

31-Dec-14



Form 12

Assets items weighted with risk (in thousands lek)	Accounting value	Weighted value
	1. Assets without risk weighted at 0%	7,437,145.83
2. Moderate risk Assets weighted at 20%	4,926,370.41	985,274.08
3. Medium risk Assets weighted at 20%	718,924.15	359,462.08
4. High risk assets weighted at 100%	14,824,533.96	14,824,533.96
5. Aktive me koeficient ponderimi 150%:	7,995,225.68	11,992,838.51
TOTAL ASSETS WEIGHTED WITH RISK	35,902,200.02	28,162,108.63

Form 13 & 14

OFF BALANCE ITEMS WEIGHED WITH RISK (in thousand Lek)	Accounting value	Weighted value
	1. High risk off balance items, weighted at 100%:	-
2. Off balance sheet - Medium risk items, weighed at 50%:	2,447,266.93	1,223,633.46
3. Off balance sheet - moderate risk items, weighed at 20%:	-	-
4. Off balance sheet - Low risk items, weighed at 0%:	1,315,068.17	-
5. Contracts with flexible exchange rate and interest rate	-	-
TOTAL OFF BALANCE ITEMS WEIGHED WITH RISK	3,762,335.10	1,223,633.46

Form 15

Capital adequacy rate (in thousand Lek)	Amount
Total of asset items weighed with risk	28,162,108.63
Total of off balance items weighed with risk	1,223,633.46
1. Total of assets and off balance items weighed with risk	29,385,742.10
2. Regulatory capital	4,490,640.28
3. Basic capital	3,333,178.03
4. Capital adequacy rate (2/1)*100	15.28
5. Modified capital adequacy rate (3/1)*100	11.34
6. Modified minimal rate	6.0%
7. Minimal capital adequacy rate	12.0%

Form 20

Code	ASSETS (in thousand LEK)	Amortization fund and provisions (-A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	-	5,407,202.43	-	1,633,743.99	4,648,731.54	11,689,677.96
11	Cash and Central Bank	-	2,388,766.41	-	1,633,743.99	-	4,022,510.41
12	Treasury bills and other bills eligible for refinancing with the Central Bank	-	3,018,436.02	-	-	-	3,018,436.02
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	2,675,573.69	2,675,573.69
14	Deposits with banks, credit and other financial institutions	-	-	-	-	1,950,318.27	1,950,318.27
15	Loans to banks, credit and other financial institutions	-	-	-	-	-	-
18	Other accounts with banks, credit and other financial institutions	-	-	-	-	22,839.58	22,839.58
19	Doubtful receivable accounts with banks, credit and other financial institutions	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	(2,331,474.65)	13,632,161.87	-	9,876,383.26	-	21,177,070.48
20	Standard loans and advances to customers	-	8,954,159.01	-	5,846,475.69	-	14,800,634.70
21	Past-due loans and advances to customers	-	-	-	-	-	-
22	Special mention loans	-	534,944.85	-	161,178.44	-	696,123.29
23	Substandard loans	(227,815.13)	682,797.49	-	383,518.95	-	838,501.31
24	Doubtful loans	(393,963.08)	186,264.02	-	579,756.51	-	372,057.45
25	Lost loans	(1,709,696.44)	1,007,687.51	-	702,008.93	-	(0.00)
26	Albanian Government and Public Administration	-	-	-	-	-	-
27	Customer current accounts and deposits liabilities	-	2,260,263.46	-	2,131,987.95	-	4,392,251.41
28	Other customer accounts	-	6,045.53	-	71,456.78	-	77,502.31
29	Doubtful customer receivables other than loans	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	(4,806.80)	-	-	-	282,445.68	277,638.88
31	Fixed income securities	(4,806.80)	-	-	-	282,445.68	277,638.88
32	Variable income securities	-	-	-	-	-	-
34	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Premiums on financial instruments	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	-	999,812.96	-	889,358.04	-	1,889,171.00
41	Other assets	-	833,284.66	-	587,832.21	-	1,421,116.87
43	Agent transactions	-	158,063.03	-	-	-	158,063.03
44	Inter-office accounts	-	-	-	-	-	-
45	Suspense and position accounts	-	8,465.27	-	301,525.83	-	309,991.09
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT RESOURCES	(1,266,981.52)	2,770,480.38	-	-	222.33	1,503,721.20
51	Participating interest	-	-	-	-	222.33	222.33
52	Affiliates	-	-	-	-	-	-
53	Fixed assets	(1,266,981.52)	2,770,480.38	-	-	-	1,503,498.86
531	Intangible assets	-	387,944.73	-	-	-	387,944.73
5371	Amortisation of intangible assets	(202,163.82)	-	-	-	-	(202,163.82)
	TOTALI	(3,598,456.17)	22,809,657.64	-	12,399,485.29	4,931,399.55	36,537,279.51

