

## Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,112,104,342
020		BMK (%)	13.42
030		TOTAL AMOUNT of risk-weighted	30,630,822,727
		CREDIT RISK	
040	1.	The amount of risk-weighted e	27,183,878,679
050	1.1	Exposure levels according to SA	27,183,878,679
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	801,204,354
120	1.1.7	Exposures or potential exposure	16,089,754,063
130	1.1.8	Exposure or potential exposure	8,091,242,660
140	1.1.9	Potential exposures or exposure	341,645,740
150	1.1.10	Exposures (credit) with problem	498,152,282
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	3,401,380,080
200	1.2	Securitization position SA	-
200*	1.2*	from which - securitizations	-
		MARKET RISKS	
210	2.	The amount of risk-weighted e	392,814,391
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	392,814,391
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	392,814,391
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	3,054,129,657
320	3.1	Basic Indicator Method (BIA)	3,054,129,657
330	3.2	Standard Method / Standard & Addition from balance growth	-
340	4.		-
350	4.1	Total asset items of the "treasur	3,256,482,679
360	4.2	Total asset items of the "treasur	3,592,413,234
370	4.3	The growth of asset items of th	335,930,555
380	4.4	Total liability items of "treasury	-
390	4.5	Total liability items of "treasury	3,659,856,758
400	4.6	Increasing the liability items "r	3,659,856,758
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 29

Code	ASSETS	Amortization fund and provisions (A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND						4,354,418,308.31
11	Cash and Central Bank		1,991,555,400.16		1,407,816,075.56		3,399,371,475.72
12	Treasury bills and other bills eligible		1,807,037,014.90		1,407,816,075.56		3,214,853,090.46
13	Current accounts with banks, credit					1,448,031,451.44	1,448,031,451.44
14	Dynamic with banks, credit and other		100,000,084.93				100,000,084.93
15	Loans to banks, credit and other finan						
16	Other accounts with banks, credit and					19,115,056.08	19,115,056.08
19	Doubtful receivable accounts with ba						
2	OPERATIONS WITH CUSTOMER	(1,654,066,033.94)	11,243,309,759.23		12,025,090,587.28		20,544,381,666.47
20	Standard loans and advances to credit		9,849,763,979.96		9,849,763,979.96		19,699,537,959.92
21	Part-line loans and advances to credit		283,371,154.51		218,360,945.80		501,732,100.31
22	Special incentive loans						
23	Substandard loans	(81,316,623.79)	236,508,471.69		138,034,791.18		374,543,262.87
24	Doubtful loans	(143,117,203.74)	112,000,071.08		165,600,173.98		138,372,947.42
25	Loan items	(1,429,452,628.45)	875,474,199.27		547,047,381.68		(606,931,457.50)
26	Albanian Government and Public A				3,092,979,061.42		6,889,799,992.65
27	Customer current accounts and depo		1,781,970,831		28,326,932.38		30,077,896.11
28	Other customer accounts						
29	Doubtful customer receivables other						
3	SECURITIES TRANSACTIONS	(465,375.00)	271,130,923.88			133,996,626.40	405,127,520.28
31	Fixed income securities	(465,375.00)	271,130,923.88				405,127,520.28
32	Variable income securities						
34	Securities sold and unclassified under						
35	Collateral on securities transactions						
36	Provision on financial instruments		727,207,263.56		308,408,648.37		1,035,615,911.93
4	OTHER ASSETS AND LIABILITIES						1,337,029,729.40
41	Other assets		685,829,453,641		693,420,432,666		1,379,250,886.30
42	Asset transactions						69,977,567.31
44	Inter-office accounts						
45	Non-cash and position accounts		18,345,847.53		117,428,227.53		135,774,075.06
46	Value added tax						
5	FIXED ASSETS AND PERMANENT	(1,328,393,177.45)	2,685,705,280.56			210,027.83	1,357,312,130.94
51	Participating interest					210,027.83	210,027.83
52	Intangible						
53	Fixed assets	(1,328,393,177.45)	2,685,705,280.56				1,356,512,103.11
57	Intangible assets		371,448,548.27				371,448,548.27
577	Amortization of intangible assets		(253,186,236.38)				(253,186,236.38)
TOTAL		(1,680,290,811.75)	18,439,580,818.87		18,447,955,171.66	2,900,252,181.76	20,997,303,432.29

