

010	REGULATORY CAPITAL	3,820,918,545
	RMK (%)	13.75
030	TOTAL AMOUNT of risk-weighted exposure	27,792,886,679
	CREDIT RISK	
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard Method (SA)	25,301,555,598
050	Exposure levels acording to SA excluding securitizations	25,301,555,598
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;	588,411,621
120	Exposure or potential exposure to companies (corporate);	14,903,506,828
130	Exposure or potential exposure to the retail portfolios (retail);	6,563,296,273
140	Potential exposures or exposures secured by real estate collateral;	316,100,553
150	Exposures (credit) with problems;	296,676,767
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	2,633,563,556
200	Securitization position SA	
200°	from which : resecuritizations	
	MARKET RISKS	
210	The amount of risk-weighted exposures to market risks	
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)	
260	The risk of debt securities position	
270	The risk of equity instruments position	
280	The risk of exchange rate	
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	2,491,331,081
320	Basic Indicator Method (BIA)	2,491,331,081
330	Standard Method / Standard Alternative	
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, foreign currency	
350	Total asset items of the "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency, in March 2013	3,028,278,598
360	Total asset items of the "treasury and interbank transactions" and "Securities transactions" non-resident foreign currency in the reporting period	2,884,028,288
370	The growth of asset items of the "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency	(144,250,310)
380	Total liability items of "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency, in March 2013	128,214,467
390	Total liability items of "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency, in the reporting period	6,199,220,237
400	Increasing the liability items "treasury and interbank transactions" and "Securities transactions" non-residents, in foreign currency	6,071,005,770
410	Reductions for loan portfolio growth inside the country for 2015	
420	Gross loan portfolio for December 2014	
430	Gross loan portfolio in the reporting period 2015	
440	The growth of the loan portfolio for 2015	
450	Loan portfolio growth for 2015., on annual basis, according to the reporting period:	
460	If the reporting period is March 2015	
470	If the reporting period is June 2015	
480	4% of the loan portfolio of December 2014	
490	10% of the loan portfolio of December 2014	

		Amortization fund					
	ASSETS	and	LEI		CURRENCY		TOTAL
Code		provisions (-A)	Resident	Non-resident	Resident	Non-resident	
	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS		2,960,604,324.10		1,401,932,052.33	2,884,028,287.96	7,246,564,664.
	Cash and Central Bank		1,688,581,424.54		1,401,932,052.33		3,090,513,476.
	Treasury bills and other bills eligible for refinancing with the Central Bank		1,272,022,899.56	-	-		1,272,022,899.
	Current accounts with banks, credit and other financial institutions		-			2,865,007,809.20	2,865,007,809.
	Deposits with banks, credit and other financial institutions		-				
	Loans to banks, credit and other financial institutions		-				
	Other accounts with banks, credit and other financial institutions	-	-		-	19,020,478.76	19,020,478.
	Doubtful receivable accounts with banks, credit and other financial institutions			-	-		
2	OPERATIONS WITH CUSTOMERS	(1,187,964,406.51)	10,676,132,687.20	-	13,340,218,359.96		22,828,386,640.
20	Standard loans and advances to customers		7,392,194,275.39	-	9,090,559,536.87		16,482,753,812.
21	Past-due loans and advances to customers			-	-		
22	Special mention loans		250.159.046.17	-	125.082.224.56		375.241.270.
23	Substandard loans	(50.413.283.66)	201.743.882.85	-	40.710.330.14		192,040,929.
24	Doubtful loans	(126,665,463,90)	67,006,096,16	-	182,474,116,38		122.814.748.
25	Lost loans	(1.010.885,658.95)	507.295.552.69	-	502.078.140.45		(1.511.965.
26	Albanian Government and Public Administration						
	Customer current accounts and deposits liabilities		2.257.389.760.92		3.392.167.645.51		5,649,557,406.
	Other customer accounts		344 073 02		7 146 366 04		7.490.439
29	Doubtful customer receavables other than loans						
	SECURITIES TRANSACTIONS		358 037 867 38				358 037 867
	Fixed income securities		358 037 867 38				358.037.867
	Variable income securities		338,037,807.38		-		330,037,007.
	Securities sold and purchased under repurchase agreement						
	Collateral on securities transactions	-			-		
	Premiums on financial instruments		-		-		
	OTHER ASSETS AND LIABILITIES		363,638,198,67		685,730,515,18		1.049.368.713.
	Other assets		307,599,776.83		573.167.432.38		880.767.209.
	Agent transactions		17 339 466 08		3/3,10/,432.38		17 339 466
	Agent transactions Inter-office accounts	-	17.339.406.08	-		- :	17.559.400.
	Suspense and position accounts	-	38,698,955.76		112.563.082.80		151.262.038.
	Value added tax	-	38,098,935.76		112,563,082.80		151,262,038.
					-		
	FIXED ASSETS AND PERMANENT RESOURCES	(919.591.267.62)	2.116.084.602.68		-	195.808.30	1.196.689.143.
	Participating interest				-	195,808.30	195,808.
	Affiliates	-	-		-		
	Fixed assets	(919,591,267.62)	2,116,084,602.68		-		1,196,493,335
	Intangible assets		286,352,946.80		-		286,352,946
5371	Amortisation of intangible assets	(234,479,169.75)	-		-		(234,479,169.1
			-		-		
	TOTALI	(2.107.555.674.13)	16,474,497,680,03		15 427 880 927 47	2.884,224,096,26	32 679 047 029 6

