

Comital Adamson Batis

010	REGULATORY CAPITAL	4,172,704,796
020	RMK (%)	15.59
030	TOTAL AMOUNT of risk-weighted exposure	26,758,105,475
	CREDIT RISK	
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard N	24.766.173.315
050	Exposure levels acording to SA excluding securitizations	24.766,173,315
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 (NGO / 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;	661,484,761
120	Exposure or potential exposure to companies (corporate);	17,356,102,323
130	Exposure or potential exposure to the retail portfolios (retail);	5.033,932,933
140	Potential exposures or exposures secured by real estate collateral;	158,945,922
150	Exposures (credit) with problems;	385,859,235
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 Sik;	
190	Other items	1,169,848,141
200	Securitization position SA	
200°	from which : resecuritizations	
	MARKET RISKS	
210	The amount of risk-weighted exposures to market risks	92,597,317
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)	92,597,317
260	The risk of debt securities position	
270	The risk of equity instruments position	
280	The risk of exchange rate	92,597,317
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	1,899,334,843
320	Basic Indicator Method (BIA)	1,899,334,843
330	Standard Method / Standard Alternative	
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, fore	

Form 20

	ASSETS	Amortization fund and	LEK		CURRENCY		TOTAL
Code		provisions (-A)	Resident	Non-resident	Resident	Non-resident	
- 1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS		2.982.104.976.25		3.189.273.703.40	2.415.394.513.99	8.586,773,193.64
- 11	Cash and Central Bank		1.257.729.351.41		3.031.891.655.52		4.289.621.006.93
	Treasury bils and other bils eligible for refinancing with the Central Bank		1,724,375,624.84	-			1,724,375,624.84
13	Current accounts with banks, credit and other financial institutions					2,396,451,933,97	2.396.451.933.97
14	Deposits with banks, credit and other financial institutions				157.382.047.88		157.382.047.88
	Loans to banks, credit and other financial institutions			-			
18	Other accounts with banks, credit and other financial institutions					18.942.580.02	18.942.580.00
19	Doubtful receivable accounts with banks, credit and other financial institutions						
	OPERATIONS WITH CUSTOMERS	(836,930,383.50)	12,546,149,290.15		14,863,701,751.38		26,572,920,658.0
20	Standard loans and advances to customers		8.827.909.615.29		10.516.859.283.14		19,344,768,898.4
21	Past-due loans and advances to customers					-	
	Special mention loans		138.825.643.53		242.824.934.00		381.650.577.53
	Substandard loans	(98.528.450.15)	224.926.487.59		253,429,646,24		379.827.683.67
24	Doubtful leans	(36.031.017.65)	39.738.498.37		31.366.236.73		35,073,717.4
25	Lost loans	(702.370.915.70)	369.478.857.44		332.892.058.26		0.0
26	Albanian Government and Public Administration						-
27	Customer current accounts and deposits liabilities		2.945.130.693.44		3.485.880.028.21		6.431.010.721.6
28	Other customer accounts		139,494,49		449,564.79		589,059,2
	Doubtful customer receavables other than loans						-
	SECURITIES TRANSACTIONS						
31	Fixed income securities						-
	Variable income securities						
34	Securities sold and purchased under repurchase agreement						
35	Collateral on securities transactions						-
	Premiums on financial instruments						
	OTHER ASSETS AND LIABILITIES		91.503.344.06		628.468.735.94		719,972,080.0
41	Other assets		62.431.950.89		384,927,292.53		447,359,243,4
	Agent transactions						
44	Inter-office accounts						-
45	Suspense and position accounts		29.071.393.17		243.541.443.41		272.612.836.5
46	Value added tax				-		
5	FIXED ASSETS AND PERMANENT RESOURCES	(891.023.407.07)	1.505,051,729,12			195,395,80	614.223.717.8
51	Participating interest	-				195,395,80	195,395,8
52	Affiliates					-	
	Fixed assets	(891.023.407.07)	1.505.051.729.12				614.028.322.0
531	Intangible assets	-	148,651,898.17				148,651,898.1
5371	Amortisation of intangible assets	(138.805.625.46)					(138.805.625.4)
				,			
	TOTALI	(1.727.953.790.57)	17 124 800 330 58		18 681 444 190 22	2.415.589.909.79	36,493,889,649,53