Form 21

Code	ASSETS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
<b>1</b>	<b>TREASURY OPERATIONS AND IS</b>	1,068,444,450	-	11,590,294	3,699,856,758	4,779,891,401
11	Central bank	-	-	-	-	-
12	Current bills and other bills eligible	-	-	-	-	-
13	Current accounts with banks, credit	8,003,085	-	11,590,294	-	19,593,379
14	Deposits from banks, credit and other	1,060,441,364	-	-	3,699,856,758	4,760,300,122
17	Loans from banks, credit and other	-	-	-	-	-
18	Other accounts with banks, credit and	-	-	-	-	-
<b>2</b>	<b>OPERATIONS WITH CUSTOMERS</b>	13,574,296,711	131,403,091	9,868,920,815	479,624,424	24,046,344,141
<b>3</b>	<b>ALBANIAN GOVERNMENT AND</b>	-	-	-	-	-
21	Debt to customers for current account	13,589,016,082	123,260,990	9,444,418,978	478,766,561	24,441,463,116
22	Other customer accounts	185,280,629	1,142,101	424,501,837	857,858	611,762,029
<b>3.1</b>	<b>SECURITIES TRANSACTIONS</b>	-	-	-	-	-
31	Debt represented by securities	-	-	-	-	-
34	Securities sold and purchased under	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-
36	Premiums for financial instruments	-	-	-	-	-
<b>4</b>	<b>OTHER ASSETS AND LIABILITIES</b>	765,807,673	-	(177,539,382)	-	588,268,291
41	Other balances	765,807,673	-	-	-	765,807,673
42	Asset transactions	-	-	-	-	-
43	Other	-	-	-	-	-
44	Inter-office accounts	-	-	-	-	-
45	Spawning and acquisition accounts	507,233,586	-	(274,369,996)	-	232,863,590
46	Value added tax	-	-	-	-	-
<b>5</b>	<b>FIXED ASSETS AND PERMANENT</b>	593,274,818	-	143,441,440	4,071,063,236	4,727,780,507
54	Grants and public funding	183,781,548	-	-	-	183,781,548
55	Specific provisions	-	-	-	-	-
56	Subordinated debt	-	-	-	-	-
57	Shareholders' equity	409,493,270	-	143,441,440	4,071,063,236	4,622,998,016
<b>TOTAL</b>	<b>TOTAL</b>	<b>15,012,821,653</b>	<b>131,403,091</b>	<b>9,868,920,815</b>	<b>5,215,524,621</b>	<b>34,097,803,653</b>

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
<b>68</b>	<b>BANK OPERATIONS EXPENSES</b>	10,379,611,072.94	-	164,099,176.27	10,704,739,249.21	10,704,739,249.21
68	Personnel costs	422,901,696.00	-	1,972,179.36	23,433,835.30	25,407,710.66
62	Taxes other than income tax	13,812,077.14	-	-	13,812,077.14	13,812,077.14
63	General expenses for operations	306,401,763.77	-	495,879,498.21	800,281,279.00	1,106,683,042.77
64	Amortization and provisions on the debt	275,787,842.47	-	-	275,787,842.47	275,787,842.47
65	Loans on non-recoverable receivables and	813,944,114.14	-	779,599,091.81	1,200,543,551.27	2,014,487,665.41
66	Extraordinary expenses	175,256,240.21	-	17,074,717.61	192,330,957.84	367,587,198.02
67	Income tax	-	-	-	-	-
69	Current year profit	-	-	-	-	-
<b>TOTAL</b>	<b>TOTAL</b>	<b>11,247,107,140.99</b>	<b>-</b>	<b>1,459,481,473.24</b>	<b>14,064,541,791.31</b>	<b>15,523,648,934.30</b>
<b>70</b>	<b>Income from banking activities</b>	11,277,969,633.35	-	702,642,545.34	11,980,612,198.71	12,683,221,832.06
74	Reversal of provisions for the decreased	892,842,654.83	-	607,352,138.31	1,500,195,031.16	2,400,390,824.30
74	Extraordinary expenses	30,914,956.03	-	-	12,232,950.03	43,147,906.06
79	Current year loss	479,507,648.99	-	-	479,507,648.99	479,507,648.99
<b>TOTAL</b>	<b>TOTAL</b>	<b>12,401,234,541.21</b>	<b>-</b>	<b>1,310,004,683.65</b>	<b>14,064,541,791.31</b>	<b>15,523,648,934.30</b>