	ASSETS	LEK		CURR	ENCV	TOTAL
Code	AUGUIS	Resident	Non-resident	Resident	Non-resident	TOTAL
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	529.083.634		567.184.474	6.199.220.237	7,295,488,346
112	Central Bank				-	
12	Treasury bills and other bills eligible for refinancing with the central bank			-	-	
13	Current accounts with banks, credit and other financial institutions	39.019.867	-	11.787.532	-	50.807.399
16	Deposits from banks, credit and other financial institutions	-				
17	Loans from banks, credit and other financial institutions	490,063,767		555,396,942	6,199,220,237	7,244,680,947
18	Other accounts with banks, credit and other financial institutions			-	-	
2	OPERATIONS WITH CUSTOMERS	11.327.482.015	93.917.442	8.908.800.110	341.013.654	20.671.213.221
26	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION			-	-	
27	Due to customers for current accounts and deposits	11,094,005,572	92,804,231	8,708,706,942	339,939,634	20,235,456,379
28	Other customer accounts	233,476,443	1,113,211	200,093,169	1,074,020	435,756,842
3	SECURITIES TRANSACTIONS					
33	Debt represented by securities			-	-	
34	Securities sold and purchased under repurchase agreement			-	-	
	Collateral on securities transactions					
	Premiums for financial instruments	-	-		-	
4	OTHER ASSETS AND LIABILITIES	301,572,256		87,611,836	-	389,184,092
	Other liabilities	91,341,438		81,551,956		172,893,394
	Agent transactions	61,070,785	-		-	61,070,785
44	Inter-office accounts	-	-		-	
	Suspense and position accounts	149,160,033		6,059,880		155,219,912
	Value added tax		-		-	
	FIXED ASSETS AND PERMANENT RESOURCES	2,663,032,424	-	140,484,235	1,519,644,712	4,323,161,370
	Grants and public funding	-	-			
	Specific provisions	158.372.876		140.484.235		298.857.111
	Subordinated debt				636,738,215	636,738,215
57	Shareholders' equity	2,504,659,547			882,906,496	3,387,566,044
		-				
	TOTAL	14,821,170,329	93,917,442	9,704,080,656	8,059,878,603	32,679,047,030

Form 22

Code	PROFIT/LOSS ACCOUNTS			
		lek	CURRENCY	TOTAL
60	BANK OPERATIONS EXPENSES	9,802,920,183.16	216,360,043.60	10,019,280,226.76
61	Personnel costs	361,147,762.00	1,082,618.20	362,230,380.20
62	Taxes other than income tax	10,146,575.52	-	10,146,575.52
63	General expenses for operations	272,596,564.50	531,466,832.38	804,063,396.88
64		244,348,347.45	-	244,348,347.45
65	Losses on unrecoverable receivables and charges for provisions	833,682,493.29	406,818,392.68	1,240,500,885.97
	Extraordinary expenses	184,160,873.72	42,835,324.20	226,996,197.92
67	Income tax		-	-
69	Current year profit			
	TOTAL EXPENSES	11,709,002,799.64	1,198,563,211.06	12,907,566,010.70
			-	
70	Income from banking activities	10,408,798,356.33	731,921,662.31	11,140,720,018.64
	Reversal of provisions for the depreciation of fixed assets		-	-
75	Reversal of provisions for the depreciation of receivables	752,008,671.26	333,841,202.28	1,085,849,873.54
76	Extraordinary expenses	59,496,568.46	9,335,894.44	68,832,462.90
79	Current year loss	612,163,655.62	-	612,163,655.62
	TOTAL INCOME	11,832,467,251.67	1,075,098,759.03	12,907,566,010.70

Form 23

	OFF BALANCE ITEMS					
Code	OFF BALANCE HEMS	LEK		CURRENCY		TOTAL
Code		Resident	Non-resident	Resident	Non-resident	IOIAL
90	FINANCING COMMITMENT	825,777,397.09		836,703,275.25	-	1,662,480,672.34
901	Commitments given	825,777,397.09		836,703,275.25	-	1,662,480,672.34
	Commitments received				-	
91	GUARANTEES	49,749,585,429.96		575,102,892.39	-	50,324,688,322.35
911	Guarantees given	453,514,153.40		419,508,568.95	-	873,022,722.35
912	Guarantees received	49,296,071,276.56		155,594,323.44	-	49,451,665,600.00
	SECURITIES COMMITMENT				-	
93	FOREIGN CURRENCY TRANSACTIONS				-	
	OTHER COMMITMENTS	1,062,100,613.21		618,302,754.94	-	1,680,403,368.15
95	FINANCIAL INSTRUMENTS COMMITMENT				-	
	TOTALI	51,637,463,440,26		2.030.108.922.58		53,667,572,362,84

