

Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,652,214,195
020		BMK (%)	16.50
030		TOTAL AMOUNT of risk-weighted	28,200,283,693
<b>CREDIT RISK</b>			
040	1.	The amount of risk-weighted e	24,216,362,708
050	1.1	Exposure levels according to SA	24,216,362,708
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	867,578,006
120	1.1.7	Exposures or potential exposures	9,652,690,208
130	1.1.8	Exposure or potential exposure	8,216,469,639
140	1.1.9	Potential exposures or exposure	313,593,939
150	1.1.10	Exposures (credit) with problem	725,119,896
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	4,331,511,181
200	1.2	Securitization position SA	-
200*	1.2*	from which - securitizations	-
<b>MARKET RISKS</b>			
210	2.	The amount of risk-weighted e	280,542,540
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	280,542,540
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	280,542,540
290	2.2.4	The risk of investment in comm	-
300	2.3	The amount of risk-weighted e	-
<b>OPERATIONAL RISK</b>			
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 P	-
340	4.	Addition from balance growth	-
350	4.1	Total asset items of the "treasur	5,749,185,514
360	4.2	Total asset items of the "treasur	3,028,278,598
370	4.3	The growth of asset items of th	(2,720,906,915)
380	4.4	Total liability items of "treasur	999,109,540
390	4.5	Total liability items of "treasur	138,214,467
400	4.6	Increasing the liability items "tr	(676,695,472)
410	5.	Reductions for loan portfolio e	-
420	5.1	Gross loan portfolio for Decem	24,223,305,891
430	5.2	Gross loan portfolio in the repo	21,455,620,786
440	5.3	The growth of the loan portfoli	(2,767,684,605)
450	5.4	Loan portfolio growth for 2015	-
460	5.4.1	if the reporting period is Mar	-
470	5.4.2	if the reporting period is Jun	(2,767,684,605)
480	5.5	2% of the loan portfolio of Dec	968,932,216
490	5.6	10% of the loan portfolio of Dec	2,422,330,539

Form 29

Code	ASSETS	Amortization fund and provisions (A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND	-	5,076,000,012.21	-	6,080,308,236.24	9,492,960,712.14	
11	Cash and Central Bank	-	2,246,206,179.71	-	1,680,268,239.24	3,926,494,428.00	
12	Treasury bills and other bills eligible	-	2,449,695,508.79	-	-	2,449,695,508.79	
13	Current accounts with banks, credit	-	-	-	1,921,846,899.11	1,921,846,899.11	
14	Dynamic with banks, credit and other	-	-	-	946,766,987.11	1,218,778,193.01	
15	Loans to banks, credit and other finan	-	-	-	-	-	
18	Other accounts with banks, credit an	-	-	-	-	25,177,734.46	
19	Doubtful receivable accounts with ba	-	-	-	-	-	
2	OPERATIONS WITH CUSTOMERS	(1,854,072,448.21)	11,277,605,602.57	-	10,176,415,093.69	19,601,328,337.99	
20	Standard loans and advances to cust	-	7,008,127,152.31	-	6,320,706,577.68	13,328,833,729.99	
21	Part-line loans and advances to cust	-	-	-	-	-	
22	Special incentive loans	-	308,114,185.97	-	109,132,555.96	417,246,741.93	
23	Substandard loans	(112,652,180.42)	410,352,002.50	-	231,132,696.58	601,837,518.66	
24	Doubtful loans	(175,617,280.72)	128,052,976.01	-	311,607,656.69	164,988,048.87	
25	Loan loans	(1,545,762,821.66)	1,689,405,498.31	-	440,345,481.34	17,111,927,171	
26	Albanian Government and Public A	-	-	-	-	-	
27	Customer current accounts and depo	-	3,128,173,222.66	-	2,618,429,620.00	4,946,602,862.56	
28	Other customer accounts	-	3,787,951,427	-	46,280,385.17	30,084,256.64	
29	Doubtful customer receivables other	-	-	-	-	-	
3	SECURITIES TRANSACTIONS	(471,395,000)	271,138,038.13	-	135,497,013.69	488,161,749.02	
31	Fixed income securities	(471,395,000)	271,138,038.13	-	-	488,161,749.02	
32	Variable income securities	-	-	-	-	-	
34	Securities sold and purchased under	-	-	-	-	-	
35	Collateral on securities transactions	-	-	-	-	-	
36	Premium on financial instruments	-	986,070,667.36	-	1,108,409,261.24	2,094,480,928.60	
4	OTHER ASSETS AND LIABILITIES	-	981,014,212.50	-	1,003,629,132.66	1,987,664,056.74	
41	Other assets	-	97,200,229.27	-	-	27,200,229.27	
42	Agent transactions	-	-	-	-	-	
44	Inter-office accounts	-	-	-	-	-	
45	Non-current and position accounts	-	25,513,064.84	-	105,770,451.58	129,803,516.42	
46	Value added tax	-	-	-	-	-	
5	FIXED ASSETS AND PERMANENT	(1,345,197,614.57)	2,849,698,746.11	-	-	1,204,621,676.64	
51	Participating interest	-	-	-	-	214,545.10	
52	Intangible	-	-	-	-	-	
53	Fixed assets	(1,345,197,614.57)	2,849,698,746.11	-	-	1,490,411,131.54	
537	Intangible assets	-	397,061,736.70	-	-	397,061,736.70	
5377	Amortization of intangible assets	(288,179,241.45)	-	-	-	(288,179,241.45)	
<b>TOTAL</b>		(1,190,270,026.76)	30,554,542,646.68	-	10,942,903,106.78	42,868,497,184.68	

