

Capital Adequacy Ratio

010		REGULATORY CAPITAL	3,735,064,663
020		RMK (%)	13.62
030		TOTAL AMOUNT of risk-weight	27,431,478,411
		CREDIT RISK	-
040	1.	The amount of risk-weighted	24,940,147,330
050	1.1	Exposure levels according to SA	24,940,147,330
060	1.1.1	Potential exposures or exposure	-
070	1.1.2	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	631,355,996
120	1.1.7	Exposure or potential exposure	14,862,859,880
130	1.1.8	Exposure or potential exposure	5,982,007,652
140	1.1.9	Potential exposures or exposure	312,952,088
150	1.1.10	Exposures (credit) with problem	485,812,209
160	1.1.11	Exposures to Categories of clas	-
170	1.1.12	Exposures in the form of bonds	-
180	1.1.13	Exposures in the form of secur	-
190	1.1.14	Other items	2,665,159,506
200	1.2	Securitization position SA	-
200*	1.2*	from which / securitizations	-
		MARKET RISKS	-
210	2.	The amount of risk-weighted	-
220	2.1	The amount of risk exposure	-
230	2.1.1	Settlement risk in the banking	-
240	2.1.2	Settlement risk in the trading	-
250	2.2	The amount of risk exposure	-
260	2.2.1	The risk of debt securities possi	-
270	2.2.2	The risk of equity instruments	-
280	2.2.3	The risk of exchange rate	-
290	2.2.4	The risk of investment in comm	-
300	2.3	The amount of risk-weighted	-
		OPERATIONAL RISK	-
310	3.	The amount of risk-weighted	2,491,331,081
320	3.1	Basic Indicator Method (BIA)	2,491,331,081
330	3.2	Standard Method / Standard	-
340	4.	Addition from balance growth	-
350	4.1	Total asset items of the "treas	2,339,062,678
360	4.2	Total asset items of the "treas	3,073,610,094
370	4.3	The growth of asset items of th	734,547,416
380	4.4	Total liability items of "treasur	-
390	4.5	Total liability items of "treasur	7,318,082,187
400	4.6	Increasing the liability items "tr	7,318,082,187
410	5.	Reductions for loan portfolio	-
420	5.1	Gross loan portfolio for Decem	-
430	5.2	Gross loan portfolio in the crop	-
440	5.3	The growth of the loan portfol	-
450	5.4	loan portfolio growth for 2015	-
460	5.4.1	if the reporting period is 18m	-
470	5.4.2	if the reporting period is 12m	-
480	5.5	4% of the loan portfolio of Dec	-
490	5.6	10% of the loan portfolio of Dec	-

Form 20

Code	ASSETS	Amortization fund and provisions (-A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND I	-	2,935,302,246.50	-	1,301,624,177.64	5,073,610,094.24	7,312,417,508.78
11	Cash and Central Bank	-	1,263,322,071.82	-	1,200,624,177.64	-	2,566,936,359.66
12	Treasury bills and other bills eligib	-	1,671,881,164.68	-	-	3,053,844,468.51	1,671,881,164.68
13	Current accounts with banks, credit	-	-	-	-	-	-
14	Deposits with banks, credit and other	-	-	-	-	-	-
15	Loans to banks, credit and other fin	-	-	-	-	-	-
18	Other accounts with banks, credit ad	-	-	-	-	19,765,625.73	19,765,625.73
19	Doubtful receivable accounts with b	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMER	(1,284,920,072.78)	8,923,223,228.12	-	13,568,229,856.06	-	22,137,473,612.20
20	Standard loans and advances to cus	-	6,742,083,943.67	-	8,627,989,449.49	-	15,380,075,393.16
21	Past-due loans and advances to cus	-	275,386,276.17	-	428,106,802.80	-	703,493,078.97
22	Special mention loans	-	24,821,338.83	-	138,019,626.31	-	383,535,782.99
23	Substandard loans	(70,395,201.00)	160,016,569.90	-	271,786,788.09	-	182,640,179.14
24	Doubtful loans	(1,026,306,520.81)	476,948,136.88	-	547,977,788.17	-	(1,079,685,156)
26	Albanian Government and Public A	-	2,068,311,820.07	-	1,495,875,273.48	-	5,564,189,123.55
27	Customer current accounts and dem	-	152,572.51	-	5,364,118.32	-	5,516,690.83
28	Other customer accounts	-	-	-	-	-	-
29	Doubtful customer receivables othe	-	355,184,975.57	-	-	-	355,184,975.57
3	SECURITIES TRANSACTIENS	-	-	-	-	-	-
31	Fixed income securities	-	355,184,975.57	-	-	-	355,184,975.57
32	Variable income securities	-	-	-	-	-	-
33	Securities sold and purchased under	-	-	-	-	-	-
34	Securities sold and purchased under	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Premiums on financial instruments	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITY	-	341,473,176.63	-	846,335,720.89	-	1,181,808,897.52
41	Other assets	-	333,328,817.95	-	650,262,361.22	-	984,591,179.17
43	Agent transactions	-	-	-	-	-	-
44	Inter-office accounts	-	-	-	-	-	-
45	Suspense and position accounts	-	8,144,358.68	-	186,073,359.67	-	194,217,718.35
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANEN	(837,173,126.00)	1,987,528,546.02	-	-	198,854.42	1,150,554,244.39
51	Participating interest	-	-	-	-	-	198,854.42
52	Equities	-	-	-	-	-	-
53	Fixed assets	(837,173,126.00)	1,987,528,546.02	-	-	-	1,150,554,244.39
531	Intangible assets	(155,298,693.75)	197,351,365.05	-	-	-	197,351,365.05
532	Assets of intangible assets	-	-	-	-	-	-
TOTAL		(2,122,094,129.81)	15,542,311,668.85	-	14,668,489,755.19	3,673,908,948.66	22,121,618,277.60

