

Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,472,518,372
020		RMK (%)	16.22
030		TOTAL AMOUNT of risk-weighted exposure	27,568,522,638
040		CREDIT RISK	-
040	1.	The amount of risk-weighted exposures to credit risk, counterparty or exposure levels according to SA evaluating securitizations	23,234,093,824
050	1.1	Potential exposures or exposures to central governments or central bank	23,234,093,824
070	1.1.2	Potential exposures or exposures to regional governments or local authorities	-
080	1.1.3	Potential exposures or exposures to administrative bodies and non-core	-
090	1.1.4	Potential exposures or exposures to multilateral development banks;	-
100	1.1.5	Potential exposures or exposures to international organizations;	-
110	1.1.6	Potential exposures or exposures to supervised institutions;	797,351,578
120	1.1.7	Exposure or potential exposure to companies (corporate);	8,992,043,207
130	1.1.8	Exposure or potential exposure to the retail portfolios (retail);	6,396,713,101
140	1.1.9	Potential exposures or exposures secured by real estate collateral;	324,437,356
150	1.1.10	Exposures (credit) with problems;	867,861,974
160	1.1.11	Exposures to Categories of classified as high risk;	-
170	1.1.12	Exposures in the form of bonds guaranteed;	-
180	1.1.13	Exposures in the form of securities of collective investment undertaking;	-
190	1.1.14	Other items	3,455,686,608
200	1.2	Securitization position SA	-
200*	1.2*	from which : securitizations	-
210	2.	MARKET RISKS	-
210	2.	The amount of risk-weighted exposures to market risks	103,269,471
220	2.1	The amount of risk exposure to settlement risk	-
230	2.1.1	Settlement risk in the banking book	-
240	2.1.2	Settlement risk in the trading book	-
250	2.2	The amount of risk exposure to the risk of the position, exchange rate	103,269,471
260	2.2.1	The risk of debt securities position	-
270	2.2.2	The risk of equity instruments position	-
280	2.2.3	The risk of exchange rate	103,269,471
290	2.2.4	The risk of investment in commodities	-
300	2.3	The amount of risk-weighted exposure to concentration risk in the trading book	-
310	3.	OPERATIONAL RISK	-
310	3.	The amount of risk-weighted exposure to operational risk	4,231,159,342
320	3.1	Basic Indicator Method (BIM)	4,231,159,342
330	3.2	Standard Method / Standard Alternative	-
340	4.	Addition from balance growth of "treasury and interbank transactions"	-
350	4.1	Total asset items of the "treasury and interbank transactions" and "Securitized assets"	5,749,185,514
360	4.2	Total asset items of the "treasury and interbank transactions" and "Securitized assets"	2,645,609,795
370	4.3	The growth of asset items of the "treasury and interbank transactions" and "Securitized assets"	(3,103,575,719)
380	4.4	Total liability items of "treasury and interbank transactions" and "Securitized assets"	999,109,940
390	4.5	Total liability items of "treasury and interbank transactions" and "Securitized assets"	(999,109,940)
400	4.6	Increasing the liability items "treasury and interbank transactions" and "Securitized assets"	-
410	5.	Reductions for loan portfolio growth inside the country for 2015	-
420	5.1	Gross loan portfolio for December 2014	24,223,305,391
430	5.2	Gross loan portfolio in the reporting period - 2015	22,263,939,387
440	5.3	The growth of the loan portfolio for 2015	(1,959,366,004)
450	5.4	Loan portfolio growth for 2015, on annual basis, according to the report	-
460	5.4.1	Loan portfolio growth for 2015, on annual basis, according to the report	-
470	5.4.2	If the reporting period in March 2015	(3,918,732,008)
480	5.5	4% of the loan portfolio of December 2014	968,932,216
490	5.6	10% of the loan portfolio of December 2014	2,422,330,539

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Capital adequacy ratio		Shuma
1 Regulatory capital	(a)	4,472,518,372
2 Total of off-balance items weighted with risk	(b)	27,568,522,638
3 Capital adequacy ratio (1/2)*100	((a/b)*100)	16.22

