

Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,631,111,968
020		RMK (%)	15.38
030		TOTAL AMOUNT of risk-weighted	30,108,657,323
		CREDIT RISK	-
040	1.	The amount of risk-weighted e	26,405,279,478
050	1.1	Exposure levels according to SA	-
060	1.1.1	Potential exposures or exposure	26,405,279,478
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	502,485,620
120	1.1.7	Exposures or potential exposures	13,012,158,508
130	1.1.8	Exposure or potential exposure	7,866,669,775
140	1.1.9	Potential exposures or exposure	304,421,785
150	1.1.10	Exposures (credit) with problem	571,954,916
160	1.1.11	Exposures to Categories of class	-
170	1.1.12	Exposures in the form of bonds	-
180	1.1.13	Exposures in the form of securit	-
190	1.1.14	Other items	4,148,188,874
200	1.2	Securitization position SA	-
200*	1.2*	from which - resecuritizations	-
		MARKET RISKS	-
210	2.	The amount of risk-weighted e	-
220	2.1	The amount of risk exposure t	-
230	2.1.1	Settlement risk in the banking t	-
240	2.1.2	Settlement risk in the trading b	-
250	2.2	The amount of risk exposure t	-
260	2.2.1	The risk of debt securities posit	-
270	2.2.2	The risk of equity instruments e	-
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 e	-
		OPERATIONAL RISK	-
310	3.	The amount of risk-weighted e	3,703,377,845
320	3.1	Basic Indicator Method (BIA)	3,703,377,845
330	3.2	Standard Method / Standard R	-
340	4.	Addition from balance growth	-
350	4.1	Total asset items of the "treasur	5,161,174,586
360	4.2	Total asset items of the "treasur	2,531,007,777
370	4.3	The growth of asset items of th	(2,630,166,608)
380	4.4	Total liability items of "treasury	17,929,889
390	4.5	Total liability items of "treasury	1,061,100,092
400	4.6	Increasing the liability items "tre	1,043,176,493
410	5.	Reductions for loan portfolio e	-
420	5.1	Gross loan portfolio for Decem	-
430	5.2	Gross loan portfolio in the repo	-
440	5.3	The growth of the loan portfolio	-
450	5.4	Loan portfolio growth for 2015	-
460	5.4.1	if the reporting period is March	-
470	5.4.2	if the reporting period is June	-
480	5.5	2% of the loan portfolio of Dec	-
490	5.6	10% of the loan portfolio of Dec	-