Form 21

Code	ASSETS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND I	4,449,548	-	446,999,996	7,118,082,182	7,772,111,927
112	Central Bank	1,693,121	-	-	-	1,693,121
12	Treasury bills and other bills eligible	6,847,621	-	7,807,810	-	14,745,431
13	Current accounts with banks, credit	-	-	-	-	-
14	Deposits from banks, credit and other	-	-	4,38,703,136	-	4,38,703,136
15	Loans from banks, credit and other	-	-	-	7,118,082,182	7,118,082,182
16	Other accounts with banks, credit and	-	-	-	-	-
17	OPERATIONS WITH CUSTOMER	10,587,617,607	95,975,418	8,843,609,222	236,409,264	19,409,331,344
26	ALBANIAN GOVERNMENT AND	10,414,274,890	94,794,083	8,342,711,473	134,909,148	19,186,699,995
27	Due to customers for current account	168,361,717	1,181,334	140,897,750	1,200,116	311,600,346
28	Other customer accounts	-	-	-	-	-
31	DEBT REPRESENTED BY SECURITIES	-	-	-	-	-
32	Debt represented by securities	-	-	-	-	-
34	Securities sold and purchased under	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-
36	Premium for financial instruments	-	-	-	-	-
41	OTHER ASSETS AND LIABILITIES	391,013,730	-	260,029,275	-	651,043,005
42	Other liabilities	60,969,005	-	121,359,381	-	211,428,386
43	Agent transactions	183,973,162	-	-	-	183,973,162
44	Inter-office accounts	-	-	-	-	-
45	Swaps and position accounts	116,674,361	-	138,669,893	-	255,344,254
46	Value added tax	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT	3,011,453,045	-	151,924,124	-	4,213,611,965
54	Grants and public funding	-	-	-	-	-
55	Specific provisions	146,341,434	-	151,924,124	-	298,265,548
56	Subordinated debt	-	-	-	636,296,211	636,296,211
57	Shareholders' equity	2,865,111,611	-	14,944,566,877	-	17,809,678,488
	<b>TOTAL</b>	<b>14,013,554,122</b>	<b>95,975,418</b>	<b>9,342,162,616</b>	<b>8,885,836,263</b>	<b>32,473,508,338</b>

