

Capital Adequacy Ratio

010	REGULATORY CAPITAL	4,184,924,542
020	Risk (%)	16.07
030	TOTAL AMOUNT of risk-weighted exposure	26,039,211,886
CREDIT RISK		
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard	24,047,279,726
050	Exposure levels according to SA excluding securitizations	24,047,279,726
060	Potential exposures or exposures to central governments or central banks;	-
070	Potential exposures or exposures to regional governments or local authorities;	-
080	Potential exposures or exposures to administrative bodies and non-commercial enterprises (NCO / non profit);	-
090	Potential exposures or exposures to multilateral development banks;	-
100	Potential exposures or exposures to international organizations;	-
110	Potential exposures or exposures to supervised institutions;	1,039,883,621
120	Exposure or potential exposure to companies (corporates);	16,124,782,888
130	Exposure or potential exposure to the retail portfolios (retail);	5,008,705,037
140	Potential exposures or exposures secured by real estate collateral;	214,077,413
150	Exposures (credit) with problems;	343,273,913
160	Exposures to Categories of classified as high risk;	-
170	Exposures in the form of bonds guaranteed;	-
180	Exposures in the form of securities of collective investment undertakings (SIC);	-
190	Other items	1,096,557,452
200	Securitization position SA	-
200*	from which: re-securitizations	-
MARKET RISKS		
210	The amount of risk-weighted exposures to market risks	92,597,217
220	The amount of risk exposure to settlement risk	-
230	Settlement risk in the banking book	-
240	Settlement risk in the trading book	-
250	The amount of risk exposure to the risk of the position, exchange rates and commodities (SA)	92,597,217
260	The risk of debt securities position	-
270	The risk of equity investments position	-
280	The risk of exchange rate	92,597,217
290	The risk of investment in commodities	-
300	The amount of risk-weighted exposure to concentration risk in the trading book	-
OPERATIONAL RISK		
310	The amount of risk-weighted exposure to operational risk	1,099,324,843
320	Basic Indicator Method (BIA)	1,099,324,843
330	Standard Method / Standard Alternative	-
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, 6	-

Form 20

Code	ASSETS	Amortization fund and provisions (A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	-	3,380,253,430.31	-	2,074,007,740.14	2,541,301,379.60	8,000,512,499.47
11	Central Bank	-	1,176,400,700.00	-	2,742,000,000.00	-	3,918,400,700.00
12	Treasurer bills and other bills eligible for refinancing with the Central Bank	-	1,327,450,000.00	-	-	-	1,327,450,000.00
13	Current accounts with banks, credit and other financial institutions	-	380,000,000.00	-	2,523,000,000.00	-	2,903,000,000.00
14	Deposits with banks, credit and other financial institutions	-	380,000,000.00	-	211,000,000.00	-	591,000,000.00
15	Loans to banks, credit and other financial institutions	-	-	-	-	-	-
16	Other accounts with banks, credit and other financial institutions	-	-	-	-	18,100,000.00	18,100,000.00
17	Domestic receivable accounts with banks, credit and other financial institutions	803,173,078.19	-	-	-	-	803,173,078.19
18	OPERATIONS WITH COUNTERPARTS	-	15,380,000,000.00	-	14,340,511,471.00	-	29,720,511,471.00
19	Standard loans and advances to customers	-	8,000,000,000.00	-	10,000,000,000.00	-	18,000,000,000.00
20	Fast-flow loans and advances to customers	-	300,000,000.00	-	-	-	300,000,000.00
21	Special operations	-	300,000,000.00	-	-	-	300,000,000.00
22	Subordinated loans	186,491,923.86	-	-	365,530,700.00	-	552,022,623.86
23	Domestic loans	48,000,000.00	-	-	22,000,000.00	-	70,000,000.00
24	Local loans	177,075,524.29	-	-	138,200,000.00	-	315,275,524.29
25	Foreign loans	-	-	-	8,800,000.00	-	8,800,000.00
26	Alienated Government and Public Administration	-	-	-	-	-	-
27	Customer credit accounts and domestic liabilities	3,766,371,400.00	-	-	3,115,568,953.00	-	6,881,939,353.00
28	Other customer accounts	-	-	-	-	37,469,700.00	37,469,700.00
29	Domestic customer receivables other than loans	-	-	-	-	-	-
30	SECURITIES TRANSACTIONS	-	-	-	-	-	-
31	Fixed income securities	-	-	-	-	-	-
32	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
33	Collateral on securities transactions	-	-	-	-	-	-
34	Derivatives on financial instruments	-	-	-	-	-	-
35	OPERATIONS WITH COUNTERPARTS	-	-	-	-	-	-
36	Other accounts	-	111,000,000.00	-	499,400,511.00	-	610,400,511.00
37	OTHER ASSETS AND LIABILITIES	-	-	-	-	-	-
38	Other assets	-	35,300,434.42	-	234,700,000.00	-	270,000,434.42
39	Assets transactions	-	-	-	-	-	-
40	Inter-office accounts	-	-	-	-	-	-
41	Summarized and institution accounts	-	20,000,000.00	-	200,100,000.00	-	220,100,000.00
42	Value added tax	-	-	-	-	-	-
43	FINED ASSETS AND PERMANENT RESOURCES	875,426,548.79	1,340,000,000.00	-	-	106,282,421	2,321,708,969.79
44	Fixed assets	-	-	-	-	-	-
45	ALIENATED	-	-	-	-	-	-
46	Fixed assets	875,426,548.79	1,340,000,000.00	-	-	106,282,421	2,321,708,969.79
47	Intangible assets	-	-	-	-	-	-
48	Amortization of intangible assets	117,700,000.00	-	-	-	-	117,700,000.00
TOTAL		11,700,000,000.00	21,100,000,000.00	-	17,000,000,000.00	2,541,301,379.60	50,341,301,379.60