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
<b>90</b>	<b>FINANCING COMMITMENT</b>	1,000,000,000.00	-	1,304,380,782.41	-	2,304,380,782.41
90	Commitments given	1,000,000,000.00	-	1,304,380,782.41	-	2,304,380,782.41
<b>91</b>	<b>GUARANTEES</b>	53,097,677,796.45	-	817,246,683.75	-	53,914,924,480.20
91	Guarantees given	308,245,435.40	-	437,407,798.45	-	745,653,233.85
92	Guarantees received	52,789,432,361.05	-	379,838,885.30	-	53,169,271,246.35
<b>92</b>	<b>SECURITIES COMMITMENT</b>	-	-	-	-	-
93	FORBEN CURRENCY TRANSACTIONS	-	-	-	-	-
94	OTHER COMMITMENTS	511,448,995.65	-	515,442,621.58	-	1,026,891,617.23
<b>95</b>	<b>FINANCIAL INSTRUMENTS COMM</b>	-	-	-	-	-
<b>TOTAL</b>	<b>TOTAL</b>	<b>5,613,131,127.71</b>	<b>-</b>	<b>3,637,118,089.66</b>	<b>-</b>	<b>9,250,249,217.37</b>

Form 39

Columns	No.	REGULATORY CAPITAL	
		Resident	Non-resident
010	1	REGULATORY CAPITAL	4,112,104,342.48
015	1.1	FIRST LEVEL CAPITAL	3,610,378,742.31
020	1.1.1	FIRST BASIC CAPITAL	3,610,378,742.31
030	1.1.1.1	Equity instruments known as	3,387,147,739.49
040	1.1.1.1.1	Paid-up capital	3,387,147,739.49
050	1.1.1.1.2	Monopolium items - capital	0.00
060	1.1.1.1.3	Premiums stock	0.00
070	1.1.1.1.4	(i) Equity instruments of its	0.00
080	1.1.1.1.4.1	(i) Direct participation in	0.00
090	1.1.1.1.4.2	(i) 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	416,114,904.00
110	1.1.1.2.1	Reserved amounts and reserves	63,452,554.51
120	1.1.1.2.2	End of Year Profit	0.00
130	1.1.1.2.3	End of year profit provisions	479,662,349.49
140	1.1.1.2.4	Reserves - provisions	708,110,425.58
150	1.1.1.2.5	Revaluation credit	29,487,749.26
200	1.1.2	REHY arrangements	0.00
210	1.1.2.1	(i) Increases in capital arising	0.00
220	1.1.2.2	Mandatory reserve through	0.00
230	1.1.2.3	Unrealized gains and losses	0.00
240	1.1.2.4	Gains and losses on the fair	0.00
250	1.1.2.5	(i) Adjustments value by	0.00
300	1.1.3	Goodwill	0.00
310	1.1.3.1	(i) Goodwill classified as	0.00
320	1.1.3.2	(i) Goodwill included in the	0.00
330	1.1.3.3	Deferred tax liabilities related	0.00
340	1.1.3.4	(i) Other intangible assets	38,282,287.84
350	1.1.3.5	(i) Good amount of other	58,295,267.84
360	1.1.3.6	Deferred tax liabilities related	0.00
370	1.1.3.7	(i) Deferred tax assets, first level	0.00
380	1.1.3.8	(i) Assets of reorganization	0.00
390	1.1.3.9	(i) The gross amount of	0.00
400	1.1.3.10	Deferred tax liabilities related	0.00
410	1.1.3.11	Active fund defined benefits	0.00
420	1.1.3.12	(i) Mutual cross participation	0.00
430	1.1.3.13	(i) Excess of capital	0.00
440	1.1.3.14	(i) Reserve provisions	0.00
450	1.1.3.15	(i) Positions shall not which	0.00
460	1.1.3.16	(i) Non-FPV investments that	0.00
470	1.1.3.17	(i) NPV investments of	0.00
480	1.1.3.18	(i) Deferred tax assets, first	0.00
490	1.1.3.19	(i) NPV investments of	0.00
500	1.1.3.20	(i) The amount that exceeds	0.00
510	1.1.3.21	Equity instruments known as	0.00
520	1.1.3.22	Paid-up instruments	0.00
530	1.1.3.23	Value memo - capital	0.00
540	1.1.3.24	Premiums emission related	0.00
550	1.1.3.25	(i) Own equity instruments	0.00
560	1.1.3.26	(i) Direct participation in	0.00
570	1.1.3.27	(i) Participation indirect equity	0.00
580	1.1.3.28	(i) Participation Capital	0.00
590	1.1.3.29	(i) Current or potential	0.00
600	1.1.3.30	(i) Mutual participation (cross)	0.00
610	1.1.3.31	(i) Additional equity	0.00
620	1.1.3.32	(i) Capital instruments paid	0.00
630	1.1.3.33	The outstanding items of	0.00
640	1.1.3.34	The outstanding items of	0.00
650	1.1.3.35	Additional capital elements of	0.00
660	1.2	CAPITAL LEVEL TWO	501,725,600.17
670	1.2.1	Equity instruments paid	685,924,999.83
680	1.2.1.1	Capital instruments fully paid	685,924,999.83
690	1.2.1.2	Monopolium items - capital	0.00
700	1.2.1.3	Premiums emission related	0.00
710	1.2.1.4	(i) Own equity instruments of	0.00
720	1.2.1.5	(i) Participations indirect equity	0.00
730	1.2.1.6	(i) Synthetic shares are equity	0.00
740	1.2.1.7	(i) Current or potential	0.00
750	1.2.2	Standard Method (SM) main	0.00
760	1.2.2.1	(i) Participation (mutual) in the	0.00
770	1.2.2.2	Equity instruments that	0.00
780	1.2.2.3	Equity instruments that	0.00
790	1.2.2.4	The outstanding items of	0.00
800	1.2.2.5	(i) Additional capital	0.00
810	1.2.2.6	Elements of the capital of the	184,178,999.68

