

Capital Adequacy Ratio

010	REGULATORY CAPITAL	4,184,924,542
020	RMK(%)	16.07
030	TOTAL AMOUNT of risk-weighted exposure	26,039,211,886
	CREDIT RISK	
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standar	24,047,279,726
050	Exposure levels acording to SA excluding securitizations	24,047,279,726
060	Potential exposures or exposures to central governments or central banks;	
070	Potential exposures or exposures to regional governments or local authorities;	
080	Potential exposures or exposures to administrative bodies and non-commercial enterprises (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;	1,059,883,621
120	Exposure or potential exposure to companies (corporate);	16.324.782.588
130	Exposure or potential exposure to the retail portfolios (retail);	5,008,705,037
140	Potential exposures or exposures secured by real estate collateral;	214,077,115
150	Exposures (credit) with problems;	343,273,913
160	Exposures to Categories of classified as high risk;	
170	Exposures in the form of bonds guaranteed;	
180	Exposures in the form of securities of collective investment undertakings Sik;	
190	Other items	1,096,557,452
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, for	

Eores

		Amortization fund					
	ASSEIS	and	LEK		CURRENCY		TOTAL.
Code	Assiss	provisions (-A)	Resident	Non-resident	Resident	Non-resident	TOTAL
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS		3 3/9 283 420 51		2 974 027 740 14	2.543.201.237.60	8 886 517 898 75
	Cash and Central Bank		1.776,640,506,00		2.742.090.907.88		4,518,731,413.88
12	Treasury bills and other bills eligible for refinancing with the Central Bank		1.292.639.626.84		-		1.292.639.626.84
13	Current accounts with banks, credit and other financial institutions					2 525 043 321 49	2 525 043 321 49
	Deposits with banks, credit and other financial institutions		300.003.287.67		231.936.832.26		531,940,119,93
15	Loans to banks, credit and other financial institutions						
18	Other accounts with banks, credit and other financial institutions					18.158.416.11	18.158.416.11
19	Doubtful receivable accounts with banks, credit and other financial institutions						
	O PERATIONS WITH CUSTOMERS	(857,177,978.15)	12,389,938,690.78		14,349,551,431.95		25,882,312,144.57
29	Standard loans and advances to customers		8,879,207,930,22		10.001.366.078.22		18.880.574.008.44
21	Past-due loans and advances to customers						
	Special mention loans		209,297,314.50		401,949,673.99		611,246,988.49
23	Substandard loans	(86.491.923.50)	155.510.527.11		269,539,792,56		338,558,396,16
24	Doubtful loans	(32.712.530.38)	41,898,417.07		22,729,119,19		31,915,005,88
	Lost leans	(737,973,524.27)	399,682,783.28		338,290,340.99		(0.00)
26	Albanian Government and Public Administration						
27	Customer current accounts and deposits liabilities		2.704.273.468.60		3.315.584.552.09		6.019.858.020.69
28	Other customer accounts				31,842.39		31,842.39
29	Doubtful customer receavables other than loans						
	SECURITIES TRANSACTIONS				-		-
	Fixed income securities						
	Variable income securities						
	Securities sold and nurchased under renurchase agreement			-		-	
	Collateral on securities transactions						
36	Premiums on financial instruments						
	O THER ASSETS AND LIABILITIES		111.922.134.38	-	490.490.531.90		602.412.666.28
	Other assets		81,985,438.67		284,358,592.27		366,344,030.94
	Agent transactions				-		
	Inter-office accounts				-		and the second second
	Suspense and position accounts		29.936.695.71		206.131.939.63		236.068.635.34
	Value added tax				-		-
	FIXED ASSEIS AND PERMANENT RESOURCES	(875.426.568.72)	1.504.083.040.76		-	196.252.52	628.852.724.56
	Participating interest				-	196.252.52	196.252.52
	Affiliates					-	
	Fixed assets	(875.426.568.72)	1.504.083.040.76	-	-	-	628.656.472.04
	Intanvible assets		148.651.898.17		-		148.651.898.17
5371	Amortisation of intangible assets	(137,743,593.42)					(137,743,593.42)
		-			-		
	TOTALI	(1.732.604.546.87)	17.375.227.286.43		17.814.069.703.99	2.543.397.990.13	

