

Capital Adequacy Ratio

010	REGULATORY CAPITAL	3,583,540,764
020	RMK (%)	14.02
030	TOTAL AMOUNT of risk-weighted exposure	25,465,829,815
<b>CREDIT RISK</b>		
040	The amount of risk-weighted exposures to credit risk, contemporary and settlement risk of non-DVP transactions - Standard	23,487,788,628
050	Exposure levels according to SA excluding securitizations	23,487,788,628
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;	855,752,094
120	Exposures or potential exposures to companies (corporates);	15,771,446,434
130	Exposures or potential exposures to the retail portfolios (retail);	4,855,744,888
140	Potential exposures or exposures secured by real estate collateral;	243,864,622
150	Exposures (credit) with problems;	401,817,460
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;	1,356,161,631
200	Securitization position SA	-
200*	From which: reverse/tranform	-
<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 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	-
<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-incident, fee	-

Form 20

Code	ASSETS	Amortization fund and provisions (-A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	<b>TREASURY OPERATIONS AND INTERBANK TRANSACTIONS</b>	-	1,642,627,708.41	-	3,469,977,706.08	5,112,605,414.76	9,025,611,291.78
11	Central Bank	-	1,642,627,708.41	-	3,469,977,706.08	5,112,605,414.76	9,025,611,291.78
12	Treasury bills and other bills (eligible for refinancing with the Central Bank	-	2,738,698,619.57	-	2,223,926,459.09	-	4,962,625,078.66
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	3,098,311,624.12	3,098,311,624.12
14	Deposits with banks, credit and other financial institutions	-	-	-	311,983,944.89	-	311,983,944.89
15	Loans from banks, credit and other financial institutions	-	-	-	-	-	-
16	Other accounts with banks, credit and other financial institutions	-	-	-	-	16,085,784.64	16,085,784.64
2	<b>IDENTIFIABLE FINANCIAL ASSETS, CREDIT AND OTHER FINANCIAL INSTITUTIONS</b>	497,229,233.08	12,064,911,538.45	-	13,926,060,183.26	-	25,007,762,596.62
21	Standard loans and advances to customers	-	3,801,408,263.71	-	9,625,327,426.79	-	14,426,735,690.50
22	Special purpose loans	-	153,443,087.06	-	425,663,445.45	-	579,106,532.51
23	Subordinated loans	-69,764,579.58	1,521,627,651.63	-	418,484,411.00	-	3,049,739,582.21
24	Dispositions	306,994,812.26	129,847,872.63	-	49,736,659.00	-	486,579,343.89
25	Lease loans	756,499,437.32	307,769,409.05	-	469,969,921.72	-	1,534,738,768.14
26	Albanian Government and Public Administration	-	3,111,740,213.31	-	3,127,704,429.38	-	6,239,444,642.69
27	Loans to current accounts and deposits holders	-	-	-	31,842.39	-	31,842.39
28	Other customer accounts	-	-	-	-	-	-
29	Identifiable customer receivables other than loans	-	-	-	-	-	-
3	<b>SECURITIES TRANSACTIONS</b>	-	-	-	-	-	-
31	Fixed Income securities	-	-	-	-	-	-
32	Variable Income securities	-	-	-	-	-	-
33	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
34	Collateral on securities transactions	-	-	-	-	-	-
35	Provisions on financial institutions	-	-	-	-	-	-
4	<b>OTHER ASSETS AND LIABILITIES</b>	-	209,149,964.41	-	407,470,166.74	-	616,620,131.15
41	Other assets	-	189,249,964.41	-	318,470,426.74	-	507,720,391.15
42	Agent transactions	-	94,499,372.94	-	94,499,372.94	-	188,998,745.88
43	Inter-office accounts	-	-	-	-	-	-
44	Inter-office accounts	-	-	-	-	-	-
45	Business and motion accounts	-	21,407,626.14	-	109,110,311.30	-	130,517,937.44
46	Value added tax	-	-	-	-	-	-
5	<b>FINANCIAL ASSETS AND PERMANENT RESOURCES</b>	661,210,688.36	1,438,411,114.52	-	156,407.81	-	2,105,029,210.69
51	Identifiable intangible	-	-	-	-	-	-
52	Affiliate	-	-	-	-	-	-
53	Goodwill	-	-	-	-	-	-
54	Goodwill	190,519,688.80	1,438,411,114.52	-	-	-	1,628,930,803.32
55	Shareholders' equity	470,690,999.56	-	-	-	-	470,690,999.56
57	Amortization of intangible assets	(175,989,140.80)	-	-	-	-	(175,989,140.80)
	<b>TOTAL</b>	1,161,149,009.42	17,026,466,751.36	-	17,417,407,706.08	5,112,605,414.76	39,567,418,878.20

