

Capital Adequacy Ratio

010	REGULATORY CAPITAL	3,651,747,952
020	RMK (%)	13.93
030	TOTAL AMOUNT OF risk-weighted exposure	26,214,914,235
CREDIT RISK		
040	The amount of risk-weighted exposures to credit risk, contrary and settlement risk of non-DVP transactions - Standard	23,617,431,633
050	Exposure levels according to SA excluding securitizations	23,617,431,633
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 non-financial 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;	570,714,772
120	Exposures or potential exposures to companies (company);	14,656,119,692
130	Exposures or potential exposures to the retail portfolios (retail);	6,475,666,912
140	Potential exposures or exposures secured by real estate collateral;	269,109,131
150	Exposures (credit) with problems;	426,676,483
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	2,375,170,242
200	Securitization position SA	-
200*	From which: securitization	-
MARKET RISKS		
210	The amount of risk-weighted exposures to market risks	106,152,112
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)	106,152,112
260	The risk of debt securities position	-
270	The risk of equity instruments position	-
280	The risk of exchange rate	106,152,112
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	2,491,531,681
320	Basic Indicator Method (BIM)	2,491,531,681
330	Standard Method / Standard Alternative	-
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, for	-

Form 20

Code	ASSETS	Amortization fund and provisions (-A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	-	1,096,263,773.43	-	1,661,154,769.09	9,774,007,211.16	7,342,425,753.68
11	Central Bank	-	4,473,201,104.00	-	1,661,154,769.09	-	1,064,184,792.09
12	Treasury bills and other bills (eligible for refinancing with the Central Bank	-	1,683,731,660.73	-	-	-	1,683,731,660.73
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	2,762,600,451.96	2,762,600,451.96
14	Deposits with banks, credit and other financial institutions	-	-	-	-	-	-
15	Loans to banks, credit and other financial institutions	-	-	-	-	-	-
16	Other accounts with banks, credit and other financial institutions	-	-	-	-	16,756,492.20	16,756,492.20
17	Financial assets at fair value through profit or loss, credit and other financial institutions	-	9,745,434,664.15	-	13,540,000,135.06	-	23,285,434,799.21
2	OPERATIONS WITH CUSTOMERS	(1,250,044,680.41)	8,745,434,664.15	-	-	-	7,495,434,664.15
20	Standard loans and advances to customers	-	8,450,736,266.26	-	-	8,497,734,469.49	16,948,472,735.75
21	Special loans and advances to customers	-	-	-	-	-	-
22	Secured mortgage loans	(68,034,361.24)	1,543,625,705.76	-	11,161,011,414.84	-	13,353,642,881.76
23	Unsecured loans	(16,820,124.62)	(10,000,434.63)	-	40,838,508.20	-	84,187,428.95
24	Loan fees	(1,000,791,296.40)	1,007,171,211.31	-	630,105,941.13	-	6,142,545,761.84
25	Albanian Government and Public Administration	-	3,127,699,081.71	-	3,433,533,095.11	-	6,561,232,176.82
26	Loans to current accounts and deposits holders	-	-	-	-	830,474.12	830,474.12
27	Other customer accounts	-	-	-	-	-	845,091.81
28	Financial customer receivables other than loans	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	-	355,109,084.13	-	-	-	355,109,084.13
31	Fixed income securities	-	355,109,084.13	-	-	-	355,109,084.13
32	Variable income securities	-	-	-	-	-	-
33	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
34	Central bank securities transactions	-	-	-	-	-	-
35	Provisions on financial institutions	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	-	284,429,440.46	-	707,649,669.77	-	1,022,479,110.23
41	Other assets	-	-	-	-	-	-
42	Agent transactions	-	268,149,231.12	-	208,546,509.16	-	476,695,740.28
43	Inter-office accounts	-	66,280,209.34	-	-	-	66,280,209.34
44	Business and non-business accounts	-	25,428,156.13	-	183,607,163.61	-	178,129,319.74
45	Value added tax	-	-	-	-	-	-
5	FINANCIAL ASSETS AND PERMANENT RESOURCES	(841,310,527.41)	1,007,668,741.52	-	-	-	166,358,214.11
51	Financial assets	-	-	-	-	-	-
52	Financial liabilities	-	-	-	-	-	-
53	Financial assets	(841,310,527.41)	1,007,668,741.52	-	-	-	166,358,214.11
54	Financial liabilities	-	-	-	-	-	-
55	Shareholders' equity	(160,165,296.23)	-	-	-	-	(160,165,296.23)
57	Amortization of intangible assets	-	-	-	-	-	-
TOTAL		(1,250,044,680.41)	12,479,668,774.62	-	15,443,268,974.06	9,774,007,211.16	37,697,949,764.24

