

Comital Advances Butin

010	REGULATORY CAPITAL	4,180,264,437
020	RMK (%)	15.33
030	TOTAL AMOUNT of risk-weighted exposure	27,274,987,210
	CREDIT RISK	
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard 9	25,264,276,030
050	Exposure levels acording to SA excluding securitizations	25,264,276,030
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 administrative bodies and non-commercial enterprises (NGO / 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;	978,373,545
120	Exposure or potential exposure to companies (corporate);	17,048,352,878
130	Exposure or potential exposure to the retail portfolios (retail);	5.564,714,566
140	Potential exposures or exposures secured by real estate collateral;	177,348,018
150	Exposures (credit) with problems;	384,711,920
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 Sik;	
190	Other items	1,110,775,103
200	Securitization position SA	
200°	from which : resecuritizations	
	MARKET RISKS	
210	The amount of risk-weighted exposures to market risks	111,376,337
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)	111,376,337
260	The risk of debt securities position	
270	The risk of equity instruments position	
280	The risk of exchange rate	111,376,337
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	1,899,334,843
320	Basic Indicator Method (BIA)	1,899,334,843
330	Standard Method / Standard Alternative	
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, for	

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	ASSETS	Amortization fund and	LEK		CURRENCY		TOTAL
Code		provisions (-A)	Resident	Non-resident	Resident	Non-resident	
- 1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS		3,570,792,655,38		3.233.915.930.08	3.220.425.115.45	10.025.133.700.91
- 11	Cash and Central Bank		1.684.472.179.64		3,233,915,930.08		4,918,388,109,72
	Treasury bils and other bils eligible for refinancing with the Central Bank		1,586,316,777.11				1,586,316,777.11
13	Current accounts with banks, credit and other financial institutions					3,201,809,349,55	3,201,809,349,55
14	Deposits with banks, credit and other financial institutions		300.003.698.63		-		300.003.698.63
	Loans to banks, credit and other financial institutions			-	-		
18	Other accounts with banks, credit and other financial institutions					18.615.765.90	18,615,765,90
19	Doubtful receivable accounts with banks, credit and other financial institutions				-		
	OPERATIONS WITH CUSTOMERS	(797,235,365.54)	12,739,170,519.97		15,105,820,894.32		27,047,756,048.75
	Standard loans and advances to customers		8,991,543,965,93		10.839.339.124.00		19,830,883,089,93
21	Past-due loans and advances to customers						
	Special mention loans	-	125.882.597.30	-	236.046.949.14	-	361.929.546.44
	Substandard loans	(97,107,957,47)	157,172,333,35		308.515.208.24		368,579,584,13
	Doubtful loans	(24.350.051.20)	32,480,140,60		15.636.797.65		23,766,887,05
25	Lost loans	(675,777,356,87)	345.921.125.81	-	329.856.231.06	-	(0.00
26	Albanian Government and Public Administration				-		
27	Customer current accounts and deposits liabilities		3.085.884.103.11		3.375.427.639.49		6.461.311.742.60
28	Other customer accounts	-	286.253.87	-	998.944.74	-	1.285.198.61
	Doubtful customer receavables other than loans				-		
	SECURITIES TRANSACTIONS						
31	Fixed income securities	-	-	-	-	-	
	Variable income securities	-					
34	Securities sold and purchased under repurchase agreement						
35	Collateral on securities transactions	-	-	-	-	-	
	Premiums on financial instruments	-	-		-	-	
	OTHER ASSETS AND LIABILITIES		86.817.663.50		515,206,897,98		602,024,561,48
41	Other assets	-	60.071.235.40	-	335.968.213.32	-	396.039.448.72
	Agent transactions	-	-		-	-	
44	Inter-office accounts						
	Suspense and position accounts	-	26.746.428.10		179.238.684.66	-	205,985.112.76
	Value added tax	-	-		-	-	
	FIXED ASSETS AND PERMANENT RESOURCES	(905.113.512.27)	1,525,081,829,00			194,618,41	620.162.935.14
51	Participating interest					194,618.41	194,618.41
	Affiliates	-	-	-	-	-	
	Fixed assets	(905.113.512.27)	1,525,081,829,00				619,968,316,73
	Intangible assets	-	148,541,918.29	-	-	-	148,541,918.29
5371	Amortisation of intanvible assets	(139.802.226.94)	-	-	-	-	(139.802.226.94
		-		-	-	-	
	TOTAL	(1,702,348,877,81)	17,921,862,667,85		18.854,943,722,38	3,220,619,733,86	38,295,077,246,28

