

Capital Adequacy Ratio

| | | |
|-------------------------|--|----------------|
| 010 | REGULATORY CAPITAL | 3,876,650,455 |
| 020 | RMK (%) | 13.31 |
| 030 | TOTAL AMOUNT OF risk-weighted exposure | 26,880,122,720 |
| CREDIT RISK | | |
| 040 | The amount of risk-weighted exposures to credit risk, contrary and settlement risk of non-DVP transactions - Standard | 24,388,891,639 |
| 050 | Exposure levels according to SA excluding securitizations | 24,388,891,639 |
| 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 administrations bodies and non-commercial enterprises (NCO) (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; | 999,015,468 |
| 120 | Exposures or potential exposures to companies (company); | 14,916,757,619 |
| 130 | Exposures or potential exposures to the retail portfolios (retail); | 5,481,951,644 |
| 140 | Potential exposures or exposures secured by real estate collateral; | 297,893,082 |
| 150 | Exposures (credit) with problems; | 419,844,208 |
| 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 SA; | - |
| 190 | Other items | 2,675,129,799 |
| 200 | Securitization position SA | - |
| 200* | From which: securitization | - |
| 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 | 2,491,531,081 |
| 320 | Basic Indicator Method (BIA) | 2,491,531,081 |
| 330 | Standard Method / Standard Alternative | - |
| 340 | Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-incident, but | - |

Form 20

| Code | ASSETS | Amortization fund and provisions (-A) | LEK | | CURRENCY | | TOTAL |
|-------|--|---------------------------------------|-------------------|--------------|-------------------|------------------|-------------------|
| | | | Resident | Non-resident | Resident | Non-resident | |
| 1 | TREASURY OPERATIONS AND INTERBANK TRANSACTIONS | - | 2,044,429,401.31 | - | 1,208,424,914.24 | 2,917,509,099.06 | 7,268,437,969.27 |
| 11 | Cash and Central Bank | - | 2,044,429,401.31 | - | 1,208,424,914.24 | 2,917,509,099.06 | 7,270,707,514.66 |
| 12 | Treasury bills and other bills (eligible for refinancing with the Central Bank | - | 13,302,609,613.43 | - | - | - | 1,870,669,634.43 |
| 13 | Current accounts with banks, credit and other financial institutions | - | - | - | - | 2,899,114,414.43 | 2,899,114,414.43 |
| 14 | Deposits with banks, credit and other financial institutions | - | - | - | - | - | - |
| 15 | Loans from banks, credit and other financial institutions | - | - | - | - | - | - |
| 16 | Other accounts with banks, credit and other financial institutions | - | - | - | - | 16,194,580.52 | 16,194,580.52 |
| 17 | Financial assets at fair value through profit or loss, credit and other financial institutions | - | - | - | - | - | - |
| 2 | OPERATIONS WITH CUSTOMERS | (1,345,809,621.84) | 16,236,456,171.00 | - | 13,414,085,211.72 | - | 25,114,211,281.22 |
| 20 | Standard loans and advances to customers | - | 8,431,682,241.81 | - | 8,431,700,026.26 | - | 16,309,822,268.06 |
| 21 | Special purpose loans | - | - | - | - | - | - |
| 22 | Special purpose loans | (68,585,148.48) | 243,427,401.51 | - | 213,515,128.61 | - | 11,515,128.61 |
| 23 | Subordinated loans | - | - | - | - | 10,000,000.00 | 10,000,000.00 |
| 24 | Disinflation loans | (1,000,000,000.00) | 10,000,000.00 | - | 10,000,000.00 | - | 9,990,000,000.00 |
| 25 | Loans from | (1,100,075,292.32) | 10,000,000.00 | - | 10,000,000.00 | - | 11,300,000.00 |
| 26 | Albanian Government and Public Administration | - | 3,000,000,000.00 | - | 3,428,441,147.12 | - | 3,428,441,147.12 |
| 27 | Loans from current accounts and deposits holders | - | 189,159,500.00 | - | 1,850,707,600.00 | - | 2,000,027,200.00 |
| 28 | Other customer accounts | - | - | - | - | - | - |
| 29 | Disinflation customer receivables other than loans | - | - | - | - | - | - |
| 3 | SECURITIES TRANSACTIONS | - | 139,001,819.66 | - | - | - | 139,001,819.66 |
| 31 | Fixed income securities | - | 139,001,819.66 | - | - | - | 139,001,819.66 |
| 32 | Variable income securities | - | - | - | - | - | - |
| 33 | Securities sold and purchased under repurchase agreement | - | - | - | - | - | - |
| 34 | Central bank securities | - | - | - | - | - | - |
| 35 | Securities on financial institutions | - | - | - | - | - | - |
| 4 | OTHER ASSETS AND LIABILITIES | - | 609,780,430.48 | - | 609,780,430.48 | - | 1,401,284,141.72 |
| 41 | Other assets | - | - | - | - | - | - |
| 42 | Agent transactions | - | - | - | - | - | - |
| 43 | Inter-office accounts | - | 132,113,097.71 | - | 42,149,253.97 | - | 152,113,097.71 |
| 44 | Inter-office accounts | - | - | - | - | - | - |
| 45 | Business and medium accounts | - | 21,211,242.20 | - | 83,338,791.82 | - | 174,990,031.81 |
| 46 | Value added tax | - | - | - | - | - | - |
| 5 | FINANCIAL ASSETS AND PERMANENT RESOURCES | (811,268,111.04) | 1,611,284,531.02 | - | 1,611,284,531.02 | - | 1,675,016,400.20 |
| 51 | Financial assets | - | - | - | - | - | 1,675,016,400.20 |
| 52 | Affiliate | - | - | - | - | - | - |
| 53 | Fixed assets | (811,268,111.04) | 1,611,284,531.02 | - | - | - | 1,675,016,400.20 |
| 54 | Shareholders' equity | (127,251,268.02) | 1,611,284,531.02 | - | - | - | 1,675,016,400.20 |
| 55 | Amortization of intangible assets | (183,916,842.99) | (183,916,842.99) | - | - | - | (183,916,842.99) |
| TOTAL | | (914,477,032.84) | 12,601,246,206.12 | - | 15,411,809,696.06 | 2,917,509,099.06 | 26,306,107,606.27 |