Form 21

Code	ASSETS	Resident	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	300,140,418	-	-	6,053,314,370	-	6,353,454,788
11	Central Bank	300,140,418	-	-	-	-	300,140,418
12	Treasurer bills and other bills eligible for refinancing with the central bank	-	-	-	-	-	-
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	-	-
14	Deposits from banks, credit and other financial institutions	-	-	-	-	-	-
15	Loans from banks, credit and other financial institutions	-	-	-	-	-	-
16	Other accounts with banks, credit and other financial institutions	-	-	-	-	-	-
17	Loans to banks, credit and other financial institutions	300,140,418	-	-	-	-	300,140,418
18	OPERATIONS WITH COUNTERPARTS	11,072,418,000	100,122,710	-	30,788,941,247	-	41,961,481,957
19	ALIENATED GOVERNMENT AND PUBLIC ADMINISTRATION	-	-	-	-	-	-
20	Due to customers for current accounts and deposits	11,000,548,301	100,070,122	-	30,718,424,256	-	41,819,042,679
21	Other customer accounts	72,000,311	1,048,611	-	67,000,000	-	73,048,922
22	SECURITIES TRANSACTIONS	-	-	-	-	-	-
23	Bills represented by securities	-	-	-	-	-	-
24	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
25	Collateral on securities transactions	-	-	-	-	-	-
26	Derivatives on financial instruments	-	-	-	-	-	-
27	OPERATIONS WITH COUNTERPARTS	-	-	-	-	-	-
28	OTHER ASSETS AND LIABILITIES	80,000,000	-	-	318,200,000	-	398,200,000
29	Other assets	80,000,000	-	-	318,200,000	-	398,200,000
30	Assets transactions	-	-	-	-	-	-
31	Inter-office accounts	46,500,000	-	-	100,000,000	-	146,500,000
32	Summarized and institution accounts	33,500,000	-	-	218,200,000	-	251,700,000
33	Value added tax	14,000,000	-	-	100,000,000	-	114,000,000
34	FINED ASSETS AND PERMANENT RESOURCES	1,483,282,000	20,925,116	-	870,630,764	-	2,374,837,880
35	Grants and public transfer	-	-	-	-	-	-
36	Capital resources	1,483,282,000	20,925,116	-	870,630,764	-	2,374,837,880
37	Subordinated debt	1,110,100,000	-	-	-	-	1,110,100,000
38	Shareholders' equity	373,182,000	-	-	-	-	373,182,000
TOTAL		12,482,558,418	200,122,710	-	67,642,256,614	-	80,304,937,742

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK	CURRENCY		TOTAL
			Resident	Non-resident	
40	BANK OPERATIONS EXPENSES	19,070,000,000.00	200,000,000.00	-	19,270,000,000.00
41	Personnel costs	1,000,000,000.00	-	-	1,000,000,000.00
42	Taxes other than income tax	7,414,770.00	-	-	7,414,770.00
43	General expenses for activities	1,000,000,000.00	-	-	1,000,000,000.00
44	Amortization and provisions on the depreciation of fixed assets	114,000,000.00	-	-	114,000,000.00
45	Loans on non-current receivables and charges for provisions	175,000,000.00	-	-	175,000,000.00
46	Extraordinary expenses	51,221,970.00	-	-	51,221,970.00
47	Interest on	-	-	-	-
48	Current year profits	-	-	-	-
TOTAL EXPENSES		20,346,406,740.00	200,000,000.00	-	20,546,406,740.00
50	Income from banking activities	19,000,000,000.00	607,000,000.00	-	19,607,000,000.00
51	Reversal of provisions for the depreciation of fixed assets	417,000,000.00	-	-	417,000,000.00
52	Reversal of provisions for the depreciation of intangible	10,000,000.00	-	-	10,000,000.00
53	Extraordinary expenses	10,000,000.00	-	-	10,000,000.00
54	Current year loss	10,000,000.00	-	-	10,000,000.00
TOTAL INCOME		19,537,000,000.00	607,000,000.00	-	20,144,000,000.00