Form 2

	ASSETS		LEK	CURRI	TOTAL	
Code		Resident	Non-resident	Resident	Non-resident	
- 1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	180.183.452		-	7.762.680.955	7.942.864.407
	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					
	Loans from banks, credit and other financial institutions	180.183.452			7.762.680.955	7.942.864.407
18	Other accounts with banks, credit and other financial institutions					
	OPERATIONS WITH CUSTOMERS	12.551.455.130	103.000.244	11.369.645.072	983,939,556	25.008.040.002
	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION			-	-	-
27	Due to customers for current accounts and deposits	12,500,258,586	102,671,697	11,302,303,660	983,419,622	24,888,653,564
	Other customer accounts	51,196,545	328,547	67.341.412	519,934	119,386,438
	SECURITIES TRANSACTIONS			-		
	Debt represented by securities					
34	Securities sold and purchased under repurchase agreement				-	
	Collateral on securities transactions					
36	Premiums for financial instruments		-	-	-	
4	OTHER ASSETS AND LIABILITIES	214.795.218		482.196.153		696,991,371
	Other liabilities	89,407,102		159,767,949		249,175,052
43	Agent transactions	82.690.727	-	-	-	82.690.727
	Inter-office accounts				-	
45	Suspense and position accounts	42.697,388		322,428,203		365,125,592
46	Value added tax		-	-	-	
	FIXED ASSETS AND PERMANENT RESOURCES	3,572,739,507		202.156.035	872,285,925	4.647.181.467
	Grants and public funding					
	Specific provisions	162.013.571	-	202.156.035	-	364.169.606
	Subordinated debt			-	872,285,925	872.285.925
57	Shareholders' coulty	3,410,725,936		-	-	3,410,725,936
		-	-	-	-	-
	TOTAL	16.519.173.307	103,000,244	12.053.997.260	9,618,906,435	38.295.077.246

Form 22

Code	PROFIDLOSS ACCOUNTS			
		lek		TOTAL.
60	BANK OPERATIONS EXPENSES	6,630,446,462.86	130,819,124.13	6,761,265,586.99
	Personnel costs	126,404,824.60		126,404,824.60
62	Taxes other than income tax	3,022,774.86		3,022,774.86
63	General expenses for operations	102.303.231.36	267.706.854.76	370,010,086,12
	Amortisation and provisions on the depreciation of fixed assets	30,551,929.27		30,551,929.27
65	Losses on unrecoverable receivables and charges for provisions	74,763,035.79	65,283,926.27	140,046,962.06
66	Extraordinary expenses	4.456.259.40	39.315.23	4,495,574.63
67	Income tax			-
69	Current year profit	94,007,732.87		94,007,732.8
	TOTAL EXPENSES	7.065.956.251.01	463,849,220,39	7,529,805,471,4
70	Income from banking activities	6,947,956,321.01	344,450,412.59	7,292,406,733.6
74	Reversal of provisions for the depreciation of fixed assets			_
75	Reversal of provisions for the depreciation of receivables	126,996,180.81	61,314,007.38	188,310,188.1
76	Extraordinary expenses	24,871,479.32	24,217,070.29	49,088,549.6
79	Current year loss			
	TOTAL INCOME	7.099.823.981.14	429,981,490,26	7,529,805,471,4

Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	987,696,345.63		1,169,182,582.80		2,156,878,928.43
901	Commitments given	987,696,345.63	and the second second	1,169,182,582.80		2,156,878,928.43
	Commitments received	-		-		-
91	GUARANTEES	49,933,039,930.95	and the second second	932,206,254.92		50,865,246,185.87
911	Guarantees given	560,675,697.00	and the second second	883,887,313.15		1,444,563,010.15
	Guarantees received	49,372,364,233.95		48,318,941.77		49,420,683,175.72
	SECURITIES COMMITMENT	-	and the second second	-		
93	FOREIGN CURRENCY TRANSACTIONS	-	and the second second	-		
	OTHER COMMITMENTS	1,441,291,093.76		1,058,995,342.11		2,500,286,435.87
	FINANCIAL INSTRUMENTS COMMITMENT			-		
	TOTALI	52,362,027,370,34		3,160,384,179,83		55,522,411,550,17