Form 22

Code	PROFLOSS ACCOUNTS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
60	BANK OPERATIONS EXPENSES	2,663,111,134.54	61,891,001.91	2,125,002,136.45	-	2,786,893,138.46
61	Personnel costs	102,064,009.00	67,363.40	102,071,452.40	-	102,138,815.80
62	Taxes other than income tax	2,186,525.88	-	2,186,525.88	-	2,186,525.88
63	General expenses for operations	52,988,545.32	104,183,152.31	157,171,697.63	-	261,353,249.95
64	Amortization and provisions on the deprecia	26,416,287.84	-	26,416,287.84	-	26,416,287.84
65	Losses on unrecoverable receivables and	87,998,735.71	247,724,111.58	315,722,867.29	-	563,722,978.87
66	Extraordinary expenses	2,564,425.59	-	4,944,156.47	-	7,508,582.06
67	Income tax	-	-	-	-	-
68	Current year profit	-	-	-	-	-
	<b>TOTAL EXPENSES</b>	<b>2,937,281,761.78</b>	<b>426,553,766.18</b>	<b>2,763,514,834.96</b>	<b>-</b>	<b>3,190,068,601.14</b>
70	Income from banking activities	2,188,095,268.73	169,702,413.56	2,357,797,682.29	-	2,527,500,095.85
74	Reversal of provisions for the deprecia	-	-	-	-	-
75	Reversal of provisions for the deprecia	102,666,131.91	139,164,806.78	241,830,938.71	-	341,831,745.69
76	Extraordinary expenses	14,230,484.10	5,647,954.88	19,878,438.98	-	24,526,393.86
78	Current year loss	143,257,521.98	-	14,927,541.98	-	158,185,063.96
	<b>TOTAL INCOME</b>	<b>2,489,799,362.74</b>	<b>314,525,175.22</b>	<b>2,734,434,601.96</b>	<b>-</b>	<b>3,044,029,197.21</b>

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	892,836,669.61	-	857,297,555.67	-	1,750,134,225.28
901	Commitments given	892,836,669.61	-	857,297,555.67	-	1,750,134,225.28
902	Commitments received	-	-	-	-	-
91	GUARANTEES	49,646,970,15.95	-	490,138,464.28	-	50,137,108,620.23
911	Guarantees given	464,976,143.40	-	398,918,323.82	-	863,894,467.22
912	Guarantees received	49,181,993,862.55	-	91,220,140.46	-	49,273,214,003.01
92	SECURITIES COMMITMENT	-	-	-	-	-
93	FOREIGN CURRENCY TRANSACTION	1,050,822,187.38	-	626,156,246.62	-	1,676,978,434.00
94	OTHER COMMITMENTS	-	-	-	-	-
95	FINANCIAL INSTRUMENTS COMMIT	-	-	-	-	-
	<b>TOTAL</b>	<b>31,298,628,872.94</b>	<b>-</b>	<b>1,973,890,266.57</b>	<b>-</b>	<b>33,272,519,139.51</b>

