

Capital Adequacy Ratio

010	REGULATORY CAPITAL	3,669,530,740
020	Risk (%)	14.26
030	TOTAL AMOUNT of risk-weighted exposure	25,735,619,899
<b>CREDIT RISK</b>		
040	The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard	23,657,577,983
050	Exposure levels according to SA excluding securitizations	23,657,577,983
060	Potential exposures or exposures to central governments or central banks;	-
070	Potential exposures or exposures to regional governments or local authorities;	-
080	Potential exposures or exposures to administrative bodies and non-commercial enterprises (NCO / non profit);	-
090	Potential exposures or exposures to multilateral development banks;	-
100	Potential exposures or exposures to international organizations;	-
110	Potential exposures or exposures to supervised institutions;	451,648,668
120	Exposure or potential exposure to companies (corporate);	15,874,866,780
130	Exposure or potential exposure to the retail portfolio (retail);	5,096,478,256
140	Potential exposures or exposures secured by real estate collateral;	234,973,842
150	Exposures (credit) with problems;	548,432,115
160	Exposures to Categories of classified as high risk;	-
170	Exposures in the form of bonds guaranteed;	-
180	Exposures in the form of securities of collective investment undertakings (SIC);	-
190	Other items	1,451,178,921
200	Securitization position SA	-
200*	from which: re-securitizations	-
<b>MARKET RISKS</b>		
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 investments 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	-
<b>OPERATIONAL RISK</b>		
310	The amount of risk-weighted exposure to operational risk	2,078,041,787
320	Basic Indicator Method (BIA)	2,078,041,787
330	Standard Method / Standard Alternative	-
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, 6	-

Form 20

Code	ASSETS	Amortization Fund and provisions (A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	-	1,577,498,106.31	-	2,753,100,324.87	3,180,041,908.41	4,699,752,399.77
11	Central Bank	-	1,387,459,424.49	-	2,733,102,212.17	3,080,041,908.41	3,999,071,998.64
12	Treasurer bills and other bills eligible for refinancing with the central bank	-	2,069,476,231.42	-	-	2,069,476,231.42	2,469,509,724.82
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	2,169,069,428.56	2,169,069,428.56
14	Deposits with banks, credit and other financial institutions	-	-	-	-	-	-
15	Loans to banks, credit and other financial institutions	-	-	-	-	-	-
16	Other accounts with banks, credit and other financial institutions	-	-	-	-	10,970,399.94	10,970,399.94
17	Domestic receivable accounts with banks, credit and other financial institutions	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	603,270,057.39	11,206,408,043.43	-	14,000,074,708.38	14,603,344,765.77	14,404,482,499.72
20	Standard loans and advances to customers	-	8,090,373,124.86	-	8,046,019,049.45	16,136,392,174.31	15,937,798,588.83
21	Fast-flow loans and advances to customers	-	286,000,000.00	-	-	286,000,000.00	286,000,000.00
22	Special operations	-	-	-	-	-	-
23	Substandard loans	(121,781,409.36)	(484,268,508.28)	-	(606,049,917.64)	(606,049,917.64)	(484,801,404.41)
24	Domestic loans	115,548,073.00	2,000,000,000.00	-	2,115,548,073.00	2,230,596,146.00	2,230,596,146.00
25	Loans	608,978,740.43	124,276,570.80	-	134,622,320.57	134,622,320.57	(10,000)
26	Alienated Government and Public Administration	-	-	-	-	-	-
27	Customer except accounts and domestic liabilities	5,700,441,611.96	5,475,001,648.68	-	5,475,001,648.68	11,175,443,260.64	5,735,148,208.21
28	Other customer accounts	-	-	-	-	31,904.85	31,904,849.21
29	Domestic customer receivables other than loans	-	-	-	-	-	-
3	SIC / OTHER FINANCIAL INSTITUTIONS	-	-	-	-	-	-
31	Fixed income securities	-	-	-	-	-	-
32	Variable income securities	-	-	-	-	-	-
33	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
34	Collateral on securities transactions	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Provisions on financial institutions	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	-	287,445,493.18	-	698,702,884.61	986,148,377.79	986,148,377.79
41	Other assets	-	108,719,112.14	-	344,206,770.11	452,925,882.25	452,925,882.25
42	Agency transactions	-	97,266,807.07	-	-	97,266,807.07	97,266,807.07
43	Inter-office accounts	-	-	-	-	-	-
44	Summe and provision accounts	-	21,462,484.97	-	134,560,348.50	156,022,833.47	156,022,833.47
45	Value added tax	-	-	-	-	-	-
5	FUND ASSETS AND PERMANENT RESOURCES	693,944,822.00	1,447,443,923.24	-	-	2,141,388,745.24	2,141,388,745.24
51	Fixed income interest	-	-	-	-	-	-
52	ALIENATED GOVERNMENT AND PUBLIC ADMINISTRATION	-	-	-	-	-	-
53	Fixed assets	693,944,822.00	1,447,443,923.24	-	-	2,141,388,745.24	2,141,388,745.24
54	Intangible assets	-	195,308,908.41	-	-	195,308,908.41	195,308,908.41
55	Amortization of intangible assets	(171,989,692.00)	-	-	-	(171,989,692.00)	(171,989,692.00)
	<b>TOTAL</b>	<b>11,461,201,699.39</b>	<b>26,709,902,056.36</b>	<b>-</b>	<b>17,462,470,499.36</b>	<b>44,631,674,255.11</b>	<b>46,999,042,678.27</b>

