

## Capital Adequacy Ratio

4,281,807,350	REGULATORY CAPITAL		010
15.48	RMK (%)		020
27,658,750,267	TOTAL AMOUNT of risk-weighted exposure		030
	CREDIT RISK		
23,039,876,955	The amount of risk-weighted exposures to credit risk, counterparty at	1.	040
23,039,876,955	Exposure levels acording to SA excluding securitizations	1.1	050
	Potential exposures or exposures to central governments or central ban	1.1.1	060
	Potential exposures or exposures to regional governments or local auth	1.1.2	070
	Potential exposures or exposures to administrative bodies and non-con	1.1.3	080
	Potential exposures or exposures to multilateral development banks;	1.1.4	090
	Potential exposures or exposures to international organizations;	1.1.5	100
629,162,145	Potential exposures or exposures to supervised institutions;	1.1.6	110
7,093,196,181	Exposure or potential exposure to companies (corporate);	1.1.7	120
10,511,051,856	Exposure or potential exposure to the retail portfolios (retail);	1.1.8	130
353,713,900	Potential exposures or exposures secured by real estate collateral;	1.1.9	140
1,064,469,853	Exposures (credit) with problems;	1.1.10	150
	Exposures to Categories of classified as high risk;	1.1.11	160
-	Exposures in the form of bonds guaranteed;	1.1.12	170
	Exposures in the form of securities of collective investment undertaking	1.1.13	180
3,388,283,020	Other items	1.1.14	190
	Securitization position SA	1.2	200
	from which : resecuritizations	1.2*	200*
	MARKET RISKS		
	The amount of risk-weighted exposures to market risks	2.	210
	The amount of risk exposure to settlement risk	2.1	220
	Settlement risk in the banking book	2.1.1	230
	Settlement risk in the trading book	2.1.2	240
	The amount of risk exposure to the risk of the position, exchange rat	2.2	250
	The risk of debt securities position	2.2.1	260
	The risk of equity instruments position	2.2.2	270
	The risk of exchange rate	2.2.3	280
	The risk of investment in commodities	2.2.4	290
	The amount of risk-weighted exposure to concentration risk in the tra	2.3	300
	OPERATIONAL RISK		
4,618,873,311	The amount of risk-weighted exposure to operational risk	3.	310
4,618,873,311	Basic Indicator Method (BIA)	3.1	320
4,010,073,311	Standard Method / Standard Alternative	3.2	330
	Addition from balance growth of "treasury and interbank transaction:	4.	340
5.749.185.514	Total asset items of the "treasury and interbank transactions" and "Seci	4.1	350
3,256,482,675	Total asset items of the "treasury and interbank transactions" and "Seci	4.2	360
(2,492,702,835	The growth of asset items of the "treasury and interbank transactions".	4.3	370
999.109.940	Total liability items of "treasury and interbank transactions" and "Securi	4.4	380
	Total liability items of "treasury and interbank transactions" and "Securi	4.5	390
(999,109,940	Increasing the liability items "treasury and interbank transactions" and '	4.6	400
(000/000/0	Reductions for loan portfolio growth inside the country for 2015	5.	410
	Gross loan portfolio for December 2014	5.1	420
23 508 545 129			430
		5.2	
24,223,305,39	Gross loan portfolio in the reporting period 2015	5.2 5.3	430
24,223,305,39	Gross loan portfolio in the reporting period 2015 The growth of the loan portfolio for 2015		
24,223,305,39	Gross loan portfolio in the reporting period 2015 The growth of the loan portfolio for 2015 Loan portfolio growth for 2015, on annual basis, according to the rep:	5.3	440
24,223,305,391 714,760,262	Gross loan portfolio in the reporting period 2015 The growth of the loan portfolio for 2015 Loan portfolio growth for 2015, on annual basis, according to the report if the reporting period is March 2015	5.3 5.4	440 450
23,508,545,125 24,223,305,393 714,760,262 714,760,262 940,341,805	Gross loan portfolio in the reporting period 2015 The growth of the loan portfolio for 2015 Loan portfolio growth for 2015, on annual basis, according to the rep:	5.3 5.4 5.4.1	440 450 460

Capital adquacy rati (in thousands lek) 1. Regulatory c 2. Total of off h 3. Capital adequ 4,281,807.35 27,658,750.27 (a) (b) H ms weighed with ris

## Formulari 15/1

Assets and off-balance items weighted with risk (in thousands lek)		Shuma
1. Assets and off balance items weished with risk	(a)	23.039.876.96
2. 12.5 * Canital requirement related to market risk	(b)	
3. 12.5 * Canital requirement related to operational risk	(c)	4.618.873.31
4. Additions from the increase in volume of "treasury and	(d)	-
5. Reductions from loan portfolio growth to residents for	(c)	
Total of assets and off balance items weighed with risk	(a+b+c+d-c)	27.658.750.27
	(a+b+c+d-c)	27,658,750.27
Kufijtë e treguesve të kapitalit rregullator	(a+b+c+d-c)	1 27.658.750.27
	(a+D+C+d-C)	· · · · · · · · · · · · · · · · · · ·