Form 28

Code	ASSETS	Amortization fund and provisions (A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND I	-	1,901,564,417.20	-	1,907,469,975.72	9,398,527,402.34	7,859,061,495.26
11	Cash and Central Bank	-	2,053,527,894.27	-	4,997,469,975.72	-	3,601,997,809.04
12	Treasury bills and other bills eligible	-	4,809,736,578.94	-	-	-	1,809,736,578.94
13	Current accounts with banks, credit	-	-	-	5,112,634,431.14	-	5,112,634,431.14
14	Dynamic with banks, credit and other	-	-	-	709,489,036.76	-	709,489,036.76
15	Loans to banks, credit and other finan	-	-	-	-	-	-
16	Other accounts with banks, credit an	-	-	-	-	20,123,823.96	20,123,823.96
19	Doubtful receivable accounts with ba	(1,583,777,053.96)	11,471,403,435.14	-	11,007,626,381.17	-	30,986,980,301.31
20	Standard loans and advances to cust	-	1,749,995,549.74	-	5,730,426,769.23	-	15,285,933,971.00
21	Part-due loans and advances to cust	-	-	-	140,214,727.40	-	399,043,126.93
22	Special injection loans	-	258,828,398.50	-	178,903,997.26	-	499,142,845.47
23	Substandard loans	(105,352,623.80)	326,591,304.07	-	-	-	117,648,580.26
24	Doubtful loans	(113,644,817.71)	46,112,568.01	-	164,756,216.28	-	117,648,580.26
25	Loan loans	(1,144,780,066.47)	1,114,982,699.51	-	222,366,598.51	-	(7,990,858,441)
26	Albanian Government and Public A	-	1,628,594,662.20	-	1,030,459,870.03	-	5,687,253,941.44
27	Customer current accounts and depo	-	1,589,478.98	-	35,343,731.34	-	36,933,414.12
28	Other customer accounts	-	-	-	-	-	-
29	Doubtful customer receivables other	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	(464,085,000)	271,111,875.82	-	132,780,474.82	-	465,428,285.64
31	Fixed income securities	(464,085,000)	271,111,875.82	-	-	-	465,428,285.64
32	Variable income securities	-	-	-	-	-	-
34	Securities sold and unclassified under	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Provision on financial instruments	-	986,509,771.68	-	1,147,269,446.86	-	7,134,111,620.14
4	OTHER ASSETS AND LIABILITIES	-	897,349,406.24	-	1,032,963,029.08	-	1,030,302,115.50
41	Other assets	-	35,566,224.09	-	-	-	35,566,224.09
42	Agent transactions	-	-	-	-	-	-
43	Inter-office accounts	-	31,444,147.71	-	-	-	148,243,982.15
45	Non-current and position accounts	-	-	-	124,799,839.36	-	148,243,982.15
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANEN	(1,135,096,841.64)	2,729,292,712.21	-	-	-	1,429,486,224.94
51	Participating interest	-	-	-	-	203,156.60	210,356.60
52	Affiliates	-	-	-	-	-	-
53	Fixed assets	(1,135,096,841.64)	2,729,292,712.21	-	-	-	1,439,095,867.17
57	Intangible assets	-	330,776,763.52	-	-	-	330,776,763.52
577	Amortization of intangible assets	(127,874,625.86)	-	-	-	-	(127,874,625.86)
	TOTAL	(1,135,096,841.64)	10,436,652,427.08	-	10,792,486,544.76	5,501,336,114.88	37,244,980,126.46

Form 21

Code	ASSETS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND IS	377,661,164	-	8,730,499	1,061,300,092	1,447,491,864
11	Central bank	37,843,751	-	-	-	37,843,751
12	Current bills and other bills eligible	-	-	-	-	-
13	Current accounts with banks, credit	3,815,306	-	8,730,499	-	12,545,805
14	Deposits from banks, credit and other	-	-	-	-	-
17	Loans from banks, credit and other	190,005,137	-	-	1,061,300,092	1,251,305,229
18	Other accounts with banks, credit and	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	15,010,507,451	108,453,601	10,015,125,540	801,437,574	15,712,043,214
3	ALBANIAN GOVERNMENT AND	-	-	-	-	-
21	Due to customers for current account	14,663,127,827	107,366,296	9,850,889,380	509,553,499	15,280,656,002
22	Other customer accounts	347,379,624	1,087,305	164,236,160	301,884,075	650,624,214
3A	WRITTEN INSTRUMENTS	-	-	-	-	-
31	Debt represented by securities	-	-	-	-	-
34	Securities sold and purchased under	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-
36	Premiums for financial instruments	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	398,520,877	-	110,153,038	-	508,673,915
41	Other balances	28,144,281	-	55,501,251	-	83,645,532
42	Asset transactions	163,680,498	-	-	-	163,680,498
44	Inter-office accounts	-	-	-	-	-
45	Spawning and quality accounts	155,693,128	-	54,651,787	-	210,344,915
46	Value added tax	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT	507,185,742	-	120,026,514	4,071,087,218	5,198,299,474
54	Grants and public funding	108,573,810	-	-	-	108,573,810
55	Specific provisions	-	-	120,026,514	-	120,026,514
56	Subordinated debt	-	-	-	683,309,578	683,309,578
57	Shareholders' equity	856,611,932	-	-	8,087,787,799	8,944,399,731
TOTAL	16,625,077,231	108,453,601	10,770,044,206	5,635,054,980	15,712,043,214	32,714,960,126