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	1,180,740,173.76	-	1,136,612,774.39	-	2,317,352,948.15
91	Commitments given	1,180,740,173.76	-	1,136,612,774.39	-	2,317,352,948.15
92	Commitments received	-	-	-	-	-
93	GUARANTEES	-	-	-	-	-
94	Guarantees given	80,000,000.00	-	877,079,000.00	-	957,079,000.00
95	Guarantees received	397,500,000.00	-	781,021,751.43	-	1,178,521,751.43
96	SECURITIES COMMITMENT	80,235,000,000.00	-	56,541,000.00	-	80,291,541,000.00
97	FOREIGN CURRENCY TRANSACTIONS	-	-	-	-	-
98	OTHER COMMITMENTS	1,475,500,192.82	-	1,005,400,907.12	-	2,480,901,100.00
99	FINANCIAL INSTRUMENTS COMMITMENT	-	-	-	-	-
TOTAL		2,136,475,366.58	-	2,779,634,671.92	-	4,916,110,038.50

REGULATORY CAPITAL			
Column	Item	Unit	Value
0000	REGULATORY CAPITAL		118,023,544.92
0010	FIRST LEVEL CAPITAL		3,485,807,707.63
0011	FIRST BASE CAPITAL		3,389,877,727.80
0012	Capital instruments known as First Level Base Capital (RBN1)		4,995,433,833.00
0013	Public capital		4,025,433,833.00
0014	Monetizable assets capital instruments not recognized		0.00
0015	Primitives risk		0.00
0016	(1) Equity instruments of a First Base Level		0.00
0017	(1) Direct participation in capital instruments First Base Level		0.00
0018	(1) Indirect participation in capital instruments First Base Level		0.00
0019	(1) Participation Capital instruments First Base Level		0.00
0020	(1) Assets or potential liabilities to purchase or equity instruments First Base Level		0.00
100	Retained earnings		2,387,539,706.80
101	Retained earnings and losses carried from previous periods		0.00
102	End of Year Profit		-144,508,351.11
103	End of Year Profit exceeding the reporting period		0.00
200	Reserves (excluding evaluation reserves)		708,110,425.58
201	Reserves		0.00
202	(1) RBN1 arrangements regarding professional duties		0.00
203	(1) Excesses on capital reserves from the excess		0.00
204	(1) Mandatory reserves through cash flows		0.00
205	(1) Mandatory reserves and profits received from liquidation measured at fair value as a result of changes in the credit risk of the bank		0.00
206	(1) Mandatory reserves on the fair value arising from the credit risk of the institution associated with derivative liabilities		0.00
207	(1) Advertisements value for public investment requirements		0.00
300	(1) Derivatives		0.00
301	(1) Derivatives classified as measurable assets		0.00
302	(1) (Cash) included in the assessment of significant investments		0.00
303	(1) Derivatives liabilities related to derivatives		0.00
304	(1) Other measurable assets		10,908,324.72
305	(1) Loans		10,908,324.72
306	(1) Deferrals on liabilities related to other assets		0.00
307	(1) Deferrals on assets related to other assets		0.00
308	(1) Deferrals on assets related to other assets (profitability and does not stem from temporary differences, an exit with tax liabilities value)		0.00
309	(1) Assets of financial institutions with defined benefits		0.00
310	(1) The gross amount of assets of pension funds with defined benefits		0.00
311	(1) Deferrals on liabilities associated with the assets of pension funds with defined benefits		0.00
312	(1) Active fund defined benefits amounts, which the institution has admitted ability to use		0.00
313	(1) Measurable investments		0.00
314	(1) Excess capital deductions from the excess of the First Additional Level Capital to excess of the First Base Level		0.00
315	(1) Holdings capital instruments capital the financial sector, which (temporarily) may be subject to a risk weight of 1250%		0.00
316	(1) Non-RWF transactions (free derivatives) which (temporarily) may be subject to a risk weight of 1250%		0.00
317	(1) RBN1 instruments of financial sector entities where the bank has no significant investments		0.00
318	(1) RBN1 instruments of financial sector entities (free credit facilities) (free credit facilities) and arise from temporary differences		0.00
319	(1) RBN1 instruments of financial sector entities where the bank has significant investments		0.00
320	(1) The amount that exceeds the limit of 10.0%		0.00
321	ADDITIONAL CAPITAL (2) LEVEL		0.00
322	Items instruments known as additional capital First Level		0.00
323	Paid capital instruments		0.00
324	Non-monetary capital instruments not recognized		0.00
325	Primitives common related investments		0.00
326	(1) Non equity instruments Additional First Level		0.00
327	(1) Direct participation in capital instruments First Additional Level		0.00
328	(1) Indirect participation in capital instruments First Additional Level		0.00
329	(1) Participation Capital instruments First Additional Level		0.00
330	(1) Assets or potential liabilities to purchase or capital instruments Additional First Level		0.00
331	(1) Mutual participation (known as additional capital of the first level (AT1))		0.00
332	(1) Additional capital instruments in financial sector entities where the bank has no significant investments		0.00
333	(1) Additional capital instruments in financial sector entities (free credit facilities) (free credit facilities) and arise from temporary differences		0.00
334	(1) Additional capital instruments in financial sector entities where the bank has significant investments		0.00
335	(1) The amount that exceeds the limit of 10.0%		0.00
336	(1) Additional capital deductions additional first level (AT1)		0.00
337	(1) Additional capital deductions additional first level (AT1) - other		0.00
338	Additional capital elements of the first level (AT1) - other		0.00
339	CAPITAL LEVEL TWO		879,236,745.99