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Assets and off-balance items weighted with risk		Shuma
1 Assets and off-balance items weighted with risk	(a)	23,234,093,824
2 12.5% Capital requirement related to market risk	(b)	102,589,427
3 12.5% Capital requirement related to operational risk	(c)	4,231,159,342
4 Additions from the increase in volume of "treasury and interbank transactions"	(d)	-
5 Reductions from loan portfolio growth inside the country for 2015	(e)	-
Total of assets and off-balance items weighted with risk	(a+b+c+d-e)	27,568,522,638

- Kufijtë e rregulluara të kapitalit rregullator
- a) 4.5% të kapitalit bazë të nivelit të parë 15.30%
 - b) 6% të kapitalit të nivelit të parë ndaj 15.30%
 - c) 12% të kapitalit rregullator ndaj RWAs 17.48%

Form 20

Code	ASSETS	Amortization fund and provisions (-A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK	-	4,567,340,645	-	1,666,301,927	2,492,938,566	8,741,873,118
11	Cash and Central Bank	-	2,224,309,000	-	1,666,301,927	-	3,890,610,927
12	Treasury bills and other bills eligible for refinancing	-	3,093,261,599	-	-	-	3,093,261,599
13	Current accounts with banks, credit and other finance	-	-	-	-	1,111,857,000	1,111,857,000
14	Deposits with banks, credit and other financial inst.	-	580,069,046	-	-	4,224,761,566	4,804,830,612
15	Loans to banks, credit and other financial inst.	-	102,589,427	-	-	-	102,589,427
18	Other accounts with banks, credit and other finance	-	-	-	-	21,309,027	21,309,027
19	Disfilled receivable accounts with banks, credit and other finance	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	(12,313,627,572)	12,067,778,000	-	10,136,161,309	-	22,203,939,387
20	Standard loans and advances to customers	-	7,709,084,525	-	6,126,915,214	-	13,835,999,739
21	Part-line loans and advances to customers	-	-	-	-	-	-
22	Special incentive loans	-	459,511,480	-	1,175,002,265	-	1,634,513,745
23	Substandard loans	(189,410,313)	669,633,000	-	282,089,623	-	951,722,623
24	Disfilled loans	(1,666,797,180)	156,262,224	-	166,011,124	-	322,273,348
25	Loan losses	(1,666,797,180)	1,000,000,000	-	470,000,000	-	1,470,000,000
26	Albanian Government and Public Administration	-	2,708,514,000	-	-	-	2,708,514,000
27	Customer current accounts and deposits liabilities	-	1,530,000,000	-	2,657,000,000	-	4,187,000,000
28	Other customer accounts	-	1,530,000,000	-	66,281,311	-	2,191,281,311
29	Disfilled customer receivables other than loans	-	-	-	-	-	-
3	SECURITIZED TRANSACTIONS	(480,646)	271,106,853	-	137,479,211	-	408,586,064
31	Fixed income securities	(480,646)	271,106,853	-	137,479,211	-	408,586,064
32	Variable income securities	-	-	-	-	-	-
33	Securities sold and purchased under resale/repurchase agreement	-	-	-	-	-	-
34	Collateral on securities transactions	-	-	-	-	-	-
35	Provisions on financial instruments	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	-	420,725,427	-	1,074,142,84	-	1,494,868,274
41	Other assets	-	420,725,427	-	811,786,627	-	1,232,512,054
42	By-product transactions	-	13,134,000	-	-	-	13,134,000
43	Inter-office accounts	-	-	-	-	-	-
44	Non-current and provision accounts	-	13,309,599	-	-	-	13,309,599
45	Value added tax	-	-	-	222,856,225	-	222,856,225
5	FIXED ASSETS AND PERMANENT RESOURCES	(1,339,766,768)	2,840,345,500	-	-	-	1,500,578,732
51	Participations, interest	-	-	-	-	-	-
52	Affiliates	-	-	-	-	-	-
53	Fixed assets	(1,339,766,768)	2,840,345,500	-	-	-	1,500,578,732
54	Intangible assets	-	396,261,724	-	-	-	396,261,724
55	Identification of intangible assets	(1,339,766,768)	-	-	-	-	(1,339,766,768)
TOTAL		(1,820,400,916)	20,067,067,000	-	12,906,906,041	2,492,938,566	35,476,971,007