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
68	BANK OPERATIONS EXPENSES	5,845,485,979.60	-	75,280,320.17	5,920,866,499.77	5,996,146,819.87
61	Personnel costs	197,527,988.00	-	1,097,528.94	798,625,328.90	996,150,845.84
62	Taxes other than income tax	7,036,330.69	-	-	7,036,330.69	7,036,330.69
63	General expenses for operations	182,861,602.97	-	209,694,192.97	422,695,235.94	612,556,838.91
64	Amortization and provisions on the debt	89,254,910.65	-	-	89,254,910.65	89,254,910.65
65	Losses on non-recoverable receivables and	370,643,512.21	-	350,794,257.54	721,437,769.75	1,092,081,281.96
66	Extraordinary expenses	15,156,244.63	-	874,628.52	16,030,873.15	16,030,873.15
67	Income tax	-	-	-	-	-
69	Current year profit	36,805,554.13	-	-	36,805,554.13	36,805,554.13
TOTAL EXPENSES	6,714,262,999.28	697,441,418.18	5,412,409,516.98	5,412,409,516.98	5,412,409,516.98	5,412,409,516.98
70	Reversal from banking activities	6,224,080,826.59	-	342,487,628.99	6,566,568,455.48	6,566,568,455.48
74	Reversal of provisions for the decreased	366,263,596.44	-	462,430,533.60	828,694,130.04	1,194,957,726.48
76	Extraordinary expenses	11,379,462.79	-	5,777,419.71	11,379,462.79	22,758,882.50
79	Current year loss	-	-	-	-	-
TOTAL INCOME	6,601,923,966.76	108,453,601.23	5,412,409,516.98	5,412,409,516.98	5,412,409,516.98	5,412,409,516.98

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	1,055,160,968.50	-	1,513,794,625.56	-	2,568,955,594.06
901	Commitments given	1,055,160,968.50	-	1,513,794,625.56	-	2,568,955,594.06
91	GUARANTEES	55,204,814,603.45	-	643,633,187.87	-	55,848,447,791.32
911	Guarantees given	311,237,740.40	-	802,511,961.27	-	1,113,749,701.67
912	Guarantees received	54,893,576,863.05	-	141,121,226.60	-	55,034,708,089.65
92	SECURITIES COMMITMENT	-	-	-	-	-
93	FORBIDDEN CURRENCY TRANSACTIONS	-	-	-	-	-
94	OTHER COMMITMENTS	358,416,893.57	-	569,352,679.25	-	927,769,572.82
95	FINANCIAL INSTRUMENTS COMMITMENT	-	-	-	-	-
TOTAL	56,818,923,965.52	-	2,526,725,692.68	2,526,725,692.68	-	29,145,118,698.24