340	Capital instruments fully paid and subordinated		879,236,745.99
341	Monetizable assets - capital instruments not recognized		0.00
342	Primitives common related investments		0.00
343	(1) Non equity instruments of the second level (F2)		0.00
344	(1) Direct participation in capital instruments of the second level (F2)		0.00
345	(1) Indirect participation in capital instruments of the second level (F2)		0.00
346	(1) Participation Capital instruments of the second level (F2)		0.00
347	(1) Assets or potential liabilities to purchase or capital instruments of the second level (F2)		0.00
348	(1) Mutual participation (known as additional capital of the second level (AT2))		0.00
349	(1) Additional capital instruments in financial sector entities where the bank has no significant investments		0.00
350	(1) Additional capital instruments in financial sector entities (free credit facilities) (free credit facilities) and arise from temporary differences		0.00
351	(1) Additional capital instruments in financial sector entities where the bank has significant investments		0.00
352	(1) The amount that exceeds the limit of 10.0%		0.00
353	(1) Additional capital deductions additional second level (AT2)		0.00
354	(1) Additional capital deductions additional second level (AT2) - other		0.00
355	Additional capital elements of the second level (AT2) - other		0.00
356	ADDITIONAL CAPITAL (3) LEVEL		0.00
357	Capital instruments fully paid and subordinated		0.00
358	Monetizable assets - capital instruments not recognized		0.00
359	Primitives common related investments		0.00
360	(1) Non equity instruments of the third level (F3)		0.00
361	(1) Direct participation in capital instruments of the third level (F3)		0.00
362	(1) Indirect participation in capital instruments of the third level (F3)		0.00
363	(1) Participation Capital instruments of the third level (F3)		0.00
364	(1) Assets or potential liabilities to purchase or capital instruments of the third level (F3)		0.00
365	(1) Mutual participation (known as additional capital of the third level (AT3))		0.00
366	(1) Additional capital instruments in financial sector entities where the bank has no significant investments		0.00
367	(1) Additional capital instruments in financial sector entities (free credit facilities) (free credit facilities) and arise from temporary differences		0.00
368	(1) Additional capital instruments in financial sector entities where the bank has significant investments		0.00
369	(1) The amount that exceeds the limit of 10.0%		0.00
370	(1) Additional capital deductions additional third level (AT3)		0.00
371	(1) Additional capital deductions additional third level (AT3) - other		0.00
372	Additional capital elements of the third level (AT3) - other		0.00
373	ADDITIONAL CAPITAL (4) LEVEL		0.00
374	Capital instruments fully paid and subordinated		0.00
375	Monetizable assets - capital instruments not recognized		0.00
376	Primitives common related investments		0.00
377	(1) Non equity instruments of the fourth level (F4)		0.00
378	(1) Direct participation in capital instruments of the fourth level (F4)		0.00
379	(1) Indirect participation in capital instruments of the fourth level (F4)		0.00
380	(1) Participation Capital instruments of the fourth level (F4)		0.00
381	(1) Assets or potential liabilities to purchase or capital instruments of the fourth level (F4)		0.00
382	(1) Mutual participation (known as additional capital of the fourth level (AT4))		0.00
383	(1) Additional capital instruments in financial sector entities where the bank has no significant investments		0.00
384	(1) Additional capital instruments in financial sector entities (free credit facilities) (free credit facilities) and arise from temporary differences		0.00
385	(1) Additional capital instruments in financial sector entities where the bank has significant investments		0.00
386	(1) The amount that exceeds the limit of 10.0%		0.00
387	(1) Additional capital deductions additional fourth level (AT4)		0.00
388	(1) Additional capital deductions additional fourth level (AT4) - other		0.00
389	Additional capital elements of the fourth level (AT4) - other		0.00
390	ADDITIONAL CAPITAL (5) LEVEL		0.00
391	Capital instruments fully paid and subordinated		0.00
392	Monetizable assets - capital instruments not recognized		0.00
393	Primitives common related investments		0.00
394	(1) Non equity instruments of the fifth level (F5)		0.00
395	(1) Direct participation in capital instruments of the fifth level (F5)		0.00
396	(1) Indirect participation in capital instruments of the fifth level (F5)		0.00
397	(1) Participation Capital instruments of the fifth level (F5)		0.00
398	(1) Assets or potential liabilities to purchase or capital instruments of the fifth level (F5)		0.00
399	(1) Mutual participation (known as additional capital of the fifth level (AT5))		0.00
400	(1) Additional capital instruments in financial sector entities where the bank has no significant investments		0.00
401	(1) Additional capital instruments in financial sector entities (free credit facilities) (free credit facilities) and arise from temporary differences		0.00
402	(1) Additional capital instruments in financial sector entities where the bank has significant investments		0.00
403	(1) The amount that exceeds the limit of 10.0%		0.00
404	(1) Additional capital deductions additional fifth level (AT5)		0.00
405	(1) Additional capital deductions additional fifth level (AT5) - other		0.00
406	Additional capital elements of the fifth level (AT5) - other		0.00