Financial Ratios

Ratios	
1. (ROAA) = Net Income / average assets	-1.5%
2. The net result of the intermediate / a	-0.4%
3. Expense/Revenue general operations / assets	150.9%
4. Net interest income / expense to the	37.0%
5. (ROE) = The net income / Average	-11.4%
6. Fee income combined / Total assets	1,267,667
7. Net interest income / average assets	3.5%
8. Net income from interest- Net interest	3.5%
9. Interest income / average assets	3.5%
10. Interest expense / average assets	0.0%
11. Net interest income / revenue revenue	69.2%
12. Net income from other activities / a	1.3%
13. Non-interest expenses / assets average	65.3%
14. Personnel expenses / assets average	36.5%
15. Expenses for marketing / average assets	0.7%

Other

Kodi	Flasës	
1	Total assets at the end of the reporting period	33,771,528,627.46
2	Assets under management	22,546,781,657.61
3	Assets under management - Total assets (ratio %)	67.06%
4	Maximum Loan Ratio	70.00%

NR. I FORMULARIT: 34.20  
EMRI I FORMULARIT: Huajt sipas çështje të portofolit të huave dhe aktivitetit ekonomik për korporatat jo financiare  
PËRSHKRITJA: Muajt  
MONEDHA E RAPORTIMIT: ALL  
NËNSJA: Njësi monetare