Form 21

Code	ASSETS		LEK		CURRENCY		TOTAL
	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident		
1	TREASURY OPERATIONS AND INTERBANK	26,767	-	-	980	-	27,747
11	Central bank	26,767	-	-	-	-	26,767
12	Treasury bills and other bills eligible for refinancing	-	-	-	-	-	-
13	Current accounts with banks, credit and other financial inst	122	-	-	980	-	1,102
14	Deposits from banks, credit and other financial inst	-	-	-	-	-	-
17	Loans from banks, credit and other financial inst	-	-	-	-	-	-
18	Other accounts with banks, credit and other financial inst	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	16,498,644	198,565	-	9,601,850	487,157	26,786,216
24	ALBANIAN GOVERNMENT AND PUBLIC ADMIN	16,236,740	197,480	-	9,466,500	486,730	26,386,950
24	Due to customers for current accounts and deposits	-	-	-	-	-	-
24	Other customer accounts	261,904	1,077	-	137,350	927	488,258
3	SECURITIES TRANSACTIONS	-	-	-	-	-	-
31	Debt represented by securities	-	-	-	-	-	-
34	Securities sold and purchased under resale or purchase as	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Premiums for financial instruments	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	485,344	98,537	-	51,363	-	578,681
41	Other balances	13,826	-	-	-	-	13,826
42	Bank transactions	107,400	-	-	-	-	107,400
44	Inter-office accounts	-	-	-	-	-	-
45	Spawning and acquisition accounts	730,896	-	-	49,564	-	779,460
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT RESOURCES	953,017	-	-	112,978	4,098,732	5,164,627
54	Grants and public funding	244,700	-	-	112,978	-	357,678
55	Specific provisions	-	-	-	-	-	-
56	Subordinated debt	-	-	-	-	-	-
57	Shareholders' equity	708,317	-	-	-	3,985,732	4,693,750
TOTAL	17,062,671	198,565	-	9,810,045	4,985,891	24,558,176	

Form 22

Code	PROFIT/LOSS ACCOUNTS		LEK		CURRENCY		TOTAL
	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident		
68	BANK OPERATIONS EXPENSES	-	4,011,066,28	-	-	71,698,87	4,101,765,15
68	Personnel costs	-	234,851,34	-	-	1,284,10	236,135,45
68	Taxes other than income tax	-	10,202,02	-	-	-	10,202,02
68	General expenses for operations	-	91,264,41	-	-	257,787,69	409,551,11
68	Amortization and provisions on the depreciation of fixed assets	-	91,921,84	-	-	-	91,921,84
68	Losses on non-recoverable receivables and charges for provisions	-	907,511,38	-	-	603,977,52	1,111,738,82
68	Extraordinary expenses	-	7,823,92	-	-	10,15	7,834,07
67	Income tax	-	-	-	-	-	-
69	Current year profit	-	-	-	-	-	-
TOTAL EXPENSES	-	5,035,362,11	-	-	244,478,24	-	5,036,140,35
79	Income from banking activities	-	4,593,404,05	-	-	402,818,41	4,996,622,48
74	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	334,992,61	687,172,12
75	Reversal of provisions for the depreciation of receivables	-	-	-	-	-	7,455,98
76	Extraordinary expenses	-	-	-	-	-	-
79	Current year loss	-	278,889,47	-	-	278,889,87	278,889,87
TOTAL INCOME	-	5,297,929,28	-	-	732,161,24	-	5,036,140,35