Form 2

	ASSETS		LEK	CURRE	TOTAL	
Code		Resident	Non-resident	Resident	Non-resident	
- 1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	73,726,642		184.754.625	7.069.222.388	7,327,703,656
	Central Bank	73,726,642				73,726,642
12	Treasury bilk and other bilk eligible for refinancing with the central bank		-		-	
13	Current accounts with banks, credit and other financial institutions					
16	Deposits from banks, credit and other financial institutions					
	Loans from banks, credit and other financial institutions		-	184.754.625	7.069.222.388	7.253.977.013
18	Other accounts with banks, credit and other financial institutions					
	OPERATIONS WITH CUSTOMERS	11.863.932.653	106,916,505	10.993.227.878	961,507,044	23.925.584.080
	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION		-		-	
	Due to customers for current accounts and deposits	11,800,604,519	105,861,958	10,932,139,681	960,375,831	23,798,981,989
	Other customer accounts	63,328,134	1.054.547	61.088,197	1,131,213	126,602,090
	SECURITIES TRANSACTIONS		-			
	Debt represented by securities					
34	Securities sold and purchased under repurchase agreement					
	Collateral on securities transactions					
36	Premiums for financial instruments		-		-	
4	OTHER ASSETS AND LIABILITIES	218.651.929		417,909,343		636,561,272
	Other liabilities	77.816.197		114.248.620		192.064.816
43	Agent transactions	77.048.237	-		-	77.048.237
	Inter-office accounts					
45	Suspense and position accounts	63,787,496		303,660,723		367,448,218
	Value added tax	-		-	-	
	FIXED ASSETS AND PERMANENT RESOURCES	3,534,967,973		203.239.806	865.832.863	4.604.040.642
	Grants and public funding					
	Specific provisions	160.197.197		203.239.806	-	363.437.004
	Subordinated debt				865.832.863	865,832,863
57	Shareholders' equity	3,374,770,775			-	3,374,770,775
		-		-	-	-
	TOTAL	15,691,279,198	106.916.505	11,799,131,652	8,896,562,295	36,493,889,650

Form 22

Code	PROFIDLOSS ACCOUNTS			
		lek	CURRENCY	TOTAL.
60	BANK OPERATIONS EXPENSES	2,677,899,579.52	70,282,767.79	2,748,182,347.31
	Personnel costs	65,136,175.00	-	65,136,175.00
62	Taxes other than income tax	1,539,118.11	-	1,539,118.11
63	General expenses for operations	42.367.736.67	129.383.932.39	171,751,669,06
	Amortisation and provisions on the depreciation of fixed assets	15,978,485.30		15,978,485.30
65	Losses on unrecoverable receivables and charges for provisions	45,817,977.84	19,545,794.75	65,363,772.59
66	Extraordinary expenses	975,458,77	35,929.20	1.011.387.97
67	Income tax	_		-
69	Current year profit	58,052,569.53		58,052,569.53
	TOTAL EXPENSES	2,907,767,100,74	219.248.424.13	3,127,015,524,87
		-		-
70	Income from banking activities	2,833,229,943.82	168,967,367.52	3,002,197,311.34
74	Reversal of provisions for the depreciation of fixed assets	_		_
75	Reversal of provisions for the depreciation of receivables		-	-
76	Extraordinary expenses	71,235,876.52	24,252,427.82	95,488,304.34
79	Current year loss	7,735,601.81	21.594.307.38	29.329.909.19
	TOTAL INCOME	2.912.201.422.15	214.814.102.72	3,127,015,524,87

Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL.
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	1,126,488,975.19	-	1,099,077,677.20	-	2,225,566,652.39
901	Commitments given	1,126,488,975.19		1,099,077,677.20		2,225,566,652.39
	Commitments received	-			-	
91	GUARANTEES	49,629,573,077.72		810,488,002.97		50,440,061,080.69
911		438,789,651.00		761,989,239.75	-	1,200,778,890.75
	Guarantees received	49,190,783,426.72		48,498,763.22	-	49,239,282,189.94
	SECURITIES COMMITMENT	-				
	FOREIGN CURRENCY TRANSACTIONS	-			-	
	OTHER COMMITMENTS	1,448,547,994.28		1,055,939,699.55	-	2,504,487,693.83
	FINANCIAL INSTRUMENTS COMMITMENT					
	TOTALI	52,204,610,047,19		2,965,505,379,72		55,170,115,426,91

