31-Mar-16

Capital Adequacy Ratio

010		**REGULATORY CAPITAL**	4,808,737,911
020		**RMK (%)**	17.12
030		**TOTAL AMOUNT of risk-weighted exposure**	28,092,157,214
		CREDIT RISK	-
040	**1.**	**The amount of risk-weighted exposures to credit risk, counterparty a**	23,860,997,872
050	1.1	Exposure levels acording to SA excluding securitizations	23,860,997,872
060	1.1.1	Potential exposures or exposures to central governments or central ban	-
070	1.1.2	Potential exposures or exposures to regional governments or local auth	-
080	1.1.3	Potential exposures or exposures to administrative bodies and non-con	-
090	1.1.4	Potential exposures or exposures to multilateral development banks;	-
100	1.1.5	Potential exposures or exposures to international organizations;	-
110	1.1.6	Potential exposures or exposures to supervised institutions;	768,400,767
120	1.1.7	Exposure or potential exposure to companies (corporate);	8,704,012,658
130	1.1.8	Exposure or potential exposure to the retail portfolios (retail);	9,648,310,556
140	1.1.9	Potential exposures or exposures secured by real estate collateral;	343,638,950
150	1.1.10	Exposures (credit) with problems;	942,628,134
160	1.1.11	Exposures to Categories of classified as high risk;	-
170	1.1.12	Exposures in the form of bonds guaranteed;	-
180	1.1.13	Exposures in the form of securities of collective investment undertaking	-
190	1.1.14	Other items	3,454,006,807
200	1.2	Securitization position SA	-
200*	1.2*	*from which : resecuritizations*	-
		MARKET RISKS	-
210	**2.**	**The amount of risk-weighted exposures to market risks**	-
220	**2.1**	**The amount of risk exposure to settlement risk**	-
230	2.1.1	Settlement risk in the banking book	-
240	2.1.2	Settlement risk in the trading book	-
250	**2.2**	**The amount of risk exposure to the risk of the position, exchange rat**	-
260	2.2.1	The risk of debt securities position	-
270	2.2.2	The risk of equity instruments position	-
280	2.2.3	The risk of exchange rate	-
290	2.2.4	The risk of investment in commodities	-
300	**2.3**	**The amount of risk-weighted exposure to concentration risk in the tra**	-
		OPERATIONAL RISK	-
310	**3.**	**The amount of risk-weighted exposure to operational risk**	4,231,159,342
320	**3.1**	**Basic Indicator Method (BIA)**	4,231,159,342
330	**3.2**	**Standard Method / Standard Alternative**	-
340	**4.**	**Addition from balance growth of "treasury and interbank transaction**	-
350	4.1	Total asset items of the "treasury and interbank transactions" and "Secu	5,749,185,514
360	4.2	Total asset items of the "treasury and interbank transactions" and "Secu	2,955,654,981
370	4.3	The growth of asset items of the "treasury and interbank transactions"	(2,793,530,532)
380	4.4	Total liability items of "treasury and interbank transactions" and "Securi	999,109,940
390	4.5	Total liability items of "treasury and interbank transactions" and "Securi	-
400	4.6	Increasing the liability items "treasury and interbank transactions" and "	(999,109,940)
410	**5.**	**Reductions for loan portfolio growth inside the country for 2015**	-
420	5.1	Gross loan portfolio for December 2014	24,223,305,391
430	5.2	Gross loan portfolio in the reporting period 2015	22,937,790,685
440	5.3	The growth of the loan portfolio for 2015	(1,285,514,705)
450	5.4	Loan portfolio growth for 2015., on annual basis, according to the repo	-
460	5.4.1	*If the reporting period is March 2015*	(5,142,058,822)
470	5.4.2	*If the reporting period is June 2015*	-
480	5.5	4% of the loan portfolio of December 2014	968,932,216
490	5.6	10% of the loan portfolio of December 2014	2,422,330,539

Formulari 15

Capital adquacy ratio (in thousands lek)		Shuma
1. Regulatory capital	(a)	4.808.737.91
2.Total of off balance items weighed with risk	(b)	28.092.157.21
3.Capital adequacy rate (2/1)*100	((a)/(b))*100	**17.12**

Formulari 15/1

Assets and off-balance items weighted with risk (in thousands lek)		Shuma
1. Assets and off balance items weighed with risk	(a)	23.860.997.87
2. 12.5 * Capital requirement related to market risk	(b)	-
3. 12.5 * Capital requirement related to operational risk	(c)	4.231.159.34
4. Additions from the increase in volume of "treasury and	(d)	-
5. Reductions from loan portfolio growth to residents for	(e)	-
Total of assets and off balance items weighed with risk	(a+b+c+d-e)	**28.092.157.21**

Kufijtë e treguesve të kapitalit rregullator	
a) 4.5% të kapitalit bazë të nivelit të parë	**15.30%**
b) 6% të kapitalit të nivelit të parë ndaj	**15.30%**
c) 12% të kapitalit rregullator ndaj RWA.	**17.48%**