Financial Ratios

Ratio	Value
1. ROBA - Net income average assets *100	-1.2%
2. The net result of the operations average assets	0.1%
3. ROBA - Net income average assets *100	0.1%
4. Net income average assets	0.1%
5. ROBA - The net income / Average shareholders equity *100	17.2%
6. Net income / Average assets	2.0%
7. Net income / Average assets	2.0%
8. Net income / Average assets	2.0%
9. Net income / Average assets	2.0%
10. Net income / Average assets	2.0%
11. Net income / Average assets	2.0%
12. Net income from other activities / Average assets	1.3%
13. Net income from other activities / Average assets	1.3%
14. Personal expenses / gross operating income	0.3%
15. Expenses for operations / average assets	1.2%

NR. FORMULARI:

NACE Industry code	Loan portfolio according to economic activity	Standard loans					Total loan portfolio (Principal and accrued interest)	Loan loss provisions
		Standard loans	Special mentioned loans	Substandard loans	Doubtful loans	Lost loans		
J	Corporate, institutional private	3,441,708,583.81	301,801,000.00	10,000,000.00	10,072,024.16	3,853,581,607.97	1,029,208,208.19	
A	Manufacture, Finance, Finance	506,401,051.97	1,546,854.25	452,353.41	-	9,661,960.61	46,113,804.52	
B	Electricity, gas, steam, and air conditioning	7,383,275.72	-	3,859,994.37	-	11,243,269.09	847,429.63	
C	Manufacture industry	6,546,442,206.61	226,791,350.03	65,845,626.83	-	7,448,131,063.52	40,414,582.04	
D	Electricity, gas, steam, and air conditioning	870,338,807.65	-	3,859,994.37	-	919,206,407.65	70,230,988.18	
E	Water supply, sewer management and waste management activities, waste	127,309,656.61	-	-	-	127,309,656.61	1,273,996.47	
F	Construction	1,157,601,942.00	-	-	-	1,157,601,942.00	11,574,019.42	
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	9,955,395,988.38	283,631,439.54	42,249,692.27	17,577,596.73	10,698,253,216.92	31,487,280.28	
H	Transportation and storage	326,999,282.56	-	206,350,789.74	-	17,667,492.48	62,596,850.25	
I	Accommodation and food service	395,197,286.11	-	9,022,190.62	-	45,560,177.89	414,876,798.18	
J	Information and communication	76,072,605.20	-	-	1,531,645.98	-	77,604,251.18	
K	Rent activities	371,274,175.91	-	-	-	-	3,712,741.76	
L	Rent activities	357,207,737.70	-	-	-	-	3,572,077.38	
M	Professional, scientific and technical activities	314,208,062.60	-	-	-	-	3,142,080.62	
N	Administrative and support services	344,036,722.32	35,191,593.80	-	-	6,963,018.49	112,162,985.39	
O	Public administration and defense; Compulsory social security	-	-	-	663,070.14	310,212.00	30,588,222.58	
P	Education	29,615,040.44	-	2,112,160.57	-	-	977,997.47	
Q	Health and social work activities	149,512,279.41	-	-	-	-	1,712,452.49	
R	Art, film and recreation	-	-	-	-	49,432,355.32	49,432,355.32	
S	Other service activities	35,668,920.14	-	-	-	-	35,668,920.14	
T	Family activities as employees; Freight and commodity evolution activities of households for their own use	-	-	-	-	-	356,699.20	
U	Activities of international organizations and institutions	-	-	-	-	-	-	
2	Public Nonfinancial Corporation	6,560,755.89	-	-	-	6,560,755.89	-	
A	Manufacture, Finance, Finance	-	-	-	-	-	-	
B	Electricity, gas, steam, and air conditioning	-	-	-	-	-	-	
C	Manufacture industry	-	-	-	-	-	-	
D	Electricity, gas, steam, and air conditioning	-	-	-	-	-	-	
E	Water supply, sewer management and waste management activities, waste	-	-	-	-	-	-	
F	Construction	-	-	-	-	-	-	
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	-	-	-	-	-	-	
H	Transportation and storage	-	-	-	-	-	-	
I	Accommodation and food service	-	-	-	-	-	-	
J	Information and communication	-	-	-	-	-	-	
K	Rent activities	-	-	-	-	-	-	
L	Rent activities	-	-	-	-	-	-	
M	Professional, scientific and technical activities	-	-	-	-	-	-	
N	Administrative and support services	-	-	-	-	-	-	
O	Public administration and defense; Compulsory social security	6,560,755.89	-	-	-	-	-	
P	Education	-	-	-	-	-	-	
Q	Health and social work activities	-	-	-	-	-	-	
R	Art, film and recreation	-	-	-	-	-	-	
S	Other service activities	-	-	-	-	-	-	
T	Family activities as employees; Freight and commodity evolution activities of households for their own use	-	-	-	-	-	-	
U	Activities of international organizations and institutions	-	-	-	-	-	-	