Form 20

ABS:         Abs:         Control         Dir.         Other service         Other serv			Amortization fund					
ColdInterstantProtocolsReadoutNon-solarNon-solarNon-solar1104.Action (Name) $(10.04.Action (Name))(10.04.Action (Name))(10$		100070		LEV		CURRENC	~ I	TOTAL
IT TRAJETY OF RATED AND NTREAKS         4.01,000         1.02,000         1.02,000         2.02,001 <t< th=""><th>Code</th><th></th><th></th><th></th><th>Non-meridant</th><th></th><th></th><th>IOIAL</th></t<>	Code				Non-meridant			IOIAL
11 Can de Corre itand         1.000000000000000000000000000000000000			providence (-A)		14011-12-Marcin			9 292 274 41
$ \begin{array}{  c                                  $							A110,74747	
13)         Current accounts with balas, credit and other financial and account with balas, credit and active relation of the financial and account with balas, credit and active relation of the financial and account with balas, credit and active relation of the financial and account with balas, credit and active relation of the financial and account with balas, credit and active relation of the financial and account with balas, credit and active relation of the financial and account with balas, credit and active relation of the financial account with balas, credit and active relation of the financial account with balas, credit and account with balas, credit account with balas,						1,002,408.00		
12 Description with basks, ending and other familial in the f			-				1 722 442 79	
12         Lam back, crein addre financial instituti			-					
iP         Delta receive and should, refin me						-	-	-
OPERATORS WITH CONDERS         (130.0902)       <	18	Other accounts with banks, credit and other financ	-			-	21,765.91	21.765.91
37) Nonling lange and advances to nonlineares         0.001000         0.0010000         0.0010000           37) Packed have and advances to nonlineares         0.0010000         0.0010000         0.0010000           37) Nonlineare and advances to nonlineares         0.0010000         0.0010000         0.0010000         0.0010000           38) Nonlineare and advances to nonlineares         0.001000         0.0010000         0.001000         0.0010000         0.0010000           39) Nonlineare and advances to nonlineare and advances to nonlineare and advances to nonlineare and n	19	Doubtful receivable accounts with banks, credit and	-			-		-
$ \begin{array}{ c c c c c c } \hline 12 Pach lambda is not advance in customer in the limit of the$	2	OPERATIONS WITH CUSTOMERS	(1.881.098.92)	13.578.575.94		10.644,729.45		22.342.206.47
21         Social months hom			-	8,612,474.62		6,349,385.78		14,961,860.40
23         Schneland Jean         (18, 197 28)         m07 (26, 30)         20, 200 (26,			-	-		-		
32         Outson (Marchine)         INTRAS         Marchine)         Marchine) <thm< th=""><th></th><th></th><th>-</th><th></th><th>-</th><th></th><th></th><th></th></thm<>			-		-			
21         Labeling         (13.60.50)         OPEN CONTROL         OPEN CONTROL <th< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>701,968.52</th></th<>								701,968.52
31         Absaind Construential Polish Administration					-			
21 Columbra current accounts and densitivations         2000 407 100 - 2000 413         -         5000 420 - 2000 413           23 Other current accounts and densitivations         -			(1.346.655.61)	938.648.58	-	402.181.30		(5.825.73)
20         Other statistics areasmin.         Other statistics areasm			-		-	-		-
29 Double conservectually during recording of the later.								
3) SICCUTITIS TRANSCATIONS         :406.00				6.573.20		61.364.85		67.938.04
IN Find isome scenario:         1000000         1000000         1000000         1000000         1000000         1000000         1000000         10000000         10000000         10000000         10000000         100000000         1000000000000000000000000000000000000								-
31         Variable losses exartiles								
3kl Scrutins salk and anchest salk resurches m         Image: Control of the same show of the			(480.48)				137,737,19	137,256.71
M         Outer assumities consumings         Image         Imag								-
Sh Provides at Baseki Istorents         Image of the state istorents	34	Securities sold and purchased under repurchase as						-
el OTRE ANTS AND LABITITIS         FR0623         L081 2021         L081 2021 <thl181 2021<="" th="">         L081 2021         <thl181 2021<="" th="" th<=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>-</th></thl181></thl181>								-
if Other sorts         -         \$\$1,0000         -         \$\$1,0000           if Other sorts         -         -         \$\$1,0000         -         \$\$1,0000           Mark (membra)         -         -         -         -         \$\$1,0000           If Name and solids accoss         -         -         -         -         \$\$1,0000           if Name and solids accoss         -         -         -         -         \$\$1,0000           if Name and solids accoss         -         -         -         -         \$\$1,00000         \$\$1,00000         \$\$1								-
B) Aget transition         16,010	4	OTHER ASSETS AND LIABILITIES						
44         Inter-office acounts			-			791,956.06		
42         Support and public scotts         72.02.01         211.04.00         211.04.00         219.00.00           1         DEXTAGANCE SCOTTS         22.01.01.00         21.01.00.00         21.00.00.01			-	36,424.16				36,424.16
44 Vide adds ins			-					-
5 FIGD ASSE 76 ADP FEMANNER ESOURCO         (1.315.90.77)         2.201.01.50         .         .         217.00         1209.480.00           51 Participation feman         .			-	7,625.62		211,854.66		219,480.28
if Parkingfing interest         -         -         -         373         373           31 Million         -         -         -         -         373         373           31 Million         -         -         -         -         -         373         373           31 Million         -         -         -         -         -         -         -         -         -         373         373         Antopology State         - <th></th> <th></th> <th>-</th> <th></th> <th></th> <th>-</th> <th></th> <th>-</th>			-			-		-
51 Afflies         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         1.05,002         3.07			(1,315,503.27)	2,821,093.56		-		
31         Data assis         (1,15,90,17)         2,221,09,5         .          . <t< th=""><th></th><th></th><th></th><th></th><th></th><th>-</th><th>217.80</th><th>217.80</th></t<>						-	217.80	217.80
SSI basepibe asses         390,0159						-		-
5171         Amoritanian of Intangible assets         125.660.27)			(1,315,503.27)			-		
				391,011.93		-		
	5371	Amortisation of intangible assets	(235,660.27)			-		(235,660.27)
		TOTAL T						-



