

Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,282,104
020		RMK (R)	15,84
030		TOTAL AMOUNT of risk-weighted exposure	27,028,680
		CREDIT RISK	-
040	1.	The amount of risk-weighted exposures to credit risk, c	22,694,251
050	1.1	Exposure levels according to SA excluding securitizations	22,694,251
060	1.1.1	Potential exposures or exposures to central government	-
070	1.1.2	Potential exposures or exposures to regional government	-
080	1.1.3	Potential exposures or exposures to administrative body	-
090	1.1.4	Potential exposures or exposures to multilateral develop	-
100	1.1.5	Potential exposures or exposures to international organ	-
110	1.1.6	Potential exposures or exposures to supervised institutio	1,415,931
120	1.1.7	Exposure or potential exposure to companies (corporate)	8,965,051
130	1.1.8	Exposure or potential exposure to the retail portfolios (re	7,976,194
140	1.1.9	Potential exposures or exposures secured by real estate	311,509
150	1.1.10	Exposures (credit) with problems;	786,395
160	1.1.11	Exposures to Categories of classified as high risk;	-
170	1.1.12	Exposures in the form of bonds guaranteed;	-
180	1.1.13	Exposures in the form of securities of collective investme	-
190	1.1.14	Other items	3,239,172
200	1.2	Securitization position SA	-
200*	1.2*	from which : securitizations	-
		MARKET RISKS	-
210	2.	The amount of risk-weighted exposures to market risk	103,269
220	2.1	The amount of risk exposure to settlement risk	-
230	2.1.1	Settlement risk in the banking book	-
240	2.1.2	Settlement risk in the trading book	-
250	2.2	The amount of risk exposure to the risk of the position	103,269
260	2.2.1	The risk of debt securities position	-
270	2.2.2	The risk of equity instruments position	-
280	2.2.3	The risk of exchange rate	103,269
290	2.2.4	The risk of investment in commodities	-
300	2.3	The amount of risk-weighted exposure to concentration	-
		OPERATIONAL RISK	-
310	3.	The amount of risk-weighted exposure to operational r	4,231,159
320	3.1	Basic Indicator Method (BIA)	4,231,159
330	3.2	Standard Method / Standard Alternative	-
340	4.	Addition from balance growth of "Treasury and interbar	-
350	4.1	Total asset items of the "Treasury and interbank transact	5,749,186
360	4.2	Total asset items of the "Treasury and interbank transact	3,502,802
370	4.3	The growth of asset items of the "Treasury and interbank	(2,246,383)
380	4.4	Total liability items of "Treasury and interbank transactor	999,110
390	4.5	Total liability items of "Treasury and interbank transactor	(999,110)
400	4.6	Increasing the liability items "Treasury and interbank tran	-
410	5.	Reductions for loan portfolio growth inside the country	-
420	5.1	Gross loan portfolio for December 2014	24,223,305
430	5.2	Gross loan portfolio in the reporting period 2015	21,219,839
440	5.3	The growth of the loan portfolio for 2015	(3,003,467)
450	5.4	Loan portfolio growth for 2015, on annual basis, accord	-
460	5.4.1	if the reporting period in Month 2015	(2,252,600)
470	5.4.2	if the reporting period in June 2015	-
480	5.5	4% of the loan portfolio of December 2014	968,932
490	5.6	10% of the loan portfolio of December 2014	2,422,331