Form 30

## REGULATORY CAPITAL

Columns	Nr.	Zërit	Amount
010	1	REGULATORY CAPITAL	3,735,064,482.99
015	1.1	FIRST LEVEL CAPITAL	3,238,297,414.16
020	1.1.1	FIRST BASIC CAPITAL	3,238,297,414.16
030	1.1.1.1	Equity instruments known as	3,763,884,034.88
040	1.1.1.1.1	Prudential capital	3,763,884,034.88
050	1.1.1.1.2	Memorandum items: capital	0.00
060	1.1.1.1.3	Prudential stock	0.00
070	1.1.1.1.4	(c) Equity instruments of its	0.00
080	1.1.1.1.4.1	(c) Direct participation in	0.00
090	1.1.1.1.4.2	(c) Indirect participation in	0.00
091	1.1.1.1.4.3	(c) Participation Capital	0.00
092	1.1.1.1.5	(c) Current or potential	0.00
130	1.1.1.2	Retained earnings	-1,172,286,101.70
140	1.1.1.2.1	Retained earnings: net losses	-1,028,278,569.72
150	1.1.1.2.2	End of Year Profit	0.00
160	1.1.1.2.3	End of year profit: exercising	-143,987,541.98
200	1.1.1.3	Reserves: legal	708,110,425.36
210	1.1.1.3.1	Reserves: credit	-19,378,773.36
250	1.1.1.5	KRNI arrangements: revaluation	0.00
260	1.1.1.5.1	(c) Increases in capital: revalua	0.00
270	1.1.1.5.2	Mandatory reserves through	0.00
280	1.1.1.5.3	Unrealized gains and losses	0.00
285	1.1.1.5.4	Gains and losses on the fair	0.00
290	1.1.1.5.5	(c) Adjustments: valuation	0.00
300	1.1.1.6	(c) Goodwill	0.00
310	1.1.1.6.1	(c) Goodwill classified as	0.00
320	1.1.1.6.2	(c) Goodwill included in the	0.00
330	1.1.1.6.3	Deferred tax liabilities: related	0.00
340	1.1.1.7	(c) Other intangible assets	-42,052,671.30
350	1.1.1.7.1	(c) Gross amount of other	42,052,671.30
360	1.1.1.7.2	Deferred tax liabilities: related	0.00
370	1.1.1.8	(c) Deferred tax assets: related	0.00
380	1.1.1.8.1	(c) Assets of pension: related	0.00
400	1.1.1.9	(c) The excess amount of	0.00
410	1.1.1.9.2	Deferred tax liabilities:	0.00
420	1.1.1.9.3	Active fund: deferred benefit	0.00
430	1.1.1.10	(c) Mutual cross participation	0.00
440	1.1.1.11	(c) Excess of capital	0.00
450	1.1.1.12	(c) Horizon (realisation)	0.00
460	1.1.1.13	(c) Positions: mutual: which	0.00
470	1.1.1.14	(c) Non-DVP transactions: first	0.00
480	1.1.1.15	(c) KRNI instruments of	0.00
490	1.1.1.16	(c) Deferred tax assets: related	0.00
500	1.1.1.17	(c) KRNI instruments of	0.00
510	1.1.1.18	(c) 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	Own equity instruments	0.00
560	1.1.2.1.2	Own equity: capital	0.00
570	1.1.2.1.3	Prudential emission: related	0.00
580	1.1.2.1.4	(c) Own equity instruments	0.00
590	1.1.2.1.4.1	(c) Direct participation in	0.00
600	1.1.2.1.4.2	(c) Participations: indirect equity	0.00
610	1.1.2.1.4.3	(c) Participations: Capital	0.00
620	1.1.2.1.5	(c) Current or potential	0.00
630	1.1.2.2	(c) Mutual participation (cross)	0.00
700	1.1.2.3	(c) Additional equity	0.00
710	1.1.2.3.1	(c) Capital instruments and	0.00
720	1.1.2.3.2	(c) Surplus items of capital	0.00
730	1.1.2.3.3	The outstanding items of	0.00
740	1.1.2.3.4	(c) Additional capital	0.00
750	1.1.2.3.5	Additional capital elements of	496,777,068.89
760	1.2	CAPITAL LEVEL TWO	698,398,381.23
770	1.2.1	Equity instruments and	698,398,381.23
780	1.2.1.1	Prudential emission: related	0.00
790	1.2.1.2	Memorandum items: capital	0.00
800	1.2.1.3	(c) Own equity instruments of	0.00
810	1.2.1.4	(c) Participations: direct equity	0.00
820	1.2.1.4.1	(c) Participations: indirect equity	0.00
830	1.2.1.4.2	(c) Participations: Capital	0.00
840	1.2.1.4.3	(c) Synthetic shares: are equity	0.00
850	1.2.1.5	(c) Current or potential	0.00
860	1.2.2	Standard Method (SM) main	0.00
870	1.2.2.1	(c) Participations: revaluation in the	0.00
880	1.2.2.2	(c) Equity instruments T2	0.00
890	1.2.2.3	(c) Equity instruments T2	0.00
900	1.2.2.4	The outstanding items of	0.00
910	1.2.2.5	(c) Additional capital	0.00
920	1.2.2.6	Elements of the capital of the	148,628,282.34

Financial Ratios

Ratio	
1. (ROAA) = Net income / average assets	-1.8%
2. The net result of the extraordinary / net	0.1%
3. Expense from general operations / gross	11.0%
4. Net interest income / expense to the net	-6.2%
5. (ROE) = The net income / Average of	17.2%
6. For active employees = Total assets / N	2,149,318
7. Net interest income / average assets	2.4%
8. Net margin from interest - Net interest	2.5%
9. Interest income / average assets	3.2%
10. Interest expense / average assets	0.9%
11. Net interest income / gross revenues of	60.0%
12. Net income from other activities / ave	1.3%
13. Non-interest expenses / net operating	27.5%
14. Personnel expenses / gross operating	23.2%
15. Expenses for provisions / average asset	1.2%

Other

Item	Value
1 Total assets at the end of the previous year	37,679,047,029.62
2 Excess credit reporting quarter	37,127,432,612.00
3 Nonfin ratio loans (total assets)(%) (2) / 1	67.24%
4 Maximum Limit Risk	70.00%