Form 21					
ASSETS	Resident	LEK	CURRENCY		TOTAL
Code (in thousand Lek) 1 TREASURY OPERATIONS AND INTERBANK 1	Resident 282 002	Non-resident	Resident	Non-resident	
112 Central Bank	282,002		191,469		473,471
112 Central Bank 12 Treasury bills and other bills eligible for refinancia					79,083
12 Treasury bills and other bills eligible for refinancia 13 Current accounts with banks, credit and other fina	2.911		2.767		5.678
13 Current accounts with banks, credit and other final 16 Deposits from banks, credit and other financial ins	2,911		2,767	-	5,6/4
16 Deposits from banks, credit and other financial ins 17 Loans from banks, credit and other financial instit	200.008		- 188 707	-	388 710
<ol> <li>Loans from banks, credit and other financial instit</li> <li>Other accounts with banks, credit and other financial</li> </ol>	200,008		188,702	-	388,/10
2 OPERATIONS WITH CUSTOMERS	17 190 882	264.660	10.555.056	\$79.857	28,540,449
26 ALBANIAN GOVERNMENT AND PUBLIC ADM	17,190,882	264,660	10(333)038	329,832	28,340,443
26 ALBANIAN GOVERNMENT AND FUBLIC ADA 27 Due to customers for current accounts and denosity	16.905.835	263 734	10 303 138	578.938	28.001.64
28 Other customer accounts	285.047	925	251,918	914	538.80
3 SECURITIES TRANSACTIONS	200.047		201.918	214	
33 Debt represented by securities					
34 Securities sold and nurchased under renurchase as					
35 Collateral on securities transactions					
36 Premiums for financial instruments					
4 OTHER ASSETS AND LIABILITIES	297.944		196.475		494.42
42 Other liabilities	134,127		\$7.815		191.94
43 Agent transactions	50.917			-	50.91
44 Inter-office accounts	-			-	
45 Suspense and position accounts	112.900		138.660	-	251.56
46 Value added tax	-			-	
5 FIXED ASSETS AND PERMANENT RESOURCE	1,425,710		126.807	4.099.264	5.651.78
54 Grants and public funding				-	
55 Specific provisions	279,060		126,807	-	405,86
56 Subordinated debt				712,116	712,110
57 Shareholders' equity	1,146,650			3,387,148	4,533,791
				-	
TOTAL	19,196,539	264,660	11,069,807	4,629,115	35,160,121

Form 22
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		(in thousand Lek)		lek		CURRENCY	TOTAL
	60	BANK OPERATIONS EXPENSES		14,303,074.91	-	212,679.38	14,515,754.29
	61	Personnel costs		518,119.33		1,102.31	 519,221.64
	62	Taxes other than income tax		9,506.70		-	 9,506.70
		General expenses for operations		320,808.95		500,539.52	 821,348.47
		Amortisation and provisions on the depreciation of fixed		169,968.61		-	 169,968.61
		Losses on unrecoverable receivables and charges for pa	rovisions	1,090,034.22		602,942.50	 1,692,976.72
		Extraordinary expenses		58,155.42		16,419.20	 74,574.61
		Income tax		50,372.79		-	 50,372.79
_	69	Current year profit		584,445.44	-		 584,445.44
		TOTAL EXPENSES		17,104,486,36		1,333,682.90	 18.438.169.27
						-	 -
		Income from banking activities		15,643,173.50		894,498.30	 16,537,671.80
		Reversal of provisions for the depreciation of fixed asse				-	 -
		Reversal of provisions for the depreciation of receivable	18	995,718.06		735,851.15	 1,731,569.20
		Extraordinary expenses		59,598.13		109,330.13	 168,928.26
_	79	Current year loss				-	 -
		TOTAL INCOME		16,698,489.69	· · · · · · · · · · · · · · · · · · ·	1,739,679.58	 18,438,169.27

Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL
	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident	
	FINANCING COMMITMENT	1,159,86		1,364,808.84		2,524,677.63
901		1,159,861	79 -	1,364,808.84		2,524,677.63
	Commitments received					-
	GUARANTEES	64,149,62		649,205.91		64,798,835.60
911		269,16		465,721.41		734,887.00
	Guarantees received	63,880,46	10 -	183,484.50		64,063,948.60
	SECURITIES COMMITMENT					-
	FOREIGN CURRENCY TRANSACTIONS					-
	OTHER COMMITMENTS	967,61	46 -	484,000.80		1,451,620.26
95	FINANCIAL INSTRUMENTS COMMITMENT					-