Form 21

Code	ASSETS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
<b>1</b>	<b>TREASURY OPERATIONS AND</b>					
11	Central bank	16,963,673	-	6,982,110	128,314,467	135,295,579
12	Current bills and other bills, eligible	20,913,854	-	-	-	20,913,854
13	Current accounts with banks, credit	6,029,848	-	6,982,110	-	13,011,958
14	Deposits from banks, credit and other	-	-	-	-	-
17	Loans from banks, credit and other	-	-	-	128,314,467	128,314,467
18	Other accounts with banks, credit and	-	-	-	-	-
<b>2</b>	<b>OPERATIONS WITH CUSTOMERS</b>	<b>16,000,000,262</b>	<b>221,803,200</b>	<b>10,511,854,722</b>	<b>526,440,333</b>	<b>27,300,128,617</b>
<b>24</b>	<b>ALBANIAN GOVERNMENT AND</b>					
27	Due to customers for current account	15,785,243,073	220,722,080	10,166,953,749	525,536,641	26,688,449,550
28	Other customer accounts	214,757,189	1,081,120	344,899,973	903,692	661,679,062
<b>3</b>	<b>LIABILITIES 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>					
41	Other balances	551,973,150	-	110,078,879	-	662,052,029
42	Asset transactions	107,707,414	-	46,901,254	-	154,608,668
43	Asset transactions	114,625,334	-	11,100,000	-	125,725,334
44	Inter-office accounts	-	-	-	-	-
45	Spawning and acquisition accounts	330,126,279	-	1,151,387,434	-	1,481,513,713
46	Value added tax	-	-	-	-	-
<b>5</b>	<b>FIXED ASSETS AND PERMANENT</b>					
54	Grants and public funding	1,041,453,346	-	120,569,432	4,085,023,538	5,247,046,326
55	Specific provisions	161,797,312	-	120,940,433	-	282,737,745
56	Subordinated debt	-	-	-	697,874,708	697,874,708
57	Shareholders' equity	859,650,012	-	8,487,147,799	-	9,346,797,811
<b>TOTAL</b>	<b>TOTAL</b>	<b>17,601,417,430</b>	<b>221,803,200</b>	<b>10,556,088,292</b>	<b>4,707,677,077</b>	<b>33,106,956,340</b>