Form 29

Code	ASSETS	Amortization fund and provisions (-A)	LER		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK		5,096,029.81	-	1,633,385.58	3,362,644.23	10,094,576.44
11	Cash and Central Bank	-	2,695,525.76	-	1,633,385.58	-	3,728,911.34
12	Treasury bills and other bills eligible for refinancing	-	2,204,499.99	-	-	-	2,204,499.99
13	Current accounts with banks, credit and other financial institutions	-	315,004.06	-	-	2,657,158.99	2,657,158.99
14	Dynamic with banks, credit and other financial inst	-	-	-	-	680,764.90	1,433,893.36
15	Loans to banks, credit and other financial institutio	-	-	-	-	-	-
18	Other accounts with banks, credit and other finance	-	-	-	-	-	-
19	Doubtful receivable accounts with banks, credit an	-	-	-	-	31,298.16	31,298.16
2	OPERATIONS WITH CUSTOMERS	(2,305,081.93)	11,683,402.82	-	10,136,435.96	-	18,454,756.67
20	Standard loans and advances to customers	-	6,772,009.50	-	5,095,619.14	-	13,867,628.64
21	Fact-fine loans and advances to customers	-	-	-	-	-	-
22	Special injection loans	-	385,638.29	-	141,483.83	-	527,122.12
23	Substandard loans	(130,808.25)	664,589.65	-	246,307.24	-	560,307.54
24	Doubtful loans	(107,500.83)	684,838.53	-	332,577.49	-	104,298.07
25	Loft loans	(2,847,364.53)	1,548,181.62	-	791,255.66	-	(7,835,281)
26	Autonomous Government and Public Administration	-	2,640,863.77	-	2,596,797.03	-	4,637,660.80
27	Domestic current accounts and deposits liabilities	-	3,482.49	-	51,370.55	-	55,116.07
28	Other customer accounts	-	-	-	-	-	-
29	Doubtful customer receivables other than loans	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	(689,626)	271,681.19	-	-	137,480.20	48,848.74
31	Fixed income securities	(689,626)	271,681.19	-	-	137,480.20	48,848.74
32	Variable income securities	-	-	-	-	-	-
34	Securities sold and purchased under repurchase ag	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Premium on financial instruments	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	-	10,946.82	-	843,215.47	-	1,761,788.92
41	Other assets	-	877,243.95	-	788,415.94	-	1,661,720.89
42	Asset transactions	-	30,392.21	-	-	-	30,392.21
44	Inter-office accounts	-	-	-	-	-	-
45	Non-current and position accounts	-	11,871.26	-	58,796.53	-	70,667.83
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT RESOURCES	(1,350,389.48)	2,826,471.81	-	-	-	1,476,082.33
51	Participating interest	-	-	-	-	-	217.88
52	Intangible	-	-	-	-	-	-
53	Fixed assets	(1,350,389.48)	2,826,471.81	-	-	-	1,476,175.33
54	Intangible assets	-	397,000.73	-	-	-	397,000.73
577	Amortization of intangible assets	(260,099.73)	-	-	-	-	(260,099.73)
	TOTAL	(2,345,101.41)	26,193,160.00	-	12,633,037.00	3,661,000.13	35,987,368.13

Form 21

Code	ASSETS		LEK		CURRENCY		TOTAL
	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident		
1	TREASURY OPERATIONS AND INTERBANK	41,924	-	-	4,525	-	37,400
11	Central bank	40,943	-	-	-	-	40,943
12	Treasury bills and other bills eligible for refinancing	-	-	-	-	-	-
13	Current accounts with banks, credit and other financial institutions	2,181	-	-	4,525	-	6,706
14	Deposits from banks, credit and other financial institutions	-	-	-	-	-	-
17	Loans from banks, credit and other financial institutions	-	-	-	-	-	-
18	Other accounts with banks, credit and other financial institutions	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	16,114,009	177,261	-	10,377,830	533,814	17,105,914
24	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION	-	-	-	-	-	-
27	Due to customers for current accounts and deposits	15,953,993	176,990	-	10,058,043	532,796	16,712,003
28	Other customer accounts	160,016	2,072	-	219,787	1,020	381,884
3	SECURITIES TRANSACTIONS	-	-	-	-	-	-
31	Debt rerepresented by securities	-	-	-	-	-	-
34	Securities sold and purchased under resale or repurchase agreements	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Premiums for financial instruments	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	447,373	-	-	2,504	-	449,877
41	Other balances	47,753	-	-	49,231	-	96,984
42	Asset transactions	21,534	-	-	-	-	21,534
44	Inter-office accounts	-	-	-	-	-	-
45	Spawning and acquisition accounts	753,295	-	-	146,717	-	900,012
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT RESOURCES	780,988	-	-	111,472	4,083,648	4,976,110
54	Grants and public funding	231,610	-	-	-	-	231,610
55	Specific provisions	-	-	-	-	-	-
56	Subordinated debt	-	-	-	-	697,498	697,498
57	Shareholders' equity	549,378	-	-	111,472	3,386,150	4,047,000
TOTAL	17,128,206	177,261	-	16,396,331	4,618,462	5,057,485	32,069,385