	REGULATORY CAPITAL	
Columns	licus Zéri	Amount
010	REGULATORY CAPITAL	4.180.264.436.66
015	FIRST LEVEL CAPITAL	3,307,978,512.07
020	FIRST BASIC CAPITAL LEVEL	3,307,978,512.07
030	Equity instruments known as First Level Base Capital (KBNI)	4.995.615.853.69
040	Paid-in capital	4,995,615,853.69
050	Memorandum items: capital instruments not recognized	0.00
050	Premiums stock (-) Equity instruments of its First Basic Level	0.00
070	(-) Equally instruments of its First Basic Level (-) Direct participation in capital instruments First Base Level	0.00
090	(-) Indicet paracopation in capital instruments First Base Level (-) Indicet participation in capital instruments First Base Level	0.00
091	(*) Participation Capital synthesis instruments First Base Level	0.00
092	(-) Current or potential obligations to purchase its equity instruments Base First Level	0.00
130	Retained earnings	-2,387,008,075.85
140	Retained earnings and losses carried from previous periods	-2,387,008,075.85
150	End of Year Profit	0.00
160 200	End of year profit exercising the reporting period	0.00
200	Reserves (excluding revaluation reserves)	708,110,425.58
250	Revaluation credit	0.00
250	KBN1 arrangements regarding prudential filters (-) Increases in capital arising from the assets	0.00
270	Mandatory reserve through cash flows	0.00
280	Nanoanovy receive uroupy cost 1996s Unrealized gains and losses arising from liabilities measured at fair value as a result of changes in the credit risk of the bank	0.00
285	Gains and losses on the fair using a rising from the credit risk of the institution associated with derivative liabilities	0.00
290	(-) Adjustments value by prudent assessment requirements	0.00
300	(-) Goodwill	0.00
310	(-) Goodwill classified as intangible asset	0.00
320	(-) Goodwill included in the assessment of significant investments	0.00
330	Deferred tax liabilities related to goodwill	0.00
340	(-) Other intangible assets	-8.739.691.35
350	(-) Gross amount of other intangible assets	0.00
370	Deferred tax liabilities related to other intangible assets (-) Deferred tax assets that are dependent on future profitability and does not stem from temporary differences, set off with tax liabilities related	0.00
390	Deserved accassess that are dependent on numer promability and does not stem from temporary universities, set off want accumulations remains	0.00
400	(-) Assets of pension runss with defined selection (-) The cross amount of assets of pension funds with defined benefit	0.00
410	Deferred tax liabilities associated with the assets of pension funds with defined benefit	0.00
420	Active fund defined benefit pension, which the institution has unlimited ability to use	0.00
430	(-) Mutual cross participation KBN1	0.00
440	(-) Excess of capital deductions from the voices of the First Additional Level Capital in excess of the First Basic Level	0.00
450	(-) Holding (qualifying holdings) outside the financial sector, which (alternatively) may be subject to a risk weight of 1250%	0.00
460	(-) Positions titullzimit which (alternatively) may be subject to a risk weight of 1250%	0.00
470	(-) Non-DVP transactions (free delivery) which (alternatively) may be subject to a risk weight of 1250%	0.00
480	(-) KBNI instruments of financial sector entities where the bank has no significant investments	0.00
490 500	(-) Deferred tax assets that depend deductible future profitability and arise from temporary differences (a) KPN1 instruments of financial sector entities where the bank has similar involuments.	0.00
510	(-) KBN1 instruments of traincast sector entities where the bank has significant investments (-) The amount that exceeds the limit of 17.65%	0.00
530	(-) fac amount that exceeds are limit of 17.05%	0.00
540	ADDITIONAL CAPITAL ONE LEVEL Equity instruments known as Additional Capital First Level	0.00
550	English instruments known as relational Capital Lance Capi	0.00
560	Voice memo: capital instruments not recognized	0.00
570	Preniums emission related instruments	0.00
580	(·) Own equity instruments Additional First Level	0.00
590	(·) Direct participation in capital instruments First Additional Level	0.00
620	(-) Participation indirect equity instruments First Additional Level	0.00
621	(-) Participation Capital synthetic instruments First Additional Level	0.00
622	(-) Current or potential obligations to purchase own equity instruments Additional First Level	0.00
690 700	(-) Mutual participation (cross) in additional capital of the first level (AT1) (-) Additional capity instruments of the first level (AT1) of financial sector entities where the bank has no simificant investments	0.00
710	Additional equity instruments of the first level (AT1) of financial sector entities where the bank has no significant investments One of the bank has significant investments.	0.00
710	Capital instruments and additional first level (AT1) of financial sector entries where the bank has significant investments Surplus items of capital deductions from the second level (T2) in excess of the commercial capital (T2)	0.00
740	The outstanding items of capital deductions from additional first level (AT1) in excess of the additional capital the first level (AT1) (discounted	0.00
744	(-) Additional capital deductions additional first level (AT1)	0.00
748	Additional capital elements of the first level (AT1) or discount - other	0.00
750	CAPITAL LEVEL TWO	872.285.924.59
760	Equity instruments and subordinated debt known as commercial capital	872,285,924.59
770	Capital instruments fully paid and subordinated	872,285,924.59
780	Memorandum items: capital instruments and subordinated not known	0.00
790 800	Premiums emission related instruments	0.00
810	(-) Own equity instruments of the second level (T2) (-) Participation direct equity instruments of the second level (T2)	0.00
840		0.00
840	(-) Participation indirect equity instruments of the second level (T2) (-) Synthetic shares are equity instruments of the second level (T2)	0.00
841	(-) Synthetic shares are equity instruments of the second level (12) (-) Current or notential obligation to buy its own equity instruments to the second level capital (T2)	0.00
920	(-) Current or potential orangamon to one to own te cours monuments to the second sever capital (1.2) Standard Method (SA) main adjustments of credit risk	0.00
930	(-) Participation (mutual) in the second capital (T2)	0.00
940	(-) Equity instruments T2 commercial financial sector entities where the bank has no significant investments	0.00
950	(-) Equity instruments T2 commercial financial sector entities where the bank has significant investments	0.00
970	The outstanding items of capital deductions from the second level (T2) that exceed the capital of the second level (T2)	0.00
974	(-) Additional capital deductions second level (T2)	0.00
978	Elements of the capital of the second (T2) or discount - other	0.00