	REGULATORY CAPITAL	
Columns	licus Zéri	
010	REGULATORY CAPITAL	4.172.704.795.87
015	FIRST LEVEL CAPITAL	3.306.871.933.22
020	FIRST BASIC CAPITAL LEVEL	3,306,871,933.22
030	Equity instruments known as First Level Base Capital (KBNI)	4.995.615.853.74
040	Paid-in capital	4,995,615,853.74
050	Memorandum items: capital instruments not recognized Premiums stock	0.00
050	(-) Equity instruments of its First Basic Level	0.00
070	(-) Equity instruments on the Prist Rose Level (-) Direct participation in capital instruments First Base Level	0.00
090	(*) Indices paracopanion in capital instruments in table 22 etc. (-) Indices participation in capital instruments First Base Level	0.00
091	(-) Participation Capital synthetic instruments First Base Level	0.00
092	(-) Current or potential obligations to purchase its equity instruments Base First Level	0.00
130	Retained earnings	-2,387,008,073.39
140	Retained earnings and losses carried from previous periods	-2,387,008,073.39
150 160	End of Year Profit End of year profit exercising the reporting period	0.00
200	Esserves (excluding revaluation reserves)	708,110,425.58
200	Revulution credit	0.00
250	KBN1 arrangements regarding prudential filters	0.00
260	(-) Increases in capital arising from the assets	0.00
270	Mandatory reserve through cash flows	0.00
280	Unrealized gains and losses arising from liabilities measured at fair value as a result of changes in the credit risk of the bank	0.00
285	Gains and losses on the fair value arising from the credit risk of the institution associated with derivative liabilities	0.00
290	(-) Adjustments value by prudent assessment requirements	0.00
300 310	(-) Goodwill	0.00
310	(-) Goodwill classified as intangible asset	
320	(-) Goodwill included in the assessment of significant investments Deferred tax liabilities related to goodwill	0.00
340	Deterred ax austinus realized to goodwar (-) Other intancible assets	-9.846,272,71
350	(c) Gives amount of other intensible assets	9.846.272.71
360	Deferred tax liabilities related to other intangible assets	0.00
370	(·) Deferred tax assets that are dependent on future profitability and does not stem from temporary differences, set off with tax liabilities related	0.00
390	(·) Assets of pension funds with defined benefit	0.00
400	(-) The gross amount of assets of pension funds with defined benefit	0.00
410	Deferred tax liabilities associated with the assets of pension funds with defined benefit	0.00
420	Active fund defined benefit pension, which the institution has unlimited ability to use	0.00
430	(-) Mutual cross participation KBN1	0.00
440 450	(-) Excess of capital deductions from the voices of the First Additional Level Capital in excess of the First Basic Level	0.00
450	(-) Holding (qualifying holdings) outside the financial sector, which (alternatively) may be subject to a risk weight of 1250% (a) Positions titulDimit which (alternatively) may be subject to a risk weight of 1250%	0.00
470	(-) Postutoris unutramit water (attermatively) may be subject to a risk weight of 1250% (-) Non-DVP transactions (free delivery) which (atternatively) may be subject to a risk weight of 1250%	0.00
480	(-) KBNI instruments of financial sector entities where the bank has no similared investments	0.00
490	(-) Deferred tax assets that depend deductible future profitability and arise from temporary differences	0.00
500	(-) KBN1 instruments of financial sector entities where the bank has simificant investments	0.00
510	(-) The amount that exceeds the limit of 17.65%	0.00
530	ADDITIONAL CAPITAL ONE LEVEL	0.00
540	Equity instruments known as Additional Capital First Level	0.00
550	Paid equity instruments	0.00
560 570	Voice memo: capital instruments not recognized Premiums emission related instruments	0.00
570	(-) Own equity instruments Additional First Level	0.00
590	(-) Direct participation in capital instruments First Additional Level	0.00
620	(-) Participation indirect equity instruments and Additional Level	0.00
621	(-) Participation Capital synthetic instruments in reasonable Level	0.00
622	(-) Current or potential obligations to purchase own equity instruments Additional First Level	0.00
690	(-) Mutual participation (cross) in additional capital of the first level (AT1)	0.00
700	(-) Additional equity instruments of the first level (AT1) of financial sector entities where the bank has no significant investments	0.00
710	(-) Capital instruments and additional first level (AT1) of financial sector entities where the bank has significant investments	0.00
720 740	(-) Surplus items of capital deductions from the second level (T2) in excess of the commercial capital (T2)	0.00
740	The outstanding items of capital deductions from additional first level (AT1) in excess of the additional capital the first level (AT1) (discounted first level (AT1)).	0.00
748	(-) Additional capital deductions additional first level (A11) Additional capital deductions additional first level (A11) Additional capital elements of the first level (AT1) or discount - other	0.00
750	Paramonal capital extension of the first level (A11) or discount - oner CAPITAL LEVEL TWO	865.832.862.65
760	Equity instruments and subordinated debt known as commercial capital	865.832.862.65
770	Capital instruments fully paid and subordinated	865,832,862.65
780	Memorandum items: capital instruments and subordinated not known	0.00
790	Premiums emission related instruments	0.00
800	(-) Own equity instruments of the second level (T2)	0.00
810	(-) Participation direct equity instruments of the second level (T2)	0.00
840	(-) Participation indirect equity instruments of the second level (F2)	0.00
841 842	(-) Synthetic shares are equity instruments of the second level (T2)	0.00
920	(-) Current or potential obligation to buy its own equity instruments to the second level capital (T2) Standard Method (SA) main adjustments of credit risk	0.00
930	(-) Participation (mutual) in the second capital (T2)	0.00
930	(-) Fauricipation (minima) in the Second capture (12) (-) Equiv instruments T2 commercial financial sector entities where the bank has no simificant investments	0.00
950	(-) Equity instruments 12 commercial instancial sector entities where the bank has no significant investments (-) Equity instruments T2 commercial francial sector entities where the bank has significant investments	0.00
970	The outstanding items of capital deductions from the second level (T2) that exceed the capital of the second level (T2)	0.00
974	(-) Additional capital deductions second level (T2)	0.00
978	Elements of the capital of the second (T2) or discount - other	0.00