Kodi		Hua standarde	Hua në ndëkë	Hua në rimbursim	Hua të duhshme	Hua të humbura	Vlerat të rreptuara të huave dhe interesit të përllogaritur
<b>1 Korporata financiare ardhore</b>							
A	Agriculture, Forestry, Fishing	15,782,623,219.90	14,021,327.00	15,797,650.50	22,869,856.99	75,697,344.51	19,225,141,762.29
B	Extractive industries	10,354,571.29	7,670,473.00	-	-	-	10,354,571.29
C	Manufacturing industries	4,621,895,573.45	70,478,302.68	131,770,756.42	72,989,655.16	12,261,039.99	30,086,084.28
D	Electricity, gas, steam, hot water and air conditioning	144,461,696.05	-	-	5,385,872.47	101,880,209.19	246,341,955.24
E	Water supply; sewerage, waste management and remediation activities	19,286,191.81	-	-	-	3,176,236.17	99,530,302.46
F	Construction	720,570,960.90	-	1,994,448.34	-	8,774,144.55	731,339,553.79
G	Wholesale and retail trade; repair of motor vehicles, motor cycles and motorcycles	8,476,626,356.79	207,102,704.37	38,622,128.85	67,956,832.26	145,417,867.69	8,830,150,889.95
H	Transportation and storage	602,318,191.16	-	136,196.71	-	9,859,664.44	612,314,148.31
I	Accommodation and food services	198,465,187.46	2,653,319.23	53,610,516.03	53,707,110.85	-	308,456,133.57
J	Information and communication	501,544,668.84	5,645,988.37	-	-	-	78,620,848.78
K	Financial and insurance activities	211,223,171.31	-	-	-	-	211,223,171.31
L	Real estate activities	68,893,006.96	-	-	-	-	68,893,006.96
M	Professional, scientific and technical activities	10,146,516.54	-	-	-	14,892,371.51	25,038,888.05
N	Administrative and support activities	115,762,524.23	-	27,998,821.62	-	3,959,836.19	147,641,182.04
O	Public administration and defence; compulsory social security	-	-	-	-	-	-
P	Education	63,979,844.67	-	1,576,673.06	-	-	398,766,508.79
Q	Health and social work activities	73,029,023.11	8,829,474.43	-	-	-	81,646,495.84
R	Art, sports and recreation	15,429,369.13	-	-	-	-	66,460,787.50
S	Other service activities	148,793,174.44	-	-	-	4,536,392.17	173,127,566.61
T	Family activities as employers; Freight and messaging	-	-	-	-	-	-
U	Activities of international organizations	-	-	-	-	-	-
<b>2 Public nonfinancial Corporation</b>							
A	Agriculture, Forestry, Fishing	-	-	-	-	-	-
B	Extractive industries	-	-	-	-	-	-
C	Manufacturing industries	-	-	-	-	-	-
D	Electricity, gas, steam, hot water and air conditioning	-	-	-	-	-	-
E	Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F	Construction	-	-	-	-	-	-
G	Wholesale and retail trade; repair of motor vehicles, motor cycles and motorcycles	-	-	-	-	-	-
H	Transportation and storage	-	-	-	-	-	-
I	Accommodation and food services	-	-	-	-	-	-
J	Information and communication	-	-	-	-	-	-
K	Financial and insurance activities	-	-	-	-	-	-
L	Real estate activities	-	-	-	-	-	-
M	Professional, scientific and technical activities	-	-	-	-	-	-
N	Administrative and support activities	-	-	-	-	-	-
O	Public administration and defence; compulsory social security	52,811,775.52	-	-	-	-	52,811,775.52
P	Education	-	-	-	-	-	-
Q	Health and social work activities	-	-	-	-	-	-
R	Art, sports and recreation	-	-	-	-	-	-
S	Other service activities	-	-	-	-	-	-
T	Family activities as employers; Freight and messaging	-	-	-	-	-	-
U	Activities of international organizations	-	-	-	-	-	-

NR. I FORMULARIT: 37.9  
EMRI I FORMULARIT: Aktivitet sipas maturitetit të në gjitha monedhat TOTAL  
PËRSHKRITJA: Muajt  
MONEDHA E RAPORTIMIT: ALL  
NËNSJA: Monetare

		1-7	8-15	16-30	1-3	3-6	6-12	1-5	VITE > 5	TOTALI
<b>VEPRIME</b>		104,549,485.60	38,446,844.91	240,183,423.35	954,547,032.45	1,443,168,635.77	3,171,042,764.88	2,951,076,643.86	11,840,826,025.56	24,198,450,315.51
Hua të		36,696,247.47	35,822,170.31	103,848,989.61	203,895,069.30	641,298,793.44	991,176,204.29	1,702,671,119.74	7,886,090,509.54	14,686,154,164.91
Hua të		35,696,247.47	35,822,170.31	103,848,989.61	203,895,069.30	641,298,793.44	991,176,204.29	1,702,671,119.74	7,886,090,509.54	14,686,154,164.91
Hua të		718,994.60	148,000.00	18,300.00	349,900.00	20,548,186.49	198,000.00	13,278,115.35	35,251,526.45	466,880,593.86
Hua të		10,360,068.44	1,742,842.34	2,916,755.72	9,184,067.17	19,577,034.23	28,303,795.12	49,340,027.59	240,273,748.93	105,182,254.31
Hua të		-	-	-	-	-	-	-	316,949,429.15	77,594,211.49
Hua të		-	-	-	-	-	-	-	196,405,118.06	84,945,228.90
Hua të		56,774,175.09	881,832.25	133,399,348.01	741,327,895.98	781,942,908.10	2,131,014,578.98	1,198,865,496.52	1,327,551,066.82	6,371,106.12
Hua të		-	-	-	-	-	-	-	1,860,280,547.70	6,371,106.12
Hua të		-	-	-	-	-	-	-	-	6,371,106.12
Hua të		-	-	-	-	-	-	-	-	6,371,106.12

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PËRSHKRITJA: Muajt  
MONEDHA E RAPORTIMIT: ALL  
NËNSJA: Monetare