Form 21

Code	ASSETS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
1	<b>TREASURY OPERATIONS AND INTERBANK TRANSACTIONS</b>	892,113,720	-	-	7,295,611,494	8,187,725,214
11	Central Bank	122,084,274	-	-	1,242,248,726	1,364,333,000
12	Treasury bills and other bills (eligible for refinancing with the central bank	263,213,720	-	-	-	263,213,720
13	Current accounts with banks, credit and other financial institutions	-	-	-	2,796,432,494	2,796,432,494
14	Deposits with 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	-	-	-	-	-
2	<b>IDENTIFIABLE FINANCIAL ASSETS, CREDIT AND OTHER FINANCIAL INSTITUTIONS</b>	10,817,057,405	80,865,271	10,808,758,106	978,769,706	21,696,680,413
21	Standard loans and advances to customers	10,550,102,565	81,030,200	10,569,266,564	977,614,511	21,618,013,240
22	Special purpose loans	61,614,839	-	60,416,347	-	122,031,186
23	Subordinated loans	-	-	-	-	-
24	Dispositions	-	-	-	-	-
25	Lease loans	-	-	-	-	-
26	Albanian Government and Public Administration	-	-	-	-	-
27	Loans to current accounts and deposits holders	-	-	-	-	-
28	Other customer accounts	-	-	-	-	-
29	Identifiable customer receivables other than loans	-	-	-	-	-
3	<b>SECURITIES TRANSACTIONS</b>	-	-	-	-	-
31	Fixed Income securities	-	-	-	-	-
32	Variable Income securities	-	-	-	-	-
33	Securities sold and purchased under repurchase agreement	-	-	-	-	-
34	Collateral on securities transactions	-	-	-	-	-
35	Provisions on financial institutions	-	-	-	-	-
4	<b>OTHER ASSETS AND LIABILITIES</b>	261,769,244	-	243,713,438	-	505,482,682
41	Other assets	261,769,244	-	243,713,438	-	505,482,682
42	Agent transactions	-	-	-	-	-
43	Inter-office accounts	-	-	-	-	-
44	Inter-office accounts	-	-	-	-	-
45	Business and motion accounts	-	-	-	-	-
46	Value added tax	-	-	-	-	-
5	<b>FINANCIAL ASSETS AND PERMANENT RESOURCES</b>	2,901,400,731	-	207,424,107	871,821,501	3,980,646,339
51	Identifiable intangible	-	-	-	-	-
52	Affiliate	-	-	-	-	-
53	Goodwill	-	-	-	-	-
54	Goodwill	170,777,721	-	207,424,107	-	378,201,828
55	Shareholders' equity	2,730,623,010	-	871,821,501	-	3,602,444,511
57	Amortization of intangible assets	-	-	-	-	-
	<b>TOTAL</b>	11,840,980,168	80,865,271	10,766,970,606	8,174,192,706	30,862,698,665

