

Capital Adequacy Ratio

010		REGULATORY CAPITAL	3,790,002,800
020		RMK (%)	12.91
030		TOTAL AMOUNT of risk-weight	29.361.039.598
		CREDIT RISK	25,301,035,350
040	1.	The amount of risk-weighted e	26,306,909,942
050	11	Exposure levels acording to SA e	26,306,909,942
060	1.1.1	Potential exposures or exposure	26,306,909,942
070	112	Potential exposures or exposure	
080	1.1.3	Potential exposures or exposure	
090	1.1.4	Potential exposures or exposure	
100	1.1.5	Potential exposures or exposure	
110	1.1.6	Potential exposures or exposure	738.619.109
120	117	Exposure or potential exposure	14,583,454,820
130	1.1.8	Exposure or potential exposure	7,146,335,102
140	119	Potential exposures or exposur	
150	1.1.10	Exposures (credit) with problem	310,934,731 334,253,381
160	1.1.11	Exposures to Categories of class	334,253,381
170	1.1.12	Exposures in the form of bonds	
180	1.1.13	Exposures in the form of securit	-
190	1.1.14	Other items	
200	1.2	Securitization position SA	3,193,312,797
200*	1.2*	from which : resecuritizations	
200		MARKET RISKS	
210	2.	The amount of risk-weighted e	
220	2.1	The amount of risk exposure to	
230	2.1.1	Settlement risk in the banking b	
240	2.1.2	Settlement risk in the trading b	
250	2.2	The amount of risk exposure to	
260	2.2.1	The risk of debt securities positi	
270	2.2.2	The risk of debt securities positi	-
280	2.2.3	The risk of exchange rate	
290	2.2.4	The risk of investment in comm	_
300	2.2.4	The amount of risk-weighted e	
300		OPERATIONAL RISK	
310	3.	The amount of risk-weighted e	
320	3.1	Basic Indicator Method (BIA)	3,054,129,657
330	3.2	Standard Method / Standard A	3,054,129,657
340	4.	Addition from balance growth	
350	4.1	Total asset items of the "treasur	
360	4.2		2,645,609,795
370	4.3	Total asset items of the "treasur The growth of asset items of the	2,540,376,413
380	4.3	Total liability items of "treasury	(105,233,382)
390	4.5	Total liability items of "treasury	
400	4.5	Increasing the liability items "tre	5,433,463,134
410	5.		5,433,463,134
410 420	5.1	Reductions for loan portfolio g Gross loan portfolio for Decemb	
	5.1		
430		Gross loan portfolio in the repo	
440	5.3	The growth of the loan portfolio	
450		Loan portfolio growth for 2015.	
460	5.4.1	If the reporting period is March	
470	5.4.2	If the reportina period is June 2	
480 490	5.5	4% of the loan portfolio of Dece	
		10% of the loan portfolio of Dec	

Form 20

		Amortization fund					
	ASSETS	and	LE	K	CURR	ENCY	TOTAL
Code		provisions (-A)	Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND IN		3.042.528.069.35		1,379,449,425,19	2.414.405.613.13	6.836.383.107.67
	Cash and Central Bank	-	1,458,578,615.74		1,379,449,425.19	-	2,838,028,040.93
12	Treasury bills and other bills eligible	-	1,333,935,344.02	-	-	-	1,333,935,344.02
13		-		-	-	2,395,507,934.15	2,395,507,934.15
	Deposits with banks, credit and other	-	250,014,109.59	-	-	-	250,014,109.59
	Loans to banks, credit and other fina	-		-	-	-	-
	Other accounts with banks, credit an	-		-	-	18,897,678.98	18,897,678.98
	Doubtful receivable accounts with ba	-		-	-	-	
	OPERATIONS WITH CUSTOMERS	(1,463,363,691.98)	10,942,441,587.77	-	13,519,529,355.21		22,998,607,251.00
	Standard loans and advances to custo	-	6,837,033,696.74		8,756,079,588.24	-	15,593,113,284.98
21		-		-	-	-	
	Special mention loans	-	236,557,642.53	-	165,503,930.54	-	402,061,573.07
	Substandard loans	(70.555.378.48)	295.825.808.49	-	42.954.471.14	-	268.224.901.15
	Doubtful loans	(70.225.605.90)	40.945.294.89	-	97.499.170.90	-	68.218.859.89
25		(1.322.582.707.60)	777.451.738.51	-	542.203.617.30	-	(2.927.351.78)
	Albanian Government and Public A	-		-	-	-	
	Customer current accounts and deno	-	2,753,785,837.15	-	3,901,880,191.67	-	6,655,666,028.82
	Other customer accounts	-	841.569.46	-	13.408.385.42	-	14.249.954.88
	Doubtful customer receavables other	-		-	-	-	
	SECURITIES TRANSACTIONS	(440.755.00)	358,003,845,64		-	125,970,800.06	483,533,890.70
	Fixed income securities	(440,755.00)	358,003,845,64			125,970,800,06	483,533,890,70
32							
34							
	Collateral on securities transactions						
36	Premiums on financial instruments	-	-		-	-	
4	OTHER ASSETS AND LIABILITIE	-	630,879,147.94		816.659.290.73	-	1.447.538.438.67
	Other assets	-	551,122,163.80		696.017.112.45	-	1.247.139.276.25
	Agent transactions	-	\$8,301,731.11		-	-	58.301.731.11
	Inter-office accounts	-	-		-	-	
45		-	21,455,253.03		120,642,178.28	-	142,097,431.31
	Value added tax	-		-	-	-	
	FIXED ASSETS AND PERMANEN	(1,154,956,464.51)	2,444,148,047.28		-	199,790.46	1,289,391,373.23
	Participating interest	-	-		-	199,790.46	199,790.46
52	Affiliates			-	-	-	
		(1,154,956,464.51)	2,444,148,047.28	-	-	-	1,289,191,582.77
531			300,406,777.06	-	-	-	300,406,777.06
5371	Amortisation of intangible assets	(231,079,850.18)	-	-	-	-	(231,079,850.18)
	TOTALI			-	-		
	IUIALI	(2,618,320,156.49)	17,418,000,697.98		15,715,638,071.13	2,540,576,203.65	33,055,454,061.27