Financial Ratio

Ratio	
. (ROAA) = Net income/ average assets *100	-1.1
. The net result of the extraordinary / average assets	0.
Expenditure general operations / gross operating income	121.0
Net interest income / expense to the general operations	66.
i. (ROEA) = The net income / Average shareholders equity *100	-17.
For active employees = Total assets / Number of registered employees	2.149.3
. Net interest income / average assets	2-
Net marse form interest:: Net interest income / average assets that bring revenue;	2.
Unterest income / average assets	3.
0. Interest expense / average assets	0.
1. Net interest income / gross revenues of the commany	80
2. Net income from other activities / average assets	
3.Non-interest expenses / gross operating income	22
4.Personnel expenses / erross operatine income	43
5. Expenses for provisions / average assets	

NR I FORMULARITE 34.2

NACE								
Industry code	Loan portfolio according to economic activity	Standard loans	Special mentioned loans	Substandard loans	Doubtful loans	Lost loans	Total loan portofolio (Principal and accrued interest)	Loan loss provisions
1	Korporata iofinanciare private	22.395.990.104.15	353,439,169,46	370,055,413,27	34.411.367.42	652,324,047,40	23.806.220.101.69	955,204,364,34
Α	Agriculture, Forests, Fishing	427.096.471.23	531.187.50	409.122.19		9.861,980.61	437,898,761,53	14.265.943.84
В	Extractine industry	-			3,671,511.00		3,671,511.00	734,302.20
C	Manufacturing industry	7,115,089,811.28	150,377,775.93	124,140,322.81	-	308,839,108.19	7,698,447,018.21	412,336,959.66
D D	Flectricity ass supply steam and air conditioning	864.012.546.99		-	-	59.698.353.05	923,710,900.04	68.338.478.53
E	Water supply, waste management and waste management activities, waste	125,631,736.23	-		-		125,631,736.23	1,256,317.36
	Construction	1,434,731,997.34	-	-	-		1,434,731,997.34	14,347,319.97
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	9.877.448.026.48	174.667.694.37	28.312.311.90	28.623.884.22	155,752,613.91	10.264.804.530.87	283.458.575.84
	Transportation and storage	407,706,212.19	-	208,679,135.09	-	16,562,251.36	632,947,598.64	62,375,140.50
	Accommodation and food service	402,070,452.39	-	8,514,521.27	-	45,044,634.46	455,629,608.12	26,968,747.83
	Information and communication	163.433.818.00		-	1.524.959.73		164.958.777.73	1.939.330.13
	Financial and insurance activities	365,952,127.90	-		-		365,952,127.90	3,659,521.28
	Real estate activities	336,144,250.65	-	-	-		336,144,250.65	3,361,442.51
M	Professional, scientific and technical activities	242.571.266.84	-		-		242.571.266.84	2.425.712.67
N	Administrative and support services	382,477,252.73	27,862,511.66		-	6,963,038.49	417,302,802.88	7,584,916.85
	Public administration and defense; Compulsory social security	-	-	-	-			-
	Education	28.568.775.44	-		591.012.47	169.712.00	29.329.499.91	488,746.25
	Health and social work activities	187,748,063.93	-		-		187,748,063.93	1,877,480.64
	Art, fun and relaxation	-	-	-	-	49,432,355.32	49,432,355.32	49,432,355.33
S	Other service activities	35,307,294.55	-	-	-		35,307,294.55	353,072.95
	Family activities as employers; Freight and commodity production activities of households for their own	-	-		-			-
U	Activities of international organizations and organizations				-			
	Public Nonfinancial Corporation	4,488,841.82	-	-	-		4,488,841.82	
	Agriculture, Forests, Fishing	-	-	-	-	-	-	-
	Extractine industry	-	-	-	-			-
	Manufacturing industry	-	-		-			-
	Electricity, eas supply, steam and air conditioning	-	-	-	-	-	-	-
E	Water supply, waste management and waste management activities, waste	-	-	-	-			-
	Construction	-	-		-			-
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	-	-	-	-			-
Н	Transportation and storage	-	-		-			-
	Accommodation and food service	-	-		-			-
	Information and communication	-	-	-	-			-
	Financial and insurance activities	-	-	-	-			-
L	Real estate activities	-	-		-			-
	Professional, scientific and technical activities	-	-	-	-	-		-
N	Administrative and support services		-	-	-			-
	Public administration and defense; Compulsory social security	4,488,841.82	-		-		4,488,841.82	-
	Education	-	-	-	-	-		-
	Health and social work activities	-	-	-	-			-
	Art, fun and relaxation	-	-	-	-		-	-
	Other service activities	-	-	-	-	-		-
	Family activities as employers; Freight and commodity production activities of households for their own	-	-	-	-			-
U	Activities of international organizations and organizations	-		-	-		-	