Form 21

Code	ASSETS	Resident	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	200,001,038.00	-	-	6,675,870,938.00	6,875,871,976.00	7,075,772,395.00
11	Central Bank	200,001,038.00	-	-	6,675,870,938.00	6,875,871,976.00	7,075,772,395.00
12	Treasurer bills and other bills eligible for refinancing with the central bank	-	-	-	-	-	-
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	-	-
14	Deposits from banks, credit and other financial institutions	-	-	-	-	-	-
15	Loans from banks, credit and other financial institutions	-	-	-	-	-	-
16	Other accounts with banks, credit and other financial institutions	-	-	-	-	-	-
17	Domestic receivable accounts with banks, credit and other financial institutions	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	11,526,428,307.00	18,067,078.00	5,528,348,462.00	521,548,938.00	17,083,413,778.00	17,083,413,778.00
20	ALIENATED GOVERNMENT AND PUBLIC ADMINISTRATION	-	-	-	-	-	-
21	Due to customers for current accounts and deposits	11,862,533,313.00	17,027,000.00	5,510,255,590.00	520,523,400.00	17,922,338,303.00	17,922,338,303.00
22	Other customer accounts	66,894,994.00	1,040,078.00	17,092,872.00	2,025,538.00	81,053,972.00	81,053,972.00
3	SIC / OTHER FINANCIAL INSTITUTIONS	-	-	-	-	-	-
31	Both approved by securities	-	-	-	-	-	-
32	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
33	Collateral on securities transactions	-	-	-	-	-	-
34	Provisions for financial institutions	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	247,578,344.00	-	314,883,040.00	-	562,461,384.00	562,461,384.00
41	Other assets	247,578,344.00	-	314,883,040.00	-	562,461,384.00	562,461,384.00
42	Agency transactions	425,607,024.00	-	118,990,210.00	-	544,597,234.00	544,597,234.00
43	Inter-office accounts	-	-	-	-	-	-
44	Summe and provision accounts	42,265,343.00	-	19,933,830.00	-	62,199,173.00	62,199,173.00
45	Value added tax	1,979,210,378.00	-	210,099,629.00	-	2,189,309,997.00	2,189,309,997.00
5	FUND ASSETS AND PERMANENT RESOURCES	1,979,210,378.00	-	210,099,629.00	-	2,189,309,997.00	2,189,309,997.00
51	Fixed assets	1,979,210,378.00	-	210,099,629.00	-	2,189,309,997.00	2,189,309,997.00
52	Intangible assets	197,509,410.00	-	210,099,629.00	-	407,609,039.00	407,609,039.00
53	Subordinated debt	1,781,700,968.00	-	-	-	1,781,700,968.00	1,781,700,968.00
54	Shareholders' equity	1,781,700,968.00	-	-	-	1,781,700,968.00	1,781,700,968.00
	<b>TOTAL</b>	<b>13,788,010,622.00</b>	<b>18,067,078.00</b>	<b>10,694,208,790.00</b>	<b>5,217,968,876.00</b>	<b>24,014,493,934.00</b>	<b>24,014,493,934.00</b>