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
<b>60</b>	<b>BANK OPERATIONS EXPENSES</b>					
61	Personnel costs	7,822,165,264,67	2,915,879,00	148,354,131,02	7,978,79,399,66	12,754,350,566
62	Taxes other than income tax	21,471,020,90	-	2,291,595,51	43,845,433,55	67,607,949,96
63	General expenses for operations	114,847,999,46	541,550,040,64	541,550,040,64	806,980,009,94	1,493,928,089,28
64	Amortization and provisions on the debt	245,948,020,20	-	245,948,020,20	-	491,896,040,40
65	Loans on non-recoverable receivables and	1,105,812,623,41	803,654,387,40	2,689,107,230,60	-	4,497,574,738
66	Extraordinary expenses	4,322,841,95	91,984,42	91,984,42	4,614,826,37	9,937,668,34
67	Income tax	14,720,177,51	-	-	14,720,177,51	29,440,355,02
69	Current year profit	10,000,000,00	1,000,000,00	1,000,000,00	1,000,000,00	20,000,000,00
<b>70</b>	<b>Income from banking activities</b>					
71	Reversal of provisions for the decreased	8,790,247,602,46	769,119,784,88	769,119,784,88	9,559,367,387,34	19,118,977,071,80
72	Reversal of provisions for the decreased	1,081,305,617,46	868,117,040,95	868,117,040,95	1,949,422,658,41	3,900,955,327,78
74	Extraordinary expenses	26,739,655,65	4,508,456,12	4,508,456,12	31,248,111,77	62,496,768,54
79	Current year loss	73,885,975,79	-	-	73,885,975,79	147,771,951,58
<b>TOTAL</b>	<b>TOTAL</b>	<b>9,974,178,660,22</b>	<b>1,644,862,841,54</b>	<b>1,644,862,841,54</b>	<b>11,615,504,144,17</b>	<b>23,234,535,447,93</b>

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
<b>90</b>	<b>FINANCING COMMITMENT</b>					
90	Commitments given	1,013,513,901,48	-	1,013,513,901,48	-	2,027,027,802,96
90	Commitments received	-	-	-	-	-
<b>91</b>	<b>GUARANTEES</b>					
91	Guarantees given	54,579,607,411,24	-	589,905,630,86	-	644,485,041,10
91	Guarantees received	255,540,438,48	-	257,378,679,21	-	512,919,117,69
92	Specific provisions	54,294,066,792,78	-	54,294,066,792,78	-	108,588,133,57
<b>93</b>	<b>SECURITIES COMMITMENT</b>					
93	FORBEN CURRENCY TRANSACTIONS	-	-	-	-	-
94	OTHER COMMITMENTS	323,143,228,36	-	445,487,979,29	-	768,631,207,65
<b>95</b>	<b>FINANCIAL INSTRUMENTS COMMITMENT</b>					
<b>TOTAL</b>	<b>TOTAL</b>	<b>55,876,544,98</b>	<b>0</b>	<b>2,301,236,561,62</b>	<b>0</b>	<b>58,177,781,542,79</b>