orm 30		
	REGITATORY CAPITAL	
Columns	REGULATORY CAPITAL.	Amount 3.820,918,544.52
015	RIST LEVEL CAPITAL	3 335 692 266 82
020	FIRST BASIC CAPITAL LEVEL.	3,335,692,266.82
030	Equity instruments known as First Level Base Capital (KBNI) Paid in conital	3.763.884.034.88
050	Pand-m capitali Memorandum items: capital instruments not recognized	3,763,884,034.88
060	Premiums stock	0.00
070	(-) Equity instruments of its First Basic Level	0.00
090	(-) Direct participation in capital instruments First Base Level (-) Indirect 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 Retained earnings and losses carried from previous periods	-1,028,278,559.70 -416,114,904.08
150	Reamed carriago into toxes carried from previous periods End of Year Profit	-410,114,904.08
160	End of year profit exercising the reporting period	-612,163,655.62
200	Reserves (excluding revaluation reserves)	768,110,425.58
250	Revuluation credit	-56,149,856.89 0,00
260	KBN1 arrangements regarding prudential filters (-) Increases in capital arising from the assets	0.00
270	Mandatory reserve through cash flows	0.00
280	Unrealized goins and losses arising from liabilities measured at fair value as a result of changes in the credit risk of the bank	0.00
285 290	Gains and losses on the fair value arising from the credit risk of the institution associated with derivative liabilities (-) Adjustments value by prudent assessment requirements	0.00
300	(-) Augustinens vanie by prosent assessment requirements (-) Goodwill	0.00
310	(-) Goodwill classified as intangible asset	0.00
320	(-) Goodwill included in the assessment of significant investments	0.00
330	Deferred tax liabilities related to goodwill (-) Other intangible assets	-51 873 777 05
350	(-) Gross amount of other intangible assets	51,873,777.05
360	Deferred tax liabilities related to other intangible assets	0.00
370 390	(-) Deferred tax assets that are dependent on future profitability and does not stem from temporary differences, set off with tax liabilities related (-) Assets of pension funds with defined benefit	0.00
400	(-) Assess of person tunns with defined element (-) The cross 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 (-) 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 125%	0,00
460	(-) Positions titullzimit which (alternatively) may be subject to a risk weight of 1250%	0.00
470	(-) Non-DVP transactions (free delivery) which (alternatively) may be subject to a risk weight of 1250%	0.00
490	(-) KBNI instruments of financial sector entities where the bank has no significant investments (-) 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 significant investments	0.00
510	(-) The amount that exceeds the limit of 17.65%	0.00
530 540	ADDITIONAL CAPITAL ONE LEVEL. Equity instruments known as Additional Capital First Level	00.0
550	repairy instruments known as Adamonia Capital Plass Level. Plad equity instruments	0.00
560	Voice memo: capital instruments not recognized	0.00
570	Premiums emission related instruments	0.00
580	(-) Own equity instruments Additional First Level (-) Direct participation in capital instruments First Additional Level	0.00
620	(-) Participation indirect equity instruments First Additional Level	0.00
621	(-) Participation Capital synthetic instruments First Additional Level	0.00
622 690	(-) Current or potential obligations to purchase own equity instruments Additional First Level (-) Mutual participation (cross) in additional capital of the first level (AT1)	0.00
700	(-) admini paracipation (cross) in administration capture or the trivial sector entities where the bank has no significant investments (-) 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	(-) Surplus items of capital deductions from the second level (T2) in excess of the commercial capital (T2)	0.00
740 741	The outstanding items of capital deductions from additional first level (AT1) in excess of the additional capital the first level (AT1) (discounted capital base first level (CT) (-) Additional capital deductions additional first level (AT1)	0.00
748	(-) administrational capital demands and instructional instruction and additional capital elements of the first level (AT1) or discount - other	0.00
750	CAPITAL LEVEL TWO	485.226.277.70
760	Equity instruments and subordinated debt known as commercial capital	636,738,215.20
770 780	Capital instruments fully paid and subordinated Memorandum items: capital instruments and subordinated not known	636,738,215.20
790	Memoranuum emission related instruments ana sursorumnien not known 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
840 841	(-) Participation indirect equity instruments of the second level (T2) (-) Synthetic shares are equity instruments of the second level (T2)	0.00
842	(-) Symmetric sources are equity instruments on time section at ever (12.2) (-) Current or potential obligation to buy its own equity instruments to the second level capital (T2)	0.00
920	Standard Method (SA) main adjustments of credit risk	0.00
930	(-) Participation (mutual) in the second capital (T2) (-) Equity instruments T2 commercial financial sector entities where the bank has no significant investments	0.00
950	(-) Equity instruments 1.2 commercial financial sector entities where the bank has no significant investments (-) Equity instruments T2 commercial financial sector entities where the bank has significant investments	0.00
	The outstanding items of capital deductions from the second level (T2) that exceed the capital of the second level (T2)	0.00
970		
974	(-) Additional capital deductions second level (T2) Elements of the capital of the second (T2) or discount - other	0.00

Financial Ratios	
Ratio	
1. (ROAA) = Net income/average assets *100	-1.9%
2. The net result of the extraordinary / average assets	-0.5%
3.Expenditure general operations / gross operating income	138.3%
4. Net interest income / expense to the general operations	65.9%
5. (ROEA) = The net income / Average shareholders couity *100	-17.0%
6. For active employees = Total assets / Number of registered employees	1.597.622
7. Net interest income / average assets	2.6%
8. Net marge form interest:: Net interest income / average assets that being revenue:	2.8%
9.Interest income / average assets	3.4%
10. Interest expense / average assets	0.8%
11. Net interest income / pross revenues of the company	91.2%
12. Net income from other activities / average assets	1.5%
13.Non-interest expenses / gross operating income	42.8%
14 Personnel expenses / gross operating income	38.6%
15. Expenses for provisions / average assets	0.3%

Orli

Kodi	Firures	
- 1	Total assets at the end of the previous quarter	32,826,339,625.08
2	Excess credit reporting quarter	22.828.386.640.65
3	Surplus ratio loans / total assets (in%) (2/1 * 100)	69.54%
4	Micrimum Limit Risk	70.00%