Form 22

Code	PROFIT/LOSS ACCOUNTS		LEK		CURRENCY		TOTAL
	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident		
60	BANK OPERATIONS EXPENSES	-	-	5,027,581	-	109,429	5,136,990
61	Personnel costs	-	-	242,632	-	1,400	244,032
62	Taxes other than income tax	-	-	16,066	-	-	16,066
63	General expenses for operations	-	-	279,400	-	397,584	676,984
64	Amortization and provisions on the depreciation of fixed assets	-	-	138,679	-	-	138,679
65	Losses on unrecoverable receivables and charges for provisions	-	-	840,615	-	-	840,615
66	Extraordinary expenses	-	-	9,300	-	789,214	798,514
67	Income tax	-	-	9,300	-	3,421	12,721
69	Current year profit	-	-	-	-	-	-
TOTAL EXPENSES	6,414,566	-	-	6,414,566	-	1,491,456	7,906,022
70	Income from banking activities	-	-	5,830,771	-	592,020	6,422,791
74	Reversal of provisions for the depreciation of fixed assets	-	-	298,426	-	-	298,426
75	Reversal of provisions for the depreciation of receivables	-	-	508,963	-	481,042	990,005
76	Extraordinary expenses	-	-	9,618	-	4,766	14,384
79	Current year loss	-	-	478,140	-	-	478,140
TOTAL INCOME	6,475,145	-	-	6,475,145	-	1,077,414	7,552,559

Form 23

Code	OFF-BALANCE ITEMS		LEK		CURRENCY		TOTAL
	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident		
90	FINANCING COMMITMENT	-	-	1,024,186	-	1,378,485	2,402,671
901	Commitments given	-	-	1,024,186	-	1,378,485	2,402,671
91	GUARANTEES	-	-	56,029,843	-	396,408	56,426,251
911	Guarantees given	-	-	288,426	-	300,404	588,830
912	Guarantees received	-	-	55,741,417	-	95,404	55,836,824
92	SECURITIES COMMITMENT	-	-	-	-	-	-
93	FORBEAR CURRENT TRANSACTIONS	-	-	-	-	-	-
94	OTHER COMMITMENTS	-	-	292,663	-	409,343	702,006
95	FINANCIAL INSTRUMENTS COMMITMENT	-	-	57,346,646	-	2,184,236	59,530,882
TOTAL	6,414,566	-	-	6,414,566	-	4,971,154	11,385,720