Form 20

Code	ASSETS (in thousand LEK)	Amortization fund and provisions (-A)	LEK Resident	LEK Non-resident	CURRENCY Resident	CURRENCY Non-resident	TOTAL
1	**TREASURY OPERATIONS AND INTERBANK T**	-	4,430,752.90	-	1,657,405.74	2,816,490.91	8,904,649.55
11	**Cash and Central Bank**	-	2,403,093.52	-	1,657,405.74	-	4,060,499.25
12	**Treasury bills and other bills eligible for refinancin**	-	1,828,651.21	-	-	-	1,828,651.21
13	**Current accounts with banks, credit and other fina**	-	-	-	-	1,405,055.84	1,405,055.84
14	**Deposits with banks, credit and other financial inst**	-	199,008.18	-	-	1,390,279.96	1,589,288.14
15	**Loans to banks, credit and other financial institutic**	-	-	-	-	-	-
18	**Other accounts with banks, credit and other financ**	-	-	-	-	21,155.11	21,155.11
19	**Doubtful receivable accounts with banks, credit an**	-	-	-	-	-	-
2	**OPERATIONS WITH CUSTOMERS**	(2,225,371.71)	12,568,569.63	-	10,369,221.05	-	20,712,418.97
20	**Standard loans and advances to customers**	-	7,666,149.26	-	6,104,164.46	-	13,770,313.72
21	**Past-due loans and advances to customers**	-	-	-	-	-	-
22	**Special mention loans**	-	649,310.54	-	123,889.35	-	773,199.89
23	**Substandard loans**	(196,165.79)	647,157.22	-	263,819.31	-	714,810.75
24	**Doubtful loans**	(210,543.95)	241,818.98	-	162,993.08	-	194,268.11
25	**Lost loans**	(1,818,661.97)	979,798.61	-	833,093.05	-	(5,770.32)
26	**Albanian Government and Public Administration**	-	-	-	-	-	-
27	**Customer current accounts and deposits liabilities**	-	2,379,129.43	-	2,826,433.72	-	5,205,563.15
28	**Other customer accounts**	-	5,205.60	-	54,828.07	-	60,033.67
29	**Doubtful customer receavables other than loans**	-	-	-	-	-	-
3	**SECURITIES TRANSACTIONS**	(485.70)	271,671.50	-	-	139,164.07	410,349.88
31	**Fixed income securities**	(485.70)	271,671.50	-	-	139,164.07	410,349.88
32	**Variable income securities**	-	-	-	-	-	-
34	**Securities sold and purchased under repurchase ag**	-	-	-	-	-	-
35	**Collateral on securities transactions**	-	-	-	-	-	-
36	**Premiums on financial instruments**	-	-	-	-	-	-
4	**OTHER ASSETS AND LIABILITIES**	-	838,313.68	-	1,132,579.33	-	1,970,893.01
41	**Other assets**	-	833,796.75	-	836,767.45	-	1,670,564.19
43	**Agent transactions**	-	-	-	-	-	-
44	**Inter-office accounts**	-	-	-	-	-	-
45	**Suspense and position accounts**	-	4,516.94	-	295,811.88	-	300,328.82
46	**Value added tax**	-	-	-	-	-	-
5	**FIXED ASSETS AND PERMANENT RESOURCE**	(1,321,087.83)	2,803,981.46	-	-	220.16	1,483,113.79
51	**Participating interest**	-	-	-	-	220.16	220.16
52	**Affiliates**	-	-	-	-	-	-
53	**Fixed assets**	(1,321,087.83)	2,803,981.46	-	-	-	1,482,893.63
531	*Intangible assets*	-	391,011.93	-	-	-	391,011.93
5371	*Amortisation of intangible assets*	(243,900.37)	-	-	-	-	(243,900.37)
		-	-	-	-	-	-
	TOTALI	(3,546,459.54)	20,913,289.18	-	13,159,206.12	2,955,875.14	33,481,425.21

Form 21

Code	ASSETS (in thousand Lek)	LEK Resident	LEK Non-resident	CURRENCY Resident	CURRENCY Non-resident	TOTAL
1	**TREASURY OPERATIONS AND INTERBANK T**	9	-	1,965	-	1,974
112	**Central Bank**	-	-	-	-	-
12	**Treasury bills and other bills eligible for refinancin**	-	-	-	-	-
13	**Current accounts with banks, credit and other finai**	9	-	1,965	-	1,974
16	**Deposits from banks, credit and other financial ins**	-	-	-	-	-
17	**Loans from banks, credit and other financial instit**	-	-	-	-	-
18	**Other accounts with banks, credit and other financ**	-	-	-	-	-
2	**OPERATIONS WITH CUSTOMERS**	16,633,931	188,309	9,987,552	546,077	27,355,869
26	**ALBANIAN GOVERNMENT AND PUBLIC ADM**	-	-	-	-	-
27	**Due to customers for current accounts and deposits**	16,362,627	187,283	9,865,078	545,141	26,960,130
28	**Other customer accounts**	271,304	1,026	122,474	936	395,739
3	**SECURITIES TRANSACTIONS**	-	-	-	-	-
33	**Debt represented by securities**	-	-	-	-	-
34	**Securities sold and purchased under repurchase ag**	-	-	-	-	-
35	**Collateral on securities transactions**	-	-	-	-	-
36	**Premiums for financial instruments**	-	-	-	-	-
4	**OTHER ASSETS AND LIABILITIES**	461,419	-	213,005	-	674,424
42	**Other liabilities**	124,001	-	50,950	-	174,951
43	**Agent transactions**	149,924	-	-	-	149,924
44	**Inter-office accounts**	-	-	-	-	-
45	**Suspense and position accounts**	187,495	-	162,055	-	349,549
46	**Value added tax**	-	-	-	-	-
5	**FIXED ASSETS AND PERMANENT RESOURCE**	1,239,918	-	115,853	4,093,387	5,449,158
54	**Grants and public funding**	-	-	-	-	-
55	**Specific provisions**	270,578	-	115,853	-	386,431
56	**Subordinated debt**	-	-	-	706,239	706,239
57	**Shareholders' equity**	969,340	-	-	3,387,148	4,356,488
		-	-	-	-	-
	TOTAL	18,335,277	188,309	10,318,375	4,639,464	33,481,425