Form 39

REGULATORY CAPITAL			
Columns	Row	Net	Amount
010	1	REGULATORY CAPITAL	4,631,111,905.04
015	1.1	FIRST LEVEL CAPITAL	4,056,054,980.18
020	1.1.1	FIRST BASIC CAPITAL	4,056,054,980.18
030	1.1.1.1	Equity instruments known as	3,387,147,739.49
040	1.1.1.1.1	Common shares	3,387,147,739.49
050	1.1.1.1.2	Non-voting shares - capital	0.00
060	1.1.1.1.3	Preference shares	0.00
070	1.1.1.1.4	Equity instruments of the	0.00
080	1.1.1.1.4.1	(i) Direct participation in	0.00
090	1.1.1.1.4.2	(ii) Indirect participation in	0.00
091	1.1.1.1.4.3	(i) Participation Capital	0.00
092	1.1.1.1.5	(i) Current or potential	0.00
100	1.1.1.2	Reserved amounts	63,452,744.31
110	1.1.1.2.1	Retained earnings and reserves	63,452,744.31
120	1.1.1.2.2	End of Year Profit	0.00
130	1.1.1.2.3	End of year profit provisions	0.00
140	1.1.1.2.4	Reserves provisions	708,110,425.58
150	1.1.1.2.5	Revaluation credit	20,246,206.26
200	1.1.2	REVALUATION	20,246,206.26
210	1.1.2.1	REVALUATION	20,246,206.26
220	1.1.2.1.1	(i) Increases in capital arising	0.00
230	1.1.2.1.2	(ii) Mandatory reserve through	0.00
240	1.1.2.1.3	(iii) Unrealized gains and losses	0.00
250	1.1.2.1.4	Share and loans on the fair	0.00
260	1.1.2.1.5	(i) Adjustments value by	0.00
270	1.1.2.1.6	(i) Goodwill	0.00
280	1.1.2.1.7	(i) Goodwill classified as	0.00
290	1.1.2.1.8	(i) Goodwill included in the	0.00
300	1.1.2.2	Deferred tax liabilities related	0.00
310	1.1.2.2.1	(i) Other intangible assets	112,902,137.46
320	1.1.2.2.2	(i) Goodwill	0.00
330	1.1.2.2.3	(i) Goodwill	0.00
340	1.1.2.2.4	(i) Other intangible assets	112,902,137.46
350	1.1.2.2.5	(i) Goodwill	0.00
360	1.1.2.2.6	(i) Other intangible assets	0.00
370	1.1.2.2.7	(i) Goodwill	0.00
380	1.1.2.2.8	(i) Other intangible assets	0.00
390	1.1.2.2.9	(i) Goodwill	0.00
400	1.1.2.2.10	(i) Other intangible assets	0.00
410	1.1.2.2.11	(i) Goodwill	0.00
420	1.1.2.2.12	(i) Other intangible assets	0.00
430	1.1.2.2.13	(i) Goodwill	0.00
440	1.1.2.2.14	(i) Other intangible assets	0.00
450	1.1.2.2.15	(i) Goodwill	0.00
460	1.1.2.2.16	(i) Other intangible assets	0.00
470	1.1.2.2.17	(i) Goodwill	0.00
480	1.1.2.2.18	(i) Other intangible assets	0.00
490	1.1.2.2.19	(i) Goodwill	0.00
500	1.1.2.2.20	(i) Other intangible assets	0.00
510	1.1.2.2.21	(i) Goodwill	0.00
520	1.1.2.2.22	(i) Other intangible assets	0.00
530	1.1.2.2.23	(i) Goodwill	0.00
540	1.1.2.2.24	(i) Other intangible assets	0.00
550	1.1.2.2.25	(i) Goodwill	0.00
560	1.1.2.2.26	(i) Other intangible assets	0.00
570	1.1.2.2.27	(i) Goodwill	0.00
580	1.1.2.2.28	(i) Other intangible assets	0.00
590	1.1.2.2.29	(i) Goodwill	0.00
600	1.1.2.2.30	(i) Other intangible assets	0.00
610	1.1.2.2.31	(i) Goodwill	0.00
620	1.1.2.2.32	(i) Other intangible assets	0.00
630	1.1.2.2.33	(i) Goodwill	0.00
640	1.1.2.2.34	(i) Other intangible assets	0.00
650	1.1.2.2.35	(i) Goodwill	0.00
660	1.1.2.2.36	(i) Other intangible assets	0.00
