAPITAL LEVEL TWO	871.821.901.48
760	Equity instruments and subordinated debt known as commercial capital	871.821.901.48
770	Capital instruments fully paid and subordinated	871,821,901.48
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)	
810	(-) Participation direct equity instruments of the second level (T2)	0.00
840	(-) Participation indirect equity instruments of the second level (T2)	0.00
841	(-) Synthetic shares are equity instruments of the second level (T2)	0.00
842	(-) Current or potential obligation to buy its own equity instruments to the second level capital (T2)	0.00
920	Standard Method (SA) main adjustments of credit risk	0.00
930	(-) Participation (mutual) in the second capital (T2)	0.00
940 950	(-) Equity instruments T2 commercial financial sector entities where the bank has no significant investments (-) Family instruments T2 commercial financial sector entities where the bank has significant investments	0.00
		0.00
	The outstanding items of capital deductions from the second level (T2) that exceed the capital of the second level (T2)	
970 974	(-) Additional capital deductions second level (T2)	0.00

### Financial Ratio

1. (ROAA) = Net income/ average assets *100	-1.85
2. The net result of the extraordinary / average assets	0.15
3.Expenditure general operations / gross operating income	121.09
4. Net interest income / expense to the general operations	66.25
5. (ROEA) = The net income / Average shareholders equity *100	-17.25
6. For active employees = Total assets / Number of registered employees	2.149.318
7. Net interest income / average assets	2.49
8. Net marge form interest:: Net interest income / average assets that being revenue;	2.59
9.Interest income / average assets	3.29
10. Interest expense / average assets	0.99
11. Net interest income / gross revenues of the commany	80.05
12. Net income from other activities / average assets	1.39
13.Non-interest expenses / gross operating income	22.59
14.Personnel expenses / pross operating income	43.35
15. Expenses for provisions / average assets	1.25

NR. I FORMULARIT: 34.2

	NK I FORMULARIT:	34.2						
NACE								
Industry code	Loan portfolio according to economic activity	Standard loans	Special mentioned loans	Substandard loans	Doubtful leans	Lost loans	Total loan portofolio (Principal and accrued interest)	Loan loss provisions
	Korporata jofinanciare private	20,581,034,058.55	629,937,246.64	346,568,798.89	118,655,382.68	713,015,172.83	22,389,210,659.59	1,079,348,031.54
	Aericulture, Forests, Fishing	522,878,484.88	24,313,051.26	-	-	9,861,980.61	557,053,516.75	16,306,418.02
	Extractine industry	8,534,936.48		3,851,399.37	-	913,224.02	13,299,559.87	1,768,853.26
	Manufacturing industry	6,646,231,427.72	114,046,728.23	66,372,988.58	-	318,375,677.49	7,145,026,822.02	403,814,925.90
	Electricity as sunnly steam and air conditioning	718.467.475.55	-	-	-	62.492.524.30	780,959,999.85	69.677.199.06
E	Water supply, waste management and waste management activities, waste	107,102,207.94			-	-	107,102,207.94	1,071,022.08
	Construction	1,171,383,256.84			-	-	1,171,383,256.84	11,713,832.57
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	9.134.103.044.72	448.951.674.10	51.548.211.20	43.049.304.24	231.164.963.77	9.908.817.198.02	377.172.076.95
	Transportation and storage	343,515,893.82	-	209,020,521.06	19,210,684.63	-	571,747,099.51	54,844,605.47
	Accommodation and food service	395,454,963.30		9,957,002.26	-	45,393,211.65	450,805,177.21	51,339,161.73
	Information and communication	67.006.507.24	-	1.535.979.66	-	-	68.542.486.90	977.261.00
	Financial and insurance activities	132,311,273.17	-	-	-	-	132,311,273.17	1,323,112.73
	Real estate activities	329,468,406.62	-	-	-	44,395,021.44	373,863,428.07	47,689,705.51
	Professional, scientific and technical activities	293.068.011.08	-	-	-	-	293.068.011.08	2.930.680.11
N	Administrative and support services	519,244,355.48	42,625,793.05	1,128,612.61	6,963,038.49	-	569,961,799.63	11,030,974.97
	Public administration and defense; Compulsory social security	-	-	-	-	-	-	-
	Education	31.260.422.72		699.251.26	-	418.569.55	32.378.243.53	871.024.03
	Health and social work activities	126,871,274.67	-	2,454,832.89	-	-	129,326,107.57	1,759,679.33
	Art, fun and relaxation	-	-	-	49,432,355.32	-	49,432,355.32	24,716,177.66
	Other service activities	34,132,116.32	-	-	-	-	34,132,116.32	341,321.16
	Family activities as employers; Freight and commodity production activities of households for their own	-	-	-	-	-	-	-
	Activities of international organizations and organizations		-	-		-		-
	Public Nonfinancial Corporation	7,485,304.59	1,792,919.71	-		-	9,278,224.30	-
	Agriculture, Forests, Fishing	-			-	-		
	Extracting industry	-	-	-	-	-	-	-
C	Manufacturing industry	-	-	-	-	-	-	-
	Electricity, eas supply, steam and air conditioning	-	-	-	-	-	-	-
	Water supply, waste management and waste management activities, waste	-	-	-	-	-	-	-
	Construction	-	-	-	-	-	-	-
G	Wholesale and retail trade; Repair 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	-	-	-	-	-		
	Administrative and support services	-	-	-	-	-		
	Public administration and defense; Compulsory social security	7,485,304.59	1,792,919.71	-	-	-	9,278,224.30	-
	Education	-	-	-	-	-		
	Health and social work activities	-	-	-	-	-		
	Art, fun and relaxation	-	-	-	-	-		
S	Other service activities	_	_	_	_			_
	Family activities as employers: Freight and commodity production activities of households for their own	_	_	_	_			_
i ii	Activities of international organizations and organizations	-	-	-	-	-		