Form 24

Columns	Nr.	Zell	Amount
015	1.1	REGULATORY CAPITAL	4,292,103.81
015	1.1	FIRST LEVEL CAPITAL	3,799,553.71
020	1.1.1	FIRST BASIC CAPITAL LEVEL	3,799,553.71
030	1.1.1.1	Equity instruments known as First Level Basic Capital	3,387,147.74
040	1.1.1.1.1	Memorandum items: capital instruments not recognized	0.00
050	1.1.1.1.1	Minimum stock	0.00
070	1.1.1.1.3	(A) Equity instruments of the First Basic Level	0.00
080	1.1.1.1.4	(A) Direct participation in capital instruments First Base	0.00
090	1.1.1.1.5	(A) Indirect participation in capital instruments First	0.00
091	1.1.1.1.5.3	(A) Participation Capital synthetic instruments First	0.00
100	1.1.1.1.5	(A) Current or potential obligations to purchase own	0.00
110	1.1.1.2	Retained earnings	300,363.83
120	1.1.1.2.1	Retained earnings and losses carried from previous	137,716.52
150	1.1.1.2.2	End of year profit	0.00
160	1.1.1.2.3	End of year profit exceeding the second period	428,148.28
170	1.1.1.2.4	Reserves: special (provision reserves)	797,627.83
180	1.1.1.2.5	Reserves: general	142,626.16
190	1.1.1.4	Revaluation credit	0.00
200	1.1.1.5	KRII assessments regarding prudential filters	0.00
210	1.1.1.5.1	(A) Increases in capital arising from the assets	0.00
220	1.1.1.5.2	(A) Decreases in capital arising from the assets	0.00
230	1.1.1.5.3	(A) Unrealized gains and losses arising from liabilities	0.00
240	1.1.1.5.4	(A) Gains and losses on the fair value arising from the	0.00
250	1.1.1.5.5	(A) Adjustments value by prudent assessment	0.00
260	1.1.1.6	(A) Goodwill	0.00
270	1.1.1.6.1	(A) Goodwill classified as intangible asset	0.00
280	1.1.1.6.2	(A) Goodwill included in the assessment of significant	0.00
290	1.1.1.6.3	(A) Deferred tax liabilities related to goodwill	0.00
300	1.1.1.7	(A) Other intangible assets	136,960.99
310	1.1.1.7.1	(A) Gross amount of other intangible assets	136,960.99
320	1.1.1.7.2	(A) Deferred tax liabilities related to other intangible assets	0.00
330	1.1.1.8	(A) Deferred tax assets that are dependent on future	0.00
340	1.1.1.9	(A) Assets of pension funds with defined benefits	0.00
350	1.1.1.9.1	(A) The gross amount of assets of pension funds with	0.00
360	1.1.1.9.2	(A) Deferred tax liabilities associated with the assets of the	0.00
370	1.1.1.9.3	(A) Active fund defined benefit pension, which the	0.00
380	1.1.1.10	(A) Mutual cross participation KRII	0.00
390	1.1.1.11	(A) Excess of capital deductions from the scope of the	0.00
400	1.1.1.12	(A) Mutual participation (cross) in the first level (AT1)	0.00
410	1.1.1.13	(A) Positions (mutual) which (alternatively) may be	0.00
420	1.1.1.14	(A) Mutual participation (cross) in the second level (AT2)	0.00
430	1.1.1.15	(A) KRII instruments of financial sector entities, whose	0.00
440	1.1.1.16	(A) Deferred tax assets that exceed deductible items	0.00
450	1.1.1.17	(A) KRII instruments of financial sector entities, whose	0.00
460	1.1.1.18	(A) The amount that exceeds the limit of 17.65%	0.00
470	1.1.2	ADDITIONAL CAPITAL ONE LEVEL	0.00
480	1.1.2.1	Equity instruments known as Additional Capital First	0.00
490	1.1.2.1.1	Paid share instruments	0.00
500	1.1.2.1.2	Unpaid share instruments	0.00
510	1.1.2.1.3	Minimum emission related instruments	0.00
520	1.1.2.1.4	(A) Own equity instruments Additional First Level	0.00
530	1.1.2.1.5	(A) Direct participation in capital instruments First	0.00
540	1.1.2.1.6	(A) Participation indirect equity instruments First	0.00
550	1.1.2.1.7	(A) Participation Capital synthetic instruments First	0.00
560	1.1.2.1.8	(A) Current or potential obligations to purchase own	0.00
570	1.1.2.2	Mutual participation (cross) in additional capital of	0.00
580	1.1.2.2.1	(A) Mutual participation (cross) in the first level (AT1)	0.00
590	1.1.2.2.2	(A) Capital instruments and additional first level (AT1) of	0.00
600	1.1.2.3	(A) Surplus items of capital deductions from the second	0.00
610	1.1.2.4	(A) Surplus items of capital deductions from	0.00
620	1.1.2.7	(A) Additional capital deductions additional first level	0.00
630	1.1.2.8	(A) Additional capital elements of the first level (AT1) or	0.00
640	1.2	CAPITAL LEVEL TWO	482,549.90
650	1.2.1	Equity instruments and subordinated debt known as	697,498.25
660	1.2.1.1	Capital instruments fully paid and subordinated	697,498.25
670	1.2.1.2	Memorandum items: capital instruments not	0.00
680	1.2.1.3	Minimum emission related instruments	0.00
690	1.2.1.4	(A) Own equity instruments of the second level (AT2)	0.00
700	1.2.1.5	(A) Participation indirect equity instruments of the	0.00
710	1.2.1.6	(A) Synthetic shares are equity instruments of the	0.00
720	1.2.1.7	(A) Current or potential obligation to buy its own equity	0.00
730	1.2.2	Standard Method (SM) main adjustments of credit risk	0.00
740	1.2.3	(A) Participation (mutual) in the second capital (AT2)	0.00
750	1.2.5	(A) Equity instruments of commercial financial sector	0.00
760	1.2.6	(A) Equity instruments of commercial financial sector	0.00
770	1.2.6	The outstanding items of capital deductions from the	0.00
780	1.2.7	(A) Additional capital deductions second level (AT2)	0.00
790	1.2.8	Elements of the capital of the second (AT2) or discount	214,948.35