Form 21

Code	ASSETS (in thousand Lek)	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	705,255	-	-	16,453	721,708
112	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	-	-	-	-	-
16	Deposits from banks, credit and other financial institutions	-	-	-	-	-
17	Loans from banks, credit and other financial institutions	705,255	-	-	-	705,255
18	Other accounts with banks, credit and other financial institutions	-	-	-	16,453	16,453
2	OPERATIONS WITH CUSTOMERS	18,521,630	204,467	10,449,106	519,205	29,694,408
26	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION	-	-	-	-	-
27	Due to customers for current accounts and deposits	18,071,489	203,252	10,258,210	518,145	29,051,096

28	Other customer accounts	450,141	1,214	190,896	1,060	643,311
3	SECURITIES TRANSACTIONS	-	-	-	-	-
33	Debt represented by securities	-	-	-	-	-
34	Securities sold and purchased under repurchase agreement	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-
36	Premiums for financial instruments	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	254,172	-	237,379	-	491,552
42	Other liabilities	159,159	-	54,676	-	213,834
43	Agent transactions	212,531	-	-	-	212,531
44	Inter-office accounts	-	-	-	-	-
45	Suspense and position accounts	(117,517)	-	182,704	-	65,187
46	Value added tax	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT RESOURCES	817,620	-	111,336	4,700,656	5,629,612
54	Grants and public funding	-	-	-	-	-
55	Specific provisions	181,917	-	111,336	-	293,252
56	Subordinated debt	-	-	-	1,313,509	1,313,509
57	Shareholders' equity	635,703	-	-	3,387,148	4,022,851
	TOTAL	20,298,677	204,467	10,797,821	5,236,315	36,537,280

Form 22

Code	PROFIT/LOSS ACCOUNTS (in thousand Lek)	lek	CURRENCY	TOTAL
60	BANK OPERATIONS EXPENSES	5,986,592.26	597,277.78	6,583,870.04
61	Personnel costs	610,188.76	1,428.45	611,617.21
62	Taxes other than income tax	10,121.96	-	10,121.96
63	General expenses for operations	361,029.84	480,122.48	841,152.31
64	Amortisation and provisions on the depreciation of fixed assets	201,838.34	-	201,838.34
65	Losses on unrecoverable receivables and charges for provisions	1,443,697.15	1,032,709.04	2,476,406.20
66	Extraordinary expenses	47,542.91	29,019.86	76,562.77
67	Income tax	55,430.85	-	55,430.85
69	Current year profit	503,892.08	-	503,892.08
	TOTAL EXPENSES	9,220,334.16	2,140,557.61	11,360,891.77
70	Income from banking activities	7,857,982.53	1,040,726.56	8,898,709.09
74	Reversal of provisions for the depreciation of fixed assets	-	-	-
75	Reversal of provisions for the depreciation of receivables	1,001,746.68	1,340,639.06	2,342,385.74
76	Extraordinary expenses	65,212.66	54,584.27	119,796.93
79	Current year loss	-	-	-
	TOTAL INCOME	8,924,941.88	2,435,949.89	11,360,891.77

Form 23

Code	OFF BALANCE ITEMS (in thousand Lek)	LEK Resident	Non-resident	CURRENCY Resident	Non-resident	TOTAL
90	FINANCING COMMITMENT	1,141,713.52	-	800,768.09	-	1,942,481.61
901	Commitments given	1,141,713.52	-	800,768.09	-	1,942,481.61
902	Commitments received	-	-	-	-	-
91	GUARANTEES	70,514,845.53	-	703,606.64	-	71,218,452.18
911	Guarantees given	164,437.84	-	569,574.42	-	734,012.26
912	Guarantees received	70,350,407.69	-	134,032.23	-	70,484,439.92
92	SECURITIES COMMITMENT	-	-	-	-	-
93	FOREIGN CURRENCY TRANSACTIONS	-	-	-	-	-
94	OTHER COMMITMENTS	786,762.83	-	299,078.40	-	1,085,841.23
95	FINANCIAL INSTRUMENTS COMMITMENT	-	-	-	-	-
	TOTAL	72,443,321.88	-	1,803,453.14	-	74,246,775.02