Financial Ratio

Ratio	
. (ROAA) = Net income/ average assets *100	-1.1
. The net result of the extraordinary / average assets	0.
Expenditure general operations / gross operating income	121.0
Net interest income / expense to the general operations	66.
i. (ROEA) = The net income / Average shareholders equity *100	-17.
For active employees = Total assets / Number of registered employees	2.149.3
. Net interest income / average assets	2-
Net marse form interest:: Net interest income / average assets that bring revenue;	2.
Unterest income / average assets	3.
0. Interest expense / average assets	0.
1. Net interest income / gross revenues of the commany	80
2. Net income from other activities / average assets	
3.Non-interest expenses / gross operating income	22
4.Personnel expenses / erross operatine income	43
5. Expenses for provisions / average assets	

NR I FORMULARITE 34.2

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NACE								
Industry code	Loan portfolio according to economic activity	Standard loans	Special mentioned loans	Substandard loans	Doubtful loans	Lost loans	Total loan portofolio (Principal and accrued interest)	Loan loss provisions
1	Korporata iofinanciare private	22.631.946.970.91	330,479,017.77	374.489.084.84	16.509,192.37	643,481,004,60	23.996.905.270.50	973.208.435.04
Δ	Agriculture, Forests, Fishing	464,999,774.06	420.536.58	282,609.00	-	9.861,980.61	475,564,900,25	14.614.417.53
B	Extractine industry	-	-		3,107,615,15		3,107,615,15	1,581,554,93
C	Manufacturing industry	7,208,369,035.26	150,165,054.87	52,094,179.20	-	298,944,738.41	7,709,573,007.74	389,033,584.36
D.	Electricity as supply steam and air conditioning	779,405,293,98			_	58.745.278.84	838,150,572,82	66,539,331,78
F	Water supply, waste management and waste management activities, waste	116.520.294.39			_		116.520.294.39	1.165.202.94
F	Construction	1,594,971,184.58		-	-		1,594,971,184.58	15,949,711.85
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	9.745.240.576.87	158,553,163,13	108,379,130,72	12.947.816.05	158,635,878,50	10.183,756,565,27	292.814.316.32
H	Transportation and storage	440.393.027.27	1.055.896.75	205,499,791.87	_	16.026.510.42	662,975,226,31	64,497,324.76
ï	Accommodation and food service	460,232,855.52		8,004,648.07	-	44,865,421.48	513,102,925.07	51,095,607.19
i	Information and communication	197,467,432.40	174.828.00		_		197,642,260,40	1.983.415.72
K	Financial and insurance activities	375,290,707,07			_		375,290,707,07	3,752,907.07
i.	Real estate activities	351,618,548.14		-	-		351,618,548.14	3,516,185.48
M	Professional, scientific and technical activities	231.112.607.29	_		_		231,112,607,29	2.311.126.07
N	Administrative and support services	423,507,110,23	20,109,538,44	228.725.98	_	6.968.841.02	450.814.215.67	12.260.389.31
0	Public administration and defense: Compulsory social security				_			
P	Education	27.515.346.94	_		453,761.17		27.969.108.11	507.972.60
0	Health and social work activities	209.368.136.62			_		209.368.136.62	2.093.681.37
R	Art, fun and relaxation	-			_	49,432,355,32	49,432,355,32	49,432,355,32
S	Other service activities	5,935,040.30			_		5,935,040,30	59,350,40
T	Family activities as employers; Freight and commodity production activities of households for their own	_			_			_
- 11	Activities of international organizations and organizations	_			_			
2	Public Nonfinancial Corporation	3,760,241.25					3,760,241.25	
A	Agriculture, Forests, Fishing			-				
В	Extracting industry	-	-		-			-
C	Manufacturing industry	-	-	-	-			-
D	Electricity, eas supply, steam and air conditioning	-	-		-			
E	Water supply, waste management and waste management activities, waste	-	-		-			-
F	Construction	-	-	-	-			-
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	-	-		-			-
H	Transportation and storage	-	-	-	-			-
	Accommodation and food service	-	-	-	-			-
1	Information and communication	-	-		-			-
K	Financial and insurance activities	-	-		-			-
L	Real estate activities	-	-	-	-	-		-
M	Professional, scientific and technical activities	-		-	-			-
N	Administrative and support services	-	-	-	-			-
0	Public administration and defense; Compulsory social security	3,760,241.25	-	-	-	-	3,760,241.25	-
P	Education	-		-	-			-
0	Health and social work activities	-		-	-			-
R	Art, fun and relaxation	-	-	-	-			-
8	Other service activities	-		-	-			-
T	Family activities as employers; Freight and commodity production activities of households for their own	-	-	-	-			-
- 11	Activities of international organizations and organizations	-	-		-			