NR.1 FORMULARI: 34.20  
 EMRI I FORMULARI: Huasit sipas cilësish të portofolit të huave dhe aktivitetit ekonomik për korporatat jo financiare  
 PERIODICITETI: Mujo  
 MONEDHA E RAPORTIMIT: ALL  
 NUESIA: Nisi monetare

KODI	Emri i aktivitetit	Nisa të cilësish					Totali i teprimit të huave dhe interesit të
		Huas standard	Huas në ndjekje	Huas në rimbartim	Huas të dyshimta	Huas të humbura	
1	Korporata jo financiare private	17,146,690,189.43	576,346,324.05	250,984,860.69	347,144,480.70	786,501,850.65	19,100,077,703.48
A	Agriculture, Forestry, Fishing	457,774,293.58	8,371,556.33	6,142,761.26	-	46,487,222.54	519,985,381.71
B	Extractive industry	13,734,929.38	-	1,691,379.62	-	2,781,680.50	18,207,989.50
C	Manufacturing industry	5,471,960,293.11	101,951,334.05	79,636,449.54	215,788,032.25	55,458,206.30	5,824,795,335.24
D	Electricity, gas supply, steam and air	550,799,242.05	-	-	-	89,037,721.17	639,836,963.22
E	Water supply, waste management	109,913,585.68	-	-	-	5,324,615.95	115,238,201.63
F	Construction	443,698,403.24	-	1,602,322.75	-	-	445,300,725.98
G	Wholesale and retail trade; Repair of	8,584,099,905.05	147,235,125.36	82,033,998.28	75,130,827.42	206,827,657.94	9,095,327,514.05
H	Transportation and storage	302,477,018.79	256,968,408.26	803,642.37	-	-	560,244,669.41
I	Accommodation and food service	404,175,653.69	-	158,618.03	-	-	404,334,271.72
J	Information and communication	43,824,234.38	-	15,123,966.85	51,225,621.03	669,159.12	100,843,981.38
K	Financial and insurance activities	81,127,655.52	-	4,259,464.37	-	-	85,387,119.89
L	Real estate activities	247,466,497.41	-	-	-	44,390,425.68	291,856,923.10
M	Professional, scientific and technical	238,461,574.80	-	-	-	-	238,461,574.80
N	Administrative and support services	99,759,428.45	52,158,610.33	-	-	21,660,556.90	173,578,595.68
O	Public administration and defense;	-	-	-	-	-	-
P	Education	34,143,896.82	6,834,817.77	1,218,944.86	-	313,853,594.56	356,051,254.01
Q	Health and social work activities	59,661,072.13	-	7,161,565.37	-	-	66,822,637.50
R	Art, fun and relaxation	-	-	50,720,865.03	-	-	50,720,865.03
S	Other service activities	7,565,441.52	-	-	-	-	7,565,441.52
T	Family activities as employers; Freight	-	-	-	-	-	-
U	Activities of international	-	-	-	-	-	-
2	Public Nonfinancial Corporation	33,780,187.21	-	-	-	-	33,780,187.21
A	Agriculture, Forestry, Fishing	-	-	-	-	-	-
B	Extractive industry	-	-	-	-	-	-
C	Manufacturing industry	-	-	-	-	-	-
D	Electricity, gas supply, steam and air	-	-	-	-	-	-
E	Water supply, waste management	-	-	-	-	-	-
F	Construction	-	-	-	-	-	-
G	Wholesale and retail trade; Repair of	-	-	-	-	-	-
H	Transportation and storage	-	-	-	-	-	-
I	Accommodation and food service	-	-	-	-	-	-
J	Information and communication	-	-	-	-	-	-
K	Financial and insurance activities	-	-	-	-	-	-
L	Real estate activities	-	-	-	-	-	-
M	Professional, scientific and technical	-	-	-	-	-	-
N	Administrative and support services	-	-	-	-	-	-
O	Public administration and defense;	33,780,187.21	-	-	-	-	33,780,187.21
P	Education	-	-	-	-	-	-
Q	Health and social work activities	-	-	-	-	-	-
R	Art, fun and relaxation	-	-	-	-	-	-
S	Other service activities	-	-	-	-	-	-
T	Family activities as employers; Freight	-	-	-	-	-	-
U	Activities of international	-	-	-	-	-	-