Form 30

REGULATORY CAPITAL FOR THE COVERAGE OF CREDIT RISK (in thousand Lek)	
BASIC CAPITAL	
I. Added Elements (A):	
1. Signed capital (5711)	3,387,147.74
2. Reserves (other than revaluation reserves) (5731, 5733, 5734)	590,681.47
3. Issuing and fusion premiums (572)	-
4. Not-paid dividends (accrued) (577(P))	-
5. End year profit (578(P))	-
6. Income for the period (578(P))	-
7. Difference of credit revaluation (574(P))	214,271.58
Net TOTAL A=(1+2+3+4+5+6+7)	4,192,100.79
II. Discounted elements (B):	
1. Not-paid signed capital (5712)	-
2. Shares' nominal value (not-sold, repurchased)	-
3. Losses not paid (accrued) (577(-P))	673,141.84
4. Current loss (578(-P))	-
5. Debit difference revaluation (negative) (574(-P))	-
6. Fixed intangible assets (531)	185,780.91
Sub-total B=(1+2+3+4+5+6)	858,922.75
Total basic capital C=(A-B)	3,333,178.03
ADDITIONAL CAPITAL	
III. Components (J):	
1. Revaluation reserves (EA) (5732)	-
2. General reserves (EB)	-
3. Hybrid instruments (EC) (56)	-
4. Term subordinated liabilities (F) (56)	1,313,508.55
if F<=C/2 then G=F; if F>C/2 then G=C/2	1,313,508.55
Limited sub-total H=(EA+EB+EC+G)	1,313,508.55
(J) if H<=C then J=H; if H>C then J=C	1,313,508.55
Total additional capital prior to deduction (J)	1,313,508.55
IV. Deducted components (P+Q+V):	
1. Participation at banks and financial institutions (P):	-
(K) Participation >10% in their capital, or <10% but with a great impact on them +	-
(L) The amount of participations not meeting the abovementioned conditions, plus a	-
M=(C+J)*10%	-
after the deduction: N=(L-M) if >0	-
Sub-total P=(K+N)	-
2. Guarantees given to mutual guarantee funds under conditions fixed by the BoA (Q)	-
3.Regulations of Bank of Albania (V) V = V1+V2+V3+V4	156,046.30
-regulation "On investments from banks on the commercial companies' capital", approved by	-
-regulation "On the size and completion of initial minimal capital for allowed activities of	156,046.30

-regulation "On the administration of risk from big exposures of banks", approved by decision	-
-regulation "On the administration of credit risk", approved by decision no. 61 of BoA's SP, dated	-
Subtotal of deducted amount (P+Q+V)	156,046.30
Calculation of residual supplementary equity and basic equity after deduction IV:	
if $J \leq (P+Q+V)$ then:	-
supplementary capital after deduction $JA=0$; otherwise $JA=J-(P+Q+V)$	1,157,462.25
basic capital $CA=C-J-(P+Q+V)$; otherwise $CA=C$	3,333,178.03
Total of basic capital and supplementary capital: $E=(JA+CA)$	4,490,640.28

Form 39

Calculation of market risk supervision limit		Average	Maximum
Indicator (in thousand lek)			
Calculation of trading portfolio and limitation of point 2, chapter I		-	-
I. Calculation of trading portfolio as per accounting value:		-	-
1. Components of trading portfolio		-	-
A. Trading securities		-	-
B. Securities available for sale		-	-
C. Off balance operations with securities		-	-
D. derivative instruments set out in point 6.3.1. chapter I		-	-
2. Calculation of portfolio with the reserve in point 6.2.1. chapter I:		-	-
E. Total balance and off balance		110,784,054.52	-
F. $E * 10\%$		-	-
G. if $A+B+C+D > F$ on average during the two semiannual periods then		-	-
II. Calculation of limitation of point 2.1. chapter I:		-	-
H. $E * 5\%$		5,539,202.73	-
I. $E * 6\%$		6,647,043.27	-
III. 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 point 6.3.1. chapter I		-	-
N. if $G=A+B+C+D$ then $N=J+K+L+M$; if $G=A+B+C$ then $N=J+K+L$		-	-
IV. Calculation of limitation of point 2.2. chapter I:		-	-
O. countervalue in lek of 15 million euro at closing day		2,102,100,000.00	-
P. countervalue in lek of 20 million euro at closing day		2,802,800,000.00	-

