

Capital Adequacy Ratio

010	REGULATORY CAPITAL	3,829,918,545
020	RMK (%)	13.75
030	TOTAL AMOUNT of risk-weighted exposure	27,792,886,679
CREDIT RISK		
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard Method (SA)	25,301,555,998
050	Exposure levels according to SA excluding securitizations	25,301,555,998
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;	588,411,621
120	Exposure or potential exposure to companies (corporates);	14,903,506,828
130	Exposure or potential exposure to the retail portfolios (retail);	6,563,296,273
140	Potential exposures or exposures secured by real estate collateral;	316,100,553
150	Exposures (credit) with problems;	286,676,767
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 SIC;	-
190	Other items	2,633,563,556
200	Securitization position SA	-
200*	from which: <i>transderivations</i>	-
MARKET RISKS		
210	The amount of risk-weighted exposures to market risks	-
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)	-
260	The risk of debt securities position	-
270	The risk of equity instruments position	-
280	The risk of exchange rate	-
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	2,491,331,081
320	Basel Indicator Method (BIA)	2,491,331,081
330	Standard Method / Standard Alternative	-
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, foreign currency	-
350	Total asset items of the "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency, in March 2013	3,028,278,598
360	Total asset items of the "treasury and interbank transactions" and "Securities transactions" non-resident foreign currency in the reporting period	2,884,028,298
370	The growth of asset items of the "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency	(144,250,300)
380	Total liability items of "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency, in March 2013	128,214,467
390	Total liability items of "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency, in the reporting period	6,199,220,237
400	Increasing the liability items "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency	6,071,005,770
410	Reductions for loan portfolio growth inside the country for 2015	-
420	Gross loan portfolio for December 2014	-
430	Gross loan portfolio in the reporting period - 2015	-
440	The growth of the loan portfolio for 2015	-
450	Loan portfolio growth for 2015, on annual basis, according to the reporting period:	-
460	If the reporting period is March 2015	-
470	If the reporting period is June 2015	-
480	4% of the loan portfolio of December 2014	-
490	10% of the loan portfolio of December 2014	-

Form 20

Code	ASSETS	Amortization fund and provisions (-A)	LFX		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1 TREASURY OPERATIONS AND INTERBANK TRANSACTIONS							
11	Cash and Central Bank	-	7,969,034,324.10	-	1,401,932,052.33	2,884,028,287.96	7,246,564,664.39
12	Treasury bills and other bills eligible for refinancing with the Central Bank	-	1,685,581,424.54	-	1,401,932,052.33	-	3,087,513,476.87
13	Current accounts with banks, credit and other financial institutions	-	1,272,025,809.56	-	-	-	1,272,025,809.56
14	Deposits with banks, credit and other financial institutions	-	-	-	-	-	-
15	Loans to banks, credit and other financial institutions	-	-	-	-	-	-
18	Other accounts with banks, credit and other financial institutions	-	-	-	-	19,030,478.76	19,030,478.76
19	Outstanding receivable accounts with banks, credit and other financial institutions	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	(1,187,964,406.51)	10,276,122,687.20	-	13,340,318,309.96	-	22,828,386,640.65
20	Standard loans and advances to customers	-	7,292,194,275.39	-	9,080,559,536.97	-	16,482,753,812.36
21	Factoring loans and advances to customers	-	-	-	-	-	-
22	Special mention loans	-	280,199,046.17	-	125,080,224.56	-	405,279,270.73
23	Substandard loans	(50,413,283.66)	201,343,882.85	-	40,710,330.14	-	242,048,992.34
24	Doubtful loans	(126,665,663.99)	67,006,096.16	-	183,423,116.38	-	172,814,528.64
25	Lost loans	(1,010,885,658.05)	507,295,552.69	-	502,078,140.45	-	(1,511,965,811)
26	Albanian Government and Public Administration	-	-	-	-	-	-
27	Customer current accounts and deposits liabilities	-	2,287,389,769.92	-	3,293,167,425.51	-	5,649,557,466.43
28	Other customer accounts	-	344,073.02	-	7,146,366.04	-	7,490,439.06
29	Outstanding customer receivables other than loans	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	-	358,037,867.38	-	-	-	358,037,867.38
31	Fixed income securities	-	358,037,867.38	-	-	-	358,037,867.38
32	Variable income securities	-	-	-	-	-	-
34	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Provisions on financial instruments	-	-	-	-	-	-
4 OTHER ASSETS AND LIABILITIES							
41	Other assets	-	363,628,198.67	-	685,730,515.18	-	1,049,358,713.85
43	Asset transactions	-	307,269,736.83	-	573,167,432.38	-	880,437,209.21
44	Inter-office accounts	-	17,379,460.84	-	-	-	17,379,460.84
45	Impairance and provision accounts	-	38,698,955.76	-	112,560,082.80	-	151,269,038.56
46	Value added tax	-	-	-	-	-	-
5 FIXED ASSETS AND PERMANENT RESOURCES							
51	Fixed assets	(919,991,267.62)	2,116,084,602.68	-	-	-	1,196,093,335.06
52	Intangible assets	-	-	-	-	-	-
53	Fixed assets	(919,991,267.62)	2,116,084,602.68	-	-	-	1,196,093,335.06
531	Intangible assets	-	286,923,946.81	-	-	-	286,923,946.81
532	Amortization of intangible assets	(234,479,169.75)	-	-	-	-	(234,479,169.75)
TOTAL		(2,107,555,074.13)	16,474,897,680.03	-	15,427,880,927.47	2,884,224,096.26	32,679,947,029.62