NR. I FORMULARIT 37.9

		DAYS				MONTHS		YEARS		TOTAL
	1 (O(N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	>5	IOIAL
Lean to customers	115,243,413,19	47,189,098,27	139,621,919.32	430.160.450.48	1.820.010.668.32	3,441,391,647,15	3.968.902.417.77	10.405.743.618.32	3,398,736,804.88	27,409.851.041.53
Standard loans	46.115.072.03	37.498.823.42	108.625.162.32	304.280.866.42	700.045.925.60	1,119,549,575,41	1.945.661.077.98	7.940.261.569.57	3,178,037,320,42	19,344,768,898,43
*- Coods times *- Installment Joses	34,461,747.52	55,429,053.51	98,457,000.44	349,913,591.42	915,269,055.79	1,582,435,366.06	2,918,286,857.53	10,352,428,618.73	3,038,087,607.44	19,344,768,898.43
Special mentioned loans	16.025.285.27	3.904.257.35	4,372,143.00	9,436,763,90	26.880.181.81	60.575.685.20	131,444,334.96	412.058.050.36	38.796.377.12	381,650,577,53
* Cools lines * Installment loans	134,379.88 4,986,516.34	1,477,626.38	4.716.382.19	3,484,831.61	17.079.847.21	26,413,523,37	42.279.891.88	18,474,000.00 178,413,339,37	84.190.239.29	18,608,379.88 363,042,197.66
Substandard learns	-				-			386,698,981.46	91,657,152.37	
Doubtful loans Lost loans					-			51,829,677.88 632,295,819.87	19,275,057.23 70,075,095.83	
Other client accounts	53,103,055,88	5.786.017.50	26,624,614.00	116,442,820,16	1.093.084.560.91	2.261.266.386.54	1.891,797,004.84	982,599,519,18	895.801.92	6.431,599,780.93

NR. I FORMULARIT 37

		DAYS				MONTHS		YEARS		TOTAL
	1 (O/N)	2-7	8-15	16-30	1.3	3.6	6-12	1.5	>5	
Treasury and interbank transactions	443,231,198.11			184,754,625.52		1,054,308,852.36	617,060,747.91	5,028,348,232.04		7,327,703,655.94
Current account of Central Bank	73,726,642.47	-		-		-				73,726,642.47
Denosits with Central Bank	-			-			-			-
Loans from Central Bank	-			-			-		-	-
Other accounts with Central Bank	-			-			-			
T-bills sold under REPO Agreement	-			-			-		-	-
Other T-bills sold under REPO agreements	-			-			-			-
Current account of resident financial institutions	-			-			-			
Current account of non resident financial institutions	-			-			-			-
Deposit from resident financial institutions Deposit from non resident financial institutions	-			-			-			-
Leans from resident financial institutions Loans from resident financial institutions	-			184.754.625.52			-		-	184.754.625.52
		-	-	184,754,625.52	-					
Loans from non resident financial institutions Other account with financial institutions	369,504,555.64			-		1,054,308,852.36	617,060,747.91	5,028,348,232.04		7,069,222,387.95
OPERATIONS WITH CUSTOMERS	13.195.995.936.15	89 674 493 93	95.407.644.00	387.047.798.74	870 100 544 05	2.620.900.715.90	3.763.171.452.01	2.903.285.494.90		23.925.584,079.67
Current account	8.117.607.750.45	89,674,493.93	93,407,644.00	387,047,798.74	870,100,544.05	2,620,900,715.50	3,783,171,432,01	2,903,285,494.90		8.117.607.750.45
Demand denosits	5,009,284,036,34		-	-			-			5,009,284,036,34
Time deposits	69.104.149.36	89,674,493,93	95,407,644.00	260.445.708.44	870.100.544.05	2.620.900.715.90	3.763.171.452.01	2.903.285.494.90		10.672.090.202.58
Certificate of Derosits	07,104,147.30	87,014,043,333	15,407,044.00	200,045,700.44	870,100,344.03	2,020,700,713.30	5,545,171,452,51	2,80,20,794.90		10,072,070,202.30
Other customer account				126.602.090.30			1		: 1	126,602,090,30
OPERATIONS WITH PUBLIC ADMINISTRATION			-			-				-
Current account			-			-	-			
Demand deposits				-			-			
Time deposits	-			-			-			
Loans to public administration	-			-			-			
Other account with public administration			-	-	-	-	-			-
OPERATIONS WITH SECURITIES		-					-	-		
Debt. represented by securities	-			-			-		-	-
Securities sold by repo transaction	-			-			-			-
Other accounts				-						-
Other resources	4,683,76	52,869,952,75	14.641.79	429,570,070,65	1,469,222,63	5,783,406,82	108.911.557.28	12.549.130.01	26,197,696,35	636,561,272,05 4,604,040,641,86
Permanet Resources	1,298,002,30	841,685,77	2,602,985,29	4.864.619.48	23,209,318,81	46,911,505,13	84.096.762.34	219,491,988,66	4,220,723,774,97	
I-Total Liabilities	13.640.529.820.32	142.586.132.45	98,025,271,08	1.006.237.114.39	894,779,085,49	3.727.904.480.21	4.573.240.519.55	8.163.665.845.61	4.246.921.380.43	36,493,889,649,52
II- Off Balance sheets Financial Commitments form Customers and Financial Institutions (Unused part of Credit)				-			-			
	-		-	-	-		-	*	-	-
Currency (All+other currency) sold TOTAL (I+II)	13.640.529.820.32	142.586.132.45	98,025,271,08	1.006.237.114.39	894,779,085,49	3.727.904.480.21	4,573,240,519,55	8.163.665.845.61	4.246.921.380.43	36 493 889 649 52
IOTAL (I+II)	13,6+0,529,820.32	142,586,132.43	703/25,271.08	1,006,237,114.39	894,179,085.49	3,727,904,480.21	4,373,240,519.55	a,163,063,843.61	+,240,921,580,43	30,493,889,649.52