BASIC CAPITAL			
I. Supplementary components (A):			
1. Signed capital (5711)			3,387,147.74
2. Reserves (other than revaluation reserves) (5731, 5733, 5734)			590,681.47
3. Issuing and fusion premiums (572)			-
4. Not-paid dividends (accrued) (577(P))			-
5. End year profit (578(P))			-
6. Income for the period (578(P))			-
7. Difference of credit revaluation (574(P))			214,271.58
Net TOTAL A=(1+2+3+4+5+6+7)			4,192,100.787
II. Discounted elements (B):			
1. Not-paid signed capital (5712)			-
2. Shares' nominal value (not-sold, repurchased)			-
3. Losses not paid (accrued) (577(-P))			673,141.84
4. Current loss (578(-P))			-
5. Debit difference revaluation (negative) (574(-P))			-
6. Fixed intangible assets (531)			185,780.91
Sub-total B=(1+2+3+4+5+6)			858,922.7549
Total basic capital C=(A-B)			3,333,178.03

ADDITIONAL CAPITAL			
III. Components (J):			
1. Revaluation reserves (EA) (5732)			
2. General reserves (EB)			
3. Hybrid instruments (EC) (56)			1,313,508.55
4. Term subordinated liabilities (F) (56)			1,313,508.55
if $F < C/2$ then $G=F$; if $F > C/2$ then $G=C/2$			
Limited sub-total $H=(EA+EB+EC+G)$			1,313,508.55
(J) if $H < C$ then $J=H$; if $H > C$ then $J=C$			1,313,508.55
Total additional capital prior to deduction (J)			1,313,508.55
IV. Deducted components (P+Q+V):			
1. Participation at banks and financial institutions (P):			-
(K) Participation >10% in their capital, or <10% but with a great impact on them +			-
(L) The amount of participations not meeting the abovementioned conditions, plus a			-
M=(C+J)*10%			-
after the deduction: $N=(L-M)$ if >0			-
Sub-total $P=(K+N)$			-
2. Guarantees given to mutual guarantee funds under conditions fixed by the BoA (Q)			-
3. Regulations of Bank of Albania (V) $V = V1+V2+V3+V4$			156,046.30
-regulation "On investments from banks on the commercial companies' capital", approved by			-
-regulation "On the size and completion of initial minimal capital for allowed activities of			-
-regulation "On the administration of risk from big exposures of banks", approved by decision			156,046.30
-regulation "On the administration of credit risk", approved by decision no. 61 of BoA's SP, dated			-
Subtotal of deducted amount (P+Q+V)			156,046.30
Calculation of residual supplementary equity and basic equity after deduction IV:			
if $J \leq (P+Q+V)$ then:			-
supplementary capital after deduction $JA=0$; otherwise $JA=J-(P+Q+V)$			1,157,462.25
basic capital $CA=C-J-(P+Q+V)$; otherwise $CA=C$			3,333,178.03
Total of basic and supplementary capital: $E=(JA+CA)$			4,490,640.28
V. CALCULATION OF RESIDUAL CAPITAL			
(a) D. Regulatory capital to cover adequacy rate			3,526,289.05
(b) R. Calculation of residual capital: $R=E-D$			964,351.23
(c) Distribution of residual capital between basic capital and supplementary capital and			-
1. if $JA < (D/2)$ then:			-
JB. Residual supplementary capital: $JB=0$; otherwise $JB=JA - (D/2)$			-
CB. Residual basic capital: $CB=R$; otherwise $CB=CA - (D/2)$			964,351.23
VI. OVER-RESIDUAL CAPITAL			
(1) OA. Current profit of the reported period (Chap.IV P.3.1)			-
(2) Securities and subordinated liabilities for market risks:			-
OB. Term subordinated liabilities not included in the calculation of supplementary			-
OC. Hybrid instruments and term subordinated liabilities not included in the			-
(3) OD. Subordinated liabilities not meeting the criteria to be included in supplementary capital			-
(4) OE. Other subordinated liabilities with an original maturity ≥ 2 years			-
OF. Total of over-supplementary capital $OF=(OA+OB+OC+OD+OE)$			-
VII. CALCULATION OF MAXIMUM LIMIT OF THE TOTAL OF RESIDUAL			
(a) S. Amount of supplementary capital remained with over-supplementary capital prior to			-
(b) U. Maximum limit: if $S < CB * 2.5$ then $U=S$; if $S > CB * 2.5$ then $U=CB * 2.5$			-
VIII. TOTAL OF REGULATORY CAPITAL FOR THE COVERAGE OF MARKET			
(a) W. Amount of basic capital remained "U" for the coverage of market risk: $W=CB+U$			964,351.23