Form 39

Calculation of market risk supervision limit		Average	Maximum
Calculation of trading portfolio and limitation of point			
I. Components of trading portfolio			
1. Calculation of trading portfolio as per accounting			
A. Trading securities			
B. Securities available for sale			
C. Off balance operations with			
D. Derivative instruments set out in			
E. Total balance and off balance			
F. E*10%			
G. If A+B+C+D-E on average during			
H. E*5%			
I. E*4%			
II. Calculation of trading portfolio position:			
J. Trading securities			
K. Securities available for sale			
L. Off balance operations with securities			
M. Derivative instruments set out in			
N. If G-A-B-C+D then N-J-K-L-M;			
O. counter-value in lit. of 15 million euro			
P. counter-value in lit. of 20 million euro			

BASIC CAPITAL			
I. Supplementary components (A):			
1. Signed capital (S71)			
2. Reserves (other than revaluation reserves) (S73, S73, S73A)			
3. Issuing and finance premiums (S72)			
4. Not paid dividends (accrued) (S73P)			
5. End year profits (S78P)			
6. Income for the period (S78P)			
7. Difference of credit revaluation (S74P)			
N1 TOTAL A=(1+2+3+4+5+6+7)			
II. Discounted elements (B):			
1. Not paid signed capital (S71)			
2. Shares' nominal value (not sold, repurchased)			
3. Loans not paid (accrued) (S73, P)			
4. Current loss (S78, P)			
5. Debt difference revaluation (negative) (S74, P)			
6. Fixed intangible assets (S31)			
Subtotal B=(1-2+3-4+6)			
Total basic capital C=(A-B)			
ADDITIONAL CAPITAL			
III. Components (D):			
1. Revaluation reserves (EA) (S73Z)			
2. General reserves (EB)			
3. Hybrid instruments (EC) (S6)			
4. Term subordinated liabilities (S6)			
F=(C-2 then G+P; if F-C/2 then G-C/2			
Gained sub-10% (EA+EB+EC)			
J) if H<C then J=H; if H<C then J=C			
Total additional capital prior to deduction (D)			
IV. Deducted components (P-Q-V):			
1. Participation in banks and financial institutions (P):			
(a) Participation >10% in their capital			
(i) The amount of participations not meeting			
M<C/10%			
after the deduction: N=(I-M) if >0			
Subtotal P=(K-N)			
2. Guarantees given to mutual guarantee funds under			
Regulations of Bank of Albania (V) V=			
revaluation "On the assessment from bank on the			
revaluation "On the size and composition of initial minimal			
revaluation "On the administration of risk from the			
revaluation "On the administration of credit risk".			
Subtotal of deducted amount (P-Q-V)			
Calculation of residual supplementary equity and			
if J-(P-Q-V) then			
supplementary capital after deduction IA=otherwise IA-J-(P-Q-V)			
Total bank capital CA=C+I-(P-Q-V) otherwise CA=C			
Total bank and supplementary capital CE=CA+I			
V. CALCULATION OF RESIDUAL CAPITAL			
(a) D. Regulatory capital to cover adequacy rate			
b) E. Calculation of residual capital R=E-D			
(c) Distribution of residual capital between basic capital			
1. If A>=D/2 then			
E1. Residual supplementary capital: EB+G;			
E2. Residual basic capital: CB-R; otherwise			
VI. OVER-RESIDUAL CAPITAL			
(1) OA. Current profit of the reported period (Chap IV			
(2) OB. Current and subordinated liabilities for market risk			
OC. Term subordinated liabilities not included			
OD. Hybrid instruments and term			
(3) OE. Subordinated liabilities not meeting the criteria in			
(4) OF. Other subordinated liabilities with an original			
OP. Total of over-supplementary capital			
VII. CALCULATION OF MAXIMUM LIMIT OF			
(a) X. Amount of supplementary capital retained with			
(b) Y. Maximum limit: if X<=CP+3 then Y=X; if			
VIII. TOTAL OF REGULATORY CAPITAL FOR			
(a) W. Amount of basic capital retained "U" for the			
(b) X. Total of regulatory capital for the coverage of			