Form 2

	Form 21					
	ASSETS		LEK	CURR	TOTAL	
Code		Resident	Non-resident	Resident	Non-resident	
- 1	TREASURY OPERATIONS AND IN	608,515,866	-	264,019,439	5,433,463,134	6,305,998,435
	Central Bank		-	-		
	Treasury bills and other bills eligible		-	-		
	Current accounts with banks, credit a	6,466,386	-	12,157,340		18,623,72
16	Deposits from banks, credit and other		-	-		
	Loans from banks, credit and other t	602,049,479	-	251,862,099	5,433,463,134	6,287,374,71
	Other accounts with banks, credit ar	-			-	
	OPERATIONS WITH CUSTOMERS	12,310,426,042	102,375,260	8,958,143,667	443,037,008	21,813,981,97
	ALBANIAN GOVERNMENT AND	-				
	Due to customers for current account	12,092,312,495	101,262,259	8,652,702,535	441,940,434	21,288,217,72
28	Other customer accounts	3.078.249.798	23.846.084	4.085.695.075	284.938.232	7,472,729,18
3	SECURITIES TRANSACTIONS	-			-	
	Debt represented by securities	-	-	-	-	
	Securities sold and nurchased under	-	-	-	-	
	Collateral on securities transactions	-	-	-	-	
	Premiums for financial instruments	-	-	-	-	-
	OTHER ASSETS AND LIABILITIE	267,516,187		284,869,101	-	552,385,28
	Other liabilities	73.202.989	-	63.766.328	-	136,969,31
	Agent transactions	141.745.987				141.745.98
	Inter-office accounts					
	Suspense and position accounts	52.567.210		221.102.773	-	273,669,98
	Value added tax	-			-	
	FIXED ASSETS AND PERMANEN	2.045.184.185		146.632.810	2.191.271.364	4.383,088,35
	Grants and public funding	-		-	-	
	Specific provisions	159,234,657		146,632,810	-	305,867,46
	Subordinated debt	-		-	629,650,000	629,650,00
57	Shareholders' equity	1,885,949,528		-	1,541,917,350	3,427,866,87
					-	
	TOTAL	15.231.642.279	102,375,260	9,653,665,016	8.067,771,506	33,055,454,06

Form 22

Code	PROFIT/LOSS ACCOUNTS			
		lek	CURRENCY	TOTAL
60	BANK OPERATIONS EXPENSES	6,337,554,554.54	97,209,869.52	6,434,764,424.06
61	Personnel costs	173,849,207.00	579,531.20	174,428,738.20
	Taxes other than income tax	3,960,997.11	-	3,960,997.11
63	General expenses for operations	128,856,634.89	254,168,771.13	383,025,406.02
64	Amortisation and provisions on the depr	67,885,509.93	_	67,885,509.93
65	Losses on unrecoverable receivables and	496,207,024.52	177,867,063.32	674,074,087.84
66	Extraordinary expenses	16,246,960.19	4,519.97	16,251,480.16
67	Income tax	-	_	-
69	Current year profit	-	_	-
	TOTAL EXPENSES	7,224,560,888,18	529,829,755,14	7,754,390,643,32
		-	-	-
	Income from banking activities	6,637,814,435.87	360,238,681.75	6,998,053,117.63
	Reversal of provisions for the depreciati		-	-
	Reversal of provisions for the depreciati	369,019,543.22	171,586,546.44	540,606,089.66
	Extraordinary expenses	20,342,985.04	12,808,978.13	33,151,963.17
79	Current year loss	182,579,472.87	-	182,579,472.87
	TOTAL INCOME	7,209,756,437,00	544,634,206,32	7,754,390,643,32