form 30	
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LATORY CAPITAL			
DATORT ON TIME			
Columns	Nr.	Zěri	Amount
010	1	REGULATORY CAPITAL	4,281,807.35
015	1.1	FIRST LEVEL CAPITAL FIRST BASIC CAPITAL LEVEL	3,794,001.01 3,794,001.01
020	1111	Equity instruments known as First Level Base Capital (KBN1)	3,387,147.74
040	11111	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	
080	1.1.1.1.4.1	(-) Direct participation in capital instruments First Base Level	0.00
090	1.1.1.4.2	(-) Indirect participation in capital instruments First Base Level	0.00
092	1.1.1.1.4.3	(-) Participation Capital synthetic instruments First Base Level (-) Current or potential obligations to purchase its equity instruments	0.00
130	1.1.1.2	Retained earnings	-278.398.05
140	1.1.1.2.1	Retained earnings and losses carried from previous periods	-278.398.05
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	0.00
200	1.1.1.3	Reserves (excluding revaluation reserves)	699.829.75
250	1.1.1.4	Revaluation credit	140,773.23
250	1.1.1.5	KBN1 arrangements regarding prudential filters (-) Increases in capital arising from the assets	0.00
200	11152	1-) Increases in capital arising from the assets 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
340	1117	Deferred tax liabilities related to goodwill (-) Other intangible assets	-155.351.66
350	11171	(-) Gross amount of other intangible assets	155 351 66
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
410 420	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 (-) Mutual cross participation KBN1	0.00
430	11111	(-) Excess of capital deductions from the voices of the First	0.00
450	1.1.1.12	(-) Holding (gualifying holdings) outside the financial sector, which	0.00
460	1.1.1.13	(-) Positions titulizimit 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	(-) KRN1 instruments of financial sector entities where the hank has	0.00
490	1.1.1.16	(-) Deferred tax assets that depend deductible future profitability and (-) KRN1 instruments of financial sector entities where the bank bas	0.00
510	1.1.1.1/	(-) KHN1 instruments of tinancial sector entries where the bank bas (-) 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
560 570	1.1.2.1.2	Voice memo: capital instruments not recognized	0.00
580	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
620	1.1.2.1.4.1	(-) Direct participation in capital instruments First Additional Level (-) 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
700 710	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
740	1.1.2.6	(-) Surplus items of capital deductions from the second level (T2) in The outstanding items of capital deductions from additional first level	0.00
740	1127	(-) Additional capital deductions additional first level (-) Additional capital deductions additional first level (AT1)	0.00
748	1.1.2.8	Additional capital deductions additional first level (A11) Additional capital elements of the first level (A11) or discount - other	0.00
750	1.2	CAPITAL LEVEL TWO	487,806.34
760	1.2.1	Equity instruments and subordinated debt known as commercial	712,115.77
770	1.2.1.1	Capital instruments fully paid and subordinated	712,115.77
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)     (-) Participation direct equity instruments of the second level (T2)	0.00
840	12142	Participation direct equity instruments of the second level (12)     (-) Participation indirect equity instruments of the second level (12)	0.00
840	12143	(-) 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
974 978	1.2.7	(-) Additional capital deductions second level (T2) Elements of the capital of the second (T2) or discount - other	224 309 43