NR.1 FORMI: 37.9  
 EMRI I FORMI: Aktivitet sipas maturitetit ne te gjitha monedhat TOTAL  
 PERIODICITETI: Mujo  
 MONEDHA E ALL  
 NUESIA: Monetare

KODI	Emri i aktivitetit	DITE					MUAJ			VITE		TOTALI
		1-3	4-6	7-9	10-12	1-3	4-6	7-9	1-5	> 5		
VEPRIME	530,025,940.22	94,315,153.18	206,805,874.81	545,748,405.40	2,026,593,295.04	2,322,359,161.32	3,244,280,777.12	#####	#####	#####	#####	
Huas të	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	#####	#####	#####	#####	#####	
Huas të	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	#####	#####	#####	#####	#####	
Huas të	15,797,718.18	3,904,257.35	4,372,143.00	9,436,763.90	26,880,181.81	40,575,685.20	79,428,234.96	#####	#####	#####	#####	
Huas të	-	-	-	-	-	-	-	#####	#####	#####	#####	
Huas të	-	-	-	-	-	-	-	#####	#####	#####	#####	
Llojet	467,885,582.01	52,912,072.41	93,808,569.49	232,030,775.08	1,299,667,187.63	1,142,233,900.72	#####	#####	#####	#####	#####	

NR.1 FORMULARI: 37.8  
 EMRI I FORMULARI: Pasive sipas maturitetit ne te gjitha monedhat TOTAL  
 PERIODICITETI: Mujo  
 MONEDHA E RAPORTIT: ALL  
 NUESIA: Monetare

KODI	Emri i aktivitetit	DITE					MUAJ			VITE		TOTALI
		1-3	4-6	7-9	10-12	1-3	4-6	7-9	1-5	> 5		
Treasury and interbank	297,032,428.76	189,017,311.12	-	-	1,057,653,640.66	1,194,021,480.96	879,025,221.48	#####	#####	#####	#####	
Current account of Central Bank	1,602,123.10	-	-	-	-	-	-	-	-	-	1,602,123.10	
Deposits with Central Bank	-	-	-	-	-	-	-	-	-	-	-	
Loans from Central Bank	-	-	-	-	-	-	-	-	-	-	-	
Other accounts with Central Bank	-	-	-	-	-	-	-	-	-	-	-	
T-bills sold under REPO Ad	-	-	-	-	-	-	-	-	-	-	-	
Other T-bills sold under REPO	-	-	-	-	-	-	-	-	-	-	-	
Current account of resident	14,745,431.19	-	-	-	-	-	-	-	-	-	14,745,431.19	
Current account of non resident	-	-	-	-	-	-	-	-	-	-	-	
Deposit from resident financial institutions	250,684,874.47	188,017,311.12	-	-	1,067,653,640.66	1,194,021,480.96	879,925,321.48	#####	#####	#####	438,702,185.60	
Deposit from non resident financial institutions	-	-	-	-	-	-	-	-	-	-	7,318,082,187.03	
OPERATIONS WITH CUSTOMERS	9,275,332,216.29	63,540,219.62	104,838,111.69	513,272,950.01	1,039,456,044.88	3,081,582,626.96	#####	#####	#####	#####	6,028,695,422.29	
Current account	6,024,695,422.29	-	-	-	-	-	-	-	-	-	-	
Demand deposits	3,248,024,932.39	-	-	-	221,632,244.00	1,039,456,044.88	3,081,582,626.96	#####	#####	#####	3,248,024,932.39	
Time deposits	2,611,861.61	63,940,719.62	104,838,111.69	-	-	-	-	-	-	-	9,913,970,240.35	
Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	
Other customer account	-	-	-	-	311,640,746.01	-	-	-	-	-	311,640,746.01	
OPERATIONS WITH PUBLIC	-	-	-	-	-	-	-	-	-	-	-	
Current account	-	-	-	-	-	-	-	-	-	-	-	
Demand deposits	-	-	-	-	-	-	-	-	-	-	-	
Time deposits	-	-	-	-	-	-	-	-	-	-	-	
Loans to public administration	-	-	-	-	-	-	-	-	-	-	-	
Other account with public	-	-	-	-	-	-	-	-	-	-	-	
OPERATIONS WITH SECURITIES	-	-	-	-	-	-	-	-	-	-	-	
Debt, represented by securities sold by repo to other financial institutions	-	-	-	-	-	-	-	-	-	-	-	
Other accounts	-	-	-	-	-	-	-	-	-	-	-	
Other resources	47,864.40	61,275,138.48	64,207.77	336,759,843.36	1,569,427.17	2,753,525.40	#####	#####	#####	#####	651,043,004.83	
Permanent Resources	6,391,424.70	1,257,746.01	3,174,495.14	5,728,751.95	22,898,532.87	37,705,178.87	#####	#####	#####	#####	4,215,011,965.01	
Total Liabilities	10,785,457,305.19	1,302,792,339.47	173,318,047.10	1,845,217,952.17	2,864,641,460.28	4,571,897,983.62	#####	#####	#####	#####	#####	
Off-Balance sheets	-	-	-	-	-	-	-	-	-	-	-	
Financial Commitments	-	-	-	-	-	-	-	-	-	-	-	
Currency (All other)	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (1+11)	10,785,457,305.19	1,302,792,339.47	173,318,047.10	1,845,217,952.17	2,864,641,460.28	4,571,897,983.62	#####	#####	#####	#####	#####	