Form 23

П		OFF BALANCE ITEMS					
	Code		LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
	90	FINANCING COMMITMENT	1,053,963,112.09		974,763,122.77	-	2,028,726,234.86
	901	Commitments given	1,053,963,112.09		974,763,122.77		2,028,726,234.86
	902	Commitments received	-		-		
	91	GUARANTEES	53,711,919,233.21		636,599,749.52		54,348,518,982.73
	911	Guarantees given	393,024,732.40		358,916,481.27		751,941,213.67
	912	Guarantees received	53,318,894,500.81		277,683,268.25		53,596,577,769.06
	92	SECURITIES COMMITMENT	-		-		
	93	FOREIGN CURRENCY TRANSACTION	-		-		
	94	OTHER COMMITMENTS	671,948,132.57		523,629,803.71		1,195,577,936.28
	95	FINANCIAL INSTRUMENTS COMM	-		-		

Form 30

Columns	Nr.	Zéri	Amount
010	1	REGULATORY CAPITAL	3 790 002 799 8
015	1.1	FIRST LEVEL CAPITAL	3,358,539,950.6
020	1.1.1	FIRST BASIC CAPITAL	3,358,539,950.6
030	1.1.1.1	Equity instruments known as	3,387,147,739.4
040	1.1.1.1.1	Paid-in capital	3,387,147,739.4
050	1.1.1.1.2	Memorandum items: capital	0.00
060	1.1.1.1.3	Premiums stock	0.00
070	1.1.1.1.4	(-) Equity instruments of its	0.00
090	1.1.1.1.4.1	(-) Direct participation in (-) Indirect participation in	0.00
090	1.1.1.1.4.2	(-) Indirect participation in (-) Participation Capital	0.00
092	1.1.1.1.5	(-) Current or potential	0.00
130	1,1,1,2	Retained earnings	-598,694,376,95
140	11121	Retained earnings and losses	-416.114.904.08
150	1.1.1.2.2	End of Year Profit	0.00
160	1.1.1.2.3	End of year profit exercising	-182.579.472.87
200	1.1.1.3	Reserves (excluding	708.110.425.58
	1.1.1.4	Revaluation credit	-68,696,910.60
250	1.1.1.5	KBN1 arrangements	0.00
260	1.1.1.5.1	(-) Increases in capital arising	0.00
270		Mandatory reserve through	0.00
280 285	1.1.1.5.3	Unrealized gains and losses	0.00
290	1.1.1.5.4	Gains and losses on the fair (-) Adjustments value by	0.00
300	1.1.1.0.0	(-) Adjustments value by (-) Goodwill	0.00
310	1,1,1,6,1	(-) Goodwill classified as	0.00
320	1.1.1.6.2	(-) Goodwill included in the	0.00
330	11163	Deferred tax liabilities related	0.00
340	1.1.1.7	(-) Other intangible assets	-69,326,926.88
350	11171	(-) Gross amount of other	69,326,926.88
360	1.1.1.7.2	Deferred tax liabilities related	0.00
370	1.1.1.8	(-) Deferred tax assets that are	0.00
390	1.1.1.9	(-) Assets of pension funds	0.00
400	1.1.1.9.1	(-) The gross amount of	0.00
410	1.1.1.9.2	Deferred tax liabilities	0.00
420	1.1.1.9.3	Active fund defined benefit	0.00
430	1.1.1.10	(-) Mutual cross participation	0.00
440	1,1,1,11	(-) Excess of capital (-) Holding (qualifying	0.00
460	11113	(-) Positions titulizimit which	0.00
470	11114	(-) Non-DVP transactions (free	0.00
480	1.1.1.15	(-) KRN1 instruments of	0.00
490	11116	(-) Deferred tay assets that	0.00
500	1.1.1.17	(-) KRN1 instruments of	0.00
510	1.1.1.18	(-) The amount that exceeds	0.00
530	1.1.2	ADDITIONAL CAPITAL ONE	0.00
540	1.1.2.1	Equity instruments known as	0.00
550	1.1.2.1.1	Paid equity instruments	0.00
560	1.1.2.1.2	Voice memo: capital	0.00
570 580	1.1.2.1.3	Premiums emission related	0.00
590	1,1,2,1,4,1	(-) Own equity instruments	0.00
620	1.1.2.1.4.1	(-) Direct participation in	0.00
621	1.1.2.1.4.2	(-) Participation indirect equity (-) Participation Capital	0.00
622	1.1.2.1.5	(-) Current or potential	0.00
690	1.1.2.2	(-) Mutual participation (cross)	0.00
700	1.1.2.3	(-) Additional equity	0.00
710	1.1.2.4	(-) Capital instruments and	0.00
720	1.1.2.5	(-) Surplus items of capital	0.00
740	1.1.2.6	The outstanding items of	0.00
744	1.1.2.7	(-) Additional capital	0.00
748	1.1.2.8	Additional capital elements of	0.00
750	1.2	CAPITAL LEVEL TWO	431,462,849.25
760	1.2.1	Equity instruments and	649,354,013.98
770	1.2.1.1	Capital instruments fully paid	649,354,013.98
780 790	1.2.1.2	Memorandum items: capital	0.00
790	1.2.1.3	Premiums emission related	
810	1.2.1.4	(-) Own equity instruments of	0.00
810	1.2.1.4.1		0.00
840	1.2.1.4.2	(-) Participation indirect equity (-) Synthetic shares are equity	0.00
841 842	1.2.1.4.3	(-) Current or potential	0.00
920	122	Standard Method (SA) main	0.00
930	123	(-) Participation (mutual) in the	0.00
940	1.2.4	(-) Equity instruments T2	0.00
950	1.2.5	(-) Equity instruments T2	0.00
970	1.2.6	The outstanding items of	0.00
974	1.2.7	(-) Additional capital	0.00
978	1.2.8		217.891.164.74