Nr. 1 FORMULARIT: 34

NACE				Total loan portofolio				
Industry code	Loan portfolio according to economic activity	Standard loans	Special mentioned loans	Substandard loans	Doubtful loans	Lost loans	(Principal and accrued interest)	Loan loss provisions
1	Korporata jofinanciare private	18,197,232,832.66	191,155,543.60	161,596,123.36	194,539,951.80	789,363,565.96	19,533,888,017.38	1,138,093,359.67
_ A	Agriculture Forests Fishing	485,180,884.05	9,676,125.78	6,167,308.33	3,356,787.78	57,406,518.42	561,787,624.36	67,324,676.79
	Extractine industry	15.081.538.55	-	-	-	2.781.680.50		2.932.495.89
C	Manufacturing industry	5,791,678,493.76	4,939,248.85	83,973,116.99	59,677,448.38	61,984,421.72	6,002,252,729.71	177,060,965.09
	Electricity ous sunnly steam and air conditioning	487,162,320.72	-	-	-	90,378,390.48	577,540,711.20	95,250,013.69
E	Water supply, waste management and waste management activities, waste	116,119,600.03	-	-	-	5,068,191.98	121,187,792.01	6,229,387.91
F	Construction	554,188,891.39	1,700,016.70	-	-	-	555,888,908.09	5,626,889.75
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	8,891,416,423.25	119,807,848.95	53,793,577.85	19,085,445.38	219,822,046.68	9,303,925,342.12	346,736,569.41
н	Transportation and storage	590.013.323.04	-	-	-	-	590.013.323.04	5.900.133.23
I	Accommodation and food service	414,385,912.96	409,160.33	16,426,832.64	49,208,627.75	756,903.39	481,187,437.08	32,924,446.29
J	Information and communication	35,030,406.47	4,209,199.17	-	-	15,376,634.57	54,616,240.22	16,147,858.55
K	Financial and insurance activities	47.223.841.13	-	-	-	-	47.223.841.13	472.238.41
L	Real estate activities	260,184,764.74	-	-	63,211,642.50	-	323,396,407.24	34,667,457.15
	Professional, scientific and technical activities	228,495,486.85	-	-	-	-	228,495,486.85	2,284,954.87
N	Administrative and support services	161.321.486.08	-	-	-	26.219.227.55	187.540.713.63	27.832.442.41
	Public administration and defense; Compulsory social security	-	-	-	-	-	-	
P	Education	42,297,485.38	-	1,235,287.55	-	309,569,550.67	353,102,323.59	310,886,916.05
	Health and social work activities	69.604.936.88	-	-	-	-	69.604.936.88	696,049.37
R	Art, fun and relaxation	-	50,413,943.81	-	-	-	50,413,943.81	5,041,394.31
	Other service activities	7,847,037.38	-	-	-	-	7,847,037.38	78,470.37
T	Family activities as employers; Freight and commodity production activities of households for their own use	-	-	-	-	-	-	
U	Activities of international organizations and organizations		-	-	-	-	-	
	Public Nonfinancial Corporation	37,694,243.84					37,694,243.84	376,942.4
A	Agriculture Forests Fishing	-	-	-	-	-	-	
В	Extracting industry		-	-	-	-	-	
	Manufacturine industry	-	-	-	-	-	-	
D	Electricity ous cannily steam and air conditioning	-	-	-	-	-	-	
E	Water supply, waste management and waste management activities, waste	-	-	-	-	-	-	
F	Wholesale and retail trade: Renair of motor vehicles and motorcycles	-	-	-	-	-	-	
G	Whotesate and retail trade; Repair of motor vehicles and motorcycles Transportation and storage	-	-	-	-	-	-	
. н		-	-	-	-	-	-	
	Accommodation and food service	-	-	-	-	-	-	
	Information and communication Financial and insurance activities	-	-	-	-	-	-	
K	Prinancial and insurance activities Real estate activities	-	-	-	-	-	-	
L		-	-	-	-	-	-	
	Professional, scientific and technical activities Administrative and support services	-	-	-	-	-	-	
N			-	-	-	-		
0	Public administration and defense; Compulsory social security Education	37,694,243.84	-	-	-	-	37,694,243.84	376,942.4
P	Health and social work artivities	-	-	-	-	-	-	
n		-	-	-	-	-		
	Art, fun and relaxation	-	-	-	-	-	-	
S	Other service activities	-	-	-	-	-	-	
	Family activities as employers; Freight and commodity production activities of households for their own use	-	-	-	-	-	-	

FORMULARIT 37.9

		DAYS			MONTHS			YEARS		TOTAL
	1 (O/N)	2-7	8-15	16-30	13	3-6	6-12	1-5	>5	
Loan to customers	105.366,008.79	61.267.723.89	138.150.190.53	567.088.589.41	2.124.539.914.50	2.854.254.965.18	3.308.381.429.91	11.316.200.706.71	3.581.213.435.08	24.016.351.047.16
Standard loans	31,362,697.04	49,605,981.33	110,154,654,67	242,038,634.75	852,404,021.40	1,085,436,013.27	2,139,732,040.00	8,701,223,356.79	3,270,796,413.02	16,482,753,812.26
* Condit Basis * Installment loans	31,362,697.04	49,605,981.33	110,154,654,67	242,038,634.75	852,404,021.40	1,085,436,013.27	2,139,732,040.00	8,701,223,356.79	3,270,796,413.02	16,482,753,812.26
Special mentioned from	13.637.117.85	2.442.221.77	797,745.01	9,961,408.64	17.405.604.69	24.883.256.30	45.218.427.67	228.922.150.31	72.085.255.33	375.241.270.73
* Condit Basis * Installment loans	24,395,484.77 9,633,696.36	1,060,493.06	2,346,268.09	6,862,508.71	13,945,794.64	20,680,317.55	39,757,126.95	199,698,474.38	56,861,106.23	24,395,484.77 350,845,785.96
Substandard loans	-							184,841,057.86 189,304,368.04	57,613,155.13 60,175,844.50	242,454,212.99 249,480,212.54
Doubtid loans Lost loans	1						- 1	891,863,791.90	117,509,901.25	1,009,373,693.14