FORMULARIT

		DAYS			MONTHS			YEARS		TOTAL
	1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	>5	
Lean to customers	216.314.004.79	141.830.430.79	286,423,882,99	628.424.712.15	1.548.506.145.34	2.235.918.142.06	3.104.339.771.43	11,393,015,020,19	3,394,697,750,07	25.984.991.741.70
Stanfard 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	18,440,041,821.61
*- Cools lines	-	-			-	-		-		
*- Installment loans	33,146,658.18	65,074,315.71	108,773,196.68	320,263,537.92	872,305,671.28	1,528,126,263.51	2,587,356,715.42	9,915,618,111.64	3,009,377,351.27	18,440,041,821.61
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	679.048.532.42
'- Coolt lines	324,304.29	-		50,860,500.00		28,607,500.00	-	-		79,792,304.29
'- Installment lease	7,974,941.18	2,679,024.45	4,368,095.16	9,298,916.68	24,779,516.61	72,159,775.76	86,761,803.94	336,601,760.04	54,632,394.30	599,256,228.13
Substandard learns					-			400,565,183.17	60,336,051.46	
Doubtful loans	-	-			-	-	-	158,933,369.47	20,642,353.26	
Lest loans		-	-	-	-	-	-	690,620,140.64	95,848,292.10	
Other client accounts	154,173,647.48	100,427,350.02	173,426,577.67	314,707,081.84	821,580,037.92	1,055,792,881.45	1,027,234,358.50	1,790,576,706.98	1,037,355.71	5,438,955,997.57