Form 22

Code	PROFIT/LOSS ACCOUNTS (in thousand Lek)		lek		CURRENCY		TOTAL
60	**BANK OPERATIONS EXPENSES**		2,395,085.37	-	35,257.19	-	2,430,342.56
61	**Personnel costs**		121,616.80	-	550.69	-	122,167.48
62	**Taxes other than income tax**		2,793.87	-	-	-	2,793.87
63	**General expenses for operations**		72,323.06	-	113,130.58	-	185,453.63
64	**Amortisation and provisions on the depreciation of fixed assets**		47,042.42	-	-	-	47,042.42
65	**Losses on unrecoverable receivables and charges for provisions**		211,139.87	-	478,567.60	-	689,707.47
66	**Extraordinary expenses**		3,648.74	-	3.97	-	3,652.70
67	**Income tax**		7,246.81	-	-	-	7,246.81
69	**Current year profit**		-	-	-	-	-
	TOTAL EXPENSES		**2,860,896.92**	-	**627,510.02**	-	3,488,406.94
			-	-	-	-	-
70	**Income from banking activities**		2,691,230.56	-	205,257.06	-	2,896,487.62
74	**Reversal of provisions for the depreciation of fixed assets**		-	-	-	-	-
75	**Reversal of provisions for the depreciation of receivables**		137,526.02	-	235,480.95	-	373,006.97
76	**Extraordinary expenses**		2,264.30	-	1,047.03	-	3,311.33
79	**Current year loss**		215,601.01	-	-	-	215,601.01
	TOTAL INCOME		**3,046,621.90**	-	**441,785.05**	-	3,488,406.94

Form 23

Code	OFF BALANCE ITEMS (in thousand Lek)		LEK Resident	Non-resident	CURRENCY Resident	Non-resident	TOTAL
90	**FINANCING COMMITMENT**		1,202,205.98	-	1,288,776.71	-	2,490,982.69
901	Commitments given		1,202,205.98	-	1,288,776.71	-	2,490,982.69
902	Commitments received		-	-	-	-	-
91	**GUARANTEES**		61,216,008.71	-	521,698.22	-	61,737,706.94
911	Guarantees given		337,200.07	-	434,535.72	-	771,735.79
912	Guarantees received		60,878,808.64	-	87,162.50	-	60,965,971.14
92	**SECURITIES COMMITMENT**		-	-	-	-	-
93	**FOREIGN CURRENCY TRANSACTIONS**		-	-	-	-	-
94	**OTHER COMMITMENTS**		970,105.95	-	494,437.54	-	1,464,543.50
95	**FINANCIAL INSTRUMENTS COMMITMENT**		-	-	-	-	-
	TOTALI		**63,388,320.65**	-	**2,304,912.47**	-	**65,693,233.12**