Form 21

Code	ASSETS	Resident	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	3,307,400.	-	-	562,142,207.	6,278,337,086.	6,841,787,693.
11	Central Bank	-	-	-	-	-	-
12	Treasury bills and other bills (eligible for refinancing with the central bank	-	-	-	-	-	-
13	Current accounts with banks, credit and other financial institutions	3,307,400.	-	-	13,641,611.	-	16,949,011.
14	Deposits with banks, credit and other financial institutions	-	-	-	-	6,278,337,086.	6,278,337,086.
15	Loans to 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	(6,047,554,708.)	100,120,000.	-	9,867,873,548.	-	30,459,438,834.
2	OPERATIONS WITH CUSTOMERS	10,741,232,228.	6,664,779.	-	3,251,103,069.	11,084,513.	20,000,726,539.
20	Standard loans and advances to customers	10,741,232,228.	6,664,779.	-	-	-	10,747,897,007.
21	Special loans and advances to customers	-	-	-	-	-	-
22	Secured mortgage loans	-	-	-	-	-	-
23	Unsecured loans	-	-	-	-	-	-
24	Loan fees	-	-	-	-	-	-
25	Albanian Government and Public Administration	-	-	-	-	-	-
26	Loans to current accounts and deposits holders	-	-	-	-	-	-
27	Other customer accounts	-	-	-	-	-	-
28	Financial customer receivables other than loans	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	-	-	-	-	-	-
31	Fixed income securities	-	-	-	-	-	-
32	Variable income securities	-	-	-	-	-	-
33	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
34	Central bank securities transactions	-	-	-	-	-	-
35	Provisions on financial institutions	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	(78,718,206.)	243,997,200.	-	-	-	165,278,994.
41	Other assets	-	-	-	-	-	-
42	Agent transactions	-	134,930,676.	-	-	-	134,930,676.
43	Inter-office accounts	-	177,066,524.	-	-	-	177,066,524.
44	Business and non-business accounts	-	290,114,641.	-	100,120,000.	-	390,234,641.
45	Value added tax	-	-	-	-	-	-
5	FINANCIAL ASSETS AND PERMANENT RESOURCES	(1,003,064,607.)	1,048,228,881.	-	858,307,489.	-	1,896,536,370.
51	Financial assets	-	-	-	-	-	-
52	Financial liabilities	-	-	-	-	-	-
53	Financial assets	(1,003,064,607.)	1,048,228,881.	-	858,307,489.	-	1,896,536,370.
54	Financial liabilities	-	-	-	-	-	-
55	Shareholders' equity	(291,128,614.)	-	-	-	-	(291,128,614.)
TOTAL		(1,250,044,680.41)	12,479,668,774.62	-	15,443,268,974.06	9,774,007,211.16	37,697,949,764.24

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK	CURRENCY		TOTAL
			Resident	Non-resident	
60	BANK OPERATIONS EXPENSES	6,770,227,782.86	203,626,671.63	-	6,974,144,454.79
61	Personnel costs	250,097,111.89	479,199.67	-	250,576,311.56
62	Taxes other than income tax	6,088,137.80	-	-	6,088,137.80
63	Current expenses for operation	181,262,714.86	352,560,966.20	-	533,823,681.06
64	Construction and provisions on the depreciation of fixed assets	74,826,563.75	-	-	74,826,563.75
65	Loans on non-creditable receivables and charges for provisions	365,177,519.41	668,480,871.24	-	1,033,658,390.65
66	Extraordinary expenses	166,490,517.71	12,825,389.00	-	179,315,906.71
67	Income tax	-	-	-	-
68	Current year profit	-	-	-	-
TOTAL EXPENSES		7,611,426,408.42	1,477,623,857.52	-	9,089,050,265.94
70	Income from banking activities	7,512,142,205.62	509,843,899.72	-	8,021,986,105.34
71	Reversal of provisions for the depreciation of fixed assets	337,711,495.70	399,243,101.97	-	736,954,597.67
72	Reversal of provisions for the depreciation of receivables	41,276,400.94	402,516,666.80	-	443,793,067.74
73	Extraordinary expenses	-	-	-	-
74	Current year loss	(330,587,749.34)	(28,676,262.82)	-	(359,264,012.16)
TOTAL INCOME		8,061,571,852.62	1,321,813,446.67	-	9,383,385,299.29