NR. I FORMULARIT 3

		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	395,308,483.10	495,004,746.58		560,309,583.34	1,249,331,126.75	558,945,653.59	1,055,756,293.44	3,871,079,207.35		8,185,735,094.15
Current account of Central Bank	132,084,753.69			-		-	-			132,084,753.69
Denosits with Central Bank	-			-						
Loans from Central Bank	-			-						
Other accounts with Central Bank				-			-			
T-bills sold under REPO Agreement	263.223.729.41			-			-			263.223.729.41
Other T-bills sold under REPO agreements	-			-			-		-	
Current account of resident financial institutions	-			-			-		-	
Current account of non resident financial institutions	-			-			-			
Deposit from resident financial institutions	-			-			-		-	
Deposit from non resident financial institutions				-			-			
Loans from resident financial institutions	-	495,004,746.58		-			-			495,004,746.58
Loans from non resident financial institutions	-			560,309,583.34	1,249,331,126.75	558,945,653.59	1,055,756,293.44	3,871,079,207.35		7,295,421,864.47
Other account with financial institutions				-						-
OPERATIONS WITH CUSTOMERS	12,016,521,981.23	116,852,045.29	174,486,205.08	383,269,487.27	1,444,874,261.20	1,498,942,832.56	3,832,836,996.33	3,479,172,604.43		22,946,956,413.39
Current account	7,534,235,967.75			-			-			7,534,235,967.75
Demand deposits	4,427,787,602.86									4,427,787,602.86
Time deposits	54,498,410.62	116,852,045.29	174,486,205.08	249,937,327.52	1,444,874,261.20	1,498,942,832.56	3,832,836,996.33	3,479,172,604.43		10,851,600,683.03
Certificate of Deposits Other customer account				133.332.159.75			-		: 1	133 337 150 75
ODER COMMENT ACCOUNT							-			133,332,139.73
		-			- 1	- 1	-	-		-
Current account Demand deposits				-			-		- 1	
Time denosits		•	-	-		-	- 1			
Loans to public administration	-		-	-			-			
Other account with public administration		-	-	-	-	-	- 1			
OPERATIONS WITH SECURITIES										
Debt, represented by securities										
Securities sold by repo transaction				-			-			
Other accounts				-			-			
Other resources	24 191 98	44 781 852 24	45 154 70	165 172 493 23	1 864 563 93	3 373 105 37	209 820 532 49	25 271 159 43	25 427 628 89	475 480 682 18
Permanet Recourses	2.455.326.20	1896 625 52	4956 638 22	17 367 137 50	1986371694	39 079 507 44	70 971 813 16	129 544 903 48	3 953 600 592 31	3 980 646 449 30
LTatal Lishities	12.414.309.982.93	658 535 269 62	179 487 998 00	1.126.118.701.34	2.715.133.668.81	2 100 341 093 97	5 169 385 635 42	7 246 478 067 73	3.979.028.221.20	35 588 818 639 07
II. Off Ralance sheets	12-11-1-10-1-10-1-1-1	0.00	LI ESTELLE PRODUCTION	1.120.1110.101.14	4.71.01.7.0000.00	A.350.241.022.27	2.107012.012.01	1.240.410.007.77	2.77.0028.221.20	
Financial Commitments form Customers and Financial Institutions (Unused part of Credit)		-			-			-		
Currency (All+other currency) sold										
TOTAL (I-II)	12.414.309.982.93	658,535,269,62	179.487.998.00	1.126.118.701.34	2.715.133.668.81	2.100.341.093.97	5.169.385.635.42	7.246.478.067.73	3.979.028.221.20	35,588,818,639,02

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 Mid term loans Loag term loans Loag term loans Landers contract Hank contract Hank contract	393,469,918.32 757,124,716.86 888,497,425.04 29,568,827.27	124,626 20 3,183,767.41 78,456,023.19 4,185,337.07	6,963,038.49 33,346,807.36 30,775,010.97 7,576.810.33	95,611,604.62 125,965,329.10 436,704,512.43 8,402.987.14	919,620,620.73 1,434,432,971.64				

# Form 16

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	23,090,095,483	230,900,955	40,183,159	401,832
Standard and past due loans (Restructured)	739,075,827	73,907,583	9,643,351	964,335
Special mentioned loans	353,314,372	17,665,719	1,822,744	91,137
Special mentioned loans (Restructured)	322,617,807	32,261,781	1,293,611	129,361
Substandard loans	451,421,072	90,284,214	9,480,162	9,480,162
Doubtful loans	177,158,598	88,579,299	2,417,125	2,417,125
Lost loans	774,917,364	774,917,364	11,551,069	11,551,069
Totali	25,908,600,521	1,308,516,914	76,391,220	25,035,021

#### Formulari 20/1

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL.
	Code	455,619,701.00	59,520,592.32	395,145,704.24		910,285,997.56
	Current Accounts at the Central Bank, including the compulsory reviews up to its half amount	497,573,174,45	2.505.865.40	461,659,117,32		961,738,157,17
	Treasury bills issued by the Republic of Albania , revistered in the balance sheet as "tradable"/placeable " and not used	1,955,179,522.45		-	-	1,955,179,522.45
	80 ner cent of bonds issued by the Republic of Albania registered in the balance as "trading /elacement", which are not					
	"Investment" securities of the Albanian Government ( treasury bills and bonds) with a remained period to maturity of					
	80 per cent of the albanian according securities (treasury bills and bonds), are not part of code "3", "4" dhe "5", but					
	Treasury Bills purchased according to the repurchase arregments, when the remained maturity of the repurchase			-	-	-
	Current accounts at banks and other financial institutions		261,684,084,69	2.831.161.150.80	9.215.227.21	3,102,060,462,70
	Denosits with banks and other financial institution with a remained period to maturity up to 7 (seven) does		211,980,000.00			211,980,000,00
10	I came to banks and other financial institutions with a remained revised to materiate of an to severe day (the account 157)	-		-	-	-
	"trading" "placement" securities issued by central governments and central bank through evaluations of international					
13	"trading" "placement" issued by central governments and central bank through evaluations of international rating					
1.	"Trading informent" countries not connected but issued by the international development banks in the RAsk of	-		-	-	-
- 1	"Investment" securities with a remained period to maturity of up to 1 (one) month (excluding the Albanian					
- 1	Securities purchased according to repurchase agreement, where the remained period of the repurchase agreement is up					
	TOTAL OF LIOUID ASSETS	2.908.372.397.90	535,690,542,41	3,687,965,972,36	9.215.227.21	7.141.244.139.88
	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1	10.123.260.775.95	1,089,090,482,49	12,745,197,938,12	9,207,264,81	23,966,756,461,37