Form 26

KODI	Emri i aktivitetit	PAST DUE LOANS				TOTAL
		1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	692,262,607.66	20,172,393.38	52,581,293.22	120,503,842.42	885,520,134.68	
Mid term loans	1,199,838,796.31	158,152,429.37	55,041,874.76	246,346,511.41	1,577,379,413.85	
Long term loans	1,712,162,830.06	228,181,105.99	176,942,383.40	466,385,995.60	2,644,653,315.04	
Real estate loans	77,462,449.44	17,255,855.16	-	3,692,232.65	98,410,537.25	
Leasing contracts	-	-	-	-	-	
Bank employees	-	-	-	-	-	
TOTAL	3,692,262,830.06	415,761,794.80	306,564,511.38	837,368,172.08	5,175,965,588.82	

Form 16

KODI	Emri i aktivitetit	PROVISIONS FOR LOAN LOSSES (by the bank)			
		Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	20,997,511,214	305,975,112	37,839,214	378,392	
Standard and past due loans (Restructured)	31,132,145	31,132,145	1,544,834	155,481	
Special mentioned loans	480,458,159	24,022,908	2,686,098	134,305	
Special mentioned loans (Restructured)	219,023,081	21,902,308	1,496,754	149,675	
Substandard loans	379,423,593	75,384,819	3,420,284	3,420,284	
Doubtful loans	364,204,282	182,102,141	7,207,107	7,207,107	
Loss loans	1,003,151,969	1,003,151,969	22,954,552	22,954,552	
Total	23,485,294,742	1,544,871,481	77,185,443	34,299,799	

LIQUID ASSETS - SHORT TERM LIQUIDITY						
Code	LEK	USD	EUR	OTHERS	TOTAL	
1	Cash	366,116,568.00	88,555,761.71	294,602,269.50	-	749,274,599.21
2	Current Accounts at the Central Bank	439,611,122.85	3,733,068.91	39,747,821.07	-	543,092,112.83
3	Treasury bills issued by the Republic	1,650,357,735.62	-	-	-	1,650,357,735.62
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 government	-	-	-	-	-
7	Treasury bills purchased according to	-	-	-	-	-
8	Current accounts at banks and other	-	152,961,040.02	2,889,763,873.98	3,792,566.17	3,045,527,480.17
9	Deposits with banks and other	-	-	-	-	-
10	Loans to banks and other financial	-	-	-	-	-
11	"trading" placement" securities	-	-	-	-	-
12	"trading" placement" issued by	-	-	-	-	-
13	"trading" placement" securities incl	-	-	-	-	-
14	"investment" securities with a	-	-	-	-	-
15	Securities purchased according to	-	-	-	-	-
<b>A</b>	<b>TOTAL OF LIQUID ASSETS</b>	<b>2,899,479,428.27</b>	<b>245,249,878.64</b>	<b>3,221,134,054.95</b>	<b>3,792,566.17</b>	<b>6,281,641,921.83</b>
<b>B</b>	<b>TOTAL OF SHORT TERM</b>	<b>3,105,971,686.69</b>	<b>1,045,049,744.96</b>	<b>11,859,991,264.08</b>	<b>7,539,578.82</b>	<b>22,017,552,274.46</b>