R. I FORMILARIT 3

		DAYS				MONTHS		YEARS		TOTAL
	1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1.5	>5	IOIAL
Treasury and interbank transactions	50,807,399.27	675,200,709.50	370,260,000.00		495,148,697.89	1,729,813,117.30	371,916,296.61	3,602,342,125.46		7,295,488,346.
Current account of Central Bank						-	-			
Deposits with Central Bank					-					
Loans from Central Bank	The second secon			-	-		-			
Other accounts with Central Bank					-					
T-bills sold under REPO Agreement	The second secon			-	-		-			
Other T-bills sold under REPO agreements	The second secon			-	-		-			
Current account of resident financial institutions	50.807.399.27				-					50.807.39
Current account of non resident financial institutions	The second secon			-	-		-			
Deposit from resident financial institutions	The second secon			-	-		-			
Deposit from non resident financial institutions	The second secon			-	-		-			
Loans from resident financial institutions		675,200,709.50	370,260,000.00		-					1,045,460,709
Loans from non resident financial institutions					495,148,697.89	1,729,813,117.30	371,916,296.61	3,602,342,125.46		6,199,220,237
Other account with financial institutions				-			-			
PERATIONS WITH CUSTOMERS	10.265.265.413.84	172.222.681.94	176.348.207.03	763,480,282.69	837.879.741.89	1.398.305.875.81	4,770,705,636,72	2.287.005.381.16		20.671.213.221
Current account	7,089,461,888.46				-					7,089,461,888
Demand deposits	3,170,465,017.87			-	-		-			3,170,465,017
Time deposits	5,338,507.50	172,222,681.94	176,348,207.03	327,723,440.46	837,879,741.89	1,398,305,875.81	4,770,705,636.72	2,287,005,381.16		9,975,529,472
Certificate of Deposits				-			- 1			
Other customer account				435,756,842.24			-			435,756,843
PERATIONS WITH PUBLIC ADMINISTRATION										
Current account					-					
Demand deposits			-	-		-	- 1			
Time deposits				-			- 1			
Loans to public administration				-			- 1			
Other account with public administration				-			-			
PERATIONS WITH SECURITIES										
Debt, represented by securities							-			
Securities sold by repo transaction					-					
Other accounts				-			-			
ther resources	40,250.07	47,814,161.27	21,087.30	207,641,919.62	2,483,464.53	4,084,561.23	77,366,309.89	21,831,516.01	27,900,782.23	389,184,092
ermanet Resources	3,039,012.32	20,401,215.72	2,419,450.93	5,723,236.19	23,204,184.44	31,554,818.17	59,318,036.13	483,649,531.26	4,661,150,947.73	4,323,161,370
Total Liabilities	10.765.457.305.19	1.302.792.339.47	173.318.047.10	1.845.217.952.17	2.864.641.460.28	4.571.897.983.62	3.379.917.020.78	3.752.913.871.86	4.379.202.937.74	32.679.047.029
- Off Bakince sheets									-	
inancial Commitments form Customers and Financial Institutions (Unused part of Credit)			-							
urrency (All+other currency) sold							1		-	
OTAL (I+II)	10.765.457.305.19	1.302.792.339.47	173.318.047.10	1.845.217.952.17	2.864.641.460.28	4.571.897.983.62	3.379.917.020.78	3.752.913.871.86	4.379.202.937.74	32.679.047.029

TOTAL (Is

LOANS CLASSIFIED AS PAST DUE LOANS		PAST DUE LOANS							
	1-30 days	31-90 days	91-180 days	Over 180 days	TOTAL				
Short term loans	179,739,357.04	24,332,799.83	99,498.50	119,606,056.49	323,777,711.87				
Mid term loans	381,231,603.56	80,065,738.65	18,999,208.75	248,125,097.80	728,421,648.76				
Long term loans	1,067,359,710.31	101,753,360.80	38,017,210.99	551,582,436.04	1,758,712,718.14				
Real estate loans	93,729,447.27	13,234,592.08	2,240,141.35	1,714,983.44	110,919,164.14				
Leasing contract									
Bank employees									

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	21,755,701,460	217,557,015	40,575,819	405,758
Standard and past due loans (Restructured)	340,292,120	34,029,212	1,720,294	172,029
Special mentioned loans	214,871,984	10,743,599	2,206,471	110,324
Special mentioned loans (Restructured)	157,109,100	15,710,910	1,053,715	105,372
Substandard loans	240,051,162	48,010,232	2,403,051	2,403,051
Doubtful loans	245,629,497	122,814,749	3,850,715	3,850,715
Lost loans	988,583,412	988,583,412	22,302,246	22,302,246

	LIQUID ASSETS - SHORT TERM LIQUIDITY					
Code		LEK	USD	EUR	OTHERS	TOTAL
	1 Cusk	522.525.947.00	43.857.078.84	457,906,095,90		1.024.289.121.74
	2 Current Accounts at the Central Bank, including the compulsory reviews up to its half amount	736.081.870.48	2,617,704.64	4.302.990.17		743,002,565,29
	3 Treasury bills issued by the Republic of Albania, revistered in the balance sheet as "tradable"/placeable " and not used as a guarantee in a	1.254.636.251.50				1.254,636,251,50
	4 All new cost of broads instead by the Republic of Albania positioned in the balance on "trading inharmost", which are not used as a superstore	283,440,000.00	-	-		283,440,000.00
	5 "Investment" securities of the Albanian Government (treasury bills and bonds) with a remained seried to maturity of up to 1 (one)					
	6 80 per cent of the albanian soverment securities (treasury bills and bonds), are not part of code "3", "4" dhe "5", but fullfill the criteria					
	7 Treasury Bills purchased according to the repurchase agreements, when the remained maturity of the repurchase agreement is up to 7		-	-		
	Corrent accounts at bunks and other financial institutions		258,956,503.86	2,596,379,441.62	3,868,881.92	2,859,204,827.40
	Demosits with banks and other financial institution with a remained period to maturity up to 7 (seven) days					
	6 Loans to banks and other financial institutions with a remained period to maturity of up to seven days (the account 157 "loans in arrears to					
1	"tradine" "elaconent" securities issued by central governments and central bank through evaluations of international rating agencies count					
	2 "trading" "blacement" issued by central soverments and central bank through evaluations of international rating archeios count to S&P					
1	3 "Traditar /placement" securities not appraised, but issued by the international development banks in the BAnk of Albania regulation "On					
	4 "Investment" securities with a remained period to muturity of up to 1 (one) month. (excluding the Albanian Government securities.					
1	5 Securities nurchosed according to resurchose agreement, where the remained period of the repurchase agreement is up to 7 (seven.) days					
_	A TOTAL OF LIQUID ASSETS	2,796,684,068,98	305.431.287.34	3.058.588.527.69	3,868,881,92	6.164.572.765.93
	REPORT OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1 YEAR	10.040.311.853.39	1,078,102,726,78	11.174.676.364.80	10.063,206.00	22.303.154.150.98