Form 26					
LOANS CLASSIFIED AS PAST DUE LOANS		PAST DUE LOANS			
	1-30 days	31-90 days	91-180 days	Over 180 days	TOTAL
Short term Louns Long term Jouns Long term Jouns Long term Jouns Leasing contact Leasing contact Leasing contact	194,723,658.51 675,212,636.89 796,613,006.97 54,322,504.34	36309,076.67 3.670.723.33	509,242.98 22,040,001.24 6,639.268.15	70,074,103.35 79,989,750.91 453,357,601.30 1,419.330.69	264,982,761.85 758,183,607.62 1,308,919,686.19 66,251,826.51
TOTAL	1.720.871.806.71	43,436,776.85	29 188 512 37	604 840 786 24	2 398 337 882 17

Form 16

PROVISIONS FOR LOAN LOSSES (by the bank)				
Loan classification	Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	25,190,090,264	251,900,903	36,975,550	369,755
Standard and past due loans (Restructured)	548,153,840	54,815,384	1,149,025	114,903
Special mentioned loans	67,690,460	3,384,523	473,929	23,696
Special mentioned loans (Restructured)	312,544,614	31,254,461	941,574	94,157
Substandard loans	474,784,605	94,956,921	3,571,528	3,571,528
Doubtful loans	70,147,435	35,073,717	957,300	957,300
Lost loans	692,335,869	692,335,869	10,035,047	10,035,047
Totali	27,355,747,088	1,163,721,779	54,103,953	15,166,387

Formulari 20/1

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL
	Cash	524,907,817.00	161,552,272.83	573,137,927.76	-	1,259,598,017.59
	Current Accounts at the Central Bank, including the compulsory reserve up to its half amount	439,192,221,33	9.008.356.28	886,632,537,26		1.334.833.114.87
3	Treasury bills issued by the Republic of Albania , revistered in the balance sheet as "tradable" blaccable " and not used	1,713,576,895.87	-	-	-	1,713,576,895.87
,	80 per cent of bonds issued by the Republic of Albania registered in the balance as "trading obserment", which are not		-			
	"Investment" securities of the Albanian Government (treasury bills and bonds) with a remained period to maturity of					
	80 per cent of the albunian government securities (treasury bills and bonds), are not part of code "3", "4" dhe "5", but					
3	Treasury Bills purchased according to the repurchase agreements, when the remained maturity of the repurchase	-	-	-	-	-
	Current accounts at bunks and other financial isotitutions		254,963,055,20	2.134.171.546.33	2.061,379,93	2.391,195,981,46
- 1	Denosits with banks and other financial institution with a remained period to maturity up to 7 (seven) days		157,365,000.00			157,365,000.00
16	Loans to books and other financial institutions with a remained revised to materiate of an to severe dose (the account 157)	-	-	-	-	-
- 11	"trading")"blacement "securities issued by central governments and central bank through evaluations of international					
13	"Iradine" "placement" issued by central governments and central bank through evaluations of international rating					
13	"Trading (abcoment" according not appropriate list issued by the international development hards in the RAsk of	-	-	-	-	-
1-	"Investment" securities with a remained period to maturity of up to 1 (one) month (excluding the Albanian					
15	Securities purchased according to repurchase agreement, where the remained period of the repurchase agreement is up					
	TOTAL OF LIOUID ASSETS	2.677.676.934.20	582,888,684,31	3.593,942,011,35	2.061.379.93	6,856,569,009,79
T I	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1	10.015.758.044.35	1,163,597,378,77	12,701,565,359,06	2.052,948.54	23.882,973,690,72
			· · · · · · · · · · · · · · · · · · ·		1	