(b) X. Total of regulatory capital for the coverage of market risk (X=D+W)	4,490,640.28
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Calculation of request for regulatory assets to cover general interest rate risk (in thousands lek)	Shuma
A) CALCULATION OF WEIGHTED POSITIONS FOR EACH ZONE: ZONE 1: ZONE 2: ZONE 3: Total compensated weighted positions in all time band of three zones (PPK1 +PPK2	
B) CALCULATION OF WEIGHTED POSITIONS BETWEEN ZONES 1. AS PER ESCALATING RANK: 2. AS PER DEESCALATING RANK: PF x 1.00 (S8)	
Request for regulatory assets: VA=(S1+S2+S3+S4+S5+S6+S7+S8)	

Calculation of request for regulatory assets to cover general interest rate risk (in thousand Lek)	Shuma
A) CALCULATION OF WEIGHTED POSITIONS FOR EACH ZONE: ZONE 1: ZONE 2: ZONE 3: B) LCALCULATION OF WEIGHTED POSITIONS BETWEEN ZONES: 1. AS PER ESCALATING RANK: 2. AS PER DE_ESCALATING RANK: PF x 1.00 (S7)	
Request for regulatory assets: VA=(S1+S2+S3+S4+S5+S6+S7)	

Calculation of request for regulatory assets to cover general interest rate risk (in thousand Lek)	
A) PËR RISKUN SPECIFIK: B) PER RISKUN E PERGJITHSHEM: Kërkesa totale: VA100 = Σ VA10	
C) Kërkesa për kapital rregulator për rrezikun e normave të interesit : 1. për riskun specifik (VA1) 2. për riskun e përsjthshëm (VA100)	
Request for regulatory asset: VA=(VA1+VA100)	

Demand for regulatory capital for the coverage of market risk related to interest rate (in thousand lek)	
A) Amount of regulatory capital (X) as per Form 2: X=D+W	4,490,640.28 4,490,640.28
B) Demand for regulatory capital (Y) 1. for trading portfolio: 2. for foreign exchange (VD) Their amount: VF=(VA+VB+VC+VD+VE)	- 2,231.68 2,231.68
Total request for regulatory capital: Y=D+VF	3,528,520.73
C) Comparison of (A) with (B): General coverage rate: Z=100*(X/Y) General minimal rate (100%)	127.27

Demand for regulatory capital for the coverage of market risk related to foreign exchange (in thousand Lek)	Pozicioni Neto	Ponderimi	Kërkesa për Kap.Regull.
A) Comparison between: Global net position (VD1) 2% of global regulatory capital (XA)	117,708.75 89,812.81	- -	- -
B) Demand for regulatory capital (VD) if VD1>XA then VD=VD1-XA	27,895.95 8.00%	8.00% -	2,231.68 -

Financial Ratios

Ratio	
1. (ROAA) = Net income / average assets *100	1.3%
2. The net result of the extraordinary / average assets	0.1%
3.Expenditure general operations / gross operating income	77.5%
4. Net interest income / expense to the general operations	109.4%
5. (ROEA) = The net income / Average shareholders equity *100	13.7%
6. For active employees = Total assets / Number of registered employees	728.279
7. Net interest income / average assets	5.1%
8.Interest income / average assets	6.8%
9. Interest expense / average assets	1.7%
10. Net Interest income / gross revenues of the company	84.8%
11. Net Income from other activities / average assets	1.5%
12.Non-Interest expenses / gross operating income	10.3%
13.Persomel expenses / gross operating income	26.8%
14. Expenses for provisions / average assets	0.4%

Other

Kodi	Treguesit (ne mijë lekë)	(ne mijë lekë)
1	Total assets at the end of the previous quarter	37,093,700.75
2	Excess credit reporting quarter	21,177,070.48
3	Surplus ratio loans / total assets (in%) (2/1 * 100)	57.09%
4	Maximum Limit Risk	70.00%