NR. FORMULARI:

	DAYS					MONTH					YEARS			TOTAL
	1-30	31-60	61-90	91-120	120+	1-2	3-4	5-12	13-24	25-36	1-2	3	4	
Loans to customers	4,642,072.91	86,076,180.77	118,079,768.31	551,538,703.24	1,914,801,365.56	3,304,887,891.17	4,605,511,363.16	11,267,129,485.87	5,568,256,354.41	26,770,699,122.73	-	-	-	26,770,699,122.73
Standard loans	46,116,073.03	87,498,621.43	108,628,162.32	694,380,866.43	3,003,809,626.63	1,119,849,478.41	1,948,661,077.08	7,849,261,989.97	3,178,071,820.41	18,800,574,008.41	-	-	-	18,800,574,008.41
Credit lines	20,440,257.86	57,697,896.86	105,218,204.24	394,317,529.27	1,040,008,619.01	1,220,027,602.48	2,894,148,732.61	10,089,533,437.77	2,959,186,428.35	18,800,574,008.41	-	-	-	18,800,574,008.41
Special mentioned loans	10													

	DAYS				MONTHS				TOTAL
	1 (Q3)	2-7	8-15	16-30	1-7	8-8	9-15	16-30	
Balance and interbank transactions									
Current account of Central Bank	-	200,000,711.41	217,440,684.93	-	416,370,814.44	-	1,014,627,000.00	-	1,638,438,509.37
Deposits with Central Bank	-	-	-	-	-	-	-	-	-
Loans from Central Bank	-	-	-	-	-	-	-	-	-
Other accounts with Central Bank	-	-	-	-	-	-	-	-	-
T-bills sold under REPO Agreement	-	-	-	-	-	-	-	-	-
Other T-bills sold under REPO Agreement	-	-	-	-	-	-	-	-	-
Current account of resident financial institutions	-	-	-	-	-	-	-	-	-
Deposit from resident financial institutions	-	-	-	-	-	-	-	-	-
Deposit from non resident financial institutions	-	200,000,703.43	347,540,684.93	-	558,970,674.44	-	1,674,627,000.00	-	2,541,139,063.80
Loans from resident financial institutions	-	-	-	-	-	-	-	-	-
Loans from non resident financial institutions	-	-	-	-	-	-	-	-	-
Other accounts with financial institutions	-	-	-	-	-	-	-	-	-
OPERATIONS WITH CUSTOMERS	11,126,262,257.00	117,475,102.22	127,079,431.24	134,562,537.25	655,375,533.50	1,310,267,252.18	4,174,561,564.20	1,657,971,020.00	13,502,282,594.39
Current account	1,176,490,672.17	-	-	-	-	-	-	-	1,176,490,672.17
Demand deposits	4,380,232,117.97	-	-	-	-	-	-	-	4,380,232,117.97
Time deposits	64,114,470.12	131,475,194.22	128,099,821.64	292,811,072.37	955,175,533.88	1,306,609,282.88	4,714,561,364.20	1,087,871,020.00	10,653,137,735.86
Certificate of Deposits	-	-	-	-	-	-	-	-	-
Other customer accounts	-	-	-	-	-	-	-	-	-
OPERATIONS WITH PUBLIC ADMINISTRATION									
Current account	-	-	-	-	-	-	-	-	-
Demand deposits	-	-	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-	-	-
Loans to public administration	-	-	-	-	-	-	-	-	-
Other accounts with public administration	-	-	-	-	-	-	-	-	-
OPERATIONS WITH SECURITIES									
Debt represented by securities	-	-	-	-	-	-	-	-	-
Securities sold by open transaction	-	-	-	-	-	-	-	-	-
Other securities	-	-	-	-	-	-	-	-	-
Other resources	2,424.97	31,043.31	6,828.37	108,29,303.66	1,485,408.38	1,135,398.54	84,233,752.30	15,188,478.11	25,364,336.38
Financial Resources	2,428,022.86	36,676.28	3,201,476.95	8,826,409.47	25,332,263.29	26,170,402.14	81,248,797.10	144,626,307.46	4,571,435,449.54
LIABILITIES	11,126,262,257.00	117,475,102.22	127,079,431.24	134,562,537.25	655,375,533.50	1,310,267,252.18	4,174,561,564.20	1,657,971,020.00	13,502,282,594.39
Li-Off Balance sheet									
Financial Commitments from Customers and Financial Institutions (Unaud part of Credit)									
Corporate (All other currencies) cash	11,126,262,257.00	117,475,102.22	127,079,431.24	134,562,537.25	655,375,533.50	1,310,267,252.18	4,174,561,564.20	1,657,971,020.00	13,502,282,594.39