Credit evidence as per economy sectors										
Creux evinence as per economy sectors	New disbusements	ct Tirane Total credit	District New disbusements	Total credit	New disbusements	trict Elbasan Total credit	New disbusements	et Shkoder Total credit	New disbusements	ict Korce Total credit
Economy sectors	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter
Private nonfinancial cornorate Arricalure. Silvi-culture and Fichine Estraction industry Manufacurius industry Sunelvo of Estrictive. Gas. Steam and Air Conditionine	5.407.956.886 199.859.000	20.389.598.386 505.154.595 12.386,336	:	370,958,795 41,344,831 913,224		:	:	172.354.380	376,100.519 4,000,000	1.456.299.099 10.554.091
Extractine industry Manufacturine industry	1.487.328.461	12,386,336 6.455,623,663 584,591,212	-	913,224 160,251,668 1,055,584		:	:	28.472.631	133,378,100 196,722,419	500.678.860
	36,995,488		:	1.055.584		:	:		196.722.419	195.313.204 107,102,208
Construction Wholesale and retail trade, renair of motor vehicles and motorcycles.	553.733.700 2.699.232.217	1.130.691.179 9.285.583.095 534.404.220 250.747.474 68.542.487 132.311.273	-	120.421.595		:	:	88.924.128	22,000,000	40.692.078 413.888.381 22,360,383 145.063.087
Transnort and Storage Hotels and restaurants Information and Communication	2,699,232,217 121,992,700 10,000,000 40,391,660	534,404,220 250,747,474	-	120.421.595 14,982,497 455.565		:	-	54.539.052	20.000.000	22,360,383 145.063.087
Information and Communication Financial and Insurance Activities		68.542.487 132.311.273	:	:		:	:		:	
micritation and communication Financial and Insurance Activities Real estate Professional Scientific and Technical Activities	99.192.000 52.649.000		:	:		:	:			
Administrative Activities and Surnort Services  Bublic administration and defence Compulsors could remain	52,649,000 86,582,660	293.068.011 564,284,917	-	5,676,883			-		-	
Education		6.102.725 108.679.300		25.856.949		:		418.570		20.646.807
Art and Entertainment		49,432,355 34,132,116		:		:				20.846.807
Other service activities Home Services		34,132,116				:	-		-	
Elisacione  Blondo and other secretal serviciones Aer and Entertalismost  Aer and Entertalismost  Blondo Serviciones  Intermational organizationes activities  Intermational organizationes activities  Paulic Nordinancial Corresentation  Activities and Activities  Intermational Conference of the Serviciones activities  Paulic Nordinancial Corresentation  Activities and Activities and Activities  Activities and Activities and Activities  Activities and Ac			-			:	:			9.278.224
Individuals + Non-profit institutions serving individuals	501,767,688 5,909,724,573	2,879,598,549 23,269,196,935	5,737,600 5,737,600	293,546,434 664,505,229			4,850,000 4,850,000	96,648,931 269,003,311	49,620,000 425,720,519	316,708,944
Total	3,919,124,313	23,209,190,933	3,737,000	004,303,227	•	-	4,830,000	209,003,311	423,720,319	1,782,280,287
Credit evidence as per economy sectors	New disbusements	ict Vlore	District   New disbusements	ushnje Total omdit	Distr New disbusements	ict Gjirokaster Total credit	New disbusements	trict Fier	New disbusements	rict Berut Total credit
Economy sectors	(per quarter)	Total credit as of end of quarter	(per quarter)	Total credit as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	Total credit as of end of quarter	(per quarter)	as of end of quarter
Private nonfinancial corporate Arriculture. Salviculture and Fishina Extractine industry Manufacturine industry			-	-		÷	-		-	- "
Arriculture, Silviculture and Fishing Extracting industry	1			1					1	
Manufacturine industry Sanuly of Electricity, Gas. Steam and Air Conditionine Activities of hot water, sanitation, waste manuscement and resulation			:			:	:		-	
			-			-	-		1	
Commercian Wholesale and result trade, renair of motor vehicles and motoreveles. Transnort and Storare Blocks and resultant Blocks and restaurant Information and Commerciation Filancial and Insurance Activities	1			1		:	:		1	
Hotels and restaurants Information and Communication	1			1		1	1		1	
	1		-	1		:	1			
Professional, Scientific and Technical Activities	1				-			-		:
Administrative Activities and Sureort Services Public administration and defense. Compulsory social security Education	1					-			1	
Education Health and other social activities Art and Entertainment						-				-
Other service activities		1						:		
International organizations activities	1			1			1		1	
louis de receive de la companizations activities Public Nonfinancial Corporation Individuals + Non-norfic institutions serviny individuals	1	:		1	- :		1		1	<u>:</u>
Total	-	-	-	-	-	-	-		-	-