NR. I FORMULARIT 37.9

		DAYS				MONTHS		YEARS		TOTAL
	1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	>5	
Lean to customers	298.153.027.17	101.160.135.94	383.963.446.41	711,498,018,80	2,099,683,138,65	2.942.066.829.70	3.278.271.452.20	10.560.846.574.21	3.360.104.626.99	27.844.991.414.29
Standard loans	46,115,072.03	37,498,823.42	108,625,162.32	304,280,866.42	700,045,925.60	1,119,549,575.41	1,945,661,077.98	7,940,261,569.57	3,178,037,320.42	19,830,883,089.93
* Coult lines * Installment loans	28,614,014.79	56,823,615.19	112,092,788.72	375,294,974.19	1,097,207,825.74	1,662,945,764.86	2,701,938,707.16	10,693,551,804.73	3,102,413,594.54	19,830,883,089.93
Special mentioned loans	16.025.285.27	3.904.257.35	4,372,143,00	9,436,763,90	26.880.181.81	60.575.685.20	131,444,334,96	412.058.050.36	38.796.377.12	361.929.546.44
*- Credit lines	4,075,568.67	-		6,126,724.26	-	-	18,400,500.00	-		28,602,792.93
* Installment looss	7,970,624.63	1,436,326.39	4,670,023.84	4,098,234.01	17,742,268.06	25,909,717.28	31,053,469.16	161,808,037.43	78,638,052.72	333,326,753.50
Substandard loans	-	-			-	-		393,829,320.12	71,858,221.47	
Doubtful loans		-	-	-	-	-		32,531,398.56	15,585,539.69	
Lost loans	-	-			-	-	-	620,792,826.75	54,984,530.12	
Other client accounts	236,012,669.87	59,757,055.17	270,966,141.08	397,780,388.49	1,372,757,031.23	1,761,941,569.09	1,201,166,039.26	1,161,373,408.85	842,638.17	6,462,596,941.21

NR. I FORMULARIT 37

		DAYS				MONTHS		YEARS		TOTAL
	1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1.5	>5	
Treasury and interbank transactions			-	676,420,335.03	1,047,697,432.11	615,635,205.88	368,641,481.92	5,234,469,951.62		7,942,864,406.55
Current account of Central Bank				-		-				
Denosits with Central Bank	-			-			-			
Loans from Central Bank	-			-			-			
Other accounts with Central Bank	-			-			-			
T-bills sold under REPO Agreement	-			-			-			
Other T-bills sold under REPO agreements	-			-			-			
Current account of resident financial institutions	-			-			-			
Current account of non resident financial institutions	-			-			-			
Deposit from resident financial institutions	-			-			-			
Deposit from non resident financial institutions				-			-			
Loans from resident financial institutions	-			180,183,452.05			-			180,183,452.05
Loans from non resident financial institutions	-			496,236,882.98	1,047,697,432.11	615,635,205.88	368,641,481.92	5,234,469,951.62		7,762,680,954.50
Other account with financial institutions				-						-
OPERATIONS WITH CUSTOMERS	14,658,905,508.46	92,043,550.92	117,840,264.69	378,437,119.98	2,110,743,615.33	2,095,079,541.34	2,810,744,270.46	2,744,246,131.16		25,008,040,002.34
Current account	8,483,907,233.37			-			-			8,483,907,233.37
Demand deposits	6,098,575,965.61									6,098,575,965.61
Time deposits	76,422,309.48	92,043,550.92	117,840,264.69	259,050,681.89	2,110,743,615.33	2,095,079,541.34	2,810,744,270.46	2,744,246,131.16		10,306,170,365.27
Certificate of Deposits Other customer account				119.386.438.09			-			119,386,438,09
							-			119,386,438.09
OPERATIONS WITH PUBLIC ADMINISTRATION		-				- 1	-	-		-
Current account Demand deposits				-			-			
Time denosits			-	-	-	-	- 1			
Loans to public administration	-	-		-	-		-			
Other account with public administration		-	-	-	-	-	- 1			
OPERATIONS WITH SECURITIES									-	
Debt, represented by securities							-	-		
Securities sold by repo transaction	-	-		-	-		-			
Other accounts				-			-			
Other resources	2 887 66	97 507 845 88	47.839.83	435 504 506 24	1.700.459.49	423393356	113 690 394 85	16 644 285 86	27 659 217 30	696 991 330 65
Permanet Resources	3 500 645 78	1394,943,35	5 136 460 72	8 330 875 65	41,399,871,52	44 581 684 58	70 081 679 22	255 957 895 91	4 216 802 410 01	4 647 181 466 74
LTatal Lishifities	14 662 409 041 90	190 946 340 15	123 024 565 24	1.498.692.836.89	3 201 541 378 44	2 759 530 365 36	3 363 157 876 44	8 251 313 264 55	4 244 461 627 31	38 295 077 246 28
II. Off Ralance sheets	14.462.409.041.90	180940.540.15	14.77/24.703.24	10700772830.87	Januari 378.44	A.C. E.C. SU.303.30	22/02/13 (.628/44	H-221.313.284.33	Tuesta (01.027.31	-M-2933011.240.28
Financial Commitments form Customers and Financial Institutions (Unused part of Credit)		-			-			-		
Currency (All+other currency) sold										
TOTAL (1-II)	14.662.409.041.90	190.946.340.15	123.024.565.24	1.498.692.836.89	3.201.541.378.44	2.759.530.365.36	3.363.157.826.44	8.251.313.264.55	4.244.461.627.31	38.295.077.246.28