Form 39		
Cakulation of market risk supervision limit Indicator (in thousand lek)		
Indicator (in thousand lek) Calculation of trading portfolio and limitation of point	Average	Maximum
LCalculation of trading portfolio as per accounting	-	
A. Trading securities B.Securities available for sale	-	
C. Off balance operations with D. derivative instruments set out in	-	
<ol> <li>D. derivative instruments set out in</li> <li>Calculation of portfolio with the reserve in</li> <li>E. Total balance and off balance</li> </ol>		
	103.935.254.10	
G. if A+B+C+D>F on average during II. Calculation of limition of point 2.1. chapter I:	-	
II. Calculation of finition of noint 2.1. chanter I: H. E * 5% I. E * 6%	5.196.762.71 6.236.115.25	
	6.236.113.23	
J.Trading securities K.Securities available for sale L. Off balance operations with securities	-	
N. if G=A+B+C+D then N=J+K+L+M; IV. Calculation of limition of point 2.2, chapter I:		
IV. Calculation of limition of point 2.2. chapter I: O. countervalue in lek of 15 million euro P. countervalue in lek of 20 million euro	2.059.200.000.00 2.745.600.000.00	
	219.000.000.00	
BASIC CAPITAL I. Supplementary components (A):		
<ol> <li>Signed capital (5711)</li> <li>Reserves (other than revaluation reserves) (5731</li> <li>Issuing and fusion premiums (572)</li> </ol>	(71) (71)	3,387,147.74 699,829.75
<ol> <li>Reserves (only min revision reserves) (573)</li> <li>Issuing and fusion premiums (572)</li> </ol>		
<ol> <li>Not-paid dividents (accrued) (577(P))</li> <li>End year profit (578(P))</li> </ol>		
6. Income for the period (578(P))     7. Difference of credit revolution (574(P))     NënTOTAL A=(1+2+3+4+5+6+7)		140,773.23
		4227750.72
I. Not-paid signed capital (5712)     Shares' nominal value (not-sold, repurchased)		
<ol><li>Losses not paid (accrued) (577(-P))</li></ol>		278,398.05
<ol> <li>Current loss (578(-P))</li> <li>Debit difference revaluation (negative) (574(-P))</li> </ol>	1	
<ol> <li>Content non (7/0(-1))</li> <li>Debt difference revaluation (negative) (574(-P))</li> <li>Fixed intangible assets (531)</li> <li>Sub-total B=(1+2+3+4+5+6)</li> </ol>		155,351.66 433749,7092
		3,794,001.01
ADDITIONAL CAPITAL III . Components (J): I. Revaluation reserves (EA) (5732)		
2 Canard meaning (EB)		
Constant of (Ed)     3. Hybrid instruments (EC) (56)     4. Term subordinated liabilities (F) (56)     if Fc=C2 then G=F; if F>C2 then G=C2     Limited sub-total H=(EA+EB+EC+G):		712,115.77
u rowc/2 then G=P; if P>C/2 then G=C/2 Limited sub-total H=(EA+EB+EC+G):		712,115.77 712,115.77
		712,115.77 712,115.77
IV) Total additional capital prior to deduction (J) IV. Deducted components (P+Q+V): 1. Participation at banks and financial institutions (P):		
1. Participation at concessing immediation memory (P): (K) Participation >10% in their capital, or (L) The amount of participations not meeting M=(C+J)*10%		
(iii) 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 =		
<ul> <li>resulation "On investments from banks on the resulation "On the size and completion of initial minimal</li> </ul>		
-resulation "On the administration of risk from bia -resulation "On the administration of credit risk".		224,309.43
Subtotal of deducted amount (P+Q+V) Calculation of residual supplementary equity and		224,309.43
if Lc=/R(O) Without		
supplementary capital after deduction JA=0;otherw basic capital CA=C+J-(P+Q+V); otherwise CA=C Total of basic and supplementary capital: E=(JA+CA)	ise JA=J-(P+Q+V)	487,806.34 3,794,001.01
		4.281.807.35
V. CALCULATION OF RESIDUAL CAPITAL (a) D. Regulatory capital to cover adequacy rate		3.681.886.16
(b) P. Colculation of racidual constal: PE D		599.921.19
(c) Distribution of residual casual between basic casual 1. if JA<=(D/2) then: JB. Residual supplementary capital: JB=0;		
		599,921.19
VI. OVER-RESIDUAL CAPITAL (1) OA. Current profit of the reported period (Chap.IV		
(1) OA. Current profit of the reported period (Chap.IV (2)Securities and subordinated liabilities for market risks: OB. Term subordinated liabilities not included		
(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 cavital remained "U" for the		599,921.19
(b) X. Total of regulatory capital for the coverage of		4,281,807.35
Cakulation of request for regulatory assets to cover		
Cakulation of request for regulatory assets to cover (in thousands lek) A) CALCULATION OF WEIGHTED POSITIONS FOR ZONE 1:		Shuma
ZONE 1: ZONE 2:		
TONE 1:		
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:		
in the second se		
Calculation of request for regulatory assets to cover		
(in thousand Lek) A) CALCULATION OF WEIGHTED POSITIONS FOR	Shuma	
ZONE 1: ZONE 2:		
ZONE 2: ZONE 3: B) LCALCULATION OF WEIGHTED POSITIONS		
B) LCALCULATION OF WEIGHTED POSITIONS 1. AS PER ESCALATING RANK: 2. AS PER DE ESCALATING RANK:		
2. AS PER DE ESCALATING RANK: PF x 1.00 (S7)		
Reducst for regulatory assets:		
Calculation of request for workstore acceled		
Cakulation of request for regulatory assets to cover (in thousand Lek) A) PER RISKUN SPECIFIK:		
	1	
B) PER RISKUN E PERGJITHSHEM:		
B) PER RISKUN E PERGJITHSHEM: Kërkesa tatale: VA100 = 2: VA10		
B) PER RISKUN E PERGJITHSHEM: Kërkesa totale: VA100 = ∑ VA10 C) Kërkesa për kapital rregullator për rrezikun e 1. eër riskun ssecifik (VA1)		
B) PER RISKUN E PERGJITHSHEM: Kërkesa totale: VA100 = Σ VA10 C) Kërkesa për kapital rregullator për rrezikun e		
B) PER RISKUN E PERGJITHSHEM: Kirksa tadai XVII00 = 2 VAI0 C) Kritses pår kapital regallator për rezikun e 1. sër riskun e sëririfi (VAI) 2. sër riskun e sëririfishëm (VAI00) Request for regulatory asset: VA=(VA1=VA100)		
B) PER RISKUN E PERGITTISHEM: Kricka totak: VA10 = 2 VA10 C) Kirlesa pir kapital regulator pir realum e 1. der riskus secifik (VA11) 2. der riskus secifik (VA10) Request for regulatory asset: VA+(VA1+VA100) Demand for regulatory capital for the coverage of		
10 PER RISKINS PERGUTISHEM: Krices takit: Ville 2 VA10 C) Krices and Kuplat regulator per realism e 1. errorism cecifit VA11 errorism (Krices) Request for regulators asset: VA-(VA1+VA100) Demand for regulators capital for the coverage of A) Amount of regulators (Krices) A) mount of regulators (Krices) A) mount of regulators (Krices) A) Mount of regulators (Krices)		4.201.007 35 4.201.007 35
10 PER RISKIN E PERGITISHEM: Konsa takit: VAIO = VAIO C Kito at takit: VAIO = VAIO C Kito at takit: VAIO = VAIO E C Kito at takit: VAIO E C Kito at takit E C Ki		4.281.807.35 4.281.807.35
B) FR RISKIN FPERGITTISHEN: Kinetastatist - Via 2 Via 0 C Erichas pirk aghal oregolius pir mediane e der rinke oregolius pir mediane e der rinke oregolius pir vision der rinke oregolius pir vision der rinke oregolius pir vision der regulatory capital for the coverage of (in forward his) Al Ansont of regulatory capital (N der regulatory capital (N der regulatory capital (N der regulatory capital (N der regulatory (ND)		4.581.897.35 4.281.897.35
By PER RESULTS PERCENTINUES: Kinetas Indeix (*/10): 12 VA10 Contention and (*/10): 12 V		4.341,807.35 4.341,807.35 4.311,907.45,
B) FER RESULTS PERGETTISTENES     ENtrans totals '1/101         Text 101         Text1		42119735 42119735 
By PER RESULTS PERCENTINUES: Kinetas Indeix (*/10): 12 VA10 Contention and (*/10): 12 V		4,281,807,35
By FEB ASSACS R PERCENTION     By FEB ASSACS R PERCENTION     By FEB ASSACS R PERCENTION     CONTROL OF A PER		4,281,807,35
By FER INSULTS IN PERCENTION     By FER INSULTS IN PERCENTION     By FER INSULTS IN PERCENTION     CONTAIN A SUBJECT OF THE INFORMATION     CONTAIN A SUBJECT OF THE INFORMATION     CONTAINING INFORMATIONING INFORMATIONING INFORMATII	Protocal	4,281,807,35
BUTEA REACH REFERENTION:     BUTEA REACHTENNEN:     DE REACHTENNEN:      DE REACHTENNEN:     DE REACH	Protoine	4.281.08735 
BUTEA DEXIST R FREGUTIONEN     BUTEA DEXIST R FREGUTIONEN     CONTRAIN SERVICE AND ADDRESS     CONTRAIN SERVICE     CONTRAIN SERVI	Poissa No 72,633 8,6415	4.281.08735 