Form 30

REGULATORY CAPITAL

Columns	Nr.	Zëri	Amount
010	1	REGULATORY CAPITAL	**4,808,737.91**
015	1.1	FIRST LEVEL CAPITAL	**4,209,376.63**
020	1.1.1	FIRST BASIC CAPITAL LEVEL	**4,209,376.63**
030	1.1.1.1	Equity instruments known as First Level Base Capital (KBN1)	**3,387,147.74**
040	1.1.1.1.1	Paid-in capital	3,387,147.74
050	1.1.1.1.2	Memorandum items: capital instruments not recognized	0.00
060	1.1.1.1.3	Premiums stock	0.00
070	1.1.1.1.4	(-) Equity instruments of its First Basic Level	0.00
080	1.1.1.1.4.1	(-) Direct participation in capital instruments First Base Level	0.00
090	1.1.1.1.4.2	(-) Indirect participation in capital instruments First Base Level	0.00
091	1.1.1.1.4.3	(-) Participation Capital synthetic instruments First Base Level	0.00
092	1.1.1.1.5	(-) Current or potential obligations to purchase its equity instruments	0.00
130	1.1.1.2	Retained earnings	**90,446.38**
140	1.1.1.2.1	Retained earnings and losses carried from previous periods	306,047.39
150	1.1.1.2.2	End of Year Profit	0.00
160	1.1.1.2.3	End of year profit exercising the reporting period	-215,601.01
200	1.1.1.3	Reserves (excluding revaluation reserves)	**699,829.75**
	1.1.1.4	Revaluation credit	**179,064.33**
250	1.1.1.5	KBN1 arrangements regarding prudential filters	**0.00**
260	1.1.1.5.1	(-) Increases in capital arising from the assets	0.00
270	1.1.1.5.2	Mandatory reserve through cash flows	0.00
280	1.1.1.5.3	Unrealized gains and losses arising from liabilities measured at fair	0.00
285	1.1.1.5.4	Gains and losses on the fair value arising from the credit risk of the	0.00
290	1.1.1.5.5	(-) Adjustments value by prudent assessment requirements	0.00
300	1.1.1.6	(-) Goodwill	**0.00**
310	1.1.1.6.1	(-) Goodwill classified as intangible asset	0.00
320	1.1.1.6.2	(-) Goodwill included in the assessment of significant investments	0.00
330	1.1.1.6.3	Deferred tax liabilities related to goodwill	0.00
340	1.1.1.7	(-) Other intangible assets	**-147,111.56**
350	1.1.1.7.1	(-) Gross amount of other intangible assets	147,111.56
360	1.1.1.7.2	Deferred tax liabilities related to other intangible assets	0.00
370	1.1.1.8	(-) Deferred tax assets that are dependent on future profitability and	**0.00**
390	1.1.1.9	(-) Assets of pension funds with defined benefit	**0.00**
400	1.1.1.9.1	(-) The gross amount of assets of pension funds with defined benefit	0.00
410	1.1.1.9.2	Deferred tax liabilities associated with the assets of pension funds	0.00
420	1.1.1.9.3	Active fund defined benefit pension, which the institution has	0.00
430	1.1.1.10	(-) Mutual cross participation KBN1	**0.00**
440	1.1.1.11	(-) Excess of capital deductions from the voices of the First	**0.00**
450	1.1.1.12	(-) Holding (qualifying holdings) outside the financial sector, which	**0.00**
460	1.1.1.13	(-) Positions titullzimit which (alternatively) may be subject to a risk	**0.00**
470	1.1.1.14	(-) Non-DVP transactions (free delivery) which (alternatively) may be	**0.00**
480	1.1.1.15	(-) KBN1 instruments of financial sector entities where the bank has	**0.00**
490	1.1.1.16	(-) Deferred tax assets that depend deductible future profitability and	**0.00**
500	1.1.1.17	(-) KBN1 instruments of financial sector entities where the bank has	**0.00**
510	1.1.1.18	(-) The amount that exceeds the limit of 17.65%	**0.00**
530	1.1.2	ADDITIONAL CAPITAL ONE LEVEL	**0.00**
540	1.1.2.1	Equity instruments known as Additional Capital First Level	**0.00**
550	1.1.2.1.1	Paid equity instruments	0.00
560	1.1.2.1.2	Voice memo: capital instruments not recognized	0.00
570	1.1.2.1.3	Premiums emission related instruments	0.00
580	1.1.2.1.4	(-) Own equity instruments Additional First Level	0.00
590	1.1.2.1.4.1	(-) Direct participation in capital instruments First Additional Level	0.00
620	1.1.2.1.4.2	(-) Participation indirect equity instruments First Additional Level	0.00
621	1.1.2.1.4.3	(-) Participation Capital synthetic instruments First Additional Level	0.00
622	1.1.2.1.5	(-) Current or potential obligations to purchase own equity	0.00
690	1.1.2.2	(-) Mutual participation (cross) in additional capital of the first level	0.00
700	1.1.2.3	(-) Additional equity instruments of the first level (AT1) of financial	0.00
710	1.1.2.4	(-) Capital instruments and additional first level (AT1) of financial	0.00
720	1.1.2.5	(-) Surplus items of capital deductions from the second level (T2) in	0.00
740	1.1.2.6	The outstanding items of capital deductions from additional first level	0.00
744	1.1.2.7	(-) Additional capital deductions additional first level (AT1)	0.00
748	1.1.2.8	Additional capital elements of the first level (AT1) or discount - other	0.00
750	1.2	CAPITAL LEVEL TWO	**599,361.28**
760	1.2.1	Equity instruments and subordinated debt known as commercial	706,239.35
770	1.2.1.1	Capital instruments fully paid and subordinated	706,239.35
780	1.2.1.2	Memorandum items: capital instruments and subordinated not	0.00
790	1.2.1.3	Premiums emission related instruments	0.00
800	1.2.1.4	(-) Own equity instruments of the second level (T2)	0.00
810	1.2.1.4.1	(-) Participation direct equity instruments of the second level (T2)	0.00
840	1.2.1.4.2	(-) Participation indirect equity instruments of the second level (T2)	0.00
841	1.2.1.4.3	(-) Synthetic shares are equity instruments of the second level (T2)	0.00
842	1.2.1.5	(-) Current or potential obligation to buy its own equity instruments to	0.00
920	1.2.2	Standard Method (SA) main adjustments of credit risk	**0.00**
930	1.2.3	(-) Participation (mutual) in the second capital (T2)	0.00
940	1.2.4	(-) Equity instruments T2 commercial financial sector entities where	0.00
950	1.2.5	(-) Equity instruments T2 commercial financial sector entities where	0.00
970	1.2.6	The outstanding items of capital deductions from the second level	0.00
974	1.2.7	(-) Additional capital deductions second level (T2)	0.00
978	1.2.8	Elements of the capital of the second (T2) or discount - other	106,878.07

Form 39

Calculation of market risk supervision limit Indicator (in thousand lek)	Average	Maximum
Calculation of trading portfolio and limitation of point	-	
I.Calculation of trading portfolio as per accounting	-	
1. Components of trading portfolio	-	
A.Trading securities	-	
B.Securities available for sale	-	
C. Off balance operations with	-	
D. derivative instruments set out in	-	
2. Calculation of portfolio with the reserve in	-	
E. Total balance and off balance	99.174.658.33	
F=E*10%	-	
G. if A+B+C+D>F on average during	-	
II. Calculation of limition of point 2.1. chapter I:	-	
H. E * 5%	4.958.732.92	
I. E * 6%	5.950.479.50	
III. Calculation of trading portfolio position:	-	
J.Trading securities	-	
K.Securities available for sale	-	
L. Off balance operations with securities	-	
M. derivative instruments set out in	-	
N. if G=A+B+C+D then N=J+K+L+M;	-	
IV. Calculation of limition of point 2.2. chapter I:	-	
O. countervalue in lek of 15 million euro	2.081.550.000.00	
P. countervalue in lek of 20 million euro	2.775.400.000.00	