Form 23

Code	OFF-BALANCE ITEMS		LEK		CURRENCY		TOTAL
	(in thousand Lek)	Resident	Non-resident	Resident	Non-resident		
90	FINANCING COMMITMENT	-	1,690,728,54	-	-	1,442,737,58	2,431,466,09
901	Commitments given	-	1,690,728,54	-	-	1,342,737,55	2,431,466,09
902	Commitments received	-	1,690,728,54	-	-	1,342,737,55	2,431,466,09
91	GUARANTEES	-	98,480,47,95	-	-	411,480,96	589,968,95
911	Guarantees given	-	278,999,80	-	-	312,464,04	591,463,84
912	Guarantees received	-	98,201,441,15	-	-	96,916,92	58,505,111,01
92	SECURITIES COMMITMENT	-	-	-	-	-	-
93	FOREIGN CURRENCY TRANSACTIONS	-	-	-	-	-	-
94	OTHER COMMITMENTS	-	278,862,14	-	-	327,684,82	606,546,96
95	FINANCIAL INSTRUMENTS COMMITMENT	-	99,858,688,63	-	-	2,091,195,26	61,931,263,96
TOTAL	-	1,769,079,26	-	-	2,091,195,26	-	61,931,263,96

Form 39

REGULATORY CAPITAL			
Columns	Nr.	REGULATORY CAPITAL	Amount
015	1.1	FIRST LEVEL CAPITAL	4,472,818,37
010	1.1.1	FIRST BASIC CAPITAL LEVEL	3,951,463,34
050	1.1.1.1	Equity instruments known as First Level Basic Capital (KRN1)	3,387,147,74
060	1.1.1.1.1	Common shares	3,387,147,74
070	1.1.1.1.2	Memorandum items: capital instruments not recognized	0,00
080	1.1.1.1.3	Premiums stock	0,00
090	1.1.1.1.4	(A) Direct participation in capital instruments First Basic Level	0,00
100	1.1.1.1.5	(B) Indirect participation in capital instruments First Basic Level	0,00
091	1.1.1.1.5.1	(A) Participation Capital synthetic instruments First Basic Level	0,00
100	1.1.1.1.5.2	(B) Current or potential obligations to purchase its equity instruments	0,00
110	1.1.1.2	Retained earnings	141,113,36
120	1.1.1.2.1	Retained earnings and losses carried from previous periods	127,716,62
130	1.1.1.2.2	End of Year Profit	0,00
140	1.1.1.3	End of year profit/losses the previous period	27,919,87
150	1.1.1.3.1	Reserves: specific (provision reserves)	107,672,63
160	1.1.1.3.2	Reserves: general (provision reserves)	141,113,36
170	1.1.1.4	Revaluation credit	0,00
180	1.1.1.5	KRN1 arrangements regarding prudential filters	0,00
190	1.1.1.5.1	(A) Increases in capital arising from the assets	0,00
200	1.1.1.5.2	(B) Mandatory reserve through cash flows	0,00
210	1.1.1.5.3	(C) Unrealized gains and losses arising from liabilities measured at fair value	0,00
220	1.1.1.5.4	(D) Gains and losses on the fair value arising from the credit risk of the assets	0,00
230	1.1.1.5.5	(E) Adjustments value by prudent assessment requirements	0,00
240	1.1.1.6	(A) Goodwill	0,00
250	1.1.1.6.1	(B) Goodwill classified as intangible asset	0,00
260	1.1.1.6.2	(C) Goodwill included in the assessment of significant investments	0,00
270	1.1.1.6.3	Deferred tax liabilities related to goodwill	0,00
280	1.1.1.7	(A) Other intangible assets	144,301,84
290	1.1.1.7.1	(B) Gross amount of other intangible assets	144,301,84
300	1.1.1.7.2	Deferred tax liabilities related to other intangible assets	0,00
310	1.1.1.8	(A) Deferred tax assets that are dependent on future profitability and	0,00
320	1.1.1.9	(B) Assets of pension funds with defined benefit	0,00
330	1.1.1.9.1	(C) The gross amount of assets of pension funds with defined benefit	0,00
340	1.1.1.9.2	Deferred tax liabilities associated with the assets of pension funds	0,00
350	1.1.1.9.3	Active fund deferred benefit pension, which the institution has	0,00
360	1.1.1.10	(A) Mutual cross participation (KRN1)	0,00
370	1.1.1.11	(A) Excess of capital deductions from the scope of the First	0,00