		1-7	8-15	16-30	1-3	3-6	6-12	1-5	VITE > 5	TOTALI
<b>TREASURY AND INTERBANK</b>		19,591,478.90	890,116,402.48	-	666,456,191.30	170,326,958.90	1,662,984,689.44	-	1,330,412,876.86	4,719,821,600.88
Current account of Central bank		-	-	-	-	-	-	-	-	-
Deposits with Central Bank		-	-	-	-	-	-	-	-	-
Loans from Central Bank		-	-	-	-	-	-	-	-	-
Other accounts with Central bank		-	-	-	-	-	-	-	-	-
T-bills sold under REPO		-	-	-	-	-	-	-	-	-
Other T-bills sold under REPO		-	-	-	-	-	-	-	-	-
Current account of resident financial institutions		19,591,478.90	-	-	-	-	-	-	-	19,591,478.90
Current account of non-resident financial institutions		-	-	-	-	-	-	-	-	-
Deposits from resident financial institutions		-	-	-	-	-	-	-	-	-
Deposits from non-resident financial institutions		-	890,116,402.48	-	-	-	-	-	-	1,060,443,364.39
Loans from resident financial institutions		-	-	-	-	-	-	-	-	3,659,856,757.59
Loans from non-resident financial institutions		-	-	-	666,456,191.30	170,326,958.90	1,662,984,689.44	-	1,330,412,876.86	4,002,183,530.52
OPERATIONS WITH CUSTOMER		11,726,606,652.40	201,749,441.94	227,541,612.31	1,076,586,027.51	1,413,882,071.42	2,266,582,382.93	5,195,481,079.68	1,959,558,421.54	24,046,245,145.18
Current account		8,182,204,907.62	-	-	-	-	-	-	-	8,182,204,907.62
Demand deposits		3,514,649,444.32	-	-	-	-	-	-	-	3,514,649,444.32
Time deposits		8,095,715.87	201,749,441.94	227,541,612.31	464,823,038.03	1,413,882,071.42	2,266,582,382.93	5,195,481,079.68	1,959,558,421.54	11,737,627,763.71
Certificate of Deposits		-	-	-	-	-	-	-	-	-
Other customer account		-	-	-	611,763,029.48	-	-	-	-	611,763,029.48
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		-	-	-	-	-	-	-	-	-
Securities sold by repo		-	-	-	-	-	-	-	-	-
OPERATIONS WITH FINANCIAL INSTITUTIONS		98,455.36	30,977,011.50	49,476.91	318,936,670.39	1,063,255.00	5,208,054.92	187,343,260.85	21,525,973.38	23,096,126.94
Permanent resources		2,052,646.29	618,912.09	3,724,478.85	30,777,213.16	17,818,150.35	36,709,506.55	70,497,871.30	4,902,183,530.52	4,227,788,507.38
Total Liabilities		11,726,606,652.40	1,123,467,773.01	231,115,568.07	2,092,756,142.36	1,603,090,436.17	3,074,478,633.84	5,453,322,211.81	2,869,892,560.02	45,027,733,614.75
Total Assets		11,726,606,652.40	1,123,467,773.01	231,115,568.07	2,092,756,142.36	1,603,090,436.17	3,074,478,633.84	5,453,322,211.81	2,869,892,560.02	45,027,733,614.75

Form 26

	PAST DUE LOANS			Other off-balance	TOTAL
	1-30 days	31-90 days	91-360 days		
Short term loans	280,848,052.00	31,229,524.39	7,244,080.48	123,761,081.86	412,322,737.86
Mid term loans	466,997,986.03	39,869,621.95	32,260,094.33	498,962,643.84	1,066,700,046.15
Long term loans	1,233,033,986.14	39,743,425.50	26,286,396.24	509,460,678.02	1,808,524,485.89
Road loans	176,214,807.38	6,060,524.44	-	4,386,362.56	186,661,694.38
Leasing contract	-	-	-	-	-
Bank employees	-	-	-	-	-
<b>TOTAL</b>	<b>2,056,884,024.55</b>	<b>106,842,572.28</b>	<b>65,810,571.05</b>	<b>1,126,700,068.26</b>	<b>3,449,337,236.14</b>