## Financial Ratios

Ratio	
1. (ROAA) = Net income/ average assets *100	1.6%
2. The net result of the extraordinary / average assets	0.3%
3.Expenditure general operations / gross operating inco	73.9%
4. Net interest income / expense to the general operatic	105.4%
5. (ROEA) = The net income / Average shareholders e	13.8%
6. For active employees = Total assets / Number of regi	827,318
7. Net interest income / average assets	4.5%
8. Net marge form interest= Net interest income / aver	4.8%
9.Interest income / average assets	5.6%
10. Interest expense / average assets	1.2%
11. Net interest income / gross revenues of the compan	77.9%
12. Net income from other activities / average assets	1.9%
13.Non-interest expenses / gross operating income	11.4%
14.Personnel expenses / gross operating income	25.5%
15. Expenses for provisions / average assets	0.3%

Kodi	Treguesit (ne mijč lekč)	(ne mijč lekč)
1	Total assets at the end of the previous quarter	35,928,900.52
2	Excess credit reporting quarter	22,342,206.47
3	Surplus ratio loans / total assets (in%) (2/1 * 100)	62.18%
4	Maximum Limit Risk	70.00%

Form 34

	Credit evidence as per economy sectors	in thousand Lek
NACE Industry Code	Economy sectors	Total credit overplus as per end of month**
A.B.C.D.E.F.G.H.L.J.K.L.M.N.O.Q.P.O	Parketmen Activations: humitir and shrivshune Fabair Materians: humitir and ran material extraction humitir and ran material extraction constructions: Research and distribution of enterey, as and water Constructions: Research and the shring of the shring Research and the shring of the shring of the shring Research and the shring of the shring of the shring Research and the shring of the shring of the shring Research and the shring of the shring of the shring Research and the shring of the shring of the shring of the shring Research and the shring of the shring of the shring of the shring Research and the shring of the shring of the shring of the shring of the shring Research and the shring of the shring	21.219.887.92 2.723.361.88 64.432.26 35.427.26 35.427.26 33.4115.51 33.602.90 9.443.377.60 1.691.230.15 833.438.51 3.375.76 4.42,471.57 84.0033.33 252.016.24 554.674.49 2.184.93 2.233.943.92
	Total	24,052,831.84

Form 24

ASSETS AS PER FINAL MATURITY	DAYS	MONTH				YEARS		
(in thousand Lek)	up to 7	7 die - 1	1 - 3	3-6	6 - 12	1-5	>5	TOTAL
Standard loans and advances to customers	128,867.2	345,833.4	700,384.3	1,027,023.1	2,005,010.7	7,717,037.4	3,037,704.3	14,961,860.4
Past-due loans and advances to customers	-			-		-		
Special mentioned loans	51,397.5	19,491.7	17,077.2	38,053.1	71,280.9	273,725.5	125,511.7	596,537.7
Sub-standard loans	42,167.2	25,719.6	36,818.8	41,610.4	79,319.2	445,843.1	218,887.5	890,365.8
Doubtful loans	81,352.7	20,832.8	16,835.6	24,007.8	55,225.9	253,312.0	224,392.3	675,959.1
Lost loans	3,361.4	54,816.8				1,282,651.7		1,340,829.9
Customers current accounts	101,018.9	361,333.3	1,025,402.8	1,695,610.4	2,506,449.1			5,689,814.5
Other customer accounts	67,938.0				-			67,938.0
TOTAL	476,103.0	828.027.6	1.796.518.7	2.826.304.9	4,717,285,8	9,972,569,7	3.606.495.7	24.223.305.4