Professional Scientific and Technical Activations Administrate Assisting and Memoral Convices Administrate Assisting and Memoral Convices Education Educatio	Des diche concent (007 marter 2015 751, 100 31 100 31 100 31	Total credit as of end of ounters 16.622.99.577 441.907.23 44.907.23 44.907.23 23.466.500 5.068,192 54.4217.800 8.24.121.800 8.24.121.800 8.24.121.800 9.24.27.780 47.223.841 47.223.841 92.296.407 22.286.649 17.53.17.96	Days: New disbusements (see auarter)	Total credit as of end of outstret 193.083.287 104.035.379 4.443.476 372.306.546 10.555.010 326.416.006 47.538.731 4.995.009 15.606.638 10.008.917	District New disbusements (ner omarter)	Total credit as of end of outster	New dishusements (ner quarter)	## Shkoder Total credit: as of end of quarter 330,228.372 65.385.380 194.333.486 1.159.836 65.337.219 2.885.887	New disbusements (oer auarter) 479.602.600 45.225.000 12.500,000 8.900,000 288.977.600	Total credit as of end of numer L647.516.718 1.594.317 1
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Articulum. Shirochine and Fahina Engantain industry Sambi of Bravities. Class. Steam and Air Condinains Antities of five water autition. Steam and air Condinains Antities of five water and results and Wholesale and erail trade, result of motor vehicles and motorevelue. Transport and Steams. Transport and Steams. Information and Communication Transport a	31,000,000 9,319,500 546,561,568 36,5835,000 111,082,500 1,267,469,382 2,468,400	441807.728 13.440,743 4.965.206.332 323.465.620 3.068.192 54-4217.660 8.284.123.860 592.242.798 278.952.066 33.833.401 47.223.844 323.396.407 227.866.207		104.015.579 4.43.476 372.306.566 10.558.010 342.323 326.436.006 47.538,731 4.995.009 15.603.638		-		65.385.180 194.133.486 1,159.836 65.137.219 2.885.887	45.225.000 12.500,000 8.900,000 288.977.600	15.944.31 579.352.65 243.517.08 116.119.60 11.328.90 409.231.90 39.071.95 132.102.40
Artichature. Solivealine and Flabinate Control and Article and Ar	31,000,000 9,319,500 546,561,568 36,5835,000 111,082,500 1,267,469,382 2,468,400	441807.728 13.440,743 4.965.206.332 323.465.620 3.068.192 54-4217.660 8.284.123.860 592.242.798 278.952.066 33.833.401 47.223.844 323.396.407 227.866.207		104.015.579 4.43.476 372.306.566 10.558.010 342.323 326.436.006 47.538,731 4.995.009 15.603.638		-		65.385.180 194.133.486 1,159.836 65.137.219 2.885.887	45.225.000 12.500,000 8.900,000 288.977.600	15.944.31 579.352.65 243.517.08 116.119.66 11.328.96 499.231.96 39.071.95 132.102.46
Estimation industry Amortised of Estimation Cons. Seem and Air Conditionins Amortised of Estimation Cons. Seem and Air Conditionins Amortised of the vature sattletien, waste manusceners and remediation Wheelsteed and multi make remoit of monter vehicles and montervelore. Transmit and Senters Hermation and Communication Ratio Genta Ratio Genta Ratio Genta Ratio Genta Ratio Constitution of Consecutive Consecuti	9,319,500 546,861,868 36,885,000 111,082,500 1,267,469,382 2,468,400 20,000,000	13,419,743 4,985,208,322 233,465,620 5,088,102 5,088,102 5,081,102 5,081,102 5,081,103		4,443,476 372,306,566 10,558,010 342,330 326,436,006 47,518,731 4,995,009 15,603,638		-		65.385.180 194.133.486 1,159,836 65.137.219 2.885.887	12,500,000 8,900,000 288,977,600	579.352.6 243.517.08 116,119.60 11.328.90 499.231.90 39.071.92 132,102.40
Montification inductors Montification inductors Construction Construc	5-46.364.366 36.385.500 111.082.500 1.267.469.382 2.468.400 20.000.000	4,985,298.32 233,485,200 5,068,192 544,217,860 92,242,798 278,952,396 33,833,401 47,223,41 333,396,407 227,866,407 227,866,407		372.306.566 10.558.010 342.320 326.436.006 47.538.731 4.995.009 15.603.638		-		65.385.180 194.133.486 1,159,836 65.137.219 2.885.887	12,500,000 8,900,000 288,977,600	243.517.06 116,119,60 11.328.90 499.231.90 39,071.99 132.102.40
Samb of Electrics. Cas. Stems and Mr. Condisionals. Melitics for the vast, reading and another control of motor vehicles and motorevelocs. Transport and Stemser Transport and Stemser Teleformation and Communication Transport and Stemser Teleformation and Communication Transport and Stemser Teleformation and Communication Transport and Teleformation and Communication Transport and Teleformation and Teleformation and Teleformation Teleformation and Communication Teleformation and Stemser Converses Teleformation and Teleformation	36.885.000 111.082.500 12.07.409.382 2.468,800 20.000.000	333.465.620 5,068,192 544.217.680 8,284.123,860 592.244.798 278.952.906 33.833.401 47.223,841 323.396.407 227.866.407		10.558.010 342.320 326.436.006 47.538.731 4.995.009 15.601.638		-		194.133.486 1,159.836 65.137.219 2.885.887	12,500,000 8,900,000 288,977,600	243.517.06 116,119,60 11.328.90 499.231.90 39,071.99 132.102.40
Another of the state sanitation water manament and rendstion Commence and Commence	111.082.500 1.267.469.382 2.468.400 20.000.000	5,068,192 544,217,680 8,284,123,860 502,242,798 278,952,806 33,833,401 47,223,841 323,396,407 227,866,649		342.320 326.436.006 47.538.731 4.995.009 15.603.638		-		194,133,486 1,159,836 65,137,219 2,885,887	8.900.000 288.977.600	116,119,6 11.328.9 499,231.9 39,071,9: 132,102,4
Consequence of result reads result of motor vehicles and mateuveles. Transport and States of Transport and	1.267.469.382 2.468,400 20.000.000	\$44.217.680 8.234.123.860 \$02.247,798 278.952.806 33.833.401 47.223.841 323.396.407 227.866.649		326.436.006 47,538,731 4.995.009 15.603.638		-		194,133,486 1,159,836 65,137,219 2,885,887	8.900.000 288.977.600	11.328.96 499.231.96 39,071.93 132.102.40
Wholesade and result radic result of motor vehicle and motoreveloc. Transport and Storase Information and Communication Transport and Communication Transport and Communication Transport and Transport and Transport Professional, Scientific, and Transport Annaparative Archives Annaparative Transport and Annaparative Annaparative Transport and Annaparative Annaparative Telectrical and Annaparative Annaparative Telectrical and Annaparative Telectrical Annaparative Telect	1.267.469.382 2.468,400 20.000.000	8.284.123.860 502.242,798 278.952.806 33.833.401 47.223.841 323.396.407 227.866.649		326.436.006 47,538,731 4.995.009 15.603.638		-		1,159,836 65,137,219 2,885,887	288.977.600	499.231.95 39,071,95 132.102.40
Tamonout and Shorate Helden and restaurants Heat and restaurants Heat and the American and Tamonous Annies Heat and the American and Tamonous Annies Professorad As Foundaries Professorad As Foundaries Professorad Association and Advisors Professorad Association and Advisors Professorad Association and Advisors Helden Association and Advisors Helden Association and Advisors And Billentination Other service antivities Helden Services Other service antivities Helden Services The Billentination and Advisors The Billentination and The Bil	2,468,400 20,000,000	502,242,798 278,952,806 33,833,401 47,223,841 323,396,407 227,866,649		47,538,731 4,995,009 15,603,638 - - 628,838				1,159,836 65,137,219 2,885,887	-	39,071,95 132,102,40
Flacin and Forestaments Flacing and Forestaments Flacing Commission of	20.000.000	278.952.806 33.833.401 47.223.841 323.396.407 227.866.649		4,995,009 15,603,638 - - 628,838		-	-	65.137.219 2.885.887	124,000,000	132.102.40
Information and Communication Flamental and Internation Architecture Professional Scientific and Trichitecture Professional Scientific and Trichitecture Architecture Architecture Architecture Architecture A	:	33.833.401 47.223.841 323.396.407 227.866.649		15.603.638 : 628.838			-	2.885.887	124,000,000	
Financia and Internet Architecture Real coate Send coat	:	47.223.841 323.396.407 227.866.649		628.838				-		2.293.31
Radi Goldan. Schoolff, and Tachaird Activities Administration and and anternot feverine Paking Administration and defenses. Communiture would security Paking Administration and defenses. Communiture would security Paking Administration and defenses. Communiture would security Paking Administration and Administration School Administration and Administrat	28.694.450	323.396.407 227.866.649								
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Administration Artificies and Susanese Perviews Phile daministration and defense. Commeltors social security Education (Artificial and Artificial Artifi	28.694.450						_	_		
Public Antininiration and defense. Commelsory social security Education Health and inflore social newtonine And and Enterchanger And and Enterchanger Health and Health an	:	177.531.796		10 008 917						
Education Health and other social articular selection Art and Elistertainment Other service activities Generative activities Home Services Home services International cognatizations activities	-						-	-		
Beath and other cavial activities Art and Binetrainment Other service activities Home Services International cognizations activities				_		-	_	_		
Art and Ethertainment Other service activities Home Services International organizations activities		315,389,364		36.186.196		-	_	1.526.764		
Other service activities Home Services International organizations activities	-	60.990.380		-				-	-	8.614.55
Home Services International organizations activities		50,413,944		-			-	-		
International organizations activities		7,847,037		-			-	-		
		_		_		-	_	_		
	-			-				-	-	
Public Nonfinancial Corporation		_		_		-	_	_		37,694,24
Individuals + Non-profit institutions serving individuals	253,574,748	3.124.612.191	24.684.000	641.385.069			692,750	265.370.918	14.450.000	413,400,60
Final Control of the	2 307 355 840	19.747.611.768	24 684 000	1 574 468 356			402.250	595 599 290	494.052.600	2.098.671.63
Credit evidence as per economy sectors	District Vlore	e	District	Lushnje	District G	jirokaster	Di	istrict Fier	District I	Berst
	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit
Economy sectors	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter
Private nonfinancial corporate	-	-		-				-	-	-
Aericulture. Silviculture and Fishing									- 1	
Extractine industry Manufacturine industry				-	-	-				