FORM 20					
LOANS CLASSIFIED AS PAST DUE LOANS		PAST DUE LOANS			
	1-30 days	31-90 days	91-180 days	Over 180 days	TOTAL
Short term loans Mid term loans Long tran loans Long tran loans Leasing contract Bank employees	351,887,154.12 643,447,710.00 822,534,072.85 38,562,631.86	12,364,429,64 7,866,993,45 30,953,932,11 5,229,134,68	2,084,867,42 22,423,780,88 6,297,285,38	54,984,530.12 52,383,905.85 433,781,963.88	419,236,113.88 704,983,476.72 1,309,693,749.72 50,089,051.92

Form 16

PROVISIONS FOR LOAN LOSSES (by the bank)				
Loan classification	Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	25,744,356,956	257,443,570	35,229,275	352,293
Standard and past due loans (Restructured)	512,864,254	51,286,425	1,029,546	102,955
Special mentioned loans	53,483,995	2,674,200	272,217	13,611
Special mentioned loans (Restructured)	307,346,017	30,734,602	827,317	82,732
Substandard loans	460,724,480	92,144,896	4,963,061	4,963,061
Doubtful loans	47,533,774	23,766,887	583,164	583,164
Lost loans	666,635,296	666,635,296	9,142,061	9,142,061
Totali	27,792,944,772	1,124,685,875	52,046,642	15,239,877

Formulari 20/1

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL.
	Cash	445,295,130.00	82,367,414.80	868,986,242.66	-	1,396,648,787.46
	Current Accounts at the Central Bank, including the compulsory reserve up to its half amount	1.010.921.031.91	11.288.879.86	881.014.157.60		1.903.224.069.37
	Treasury bills issued by the Republic of Albania , revistered in the balance sheet as "tradable" blaccable " and not used	1,575,476,650.98	-	-	-	1,575,476,650.98
	80 per cent of bonds issued by the Republic of Albania registered in the balance as "trading obserment", which are not					
	"Investment" securities of the Albanian Government (treasury bills and bonds) with a remained period to maturity of					
	80 per cent of the albunian government securities (treasury bills and bonds), are not part of code "3", "4" dhe "5", but					
	Treasury Bills purchased according to the repurchase agreements, when the remained maturity of the repurchase		-	-	-	-
	Current accounts at bunks and other financial isntitutions		526,802,537,52	2.661.818.991.93	7,416,267,75	3.196,037,797,20
	Denosits with banks and other financial institution with a remained period to maturity up to 7 (seven) days	300,000,000,00				300,000,000,00
10	Loans to books and other financial institutions with a remained revised to materiate of an to severe dose (the account 157)		-		-	
- 1	"trading"/"blacement " securities issued by central poverments and central bank through evaluations of international					
1.	"trading" "flacement" issued by central governments and central bank through evaluations of international rating					
1.	"Trading (electron)" according not unresized but issued by the international development banks in the RAnk of	-	-		-	
1-	"Investment" securities with a remained period to maturity of up to 1 (one) month (excluding the Albanian					
1.	Securities purchased according to repurchase agreement, where the remained period of the repurchase agreement is up					
,	TOTAL OF LIQUID ASSETS	3,331,692,812.89	620,458,832,18	4.411.819.392.19	7,416,267,75	8.371,387,305,01
	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1	11.079.400.411.23	1,234,671,660,61	13,358,435,933,55	7,407,910,94	25,679,915,916,34