Form 39

Columns	No.	REGULATORY CAPITAL	
		Resident	Non-resident
010	1	REGULATORY CAPITAL	4,652,241,195,21
015	1.1	FIRST LEVEL CAPITAL	4,117,820,309,30
020	1.1.1	FIRST BASIC CAPITAL	4,117,820,309,30
030	1.1.1.1	Equity instruments known as	3,387,147,739,49
040	1.1.1.1.1	Common capital	3,387,147,739,49
050	1.1.1.1.2	Minority interests, capital	0,00
060	1.1.1.1.3	Preferred shares	0,00
070	1.1.1.1.4	Equity instruments of the	0,00
080	1.1.1.1.4.1	(a) Direct participation in	0,00
090	1.1.1.1.4.2	(b) Indirect participation in	0,00
100	1.1.1.1.4.3	(c) Participation Capital	0,00
110	1.1.1.1.5	(a) Current or potential	0,00
120	1.1.1.2	Retained earnings	63,990,539,21
130	1.1.1.2.1	Retained earnings and reserves	137,716,116,00
140	1.1.1.2.2	End of Year Profit	0,00
150	1.1.1.2.3	End of year profit provisions	67,900,000,00
160	1.1.1.2.4	Reserves provisions	707,072,539,21
170	1.1.1.2.5	REVALUATION	88,090,242,20
180	1.1.1.2.5.1	REVALUATION	88,090,242,20
190	1.1.1.2.5.1.1	(a) Increases in capital arising	0,00
200	1.1.1.2.5.1.2	(b) Mandatory reserves through	0,00
210	1.1.1.2.5.1.3	(c) Unrealized gains and losses	0,00
220	1.1.1.2.5.2	Gains and losses on the fair	0,00
230	1.1.1.2.5.3	(a) Adjustments value by	0,00
240	1.1.1.3	(a) Goodwill	0,00
250	1.1.1.3.1	(a) Goodwill classified as	0,00
260	1.1.1.3.2	(a) Goodwill included in the	0,00
270	1.1.1.3.3	(a) Deferral tax liabilities related	0,00
280	1.1.1.3.4	(a) Other intangible assets	128,881,442,34
290	1.1.1.3.5	(a) Good amount of other	128,881,442,34
300	1.1.1.3.6	(a) Deferral tax liabilities related	0,00
310	1.1.1.3.7	(a) Deferral tax assets, first level	0,00
320	1.1.1.3.8	(a) Assets of reorganization	0,00
330	1.1.1.3.9	(a) The gross amount of	0,00
340	1.1.1.3.10	(a) Deferral tax liabilities related	0,00
350	1.1.1.3.11	(a) Excess of capital	0,00
360	1.1.1.3.12	(a) Positioning instruments	0,00
370	1.1.1.3.13	(a) Positions that must be	0,00
380	1.1.1.3.14	(a) Non-FPV investments that	0,00
390	1.1.1.3.15	(a) NPV investments of	0,00
400	1.1.1.3.16	(a) Deferral tax assets, first	0,00
410	1.1.1.3.17	(a) NPV investments of	0,00
420	1.1.1.3.18	(a) The amount that exceeds	0,00
430	1.1.2	ADDITIONAL CAPITAL, OPE	0,00
440	1.1.2.1	Equity instruments known as	0,00
450	1.1.2.1.1	First equity instruments	0,00
460	1.1.2.1.2	Value memo, capital	0,00
470	1.1.2.1.3	Premiums emission related	0,00
480	1.1.2.1.4	(a) Own equity instruments	0,00
490	1.1.2.1.4.1	(a) Direct participation in	0,00
500	1.1.2.1.4.2	(a) Indirect participation in	0,00
510	1.1.2.1.4.3	(a) Participation Capital	0,00
520	1.1.2.1.5	(a) Current or potential	0,00
530	1.1.2.2	(a) Mutual participation (cross)	0,00
540	1.1.2.3	(a) Additional equity	0,00
550	1.1.2.4	(a) Capital instruments paid	0,00
560	1.1.2.5	(a) Standalone items of capital	0,00
570	1.1.2.6	(a) Standalone items of capital	0,00
580	1.1.2.7	(a) Additional capital elements of	0,00
590	1.2	CAPITAL LEVEL TWO	534,293,885,90
600	1.2.1	Equity instruments paid	697,874,788,22
610	1.2.1.1	Capital instruments fully paid	697,874,788,22
620	1.2.1.2	Minority interests, capital	0,00
630	1.2.1.3	Premiums emission related	0,00
640	1.2.1.4	(a) Own equity instruments of	0,00
650	1.2.1.4.1	(a) Direct participation in	0,00
660	1.2.1.4.2	(a) Indirect participation in	0,00
670	1.2.1.4.3	(a) Participation Capital	0,00
680	1.2.1.5	(a) Current or potential	0,00
690	1.2.2	Standard Method (SM) main	0,00
700	1.2.2.1	(a) Participation (mutual) in the	0,00
710	1.2.2.2	(a) Equity instruments of	0,00
720	1.2.2.3	(a) Equity instruments of	0,00
730	1.2.2.4	(a) Standalone items of capital	0,00
740	1.2.2.5	(a) Additional capital	0,00
750	1.2.2.6	(a) Elements of the capital of the	163,580,912,92

Financial Ratios

Ratios	
1. (ROAA) = Net Income / average assets	0.7%
2. The net result of the extraordinary / a	0.1%
3. Expense/Revenue general operations / asset	10.5%
4. Net interest income / expense to the	0.7%
5. (ROE) = The net income / Average	1.8%
6. For other companies - Total assets	917,500
7. Net interest income / average assets	3.7%
8. Net income from interest- Net interest	4.0%
9. Interest income / average assets	4.5%
10. Interest expense / average assets	0.8%
11. Net interest income / revenue revenue	0.5%
12. Net income from other activities / a	1.8%
13. Net interest income / asset amount	0.7%
14. Personnel expenses / revenue revenue	0.1%
15. Expenses for advertising / revenue revenue	1.8%

Kodi	Emri	Vlera
1	Total assets at the end of the reporting period	32,567,143,167.37
2	Financial assets measured at fair value	10,600,344,177.99
3	Financial assets measured at amortized cost	69,196,398.00
4	Maximum Loan Loss	70,000,000.00