Form 21

| Code | ASSETS | LEK | | CURRENCY | | TOTAL |
|-------|--|-------------------|--------------|-------------------|------------------|-------------------|
| | | Resident | Non-resident | Resident | Non-resident | |
| 1 | TREASURY OPERATIONS AND INTERBANK TRANSACTIONS | 311,671,289.00 | - | 102,277,662.00 | 7,150,807,283.00 | 7,650,766,201.00 |
| 11 | Cash and Central Bank | 311,671,289.00 | - | 102,277,662.00 | 7,150,807,283.00 | 7,650,766,201.00 |
| 12 | Treasury bills and other bills (eligible for refinancing with the central bank | - | - | - | - | - |
| 13 | Current accounts with banks, credit and other financial institutions | - | - | - | - | - |
| 14 | Deposits with banks, credit and other financial institutions | - | - | - | - | - |
| 15 | Loans from banks, credit and other financial institutions | - | - | - | - | - |
| 16 | Other accounts with banks, credit and other financial institutions | - | - | - | - | - |
| 17 | Financial assets at fair value through profit or loss, credit and other financial institutions | - | - | - | - | - |
| 18 | Other accounts with banks, credit and other financial institutions | - | - | - | - | - |
| 2 | OPERATIONS WITH CUSTOMERS | 16,236,456,171.00 | - | 13,414,085,211.72 | - | 25,114,211,281.22 |
| 20 | Standard loans and advances to customers | 8,431,682,241.81 | - | 8,431,700,026.26 | - | 16,309,822,268.06 |
| 21 | Special purpose loans | - | - | - | - | - |
| 22 | Special purpose loans | - | - | - | - | - |
| 23 | Subordinated loans | - | - | - | - | - |
| 24 | Disinflation loans | - | - | - | - | - |
| 25 | Loans from | - | - | - | - | - |
| 26 | Albanian Government and Public Administration | 3,000,000,000.00 | - | 3,428,441,147.12 | - | 3,428,441,147.12 |
| 27 | Loans from current accounts and deposits holders | 189,159,500.00 | - | 1,850,707,600.00 | - | 2,000,027,200.00 |
| 28 | Other customer accounts | - | - | - | - | - |
| 29 | Disinflation customer receivables other than loans | - | - | - | - | - |
| 3 | SECURITIES TRANSACTIONS | 139,001,819.66 | - | - | - | 139,001,819.66 |
| 31 | Fixed income securities | 139,001,819.66 | - | - | - | 139,001,819.66 |
| 32 | Variable income securities | - | - | - | - | - |
| 33 | Securities sold and purchased under repurchase agreement | - | - | - | - | - |
| 34 | Central bank securities | - | - | - | - | - |
| 35 | Securities on financial institutions | - | - | - | - | - |
| 4 | OTHER ASSETS AND LIABILITIES | 609,780,430.48 | - | 609,780,430.48 | - | 1,401,284,141.72 |
| 41 | Other assets | - | - | - | - | - |
| 42 | Agent transactions | - | - | - | - | - |
| 43 | Inter-office accounts | 132,113,097.71 | - | 42,149,253.97 | - | 152,113,097.71 |
| 44 | Inter-office accounts | - | - | - | - | - |
| 45 | Business and medium accounts | 21,211,242.20 | - | 83,338,791.82 | - | 174,990,031.81 |
| 46 | Value added tax | - | - | - | - | - |
| 5 | FINANCIAL ASSETS AND PERMANENT RESOURCES | 1,611,284,531.02 | - | 1,611,284,531.02 | - | 1,675,016,400.20 |
| 51 | Financial assets | - | - | - | - | 1,675,016,400.20 |
| 52 | Affiliate | - | - | - | - | - |
| 53 | Fixed assets | 1,611,284,531.02 | - | - | - | 1,675,016,400.20 |
| 54 | Shareholders' equity | 1,611,284,531.02 | - | - | - | 1,675,016,400.20 |
| 55 | Amortization of intangible assets | - | - | - | - | - |
| TOTAL | | 17,147,213,661.08 | - | 13,414,085,211.72 | 7,150,807,283.00 | 27,712,106,155.80 |

