

Capital Adequacy Ratio

010		REGULATORY CAPITAL	3,820,918,545
020		RMK (%)	13.75
030		TOTAL AMOUNT of risk-weight	27,792,886,679
		CREDIT RISK	-
040	1.	The amount of risk-weighted	25,301,555,598
050	1.1	Exposure levels according to SA	25,301,555,598
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	588,411,621
120	1.1.7	Exposure or potential exposure	14,903,506,838
130	1.1.8	Exposure or potential exposure	6,563,296,271
140	1.1.9	Potential exposures or exposure	316,100,553
150	1.1.10	Exposures (credit) with problem	296,676,767
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	2,633,563,556
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 b	-
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 "treasur	3,028,278,598
360	4.2	Total asset items of the "treasur	2,884,028,288
370	4.3	The growth of asset items of th	(144,250,310)
380	4.4	Total liability items of "treasur	128,214,467
390	4.5	Total liability items of "treasur	6,199,220,237
400	4.6	Increasing the liability items "tr	6,071,005,770
410	5.	Reductions for loan portfolio g	-
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 2018	-
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	-	2,601,024,324.10	-	1,401,812,052.41	3,884,028,287.96	7,246,544,664.79
11	Cash and Central Bank	-	1,688,981,424.54	-	1,400,922,052.21	-	3,090,913,476.87
12	Treasury bills and other bills eligib	-	1,272,027,899.56	-	-	-	1,272,027,899.56
13	Current accounts with banks, credit	-	-	-	-	2,865,007,899.20	2,865,007,899.20
14	Deposits with banks, credit and other	-	-	-	-	-	-
15	Loans to banks, credit and other fin	-	-	-	-	-	-
18	Other accounts with banks, credit ad	-	-	-	-	19,020,478.76	19,020,478.76
19	Doubtful receivable accounts with b	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMER	(1,187,864,406.51)	10,076,132,687.30	-	11,548,218,199.96	-	22,828,786,640.45
20	Standard loans and advances to cust	-	7,302,194,279.39	-	9,090,555,516.87	-	16,483,753,812.26
21	Fast-flow loans and advances to cust	-	-	-	-	-	-
22	Special mention loans	-	250,150,046.17	-	125,087,224.56	-	375,237,270.73
23	Substandard loans	(50,413,281.66)	301,742,882.85	-	40,710,330.14	-	180,648,929.32
24	Doubtful loans	(126,648,621.90)	47,006,096.16	-	182,274,116.28	-	125,814,748.64
25	Lost loans	(1,010,858,628.95)	507,925,552.69	-	502,078,140.45	-	(1,111,985,811)
26	Albanian Government and Public A	-	-	-	-	-	-
27	Customer current accounts and dem	-	2,292,388,740.92	-	1,392,167,645.51	-	5,689,557,806.43
28	Other customer accounts	-	344,073.02	-	7,146,366.04	-	7,490,439.06
29	Doubtful customer receivables othe	-	-	-	-	-	-
3	SECURITIES TRANSACTIENS	-	358,017,867.18	-	-	-	358,017,867.18
31	Fixed income securities	-	358,017,867.18	-	-	-	358,017,867.18
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	-	363,638,198.67	-	485,739,515.18	-	1,049,378,713.85
41	Other assets	-	302,999,726.82	-	573,162,432.39	-	886,162,159.21
43	Agent transactions	-	17,139,466.08	-	-	-	17,139,466.08
44	Inter-office accounts	-	-	-	-	-	-
45	Suspense and position accounts	-	33,099,955.76	-	112,567,082.80	-	151,265,038.56
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANEN	(919,591,267.62)	2,116,084,602.68	-	-	195,808.30	1,196,689,142.36
51	Participating interest	-	-	-	-	195,808.30	195,808.30
52	Equities	-	-	-	-	-	-
53	Fixed assets	(919,591,267.62)	2,116,084,602.68	-	-	-	1,196,493,335.06
531	Intangible assets	-	286,352,946.80	-	-	-	286,352,946.80
532	Amortization of intangible assets	(234,479,169.75)	-	-	-	-	(234,479,169.75)
	TOTAL	(1,187,864,406.51)	16,474,497,680.01	-	14,422,869,922.41	2,884,241,096.26	32,879,607,099.21