Credit evidence as per economy sectors Economy sectors	New disbusements (per quarter)	Total credit as of end of quarter	District New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	trict Elbasan Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of ouarter	New disbusements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporate Arriculture. Silviculture and Fishina	2.896.097.494 58.500.000	22.157.172.836	- 1	251.550.837 30.863.488		-		141.779.215	418.990.800	1.446.402.383 4.809.333
Agriculture, Silviculture and Fishing Extracting industry Manufacturing industry	58.500,000 - 886.390,830	22.157.172.836 439.892.079 3,107,615	1	30.863.488 - 120.641.364		1		23.852.554	106.610.800	4.809.333 - 628.464.557
Sunnly of Electricity. Gas. Steam and Air Conditioning Activities of hot water, sanitation, waste management and regulation	-	661.922.875 5,053,373		120.041.584		1		23.832.334	1	628.464.357 176.227.698 111,466,921 9.370,499 338,901,013
Aericulture, Silviculture and Fishinae Extractian industrie Extractian industrie Silviculture Samelov of Electricity, Cass. Steam and Air Conditionine Activities of for water, sinitation, waste manuscement and reculation Construction Construction Transaction and Society of motor vehicles and motoreveles. Transaction and Society Transaction and Society Silviculture Silviculture and Society Silviculture Silvicultu	565.934.500 976.834.204 53,527,700	5,101,615 6.936,614,533 661,922,875 5,053,373 1.585,600,686 9,711,825,214 636,509,338	[]	65.767.604 7,641,712		1		67.262.735	23,000,000 280,380,000 9,000,000	9.370,499 338.901.013 18,824,177
Transport and Storage Hotels and restaurants Information and Communication	72,309,000 39,081,860	636,509,338 320,228,495 197,642,260	-	7,641,712				50.663.926	9,000,000	18,824,177 142,210,504
Transort and Soreare Flocks and restauration and Communication Florancial and Insurance Activities Real estate Professional, Scientific and Technical Activities	36.813.000	320.228.495 197.642.260 375.290,707 351.618.548 231.112.607 446,923,527	÷ .	-				:	-	
Professional. Scientific and Technical Activities Administrative Activities and Sumerort Services Public administration and defense. Compulsory social security Fituration	108,310,400	231.112.607 446,923,527	-	3,890,689		1		1	1	
Funds administration and determe. Communous social security Education H-odth and other covial activities	98.396.000	5.223.127 193.240.455 49,432,355 5,935,040		22.745.981						16.127.682
Effection Beach and other social revisities Art and Entertainment Bruns Services Home Services Home Services Home Services		49,432,355 5,935,040	-			:		-	-	
Home Services International organizations activities Public Nonfinancial Componition	1	1	-	1				-	-	6.560.756
Individuals + Non-profit institutions serving individuals Total	262,000,818 3 158,098 312	3,022,684,246 25,179,857,082	296,760 296,760	226,550,974 478,101,812			940,000 940,000	82,188,207 223,967,422	33,450,000 452,440,800	267,718,670 1,720,681,809
							740,000	223,707,7422		
Credit evidence as per economy sectors	New disbusements	Total credit as of end of quarter	New disbusements	ushnje Total credit as of end of quarter	New disbusements	ict Gjirokaster Total credit	New disbusements	Total credit as of end of quarter	New disbusements	Total credit
Private nonfinancial corporate	(pa quara)	at the case of quarter	(par quarter)	ar or cira or quarter	(perquire)	-	(Ar quart)	-	- (Sci quarti)	at or can or quarter
Printer australiancial convents Architecture. Solvation onl' Foliane Elizacaica indexery Manufactureira sudosery Association of Control of C			-			:		-	-	
Manufacturine industry Supply of Electricity. Gas. Steam and Air Conditioning Activities of hot ways conjusted was proposed and application		-	-	-		-		-	-	
Construction Wholesale and retail trade, renair of motor vehicles and motoreveles.										
Construction Wholesale and retail trade, recair of motor vehicles and motoreveles. Transiers and Storage Information and Communication Information and Communication Financial and Insurance Activities Real extate Real extate	[]	1	[]	1		1		1	:	
Intornation and Commitmenton 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 Eductainment] [-	-	-		1		-	:	
reason and other section according Art and Entertrainment Other service activities Home Services activities (Section 1)				-		1		1		1
Home Services International organizations activities Publis North partial Company to the	[]	1	[]	1		1		:	1	
Home Services International organizations activities Public Nonfinancial Corporation Individuals + Non-norofit institutions serving individuals Total	1		1							
Credit evidence as per economy sectors	District	t Pogradec	District S	iarande	Dist	riet Peshkopi	Dist	rict Kukes	Distri	et Lezhe
Economy sectors	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporate Agriculture. Silviculture and Fishing	1 1	1	: 1	1		1	1	1	: 1	
Extractine industry Manufacturine industry			-			:		-	-	
Art valuative. Surveyance and resume Extraction industry Manufacturine industry Sunely of Electricity. Gas. Steam and Air Conditioning Activities of hot water, sanitation, waste management and revulation Construction		1	-	-					1	