Form 22

| Code | PROFIT/LOSS ACCOUNTS | LEK | | CURRENCY | | TOTAL |
|----------------|--|------------------|--------------|------------------|--------------|------------------|
| | | Resident | Non-resident | Resident | Non-resident | |
| 69 | BANK OPERATIONS EXPENSES | 4,419,284,200.39 | - | 141,277,142.67 | - | 4,560,561,343.06 |
| 691 | Payment fees | 192,388,489.89 | - | 113,790.20 | - | 192,502,280.09 |
| 692 | Taxes other than income tax | 4,420,236.17 | - | 4,420,236.17 | - | 4,420,236.17 |
| 693 | Commission received | 89,019,289.93 | - | - | - | 89,019,289.93 |
| 694 | Commission received | 11,792,418.31 | - | 225,262,368.99 | - | 237,054,787.30 |
| 695 | Commission received | 30,614,623.26 | - | - | - | 30,614,623.26 |
| 696 | Loans on non-creditable receivables and charges for provisions | 187,079,236.20 | - | 488,262,368.17 | - | 675,341,604.37 |
| 697 | Extraordinary expenses | 30,006,899.47 | - | 12,285,660.30 | - | 42,292,559.77 |
| 698 | Income tax | - | - | - | - | - |
| 699 | Current year profit | - | - | - | - | - |
| TOTAL EXPENSES | | 5,000,091,149.46 | - | 607,244,114.42 | - | 5,607,335,263.88 |
| 70 | Income from banking activities | 4,662,380,215.02 | - | 338,531,418.82 | - | 5,000,911,633.84 |
| 71 | Reversal of provisions for the depreciation of fixed assets | 178,001,926.30 | - | 297,988,850.51 | - | 475,990,776.81 |
| 72 | Reversal of provisions for the depreciation of receivables | 30,777,282.51 | - | 15,660,619.48 | - | 46,437,901.99 |
| 73 | Extraordinary expenses | - | - | - | - | - |
| 74 | Current year loss | 285,784,888.44 | - | 489,699,868.81 | - | 775,484,757.25 |
| TOTAL INCOME | | 5,145,444,111.41 | - | 1,132,260,757.62 | - | 6,277,704,869.03 |

Form 23

| Code | OFF BALANCE ITEMS | LEK | | CURRENCY | | TOTAL |
|-------|---|------------------|--------------|------------------|--------------|------------------|
| | | Resident | Non-resident | Resident | Non-resident | |
| 90 | FINANCING COMMITMENT | 699,019,289.93 | - | 1,161,304,637.67 | - | 1,860,323,927.60 |
| 901 | Commitment given | 699,019,289.93 | - | 1,161,304,637.67 | - | 1,860,323,927.60 |
| 902 | Commitment received | - | - | - | - | - |
| 91 | GUARANTEES | 493,414,235.40 | - | 893,471,115.15 | - | 1,386,885,350.55 |
| 911 | Guarantees given | 478,514,235.40 | - | 866,514,015.05 | - | 1,344,988,250.45 |
| 912 | Guarantees received | 14,900,000.00 | - | 26,957,100.10 | - | 41,857,100.10 |
| 92 | SECURITIES COMMITMENT | 493,414,235.40 | - | 243,328,091.85 | - | 736,742,327.25 |
| 93 | FOREIGN CURRENCY TRANSACTIONS | - | - | - | - | - |
| 94 | OTHER COMMITMENTS | 1,044,735,999.23 | - | 624,676,053.29 | - | 1,669,412,052.52 |
| 95 | FINANCIAL INSTRUMENTS COMMITMENT | 1,044,735,999.23 | - | 624,676,053.29 | - | 1,669,412,052.52 |
| TOTAL | | 2,281,248,524.76 | - | 2,653,656,843.96 | - | 4,934,905,368.72 |