380	1.1.1.12	(A) Holdings (equity instruments) outside the financial sector, which	0,00
390	1.1.1.13	(A) Holdings (equity instruments) outside the financial sector, which	0,00
400	1.1.1.14	(A) Holdings (equity instruments) outside the financial sector, which	0,00
410	1.1.1.15	(A) KRN1 instruments of financial sector entities, where the bank has	0,00
420	1.1.1.16	(A) Deferred tax assets that exceed deductible future profitability and	0,00
430	1.1.1.17	(A) KRN1 instruments of financial sector entities, where the bank has	0,00
440	1.1.1.18	(A) The amount that exceeds the limit of 17.65%	0,00
450	1.2	ADDITIONAL CAPITAL ONE LEVEL	0,00
460	1.2.1	Equity instruments known as Additional Capital First Level	0,00
470	1.2.1.1	Paid equity instruments	0,00
480	1.2.1.2	Unpaid equity instruments	0,00
490	1.2.1.3	Premiums emission related instruments	0,00
500	1.2.1.4	(A) Own equity instruments Additional First Level	0,00
510	1.2.1.4.1	(A) Direct participation in capital instruments First Additional Level	0,00
520	1.2.1.4.2	(B) Indirect participation in capital instruments First Additional Level	0,00
530	1.2.1.4.3	(C) Participation Capital synthetic instruments First Additional Level	0,00
540	1.2.1.5	(A) Current or potential obligations to purchase own equity	0,00
550	1.2.1.6	(A) Mutual participation (cross) in additional capital of the first level	0,00
560	1.2.1.7	(A) Additional equity instruments of the first level (AT1) of financial	0,00
570	1.2.1.8	(A) Capital instruments and additional first level (AT1) of financial	0,00
580	1.2.2	(A) Surplus items of capital deductions from the second level (T2) in	0,00
590	1.2.2.1	The outstanding items of capital deductions from additional first level	0,00
600	1.2.2.2	(A) Additional capital deductions additional first level (AT1)	0,00
610	1.2.2.3	Additional capital elements of the first level (AT1) or discount - other	0,00
620	1.2	CAPITAL LEVEL TWO	521,655,04
630	1.2.1	Equity instruments and subordinated debt known as commercial	711,689,55
640	1.2.1.1	Capital instruments fully paid and subordinated	711,689,55
650	1.2.1.2	Memorandum items: capital instruments and subordinated not	0,00
660	1.2.1.3	Premiums emission related instruments	0,00
670	1.2.1.4	(A) Own equity instruments of the second level (T2)	0,00
680	1.2.1.4.1	(A) Participation direct equity instruments of the second level (T2)	0,00
690	1.2.1.4.2	(B) Participation indirect equity instruments of the second level (T2)	0,00
700	1.2.1.4.3	(C) Synthetic shares are equity instruments of the second level (T2)	0,00
710	1.2.1.5	(A) Current or potential obligation to buy its own equity instruments to	0,00
720	1.2.1.6	(A) Holdings (equity instruments) outside the financial sector, which	0,00
730	1.2.1.7	(A) Holdings (equity instruments) outside the financial sector, which	0,00
740	1.2.1.8	(A) Holdings (equity instruments) outside the financial sector, which	0,00
750	1.2.1.9	(A) KRN1 instruments of financial sector entities, where the bank has	0,00
760	1.2.1.10	(A) Deferred tax assets that exceed deductible future profitability and	0,00
770	1.2.1.11	(A) KRN1 instruments of financial sector entities, where the bank has	0,00
780	1.2.1.12	(A) The amount that exceeds the limit of 17.65%	0,00
790	1.2.2	The outstanding items of capital deductions from the second level	0,00
800	1.2.2.1	(A) Additional capital deductions second level (T2)	0,00
810	1.2.2.2	Elements of the capital of the second (T2) or discount - other	190,534,82