Credit evidence as per economy sectors	District VIo	re	District	Lushnje	District G	jirokaster	D	istrict Fier	Distric	t Berat
	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit
Economy sectors	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter
Private nonfinancial corporate	-		-	-	-	-	-	+	-	
Agriculture, Silviculture and Fishing	and the second second		-	-	-	-		-	-	
Extracting industry			-	-	-	-	-	-	-	
Manufacturing industry			-	-	-	-	-	-	-	
Supply of Electricity, Gas, Steam and Air Conditioning			-	-	-	-	-	-	-	
Activities of hot water, sanitation, waste management and regulation	and the second second		-	-	-	-		-	-	
Construction			-	-	-	-	-	-	-	
Wholesale and retail trade, renair of motor vehicles and motorcycles.			-	-	-	-	-	-	-	
Transport and Storage	and the second second		-	-	-	-		-	-	
Hotels and restaurants			-	-	-	-	-	-	-	
Information and Communication			-	-	-	-	-	-	-	
Financial and Insurance Activities	and the second second		-	-	-	-		-	-	
Real estate			-	-	-	-	-	-	-	
Professional. Scientific and Technical Activities			-	-	-	-	-	-	-	
Administrative Activities and Support Services	and the second second		-	-	-	-		-	-	
Public administration and defense. Compulsory social security			-	-	-	-	-	-	-	
Education			-	-	-	-	-	-	-	
Health and other social activities	and the second second		-	-	-	-		-	-	
Art and Entertainment	· ·			-	-	-	-	-	-	
Other service activities			-	-	-	-	-	-	-	
Home Services	-		-	-	-	-	-	+	-	
International organizations activities	-		-	-	-	-	-	+	-	
Public Nonfinancial Corporation	and the second second		-	-	-	-		-	-	
Individuals + Non-profit institutions serving individuals										
Total				-		-			-	-