Financial Ratio

Ratio	
 (ROAA) = Net income/ average asset 	-1.1%
2. The net result of the extraordinary / s	0.1%
3.Expenditure general operations / gros	142.3%
4. Net interest income / expense to the g	71.2%
5. (ROEA) = The net income / Average	-10.1%
6. For active employees = Total assets /	1,519,061
7. Net interest income / average assets	2.7%
8. Net marge form interest= Net interes	2.9%
9.Interest income / average assets	3.4%
10. Interest expense / average assets	0.7%
11. Net interest income / gross revenues	101.3%
12. Net income from other activities / av	1.2%
13.Non-interest expenses / gross operati	45.8%
14.Personnel expenses / gross operating	40.0%
15. Expenses for provisions / average as	0.1%

Kodi	Figures	
- 1	Total assets at the end of the previous quar	33,035,358,918.21
2	Excess credit reporting quarter	22,998,607,251.00
3	Surplus ratio loans / total assets (in%) (2/1	69.62%
	Management Charle With	70.000

NACE				Nea të cilat:			Totali i tepricës së
Kodi i	as cilesisë së portofolit dhe aktivitetit	Hua standard	Hua në ndjekje	Hua nënstandard	Hua të dyshimta	Hua të humbura	huave dhe interesit të
1	Kornorata infinanciare private	18.051.154.605.57	269.594.999.18	210 856 003 52	107.353.883.55	810.639.634.74	19 449 599 126 56
A	Agriculture Forests Fishing	992.011.002.22	22,275,997,52	9.784.042.27	107.333103.33	61.569.037.84	1.085.640.079.85
В	Extracting industry	2.540.324.30	1.144.949.64	2.527.474.51		6.405.388.58	12.618.137.0
ď	Manufacturing industry	5.164.503.435.61	36.771.261.65	115.209.257.36	33.341.426.50	101.229.457.63	5.451.054.838.74
D	Electricity gas supply steam and air	388,775,630,07		,,	55,512,12555	94.473.746.65	483,249,376,72
F	Water supply waste management	74.012.560.50				8.418.129.87	82,430,690,37
F	Construction	667.932.523.44	68.072.685.68			7.756.690.51	743,761,899.6
G	Wholesale and retail trade: Repair of	8.911.624.811.17	67.913.520.31	62.749.747.46	23.378.331.24	144.521.958.44	9.210.188.368.6
н	Transportation and storage	768.851.845.36	6.296.192.73		20,010,002	6.248.608.19	781,396,646,21
- 1	Accommodation and food service	283,166,551,63	2.087.449.57	16.514.544.57	50.634.125.81	-,,	352,402,671.59
	Information and communication	94.324.203.05	3.193.501.69	1.711.646.04	00,000,000	17.939.210.87	117.168.561.64
K	Financial and insurance activities	103.556.893.50	0,200,000	-,,		,,	103,556,893,50
ï	Real estate activities	139.379.725.72			-	-	139,379,725,7
M	Professional, scientific and technical	8.829.371.28				14.892.371.51	23,721,742,75
N	Administrative and support services	183.012.785.90				26.790.919.92	209.803.705.83
0	Public administration and defense:					20,000,000	200,000,000
P	Education	55.710.225.87		2.359.291.31		315.931.734.20	374.001.251.3
0	Health and social work activities	64.002.419.47	7.623.216.28	-,,			71,625,635,71
R	Art. fun and relaxation	8.122.378.67	54.216.224.12				62,338,602.7
S	Other service activities	140.797.917.80				4.462.380.53	145,260,298,3
Ť	Family activities as employers: Freight					1,102,000	
- 11	Activities of international	i .					
ž	Public Nonfinancial Corporation	45 366 400 93					45.366.400.93
A	Agriculture, Forests, Fishing						
В	Extracting industry	i -					
c	Manufacturing industry	i -					
n	Flectricity gas sunnly steam and air	i -				-	
F	Water supply waste management	i -					
F	Construction		-	-		-	
G	Wholesale and retail trade; Repair of					-	
н	Transportation and storage					-	
- 1	Accommodation and food service					-	
1	Information and communication					-	
K	Financial and insurance activities					-	
L	Real estate activities					-	
M	Professional, scientific and technical					-	
N	Administrative and support services					-	
0	Public administration and defense;	45,366,400.93				-	45,366,400.93
Р	Education					-	
0	Health and social work activities					-	
R	Art, fun and relaxation					-	
S	Other service activities					-	
T	Family activities as employers; Freight					-	
- 11	Activities of international					-	