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: Njese monetare

Kodi	Emri	Hua standarde	Nje te cilat:				Totali i raportit te huave dhe interesit te
			Hua ne ndikete	Hua rritetshme	Hua te detyrueshme	Hua te humbura	
<b>1</b>	<b>Korporata financiare shqiptare</b>	<b>12,683,936,979.77</b>	<b>108,333,423.24</b>	<b>400,893,374.44</b>	<b>220,549,313.20</b>	<b>720,849,960.20</b>	<b>14,411,156,985.57</b>
A	Agriculture, Forestry, Fishing	958,184,474.54	15,000,000.00	30,000,000.00	2,514,406.41	33,114,406.41	3,079,968,335.95
B	Extractive industries	16,235,973.90	12,927,419.74	7,864,771.49	-	14,207,822.40	51,035,987.52
C	Manufacturing industries	3,088,793,020.05	8,261,839.23	170,231,212.03	60,048,209.34	127,066,026.43	3,454,367,588.03
D	Electricity, gas, steam, heat and air conditioning, water supply, waste management and remediation activities	162,418,178.75	-	-	-	129,465,355.19	291,884,533.94
E	Construction	436,376,115.49	6,109,309.36	4,971,525.66	-	13,269,679.56	454,617,320.71
G	Wholesale and retail trade; repair of motor vehicles, motorcycles, mopeds and scooters	6,681,280,288.88	88,747,309.77	83,105,662.69	70,246,021.20	195,674,662.26	7,119,061,748.60
H	Transportation and storage	407,660,174.88	-	912,000.83	3,302,446.59	8,986,979.08	420,603,561.38
I	Accommodation and food service	262,218,127.11	2,115,410.23	75,673,039.77	98,934,800.42	2,347,488.18	441,277,865.70
J	Information and communication	43,840,132.08	3,128,375.06	2,804,747.30	1,571,434.44	33,613,968.24	79,366,478.12
K	Financial and insurance activities	51,998,524.02	-	-	-	3,285,637.04	54,684,161.06
L	Real estate activities	49,239,238.56	-	-	-	20,939,438.05	78,977,556.61
M	Professional, scientific and technical activities	7,302,843.91	8,012,408.96	-	-	14,892,371.53	30,207,624.38
N	Administrative and support services	155,791,254.46	-	20,027,384.50	-	4,577,102.76	180,355,741.73
O	Public administration and defence; compulsory social security	-	-	-	-	-	-
P	Education	71,569,545.67	-	1,904,593.28	-	78,701,163.53	152,115,300.46
Q	Health and social work activities	64,933,874.69	-	-	-	42,560,479.47	107,474,354.16
R	Arts, sports and recreation	14,294,992.00	53,233,461.91	-	-	-	67,528,453.91
S	Other service activities	325,320,555.96	717,141.93	3,936,913.77	272,705.00	2,843,005.83	333,090,522.47
T	Family activities as employers; freight and transport activities	-	-	-	-	-	-
U	Activities of international organizations	-	-	-	-	-	-
<b>2</b>	<b>Public Nonfinancial Corporation</b>	<b>67,183,782.98</b>	-	-	-	-	<b>67,183,782.98</b>
A	Agriculture, Forestry, Fishing	-	-	-	-	-	-
B	Extractive industries	-	-	-	-	-	-
C	Manufacturing industries	-	-	-	-	-	-
D	Electricity, gas, steam, heat and air conditioning, water supply, waste management and remediation activities	-	-	-	-	-	-
E	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	67,183,782.98	-	-	-	-	67,183,782.98
P	Education	-	-	-	-	-	-
Q	Health and social work activities	-	-	-	-	-	-
R	Arts, 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
		1-3	4-6	7-9	10-12	13-15	16-18		
<b>VEPRIME</b>	<b>329,291,791.35</b>	<b>85,223,905.70</b>	<b>257,377,752.94</b>	<b>554,486,414.21</b>	<b>1,384,760,811.89</b>	<b>2,338,871,065.34</b>	<b>2,259,304,435.30</b>	<b>#####</b>	<b>#####</b>
Hua te huajt	95,232,178.70	64,066,028.13	62,970,917.96	225,892,873.16	612,217,879.52	903,354,038.04	1,657,668,885.63	#####	#####
Hua te huajt	95,232,178.70	64,066,028.13	62,970,917.96	225,892,873.16	612,217,879.52	903,354,038.04	1,657,668,885.63	#####	#####
Hua te huajt	2,659,159.55	18,000.00	205,974.90	72,000.00	1,398,387.40	1,095,347.18	129,600.00	17,000.00	5,595,469.03
Hua te huajt	13,132,377.60	1,937,149.23	1,620,135.94	10,524,048.30	17,051,900.79	24,576,407.50	46,766,478.25	#####	#####
Hua te huajt	-	-	-	-	-	-	-	#####	#####
Hua te huajt	218,278,074.50	19,202,728.34	192,580,724.13	317,997,492.75	754,092,644.19	#####	554,739,471.62	#####	#####