670	1.1.2.2.37	(i) Goodwill	0.00
680	1.1.2.2.38	(i) Other intangible assets	0.00
690	1.1.2.2.39	(i) Goodwill	0.00
700	1.1.2.2.40	(i) Other intangible assets	0.00
710	1.1.2.2.41	(i) Goodwill	0.00
720	1.1.2.2.42	(i) Other intangible assets	0.00
730	1.1.2.2.43	(i) Goodwill	0.00
740	1.1.2.2.44	(i) Other intangible assets	0.00
750	1.1.2.2.45	(i) Goodwill	0.00
760	1.1.2.2.46	(i) Other intangible assets	0.00
770	1.1.2.2.47	(i) Goodwill	0.00
780	1.1.2.2.48	(i) Other intangible assets	0.00
790	1.1.2.2.49	(i) Goodwill	0.00
800	1.1.2.2.50	(i) Other intangible assets	0.00
810	1.1.2.2.51	(i) Goodwill	0.00
820	1.1.2.2.52	(i) Other intangible assets	0.00
830	1.1.2.2.53	(i) Goodwill	0.00
840	1.1.2.2.54	(i) Other intangible assets	0.00
850	1.1.2.2.55	(i) Goodwill	0.00
860	1.1.2.2.56	(i) Other intangible assets	0.00
870	1.1.2.2.57	(i) Goodwill	0.00
880	1.1.2.2.58	(i) Other intangible assets	0.00
890	1.1.2.2.59	(i) Goodwill	0.00
900	1.1.2.2.60	(i) Other intangible assets	0.00
910	1.1.2.2.61	(i) Goodwill	0.00
920	1.1.2.2.62	(i) Other intangible assets	0.00
930	1.1.2.2.63	(i) Goodwill	0.00
940	1.1.2.2.64	(i) Other intangible assets	0.00
950	1.1.2.2.65	(i) Goodwill	0.00
960	1.1.2.2.66	(i) Other intangible assets	0.00
970	1.1.2.2.67	(i) Goodwill	0.00
980	1.1.2.2.68	(i) Other intangible assets	0.00
990	1.1.2.2.69	(i) Goodwill	0.00
010	1.2	CAPITAL LEVEL TWO	565,056,924.86
020	1.2.1	Equity instruments known as	683,869,278.18
030	1.2.1.1	Capital instruments fully paid	683,869,278.18
040	1.2.1.2	Non-voting shares - capital	0.00
050	1.2.1.3	Preference shares - capital	0.00
060	1.2.1.4	(i) Other equity instruments of the	0.00
070	1.2.1.5	(i) Other equity instruments of the	0.00
080	1.2.1.6	(i) Other equity instruments of the	0.00
090	1.2.1.7	(i) Other equity instruments of the	0.00
100	1.2.1.8	(i) Other equity instruments of the	0.00
110	1.2.1.9	(i) Other equity instruments of the	0.00
120	1.2.1.10	(i) Other equity instruments of the	0.00
130	1.2.1.11	(i) Other equity instruments of the	0.00
140	1.2.1.12	(i) Other equity instruments of the	0.00
150	1.2.1.13	(i) Other equity instruments of the	0.00
160	1.2.1.14	(i) Other equity instruments of the	0.00
170	1.2.1.15	(i) Other equity instruments of the	0.00
180	1.2.1.16	(i) Other equity instruments of the	0.00
190	1.2.1.17	(i) Other equity instruments of the	0.00
200	1.2.1.18	(i) Other equity instruments of the	0.00
210	1.2.1.19	(i) Other equity instruments of the	0.00
220	1.2.1.20	(i) Other equity instruments of the	0.00
230	1.2.1.21	(i) Other equity instruments of the	0.00
240	1.2.1.22	(i) Other equity instruments of the	0.00
250	1.2.1.23	(i) Other equity instruments of the	0.00
260	1.2.1.24	(i) Other equity instruments of the	0.00
270	1.2.1.25	(i) Other equity instruments of the	0.00
280	1.2.1.26	(i) Other equity instruments of the	0.00
290	1.2.1.27		