Form 26

	LOANS CLASSIFIED AS PAST DUE LOANS				
	1-90 days	91-180 days	181-270 days	271-360 days	TOTAL
Short term loans	43,664,498.47	184,131.81	70,003,633.78	115,912,884.60	219,765,348.66
Mid term loans	143,000,027.98	3,244,085.14	643,779,005.00	81,200,008.15	1,630,316,206.27
Long term loans	414,878,810.90	35,318,214.68	114,676,087.38	390,043,366.41	954,916,569.37
Bank contract	24,995,228.14	4,398,168.68	2,089,382.13	10,298,328.87	41,781,107.82
Bank mortgages	-	-	-	-	-
TOTAL	626,546,565.49	44,840,600.31	197,019,108.29	597,434,287.03	1,466,000,561.12

Form 26

Loan classification	PROVISIONS FOR LOAN LOSSES BY THE BANK			
	Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	24,285,913,009	242,879,130	35,209,832	352,000
Standard and past due loans (Restructured)	506,407,707	56,848,797	10,980,916	1,098,092
Special mentioned loans	198,679,632	6,733,931	868,457	20,802
Special mentioned loans (Restructured)	414,819,099	41,481,970	1,348,231	134,823
Substandard loans	425,197,066	84,630,899	1,882,523	1,882,523
Doubtful loans	63,830,012	31,913,066	797,528	797,528
Lost loans	379,419,410	797,529,130	10,484,838	10,484,838
TOTAL	26,278,485,865	3,159,971,043	41,824,685	18,786,514

Formularb 201

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY					TOTAL
	12K	15D	18K	OTHERS		
1 Cash	178,411,810.00	25,708,760.44	436,379,419.18	-	-	1,371,430,592.62
2 Current Accounts of the Central Bank - includes the interbank agreement to the half amount	600,181,516.14	-	6,061,812.13	800,000,328.76	-	1,768,043,657.03
3 Treasury bills issued by the Ministry of Finance - included in the balance sheet as "Available-for-sale" and not used in	1,271,174,320.12	-	-	-	-	1,271,174,320.12
4 Other cash resources - includes the balance of deposits maintained in the Republic of Moldova - includes deposits - with the gov-	-	-	-	-	-	-
5 "Investment" - deposits of the Albanian Government (notes, bills and bonds) with a remaining period to maturity of up	-	-	-	-	-	-
6 10 day cash resources - includes the balance of deposits maintained in the Republic of Moldova - includes deposits - with the gov-	-	-	-	-	-	-
7 Financial facilities provided according to the interbank agreement - when the remaining maturity of the liabilities	-	-	-	-	-	-
8 Current accounts at banks and other financial institutions	100,000,000.00	-	2,089,072,110.17	8,663,091.56	-	2,592,172,111.73
9 Deposits with banks and other financial institutions with a remaining period to maturity of up to 7 (seven) days	-	111,111,000.00	-	-	-	111,111,000.00
10 Loans to banks and other financial institutions with a remaining period to maturity of up to 30 days (the amount 125% of	-	-	-	-	-	-
11 "Interbank" - accounts - opened by central banks and other banks through realization of interbank agreement	-	-	-	-	-	-
12 "Interbank" - accounts - opened by central banks and other banks through realization of interbank agreement	-	-	-	-	-	-
13 "Interbank" - accounts - opened by central banks and other banks through realization of interbank agreement	-	-	-	-	-	-
14 "Investment" - accounts with a remaining period to maturity of up to 1 (one) month - includes the Albanian	-	-	-	-	-	-
15 Securities - accounts to interbank agreement - when the remaining period of the interbank agreement is up to 7	-	-	-	-	-	-
TOTAL OF LIQUID ASSETS	3,186,793,236.36	407,054,000.54	3,472,893,852.05	5,681,001.64	-	7,266,822,090.59
TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINING PERIOD TO MATURITY OF UP TO 1	31,181,266,440.29	1,136,365,145.97	12,400,000,076.27	1,634,524.65	-	45,323,156,187.18