BASIC CAPITAL	
I . Supplementary components (A):	
1. Signed capital (5711)	3,387,147.74
2. Reserves (other than revaluation reserves) (5731, 5733, 5734)	699,829.75
3. Issuing and fusion premiums (572)	-
4. Not-paid dividents (accrued) (577(P))	-
5. End year profit (578(P))	-
6. Income for the period (578(P))	306,047.39
7. Difference of credit revaluation (574(P))	179,064.33
NënTOTAL A=(1+2+3+4+5+6+7)	4572089.214
II . Discounted elements (B):	-
1. Not-paid signed capital (5712)	-
2. Shares' nominal value (not-sold, repurchased)	-
3. Losses not paid (accrued) (577(-P))	-
4. Current loss (578(-P))	215,601.01
5. Debit difference revaluation (negative) (574(-P))	-
6. Fixed intangible assets (531)	147,111.56
Sub-total B=(1+2+3+4+5+6)	362712.5791
Total basic capital C=(A-B)	4,209,376.63
ADDITIONAL CAPITAL	
III . Components (J):	
1. Revaluation reserves (EA) (5732)	
2. General reserves (EB)	
3. Hybrid instruments (EC) (56)	
4. Term subordinated liabilities (F) (56)	706,239.35
if F<=C/2 then G=F; if F>C/2 then G=C/2	706,239.35
Limited sub-total H=(EA+EB+EC+G):	706,239.35
(J) if H<=C then J=H; if H>C then J=C	706,239.35
Total additional capital prior to deduction (J)	706,239.35
IV. Deducted components (P+Q+V):	-
1. Participation at banks and financial institutions (P):	-
(K) Participation >10% in their capital, or	-
(L) The amount of participations not meeting	-
M=(C+J)*10%	-
after the deduction: N=(L-M) if >0	-
Sub-total P=(K+N)	-
2. Guarantees given to mutual guarantee funds under	-
3.Regulations of Bank of Albania (V) V =	106,878.07
-regulation "On investments from banks on the	-
-regulation "On the size and completion of initial minimal	-
-regulation "On the administration of risk from big	106,878.07
-regulation "On the administration of credit risk",	-
Subtotal of deducted amount (P+Q+V)	106,878.07
Calculation of residual supplementary equity and	-
if J<=(P+Q+V) then:	-
supplementary capital after deduction JA=0;otherwise JA=J-(P+Q+V)	599,361.28
basic capital CA=C+J-(P+Q+V); otherwise CA=C	4,209,376.63
Total of basic and supplementary capital: E=(JA+CA)	4,808,737.91
V. CALCULATION OF RESIDUAL CAPITAL	
(a) D. Regulatory capital to cover adequacy rate	3.513.326.49
(b) R. Calculation of residual capital: R=E-D	1.295.411.42
(c) Distribution of residual capital between basic capital	-
1. if JA<=(D/2) then:	-
JB. Residual supplementary capital: JB=0;	-
CB. Residual basic capital: CB=R; otherwise	1,295,411.42
VI . OVER-RESIDUAL CAPITAL	-
(1) OA. Current profit of the reported period (Chap.IV	-
(2)Securities and subordinated liabilities for market risks:	-
OB. Term subordinated liabilities not included	-
OC. Hybrid instruments and term	-
(3) OD. Subordinated liabilities not meeting the criteria to	-
(4) OE. Other subordinated liabilities with an original	-
OF. Total of over-supplementary capital	-
VII. CALCULATION OF MAXIMUM LIMIT OF	-
(a) S. Amount of supplementary capital remained with	-
(b) U. Maximum limit: if S<=CB*2.5 then U=S; if	-
VIII . TOTAL OF REGULATORY CAPITAL FOR	-
(a) W. Amount of basic capital remained "U" for the	1,295,411.42
(b) X. Total of regulatory capital for the coverage of	4,808,737.91

Calculation of request for regulatory assets to cover (in thousands lek)	Shuma
A) CALCULATION OF WEIGHTED POSITIONS FOR	
ZONE 1:	
ZONE 2:	
ZONE 3:	
Total compensated weighted positions in all time	
B) CALCULATION OF WEIGHTED POSITIONS	
1. AS PER ESCALATING RANK:	
2. AS PER DEESCALATING RANK:	
PF x 1.00 (S8)	
Request for regulatory assets:	

Calculation of request for regulatory assets to cover (in thousand Lek)	Shuma
A) CALCULATION OF WEIGHTED POSITIONS FOR	
ZONE 1:	
ZONE 2:	
ZONE 3:	
B) LCALCULATION OF WEIGHTED POSITIONS	
1. AS PER ESCALATING RANK:	
2. AS PER DE ESCALATING RANK:	
PF x 1.00 (S7)	
Request for regulatory assets:	

Calculation of request for regulatory assets to cover (in thousand Lek)	
A) PËR RISKUN SPECIFIK:	
B) PER RISKUN E PERGJITHSHEM:	
Kërkesa totale: VA100 = Σ VA10	
C) Kërkesa për kapital rregullator për rrezikun e	
1. për riskun specifik (VA1)	
2. për riskun e përgjithshëm (VA100)	
Request for regulatory asset: VA=(VA1+VA100)	

Demand for regulatory capital for the coverage of (in thousand lek)	
A) Amount of regulatory capital (X)	4,808,737.91
as per Form 2: X=D+W	4,808,737.91
B) Demand for regulatory capital (Y)	-
1. for trading portfolio:	-
2. for foreign exchange (VD)	-
Their amount: VF=(VA+VB+VC+VD+VE)	-
Total request for regulatory capital: Y=D+VF	3,513,326.49
C) Comparison of (A) with (B):	
General coverage rate: Z=100*(X/Y)	136.87
General minimal rate (100%)	

Demand for regulatory capital for the coverage of related to foreign exchange (in thousand Lek)	Pozicioni Neto	Ponderimi	Kërkesa për Kap.Rregull.
A) Comparison between:			
Global net position (VD1)	84.177.94	-	-
2% of global regulatory capital (XA)	96.174.76	-	-
B) Demand for regulatory capital (VD)	-	8.00%	-
if VD1>XA then VD=VD1-XA	8.00%	-	-