Form 23

Code	OFF BALANCE ITEMS	LEK	CURRENCY		TOTAL
			Resident	Non-resident	
90	FINANCING COMMITMENT	1,067,898,137.42	-	-	1,067,898,137.42
91	Commitment given	1,067,898,137.42	-	-	1,067,898,137.42
92	Commitment received	-	-	-	-
93	GUARANTEES	493,184,000.41	-	-	493,184,000.41
94	Guarantees given	493,184,000.41	-	-	493,184,000.41
95	Guarantees received	-	-	-	-
96	SECURITIES COMMITMENT	48,799,307,486.52	-	-	48,799,307,486.52
97	Foreign currency transactions	-	-	-	-
98	Other commitments	48,799,307,486.52	-	-	48,799,307,486.52
99	FINANCIAL INSTRUMENTS COMMITMENT	1,558,320,242.27	-	-	1,558,320,242.27
TOTAL		2,114,402,660.12	-	-	2,114,402,660.12

	QUARTERS				MONTHS				TOTAL
	1 (Q1)	2-7	8-15	16-30	1-5	6-11	8-13	14-28	
Deposits and Interbank Transactions									
Current account of Central Bank	14,430,610.08	-	181,193,956.30	12,111,700.14	796,208,195.11	261,423,201.71	-	4,219,995,801.23	8,284,987,076.57
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 resident financial institutions	14,949,616.08	-	-	-	-	-	-	-	14,949,616.08
Deposit from resident financial institutions	-	-	-	-	-	-	-	-	-
Deposit from non resident financial institutions	-	-	-	-	-	-	-	-	-
Loans from resident financial institutions	-	-	183,170,596.30	366,330,000.00	796,408,156.18	492,347,248.73	-	4,437,735,581.22	549,590,596.30
Loans from non resident financial institutions	-	-	-	-	-	-	-	-	-
Other accounts with financial institutions	-	-	-	-	-	-	-	-	-
OPERATIONS WITH CUSTOMERS	4,662,311,414.44	218,528,370.34	170,665,406.30	685,652,206.14	4,111,199,125.41	1,809,953,826.34	4,133,266,174.43	2,666,132,107.05	30,459,538,534.02
Current account	4,299,021,501.05	-	-	-	-	-	-	-	6,599,021,501.05
Demand deposits	3,286,361,978.80	-	170,665,596.70	214,363,821.80	1,117,198,743.63	1,899,955,860.57	4,137,606,714.43	2,666,225,327.98	3,286,361,978.80
Time deposits	6,922,231.19	218,548,574.34	-	-	-	-	-	-	812,238,476.04
Certificate of Deposits	-	-	-	-	-	-	-	-	-
Other customer account	-	-	451,562,475.33	-	-	-	-	-	451,562,475.33
OPERATIONS WITH PUBLIC ADMINISTRATION									
Current account	-	-	-	-	-	-	-	-	-
Demand deposits	-	-	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-	-	-
Loans to public administration	-	-	-	-	-	-	-	-	-
Other accounts with public administration	-	-	-	-	-	-	-	-	-
OPERATIONS WITH SECURITIES									
DRH, repossessed by securities	-	-	-	-	-	-	-	-	-
Securities sold by open transaction	-	-	-	-	-	-	-	-	-
Other accounts	-	-	-	-	-	-	-	-	-
Other resources	28,262.65	65,413,528.94	39,362.48	59,233,469.48	1,288,613.04	4,188,367.53	31,540,159.46	31,679,414.78	35,126,783.84
Financial Resources	4,542,039.66	1,812,344.28	4,022,854.48	8,971,439.49	23,929,476.19	29,929,476.19	41,742,543.78	41,742,543.78	1,024,030,424.94
Liability Reserves	10,742,462.36	1,079,789.47	1,731,959.17	1,434,741.17	1,471,897,056.17	1,471,897,056.17	1,471,897,056.17	1,471,897,056.17	10,966,098,101.24
Financial Commitments from Customers and Financial Institutions (Unsettled part of Credit)									
Capital (Other currencies) 100	10,760,457,306.33	1,300,792,329.21	173,138,027.10	1,824,517,052.13	2,864,641,460.28	4,371,897,056.02	3,379,971,030.78	3,752,913,871.86	4,179,202,017.78
TOTAL (1-14)									