Financial Ratios

Ratios	
1. (ROAA) = Net Income / average assets	0.1%
2. The net result of the extraordinary / a	0.0%
3. Expense/Revenue general operations / asset	97.9%
4. Net interest income / expense to the	33.7%
5. (ROE) = The net income / Average	0.6%
6. For other companies - Total assets	940,323
7. Net interest income / average assets	3.2%
8. Net income from interest- Net interest	3.0%
9. Interest income / average assets	3.7%
10. Interest expense / average assets	0.6%
11. Net interest income / revenue revenue	22.6%
12. Net income from other activities / a	1.8%
13. Non-interest expenses / asset amount	3.3%
14. Personnel expenses / revenue revenue	27.8%
15. Expenses for marketing / revenue revenue	0.6%

Kodi	Emri	Vlera
1	Total assets at the end of the reporting period	33,374,038,507.84
2	Financial assets measured at fair value	20,096,960,133.31
3	Bank deposits	64,59%
4	Maximum Loan Ratio	70.00%

NR. I FORMULARIT: 34.20
 EMRI I FORMULARIT: Huajt sipas cilesise te portfoliut te huave dhe aktivitetit ekonomik per korporatat jo financiare
 PERIODICITETI: Muajor
 MONEDHA E RAPORTIMIT: ALL
 NUESIA: Njesis monetare

Kodi	Emri	Nga 18 cilimet					Totali i raportit te huave dhe interesit te
		Hua standarde	Hua ne ndikime	Hua rritetshme	Hua te detyrueshme	Hua te humbura	
1	Korporata financiare shqiptare	14,888,959,570.43	243,316,425.50	596,117,922.13	185,300,570.98	503,988,820.89	16,176,387,172.36
A	Agriculture, forests, fishing	1,052,755,959.49	-	50,051,658.11	-	30,059,466.54	1,132,867,074.14
B	Extractive industries	13,405,583.54	8,961,398.81	1,967,080.05	-	15,827,359.90	40,161,422.30
C	Manufacturing industries	3,783,532,965.52	4,483,072.05	131,510,923.03	58,103,047.42	86,344,607.08	4,073,965,011.10
D	Electricity, gas, steam, heat and air conditioning	160,679,625.10	-	-	-	105,202,494.20	265,882,119.30
E	Water supply, waste management, sewerage	1,543,279.71	-	-	3,176,236.17	-	23,795,478.34
F	Construction	437,934,855.64	-	3,417,111.71	-	12,694,784.22	458,657,360.05
G	Wholesale and retail trade; repair of motor vehicles, motorcycles, mopeds and scooters	7,950,613,335.38	877,236,682.87	64,879,652.26	64,373,338.24	198,394,658.73	8,365,785,649.49
H	Transportation and storage	465,488,534.55	-	18,208,114.58	-	11,438,177.81	477,256,766.94
I	Accommodation and food service	248,247,513.13	-	3,123,559.98	55,886,885.91	53,806,752.30	362,755,838.15
J	Information and communication	493,033,837.92	-	-	-	2,441,556.14	73,074,885.32
K	Financial and insurance activities	194,788,807.33	-	-	-	3,285,657.04	198,074,464.37
L	Real estate activities	52,231,281.91	-	-	-	-	52,231,281.91
M	Professional, scientific and technical activities	16,047,165.06	-	-	-	14,892,371.51	30,939,536.57
N	Administrative and support services	188,805,206.29	-	16,406,812.56	-	2,459,438.48	157,371,457.28
O	Public administration and defence; compulsory social security	-	-	-	-	-	-
P	Education	71,512,847.99	-	1,798,941.06	-	-	73,311,789.05
Q	Health and social work activities	64,849,066.01	51,094,369.57	-	-	-	116,043,435.58
R	Art, sports and recreation	8,836,300.00	-	-	-	-	71,402,030.00
S	Other service activities	120,499,835.47	-	-	3,415,640.71	2,540,546.16	126,460,022.34
T	Family activities as employers, freight and transport activities	-	-	-	-	-	-
U	Activities of international organizations	-	-	-	-	-	-
2	Public Nonfinancial Corporation	60,026,034.92	-	-	-	-	60,026,034.92
A	Agriculture, forests, fishing	-	-	-	-	-	-
B	Extractive industries	-	-	-	-	-	-
C	Manufacturing industries	-	-	-	-	-	-
D	Electricity, gas, steam, heat and air conditioning	-	-	-	-	-	-
E	Water supply, waste management, sewerage	-	-	-	-	-	-
F	Construction	-	-	-	-	-	-
G	Wholesale and retail trade; repair of motor vehicles, motorcycles, mopeds and scooters	-	-	-	-	-	-
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 activities	-	-	-	-	-	-
N	Administrative and support services	-	-	-	-	-	-
O	Public administration and defence; compulsory social security	60,026,034.92	-	-	-	-	60,026,034.92
P	Education	-	-	-	-	-	-
Q	Health and social work activities	-	-	-	-	-	-
R	Art, sports and recreation	-	-	-	-	-	-
S	Other service activities	-	-	-	-	-	-
T	Family activities as employers, freight and transport activities	-	-	-	-	-	-
U	Activities of international organizations	-	-	-	-	-	-