Form 2

	ASSETS		LEK		CURRENCY	
Code		Resident	Non-resident	Resident	Non-resident	
- 1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	300,146,438		247,400,000	6,653,314,775	7,200,861,213
	Central Bank				-	
	Treasury bills and other bills eligible for refinancing with the central bank				-	
	Current accounts with banks, credit and other financial institutions					-
	Denosits from banks, credit and other financial institutions	-		-	-	
	Loans from banks, credit and other financial institutions	300,146,438		247,400,000	6,653,314,775	7,200,861,213
	Other accounts with banks, credit and other financial institutions					
	O PERATIO NS WITH CUSTOMERS	12.072.418.693	102.122.733	10.788.941.247	958.560.262	23.922.042.935
	ALBANIAN GO VERNMENT AND PUBLIC ADMINISTRATION					-
	Due to customers for current accounts and deposits	12,000,348,361	101,079,122	10,719,420,256	957,420,767	23,778,268,506
	Other customer accounts	72.070.331	1.043.611	69.520.991	1.139.495	143,774,429
	SECURITIES TRANSACTIONS					-
	Debt represented by securities					-
	Securities sold and nurchased under repurchase agreement	-		-	-	
	Collateral on securities transactions				-	
	Premiums for financial instruments					
	O'THER ASSETS AND LIABILITIES	89.049.613		218.295.746		307,345,359
	Other liabilities	87.437.510		108.255.434	-	195,692,944
	Agent transactions	46,288,733				46,288,733
	Inter-office accounts	-		-	-	
	Suspense and position accounts	(44.676.630)		110.040.312	-	65.363.682
	Value added tax					
	FIXED ASSEIS AND PERMANENT RESOURCES	3,483,252,066		206.952.116	879.636,744	4.569.840.926
	Grants and public funding				-	-
	Specific provisions	167,055,964		206,952,116		374,008,080
	Subordinated debt				879,636,744	879,636,744
57	Shareholders' equity	3.316.196.102			-	3.316.196.102
	TOTAL	15,944,866,810	102,122,733	11,461,589,110	8,491,511,781	36,000,090,434

Form 22

Code	PROFIT/LOSS ACCOUNTS			
		lek	CURRENCY	TOTAL.
60	BANK OPERATIONS EXPENSES	19.095.949.385.24	258.864.198.19	19.354.813.583.43
61	Personnel costs	253,989,013.00	323,225.10	254,312,238.10
62	Taxes other than income tax	7,414,770.90	-	7,414,770.90
63	General expenses for operations	215.790.470.99	505.422.612.99	721.213.083.98
64	Americation and provisions on the depreciation of fixed assets	114,938,820.54		114,938,820.54
65	Lusses on unrecoverable receivables and charges for provisions	575,600,682.34	400,502,077.93	976,102,760.27
66	Extraordinary expenses	51.221.970.40	841,786.18	52.063.756.58
67	Income tax			
69	Current year profit			-
	TOTAL EXPENSES	20.314.905.113.41	1.165.953,900.39	21,480,859,013,80
				-
	Income from banking activities	19,686,978,380.60	657,946,040.68	20,344,924,421.28
	Reversal of provisions for the depreciation of fixed assets		-	-
	Reversal of provisions for the depreciation of receivables	437.092.034.25	290.993.388.84	718.085.423.09
76	Extraordinary expenses	53,243,741.82	20,007,077.44	73,250,819.26
79	Current year loss	344,598,350,17		344,598,350.17
	TOTAL INCOME	20.521.912.506.84	958,946,506,96	21,480,859,013,80