	/ 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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ansnort and Storage	_	_	_	_	_			_	_	_
tels and restaurants	-	_	_	_	-	_	_		_	
formation and Communication	-	-	-	-	-			-	-	
nancial and Insurance Activities	-	-	-	-	-			-	-	
al estate	-	-	-	-	-			-	-	
ofessional. Scientific and Technical Activities	-	-	-	-	-			-	-	
Iministrative Activities and Support Services	-	-	-	-	-			-	-	
blic administration and defense. Compulsory social security	-	-	-	-	-	-	-	-	-	
lucation	-	-	-	-	-		-	-	-	
alth and other social activities	-	-	-	-	-		-	-	-	
t and Entertainment	-	-	-	-	-	-	-	-	-	
ter service activities me Services	-	-	-	-	-			-	-	
me Services ernational organizations activities	-	-	-	-	-			-	-	
blic Nonfinancial Corporation		-	-	-		-		-	-	-
	-	-	-	-	-			-	-	-
fividuals + Non-profit institutions serving individuals										

	District Bur		District	Kavaje	District	Permet	Dist	rict Gramsh	District	Librathd
	New disbusements	Total credit								
Economy sectors	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter
Private nonfinancial corporate		-	-	-	-	-	-		-	-
Aericulture, Silviculture and Fishing Extracting industry		-	-	-	-	-			-	-
		-	-	-	-	-			-	-
Manufacturine industry	-	-		-	-	-	-		-	-
Sunely of Electricity, Gas, Steam and Air Conditioning Activities of hot water, sanitation, waste management and regulation	-			-	-			-	-	-
Activities of not water, sanitation, waste management and regulation Construction	-			-	-			-	-	-
Wholesale and retail trade, renair of motor vehicles and motorcycles.		-	-	-	-	-	-	-		
Wholesale and relail trade, renair of motor vehicles and motorcycles. Transport and Storage	-			-	-				· ·	-
Introduction and Storage Hotels and restaurants	-			-	-				· ·	-
Information and Communication		-	-	-	-	-	-	-		
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	1	-	-	-					-	
Home Services	-				_					
International organizations activities				_	_	_				
Public Nonfinancial Corporation					_					
Individuals + Non-profit institutions serving individuals	1	1	1	1					1	
etal										

Credit evidence as per economy sectors	Rrethi Tiran	ie	Rrethi	Durres	Rrethi I	2basan	Rret	hi Shkoder	Rrethi	Korce
Economy sectors	Non Performing Loans	Loan Loss Provision								
EXOROTHY SECTORS										
Private nonfinancial corporate	1.020.242.870.5	1.024.303.698.6	85.458.886.4	73.161.091.2		1 .	15.803.656.4	11.006.042.6	23,994,227.8	29,622,527.3
Agriculture, Silviculture and Fishing	60.763.306	63,698,431	6.167.308	2.392.969						1,233,277
Estracting industry	-	134,197	2.781.681	2.798.298			_			
Manufacturing industry	160.983.278	142.333.884	30.208.183	22,001,529			14.276.893	6.846.115	166.633	5,879,437
Supply of Electricity, Gas, Steam and Air Conditioning	83,639,785	86.038.043		105.580					6,738,605	9,106,390
Activities of hot water, sanitation, waste management and regulation	5,068,192	5,068,192		-						1,161,196
Construction	_	5,496,485		17,116						113,289
Wholesale and retail trade, repair of motor vehicles and motorcycles.	245,443,904	306,440,950	30,925,080	28,795,503	-	-	-	1,941,335	16,332,086	9,558,781
Transport and Storage	-	5,022,428		475,387	-			11,598	-	390,720
Hotels and restaurants	65,635,460	30,115,941		86,775	-	-	-	651,372	756,903	2,070,358
Information and Communication	-	717,162	15,376,635	15,378,905	-			28,859	-	22,933
Financial and Insurance Activities	-	472,238		-	-			-	-	
Real estate	63,211,643	34,667,457		-	-		-	-		
Professional, Scientific and Technical Activities	-	2,278,666		6,288				-	-	
Administrative Activities and Support Services	26,219,228	27,732,353		100,089				-	-	
Public administration and defense, Compulsory social security	-			-				-	-	
Education	309,278,075	308,357,502		1,002,651			1,526,764	1,526,764	-	
Health and other social activities		609,904		-	-	-	-			86,146
Art and Entertainment	-	5,041,394		-	-	-	-	-	-	-
Other service activities	-	78,470		-	-	-	-	-	-	-
Home Services	-	-		-	-	-	-	-	-	
International organizations activities				-	-	-	-			
Public Nonfinancial Corporation	-	-		-	-	-	-	-		376,942
Individuals + Non-profit institutions serving individuals	185,009,725	185,163,933	86,365,225	71,597,839		-	47,239,558	36,666,470	38,705,934	34,900,080
Total	1,205,252,596.0	1,209,467,631.6	171,824,111.6	144,758,929.9			63,043,214.0	47,672,512.4	62,700,161.9	64,899,550.1

				Measurement of l			
			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>Definition</u>		% of capital	Direction	% of capital	% of capital	% of capital
12-months interest earnines		ALL	-4.1%	k	1.81%	-2.9%	0.0%
12-montrs interest earnings		EUR	-2.6%	k	5.61%	-1.3%	0.0%
	from interest rate shock / capital) < 15% for all currencies	USD	0.0%	k	0.02%	0.0%	0.0%
		Total non-netted impact:	6.7%		7.4%	4.1%	0.0%
Modified duration gap		ALL	-0.7%	m	1.13%	0.9%	0.0%
	(Interest earnings decline from	EUR	-1.4%	m	0.92%	0.0%	0.0%
	interest rate shock / capital) < 10%	USD	-0.2%	m	0.20%	0.0%	0.0%
		Total non-netted impact:	1.7%		2.2%	0.9%	0.0%
	•			- '			
	(Change in economic value per 1	ALL	0.89	Ī			
	percentage point change in interest) between -1 and +1	EUR	0.59				
		USD	-0.01	1			