Credit evidence as per economy sectors	Distric		District :	Sarande	Dist	rict Peshkopi	Distr	iet Kukes	Distr	rict Lezhe
Economy sectors	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporate							- 1		- 1	
Aericulture, Silviculture and Fishing Extracting industry	1		1	1		1	1		1	
Manufacturing industry Sumply of Flortricity Gas Stream and Air Conditioning	-			: 1			:			
Supply of Electricity, Gas, Steam and Air Conditioning Activities of hot water, sanitation, waste management and regulation Construction			1	:			:		1	1
Construction Wholesale and retail trade, renair of motor vehicles and motoreveles. Transport and Storage Hotels and restaurants	-		-	-			-		-	
Hotels and restaurants	-									
Financial and Insurance Activities				-		-	=		-	
Fines and resonantine Information and Communication Financial and Insurance Activities Real estate Professional, Scientific and Technical Activities		: : :	-			-	-			
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Professional. Scientific and Technical Activities Administrative Activities and Surneott Services Public administration and defense Communicate social security		-		-					-	
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Professional. Scientific and Technical Activities  Probles daministration and definite. Commonlow would security Education  An and Educational  And and Educational  And and Educational  And and Educational  International organizations activities  International organizations activities and reductions of conditions or control organizations activities and reductions of control organizations activities and international formation and Security Control organizations activities  International Control organizations  International Control organizations  International Control organizations  International Control organizations  International Control organizations activities  International Congulations activities  Paulic International Conference organizations  Conference organizations activities  Paulic Verification organizations  Conference organizations  Conference organizations  Educations  International Congulations activities  International Congulations activities  International Congulations activities  International Congulations activities  Education organizations  Conference organizations  Educations  Conference organizations  Educations  Conference organizations  Educations  Educations  Educations  Conference organizations  Educations  Conference organizations  Educations  Conference organizations  Educations  Conference organizations  Conf	No dishowents (you many)  Lot Non Performing Loss	Total credit  n of end of country	New dishonoments (per enter)  Redel  New Performant Limits  New Performant Limits  New Performant Limits	Total condition of the control of construction of the control of construction of the control of	New dislocaments (per quarter)	Total craft so of coal of coaster	New dislocations (per source) (per source)  Non-Performing Loses  8.622-794	Total crode  as of sell of custor	New dishusoments (per quantit)	Total credit and off of our of the following
Professional. Scientific and Technical Activities  Probles daministration and definite. Commonlow would security Education  An and Educational  And and Educational  And and Educational  And and Educational  International organizations activities  International organizations activities and reductions of conditions or control organizations activities and reductions of control organizations activities and international formation and Security Control organizations activities  International Control organizations  International Control organizations  International Control organizations  International Control organizations  International Control organizations activities  International Congulations activities  Paulic International Conference organizations  Conference organizations activities  Paulic Verification organizations  Conference organizations  Conference organizations  Educations  International Congulations activities  International Congulations activities  International Congulations activities  International Congulations activities  Education organizations  Conference organizations  Educations  Conference organizations  Educations  Conference organizations  Educations  Educations  Educations  Conference organizations  Educations  Conference organizations  Educations  Conference organizations  Educations  Conference organizations  Conf	No dishowents (you many)  Lot Non Performing Loss	Total credit  n of end of country	New dishonoments (per emeter)  New dishonoments (per emeter)  Readed, New Performing Leans.	Total code: so of out of an access and of a construction of a cons	New dislocaments (per quarter)	Total craft so of coal of coaster	New dishonounts (per south)  For south)  For south)  Non Performing Losis	Total crode  In of end of country  I state of the coun	New dishusoments (per quantit)	Total credit and off of our of the following