Form 2

	O FF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL.
		Resident	Non-resident	Resident	Non-exident	
	FINANCING COMMITMENT	1.180.748.173.76		1.316.612.734.35	-	2.497.360.908.11
901		1,180,748,173.76		1,316,612,734.35	-	2,497,360,908.11
902	Commitments received	-		-	-	-
91	GUARANTEES	50.630.414.050.35		837.975.920.45		51,468,389,970.81
911	Guarantees given	397,390,304.00		781,821,751.63		1,179,212,055.63
	Guarantees received	50,233,023,746.35		56,154,168.83	-	50,289,177,915.18
92	SECURITIES COMMITMENT	-				-
93	FOREIGN CURRENCY TRANSACTIONS	-				-
94	OTHER COMMITMENTS	1,475,508,192.82		1,065,400,997.12		2,540,909,189.94
	FINANCIAL INSTRUMENTS COMMITMENT	-		-	-	-
	TOTALI	53,286,670,416.93		3,219,989,651.92		56,506,660,068.85

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Financial Ratio

Ratio	
1. (ROAA) = Net income/ average assets *100	-1.8%
2. The net result of the extraordinary / average assets	0.1%
3.Expenditure general operations / gross operating income	121.0%
4. Net interest income / expense to the general operations	66.2%
5. (ROEA) = The net income / Average sharsholders equity *100	-17.2%
6. For active employees = Total assets / Number of revistered employees	2.149.318
7. Net interest income / average assets	2.4%
8. Net marrie form interest:: Net interest income / average assets that bring revenue:	2.5%
9. Interest income / average assets	3.29
10. Interest expense / average assets	0.99
11. Net interest income / gross revenues of the company	80.0%
12. Net income from other activities / average assets	1.3%
13.Non-interest expenses / gross operating income	22.5%
14.Personnd expenses / gross operating income	43.39
15. Expenses for provisions / average assets	1.29

NR. I FORMULARIT: 34.2

	IN. ITALIALIA							
NACE								
							Total loan portofolio (Principal	
Industry code	Lean portfolio according to economic activity	Standard loans	Special mentioned loans	Substandard loans	Doubtful loans	Lest leans	and accrued interest)	Loan loss provisions
-	Korporata iofinanciare private	21.547.766.563.84	569.161.237.42	328.921.598.81	19,772,312,84	686.665.336.68	23.152.287.049.59	1.006.576.298.76
A	Aminatura Foreste Echina	500,401,051,97	23 546 854 25	452 353 41		9,861,980.61	534 262 240 24	16,133,804,52
B	Extracting industry	7 383 275 72	23.540.074.25	3 859 984 37			11,243,260,09	845.829.63
C	Manufacturine industry	6.546.442.206.55	226.791.350.03	62.853,626.83	_	312.043.867.11	7.148.131.050.52	401,418,582,04
D	Flortricity assumbly steam and air conditioning	870.338.807.85	-	-	_	61.527.600.10	931.866.407.95	70.230.988.18
E	Water samely waste management and waste management activities waste	127 309 656 61					127,309,656,61	1.273.096.57
E	Construction	1.157.601.942.00	_		_		1.157.601.942.00	11.576.019.42
G	Wholesale and retail trade: Renair of motor vehicles and motorcycles	9,955,395,988,26	283.631.439.54	42.249.692.27	17.577.596.73	183.598.253.20	10.482.452.969.98	314.877.280.26
H	Transportation and storage	326,099,982,56	-	208.350.789.74		17,667,692,48	552,118,464,78	62.598.850.25
ï	Accommodation and food service	359,197,268,31		9.022.190.62		45.260.337.38	413,479,796,31	50,656,748.18
- 1	Information and communication	76.072.605.20	_	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1.531.645.98		77.604.251.18	1,526,549,04
K	Financial and insurance activities	371,274,175,91			1,000 1,000 000		371,274,175,91	3.712.741.76
	Real estate activities	357,207,737,70	-	-	-		357,207,737,70	3,572,077,38
M	Professional scientific and technical activities	314.208.902.50					314.208.902.50	3.142.089.02
N	Administrative and support services	344.036.722.22	35.191.593.60			6,963,038,49	386,191,354,31	12.162.985.39
0	Public administration and defense: Compulsory social security	344,0,00,722,22	33.171.373.00	-	-	0.90.00.00.49	300.191.334.31	12.102.705.57
- D	Education	29.615.040.44	-	-	663.070.14	310.212.00	30.588.322.58	937.897.47
0	Health and social work activities	169.512.279.91	-	2.132.961.57	003,070.14	310,212.00	171.645.241.49	2,121,715,11
B	Art, for and relaxation	107.712.277.71	-	2.132.701.37	-	49,432,355,32	49,432,355,32	49,432,355,32
	Other service activities	35,668,920,14	-	-	-	43,432,333,32	35,668,920,14	356,689,20
- 3 T	Family activities as employers: Freight and commodity production activities of households for their own	30,000,720.14	-	-	-			330,003.20
- 1	Activities of international organizations and commonly broaktion activities of noticenous for their own	-			-			
	Public Nonfinancial Corporation	6.560,755.89					6,560,755,89	
Ã	Agriculture Forests Fishing	0,000,733.07	-			-	0,000,730,89	
- A	Extracting industry	-	-	-	-			
	Manufacturine industry	-	-	-	-			
D	Electricity assumbly steam and air conditioning							
E	Water samely waste management and waste management activities waste	-	-	-	-			
E	Construction							
G	Wholesale and retail trade: Renair of motor vehicles and motorcycles							
u u	Transportation and storage	-	-	-	-			
- "	Accommodation and food service	-	-	-	-			
- 1	Information and communication	_	-	-	-			
K	Financial and insurance activities	-	-	-	-			
- "	Real estate activities	-	-	-	-			
M	Professional scientific and technical activities							
N N	Administrative and support services	_	-	-	_			
0	Public administration and defense: Compulsory social security	6.560.755.89	-		-		6,560,755.89	
D D	Education	0,300,733.89	-		-		6,360,733.89	
0	Health and social work activities	_	-	-	-			
- J	Art, fun and relaxation	-	-		-			-
S S	Other service activities	-	-		-			
S T	Family activities as employers: Ferialit and commodity moduction activities of households for their our	-	-		-			
1	Family activities as employers: Present and commodify production activities of households for their own Activities of international operations and operations	-	-	-	-	-		-