Credit evidence as per economy sectors	Distric New disbusements	Total credit	District New disbusements	Total credit	New disbusements	trict Elbasan Total credit	New disbusements	Total credit as of end of quarter	Dist New disbusements	rict Korce Total credit
Economy sectors	(per quarter)	as of end of quarter	(ner quarter)	as of end of quarter	(per quarter)	as of end of quarter	(ner quarter)		(per quarter)	as of end of quarter
Private nonfinancial cornorate Aericature. Silvicahure and Fishina Extractine industry Muntiferarire industry	3.578.452.436	21.889.387.693 393.801.417 3,671,511 6,967.580.262		283.653.454 34.537.162	-	-	3,600,000	156.128.679	96.156.200 4.800.000	1.477.050.275 9.560.182
Agriculture, Silviculture and Fishing Extracting industry	63,000,000	3,671,511							_	-
	945.709.900 11.774.188			132.650.721		:		25.032.128	65.730.100	573.183.907 182.227.566
Activities of hot water, sanitation, waste management and regulation	383.785.000	6,216,994		-	-	-				182.227.566 119,414,743
Construction Wholesale and retail trade, renair of motor vehicles and motorcycles.	1.867.449.748	6.216,994 1.425.556,919 9.706.732.419 605.240,298 258.295.945 164.958.778 365,952,128		78.277.975 10,070,397		-	3,600,000	78.875.872	14.626.100 5,000,000 6,000,000	11.175.079 400.918.266 17,636,904 145.282.696
Transport and Storage Hotels and restaurant Information and Communication	1.867.449.748 18,544.500 45.500.000 36.481.600	605,240,298 258,295,945		10,070,397				52.050.967	5,000,000	17,636,904
Electrical and Incurrence Activities	36.481.600 95.453.500	164.958.778 365.952.128								
Professional. Scientific and Technical Activities				-	-	-	-			
Administrative Activities and Support Services	84,024,000	242.571.267 412.811,724		4,491,079		-				
Administrative Activities and Sureort Services Public administration and defense. Comeulsorv social security Education		5.533.666 170.097.132		23.626.121		:		169.712		
Health and other cavial artivities Art and Einsteinment	24.730.000	170.097.132			-	-	-	-		17.650.932
Health and other societies Art and Entertainment Other service activities Bruns Services International cognitations activities Pattle Northamonial Cognitations activities Pattle Northamonial Cognitations activities Pattle Northamonial Commenciation	-	49,432,355 35,307,295		-	-	-	-	-		
International organizations activities					1			-		
Public Nonfinancial Cornoration Individuals + Non-profit institutions serving individuals	262,000,818	3,022,684,246	296.760	226,550,974	-	-	010.000	- 82,188,207	33,450,000	6.560.756 267,718,670
Total	3,840,453,254	24,912,071,940		510,204,429			4,540,000	238,316,886	129,606,200	1,751,329,702
,										
Credit evidence as per economy sectors	New disbusements	t Vlore	District New disbusements	Lushnje Total credit	New disbusements	ict Gjirokaster Total credit	New disbusements	trict Fier	Dis New disbusements	rict Berat Total credit
Economy sectors	(per quarter)	Total credit as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	Total credit as of end of quarter	(per quarter)	as of end of quarter
Private nonfinancial corporate	- 1				_	-	_			. !
Aericulture. Silviculture and Fishina Extractine industry Manufacurine industry	-				-	-	-	-		
Manufacturing industry	1									
Supply of Electricity, Gas, Steam and Air Conditioning Activities of hot water, sanitation, waste management and regulation	:									
Construction Wholesale and retail trade, repair of motor vehicles and motorcycles.	1	: 1		-	-			: 1		
Construction Wholesale and retail trade, recair of motor vehicles and motoreveles. Transnort and Storage Botch and resultant Information and Communication Financial and Insurance Activities		-								
Information and Communication	-	:								
Financial and Insurance Activities Real estate	-	-	-	-	-	-	-	-	-	:
Neat estate Professional, Scientific and Technical Activities Administrative Activities and Suenort Services Public administration and defense, Commologov social security		-								
Administrative Activities and Support Services Public administration and defense. Compulsory social security	-	:								
Education Health and other social activities Art and Educatinment	-	-	-	-	-	-	-	-	-	-
Art and Entertainment			1	1				[]	-	
Other service activities Home Services	-	:								
international organizations activities Public Nonfinancia Corporation Individuals - Non-nroff institutions servine individuals	-	-	-	-	-	-	-	-	-	-
Individuals + Non-profit institutions serving individuals	1									
1001										
Credit evidence as per economy sectors	District	Pogradee	District :	Sarande	Dist	rict Peshkopi	Distr	riet Kukes		rict Lezhe
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 disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter
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Private nonfinancial cornorate Aericulture. Silviculture and Fishina Extractine industry Muntatemente industry	:									
Extractine industry Manufacturine industry	:	1								
Summly of Electricity. Gas. Steam and Air Conditioning Activities of hot water, sanitation, waste management and regulation	1									
Activities of hot water, sanitation, waste management and regulation Construction	1									
Construction Wholesale and retail trade, renair of motor vehicles and motoreveles. Transport and Storage Hotels and restaurants	-				-	-	-			
Hotels and restaurants	-					-				
Hotek and restaurants Information and Communication Financial and Insurance Activities Real estate	:	1						1		
Paul artista										
PLUI Charle		-		-	-	-	-	-		-
Professional, Scientific and Technical Activities Administrative Activities and Surmort Services						1				
Professional. Scientific and Technical Activities Administrative Activities and Sumeort Services Public administration and defense. Commulsory social security										