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
40	BANK OPERATIONS EXPENSES	10,178,027,680.64	-	122,389,090.91	-	10,300,416,771.55
41	Personnel costs	134,438,304.00	-	15,406,261.20	-	149,844,565.20
42	Taxes other than income tax	4,809,724.36	-	4,809,724.36	-	9,619,448.72
43	General expenses for activities	101,075,827.44	-	252,380,540.07	-	353,456,367.51
44	Amortization and provisions on the depreciation of fixed assets	42,211,649.20	-	-	-	42,211,649.20
45	Loans on non-revolving credit lines and charges for provisions	200,010,551.60	-	202,196,716.80	-	402,207,268.40
46	Extraordinary expenses	18,717,687.36	-	770,611.48	-	19,488,298.84
47	Income tax	-	-	-	-	-
48	Current year profits	-	-	-	-	-
	<b>TOTAL EXPENSES</b>	<b>11,461,201,699.39</b>	<b>-</b>	<b>577,461,768.36</b>	<b>-</b>	<b>12,038,663,467.75</b>
50	Income from banking activities	11,052,013,228.70	-	317,917,312.87	-	11,369,930,541.57
51	Reversal of provisions for the depreciation of fixed assets	181,972,148.30	-	105,542,128.84	-	287,514,277.14
52	Reversal of provisions for the depreciation of intangible	28,809,548.30	-	7,465,763.62	-	36,275,311.92
53	Extraordinary expenses	-	-	-	-	-
54	Current year loss	-	-	-	-	-
	<b>TOTAL INCOME</b>	<b>11,362,805,625.30</b>	<b>-</b>	<b>430,925,205.33</b>	<b>-</b>	<b>11,803,730,830.63</b>

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	1,040,978,182.17	-	1,186,763,938.12	-	2,227,742,120.29
901	Commitments given	1,040,978,182.17	-	1,186,763,938.12	-	2,227,742,120.29
902	Commitments received	-	-	-	-	-
91	GUARANTEES	49,812,618,688.43	-	877,397,435.14	-	50,690,016,123.57
911	Guarantee given	480,571,820.00	-	811,024,085.85	-	1,291,595,905.85
912	Guarantee received	49,332,046,868.43	-	87,376,349.29	-	49,419,423,217.72
92	SECURITIES COMMITMENT	-	-	-	-	-
93	FOREIGN CURRENCY TRANSACTIONS	-	-	-	-	-
94	OTHER COMMITMENTS	1,432,708,939.63	-	1,003,045,267.10	-	2,435,754,206.73
95	FINANCIAL INSTRUMENTS COMMITMENT	-	-	-	-	-
	<b>TOTAL</b>	<b>12,584,695,810.13</b>	<b>-</b>	<b>2,067,167,241.36</b>	<b>-</b>	<b>14,651,863,051.49</b>