 $_{\rm NR.\,IFORMR}$ 37.9 $_{\rm 1808\,IFORM}$ Aktivet sipas maturitetit ne te gjitha monedhat TOTAL $_{\rm PSBOOLET}$ Mulior Moneshak ALL $_{\rm NRSA}$ Monetare

		DITE				MUAJ			VITE	TOTALI
	1 (O/N)	2-7	8-15	16-30	1:3	3+6	6-12	1.5	> 5	
VEPRIMET	87,582,811.22	341,002,205.77	210,684,876.90	544,694,116.82	1,876,158,878.21	3,267,979,747.56	2,894,532,758.13	******	*******	*******
Hua st	24,463,054.92	52,848,080.52	84,757,827.57	255,225,585.30	760,384,621.04	988,154,651.92	1,869,014,129.43	******		*******
	-	-	-	-	-	-				-
	17,644,325.63	52,567,531.26	67,329,355.23	308,818,786.78	684,801,575.67	1,050,201,082.87	********	*****	######	*******
Hua n	13,637,117.85	2,442,221.77	797,745.01	9,961,408.64	17,405,604.69	24,883,256.30	45,218,427.67	2222222	72,085,255.33	2222222
	9,308,271.91	-	76,474.66	-	-	-				9,384,746.57
	15,171,571.84	2,331,313.21	1,341,494.90	9,557,362.21	16,989,839.73	22,024,258.32	45,273,405.47	######	######	*******
Hua n	-	-	-	-	-		-	*****	######	*******
Hua të		-	-	-	-	-	-	######	######	*******
Hua til	-	-	-	-	-	-	-	*****	######	*******
Llogar	49,482,638,44	285.711.903.48	125.129.304.33	279.507.122.87	1.098.368.652.48	2.254.941.839.34	980.300.201.03	*****	######	*******