NR. I FORMULARIT: 37.9
 EMRI I FORMULARIT: Aktivitet sipas maturitetit ne te gjitha monedhat TOTAL
 PERIODICITETI: Muajor
 MONEDHA E RAPORTIMIT: ALL
 NUESIA: Monetare

Kodi	Emri	DITE					VITE	TOTALI
		1 (O/N)	2-7	8-15	16-30	1-3		
VEPRIME	161,809,341.76	102,286,406.32	202,557,300.48	295,288,240.23	1,196,745,016.83	2,506,792,137.00	2,752,832,197.45	#####
Hua	95,232,179.70	64,066,028.13	62,970,917.96	235,892,873.16	612,217,879.53	903,354,038.04	1,657,668,885.63	#####
Hua	87,256,708.52	63,235,916.72	59,043,760.35	247,286,044.42	659,427,088.22	#####	#####	#####
Hua	743,486.38	1,955,114.23	18,405.00	190,000.00	127,000.00	150,000.00	254,000.00	-
Hua	16,342,315.57	1,702,741.42	1,129,981.19	10,120,698.22	18,241,999.57	25,250,179.66	45,519,335.30	#####
Hua	-	-	-	-	-	-	-	#####
Hua	-	-	-	-	-	-	-	#####
Hua	50,895,624.91	36,265,238.97	137,760,271.67	58,799,318.78	566,076,849.12	#####	#####	#####

NR. I FORMULARIT: 37.8
 EMRI I FORMULARIT: Pasive sipas maturitetit ne te gjitha monedhat TOTAL
 PERIODICITETI: Muajor
 MONEDHA E RAPORTIMIT: ALL
 NUESIA: Monetare

Kodi	Emri	DITE					VITE	TOTALI
		1 (O/N)	2-7	8-15	16-30	1-3		
Treasury and interbank	80,569,720.58	150,005,136.59	-	-	-	#####	#####	
Current account of Central Bank	73,842,720.69	-	-	-	-	-	73,842,720.69	
Deposits with Central Bank	-	-	-	-	-	-	-	
Loans from Central Bank	-	-	-	-	-	-	-	
Other accounts with Central Bank	-	-	-	-	-	-	-	
T-bills sold under REPO Ag	-	-	-	-	-	-	-	
Other T-bills sold under REPO Ag	-	-	-	-	-	-	-	
Current account of resident	12,546,004.89	-	-	-	-	-	12,546,004.89	
Current account of non resident	-	-	-	-	-	-	-	
Deposit from resident	-	-	-	-	-	-	-	
Deposit from non resident	-	-	-	-	-	-	-	
Loans from resident (Finan)	-	150,005,136.99	-	-	-	-	150,005,136.99	
Loans from non resident	-	-	-	-	-	-	-	
Other account with foreign	-	-	-	-	-	-	-	
OPERATIONS WITH CUSTOMER	13,098,923,277.63	178,502,252.91	278,346,385.73	991,891,668.38	3,107,136,030.14	2,147,340,375.77	#####	
Current account	8,803,976,406.67	-	-	-	-	-	8,803,976,406.67	
Demand deposits	4,279,209,952.76	-	-	-	-	-	4,279,209,952.76	
Time deposits	15,743,912.20	178,502,252.91	278,346,385.73	481,067,456.99	3,107,136,030.14	2,147,340,375.77	#####	
Certificate of Deposits	-	-	-	-	-	-	-	
Other customer account	-	-	-	-	-	-	-	
OPERATIONS WITH PUBLIC	-	-	-	-	-	-	-	
Current account	-	-	-	-	-	-	-	
Demand deposits	-	-	-	-	-	-	-	
Time deposits	-	-	-	-	-	-	-	
Loans to public administration	-	-	-	-	-	-	-	
Other account with public	-	-	-	-	-	-	-	
OPERATIONS WITH SECURED	-	-	-	-	-	-	-	
Debt, re-presented by securities sold by repo	-	-	-	-	-	-	-	
Other accounts	-	-	-	-	-	-	-	
OTHER RESOURCES	41,994.75	12,268,578.77	32,337.39	285,848,589.76	754,255.64	3,582,931.70	#####	
Permanent Resources	8,787,007.96	22,194,039.06	2,947,102.24	4,151,298.07	16,360,873.05	30,113,652.40	#####	
Capital Liabilities	13,104,300,930.92	-	-	-	-	-	13,104,300,930.92	
II - Off Balance sheets	-	-	-	-	-	-	-	
Financial Commitments	-	-	-	-	-	-	-	
Currency (All+other)	-	-	-	-	-	-	-	
TOTAL (I+II)	13,194,140,999.92	362,970,007.72	281,425,825.66	1,261,691,556.21	4,185,951,250.61	2,181,036,959.87	#####	