Calculation of request for regulatory assets to cover			Stum
Calculation of request for regulatory assets to cover			
(in thousands lit.)			
A) CALCULATION OF WEIGHTED POSITIONS FOR			
ZONE 1:			
ZONE 2:			
ZONE 3:			
Total components weighted positions in all time			
B) CALCULATION OF WEIGHTED POSITIONS			
I. AS PER ESCALATING RANK:			
1. AS PER ESCALATING RANK:			
EP: 1.00			
Request for regulatory assets:			

Calculation of request for regulatory assets to cover			Stum
Calculation of request for regulatory assets to cover			
(in thousands lit.)			
A) CALCULATION OF WEIGHTED POSITIONS FOR			
ZONE 1:			
ZONE 2:			
ZONE 3:			
Total components weighted positions in all time			
B) CALCULATION OF WEIGHTED POSITIONS			
I. AS PER ESCALATING RANK:			
1. AS PER ESCALATING RANK:			
EP: 1.00			
Request for regulatory assets:			

Calculation of request for regulatory assets to cover			Stum
Calculation of request for regulatory assets to cover			
(in thousands lit.)			
A) PER RISKIN E PER RISKIN E			
B) PER RISKIN E PER RISKIN E PER RISKIN E			
C) Riskin per kapital (requestin per rreklam e			
1. net riskin (V11)			
2. net riskin (V11)			
Request for regulatory asset: VA=(V11+V11)			

Demand for regulatory capital for the coverage of			Stum
Demand for regulatory capital for the coverage of			
(in thousands lit.)			
A) Amount of regulatory capital (X)			
as per Form 2, N. 0-9			
B) Demand for regulatory capital (Y)			
1. for trading portfolio			
2. for foreign exchange (VD)			
Then amount: YP=(A+YB+YC+YD+YE)			
Total request for regulatory capital: YD+YF			
C) Comparison of (A) with (B):			
General coverage rate: Z=100*(X/Y)			
General minimal rate (100%)			

Demand for regulatory capital for the coverage of		Position	Position	Kritera me
Demand for regulatory capital for the coverage of		Net	Position	Risk-Reward
(in thousands lit.)				
A) Commissions between:		228,280.91	-	-
Global net position (VD1)		85,442.07	-	-
2% of global regulatory capital (XA)		139,638.84	8.00%	11,171.11
B) Demand for regulatory capital (VD)				
P=(VD)X from 200,000,000				

Financial Ratios

Ratios		
1. (ROAA) = Net Income / average assets *100		
-1.7%		
2. The net result of the extraordinary / average assets		
0.0%		
3. The net result of the extraordinary / gross operating income		
0.0%		
4. Net interest Income / expense to the general operating		
92.2%		
5. (ROE) = The net income / Average assets		
22.8%		
6. For active employees - Total assets / Number of emp		
969,921		
7. Net interest Income / average assets		
4.1%		
8. Net income from Interest: Net Interest Income / ave		
4.2%		
9. Interest Income / average assets		
4.0%		
10. Interest expense / average assets		
0.8%		
11. Net Interest Income / gross revenues of the company		
137.7%		
12. Net Income from other activities / average assets		
1.8%		
13. Non-Interest expenses / gross operating income		
113.5%		
14. Personnel expenses / gross operating income		
31.0%		
15. Expenses for provision / average assets		
-3.6%		