| | DAYS | | | | MONTHS | | | TOTAL |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| | 1 (0N) | 2-7 | 8-15 | 16-30 | 1-3 | 4-6 | 7-12 | |
| Deposits and Interbank Transactions | | | | | | | | |
| Current account of Central Bank | 15,886,846.59 | 455,962,917.17 | - | - | 491,704,231.86 | 1,350,938,211.89 | 493,032,538.39 | 4,443,908,342.97 |
| Deposits with Central Bank | - | - | - | - | - | - | - | - |
| Loans from Central Bank | - | - | - | - | - | - | - | - |
| Other deposits with Central Bank | - | - | - | - | - | - | - | - |
| T-bills sold under REPO Agreement | - | - | - | - | - | - | - | - |
| Other T-bills sold under REPO agreements | - | - | - | - | - | - | - | - |
| Current account of non-resident financial institutions | 15,886,846.59 | - | - | - | - | - | - | 15,886,846.59 |
| Deposit from resident financial institutions | - | - | - | - | - | - | - | - |
| Deposit from non-resident financial institutions | - | - | - | - | - | - | - | - |
| Loans from non-resident financial institutions | - | 484,012,073.77 | - | - | 491,704,231.86 | 1,350,938,211.89 | 493,032,538.39 | 484,012,073.77 |
| Other accounts with financial institutions | - | 371,223,937.74 | - | - | - | - | - | 7,150,807,282.85 |
| Other accounts with financial institutions | - | - | - | - | - | - | - | - |
| OPERATIONS WITH CUSTOMERS | 4,622,429,531.26 | 31,207,329,266 | 137,501,270,245 | 30,102,813,136 | 2,497,144,412.31 | 2,287,614,507.25 | 1,128,117,241.56 | 10,969,021,026.89 |
| Current account | 4,245,745,306.09 | - | - | - | - | - | - | 8,245,745,306.09 |
| Demand deposits | 3,114,938,677.21 | - | 187,301,879.35 | 275,090,655.79 | 2,495,346,412.31 | 1,887,616,907.65 | 3,128,817,641.76 | 3,114,938,677.21 |
| Time deposits | 1,786,588.85 | - | - | - | - | - | - | 10,038,458,461.62 |
| Certificate of Deposits | - | - | - | - | - | - | - | 488,892,180.07 |
| Other customer account | - | - | - | - | - | - | - | - |
| OPERATIONS WITH PUBLIC ADMINISTRATION | | | | | | | | |
| Current account | - | - | - | - | - | - | - | - |
| Demand deposits | - | - | - | - | - | - | - | - |
| Time deposits | - | - | - | - | - | - | - | - |
| Loans to public administration | - | - | - | - | - | - | - | - |
| Other accounts with public administration | - | - | - | - | - | - | - | - |
| OPERATIONS WITH SECURITIES | | | | | | | | |
| Debt, repossessed by securities | - | - | - | - | - | - | - | - |
| Securities sold by open transaction | - | - | - | - | - | - | - | - |
| Other accounts | - | - | - | - | - | - | - | - |
| Financial Resources | 45,428.01 | 69,743,705.81 | 27,449.43 | 69,853,162.83 | 253,420.02 | 3,609,417.59 | 128,649,451.81 | 30,236,421.88 |
| Financial Resources | 4,014,131.01 | 26,745,314.49 | 4,749,312.43 | 5,426,655.74 | 33,669,807.54 | 35,024,618.51 | 49,141,172.03 | 4,024,730,421.24 |
| Financial Assets | 10,742,462.39 | 1,079,705,427.47 | 1,743,005,311.17 | 1,453,709,251.17 | 1,471,809,056.78 | 1,471,809,056.78 | 1,471,809,056.78 | 10,742,462.39 |
| Financial Commitments from Customers and Financial Institutions (Unsettled part of Credit) | | | | | | | | |
| Operative (A) or other currency (B) | 10,742,462.39 | 1,079,705,427.47 | 1,743,005,311.17 | 1,453,709,251.17 | 1,464,441,200.28 | 4,371,807,001.02 | 1,379,917,020.78 | 10,742,462.39 |
| TOTAL (1+2) | 10,742,462.39 | 1,079,705,427.47 | 1,743,005,311.17 | 1,453,709,251.17 | 1,464,441,200.28 | 4,371,807,001.02 | 1,379,917,020.78 | 10,742,462.39 |