Formulari 25

LIQUIDITIES AS PER REMAINED MATURITY	Days	Months				Years			
(in thousand Lek)	Up to 7	7 davs - 1 month	1-3	3 - 6	6 - 12	1-5	>5	TOTAL.	
									_
FINANCIAL INSTITUTIONS OPERATIONS	473,471,4							473,471,4	
Current Accounts with the Central Bank	79,083.2							79,083.2	
Treasury bills sold under renurchase agreement	-						-	-	
Current Accounts from financial institutoins	5.678.5							5.678.5	
Loans from financial institutions	388,709.7						-	388,709.7	
Other accounts of financial institutions				-		-			
OPERATIONS WITH CUSTOMERS	15,300,925.8	1,691,576.2	2,046,676.0	2,456,726.3	5,894,807.3	1,149,737.5		28,540,449.0	
Current accounts	8.805,849.0		-					8,805,849.0	
Demand deposit accounts	6.183.217.0						-	6.183.217.0	
Term deposit accounts	311,859.8	1.152.773.0	2.046.676.0	2.456.726.3	5,894,807.3	1,149,737.5	-	13.012.579.8	
Other customer accounts	-	538.803.2	-				-	538,803.2	
OTHER ASSETS	54,765.9	34,188,7	1.629.7	5.045.1	15,752.3	46,056,0	34,504,1	191,941.8	
AGENT TRANSACTIONS	50,916,9							50,916,9	
INTEROFFICE ACCOUNTS									
Other	251,560.8							251,560.8	
	-								
PERMANENT SOURCES	6,355.6	10,623.8	21,643.4	34,814.7	146,050.6	1,403,160.8	4,029,131.7	5,651,780.6	
Grants and public funding	-					-			
Provisions	6,355.6	10,623.8	21,643.4	34,814.7	146,050.6	132,315.4	\$4,063.3	405,866.7	
Subordinated debt	-					686,400.0	25,715.8	712,115.8	
TOTAL	16,137,996.4	1,736,388.7	2,069,949.1	2,496,586.1	6,056,610.2	2,598,954.4	4,063,635.8	35,160,120.6	
Financing commitments in favour of customer (unused p	-					-		-	
Financing commitments in favour of credit institutions ( t								-	
Forward (foreign currency + lek) purchased								-	
Total of Off balance items	-						-		
TOTAL OF LIQUIDITY + TOTAL OF OFF BALANC	16 127 006 20	1 736 289 67	2.069.949.10	2 406 596 07	6 056 610 22	2 509 054 29	4 062 625 77	25 160 120 62	

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 Mid term loans Long term loans Real estate loans Leasing contract Bank employees	322,351.19 818,337.81 992,358.14 92,518.50	29,380,34 104,155,46 45,822 11,3,388,63	33,387.10 117,199.41 43,042.62 3,018.75	184,658.09 637,264.69 553,212.50 23,659.73	569,776.73 1,676,957.37 1,634,442,47 132,535.61
anne campo y co					

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	20,642,492	269,579	77,121	1,301	20,719,613	270,880
Special mentioned loans	589,479	47,799	7,058	533	596,538	48,331
Substandard loans	877,485	175,511	12,881	12,886	890,366	188,397
Doubtful loans	660,724	330,742	15,235	15,304	675,959	346,046
Lost loans	1,282,652	1,288,232	58,178		1,340,830	1,346,656

	Formulari 20/1					
Code	LIQUID ASSETS - SHORT TERM LIQUIDITY (in thousands lek)	LEK	USD	EUR	OTHERS	TOTAL
	Cash	645.912.93	134.379.32	429.868.98		1.210.161.23
	Current Accounts at the Central Bank . including the	654.747.27	19.650.97	23.373.47		697.771.71
	Treasury bills issued by the Republic of Albania .	2.239.047.67				2.239.047.67
4	80 per cent of bonds issued by the Republic of					
5	"Investment" securities of the Albanian Government					
	80 per cent of the abanian government securities					
	Treasury Bills purchased according to the repurchase					
	Current accounts at banks and other financial		257.606.33	1,455,772.25	9.064.21	1.722.442.79
	Deposits with banks and other financial institution with					
10	Loans to banks and other financial institutions with a					
11				137.256.71		137,256.71
12	"trading"/"placement " issued by central goverments					
	"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	3,539,707.87	411,636.62	2,046,271.41	9,064.21	6,006,680.12
В	TOTAL OF SHORT TERM LIQUIDITIES WITH A	17,147,489.85	1,876,897.68	9,463,809.93	9,332.99	28,497,530.45
C	LIQUIDITY INDICATOR (in %)	Java I	Java II	Java III	Java N	Java V
	Liquid Assets /short term liquidities * 100 (in LEK)	20.58%	21.28%	20.63%	20.88%	20.64%
2	Liquid Assets /short term liquidities * 100 (in foreign cu	20.58%	21.28%	20.63%	20.88%	21.74%
3	Liquid Assets /short term liquidities * 100 (in total)	23.16%	23.99%	20.08%	20.91%	21.08%