	DAYS				MONTHS				TOTAL
	1 (0-3)	2-7	8-15	16-30	1-3	3-6	6-11	12-24	
<b>Reserve and Interbank Institutions</b>									
Current account of Central Bank	448,688,671.20	245,680,512.07	185,514,144.25	-	1,619,373,422.74	566,468,379.06	1,249,067,206.16	-	1,559,777,107.14
Deposits with Central Bank	-	-	-	-	-	-	-	-	-
Loans from Central Bank	-	-	-	-	-	-	-	-	-
Other accounts with Central Bank	-	-	-	-	-	-	-	-	-
T-bills sold under REPO Agreement	-	-	-	-	-	-	-	-	-
Other T-bills sold under REPO agreements	-	-	-	-	-	-	-	-	-
Current account of resident financial institutions	-	-	-	-	-	-	-	-	-
Deposit from resident financial institutions	-	-	-	-	-	-	-	-	-
Deposit from non resident financial institutions	-	-	-	-	-	-	-	-	-
Loans from resident financial institutions	-	-	-	-	-	-	-	-	-
Loans from non resident financial institutions	448,688,671.20	246,480,532.07	186,514,144.25	-	1,619,373,422.74	566,468,379.06	1,249,067,206.16	3,241,195,717.42	883,881,567.42
Other accounts with financial institutions	-	-	-	-	-	-	-	-	-
<b>OPERATIONS WITH CUSTOMERS</b>	11,432,367,822.06	11,403,157.26	11,406,741.41	439,007,477.11	2,180,264,759.11	1,624,344,027.04	2,397,413,077.76	1,476,024,422.10	22,566,020,714.26
Current account	6,286,207,744.19	-	-	-	-	-	-	-	6,286,207,744.19
Demand deposits	4,346,961,687.71	-	-	-	-	-	-	-	4,346,961,687.71
Time deposits	2,939,246.48	-	-	-	-	-	-	-	2,939,246.48
Certificate of Deposits	-	-	-	-	-	-	-	-	-
Other customer accounts	-	-	-	-	-	-	-	-	-
<b>OPERATIONS WITH PUBLIC ADMINISTRATION</b>	-	-	-	-	-	-	-	-	-
Current account	-	-	-	-	-	-	-	-	-
Demand deposits	-	-	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-	-	-
Loans to public administration	-	-	-	-	-	-	-	-	-
Other accounts with public administration	-	-	-	-	-	-	-	-	-
<b>OPERATIONS WITH SECURITIES</b>	-	-	-	-	-	-	-	-	-
Debt represented by securities	-	-	-	-	-	-	-	-	-
Securities sold by open transaction	-	-	-	-	-	-	-	-	-
Other accounts	-	-	-	-	-	-	-	-	-
<b>Other resources</b>	58,128.35	80,443,841.31	34,346.40	176,080,815.11	96,964.59	1,061,373.89	174,763,976.36	25,437,436.38	58,064,376.21
<b>Financial Resources</b>	6,801,245.43	2,468,807.49	6,522,106.46	18,706,352.27	41,089,514.45	36,714,989.21	73,877,633.41	43,226,476.47	3,955,423,192.71
<b>Liabilities</b>	10,312,367,256.19	1,207,450,217.11	177,102,000.00	1,771,000,000.00	2,364,041,000.00	1,771,000,000.00	2,364,041,000.00	1,771,000,000.00	17,460,861,075.19
<b>Off-Balance sheets</b>	-	-	-	-	-	-	-	-	-
<b>Financial Commitments from Customers and Financial Institutions (Unsettled part of Credit)</b>	-	-	-	-	-	-	-	-	-
<b>Contingency (All other currencies) and</b>	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	19,352,427,305.19	1,506,923,527.47	115,118,247.66	1,819,117,829.11	2,364,041,000.00	4,297,809,812.24	4,694,517,023.76	3,252,011,817.76	4,702,262,077.26

Form 26

	LOANS CLASSIFIED AS PAST DUE LOANS				TOTAL
	1-90 days	91-180 days	181-360 days	Over 360 days	
Short term loans	499,008,723.17	3,154,432.29	24,147,414.77	96,420,392.42	622,822,962.65
Mid term loans	276,403,819.43	19,804,815.85	31,841,436.30	114,879,278.84	422,929,349.42
Long term loans	1,887,276,047.98	68,187,036.08	102,087,554.97	498,547,897.03	2,546,097,536.06
Bank contract	38,308,497.84	15,995,628.48	7,409,308.49	12,748,319.71	64,461,754.52
Bank mortgages	-	-	-	-	-
<b>TOTAL</b>	3,691,026,088.42	106,042,092.70	164,085,704.53	693,845,486.99	4,065,059,372.64