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
		1-3	4-6	7-9	10-12	13-15	16-18		
<b>TREASURY AND INTERBANK</b>	<b>2,929,782.67</b>	-	-	-	-	-	-	-	<b>2,929,782.67</b>
Current account of Central Bank	10,933,824.35	-	-	-	-	-	-	-	10,933,824.35
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 financial institutions	13,011,958.32	-	-	-	-	-	-	-	13,011,958.32
Current account of non-resident financial institutions	-	-	-	-	-	-	-	-	-
Deposit from resident financial institutions	-	-	-	-	-	-	-	-	-
Loans from resident financial institutions	-	-	-	-	-	-	-	-	-
Loans from non-resident financial institutions	-	-	-	-	-	-	-	-	-
Current account with financial institutions	14,501,582,505.19	262,466,646.67	369,356,674.10	1,257,310,224.92	1,636,224,165.63	2,097,424,846.88	#####	#####	#####
Current account	9,423,936,648.37	-	-	-	-	-	-	-	9,423,936,648.37
Demand deposits	5,069,457,281.19	-	-	-	-	-	-	-	5,069,457,281.19
Time deposits	8,190,572.63	262,466,646.67	369,356,674.10	613,631,163.09	1,636,224,165.63	2,097,424,846.88	#####	#####	#####
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 tri	-	-	-	-	-	-	-	-	-
Other accounts	-	-	-	-	-	-	-	-	-
OTHER RESOURCES	112,278.95	-	48.00	266,351.77	1,771.59	3,054.04	9,143.98	30,008.44	27,222.45
Permanent Resources	8,520.46	-	2,178.30	1,270.51	8,346.17	20,014.56	34,886.39	114,381.17	315,680.11
Financial Liabilities	14,531,131,855.41	266,232,159.43	372,135,207.93	1,257,310,224.92	1,636,224,165.63	2,097,424,846.88	#####	#####	#####
II - Off Balance sheets	-	-	-	-	-	-	-	-	-
Financial Commitments	-	-	-	-	-	-	-	-	-
Currency (All+other)	-	-	-	-	-	-	-	-	-
TOTAL (I+II)	14,531,131,855.41	266,232,159.43	372,135,207.93	1,257,310,224.92	1,636,224,165.63	2,097,424,846.88	#####	#####	#####

Form 26

LOANS CLASSIFIED AS PAST DUE LOANS	PAST DUE LOANS			TOTAL
	1-30 days	31-90 days	Over 90 days	
Short term loans	434,280,236.55	7,080,334.35	76,476,131.89	170,946,966.36
Mid term loans	686,621,026.10	71,062,421.34	78,578,330.85	578,396,895.34
Long term loans	1,445,740,927.51	89,209,469.34	14,184,162.28	1,741,205,499.04
Real estate loans	180,841,612.62	7,243,791.38	7,766,700.41	172,505,664.61
Leasing contract	-	-	-	-
Bank employees	-	-	-	-
<b>TOTAL</b>	<b>3,007,484,631.76</b>	<b>176,607,606.41</b>	<b>176,641,726.83</b>	<b>3,354,733,965.00</b>

Form 16

PROVISIONS FOR LOAN LOSSES (in the bank)	Loan classification	Provisions for the principal		P. R. for interests
		Principal	Accrued interests	
Standard and past due loans	17,720,271,941	77,265,794	48,310,629	482,106
Standard and past due loans (Restructured)	742,055,688	74,205,569	4,346,743	434,674
Special mentioned loans	125,482,579	6,274,129	2,088,140	804,407
Special mentioned loans (Restructured)	288,421,118	28,861,212	2,305,981	2,305,981
Substandard loans	627,055,682	125,411,136	7,241,043	7,241,043
Doubtful loans	332,644,671	166,232,335	9,515,055	9,515,055
Loan losses	1,494,276,312	1,494,276,312	51,496,561	51,496,561
<b>Total</b>	<b>21,330,586,633</b>	<b>3,072,653,489</b>	<b>125,114,113</b>	<b>69,414,444</b>