Financial Ratios

Ratio	
1. (ROAA) = Net income/ average assets *100	-2.5%
2. The net result of the extraordinary / average assets	0.0%
3.Expenditure general operations / gross operating inc	241.2%
4. Net interest income / expense to the general operatio	102.6%
5. (ROEA) = The net income / Average shareholders e	-19.4%
6. For active employees = Total assets / Number of reg	846,500
7. Net interest income / average assets	4.3%
8. Net marge form interest= Net interest income / ave	4.7%
9.Interest income / average assets	5.1%
10. Interest expense / average assets	0.8%
11. Net interest income / gross revenues of the compan	247.5%
12. Net income from other activities / average assets	1.8%
13.Non-interest expenses / gross operating income	249.3%
14.Personnel expenses / gross operating income	83.2%
15. Expenses for provisions / average assets	-3.8%

Other

Kodi	Treguesit (ne mijë lekë)	(ne mijë lekë)
1	Total assets at the end of the previous quarter	35,160,120.61
2	Excess credit reporting quarter	20,712,418.97
3	Surplus ratio loans / total assets (in%) (2/1 * 100)	58.91%
4	Maximum Limit Risk	70.00%

Form 34

NACE Industry Code	Credit evidence as per economy sectors Economy sectors	in thousand Lek Total credit overplus as per end of month**
1	**Businesses**	**20,033,506.73**
A.	Agriculture, hunting and silviculture	2,193,590.85
B.	Fishing	61,785.03
C.	Industry of Mining and raw material extraction	73,221.42
D.	Manufacturing industry	3,927,147.07
E.	Production and distribution of energy, gas and water	303,786.87
F.	Construction	414,649.28
G.	Commerce, repairing of domestic items and vehicles	8.822.628.34
H.	Hotels and restaurants	1.623.920.91
I.	Shipping, storage and telecommunication	809.980.56
J.	Monetary and financial intercession	66.093.64
K.	Real estates, leasings etc.	437.007.20
L.	Public administration	81.882.45
M.	Education	448.096.00
N.	Health and Social activities	276,057.22
O.	Collective, social and individual services	492,348.54
P,Q	Others	**1,311.36**
		-
2	**Individuals**	**2,723,897.56**
		-
	Total	22,757,404.29

Form 24

ASSETS AS PER FINAL MATURITY	DAYS	MONTH			YEARS			TOTAL
(in thousand Lek)	up to 7	7 dite - 1	1 - 3	3 - 6	6 - 12	1 - 5	> 5	
Standard loans and advances to customers	120,314.7	302,265.1	683,518.3	1,015,488.4	1,757,947.8	7,077,790.8	2,812,988.7	13,770,313.7
Past-due loans and advances to customers	-	-	-	-	-	-	-	-
Special mentioned loans	85,239.2	21,834.1	42,246.0	49,504.0	87,038.8	347,713.9	139,623.9	773,199.9
Sub-standard loans	65,712.7	27,931.8	28,847.0	42,821.6	89,245.4	453,568.3	202,849.8	910,976.5
Doubtful loans	119,203.1	19,263.8	19,261.3	16,782.9	52,324.1	152,565.7	25,411.2	404,812.1
Lost loans	3,842.3	63,399.6	-	-	-	1,745,649.7	-	1,812,891.7
Customers current accounts	241,248.5	337,856.8	1,462,806.0	1,378,237.7	1,785,414.2	-	-	5,205,563.1
Other customer accounts	60,033.7	-	-	-	-	-	-	60,033.7
TOTAL	**695,594.1**	**772,551.2**	**2,236,678.6**	**2,502,834.6**	**3,771,970.3**	**9,777,288.4**	**3,180,873.6**	**22,937,790.7**

Formulari 25

LIQUIDITIES AS PER REMAINED MATURITY	Days	Months			Years			TOTAL	TOTAL
(in thousand Lek)	Up to 7	7 days - 1 month	1 - 3	3 - 6	6 - 12	1 - 5	> 5		
FINANCIAL INSTITUTIONS OPERATIONS	**1,973.5**	-	-	-	-	-	-	**1,973.5**	
Current Accounts with the Central Bank	-	-	-	-	-	-	-	-	
Treasury bills sold under repurchase agreement	-	-	-	-	-	-	-	-	
Current Accounts from financial institutoins	1,973.5							1,973.5	
Loans from financial institutions	-	-	-	-	-	-	-	-	
Other accounts of financial institutions	-	-	-	-	-	-	-	-	
OPERATIONS WITH CUSTOMERS	**14,407,268.9**	**1,266,145.8**	**1,602,164.8**	**4,469,571.8**	**4,276,210.1**	**1,334,507.7**	-	**27,355,869.1**	
Current accounts	8,251,161.5	-	-	-	-	-	-	8,251,161.5	
Demand deposit accounts	5,941,172.7	-	-	-	-	-	-	5,941,172.7	
Term deposit accounts	214,934.7	870,406.5	1,602,164.8	4,469,571.8	4,276,210.1	1,334,507.7	-	12,767,795.6	
Other customer accounts	-	395,739.3	-	-	-	-	-	395,739.3	
OTHER ASSETS	**44,163.4**	**41,472.4**	**1,804.3**	**4,121.7**	**12,715.3**	**38,651.5**	**32,022.6**	**174,951.2**	
	-	-	-	-	-	-	-		
AGENT TRANSACTIONS	**149,923.8**	-	-	-	-	-	-	**149,923.8**	
	-	-	-	-	-	-	-		
INTEROFFICE ACCOUNTS	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-		
Other	**349,549.4**	-	-	-	-	-	-	**349,549.4**	
	-	-	-	-	-	-	-		
PERMANENT SOURCES	**10,607.9**	**9,235.5**	**26,530.6**	**30,318.3**	**130,344.9**	**606,014.3**	**4,636,106.7**	**5,449,158.2**	
Grants and public funding	-	-	-	-	-	-	-	-	
Provisions	10,607.9	9,235.5	26,530.6	30,318.3	130,344.9	127,765.3	51,628.1	386,430.6	
Subordinated debt	-	-	-	-	-	693,850.0	12,389.3	706,239.3	
TOTAL	**14,963,486.9**	**1,316,853.7**	**1,630,499.7**	**4,504,011.9**	**4,419,270.3**	**1,979,173.4**	**4,668,129.3**	**33,481,425.2**	
Financing commitments in favour of customer (unused r	-	-	-	-	-	-	-	-	
Financing commitments in favour of credit institutions (u	-	-	-	-	-	-	-	-	
Forward (foreign currency + lek) purchased	-	-	-	-	-	-	-	-	
Total of Off balance items	-	-	-	-	-	-	-	-	
TOTAL OF LIQUIDITY + TOTAL OF OFF BALANC	14,963,486.94	1,316,853.73	1,630,499.68	4,504,011.91	4,419,270.25	1,979,173.42	4,668,129.28	33,481,425.20	