Form 26

Loan classification	PROVISIONS FOR LOAN LOSSES BY THE BANK			
	Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	22,208,303,133	221,672,023	46,491,152	464,914
Standard and past due loans (Restructured)	773,901,936	77,306,194	6,979,013	497,403
Special mentioned loans	378,779,888	18,978,844	2,243,800	128,400
Special mentioned loans (Restructured)	348,099,444	18,509,944	3,034,117	300,412
Substandard loans	562,281,211	112,400,274	9,300,110	9,300,110
Doubtful loans	206,179,233	110,083,127	3,800,791	3,800,791
Lost loans	486,611,427	849,833,427	13,307,113	13,307,113
<b>TOTAL</b>	24,260,404,843	5,249,058,892	81,226,380	26,762,843

Formularb 201

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY					TOTAL
	12K	12M	12R	OTHERS		
1						
1 Cash	498,117,064.00	46,126,266.50	1,411,717,624.00	-	-	1,956,060,954.50
2 Current Accounts of the Central Bank (includes the interbank agreement to use half amount)	695,786,864.50	-	4,023,114.14	38,418,826.24	-	737,228,804.88
3 Treasury bills issued by the Ministry of Finance (included in the balance sheet as "Treasury bills") and not used in	2,444,727,928.00	-	-	-	-	2,444,727,928.00
4 Treasury bills issued by the Ministry of Finance (included in the balance sheet as "Treasury bills") and not used in	-	-	-	-	-	-
5 "Investment" - deposits of the Albanian Government (in euros, US\$ and banks) with a maturity period in months of not	-	-	-	-	-	-
6 101 day term deposits (maturity maximum - 1 month, US\$ and banks) - are not used in	-	-	-	-	-	-
7 Financial institutions (including in the interbank agreement) - when the maturity period of the deposits is	-	-	-	-	-	-
8 Current accounts at banks and other financial institutions	-	267,044,134.75	1,481,496,071.58	36,914,814.13	-	2,145,155,060.46
9 Deposits with banks and other financial institutions with a maturity period in months of not more than 12 months	-	-	-	-	-	-
10 Loans to banks and other financial institutions with a maturity period in months of not more than 12 months	-	-	-	-	-	-
11 "Other" - "Investment" - securities issued by central government and central bank through subsidiaries of commercial state agencies	-	-	-	-	-	-
12 "Other" - "Investment" - issued by central government and central bank through subsidiaries of commercial state agencies	-	-	-	-	-	-
13 "Investment" - securities and deposits, issued by the investment development banks in the bank	-	-	-	-	-	-
14 "Investment" - securities with a maturity period in months of not more than 12 months (excluding the Albanian)	-	-	-	-	-	-
15 Securities (including securities to commercial institutions) - when the maturity period of the securities is not more than 12	-	-	-	-	-	-
<b>TOTAL OF LIQUID ASSETS</b>	3,648,208,270.50	453,094,278.91	3,909,209,729.62	36,914,814.17	-	7,093,427,893.20
<b>TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINDER PERIOD TO MATURITY OF UP TO 1</b>	3,648,208,270.50	453,094,278.91	3,909,209,729.62	36,914,814.17	-	7,093,427,893.20