Professional Scientific and Technical Activities  Public distinities and addresses Commonly would security  Blads and other social addresses Commonly would security  Blads and other social activities  And and Entermone  Blads Services  Blads Services  Final Services  Fi	Non Performing Least  100 (100 Telephone)  Non Performing Least  110 (77 Au  100 Telephone)  100 Telephone  100	Total credit as of end of country  Total Lam Low Provision  Lam Low Provision  241,566,223  467,566,270  60,766,270	New dishonoments (per enterer)  Non Performing Learn  LALLELING  1012  1022  1032  1	Total codi: no of oil of country  and oil of country  Lam Law Provision  4.000, 100  4.000	New dislocaments (per quarter)	Total craft so of coal of coaster	New dislocations (per contri)  Lead New Performing Loans  5.027,734  1.058,525	Total crode as of end of country  1 Microse Loss Loss Provision  \$ \$371.400  1.008.320	New dishoconemic (see autote)  Ger autote)  For autote)	Total could not of courter as of each
Productional Scientific and Technical Activities  Public daministration and definits. Commonlow would scientific Blash and other social activities Art and Emericanism Blash and other social activities How Services	Non Performing Least  100 (100 Telephone)  Non Performing Least  110 (77 Au  100 Telephone)  100 Telephone  100	Total credit as of end of country  Total Lam Low Provision  Lam Low Provision  241,566,223  467,566,270  60,766,270	New dishonoments (per esercic)  State of the service of the servic	Total condition of the control of construction of the control of construction of the control of	New dislocaments (per quarter)	Total craft so of coal of coaster	New dislocations (per source) (per source)  Non-Performing Loses  8.622-794	Total crode  as of sell of custor	New Andreasement (see autority)  New Performing Leans  17 200 784	Total could not of course as of not
Professional Scientific and Technical Activities  Public distinities and addresses Commonly would security  Blash and other social addresses Commonly would security  Blash and other social activities  Home Services  Home Services  Home Services  Home Services  For Addresses and the Commonly  Public Services  Blash and Commonly  Blash Services	No discourant (res auras)    Section   Section	Total credit as of end of country  1 Trans  Lean Lean Provision  74.1566.023 74.056.133 307.799.790 60.256.135 507.510.120 229.166.635 507.510.120	New dishonoments (per enterer)  Non Performing Learn  LALLELING  1012  1022  1032  1	Total codi: no of oil of country  and oil of country  Lam Law Provision  4.000, 100  4.000	New dislocaments (per quarter)	Total craft so of coal of coaster	New dislocations (per contri)  Lead New Performing Loans  5.027,734  1.058,525	Total crode as of end of country  1 Microse Loss Loss Provision  \$ \$371.400  1.008.320	New dishoconemic (see autote)  Ger autote)  For autote)	Total code as of end of courter as of end of courter Loss Loss Provision 18,001,000
Professional Scientific and Technical Activities  Public daministration and definits. Commonlow would security Blash and other social activities Art and Emericanism Blash and other social activities How Services H	Non Performant Loss  100 (1972)  Non Performant Loss  1101/27481  404153  307242/2 (1974)  211/3461  2241/3461  1451/3461	Total credit as of end of country  Total  Lean Lone Provision  74.1566.02  74.1566.03  76.03.13.06  4.226.63.33  3.279.11	New dishonoments (per esercic)  State of the service of the servic	Total codi: so of out of country  and out of country  Loss Loss Provision  44076.10  44776.00  16.161.182	New dislocaments (per quarter)	Total craft so of coal of coaster	New dislocations (per contri)  Lead New Performing Loans  5.027,734  1.058,525	Total crode as of end of country  1 Microse Loss Loss Provision  \$ \$371.400  1.008.320	New dishoconemic (see autority)	Total could: as of red of courses  as the red of courses  Loss Loss Provision  1.72-255  14344-307