Professional. Scientific and Technical Activities Administrative Activities and Sumeort Services Public administration and defense. Commulsory social security	-						-			
Professional, Scientific and Technical Activities Administrative Activities and Staront Services Public administration and defense. Commulsory social security Education Health and other social activities					-	-	-			
Professional, Scientific and Technical Activities Administrative Activities and Staront Services Public administration and defense. Commulsory social security Education Health and other social activities				-	-	-	-			
Professional, Scientific and Technical Activities Administrative Activities and Staront Services Public administration and defense. Commulsory social security Education Health and other social activities						-	-			-
Professional. Scientific and Technical Activities Administrative Activities and Sumeort Services Public administration and defense. Commulsory social security	-					-	-			
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Professional, Scientific and Technical Activities Administrative Activities and Staront Services Public administration and defense. Commulsory social security Education Health and other social activities		t Dunel	Detrict New disbuscutents		New disbasements	Sirict Pennet Total credit		est Grannoh Total credit	Door New disbusements	st Elbradid
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Pedicianal Accordic and Technical American Pedicianal Accordic and Orders Commission Education Education Education And and According Acc			New dishoconcests (per query)		New disbusements (per quarky)				New disbuscements (per quarter)	ce Librathd Total credit as of end of quarter
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Performance Accounts on Technical American Performance Accounts on Technical Americans on Performance Americans on Performance Accounts on Performance			Device Mes dissociation (see quarter)		New disbuscements (see quarter)				Distribusionents (per quarter)	Total credit and cold of quarter
Performance Accounts on Technical American Performance Accounts on Technical Americans on Performance Americans on Performance Accounts on Performance			New distributions (net quarter)		New dishousments. (per quarter)				New dishwantens (per quarter)	of blooding. Tool creek as of end of quarter.
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Performance Accounts on Technical American Performance Accounts on Technical Americans on Performance Americans on Performance Accounts on Performance			New debusements (net quarter)		New debusements (per quarter)				District New dishusements (her sanater)	otherwise Tool creat as of end of general
Performance Accounts on Technical American Performance Accounts on Technical Americans on Performance Americans on Performance Accounts on Performance			Denti Nes didocacion (ser suster)		New dashsummans (per questy)				New dishaconests (per quarky)	Total cost Total cost a of each of costs
Professional, Scientific and Technical American Professional, Scientific and Technical American Professional American deficience Connections would security Edith and other social activation Agent and Entertainment Home Services Home Service			New disheconomies (Ref quarter)		New debusements (rest quarter)				District Control of the Control of t	otherwise Too cost as feel of queer
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Performance According and Technical American Performance According and American Performance According and American Health and other words and effective Committee of the According and A			New dishonounts (per quarte)	Total credit	(ret quarer)	Total credit as of coal of coaster			Desidoscensis (ser autos)	o threads Tool cross as of end of quarter
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Polithical Scientific and Technical American Polithic distinctions and definest Commeltors would accretive Balant and other social activities Art and Enterstainess I and and Enterstainess I fame Services and Services I fame Services fame Services and Services I fame Services fame Services and Services I fame Services fame Services fame Services I fame Services fame Services fame Services I fame Servic	New dishonoments (new outwist)	Total crofile as of end of quanter Total Total Loan Loss Provision 209-1402-041	New dislocations (per current) (per current) Endel Non Performing Losin 16.58.5.10 S. SAGE S.	Total could: as of sed of marker Law Law Provision 7.85.24.24 1.24.24.26	(ret quarer)	Total credit as of coal of coaster	No dislocations (see states) Our states) Non Performing Loans	Total credit in of and of country Total of country Shielder Loss Loss Porvision	New dishusements (per quarter)	Total code as first of course
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			Measurement of Interest Rate Risk and scenarios				
			Quantification of interest rate risk (standard scenario)	Loss would come from interest rates going:	Stress scenario on basis risk	Yield curve twist scenario	Most expected scenario
<u> 1</u>	Definition		% of capital	Direction	% of capital	% of capital	% of capital
	impact from interest rate shock / capital) < 15% for all currencies	ALL	-5.2%	k	0.64%	-5.1%	0.0%
12-months interest earnings		EUR	-3.8%	k	3.07%	-2.1%	0.0%
		USD	-0.1%	k	0.02%	-0.1%	0.0%
		Total non-netted impact:	9.1%		3.7%	7.3%	0.0%
				d :			•
Modified duration gap	(Interest earnings decline from interest rate shock / capital) < 10%	ALL	-0.7%	m	0.66%	0.5%	0.0%
		EUR	-1.1%	m	1.25%	0.2%	0.0%
		USD	-0.1%	m	0.28%	0.2%	0.0%
		Total non-netted impact:	1.7%		2.2%	0.9%	0.0%
-						I.	
	Change in economic value	ALL	0.97	1			
	er 1 percentage point change in interest) between -	EUR	0.81				
l •	l and +1	USD	0.35	1			