NR. I FORMULARIT 37.9

		DAYS				MONTHS		YEARS		TOTAL
	1 (O(N)	2-7	S-15	16-30	1-3	3-6	6-12	1-5	>\$	
Loan to customers	84,842,872.91	56,670,180.77	118,039,305.33	551,538,210.25	1,516,801,565.96	2,304,587,892.17	4,065,371,363.16	11,267,129,852.87	3,366,256,354.51	26,739,490,122.73
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	18,880,574,008.44
'- Credit lines							-			
* Installment loans	20,440,257.86	57,697,896.86	105,218,204.24	394,317,529.27		1,320,022,902.48	2,894,148,732.61	10,089,533,437.77	2,959,186,428.35	
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	611,246,988.40
'- Credit lines	18,663,806.06			10,007,669.40			-			28,671,475.46
* Installment loans	3,843,989.74	1,837,044.39	4,151,685.52	35,035,699.48	21,904,941.23	33,359,850.27	66,714,314.26	284,332,157.25	131,395,830.89	582,575,513.03
Substandard Joans	-			-				363,671,504.97	61,378,814.70	425,050,319.67
Doubtful loans	-							47,911,842.21	16,715,694.05	64,627,536.20
Lost leans	-							667,791,731.84	70,181,792.43	
Other client accounts	22,702,515.60	15,267,100.00	5,042,000.00	237,820,579.94	789,875,458.54	1,124,462,631.57	1,988,265,950.23	1,835,435,153.92	1,146,355.80	6,020,017,745.60