Produce and Security and Technical Activities  Public daministration and defense Commonlow would security Education  A read Educations  A read Educations  How Services  How Services  How Services  How Services  How Services  The Commonlood of the	Non discourant (1997)  Los (19	Total credit or analysis of end of country or of end of en	New dishonoments (per esercic)  State of the service of the servic	Total codi: so of out of country  and out of country  Loss Loss Provision  44076.10  44776.00  16.161.182	New dislocaments (per quarter)	Total craft so of coal of coaster	New dislocations (per contri)  Lead New Performing Loans  5.027,734  1.058,525	Total crode as of end of country  1 Microse Loss Loss Provision  \$ \$371.400  1.008.320	New dishoconemic (see autority)	Total could: as of red of courses  as the red of courses  Loss Loss Provision  1.72-255  14344-307
Professional. Scientific and Technical Activities  Public distinstitution and defenses. Commonly would security  Bladt and other social and offenses.  Bladt and other social activities  And and for social activities  Bladt and the social activities  Professional activities activities  Professional activities activities  Professional activities activities  Professional activities activities  Beautification activities  Professional activities activities  Beautification activities  Professional activities activities  Beautification activities  Professional Activities  Professional Activities  Beautification activities	Non Performant Loss  100 (1972)  Son Performant Loss  1101/27481  404153  307242/2 (1974)  211/3461  2241/3461  1451/3461	Total credit as of end of country  Total  Lean Lone Provision  74.1566.02  74.1566.03  76.03.13.06  4.226.63.33  3.279.11	New dishonoments (per esercic)  State of the service of the servic	Total codi: so of out of country  and out of country  Loss Loss Provision  44076.10  44776.00  16.161.182	New dislocaments (per quarter)	Total craft so of coal of coaster	New dislocations (per contri)  Lead New Performing Loans  5.027,734  1.058,525	Total crode as of end of country  1 Microse Loss Loss Provision  \$ \$371.400  1.008.320	New dishoconemic (see autority)	Total could: an of real of courses  Total organizes  Total organizes  Total Course  To
Professional. Scientific and Technical Activities  Public distinstitution and defenses. Commonly would security  Bladt and other social and offenses.  Bladt and other social activities  And and for social activities  Bladt and the social activities  Professional activities activities  Professional activities activities  Professional activities activities  Professional activities activities  Beautification activities  Professional activities activities  Beautification activities  Professional activities activities  Beautification activities  Professional Activities  Professional Activities  Beautification activities	Non Performant Lean  1017/248  404/3552  223,13,06  345/552  445/552  45/552  45/552  45/552  45/552	Total credit or anniver of red of country or of red	New dishonoments (per esercic)  State of the service of the servic	Total codi: so of out of country  and out of country  Loss Loss Provision  44076.10  44776.00  16.161.182	New dislocaments (per quarter)	Total craft so of coal of coaster	New dislocations (per contri)  Lead New Performing Loans  5.027,734  1.058,525	Total crode as of end of country  1 Microse Loss Loss Provision  \$ \$371.400  1.008.320	New dishoconemic (see autority)	Total could: as of red of courses  as the red of courses  Loss Loss Provision  1.72-255  14344-307
Professional. Scientific and Technical Activities  Public distinstitution and defenses. Commonly would security  Bladt and other social and offenses.  Bladt and other social activities  And and for social activities  Bladt and the social activities  Professional activities activities  Professional activities activities  Professional activities activities  Professional activities activities  Beautification activities  Professional activities activities  Beautification activities  Professional activities activities  Beautification activities  Professional Activities  Professional Activities  Beautification activities	Non Performing Loss.  Mon Performing Loss.  1.01/17/1481 4.04/15/15/15/15/15/15/15/15/15/15/15/15/15/	Total credit as of end of caster  as of end of caster  Lean Lean Provision  Lean Lean Provision  4.1566.123  307.799.790  62.766.135  307.799.790  62.766.135  307.799.790  62.766.135  109.785.201  4.395.621  109.785	New dishonoments (per esercic)  State of the service of the servic	Total codi: so of out of country  and out of country  Loss Loss Provision  44076.10  44776.00  16.161.182	New dislocaments (per quarter)	Total craft so of coal of coaster	Non-dislocations (per control)  To control (per control)  To control (per control)  Nan Performing Loans  8.829.734  1.018.823  6.322.64	Total credit us of end of country  1 Microse  Loss Loss Provision  \$ \$271.499  1.018.120	New dishoconemic (see autority)	Total could: as of red of courses  as the red of courses  Loss Loss Provision  1.72-255  14344-307