Formshri 201

LIQUID ASSETS - SHORT TERM LIQUIDITY					
Code	LEK	USD	EUR	OTHERS	TOTAL
1 Cash	749,987,783.00	91,265,474.68	486,167,401.46	-	1,327,810,659.14
2 Current Accounts at the Central Bank	588,415,639.80	16,558,727.05	299,024.83	-	615,273,391.68
3 Treasury Bills issued by the Republic	2,439,867,519.50	-	-	-	2,439,867,519.50
4 100 per cent of bonds issued by the	217,280,000.00	-	-	-	217,280,000.00
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	-	244,259,371.26	1,693,698,526.81	6,387,772.70	1,914,345,670.76
9 Deposits with banks and other	-	-	-	-	-
10 Loans to banks and other financial	-	-	-	-	-
11 "Trading" placements" securities	-	-	136,023,710.89	-	136,023,710.89
12 "Trading" placements" secured by	-	-	-	-	-
13 "Trading placements" securities not	-	-	-	-	-
14 "Investment" securities with a	-	-	-	-	-
15 Securities purchased according to	-	-	-	-	-
<b>A TOTAL OF LIQUID ASSETS</b>	<b>4,003,310,733.30</b>	<b>392,173,572.87</b>	<b>2,286,178,663.98</b>	<b>6,387,772.70</b>	<b>6,648,069,742.84</b>
<b>B TOTAL OF SHORT TERM</b>	<b>14,840,843,951.11</b>	<b>1,380,789,426.22</b>	<b>9,206,999,921.89</b>	<b>6,332,897.54</b>	<b>25,534,886,496.56</b>

Credit evidence as per economy sector	District Tirane		District Durres		District Elbasan		District Shkoder		District Korca	
	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>	3,275,957,283	11,066,771,548	255,379,170	1,077,122,497	-	59,816,768	126,071,850	708,178,818	234,190,400	999,436,986
Agriculture, Silviculture and Fishing	109,135,000	591,176,000	8,500,000	115,885,057	-	1,949,811	-	51,397,822	27,734,000	140,996,210
Extractive industry	-	4,138,800	-	-	-	2,885,782	-	-	-	18,542,319
Manufacture industry	397,815,610	2,562,760,027	47,666,000	277,136,188	-	9,254,103	38,918,400	112,866,083	45,086,000	335,131,189
Service of Electricit., Gas, Steam and Activities of hot water, sanitation, Construction	249,829,700	2,012,244,152	-	5,066,607	-	7,056,786	-	-	-	2,575,086
Wholesale and retail trade, repair of Transport and Storage	2,162,487,920	5,876,760,994	125,362,130	464,393,902	-	36,902,064	85,400,000	384,157,528	130,940,500	345,960,600
Hotels and restaurants	12,194,700	276,101,800	186,407,062	79,948,210	-	2,827,461	-	7,704,915	-	15,904,841
Information and Communication	6,000,000	196,407,062	6,454,000	79,948,210	-	3,617,468	-	120,183,965	30,373,000	124,878,172
Financial and Insurance Activities	-	25,972,151	7,000,000	4,591,233	-	2,508,699	1,755,390	12,170,972	6,000,000	6,590,454
Real estate	30,500,000	79,977,567	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Administrative Activities and Support	6,807,000	30,276,624	-	-	-	-	-	-	-	-
Public administration and defence-Education	20,487,000	149,012,312	-	31,343,409	-	-	-	-	-	-
Health and other social activities	-	85,872,908	35,000,000	50,328,454	-	71,366	-	15,610,724	-	-
Art and Entertainment	11,000,000	98,726,370	-	-	-	-	-	-	4,056,900	8,717,985
Other service activities	-	67,528,454	-	-	-	-	-	-	-	-
Home Services	249,703,353	305,146,563	1,630,320	19,294,625	-	-	-	3,718,405	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	384,963,768	3,223,954,526	93,990,800	831,243,634	4,000,000	346,057,188	64,736,554	674,563,540	81,434,500	738,693,553
<b>Individuals + Non-profit institutions</b>	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3,640,923,051</b>	<b>14,290,732,074</b>	<b>348,970,060</b>	<b>1,898,366,131</b>	<b>4,000,000</b>	<b>405,873,956</b>	<b>190,810,404</b>	<b>1,382,542,358</b>	<b>305,624,900</b>	<b>1,745,224,323</b>