Form 26

| | LOANS CLASSIFIED AS PAST DUE LOANS | | PAST DUE LOANS | | TOTAL |
|-------------------|------------------------------------|----------------|----------------|------------------|------------------|
| | 1-90 days | 91-180 days | 181-360 days | Over 360 days | |
| Short term loans | 376,964,587.66 | 25,665,878.34 | 16,319,907.80 | 140,770,249.75 | 543,420,513.76 |
| Mid term loans | 898,585,810.19 | 70,018,309.17 | 38,320,784.94 | 1,208,319,862.30 | 1,695,410,012.44 |
| Long term loans | 1,518,304,332.78 | 181,362,903.78 | 144,064,902.01 | 580,962,207.95 | 2,404,684,418.52 |
| Real estate loans | 61,292,568.28 | 12,972,313.17 | 6,843,313.56 | 108,580.66 | 81,214,755.67 |
| Leasing contract | - | - | - | - | - |
| Bank overdrafts | - | - | - | - | - |
| TOTAL | 3,441,147,317.11 | 279,677,404.46 | 199,248,718.18 | 682,214,801.11 | 4,299,455,012.26 |

Form 16

| Loan classification | PROVISIONS FOR LOAN LOSSES (in million) | | | |
|--|---|------------------------------|-------------------|--------------------|
| | Principal | Provisions for the principal | Accrued interests | P.R. for interests |
| Standard and past due loans | 20,094,490,584 | 209,499,906 | 16,530,447 | 165,304 |
| Standard and past due loans (Restructured) | 109,391,790 | 16,939,179 | 617,808 | 61,752 |
| Special monitored loans | 402,848,097 | 20,422,232 | 2,606,515 | 333,620 |
| Special monitored loans (Restructured) | 310,693,002 | 31,009,300 | 1,694,455 | 169,446 |
| Substandard loans | 428,782,114 | 82,746,643 | 3,839,126 | 3,839,126 |
| Doubtful loans | 125,711,800 | 62,855,970 | 1,750,277 | 1,750,277 |
| Lost loans | 1,113,013,441 | 1,061,073,447 | 38,038,149 | 76,614,248 |
| Total | 23,087,786,628 | 1,091,626,107 | 29,768,977 | 32,974,408 |

Formulari 201

| Code | LIQUID ASSETS - SHORT TERM LIQUIDITY | | | | | TOTAL |
|----------|--------------------------------------|-------------------------|--------------------------|---------------------|----------|--------------------------|
| | LEK | USD | EUR | OTHERS | | |
| 1 | 117,871,237.00 | 43,504,010.50 | 241,208,108.25 | - | - | 462,529,495.75 |
| 2 | 614,674,817.00 | 10,214,418.31 | 1,030,000.00 | - | - | 624,919,235.31 |
| 3 | 1,600,044,176.52 | - | - | - | - | 1,600,044,176.52 |
| 4 | 787,449,000.00 | - | - | - | - | 787,449,000.00 |
| 5 | - | - | - | - | - | - |
| 6 | - | - | - | - | - | - |
| 7 | - | - | - | - | - | - |
| 8 | - | 111,709,415.77 | 2,576,202,133.67 | 4,431,729.13 | - | 2,688,941,678.57 |
| 9 | - | - | - | - | - | - |
| 10 | - | - | - | - | - | - |
| 11 | - | - | - | - | - | - |
| 12 | - | - | - | - | - | - |
| 13 | - | - | - | - | - | - |
| 14 | - | - | - | - | - | - |
| 15 | - | - | - | - | - | - |
| A | 2,797,190,280.52 | 280,427,003.15 | 2,832,234,223.82 | 4,431,729.13 | - | 6,022,674,286.62 |
| B | 5,148,674,828.31 | 1,445,424,784.61 | 10,789,426,984.29 | 4,424,283.96 | - | 21,288,784,497.27 |