What are to and another than the control of an area and the control of an area and an									-	
wintersair and venut mare, return or motor venuces and innoneverses. Transport and Storage Flories and restaurants Information and Communication Flannesia and Insurance Activities Real estate Real estate	1	1	-	1		1		1	1	
Professional, Scientific and Technical Activities										
Reat coate: Professional, Scientific and Technical Activities Administrative Activities and Sumont Services (Public administration and defense. Commolosov social security	1	1	1	1		1		1	1	
Education Health and other social activities Art and Editortainment										
Ofter service activities Home Services International organizations activities Public Nonfinancial Corporation			-			:		-	-	
International organizations activities Public Nonfinancial Corporation Individuols a Non-profit institutions servine individuols			-	-		-		-	-	
Total	-		-	-		-	:	-	-	-
Credit evidence as per economy sectors	New disbusements	Total credit as of end of quarter	District New disbusements	Total credit as of end of quarter	New disbusements	Strict Permet Total credit as of end of quarter	Distr New disbusements	Total credit as of end of quarter	New disbusements	Librazhd Total credit
Economy sectors Private nonfinancial corporate	(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 nonmanarum corporate Aariculture, Silviculture and Fishina Extractine industry			-	1				-		
Arriculture: Silviculture and Feline Extraction industry Manufacturise industry Manufacturise industry Manufacturise industry Saneho of Bectricity. Gus. Steam and Air Conditioning Activities of how water, similation. waste manusement and revulation	1	1	1	1		1		1	1	
ACTIVITIES OF BOT Water, sanitation, waste management and regulation Construction Wholesale and retail trade, regain of motor vehicles and motorworks] : : : : :	1				1				
Transport and Storage Hotels and restaurants] : [1	[:]	-		1		-	:	
Information and Communication Financial and Insurance Activities] : [=	÷ .		-		-	:	
Activities of fact water, smilittim, waste management and residents Whiteheak and restlute, event of many which, and motorvelets. Transcert and Steame Whiteheak and restlute and Steame Hartenanties and Communication Francisca and Insurance Activities (Communication Francisca and Insurance Activities (Communication Francisca) and Insurance Activities (Communication Francisca) (Conference and Technical Activities (Communication Francisca) (Conference and Technical Activities (Conference and Steamer Street (Conference and Steamer Street (Conference and Steamer Street)) (Conference and Steamer Street) (Conference and Conference and		-	-	-	:	-	= =	-	:	
Public administration and defense, Compulsory social security Education										
Health and other social activities	1	-	-	-		-		-	:	
Art and Entertainment Other service activities Home Services (see] : [-	[]	-		-			:	
International organizations activities Public Nonfinancial Corporation Individuals + Non-profit institutions serving individuals] [-		-		-		-		
Total	-									
Credit evidence as per economy sectors	Non Performing Loans	ti Tirane Loan Loss Provision	Rrethi I Non Performing Loans	Darres Loan Loss Provision	Rr Non Performing Loans	ethi Elbasan Loan Loss Provision	Non Performing Loans	hi Shkoder Loan Loss Provision	Non Performing Loans	Loan Loss Provision
Economy sectors Private nonfinancial corporate	986 833 657	685.853.475				<u> </u>		1	14,569,114	14.569.114
Private nonfinancial corporate Aericulture. Silviculture and Fishine Extractine industry	4.964.355 3.107.615	4,964,355 1,581,555	33.782.084 5.180.235	7.852.845 1.234.286		-			14.389/.114	14.309.114
Mustafur travelse infector Supply of Electricity, Gisc. Steam and Air Conditioning Activities of hot water, similation, waste management and regulation	330.164.388 58.745.279	4,964.355 1,581.555 288.567.112 58.745.279	20.874.529	4.530.375		-		-	:	
	1	168,776,281	7.727.320	2.088.184	:	1	:	-	14.569.114	14.569.114
Wholesale and retail trade, recair of motor vehicles and mosoecycles. Transport and Storane Hotels and restaurants	258,371,965 221,526,302 52,870,070	60,040,600 46,493,279	7,7 27,320 - -	-,000,104					14,309,114	
Information and Communication Financial and Insurance Activities			[]	-		-		-	:	
Real estate Professional, Scientific and Technical Activities] : [1	[]	1		1		:	:	
Administrative Activities and Support Services Public administration and defense, Compulsory social security	7,197,567 - 453,761	7,019,841 - 232,819	-	-		-		-	:	
Education Health and other social activities Act and Entertainment	453,761 - 49,432,355	232,819 - 49,432,355		-		-		-	:	
Public administration and defense, Computiony social security Efficiention Beath and other social activities Art and Effictoriament Other service activities Home Services	49,452,355	49,432,355	[Ē		-		-		
International organizations activities Public Nonfinencial Composition]			-						
Individuals + Non-profit institutions serving individuals	113,234,208	44,933,488	25,247,481	13,339,237			6,245,307	3,337,292	9,669,986	5,281,727
Totali	1,100,067,865	730,786,963	59,029,565	21,192,082			6,245,307	3,337,292	24,239,100	19,850,841