Credit evidence as per economy sectors	District Tirane		District Durres		District Elbasan		District Shkoder		District Korca	
	New disbursements (eur quarter)	Total credit as of end of quarter	New disbursements (eur quarter)	Total credit as of end of quarter	New disbursements (eur quarter)	Total credit as of end of quarter	New disbursements (eur quarter)	Total credit as of end of quarter	New disbursements (eur quarter)	Total credit as of end of quarter
<b>Private nonfinancial corporate</b>	3,504,266,248	19,748,949,232	-	-	459,536,434	-	-	182,029,896	384,587,400	1,499,765,306
Agriculture, Silviculture and Fisheries	38,099,029	436,380,704	-	-	40,062,016	-	-	-	-	10,410,893
Extraction industry	-	518,000,000	-	-	1,011,000	-	-	-	-	202,900,858
Manufacture industry	1,311,927,515	6,079,518,596	-	-	223,488,947	-	-	29,707,883	56,907,400	409,561,596
Supply of Electricity, Gas, Steam and Air Conditioning	-	500,391,177	-	-	-	-	-	-	-	42,421,368
Activities of hot water, sanitation, waste management and remediation	-	-	-	-	-	-	-	-	-	116,879,853
Construction	226,627,600	873,290,792	-	-	-	-	-	-	-	29,676,782
Wholesale and retail trade, repair of motor vehicles and motorcycles	1,377,996,812	6,402,963,130	-	-	139,034,927	-	-	96,062,641	307,200,000	418,278,496
Transport and Storage	13,088,200	19,829,298	-	-	17,300,286	-	-	-	-	29,676,782
Hotels and restaurants	5,435,000	28,249,443	-	-	1,079,424	-	-	-	-	-
Information and Communication	22,006,400	69,239,099	-	-	-	-	-	-	-	126,843,974
Financial and Insurance Activities	27,852,000	133,088,533	-	-	-	-	-	-	-	-
Real estate	-	280,804,676	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	53,817,000	292,561,038	-	-	86,363	-	-	-	-	-
Administrative Activities and Support Services	168,761,381	630,899,043	-	-	4,286,867	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	-	4,679,871	-	-	28,643,077	-	-	-	-	-
Health and other social activities	62,160,000	112,585,398	-	-	-	-	-	443,570	-	22,940,113
Art and Entertainment	-	46,412,165	-	-	-	-	-	-	-	-
Other service activities	-	34,569,981	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals & Non-profit institutions serving individuals	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	3,633,375,306	22,454,619,411	100,000	772,463,099	-	-	9,140,000	200,181,305	494,641,400	1,894,806,292

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

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

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

Credit evidence as per economy sectors	District Fier		District Peshkopi		District Elbasan		District Shkoder		District Korca	
	New disbursements (eur quarter)	Total credit as of end of quarter	New disbursements (eur quarter)	Total credit as of end of quarter	New disbursements (eur quarter)	Total credit as of end of quarter	New disbursements (eur quarter)	Total credit as of end of quarter	New disbursements (eur quarter)	Total credit as of end of quarter
<b>Private nonfinancial corporate</b>	1,097,254,982	6,99,796,528	105,718,114	94,008,129	-	-	8,054,794	4,863,790	23,937,138	22,983,114
Agriculture, Silviculture and Fisheries	4,094,510	2,571,400	3,644,497	2,071,250	-	-	-	-	-	-
Extraction industry	4,191,900	8,212,412	1,011,004	1,011,004	-	-	-	-	-	-
Manufacture industry	328,217,219	240,685,830	72,540,639	72,540,639	-	-	1,088,420	89,712	2,529,635	2,529,635
Supply of Electricity, Gas, Steam and Air Conditioning	62,380,000	62,380,000	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and remediation	-	-	-	-	-	-	-	-	-	-
Construction	302,919,515	170,588,785	25,355,230	17,371,464	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	230,311,824	85,407,393	-	-	-	-	-	6,222,464	3,804,109	20,934,411
Transport and Storage	58,356,398	48,441,712	1,079,828	223,183	-	-	-	-	-	-
Hotels and restaurants	1,073,136	128,143	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	44,499,807	44,499,807	86,015	17,443	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	7,000,018	3,501,936	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	723,643	152,963	-	-	-	-	-	-	-	-
Health and other social activities	4,362,896	953,730	-	-	-	-	-	-	-	-
Art and Entertainment	49,412,165	25,119,904	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals & Non-profit institutions serving individuals	176,497,169	91,555,289	33,691,038	25,178,485	-	-	19,334,188	7,430,195	16,366,885	10,199,934
<b>Total</b>	1,273,752,181	751,345,617	193,139,152	130,276,814						