Form 39

Calculation of market risk supervision limit		Average	Minimum
Demanded for residual risk			
Calculation of trading portfolio and limitation of point			
I. Calculation of trading portfolio as per accounting			
1. Components of trading portfolio			
A. Trading securities			
B. Securities available for sale			
C. Off balance operations with			
D. Derivative instruments set out in			
2. Calculation of portfolio with the reserve in			
E. Total balance and off balance			
F. E*10%			
G. If A+B+C+D-E on average during			
H. E*5%			
I. E*4%			
III. Calculation of trading portfolio position:			
I. Trading securities			
K. Securities available for sale			
L. Off balance operations with securities			
M. Derivative instruments set out in			
N. If G-A-B-C+D then N-J-K-L-M;			
IV. Calculation of limits of point 2.2. Chapter I:			
D. counter value in billions of 15 million euro			
E. counter value in billions of 20 million euro			

BASIC CAPITAL		Average	Minimum
I. Supplementary components (A):			
1. Signed capital (S71)			
2. Reserves (other than revaluation reserves) (S73, S73, S73A)			
3. Issuing and finance premiums (S72)			
4. Not paid dividends (accrued) (S73P)			
5. End year profits (S78P)			
6. Income for the period (S78P)			
7. Difference of credit revaluation (S74P)			
SubTOTAL A=(1+2+3+4+5+6+7)			
II. Discontinued elements (B):			
1. Not paid signed capital (S71)			
2. Shares nominal value (not sold, repurchased)			
3. Loans not paid (accrued) (S73, P)			
4. Current loss (S78, P)			
5. Debt difference evaluation (negative) (S74, P)			
6. Fixed intangible assets (S31)			
Subtotal B=(1+2+3+4+5+6)			
Total basic capital C=(A-B)			
ADDITIONAL CAPITAL			
III. Components (D):			
1. Revaluation reserves (EA) (S73Z)			
2. General reserves (EB)			
3. Hybrid instruments (EC) (S6)			
4. Term subordinated liabilities (F) (S6)			
F=C/2 then G=F; if F<C/2 then G=C/2			
E=total sub-total B+(EA+EB+EC+G)			
J) if H<C then J=H; if H>C then J=C			
Total additional capital prior to deduction (D)			
IV. Deducted components (P-Q-V):			
1. Participation in banks and financial institutions (P):			
(a) Participation >10% in their capital or			
(i) The amount of participations not meeting			
M/C/100%			
after the deduction: N=(J-M) if >0			
Subtotal P=(K-N)			
2. Guarantees given to mutual guarantee funds under			
Regulations of Bank of Albania (V) V=			
regulation "On investments from banks on the			
regulation "On the size and composition of initial minimal			
regulation "On the administration of risk from the			
regulation "On the administration of credit risk".			
Subtotal of deducted amount (P-Q-V)			
Calculation of residual non-senior equity and			
if J-(P-Q-V) then			
supplementary capital after deduction IA=otherwise IA=J-(P-Q-V)			
Subtotal CA=C-I-(P-Q-V); otherwise CA=C			
Total risk and supplementary capital RESIDUAL CA			
V. CALCULATION OF RESIDUAL CAPITAL			
(a) D. Regulatory capital to cover adequacy rate			
b) E. Calculation of residual capital R=E-D			
(i) Distribution of residual capital between basic capital			
1. If A<=D/2 then			
E1. Residual supplementary capital; E2=0;			
E3. Residual basic capital; E4=0; otherwise			
VI. OVER-RESIDUAL CAPITAL			
(1) OA. Current profit of the reported period (Chap IV			
(2) OB. Current and subordinated liabilities for market risks			
OC. Term subordinated liabilities not included			
OD. Hybrid instruments and term			
(3) OE. Subordinated liabilities not meeting the criteria in			
(4) OF. Other subordinated liabilities with an original			
OP. Total of over-supplementary capital			
VII. CALCULATION OF MAXIMUM LIMIT OF			
(a) X. Amount of supplementary capital retained with			
b) Y. Maximum limit, if X<=CP/2 then Y=X; if			
VIII. TOTAL OF REGULATORY CAPITAL FOR			
(a) W. Amount of basic capital retained "U" for the			
IX. Total of regulatory capital for the coverage of			