Credit evidence as per economy sectors	District Tirane		District Durres		District Elbasan		District Shkoder		District Korce	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursement (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation	2,308,472,240	16,421,055,875	-	805,252,802	-	-	-	802,375,368	303,039,660	1,571,148,059
Agriculture, Silviculture and Fishing	19,000,000	417,434,040	-	87,423,823	-	-	-	-	-	14,427,523
Extractive industry	-	13,118,745	-	4,473,060	-	-	-	-	-	6,043,185
Manufacturing industry	486,748,101	5,013,436,070	-	333,309,346	-	-	-	55,581,171	36,214,000	522,668,747
Supply of Electricity, Gas, Steam	71,635,800	389,282,209	-	9,810,715	-	-	-	-	-	240,143,439
Activities of hot water, sanitation, Construction	193,459,900	421,348,172	-	349,800	-	-	-	-	-	21,030,694
Wholesale and retail trade, repair of Transport and Storage	1,242,314,540	8,151,603,463	-	278,925,921	-	-	-	179,577,101	266,805,660	485,221,210
Hotels and restaurants	6,242,000	478,921,809	-	42,300,045	-	-	-	929,434	-	109,913,586
Information and Communication	7,000,000	273,469,969	-	3,162,005	-	-	-	62,956,538	-	131,760,447
Financial and Insurance Activities	21,059,900	44,819,511	-	172,584	-	-	-	2,312,717	-	952,451
Real estate	77,380,000	81,177,656	-	-	-	-	-	-	-	-
Professional, Scientific and Administrative Activities and Public administration and defense, Education	15,710,400	291,856,273	-	505,130	-	-	-	-	-	-
Health and other social activities	61,788,700	164,144,004	-	9,434,592	-	-	-	-	-	-
Art and Entertainment	-	319,914,705	-	35,117,851	-	-	-	1,018,698	-	6,981,326
Other service activities	-	59,841,312	-	-	-	-	-	-	-	-
Home Services	-	90,730,865	-	-	-	-	-	-	-	-
International organizations activities	-	7,565,442	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals + Non-profit institutions	739,151,512	5,117,281,074	519,310	561,988,307	-	-	7,640,000	335,099,803	21,277,480	33,780,187
<b>Total</b>	<b>2,439,498,757</b>	<b>19,538,516,748</b>	<b>519,310</b>	<b>1,367,514,068</b>	<b>-</b>	<b>-</b>	<b>2,640,000</b>	<b>537,581,449</b>	<b>324,813,120</b>	<b>1,989,041,320</b>

Credit evidence as per economy sectors	District Vlore		District Lushnje		District Gjirokastra		District Fier		District Berat	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursement (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacturing industry	-	-	-	-	-	-	-	-	-	-
Supply of Electricity, Gas, Steam	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Administrative Activities and Public administration and defense, Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals + Non-profit institutions	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Credit evidence as per economy sectors	District Pogradec		District Sarande		District Peshkopi		District Kukes		District Lezhe	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursement (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacturing industry	-	-	-	-	-	-	-	-	-	-
Supply of Electricity, Gas, Steam	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Administrative Activities and Public administration and defense, Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals + Non-profit institutions	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Credit evidence as per economy sectors	District Butrit		District Kavaje		District Prriz		District Gramsh		District Libohod	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursement (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacturing industry	-	-	-	-	-	-	-	-	-	-
Supply of Electricity, Gas, Steam	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Administrative Activities and Public administration and defense, Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals + Non-profit institutions	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Kuantifikimi i rrezikut te normes se interesit dhe skenaret**  
**Quantification of Loss would come Stress scenario on Yield curve twist Most**

12-months interest earnings	Renditurimi	Lirite (Economic value impact from interest rate shock)	% of capital		% of capital		% of
			Direction	Direction	Direction	Direction	
Modified duration gap	ALL	-0.4%	↘	1.98%	-3.4%	0.0%	
	EUR	-3.2%	↗	5.79%	-1.5%	0.0%	
	USD	0.0%	↗	0.01%	0.0%	0.0%	
<b>Total non-netted</b>			<b>8.0%</b>	<b>7.8%</b>	<b>4.9%</b>	<b>0.0%</b>	
Change in economic value over 1 percentage	ALL	0.94		0.99%	0.7%	0.0%	
	EUR	0.63		0.40%	0.0%	0.0%	
	USD	-0.05		1.5%	0.7%	0.0%	