Form 26

LOANS CLASSIFIED AS PAST DUE LOANS	PAST DUE LOANS				TOTAL
	1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	197,080,474.35	4,991,558.86	40,043,687.81	147,727,889.59	398,443,609.61
Mid term loans	665,098,279.88	130,495,596.46	68,493,146.38	588,962,966.66	1,453,064,073.39
Long term loans	1,471,613,286.38	47,301,348.45	6,148,321.98	189,302,966.77	1,707,785,923.59
Real estate loans	146,068,000.00	3,590,811.52	90,871.79	27,076,994.54	176,841,678.85
Leasing contract	-	-	-	-	-
Bank employees	-	-	-	-	-
TOTAL	3,274,802,139.22	585,389,313.69	114,786,037.96	825,070,817.96	4,780,058,308.83

Form 16

Kodi	Emri	PROVISIONS FOR LOAN LOSSES (in the bank)			
		Principal	Provisions for the principal	Accrued interests	P. R. for interests
Standard and past due loans	193,352,003.820	915,200,000.00	41,077,081.00	411,279.00	
Standard and past due loans (Restruct)	592,736,247.00	59,273,625.00	4,738,900.00	473,890.00	
Special mentioned loans	203,719,436.00	10,185,972.00	2,239,370.00	111,969.00	
Special mentioned loans (Restructured)	191,610,008.00	9,610,000.00	2,007,420.00	302,740.00	
Substandard loans	580,478,654.00	100,095,731.00	5,256,925.00	5,256,925.00	
Doubtful loans	252,784,472.00	126,392,236.00	7,252,093.00	7,252,093.00	
Loan losses	1,290,841,273.00	1,290,841,273.00	54,938,784.00	54,938,784.00	
Total	31,343,175,969.00	1,798,269,981.00	117,581,286.00	68,447,692.00	

Formulari 201

LIQUID ASSETS - SHORT TERM LIQUIDITY					
Code	LEK	USD	EUR	OTHERS	TOTAL
1	621 774 628.00	94 680 003.00	473 688 382.00	-	1 190 144 993.00
2	572 646 276.20	193 112.66	581 871.22	-	573 421 259.08
3	1 749 746 430.13	-	-	-	1 749 746 430.13
4	217 000 000.00	-	-	-	217 000 000.00
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	480 028 843.07	1 626 404 340.36	5 781 168.15	2 101 214 352.58
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	132 316 409.82	-	132 316 409.82
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
a	3 203 219 633.33	683 802 848.73	2 214 991 003.02	5 781 168.16	6 004 894 744.82
b	14 146 855 510.90	1 332 311 148.95	10 050 047 892.04	5 717 831.04	25 546 951 682.94