Professional. Scientific and Technical Activities  Public daministration and defense. Commobor would security Black and other seed and offense. Commobor would security Black and other seed and offense. Commobor would security Black and other seed	Non Performant Lean  1017/248  404/3552  223,13,06  345/552  445/552  45/552  45/552  45/552  45/552	Total credit or anniver of red of country or of red	New dishonoments (per esercic)  State of the service of the servic	Total codi: so of out of country  and out of country  Loss Loss Provision  44076.10  44776.00  16.161.182	New dislocaments (per quarter)	Total craft so of coal of coaster	Non-dislocations (per control)  To control (per control)  To control (per control)  Nan Performing Loans  8.829.734  1.018.823  6.322.64	Total credit us of end of country  1 Microse  Loss Loss Provision  \$ \$271.499  1.018.120	New dishoconemic (see autority)	Total could: as of red of courses  as the red of courses  Loss Loss Provision  1.72-255  14344-307
Professional. Scientific and Technical Activities  Public daministration and defense. Commobor would security Black and other seed and offense. Commobor would security Black and other seed and offense. Commobor would security Black and other seed	Non Performing Loss.  Mon Performing Loss.  1.01/17/1481 4.04/15/15/15/15/15/15/15/15/15/15/15/15/15/	Total credit as of end of caster  as of end of caster  Lean Lean Provision  Lean Lean Provision  4.1566.123  307.799.790  62.766.135  307.799.790  62.766.135  307.799.790  62.766.135  109.785.201  4.395.621  109.785	New dishonoments (per esercic)  State of the service of the servic	Total codi: so of out of country  and out of country  Loss Loss Provision  44076.10  44776.00  16.161.182	New dislocaments (per quarter)	Total craft so of coal of coaster	Non-dislocations (per control)  To control (per control)  To control (per control)  Nan Performing Loans  8.829.734  1.018.823  6.322.64	Total credit us of end of country  1 Microse  Loss Loss Provision  \$ \$271.499  1.018.120	New dishoconemic (see autority)	Total consist and of each of Gausses  En Notes  Loss Loss Prevision  16,891,800  1722-255  14,044,367
Professional. Scientific and Technical Activities  Public distinstitution and defenses. Commonly would security  Bladt and other social and offenses.  Bladt and other social activities  And and for social activities  Bladt and the social activities  Professional activities activities  Professional activities activities  Professional activities activities  Professional activities activities  Beautification activities  Professional activities activities  Beautification activities  Professional activities activities  Beautification activities  Professional Activities  Professional Activities  Beautification activities	Non Performing Loss.  Mon Performing Loss.  1.01/17/1481 4.04/15/15/15/15/15/15/15/15/15/15/15/15/15/	Total credit as of end of caster  as of end of caster  Lean Lean Provision  Lean Lean Provision  4.1566.123  307.799.790  62.766.135  307.799.790  62.766.135  307.799.790  62.766.135  109.785.201  4.395.621  109.785	New dishonoments (per entreet)  New Description (per entreet)  New Performant Learn  \$3.342.346 4.697.362 2.2593.949  2.44.44.932 4.5.555	Total codi: so of out of country  and out of country  Loss Loss Provision  44076.10  44776.00  16.161.182	New dislocaments (per quarter)	Total craft so of coal of coaster	Non-dislocations (per control)  To control (per control)  To control (per control)  Nan Performing Loans  8.829.734  1.018.823  6.322.64	Total credit us of end of country  1 Microse  Loss Loss Provision  \$ \$271.499  1.018.120	New dishoconemic (see autority)	Total contains of real of converse of real of converse of real of converse of real of converse of real

			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	
12-months interest earnings	Limit: (Economic value impact from interest rate shock / capital) < 15% for all currencies	ALL	-4.7%	k	0.60%	-4.5%	0.0%	
12-months interest earnings		EUR	-3.5%	k	3.78%	-3.9%	0.0%	
		USD	-0.1%	k	0.03%	-0.2%	0.0%	
		Total non-netted impact:	8.3%		4.4%	8.6%	0.0%	
		•		= :				
Modified duration gap	(Interest earnings decline	ALL	-0.7%	m	0.63%	0.8%	0.0%	
		EUR	-0.9%	m	1.21%	0.4%	0.0%	
		USD	-0.3%	m	0.35%	0.3%	0.0%	
		Total non-netted impact:	1.7%		2.2%	1.6%	0.0%	
	1	1					l.	
	(Change in economic value	ALL	0.92	1				
	per 1 percentage point change in interest) between	EUR	0.78					
	1 and +1	USD	0.35					