Form 16

PROVISIONS FOR LOAN LOSSES (in the bank)				
Loan classification	Principal	Provisions for the principal	Accrued interests	P.R. for interests
Standard and past due loans	21,046,497,253	310,684,972	42,735,454	473,786
Standard and past due loans (Restructured)	47,440,798	4,744,080	2,589,170	258,957
Special mentioned loans	275,761,646	13,788,082	1,094,286	84,714
Special mentioned loans (Restructured)	221,191,209	21,913,028	1,075,170	107,170
Substandard loans	391,275,519	76,251,054	3,261,518	3,361,518
Doubtful loans	277,889,187	138,844,993	4,272,796	4,272,796
Loan loss	1,361,943,594	1,361,943,594	49,075,100	186,600,049
<b>Total</b>	<b>24,893,450,106</b>	<b>1,892,968,883</b>	<b>105,980,172</b>	<b>88,560,988</b>

Formshri 201

LIQUID ASSETS - SHORT TERM LIQUIDITY						
Code	LEK	USD	EUR	OTHERS	TOTAL	
1	Cash	576,621,291.00	30,645,146.20	357,696,746.75	-	973,963,183.95
2	Current Accounts at the Central Bank	549,277,828.58	4,080,887.42	4,836,058.73	-	549,094,794.73
3	Treasury Bills issued by the Republic	4,400,000,000.00	-	-	-	4,400,000,000.00
4	100 per cent of bonds issued by the	217,740,000.00	-	-	-	217,740,000.00
5	"Investment" securities of the	-	-	-	-	-
6	100 per cent of the Albanian government	-	-	-	-	-
7	Treasury Bills purchased according to	-	-	-	-	-
8	Current accounts at banks and other	210,377,241.82	2,719,472,461.07	3,319,474.94	-	3,436,369,377.83
9	Deposits with banks and other	-	-	-	-	-
10	Loans to banks and other financial	-	-	-	-	-
11	"Trading"/"placement" securities	-	-	152,601,301.40	-	152,601,301.40
12	"Trading"/"placement" securities by	-	-	-	-	-
13	"Trading"/"placement" securities for	-	-	-	-	-
14	"Investment" securities with a	-	-	-	-	-
15	Securities purchased according to	-	-	-	-	-
<b>a</b>	<b>TOTAL OF LIQUID ASSETS</b>	<b>2,743,744,769.88</b>	<b>797,603,276.64</b>	<b>3,216,006,658.91</b>	<b>3,319,474.94</b>	<b>6,768,094,260.97</b>
<b>b</b>	<b>TOTAL OF SHORT TERM</b>	<b>13,683,656,311.68</b>	<b>1,456,247,708.61</b>	<b>16,453,108,154.94</b>	<b>3,236,212.87</b>	<b>25,600,268,388.10</b>

Credit evidence as per economy sector	District Titisee		District Duran		District Elbaun		District Sbiroder		District Rotez	
	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 disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
<b>Private nonfinancial corporation</b>	4,087,455,854	14,817,926,902	152,427,330	1,026,341,518	-	31,069,125	-	603,446,759	528,378,100	1,482,072,346
Agriculture, Silviculture and Fishing	90,207,950	675,566,274	46,453,250	191,791,263	-	-	-	56,899,140	17,379,700	209,030,560
Extractive industry	-	-	-	-	-	-	-	-	-	12,250,649
Manufacture industry	780,310,329	3,965,164,279	63,276,000	272,157,626	-	6,212,102	-	84,475,352	36,360,000	483,034,622
Sewerly of Electriciv, Gas, Steam and Activities of hot water, sanitation, Construction	11,348,700	219,888,728	-	6,095,793	-	-	-	-	-	19,623,362
Wholesale and retail trade, repair of Transport and Storage	280,425,900	8,562,109	-	842,845	-	-	-	-	79,984,000	90,520,347
Hotels and restaurants	2,539,604,568	7,518,569,542	33,357,300	398,366,907	-	21,488,455	-	417,299,482	374,581,800	446,251,639
Information and Communication	181,852,500	52,970,860	2,699,800	22,838,125	-	2,080,114	-	2,591,088	20,064,400	32,611,507
Financial and Insurance Activities	22,633,500	19,972,699	6,671,000	3,888,090	-	-	-	19,765,444	-	91,567,621
Real estate	-	211,223,171	-	-	-	-	-	6,807,367	-	7,549,365
Professional, Scientific and Technical Administrative Activities and Support	6,677,000	68,824,083	-	-	-	-	-	-	-	-
Public administration and defence, Education	15,048,210	131,421,192	-	12,954,333	-	-	-	-	-	-
Health and other social activities	-	341,699,374	-	42,178,368	-	-	-	12,808,766	-	-
Art and Entertainment	-	58,362,496	-	8,511,695	-	-	-	-	-	14,967,305
Other service activities	59,345,200	149,965,302	-	17,449,315	-	-	-	1,777,526	-	1,900,000
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	52,811,776
<b>Individuals + Non-profit institutions</b>	442,016,363	3,193,652,460	10,845,900	549,803,878	-	216,316,781	4,872,300	541,403,841	58,502,000	584,660,120
<b>Total</b>	<b>4,629,472,218</b>	<b>18,011,579,361</b>	<b>163,273,230</b>	<b>1,576,145,395</b>	<b>-</b>	<b>247,385,906</b>	<b>4,872,300</b>	<b>1,144,930,601</b>	<b>588,880,100</b>	<b>2,110,544,471</b>