Credit evidence as per economy sector	District Vlore		District Lezibe		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 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>	-	18,481,243	16,000,000	72,298,572	-	-	36,900,000	257,248,077	7,300,000	58,256,536
Agriculture, Silviculture and Fishing	-	33,000,410	16,000,000	60,396,752	-	-	25,300,000	18,540,100	-	1,031,075
Extractive industry	-	460,140	-	-	-	-	-	7,137,276	-	13,139,145
Manufacture industry	-	64,268,648	-	5,711,407	-	-	-	60,016,468	7,300,000	12,559,362
Service of Electricit., Gas, Steam and Activities of hot water, sanitation, Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	1,804,495	-	-	-	-	-	4,049,012	-	-
Hotels and restaurants	-	2,525,029	-	135,110	-	-	11,200,000	64,612,159	-	12,615,854
Information and Communication	-	1,720,841	-	-	-	-	-	14,197,486	-	2,397,958
Financial and Insurance Activities	-	16,805,563	-	-	-	-	-	9,345,013	-	-
Real estate	-	412,983	-	1,093,303	-	-	-	1,571,014	-	16,113,277
Professional, Scientific and Technical Administrative Activities and Support	-	3,285,657	-	-	-	-	-	-	-	-
Public administration and defence-Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	231,848
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	1,222,636	-	-	-	-	-	2,960,083	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	38,449,215	14,000,000	188,279,077	-	-	4,007,000	477,143,477	3,480,000	30,624,486
<b>Individuals + Non-profit institutions</b>	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>73,000</b>	<b>267,441,838</b>	<b>19,110,000</b>	<b>220,977,169</b>	<b>-</b>	<b>-</b>	<b>40,917,000</b>	<b>868,921,463</b>	<b>8,770,000</b>	<b>269,891,431</b>

Credit evidence as per economy sector	District Pogradec		District Sarande		District Peshkopi		District Kukes		District Libeardh	
	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>	-	10,740,423	-	-	-	-	-	-	-	13,278,137
Agriculture, Silviculture and Fishing	-	33,000,410	-	-	-	-	-	-	-	-
Extractive industry	-	4,382,276	-	-	-	-	-	-	-	-
Manufacture industry	-	3,261,001	-	-	-	-	-	-	-	6,384,357
Service of Electricit., Gas, Steam and Activities of hot water, sanitation, Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	257,097	-	-	-	-	-	-	-	-
Hotels and restaurants	-	2,829,849	-	-	-	-	-	-	-	6,145,570
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	-	-	-	-	-	-	-	-	-	748,210
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	105,743,420	-	-	-	-	-	-	-	176,439,057
<b>Individuals + Non-profit institutions</b>	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,854,000</b>	<b>116,472,862</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,857,000</b>	<b>199,717,194</b>

Credit evidence as per economy sector	District Burrel		District Kavaje		District Permet		District Gjirokastra		District Libeardh	
	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	-	-	-	-	-	-	-	-	-	-
Service of Electricit., 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>

**Kuantifikimi i rrezikut te normes se interesit dhe skenaret**

	Perkufizimi	Quantification of Loss would come Stress scenario Yield curve twist Most					
		ALL	EUR	USD	Total non-netted	% of capital	% of capital
12-months interest earnings	Limit: Economic value impact from interest rate shock	ALL	1.5%	Direction	2.50%	0.5%	0.0%
	EUR	-1.6%	↗	0.86%	-0.4%	0.0%	
	USD	0.0%	↘	0.04%	0.0%	0.0%	
			<b>3.1%</b>		<b>3.2%</b>	<b>1.3%</b>	<b>0.0%</b>
Modified duration gap	(Interest earnings decline from interest rate shock)	ALL	2.6%	Direction	3.03%	1.2%	0.0%
	EUR	1.9%	↘	1.22%	0.0%	0.0%	
	USD	0.0%	↘	0.00%	0.0%	0.0%	
			<b>1.7%</b>		<b>4.3%</b>	<b>1.2%</b>	<b>0.0%</b>
Change in economic value per 1 percentage	ALL	-0.09					
	EUR	0.38					
	USD	-0.03					