Form 34

NACE Industry Code	Credit evidence as per economy sectors Economy sectors	in thousand Lek Total credit overplus as per end of month**
1	Businesses	20,152,258.12

A.	Agriculture, hunting and silviculture	2,210,980.38
B.	Fishing	62,393.62
C.	Industry of Mining and raw material extraction	133,419.28
D.	Manufacturing industry	3,504,192.55
E.	Production and distribution of energy, gas and water	469,999.10
F.	Construction	1,570,872.92
G.	Commerce, repairing of domestic items and vehicles	7,131,551.63
H.	Hotels and restaurants	1,786,423.73
I.	Shipping, storage and telecommunication	621,796.42
J.	Monetary and financial intercession	87,921.47
K.	Real estates, leasings etc.	204,077.44
L.	Public administration	25,226.59
M.	Education	422,894.45
N.	Health and Social activities	596,670.13
O.	Collective, social and individual services	1,323,838.41
P,Q.	Others	-
2	Individuals	3,138,081.00
	Total	23,290,339.12

Form 24

ASSETS AS PER FINAL MATURITY (in thousand Lek)	DAYS up to 7	MONTH				YEARS	
		7 dite - 1	1 - 3	3 - 6	6 - 12	1 - 5	
Standard loans and advances to customers	124,056.7	427,513.6	778,483.5	1,126,366.6	1,992,496.5	7,379,673.3	
Past-due loans and advances to customers	-	-	-	-	-	-	
Special mentioned loans	22,174.9	19,393.8	36,612.5	45,781.7	76,828.8	315,790.6	
Sub-standard loans	51,337.2	32,242.6	58,469.4	62,594.3	127,692.1	536,324.6	
Doubtful loans	134,781.5	25,074.8	14,181.8	23,946.7	42,169.7	237,325.8	
Lost loans	3,617.6	67,752.8	-	-	-	1,638,326.1	
Customers current accounts	89,883.2	221,939.6	574,473.1	1,389,889.6	2,116,066.0	-	
Other customer accounts	77,502.3	-	-	-	-	-	
TOTAL	503,353.4	793,917.1	1,462,220.3	2,648,578.9	4,355,252.9	10,107,440.5	

Formulari 25

LIQUIDITIES AS PER REMAINED MATURITY (in thousand Lek)	Days Up to 7	Months				Years	
		7 days - 1 month	1 - 3	3 - 6	6 - 12	1 - 5	
FINANCIAL INSTITUTIONS OPERATIONS	705,255.0	-	-	-	-	-	
Current Accounts with the Central Bank	-	-	-	-	-	-	
Treasury bills sold under repurchase agreement repo	-	-	-	-	-	-	
Loans from financial institutions	705,255.0	-	-	-	-	-	
Other accounts of financial institutions	-	-	-	-	-	-	
OPERATIONS WITH CUSTOMERS	13,244,661.4	1,982,773.7	2,605,635.9	3,149,011.4	7,759,996.0	952,329.2	
Current accounts	6,334,992.6	-	-	-	-	-	
Demand deposit accounts	6,535,114.7	-	-	-	-	-	
Term deposit accounts	374,554.1	1,339,462.3	2,605,635.9	3,149,011.4	7,759,996.0	952,329.2	
Other customer accounts	-	643,311.5	-	-	-	-	
OTHER ASSETS	40,363.4	56,604.2	786.7	1,612.6	9,362.4	64,010.5	
AGENT TRANSACTIONS	212,530.6	-	-	-	-	-	
INTEROFFICE ACCOUNTS	-	-	-	-	-	-	
Other	65,186.5	-	-	-	-	-	
PERMANENT SOURCES	4,826.5	9,259.1	19,055.7	30,919.9	53,805.4	1,888,115.2	
Grants and public funding	-	-	-	-	-	-	
Provisions	4,826.5	9,259.1	19,055.7	30,919.9	53,805.4	122,963.1	
Subordinated debt	-	-	-	-	-	1,261,260.0	
TOTAL	14,272,823.4	2,048,637.1	2,625,478.4	3,181,543.9	7,823,163.9	2,904,454.9	
Financing commitments in favour of customer (unused part of credit lines)	-	-	-	-	-	-	
Financing commitments in favour of credit institutions (unused part of credit lines)	-	-	-	-	-	-	
Forward (foreign currency + lek) purchased	-	-	-	-	-	-	
Total of Off balance items	-	-	-	-	-	-	
TOTAL OF LIQUIDITY + TOTAL OF OFF BALANCE ITEMS	14,272,823.39	2,048,637.13	2,625,478.37	3,181,543.87	7,823,163.85	2,904,454.91	