Credit evidence as per economy sectors	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
Private nonfinancial corporate	4,145,860,730	21,392,658,768	-	324,100,511	-	-	-	180,880,722	296,220,950	1,475,638,548
Agriculture, Silviculture and Fisheries	80,920,000	472,170,006	-	38,173,318	-	-	-	-	4,000,000	25,719,000
Extraction industry	-	51,245,200	-	-	-	-	-	-	-	-
Manufacture industry	943,366,510	6,430,732,374	-	147,114,518	-	-	-	26,304,879	188,662,950	544,099,520
Supply of Electricity, Gas, Steam and Air Conditioning	170,992,000	742,208,513	-	836,811	-	-	-	-	30,000,000	100,000,000
Activities of hot water, sanitation, waste management and remediation	-	-	-	-	-	-	-	-	-	17,309,657
Construction	301,773,000	1,119,643,546	-	-	-	-	-	-	30,000,000	97,056,396
Wholesale and retail trade, repair of motor vehicles and motorcycles	2,270,244,200	9,932,833,836	-	96,390,627	-	-	-	-	18,507,000	372,144,622
Transport and Storage	44,378,400	319,649,400	-	-	-	-	-	-	-	19,862,820
Hotels and restaurants	3,000,000	234,084,435	-	-	-	-	-	-	-	142,207,880
Information and Communication	99,153,400	379,603,235	-	-	-	-	-	-	-	-
Financial and Insurance Activities	62,134,000	371,274,176	-	-	-	-	-	-	-	-
Real estate	49,902,600	305,207,176	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	88,567,000	314,208,902	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	23,623,200	383,100,796	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	6,771,849	-	24,800,253	-	-	-	-	-	-
Education	-	48,442,300	-	-	-	-	-	-	-	-
Health and other social activities	48,564,000	152,484,875	-	-	-	-	-	-	-	19,160,370
Art and Entertainment	-	48,442,300	-	-	-	-	-	-	-	-
Other service activities	-	35,668,920	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	529,501,474	2,925,988,341	100,000	251,198,410	-	-	6,678,000	87,450,118	25,145,650	6,586,750
Total	4,675,602,704	24,117,647,109	100,000	575,298,121	-	-	6,678,000	348,330,540	321,375,600	1,798,214,351

Credit evidence as per economy sectors	District Vlore		District Gjirokastra		District Gjirokastra		District Lezhe		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
Private nonfinancial corporate	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fisheries	-	-	-	-	-	-	-	-	-	-
Extraction industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Supply of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and remediation	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	-	-	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	District Pogradec		District Shkoder		District Pezomire		District Kukes		District Lezhe	
	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
Private nonfinancial corporate	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fisheries	-	-	-	-	-	-	-	-	-	-
Extraction industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Supply of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and remediation	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	-	-	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	District Berat		District Korce		District Peshkopi		District Gjirokastra		District Librazhd	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporate	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fisheries	-	-	-	-	-	-	-	-	-	-
Extraction industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Supply of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and remediation	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	-	-	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	District Fier		District Shkoder		District Peshkopi		District Kukes		District Librazhd	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporate	967,975,612	696,386,667	46,475,563	41,811,563	-	-	5,712,430	5,712,430	16,710,438	16,362,348
Agriculture, Silviculture and Fisheries	4,964,350	4,964,350	5,349,979	4,993,659	-	-	-	-	-	-
Extraction industry	2,809,904	802,303	-	-	-	-	-	-	-	-
Manufacture industry	352,011,273	30,848,431	22,866,221	22,866,221	-	-	-	-	-	-
Supply of Electricity, Gas, Steam and Air Conditioning	60,117,000	60,117,000	-	-	-	-	-	-	1,400,770	1,400,770
Activities of hot water, sanitation, waste management and remediation	-	-	-	-	-	-	-	-	-	-
Construction	208,996,290	167,219,478	16,292,567	13,951,763	-	-	5,402,218	5,402,218	15,291,464	14,914,367
Wholesale and retail trade, repair of motor vehicles and motorcycles	228,018,482	99,902,077	-	-	-	-	-	-	-	-
Transport and Storage	54,264,328	47,079,086	-	-	-	-	-	-	18,200	18,200
Hotels and restaurants	1,531,666	778,176	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	6,963,038	6,963,038	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	663,070	375,474	-	-	-	-	-	-	-	-
Health and other social activities	2,152,962	498,810	-	-	-	-	-	-	-	-
Art and Entertainment	49,452,300	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	132,232,418	60,293,902	35,130,119	20,837,180	-	-	5,708,111	5,192,000	14,097,489	7,621,179
Total	1,100,208,270									