Form 26

LOANS CLASSIFIED AS PAST DUE LOANS	PAST DUE LOANS				
(in thousand Lek)	**1-30 days**	**31-90 days**	**91-180 days**	**Over 180 days**	**TOTAL**
Short term loans	619,664.36	107,395.91	67,924.38	194,286.69	989,271.33
Mid term loans	876,344.08	216,592.53	134,690.37	678,209.31	1,905,836.29
Long term loans	1,232,262.87	438,795.16	58,246.28	554,174.74	2,283,479.05
Real estate loans	131,857.85	15,956.94	912.29	26,565.32	175,292.39
Leasing contract					-
Bank employees					
TOTAL	2,860,129.16	778,740.54	261,773.33	1,453,236.05	5,353,879.07

Form 16/1

PROVISIONS FOR LOAN LOSSES (by the bank) Loan classification	Principal	Provisions for the principal	Accrued interests	F.R. for interests	Total (Principal + Interest)	Total FR (Principal + Interest)
Standard and past due loans	18,967,115	241,212	68,796	979	19,035,911	242,191
Special mentioned loans	761,426	60,648	11,774	859	773,200	61,507
Substandard loans	893,577	178,766	17,400	17,400	910,977	196,166
Doubtful loans	389,637	195,296	15,175	15,248	404,812	210,544
Lost loans	1,745,650	1,751,175	67,242	67,487	1,812,892	1,818,662
Totali	**22,757,404**	**2,427,097**	**180,386**	**101,973**	**22,937,791**	**2,529,069**

Formulari 20/1

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY (in thousands lek)	LEK	USD	EUR	OTHERS	TOTAL
1	Cash	696.613.71	93.622.92	457.378.29	-	1.247.614.91
2	Current Accounts at the Central Bank, including the	751.592.22	1.814.27	45.368.81	-	798.775.31
3	Treasury bills issued by the Republic of Albania	1.828.651.21	-	-	-	1.828.651.21
4	80 per cent of bonds issued by the Republic of	217.337.20	-	-	-	217.337.20
5	"Investment" securities of the Albanian Government	-	-	-	-	-
6	80 per cent of the albanian goverment securities	-	-	-	-	-
7	Treasury Bills purchased according to the repurchase	-	-	-	-	-
8	Current accounts at banks and other financial	-	237.757.09	1.154.053.96	10.197.58	1.402.008.63
9	Deposits with banks and other financial institution with	199.008.18	-	-	-	199.008.18
10	Loans to banks and other financial institutions with a	-	-	-	-	-
11	"trading"/"placement" securities issued by central	-	-	138.678.38	-	138.678.38
12	"trading"/"placement" issued by central goverments	-	-	-	-	-
13	"Trading /placement" securities not appraised, but	-	-	-	-	-
14	"Investment" securities with a remained period to	-	-	-	-	-
15	Securities purchased according to repurchase	-	-	-	-	-
A	**TOTAL OF LIQUID ASSETS**	**3.693.202.52**	**333.194.28**	**1.795.479.44**	**10.197.58**	**5.832.073.82**
B	**TOTAL OF SHORT TERM LIQUIDITIES WITH A**	**16.205.729.19**	**1.657.760.05**	**8.960.179.63**	**10.453.64**	**26.834.122.51**
C	**LIQUIDITY INDICATOR (in %)**	**Java I**	**Java II**	**Java IIII**	**Java IV**	**Java V**
1	Liquid Assets /short term liquidities * 100 (in LEK)	21.16%	21.95%	22.92%	22.35%	22.79%
2	Liquid Assets /short term liquidities * 100 (in foreign cu	21.95%	23.31%	21.32%	22.06%	20.12%
3	Liquid Assets /short term liquidities * 100 (in total)	21.48%	22.49%	22.28%	22.23%	21.73%