		Dite				Muaj		Vite		
	1 (O/N) 18.623.726.53	2-7	8-15	16-30	1-3	3-6	6-12	1-5	> 5	Totali
Treasury and interbank	18,623,726.53	1,233,078,832.54	-	631,498,721.90	-	1,765,063,214.25	-	00000000	-	0000000000
Current account of Centra	-	-	-	-	-	-	-	-	-	
Deposits with Central Ban Loans from Central Bank	-	-	-	-	-	-	-	-	-	
Other accounts with Centr	-	-		-		-		-	-	
T-bills sold under REPO A	-	-		-		-		-	-	
Other T-bills sold under REPO As	-	-		-		-		-	-	
Current account of reside	18.623.726.53	-		-		-		-	-	18,623,726.53
Current account of resider	18,623,726.53	-		-		-		-	-	18,623,726.53
Deposit from resident fina	-	-		-		-		-	-	
Deposit from resident fina Deposit from non resident	-	-		-		-		-	-	
Loans from resident finan	-	853.911.578.70		-		-		-	-	853.911.578.70
Loans from resident finan	-	379.167.253.84		631,498,721,90		1.765.063.214.25			-	853,911,578.70
Other account with finance	-	3/9,16/,253.84		631,498,721.90		1,765,063,214.25			-	*********
OPERATIONS WITH CUSTON	10 726 477 953 24	161.252.687.55	204.428.419.99	947 172 391 33	2 687 237 042 90	1 813 706 269 45		*******		********
Current account	7.472.729.188.15	101.232.007.33	204.428.415.55	947.172.391.33	2.087.237.042.90	1.813.708.289.43	******	********		********
Demand deposits	3.245.352.479.88	-	-	-	-	-	-	-	-	*********
Time deposits	8.396.285.21	161.252.687.55	204.428.419.99	421.408.137.54	2.687.237.042.90	1.813.706.269.45			-	*********
Certificate of Denosits	0,390,203.21	101,232,007.33	204,420,419.99	421,400,137.34	2,087,237,042.90	1,013,700,209.43			-	**********
Other customer account				525.764.253.79						525.764.253.79
OPERATIONS WITH PUBLIC	-	-		-	-	-				-
Current account				-			-			
Demand denosits		_	-	-	_	_	-	_	-	
Time deposits	_	_	-	-	_	_	-	_	-	
Loans to public administra	_	_	-	-	_	_	-	_	-	
Other account with public			-	-	-	_	-	-	-	-
OPERATIONS WITH SECURI			-	-	-	-	-	-		
Debt. represented by sec				-						
Securities sold by repo tra	-	-	-	-	-	-	-	-	-	
Other accounts				-			-		-	
Other resources	73,123.06	30,488,659.48	88,383.79	315,365,306.38	968,555.78	4,901,286.23	#######	8#8##8#8	8#8##8#8	552,385,287.44
Permanet Resources	2,442,967.47	23,412,067.04	2,960,426.84	6,437,404.48	20,611,090.57	36,348,536.37	#######	########	8#8##8#8	********
I-Total Liabilities	10,765,457,305.19	1,302,792,339.47	173,318,047.10	1,845,217,952.17	2,864,641,460.28	4,571,897,983.62	2222222	22222222	2222222	********
II- Off Balance sheets	-	-	-	-	-			-		-
Financial Commitments	-	-	-	-	-				-	-
Currency (All+other				-				-	-	-
TOTAL (I+II)	10,765,457,305.19	1,302,792,339.47	173,318,047.10	1,845,217,952.17	2,864,641,460.28	4,571,897,983.62	2222222	******	*******	*********

Form 26

	T DUE LOANS			
1-30 days	31-90 days	91-180 days	Over 180 days	TOTAL
111,329,461.76	9,984,352.03	784,497.10	101,876,206.54	223,974,5
388,087,556.15	89,777,868.07	26,187,124.68	424,375,667.62	928,428,2
866.905.088.47	130.603.311.28	61.933.952.61	477.403.137.96	1.536.845.4
85.726.083.32	7.623.701.12	3.955,345.39	8.632.521.56	105.937.6
	1-30 days 111,329,461.76 388,087,556.15	1-30 days 31-90 days 111,329,461.76 9,984,352.03 388,087,556.15 89,777,868.07 866,905,088.47 130,003,311.28	1.30 days 31.90 days 91.180 days 111,329,461.76 9,984,352.03 784,497.10 388,087,556.15 98,777,868.07 26,187,124.68 866,905,088.47 130,603.31.128 61,933,952.61	1.30 days 31.49 days 91.180 days Over 180 days 111,29,461.76 9,984.352.03 784.497.10 101,376.206.54 388,067.586.15 99,777.886.07 26,187.124.68 424,375.66.62. 88,990.508.47 103.063.11.28 61,333.552.61 47,748.13.79

Form 16

VISIONS FOR LOAN LOSSES (by the bank)			
Principal	Provisions for the principal	Accrued interests	F.R. for interests
21,836,911,418	218,369,114	40,407,226	404,072
380,261,254	38,026,125	2,142,561	214,256
190,381,964	9,519,098	2,470,589	123,529
207,370,667	20,737,067	1,960,992	196,099
335,414,877	67,082,975	3,472,403	3,472,403
136,737,357	68,368,678	1,856,928	1,856,928
1,282,417,865	1,282,417,865	40,164,843	40,164,843
	Principal 21,836,911,418 380,261,254 190,381,964 207,370,667 335,414,877 136,737,357	Principal Provisions for the principal 213.856.91.145 80.561.254 80.064.125 19.83.064.254 80.064.125 19.83.064 207.73.066 207.73.066 207.73.066 138.744.877 67.02.7275 136.737.257 63.886.678 1.202.47.056 12.202.47.056	Provision Provisions for the principal

Formulari 20/1

Code	QUID ASSETS - SHORT TERM LIQUID	ITY LEK	USD	EUR	OTHERS	TOTAL
1	Cash	330,122,996.00	87,877,142.87	354,910,407.95		772,910,546.82
	Current Accounts at the Central Bank.	792,271,657.39	23,771,998.80	2,049,336.97		818,092,993.16
3	Treasury bills issued by the Republic	1,319,890,302.41				1,319,890,302.41
4	80 per cent of bonds issued by the	283,440,000.00				283,440,000.00
5	"Investment" securities of the					
6	80 per cent of the albanian goverment					
7	Treasury Bills purchased according to					
	Current accounts at banks and other		302,692,265.47	2,084,642,780.23	5,310,949.87	2,392,645,995.57
	Deposits with banks and other	250,014,109.59				250,014,109.59
10	Loans to banks and other financial					
11	"trading"/ placement " securities			125.530.045.06		125,530,045.06
12						
13						
14	"Investment" securities with a					
	Securities purchased according to					
A	TOTAL OF LIQUID ASSETS	2.975.739.065.39	414.341.407.14	2.567.132.570.21	5.310.949.87	5.962.523.992.61
В	TOTAL OF SHORT TERM	10.837.855.498.66	1.291.926.198.54	11.135.128.212.03	5.302.681.95	23.270.212.591.19