NR LEGRALITARIT 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		200,005,753.43	347,540,684.93	-	558,570,674.44		1,674,627,903.02	4,420,116,197.38		7,200,861,213.20
Current account of Central Bank				-			-			
Denosits with Central Bank				-			-		-	-
Loans from Central Bank				-			-			-
Other accounts with Central Bank				-			-		-	-
T-bills sold under REPO Asreement				-			-		-	-
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				-			-			-
Loans from resident financial institutions		200.005.753.43	347.540.684.93	-			-		-	547.546.438.36
Loans from non resident financial institutions				-	558,570,674.44		1,674,627,903.02	4,420,116,197.38	-	6,653,314,774.84
Other account with financial institutions			-				-			-
O PERATIONS WITH CUSTOMERS	13,166,265,229.76	131,875,194.22	125,099,821.64	436,585,501.25	955,175,533.80	1,304,609,282.88	4,714,561,364.20	3,087,871,007.10		23,922,042,934.86
Current account	8,716,898,672.47			-			-			8,716,898,672.47
Demand deposits	4,385,232,117.97			-			-		-	4,385,232,117.97
Time deposits	64.134.439.32	131.875.194.22	125.099.821.64	292.811.072.37	955.175.533.80	1.304.609.282.88	4.714.561.364.20	3.087.871.007.10	-	10.676.137.715.54
Certificate of Deposits				-			-		-	-
Other customer account			-	143,774,428.88			-			143,774,428.88
O PERATIONS WITH PUBLIC ADMINISTRATION										-
Current account				-			-			-
Demand deposits			-				-			
Time deposits				-			-		-	-
Loans to public administration				-			-			-
Other account with public administration			-				-			-
O PERATIONS WITH SECURITIES										-
Debt, represented by securities				-			-			-
Securities sold by repo transaction				-			-		-	
Other accounts										-
Other resources	8,456.67	72,168,132.17	6,020.27	108,299,303.66	1,450,460.58	3,120,196.56	84,237,755.30	12,150,675.13	25,984,359.58	307,345,359.30
Permanet Resources	2,628,922.86	916,678.95	3,201,019.91	8,856,089.67	35,332,263.29	30,191,002.15	81,730,707.10	164,630,307.16	4,571,635,449.54	4,569,840,926.31
I-Total Liabilities	13.168.901.708.69	404.965.758.76	475.847.546.75	553,740,894.58	1.550.528.932.11	1.337.920.481.59	6.555.157.729.62	7.355.487.572.46	4.597.539.809.12	36.000.090.433.67
II- Off Balance sheets										
Financial Commitments form Customers and Financial Institutions (Unused part of Credit)			-	-			-	-		
Currency (All+other currency) sold										-
TOTAL (I+II)	13,168,901,708.69	404,965,758.76	475,847,546.75	553,740,894.58	1,550,528,932.11	1,337,920,481.59	6,555,157,729.62	7,355,487,572.46	4,597,539,809.12	36,000,090,433.67

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 loans	45,664,698.47		184,151.81	70,063,633.78	115,912,484.06		
Mid term loans	163,901,027.98	3,244,049.14	645,779.95	83,201,004.35	250,991,861.42		
Lone term loans	434,855,819,90	35.318.251.04	114.676.087.35	390,683,366,51	975.533.524.80		
Real estate loans	24,599,228.14	4,390,386.65	2,089,382.13	10,206,328.87	41,285,325.79		
Leasing contract					-		
Bank employees							
TOTAL.	669,020,774.49				1,383,723,196.07		

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	24,285,913,039	242,859,130	35,209,832	352,098
Standard and past due loans (Restructured)	568,487,967	56,848,797	10,980,916	1,098,092
Special mentioned loans	194,678,622	9,733,931	400,437	20,022
Special mentioned loans (Restructured)	414,819,699	41,481,970	1,348,231	134,823
Substandard loans	423,197,996	84,639,599	1,852,323	1,852,323
Doubtful loans	63,830,012	31,915,006	797,525	797,525
Lost loans	727,519,170	727,519,170	10,454,355	10,454,355
Totali	26 678 446 504	1 194 997 603	61 043 618	14 709 237