Form 26

LOANS CLASSIFIED AS PAST DUE LOANS (in thousand Lek)	PAST DUE LOANS				TOTAL
	1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	214,378.49	19,771.72	95,919.47	124,565.07	454,634.74
Mid term loans	913,224.00	171,124.45	133,899.37	599,486.05	1,817,733.87
Long term loans	1,278,064.81	94,432.65	109,365.01	635,639.36	2,117,501.83
Real estate loans	141,752.78	21,416.16	7,035.04	15,387.65	185,591.63
Leasing contract	-	-	-	-	-
Bank employees	-	-	-	-	-
TOTAL	2,547,420.07	306,744.97	346,218.89	1,375,078.13	4,575,462.06

Form 16/1

PROVISIONS FOR LOAN LOSSES (by the bank)	Loan classification	Provisions for the principal				Accrued interests	F.R. for interests	Total (Principal + Interest)	Total FR (Principal + Interest)
		Principal	Provisions for the principal	Accrued interests	F.R. for interests				
Standard and past due loans	19,175,820	236,951	94,569	1,389	19,270,388	238,340			
Special mentioned loans	683,952	53,979	12,171	933	696,123	54,912			
Substandard loans	1,048,127	209,625	18,190	18,190	1,066,316	227,815			
Doubtful loans	744,115	372,057	21,906	21,906	766,021	393,963			
Lost loans	1,638,326	1,638,326	71,370	71,370	1,709,696	1,709,696			

Total	23,290,339	2,510,938	218,206	113,789	23,508,545	2,624,727
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Formulari 20/1

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL
	(in thousands lek)					
1	Cash	572,635.74	105,834.26	401,179.48	7,733.87	1,087,383.35
2	Current Accounts at the Central Bank , including the compulsory reserve up to its half	774,127.01	6,257.27	52,425.53	-	832,809.81
3	Treasury bills issued by the Republic of Albania , registered in the balance sheet as	3,018,436.02	-	-	-	3,018,436.02
4	80 per cent of bonds issued by the Republic of Albania registered in the balance sheet as	-	-	-	-	-
5	"Investment" securities of the Albanian Government (treasury bills and bonds) with a	-	-	-	-	-
6	80 per cent of the albanian government securities (treasury bills and bonds), are not part	-	-	-	-	-
7	Treasury Bills purchased according to the repurchase agreements , when the remained	-	-	-	-	-
8	Current accounts at banks and other financial institutions	-	61,064.45	2,580,676.49	33,832.76	2,675,573.69
9	Deposits with banks and other financial institution with a remained period to maturity up	-	-	-	-	-
10	Loans to banks and other financial institutions with a remained period to maturity of up to	-	-	-	-	-
11	"trading"/"placement " securities issued by central governments and central bank through	-	-	140,462.70	-	140,462.70
12	"trading"/"placement " issued by central governments and central bank through	-	-	137,176.18	-	137,176.18
13	"Trading /"placement " securities not appraised, but issued by the international	-	-	-	-	-
14	"Investment" securities with a remained period to maturity of up to 1 (one) month	-	-	-	-	-
15	Securities purchased according to repurchase agreement, where the remained period of	-	-	-	-	-
A	TOTAL OF LIQUID ASSETS	4,365,198.77	173,155.98	3,311,920.37	41,566.63	7,891,841.75
B	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY	18,923,209.97	1,399,593.40	9,587,279.75	41,563.49	29,951,646.61
C	LIQUIDITY INDICATOR (in %)	Java I	Java II	Java III	Java IV	Java V
1	Liquid Assets /short term liquidities * 100 (in LEK)	22.83%	22.87%	22.99%	22.46%	23.07%
2	Liquid Assets /short term liquidities * 100 (in foreign currency)	35.03%	35.86%	39.44%	40.39%	31.98%
3	Liquid Assets /short term liquidities * 100 (in total)	27.28%	27.69%	29.00%	28.99%	26.35%