Credit evidence as per economy sector			District Durres		District Elbasan		District Shkoder		District Korce	
	New disbusements	Total credit	New disbusements	Total credit	New disbusements		New disbusement	Total credit	New disbusements	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 corporation	3.389.994.457	16.105.636.730	105.160.000	917.836.847	-	22.812.458	-	416.678.939	370.525.100	1.690.447.247
Agriculture. Silviculture and Fishing	105.186.000	634.747.846	96.000.000	234.722.575	-	-	-	42,809,367	44.000.000	107.038.105
Extracting industry	-	-	-	-	-	-	-	-	7,000,000	3,685,274
Manufacturing industry	760,300,956	4,483,093,256	4,000,000	217,661,255	-	2,444,827	-	60,498,858	194,232,000	550,506,719
Supply of Electricity, Gas. Steam and	112,161,559	211,866,580	-	12,631,347	-	-	-	-	-	258,751,450
Activities of hot water, sanitation.	-	8,418,130	-	116,178	-	-	-	-	-	73,896,383
Construction	55,000,000	718,591,097	-	533,169	-		-	-	-	23,899,107
Wholesale and retail trade, renair of	1,928,017,130	8,007,590,023	-	325,225,622	-	17,381,649	-	277,711,314	107,930,400	530,763,211
Transport and Storage	125,462,111	706,063,618	5,160,000	30,004,224	-	1,761,203	-	1,667,649	14,362,700	32,698,289
Hotels and restaurants	35,985,163	218,811,457	-	21,307,264	-	1,224,779	-	16,912,549	-	91,490,728
Information and Communication	31,887,100	90,507,306	-	-	-	-	-	4,728,216	3,000,000	5,893,893
Financial and Insurance Activities	120,000,000	103,556,893	-	-	-	-	-		-	
Real estate	5,133,600	139,379,726	-	-	-	-	-		-	
Professional. Scientific and Technical	-	22,873,113	-	-	-	-	-		-	
Administrative Activities and Support	51,362,300	198,155,089	-	10,668,275	-	-	-		-	
Public administration and defense	-	-	-	-	-	-	-		-	
Education	-	323.641.575	-	38.896.599	-	-	-	11.463.077	-	
Health and other social activities	-	51.301.547	-	8.500,000	-	-	-		-	11.824.089
Art and Entertainment	-	62.338.603	-	-	-	-	-		-	
Other service activities	59.498.538	124.700.871	-	17.570.340	-	-	-	887.908	-	
Home Services	-	-	-	-	-		-	-	-	-
International organizations activities	-	-	-	-	-		-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-		-	-	-	49.110.899
Individuals + Non-profit institution	348,322,998	2,981,773,345	12,106,400	434,434,934		174,295,967	1,667,000	397,123,352	29,900,000	544,249,409
Total	3,738,317,455	19,087,410,075	117,266,400	1,352,271,781	-	197,108,424	1,667,000	813,802,291	400,425,100	2,283,807,554

Credit evidence as per economy sector	or District Vlore		District Lushnje		District Gjirokaster		District Fier		District Berat	
	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusement	Total credit	New disbusements	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 corporation	-	_	_	_	-		-	260,259,224		35,927.683
Agriculture Silviculture and Fishing	_	_		_	_	_		66 322 187		
Extracting industry	_	_			_	_	-	4.456.422		4,476,441
Manufacturing industry	_	_			_	_	-	129.085.201		7,764,723
Supply of Electricity Gas Steam and	_	_			_	_	-	-		
Activities of hot water sanitation	_	_			_	_	-			
Construction	_	_			_	_	-	738.527		
Wholesale and retail trade repair of	_	_			_	_	-	43.327.549		8,189,001
Transport and Storage	_	_			_	_	-	9,080,780		120.883
Hotels and restaurants	_	_			_	_	-	2,655,895		
Information and Communication	_	_			_	_	-	662.512		15,376,635
Financial and Insurance Activities	_	_			_	_	-			
Real estate	_	_			_	_	-			
Professional. Scientific and Technical	_	_			_	_	-	848.629		
Administrative Activities and Support	_	_			_	_	-	980.342		
Public administration and defense	_	_			_	_	-	-		
Education	_	_			_	_	-			
Health and other social activities	_	_	-		_		-	-	-	
Art and Entertainment	_	_	-		_		-	-	-	
Other service activities	_	_	-		_		-	2.101.179	-	
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	_		-	-	-	-		-	
Public Nonfinancial Corporation	_	_	-		_		-	-	-	
Individuals + Non-profit institutions	_	_		_	_	_	4.367.000	345,052,008		90.076.403
Total	-		-				4.367,000	605.311.231		126,004,086