Financial Ratios

Ratios	
1. ROA A = Net Income / Average assets 180	1.8%
2. The net profit of the intermediate financial assets	(6.2%)
3. Operating assets / operations / gross operating income	0.8%
4. Net interest income / expense to the general operations	(5.7%)
5. ROA A = The net income / Average shareholders equity 200	0.72%
6. Full-time employees / Total assets / Number of qualified employees	1,67/251
7. Net interest income / average assets	2.8%
8. Net income from interest / Net interest income / average assets that bring returns	2.8%
9. Return on income / average assets	3.4%
10. Interest expense / average assets	0.5%
11. Net interest income / gross revenues of the company	31.2%
12. Net income from other activities / average assets	1.2%
13. Non-interest expenses / gross operating income	42.8%
14. Personnel expenses / gross operating income	38.6%
15. Expenses for provision / average assets	0.3%

Code	LEAD ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL
1	Cash	521,525,947.00	41,877,028.64	487,586,065.00		1,028,200,131.24
2	Current Accounts at the Central Bank, including the counterpart reserves on its half account	724,081,470.41	4,411,761.48	4,500,000.17		748,602,462.26
3	Financial investments in the Republic of Albania, consisting in the financial assets in "financial objectives" and non-financial companies etc.	1,748,016,211.58				1,748,016,211.58
4	An account of assets, recorded in the liability of other countries in "financial objectives", which are not set off in a separate	281,440,000.00				281,440,000.00
5	Investment securities of the Albanian Government (Treasury bills and bonds) with a remaining period in maturity of up to 1 year					
6	Financial assets of the Albanian Government, companies, banks and banks, at short interest, under "O/S" but, during the reporting					
7	Financial BIL investments recorded in the short-term investments, when the remaining maturity of the respective investment is up to 1					
8	Current accounts at banks and other financial institutions		258,006,563.86	2,006,070,441.62	3,668,831.92	2,850,202,827.40
9	Currents with banks and other financial institutions with a remaining period in maturity of up to 1 (twelve) days					
10	Currents to banks and other financial institutions with a remaining period in maturity of more than twelve days					
11	"Trade" (or "Account") securities issued by central government and central bank through evaluation of organizational paper securities issued					
12	"Trade" (or "Account") issued financial instruments and central bank through evaluation of organizational paper securities issued to other					
13	"Trade" (or "Account") securities not recorded but issued by the international development banks in the Bank of Albania structure "O/S"					
14	Investment securities with a remaining period in maturity of up to 1 (one) month, excluding the Albanian Government securities					
15	Investment securities issued in currency structure, when the remaining period of the respective investment is up to 1 (twelve) days					
A	TOTAL OF LEAD ASSETS	3,799,082,008.01	305,431,287.34	3,089,218,227.67	3,668,831.92	6,144,977,265.92
B	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINING PERIOD TO MATURITY OF UP TO 1 YEAR	10,080,211,483.29	1,078,181,226.78	11,174,076,364.86	10,663,266.86	22,283,124,158.98

		Measurement of Interest Rate Risk and scenarios					
		Quantification of interest rate risk (standard scenario)	Loss would come from interest rates going:	Stress scenario on basis risk	Yield curve twist scenario	Most expected scenario	
Definition		% of capital	Direction	% of capital	% of capital	% of capital	
12-months interest earnings	ALL	-4.1%	k	1.81%	-2.9%	0.0%	
	Limit: (Economic value impact from interest rate shock / capital) < 15% for all currencies	EUR	-2.6%	k	5.61%	-1.3%	0.0%
	USD	0.0%	k	0.02%	0.0%	0.0%	
	Total non-netted impact:	6.7%		7.4%	4.1%	0.0%	
Modified duration gap	ALL	-0.7%	m	1.13%	0.9%	0.0%	
	(Interest earnings decline from interest rate shock / capital) < 10%	EUR	-1.4%	m	0.92%	0.0%	0.0%
	USD	-0.2%	m	0.20%	0.0%	0.0%	
	Total non-netted impact:	1.7%		2.2%	0.9%	0.0%	
(Change in economic value per 1 percentage point change in interest) between -1 and +1	ALL	0.89					
	EUR	0.59					
	USD	-0.01					