Formulari 20/1

	LIOUID ASSETS - SHORT TERM LIOUIDITY						
Code		LEK	USD	EUR	OTHERS	TOTAL	
-	Carb	758,431,510.00	22,708,764.64	436,379,518.18		1,217,519,792.82	
2	Current Accounts at the Central Bank , including the controllory reserve up to its half amount	808.187.516.14	6.011.523.15	889,908,200.70	-	1.704.107.239.95	
3	Torsion hills issued by the Boublic of Albania - maintant in the below when as "tradable" inhouble " and not much as	1.273.174.209.72				1.273.174.209.72	
4	80 per cent of bonds issued by the Republic of Albania resistered in the balance as "trading /placement", which are not				-		
5	"Investment" securities of the Albanian Government (treasury bills and bonds) with a remained period to maturity of up		-	-	-	-	
6	80 per cent of the albanian government securities (treasury bills and bonds), are not part of code "3", "4" dhe "5", but						
2	Treasury Bills purchased according to the repurchase agreements, when the remained maturity of the repurchase				-		
8	Current accounts at banks and other financial isntitutions	-	430,502,396.92	2,086,072,133.17	3,643,003.04	2,520,217,533.13	
9	Denosits with banks and other francial institution with a remained period to maturity up to 7 (seven) days.	300,000,000,00	231.932.000.00			531.932.000.00	
10	Loans to banks and other financial institutions with a remained period to maturity of up to seven days the account 157."				-		
11	"trading"/blacement "securities issued by central governments and central bank through evaluations of international	-	-	-	-	-	
12	"tradine"/"blacement " issued by central governments and central bank through evaluations of international rating agencies						
13	"Trading relacement" securities not appraised, but issued by the international development banks in the BAnk of Albania				-	-	
14	"Investment" securities with a remained period to maturity of up to 1 (one) month. (excluding the Albanian	-	-	-	-	-	
	Securities purchased according to repurchase agreement, where the remained period of the repurchase agreement is up to 7						
A	TOTAL OF LIQUID ASSETS	3,139,793,235.86	691,154,684.72	3,412,359,852.05	3,643,003.04	7,246,950,775.67	
В	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1	10.181.266.440.29	1.238.387.182.97	12,480,000,076,27	3,634,923,69	23,903,288,623,22	
	1						