Credit evidence as per economy sector		ct Pogradec	District	Sarande	District P	eshkopi		ict Kukes	Distr	rict Lezhe
	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusement		New disbusements	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 corporation				-	-	-	-			
Agriculture, Silviculture and Fishing			_	-	-	-	-			
Extracting industry			_	-	-	-	-			
Manufacturing industry			_	-	-	-	-			
Supply of Electricity, Gas. Steam and	-		-	-	-		-	-	-	-
Activities of hot water, sanitation,	-	-	-	-	-	-	-		-	
Construction	-	-	-	-	-	-	-		-	
Wholesale and retail trade, renair of	-	-	-	-	-	-	-		-	
Transport and Storage	-	-	-	-	-	-	-		-	
Hotels and restaurants	-	-	-	-	-		-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional Scientific and Technical	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Sunnort	-	-	-	-	-	-	-	-	-	-
Public administration and defense	-	-	-	-	-		-	-	-	
Education	-	-	-	-	-	-	-	-	-	
Health and other social activities Art and Entertainment	-	-	-	-	-	-	-	-	-	
Other service activities	-			-	-	-	-			
Home Services	-			-	-	-	-	-	-	
International organizations activities	-			-	-	-	-	-	-	
Public Nonfinancial Corporation	-	-	-	-	-		-		-	
Public Nonfinancial Corporation Individuals + Non-profit institutions	-			-	-		-	-	-	
Individuals + Non-profit institutions Total							-	-	-	
10131										

Credit evidence as per economy sector	District Burrel		District Kavaje		District Permet		District Gramsh		District Librazhd	
	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusement		New disbusements	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 corporation	-	-	-	-	-	-	-	-	-	
Agriculture. Silviculture and Fishing	-	-	-	-	-		-	-	-	
Extracting industry	-	-	-	+	-	-	-	-	-	-
Manufacturing industry	-	-	-	+	-	-	-	-	-	-
Supply of Electricity, Gas. Steam and	-	-	-	-	-		-	-	-	
Activities of hot water, sanitation.	-	-	-	-	-		-	-	-	
Construction	-	-	-	-	-		-	-	-	
Wholesale and retail trade renair of	-	-	-	-	-	-	-		-	
Transport and Storage		-	-	-	-	-	-		-	
Hotels and restaurants	-	-	-	-	-		-	-	-	
Information and Communication	-	-	-	-	-	-	-		-	
Financial and Insurance Activities	-	-	-	+	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	
Professional. Scientific and Technical	-	-	-		-		-	-	-	
Administrative Activities and Support		_	_		-	-	-		-	
Public administration and defense,	-	-	-		-		-	-	-	
Education		_	_		-	-	-		-	
Health and other social activities	_	_	-		-	-	-		-	
Art and Entertainment	-	_	_				-		-	
Other service activities		_	_					1 .		
Home Services			_							
International organizations activities	-	-	_	· ·	1	1	1			
Public Nonfinancial Corporation	-	-	-		-		-		-	
Individuals + Non-profit institutions	-	-	-		-			-	-	
	-	-	-	-	-		-		-	
Tetal		-		-		-	-	-	-	

			Kuantifikimi ii rrezikut te normes se interesit dhe skenaret							
			Quantification of	Loss would come	Stress scenario on	Yield curve twist	Most			
	Perkufizim		% of capital	Direction	% of capital	% of capital	% of capita			
12-months interest	Limit: (Economic	ALL	-5.1%	7	1.60%	0.0%	0.0%			
earnings	value impact from	EUR	-2.4% 0.0%		3.27% 0.03%	-1.5% 0.0%	0.0%			
	interest rate shock	USD Total non-netted	7.5%	,	4.9%	1.6%	0.0%			
				='						
Modified duration gap	(Interest earnings	ALL	1.1%	2	1.51%	0.0%	0.0%			
	decline from	EUR	1.0%	7	0.58%	0.0%	0.0%			
		LISD	0.1%	Ä	0.20%	U.U%	0.0%			
	interest rate shock	Total non-netted	1.7%		2.3%	0.0%	0.0%			
				_						
	(Change in	ALL	0.52							
	economic value	EUR	0.33	1						
	ner 1 nercentage	USD	-0.05	1						