Form 26

	LOANS CLASSIFIED AS PAST DUE LOANS				TOTAL
	1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	333,203,148.13	2,624,468.70	17,760,121.21	85,897,794.86	499,475,271.90
Mid term loans	927,514,842.56	8,225,908.01	21,897,190.77	191,848,992.40	1,229,551,973.74
Long term loans	1,027,234,681.01	184,399,183.27	193,206,141.56	99,489,481.16	1,904,236,887.00
Real estate loans	45,427,615.55	6,923,884.13	8,620,977.97	2,157,024.12	60,127,477.07
Leasing contract	-	-	-	-	-
Bank overdrafts	-	-	-	-	-
TOTAL	3,333,280,977.25	23,674,764.11	502,865,462.81	479,284,269.54	4,540,105,413.71

Form 16

Loan classification	PROVISIONS FOR LOAN LOSSES (in the bank)			
	Principal	Provisions for the principal	Accrued interests	P.R. for interests
Standard and past due loans	20,812,784,580	208,127,846	34,980,735	349,807
Standard and past due loans (Restructured)	182,989,910	16,208,091	319,069	51,987
Special monitored loans	327,883,074	16,382,896	1,811,466	90,573
Special monitored loans (Restructured)	286,972,002	28,697,200	1,607,588	165,759
Substandard loans	428,193,117	84,070,611	3,863,670	3,964,820
Doubtful loans	168,174,674	84,187,337	2,071,814	2,071,814
Lost loans	1,000,000,000	1,000,000,000	20,341,463	20,341,463
Total	23,999,929,367	1,099,843,987	63,665,981	27,838,173

Formulary 201

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY				
	LEK	USD	EUR	OTHERS	TOTAL
1 Cash	479,419,995.00	107,473,841.10	363,834,071.80	-	949,747,907.90
2 Current Accounts of the Central Bank (including the settlement accounts on the half amount)	753,497,535.94	-	3,234,491.70	-	756,732,027.64
3 Treasury bills issued by the Ministry of Finance (acquired on the balance sheet as "available" and not used)	1,670,264,324.47	-	-	-	1,670,264,324.47
4 All the rest of the assets issued by the Ministry of Finance acquired by the bank on "available" agreement - which are not used	787,449,000.00	-	-	-	787,449,000.00
5 "Provision" - securities of the Albanian Government (acquired bills and bonds with a maturity period no longer than 1 year)	-	-	-	-	-
6 All the rest of the financial instruments (securities bills and bonds, etc. are not used - code 11 - "P.R. for interests")	-	-	-	-	-
7 Financial bills (discounted according to the respective agreement - when the remaining maturity of the receivable)	-	-	-	-	-
8 Current accounts at banks and other financial institutions	-	208,843,710.00	7,543,767,114.00	1,771,814.78	7,754,107,434.78
9 Deposits with banks and other financial institutions with a maturity period no longer than 7 percent days	-	-	-	-	-
10 Loans to banks and other financial institutions with a maturity period no longer than 7 percent days (the account is)	-	-	-	-	-
11 "Provision" - securities issued by central government and central bank through evaluation of international rating	-	-	-	-	-
12 "Provision" - securities issued by central government and central bank through evaluation of international rating	-	-	-	-	-
13 "Provision" - securities issued by the government (development banks - on the list of)	-	-	-	-	-
14 "Provision" - securities with a maturity period no longer than 1 year (including the Albanian)	-	-	-	-	-
15 Securities purchased according to the respective agreement - when the remaining period of the respective agreement is less	-	-	-	-	-
A TOTAL OF LIQUID ASSETS	3,630,631,844.41	305,286,942.00	2,916,287,704.41	1,771,814.78	6,618,219,296.41
B TOTAL OF SHORT TERM LIABILITIES WITH A REMAINING PERIOD TO MATURITY OF UP TO 1	3,666,824,819.86	1,820,644,714.42	10,666,085,821.41	1,743,529.36	20,355,289,414.96