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) a		New disbusements (per quarter)	Total credit is of end of quart
Businesses	2.929.018	12.937.408	234.404	2.089.083	276	574.828	173.720	1.459.249	236.969	1.833.755
Aericulture hunting and silviculture	177.187	973.822	23.300	314.707	-	55.934	17.993	215.976	40.900	485.931
Fichine	5.929	5.894		20.819	-	-	-		-	3.044
Industry of Minine and raw material extraction	7.000	15.677		-	-	4.854	-	6.184	-	25.838
Manufacturing industry	358.481	2.532.392	16.791	374.654	-	84.014	47.287	219.578	31.974	256.712
Production and distribution of energy, gas and water	1,624	276,222		-	-	-	-		-	30,894
Construction	84.098	304.562	1.394	22.834	-	8	-	3.609	-	9.677
Commerce, repairing of domestic items and vehicles	1.973.669	6.546.674	168.634	883.059		221.680	90.128	647.710	98.654	519.941
Hotels and restaurants	73.584	623.180	12.012	224.080		114.956	4.000	232.788	40,490	275.674
Shipping, storage and telecommunication	142.025	442.551	4.745	138.373		38,368	2.482	50.904	6.200	63.248
Monetary and financial intercession		233		-			-			
Real estates, leasings etc.	29.425	257.355		45.196		14.532	-	29.061	1.500	22.031
Public administration		105		5.206			-			80.161
Education		401,319		19,529	-	4,627	-	18,200		-
Health and Social activities	22,869	201,615		9,397	276	9,729	5,400	10,421	6,845	14,198
Collective, social and individual services	53,127	355,323	7,527	31,230	-	26,128	6,431	24,817	10,406	44,795

Others	-	484	-	-			- 1.6
Individuals	169,018	1,579,609	6,644	279,144	- 107,35	51 13,765 229,23	8 8,445 163,9
Total	3,098,035.8	14,517,016.5	241,047.9	2,368,226.5	275.8 682,179	2 187,485.2 1,688,486.	5 245,413.2 1,997,680
	New disbusements	District Vlore Total credit	District Lushnje New disbusements	Total credit	District Gjirokaster New disbusements Total credit	District Fier New disbusement Total credit	District Berat New disbusements Total credit
	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter) as of end of quarter		er (per quarter) as of end of qua
	1	395,729 31,454	15,700 12,000	243,991 166,994	1	107,841 956,33 22,400 285,90	4 - 139,6
		33,772 789	-	- 625		- 33 1,000 8,02	
		142,222	2,000	22,085		25,863 174,24	0 - 48,7
	-	12,224 88,610	- 1,700	1,226 27.037		- 26,29 44,232 303,56	7 - 3 500 85.6
		41,994 19,544	-	18,962 4,474		5,700 66,66 4,946 37,89	6 - 37,5
		3,142	-	-			
	-	769	-	-		- 19,55	
	1	1,789 4,675	-	720		- 3,24 - 1,56	8
	-	14,744	-	1,868		3,700 28,95	
	1,545	47,579	1,000	55,252		4,496 160,05	
	1.544.6	443.307.9	16.699.7	299.243.7		112.336.4 1.116.388.	
	1.0110			100100		•	
	New disbusements	District Pogradec Total credit	District Sarande New disbusements	Total credit	District Peshkopi New disbusements Total credit	District Kukes New disbusement Total credit	District Lezhe New disbusements Total credit
	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter) as of end of quarter	r (per quarter) as of end of quart	er (per quarter) as of end of qua
	-	141,071	-	-			- 213,8
	-	24,414	-			1 1	- 33,5 - 5
		5,941 13,258	-			1 1	56,0
	1	- 1,042	-	-		1 1	- 2,0
	1	35,244 27,876				1 1	- 86,1 - 27,5
	-	5,053	-	-		: :	3,7
		14,861	-	-			
			-	-		1 1	
	1	414 12,968	-				- 4,1
	-	-	-	-			
	3,694	40,015	-	-			3,103 100,5
	3.694.1	181.086.1					3.102.7 314.372
		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 Total credit (per quarter) as of end of quarter	New disbusement Total credit (per quarter) as of end of quart	New disbusements Total credit (per quarter) as of end of quarter
			:			1 1	
	-		-	-			
	-		-			1 1	1 1
	1		-	-			
	1		-			1 1	
			-	-		: :	
		1	-	-			
	-		-	-			
	-		-	-			
							4

			Kuantifikimi ii r	rezikut te normes se i	interesit dhe sk	enaret	
			Quantification of interest rate risk (standard scenario)	Loss would come from interest rates		Yield curve twist scenario	Most expected
Limite	<u>Perkufizim</u>		% of capital	Direction	% of capital	% of capital	% of capital
Economic value impact	Limit: (Economic	ALL	0.0%		0.00%	0.9%	0.0%
	value impact from interest rate shock / capital) < 15% for all currencies	EUR	1.5%	¥.	0.54%	2.9%	0.0%
		USD	0.1%	لا ا	0.05%	0.1%	0.0%
		Total non-netted impact:	1.6%		0.6%	3.9%	0.0%
				-			
	(Interest	ALL	0.0%		0.00%	0.0%	0.0%
12-months interest earnings	earnings decline from interest	EUR	1.6%	٧	1.72%	0.0%	0.0%
	rate shock /	USD	0.1%	2	0.05%	0.0%	0.0%
	capital) < 10%	Total non-netted impact:	1.7%		1.8%	0.0%	0.0%
				-			
	(Change in economic value	ALL	-0.81				
Modified duration gap	per 1	EUR	-0.35				
	percentage point change in	USD	-0.16				