Credit evidence as per economy sectors	Pro-C		Pinde	p	Pri-	de Phone	Private Privat	to Miles dec	Tr	da Vere
Frances sectors	New dishusements (ner quarter)	Total credit as of end of quarter	New disbusements (ner ouerter)	Total credit	New dishusements (per ourrier)	Total credit	New disbusements (ner quarter)	Total credit as of end of quarter	New dishasements (ner ourter)	rict Korce Total credit as of end of quarter
Private nonfinancial corporate	4 144 840 700		(par quarter)	374 100 511	- the desire.	aron can or quared	thu dones)	as of ena of quarter 160.880,222	296 279 nm	
Private nonfinancial cornorate Aericulture. Solviculture and Fishine Extractine industry Manufacturine industry	4.145.840.730 80,092,000	21.191.658.768 472.370.056 11,243.260 6.430.712.374 742,268.513		324.109.511 38,173,181				100.000.211	296.229.950 14,000,000	1.475.638.548 23,719,003
Manufacturine industry	943.766.510 170,949,230	6.430.712.374		147.114.518 530,513				26.204.639	188.662.950	544,099,320 189,067,382 127,309,657
Supply of Electricity. Gas. Seean and Air Conditionine Activities of hot water, sanitation, waste management and regulation		/42,288,513		330,513					50,000,000	127,309,687
Construction Wholesale and retail trade, renair of motor vehicles and motoreveles. Transport and Storage Hotels and restaurants	301.775.050 2,270,244,200 44,378,340	1.119.643.546 9.912.933.836 519.645.885 218.081.435 77.604.233 371.214.136	1	96,190,422 12,510,087				81,174,690	25,000,000 18,567,000	37,958,396 372,154,022 19,962,523 142,207,890
Transnort and Storage Hotels and restaurants	3,000,000 59,155,200 62,134,000	218.081.435		12,510,057			1	53.190.481	1	142,207,880
Hotels and restamnts Information and Consumination Financial and Insurance Activities Professional: Sensities and Technical Activities Administrative Activities and Smoott Services Public administrative Activities and Smoott Services Public administrative Activities and Smoott Services	59,155,200 62,134,000	77,604,251 371,274,176					1			
Real estate Professional. Scientific and Technical Activities	49,592,000 88,567,000 23,623,200	357.207.738 314,208,902 381,100,786		5,090,568						
Administrative Activities and Samort Services Public administration and defense. Commulsory social security	23,623,200								1	
Education Health and other social expirities	48,564,000	5,777,858 152,484,875		24,500,253			1	310,212		19,160,366
Art and Entertainment Other service activities Home Services		152,484,875 49,432,355 35,668,920		:			:			
Home Services International organizations activities Public Nonfinancial Corporation				-		:	1			:
Public Nonfinancial Corporation Individuals + Non-profit institutions serving individuals	-		-	-			-	-		6.560.756
Individuals + Non-profit institutions serving individuals Total	4,675,602,704	24,117,647,109	100,000	575,298,121			6,678,000	248,330,540	321,375,600	1,798,214,353
Credit evidence as per economy sectors	New dishusements	ict Vlore Total credit	District New disbusements	Lushnje Total credit	Distr New disbusements	ict Girokaster Total credit	New disbusements	trict Fier Total credit	New disbusements	rict Berat Total credit
Economy sectors	(ner ausrter)	as of end of ouarter	(per quarter)	as of end of cuarter	(per quarter)	as of end of anarter	(ner quarter)	as of end of quarter	(ner ausrter)	as of end of cuarter
Private nonfinancial corporate Assistance Sibinologo and Ethino		:				:	1	:	:	: '
Extractine industry Monofesturies industry				-					-	
Sando of Floririty Gas Seem and Air Conditioning				-					-	
According Solicitations and residence Extension in the Conference of the Conference							1		1	
Transort and Storage		:		-					-	
Information and Communication	1								1	
windoze and feat trial. "Frame of moor venices and mooreverse." Transcert and Comment Transcert and Comment Information and Crimentarion Francaid and Insurance Activities Real exaste Professional. Activities Professional. Activities		-							-	
Professional. Scientific and Technical Activities Administrative Activities and Sunorn Services Public administration and defense. Comendoory social security Education		:							-	
Public administration and defense. Compulsory social security Education									-	
Health and other social activities Art and Entertainment		1							1	
Other service activities Home Services International opportunities International opportunities	:	:							:	
International organizations activities Public Nonfinancial Corporation										
Public Nonfinancial Corporation Individuals + Non-profit institutions serving individuals Total	1								1	
	•	•	-		-		•			
Credit evidence as per economy sectors	New dishusements	Pogradec Total confe	District New disbusements	Sarande Total credit	New dishusements	rict Peshkopi Total credit	New disbusements	rict Kukes	New disbusements	rict Lezhe Total credit
Economy sectors	(per quarter)	Total credit as of end of quarter	(per quarter)	as of end of ourter	(per quarter)	as of end of anarter	(per quarter)	Total credit as of end of ozarter	(ner ausrter)	as of end of counter
Private nonfinancial cornorate		-		-						. "
Friedra endificantial conversels Activities to Michaele Extraction industry Manufacturies industry Nanda of Floreview Gr. Quans and Air Conditionins Activities of the other southern and an account and residation Activities of the other southern and account and residation			1					:		
Manufacturine industry Sanaly of Flortrivity Gas Seem and Air Conditioning				-						
Activities of hot water, sanitation, waste management and regulation Construction Wholseade and retail trade, sensin of motor vehicles and motor-velos		:		-						