Credit evidence as per economy sectors	District Tirane		District Durres		District Elbasan		District Shkoder		District Korce	
in thousand Lek Economy sectors	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusement (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter
Businesses	1,235,671	12,519,231	44.969	1,856,544	100	509.015	97,319	1,318,819	156,899	1,724,924
Agriculture, hunting and silviculture	45,687	628,175	14,000	263,969	-	46.885	7,700	192,862	10,254	439,807
Fishing	-	5.938	-	19.209	-	-	-	-	-	2.901
Industry of Mining and raw material extraction	-	15.069	-	-	-	4.381	-	5.934	-	17.106
Manufacturing industry	493.809	2.684.691	8.300	322.910	-	79.531	15.203	198.765	59.963	257.357
Production and distribution of energy, gas and water	-	274,171	-	-	-	-	-	-	-	29,616
Construction	19.184	343.778	-	21.292	-	-	-	2.771	-	9.355
Commerce, repairing of domestic items and vehicles	533.070	6.214.999	15.768	786.403	100	194.045	67.734	563.604	70.462	484.613
Hotels and restaurants	25.794	612.786	-	191.310	-	109.561	800	229.209	7.900	271.004
Shipping, storage and telecommunication	109.274	449.722	6.901	130.795	-	27.926	5.131	48.599	-	57.920
Monetary and financial intercession	-	62,951	-	-	-	-	-	-	-	-
Real estates, leasings etc.	6,912	282,786	-	60.148	-	9.915	150	28,387	-	21,096
Public administration	-	27	-	4.935	-	-	-	-	-	76,920
Education	1,942	404,214	-	17,758	-	4,229	-	17,597	-	-
Health and Social activities	-	229,206	-	8,949	-	9,143	-	9,706	-	12,755
Collective, social and individual services	-	310.717	-	28.864	-	23.398	600	21.385	8.319	43.220

Others	-	-	-	-	-	-	-	-	-	1.253
Individuals	58.915	1.586.723	4.226	245.945	677	98.635	4.474	215.349	9.279	153.507
Total	1.294.585.8	14.105.954.3	49.195.2	2.102.489.6	777.0	607.649.9	101.792.9	1.534.167.8	166.177.5	1.878.430.7

District Vlore		District Lushnje		District Gjirokaster		District Fier		District Berat	
New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusement (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter
-	348,021	5,600	227,055	-	-	37,972	895,267	140	316,071
-	26,970	4,100	154,097	-	-	9,770	272,148	140	121,500
-	32,877	-	-	-	-	-	299	-	-
-	768	-	540	-	-	-	7,729	-	16,134
-	126,665	-	23,893	-	-	2,072	156,725	-	19,777
-	-	-	-	-	-	-	-	-	-
-	10,191	-	1,240	-	-	-	23,209	-	62
-	72,318	-	23,277	-	-	21,130	288,645	-	79,212
-	40,413	-	17,271	-	-	5,000	65,031	-	36,124
-	17,178	-	4,314	-	-	-	33,257	-	32,513
-	3,142	-	-	-	-	-	-	-	-
-	707	-	-	-	-	-	18,577	-	898
-	-	-	-	-	-	-	-	-	-
-	-	-	674	-	-	-	3,096	-	527
-	4,617	-	-	-	-	-	1,399	-	-
-	12,175	1,500	1,748	-	-	-	25,094	-	9,325
-	-	-	-	-	-	-	58	-	-
1,095	41,378	248	45,249	-	-	1,536	144,945	752	61,510
1.095.4	389.398.9	5.848.0	272.304.3	-	-	39.507.1	1.040.211.5	892.0	377.580.7

District Pogradec		District Sarande		District Peshkopi		District Kukes		District Lezhe	
New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusement (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter
-	128,611	-	-	-	-	-	-	-	189,950
-	20,284	-	-	-	-	-	-	-	26,896
-	-	-	-	-	-	-	-	-	562
-	5,558	-	-	-	-	-	-	-	-
-	11,181	-	-	-	-	-	-	-	45,652
-	-	-	-	-	-	-	-	-	-
-	1,042	-	-	-	-	-	-	-	1,710
-	32,614	-	-	-	-	-	-	-	82,899
-	25,889	-	-	-	-	-	-	-	25,323
-	4,609	-	-	-	-	-	-	-	3,147
-	-	-	-	-	-	-	-	-	-
-	14,494	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	281	-	-	-	-	-	-	-	-
-	12,659	-	-	-	-	-	-	-	3,763
-	-	-	-	-	-	-	-	-	-
2,756	38,790	-	-	-	-	-	-	1,329	91,866
2.756.0	167.400.5	-	-	-	-	-	-	1.329.1	281.816.1

District Burrel		District Kavaje		District Permet		District Gramsh		District Librazhd	
New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusement (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

			Kuantifikimi ii rrezikut te normes se interesit dhe skenaret				
			Quantification of interest rate risk (standard scenario)	Loss would come from interest rates going:	Stress scenario on basic risk	Yield curve twist scenario	Most expected scenario
Limite	**Perkufizim**		% of capital	Direction	% of capital	% of capital	% of capital
Economic value impact	Limit: (Economic value impact from interest rate shock / capital) < 15% for all currencies	ALL	0.0%		0.00%	0.9%	0.0%
		EUR	0.0%	↗	0.94%	0.4%	0.0%
		USD	0.1%	↘	0.04%	0.1%	0.0%
		Total non-netted impact:	**0.1%**		**1.0%**	**1.3%**	**0.0%**
12-months interest earnings	(Interest earnings decline from interest rate shock / capital) < 10%	ALL	0.0%		0.00%	0.0%	0.0%
		EUR	1.5%	↘	1.54%	0.0%	0.0%
		USD	0.1%	↘	0.12%	0.0%	0.0%
		Total non-netted impact:	**1.7%**		**1.7%**	**0.0%**	**0.0%**
Modified duration gap	(Change in economic value per 1 percentage point change in	ALL	-0.82				
		EUR	0.00				
		USD	-0.31				