Calculation of request for regulatory assets to cover		Average	Minimum
Calculation of request for regulatory assets to cover			
(in thousands EUR)			
A) CALCULATION OF WEIGHTED POSITIONS FOR			
ZONE 1:			
ZONE 2:			
ZONE 3:			
Total component weighted positions in all three			
B) CALCULATION OF WEIGHTED POSITIONS			
I. AS PER ESCALATING RANK:			
1. AS PER ESCALATING RANK:			
EP: 1.00			
Request for regulatory assets:			

Calculation of request for regulatory assets to cover		Average	Minimum
Calculation of request for regulatory assets to cover			
(in thousands EUR)			
A) CALCULATION OF WEIGHTED POSITIONS FOR			
ZONE 1:			
ZONE 2:			
ZONE 3:			
Total component weighted positions in all three			
B) CALCULATION OF WEIGHTED POSITIONS			
I. AS PER ESCALATING RANK:			
1. AS PER ESCALATING RANK:			
EP: 1.00			
Request for regulatory assets:			

Calculation of request for regulatory assets to cover		Average	Minimum
Calculation of request for regulatory assets to cover			
(in thousands EUR)			
A) PER RISKIN E PERGJITHSHEM:			
B) PER RISKIN E PERGJITHSHEM:			
Riskiness index: V1/V2 = E/VAR			
C) Riskiness per capital requirement per riskiness			
1. risk riskiness (V1)			
2. risk riskiness (V2)			
Request for regulatory asset: VA=(V1/V2)*V100			

Demand for regulatory capital for the coverage of		Average	Minimum
Demand for regulatory capital for the coverage of			
(in thousands EUR)			
A) Amount of regulatory capital (X)			
as per Form 2, X=C+D+V			
B) Demand for regulatory capital (Y)			
1. for trading portfolio			
2. for foreign exchange (VD)			
Then amount: Y=C+(A+B+V)+VD			
Total demand for regulatory capital: Y0=Y+V			
C) Comparison of X with Y0:			
General coverage rate: Z=100*(X/Y)			
General minimal rate (100%)			

Demand for regulatory capital for the coverage of		Position	Provision	Riskiness on
related to foreign exchange				
(in thousands EUR)				
A) Combinations between:				
Global net position (VD1)				
2% of global regulatory capital (XA)				
B) Demand for regulatory capital (VD)				
=VD1-XA then ZD=ZD-XA				
0.00%				
1.0053				

Financial Ratios

Ratio		Value
1. (IROAA) = Net Income / average assets *100		
-1.7%		
2. The net result of the extraordinary / average assets		
0.0%		
3. The difference general operations / gross operating loss		
160.7%		
4. Net interest Income / expense to the general operation		
92.2%		
5. (ROE) = The net income / Average shareholders		
22.2%		
6. For active companies - Total assets / Number of employees		
909,921		
7. Net interest Income / average assets		
4.1%		
8. Net income from interest - Net interest Income / average		
-2.5%		
9. Interest Income / average assets		
4.0%		
10. Interest expense / average assets		
0.8%		
11. Net interest Income / gross revenues of the company		
137.7%		
12. Net income from other activities / average assets		
1.8%		
13. Non-interest expense / gross operating income		
113.5%		
14. Personnel expense / gross operating income		
31.0%		
15. Expense for provision / average assets		
-2.6%		