Financial Ratios

Ratio	
1. (ROAA) = Net income / average assets	-1.9%
2. The net result of the extraordinary / net	0.5%
3. Expenses from general operations / gross	18.3%
4. Net interest income / expense to the net	-0.9%
5. (ROE) = The net income / Average of	17.0%
6. For active employees = Total assets / N	1,977,622
7. Net interest income / average assets	2.6%
8. Net margin from interest - Net interest	2.5%
9. Interest income / average assets	1.5%
10. Interest expense / average assets	-0.8%
11. Net interest income / gross revenues of	91.7%
12. Net income from other activities / ave	1.5%
13. Non-interest expenses / gross operating	21.3%
14. Provisions / expenses - gross operating	20.6%
15. Expenses for provisions / average asset	0.3%

Other

Table with 2 columns: Post, Value. Rows include Total assets at the end of the previous year, Excess credit reporting quarter, Number ratio loans, Maximum Loan Risk.

NR. 1 FORMULARI: 37.20
EMRI I FORMULARIT:
PERIODICITETI:
MONEDHA E RAPORTIMIT:
NISIA:

Main table with columns: NOME Kodi, as d'elisit se portofoli dh aktivitetit, Huaz standard, Huaz ne ndjekje, Huaz nentestament, Huaz te dyshimit, Huaz te humbura, Totali I tepricitit ne huave dhe interesit te huave.

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

Table with columns: DATE, DITE (1-30), MUAJ (1-6), VITE (1-5), TOTALI. Rows include VEPREMI, Huaz ne, Huaz re, Huaz te, Huaz ta, Likon.

NR. 1 FORMULARI: 37.8
EMRI I FORMULARIT:
PERIODICITETI:
MONEDHA E RAPORTITSE:
NISIA:

Table with columns: DATE, DITE (1-30), MUAJ (1-6), VITE (1-5), TOTALI. Rows include Treasury and interbank, OPERATIONS WITH CUSTOM, OPERATIONS WITH PUBLIC, OPERATIONS WITH SECUR, Other resources, Financial commitments, Currency (Alexther).

Form 26

Table: LOANS CLASSIFIED AS PAST DUE LOANS. Columns: PAST DUE LOANS (1-90, 91-180, Over 180 days), TOTAL. Rows: Short term loans, Mid term loans, Long term loans, Real estate loans, Lease contracts, Loans employees.

Form 16

Table: PROVISIONS FOR LOAN LOSSES (by the bank). Columns: Loan classification, Principal, Provisions for the principal, Accrued interests, F.R. for interests. Rows: Standard and past due loans, Special mentioned loans, Substandard loans, Doubtful loans, Loan losses, Total.

LIQUID ASSETS - SHORT TERM LIQUIDITY						
Code	LEK	USD	EUR	OTHERS	TOTAL	
1	Cash	522,525,947.00	43,857,078.84	457,806,085.90	-	1,024,289,121.74
2	Current Accounts at the Central Bank	736,081,870.48	2,617,704.64	4,302,990.17	-	743,002,565.29
3	Treasury bills issued by the Republic	1,254,636,251.92	-	-	-	1,254,636,251.92
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	-	258,956,503.86	2,696,379,441.62	3,968,881.92	2,859,204,827.40
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	-	-	-	-	-
A	TOTAL OF LIQUID ASSETS	2,796,684,068.98	306,431,287.34	3,058,888,827.89	3,968,881.92	6,164,872,765.93
B	TOTAL OF SHORT TERM	10,040,311,853.39	1,078,102,726.78	11,174,676,364.80	10,953,206.60	22,303,154,150.98