Credit evidence as per economy sector	District Vins		District Labade		District Cappelange		District Fair		District Bern	
	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 disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
<b>Private nonfinancial corporation</b>	-	87,075,934	-	-	-	-	-	325,247,320	-	45,358,776
Agriculture, Silviculture and Fishing	-	30,023,558	-	-	-	-	-	60,020,730	-	-
Extractive industry	-	-	-	-	-	-	-	4,470,026	-	10,670,057
Manufacture industry	-	35,862,607	-	-	-	-	-	131,515,593	-	8,628,724
Sewerly of Electriciv, Gas, Steam and Activities of hot water, sanitation, Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	19,098,873	-	-	-	-	-	1,105,753	-	10,281,136
Hotels and restaurants	-	1,651,631	-	-	-	-	-	10,108,499	-	807,327
Information and Communication	-	278,147	-	-	-	-	-	3,538,404	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	625,578	-	14,891,533
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Administrative Activities and Support	-	3,285,657	-	-	-	-	-	1,088,267	-	-
Public administration and defence, Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	868,268	-	-	-	-	-	1,780,158	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
<b>Individuals + Non-profit institutions</b>	-	150,533,523	-	-	-	-	21,158,160	389,976,413	-	170,860,024
<b>Total</b>	-	150,533,523	-	-	-	-	21,158,160	714,526,754	-	166,226,720

Credit evidence as per economy sector	District Ponsade		District Samade		District Poshkopt		District Kukles		District Lezbe	
	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 disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
<b>Private nonfinancial corporation</b>	-	6,583,084	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	2,734,632	-	-	-	-	-	-	-	-
Extractive industry	-	1,879,005	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sewerly of Electriciv, Gas, Steam and Activities of hot water, sanitation, Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	1,969,447	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Administrative Activities and Support	-	-	-	-	-	-	-	-	-	-
Public administration and defence, Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
<b>Individuals + Non-profit institutions</b>	600,000	49,758,493	-	-	-	-	-	-	-	-
<b>Total</b>	<b>600,000</b>	<b>67,181,574</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Credit evidence as per economy sector	District Burel		District Kavaje		District Permet		District Gresh		District Librazhd	
	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 disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
<b>Private nonfinancial corporation</b>	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sewerly of Electriciv, Gas, Steam and 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 Technical Administrative Activities and Support	-	-	-	-	-	-	-	-	-	-
Public administration and defence, Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
<b>Individuals + Non-profit institutions</b>	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

	Perkusizim	Kuantifikimi i rrezikut te normes se interesit dhe skenaret						
		Loss would come		Stress scenario		Yield curve twist		Most expected
12-months interest earnings	ALL	% of capital	Direction	% of capital	% of capital	% of capital	% of capital	% of capital
Limit Economic value impact from interest rate shock	EUR	-2.3%	↗	0.57%	-2.3%	0.0%	0.0%	0.0%
	USD	0.1%	↘	0.04%	0.1%	0.0%	0.0%	0.0%
	<b>Total non-netted</b>	<b>4.9%</b>		<b>7.3%</b>	<b>5.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
Modified duration gap	ALL	1.5%	↘	1.79%	0.0%	0.0%	0.0%	0.0%
Limit Economic value decline from interest rate shock	EUR	1.9%	↘	1.26%	0.0%	0.0%	0.0%	0.0%
	USD	0.5%	↘	0.54%	0.0%	0.0%	0.0%	0.0%
	<b>Total non-netted</b>	<b>1.7%</b>		<b>3.4%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
Change in economic value per 1 percentage	ALL	0.32						
	EUR	0.38						
	USD	-0.21						