Credit evidence as per economy sectors	District Trieste		District Pinerio		District Piamonte		District Skuderie		District Koro	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporate	3,013,495,384	17,139,797,828	-	596,811,467	-	58,396,377	-	257,140,589	214,889,404	1,563,212,793
Agriculture, Silviculture and Fisheries	31,282,000	374,661,496	-	58,396,377	-	1,579,823	-	-	-	12,066,246
Extractive industry	20,244,000	19,188,000	-	-	-	-	-	-	-	-
Manufacture industry	710,409,263	3,535,834,819	-	275,448,084	-	275,448,084	-	47,847,035	133,731,404	963,222,842
Sum of Electricity, Gas, Steam and Air Conditioning	61,701,431	3,545,515,137	-	2,977,108	-	-	-	-	-	220,622,447
Activities of hot water, sanitation, waste management and reclamation	-	-	-	-	-	-	-	-	-	-
Construction	113,809,630	676,109,326	-	30,844	-	30,844	-	-	20,000,000	14,567,751
Wholesale and retail trade, repair of motor vehicles and motorcycles	1,810,103,440	8,051,206,007	-	196,104,097	-	196,104,097	-	148,412,855	611,500,000	448,866,782
Transport and Storage	32,344,200	493,486,201	-	23,544,212	-	23,544,212	-	414,275	-	21,072,722
Hotels and restaurants	14,598,000	235,522,718	-	1,920,008	-	1,920,008	-	-	-	128,819,536
Information and Communication	-	99,750,765	-	-	-	-	-	-	-	-
Financial and Insurance Activities	36,631,000	177,543,113	-	-	-	-	-	-	-	-
Real estate	71,000,000	327,891,145	-	-	-	-	-	1,306,425	-	-
Professional, Scientific and Technical Activities	41,000,000	308,414,101	-	298,146	-	298,146	-	-	-	-
Administrative Activities and Support Services	67,527,000	375,516,627	-	1,789,243	-	1,789,243	-	-	-	-
Public administration and defense, Compulsory social security	-	311,373,521	-	26,702,738	-	26,702,738	-	708,214	-	-
Education	-	54,750,586	-	-	-	-	-	-	-	4,460,229
Health and other social activities	-	61,603,979	-	-	-	-	-	-	-	-
Art and Entertainment	-	7,183,668	-	247	-	247	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	-	-	-	-	-	-	-	-	-	-
Total	3,151,673,508	19,046,825,792	1,344,500	1,014,984,352	-	5,254,150	-	421,467,917	762,945,404	3,919,646,738

Credit evidence as per economy sectors	District Vinea		District Langhe		District Geronzo		District Lira		District Lera	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporate	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fisheries	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sum of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and reclamation	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	-	-	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	District Paganico		District Garano		District Pielicchio		District Kukles		District Lora	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporate	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fisheries	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sum of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and reclamation	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	-	-	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	District Bural		District Kavaje		District Pomet		District Granich		District Libradh	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporate	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fisheries	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sum of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and reclamation	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	-	-	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	Banco Vinea		Banco Garano		Banco Pielicchio		Banco Kukles		Banco Lora	
	Non Performing Loans	Loan Loss Provision								
Private nonfinancial corporate	876,199,109	729,241,886	82,288,720	39,002,068	-	-	14,606,716	-	5,060,363	5,060,363
Agriculture, Silviculture and Fisheries	13,949,091	13,949,091	4,416,500	4,607,793	-	-	-	-	-	-
Extractive industry	-	-	1,329,825	678,143	-	-	-	-	-	-
Manufacture industry	310,341,978	223,186,002	73,244,169	33,568,264	-	-	13,272,742	-	-	-
Sum of Electricity, Gas, Steam and Air Conditioning	80,682,329	80,682,329	-	-	-	-	-	-	4,673,919	4,673,919
Activities of hot water, sanitation, waste management and reclamation	-	-	-	-	-	-	-	-	-	-
Construction	1,220,147	621,003	340,844	173,198	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	688,129	688,129	-	-	-	-	-	-	-	-
Transport and Storage	87,003,324	46,800,179	-	-	-	-	-	-	-	-
Hotels and restaurants	3,413,607	733,790	-	-	-	-	-	-	386,443	386,443
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	43,700,734	43,700,734	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	665,736	322,206	-	-	-	-	-	-
Administrative Activities and Support Services	-	-	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	305,722,349	304,967,421	-	-	-	-	708,214	-	708,214	-
Health and other social activities	5,889,280	1,204,296	-	-	-	-	-	-	-	-
Art and Entertainment	51,603,979	10,192,238	-	-	-	-	-	-	-	-
Other service activities	2,000,206	962,104	4,839,645	3,162,443	-	-	625,659	-	625,659	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	242,864,645	150,071,100	72,041,610	40,747,073	-	-	20,091,260	-	22,676,734	16,211,721