Wholesale and retail trade remain of motor vehicles and motoreveles. Transport and Storage		:		:						
Transport and Storage Hotels and restaurants Information and Companication	-	-					-		-	
								_	_	
Information and Communication Financial and Insurance Activities Pool activities		-	-				:			
Financial and Insurance Activities Real estate							:		-	
Financial and Insurance Activities Real estate			-		-		-		- - - - -	
Financial and Instrumer Activities Real estate Professional, Scientific and Technical Activities Administrative Activities and Stemont Survices Pulse administration and defense. Communicative social security	-	-		-	-		-			
Financial and Insurance Activities Real ceate Professional Technical Activities Professionality Activities and Technical Activities Professionality Activities and Emeror Service Patile administration and Afferince Commitmers social security Education (Health and other social activities				-	-		-			
Financia and Instrument Activities Professional, Neurolfic and Technical Activities Administrative, Neurolfic and Stemont Services Administrative, Neurolfic and Stemont Services Education Health and other and activities Act and Entertainment Other service activities Other service activities									-	
Financia and Instrument Activities Professional, Neurolfic and Technical Activities Administrative, Neurolfic and Stemont Services Administrative, Neurolfic and Stemont Services Education Health and other and activities Act and Entertainment Other service activities Other service activities										
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Financial and bournes Activities Processors Security and Technical Activities Administrative Activities and Sensors Services Administrative Activities and Sensors Services Administrative Activities and Sensors Services Intells and others send and offices. Commodern send security Intells and other send activities Intells Services Intells Service	Date	of Borrel	Destroy		Do		Distr	es Grands	District	ct Librathd
Financia and Instrument Activities Professional, Neurolfic and Technical Activities Administrative, Neurolfic and Stemont Services Administrative, Neurolfic and Stemont Services Education Health and other and activities Act and Entertainment Other service activities Other service activities	Dier dabsements fere auch 1	et Burel Total creak as of end of caster	Dutriel New distrements (ner outer(er)	Kevuje Total credit as of end of counter	New dishasements (per oustre)	tick Person Total codd as of each do starter	Dier Mehanments ferst ausrein	et Gameh Total crede as of ended ounter	Detei New dokuements (ore osertes)	et Literahit. Test creak so de sid-dounter
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Financian and Isourance Activities Administrative Activities and Tennical Activities Administrative Activities and Tennical Activities Administrative Activities and Tennical Activities Polite Administrative Activities and Tennical Section 1 Health and other social activities Act and Exteriorate Health and other social activities Health and other social activities Health and Control of the Activities Health and Control of the Activities activities Health and Control of the Activities activit	New dishonoments (see absence)	of there! Total creak sort and of assets	District New distrements (ner suse(ex)	Kevole Total credit as of end of conster	De New dobasements (nor austra)	Tried crosis as of end of sauster	Date New dishamments (not duster)	ts Geneils Total credit as of real of source	Doston New dobusements (nor ounter)	ct Liberard. Teal creat as of end of ounter
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Financial and bourses Activities Administrative Activities and Tennist Activities Administrative Activities and Sensor Services Part and Activities and Sensor Services Butch and other social activities Hands Services Parkler Seaffanacid (Coverseline) Ladivities (Coverse	New dishousments force shortest	to there! Text creak as of code! assers	Destination of the control of the co	Kerse Total code not mist susser	New dobasesserat four assert?	Into Preset Total year seri rail of austra	New dishesement over autory)	nt Commis Total creak as of real of asserts	Date New dobasements (nor owners)	et Frenh Tod ordi w o'r od o'r more
Financial and bourses Activities Administrative Activities and Tennist Activities Administrative Activities and Sensor Services Part and Activities and Sensor Services Butch and other social activities Hands Services Parkler Seaffanacid (Coverseline) Ladivities (Coverse	New dishacaments (non-dust/at)	© Berrel Total credit as of end of ounter	New distrements (not contra)	Service Total confe as of ond of numer	New debasements (nor south)	into Permet. Total condi: m of odd disaster.	New distressions for district	et Gemb. Total crosis as of end of osenter	New debasements (not outstell)	G bloods Vot cook as of end of motor
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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>D</u>	efinition		% of capital	Direction	% of capital	% of capital	% of capital
2-months interest earnines	Limit: (Economic value impact from interest rate shock / capital) < 15% for	ALL	-4.7%	k	0.22%	-4.5%	0.0%
		EUR	-3.4%	k	3.27%	-3.6%	0.0%
		USD	-0.1%	k	0.03%	-0.2%	0.0%
	all currencies	Total non-netted impact:	8.3%		3.5%	8.3%	0.0%
				•			
fodified duration gap	(Interest earnings decline	ALL	-1.0%	m	0.86%	1.0%	0.0%
		EUR	-1.3%	m	1.57%	0.6%	0.0%
from interest rate shock / capital) < 10%		USD	-0.3%	m	0.38%	0.3%	0.0%
			1.7%		2.8%	1.8%	0.0%
				<u>.</u> I			
(C	Change in economic value er 1 percentage point	ALL	0.93				
ch	nange in interest) between	EUR	0.79				
-1	and +1	USD	0.34				