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
60	<b>BANK OPERATIONS EXPENSES</b>	15,087,179,832.39	-	149,211,611.12	-	15,236,391,443.51
61	Interest income	1,284,933,888.04	-	1,284,933,888.04	-	2,569,867,776.08
62	Taxes other than income tax	1,101,607.67	-	224,777.19	-	1,326,384.86
63	Commission received	1,284,933,888.04	-	-	-	2,569,867,776.08
64	Commission received for operation	15,238,499.81	-	383,386,606.83	-	398,625,106.64
65	Commission and provision on the depreciation of fixed assets	62,661,935.30	-	57,861,175.38	-	1,203,803,110.68
66	Loans on non-receivable receivables and charges for provisions	483,130,137.43	-	230,666,825.45	-	713,796,962.88
67	Extraordinary expenses	23,925,401.39	-	781,613.03	-	24,707,014.42
68	Income tax	-	-	-	-	-
69	Current year profit	-	-	-	-	-
	<b>TOTAL EXPENSES</b>	16,976,408,410.06	-	408,654,025.41	-	17,485,062,435.47
70	Income from banking activities	16,118,503,359.49	-	486,906,024.11	-	16,605,409,383.60
71	Reversal of provisions for the depreciation of fixed assets	321,900,480.91	-	138,847,366.27	-	460,747,847.18
72	Reversal of provisions for the depreciation of receivables	56,796,006.24	-	305,703,841.47	-	362,500,847.71
73	Extraordinary expenses	-	-	-	-	-
74	Current year loss	-	-	-	-	-
	<b>TOTAL INCOME</b>	16,978,403,840.64	-	1,032,457,031.75	-	18,010,860,872.39

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	<b>FINANCING COMMITMENT</b>	1,284,933,888.04	-	1,487,301,551.12	-	2,772,235,439.16
91	Commitment given	1,284,933,888.04	-	1,487,301,551.12	-	2,772,235,439.16
92	Commitment received	-	-	-	-	-
93	<b>GUARANTEES</b>	31,562,976,200.41	-	777,861,175.38	-	32,340,837,375.79
94	Guarantee given	47,834,103.00	-	461,260,642.42	-	509,094,745.42
95	Guarantee received	30,728,873.41	-	316,600,532.96	-	347,329,406.37
96	Other commitments	-	-	-	-	-
97	<b>SECURITIES COMMITMENT</b>	261,769,244	-	243,713,438	-	505,482,682
98	Foreign currency transactions	-	-	-	-	-
99	<b>OTHER COMMITMENTS</b>	1,436,536,212.51	-	999,252,733.98	-	2,435,788,946.51
	<b>TOTAL</b>	34,568,283,545.00	-	3,717,068,069.48	-	38,285,351,614.48

REGULATORY CAPITAL			
Code	Item	Unit	Value
	<b>REGULATORY CAPITAL</b>		<b>1,531,520,763.43</b>
015	FIRST LEVEL CAPITAL		2,711,183,252.29
010	FIRST BASIC CAPITAL LEVEL		2,711,183,252.29
000	Basic instruments known as First Level (BKN1)		4,977,874,963.49
010	First level capital		4,371,743,951.99
050	Monetary items - capital instruments not recognized		0.00
010	Monetary items		0.00
010	(+) Equity instruments of its First Basic Level		0.00
010	(-) Equity participation in capital instruments First Basic Level		0.00
010	(-) Indirect participation in capital instruments First Basic Level		0.00
010	(+) Participation in capital synthetic instruments First Basic Level		0.00
010	(-) Access to financial obligations to purchase directly instruments First Basic Level		0.00
110	Retained earnings		2,354,462,726.29
110	Retained earnings and losses carried from previous periods		2,354,462,726.29
150	End of Year Profit		0.00
160	End of year profit exceeding the reporting period		-311,243,952.68
200	Revaluation result		708,118,255.58
250	KN1 arrangements regarding professional fees		0.00
260	(+) Excess in capital arising from the assets		0.00
270	Monetary reserve through risk flows		0.00
280	Unrealized gains and losses arising from liabilities measured at fair value as a result of changes in the credit risk of the bank		0.00
285	Gains and losses on the fair value arising from the credit risk of the institution associated with derivative liabilities		0.00
290	(+) Adjustments taken by prudential supervision requirements		0.00
300	Goodwill		0.00
310	(+) Goodwill classified as intangible asset		0.00
320	(+) Goodwill included in the management of significant investments		0.00
330	Deferred tax liabilities capital to goodwill		0.00
340	(+) Other intangible assets		-19,363,767.63
350	(-) Other intangible assets		0.00
360	(-) Other intangible assets		0.00
370	(-) Other intangible assets		0.00
380	(-) Other intangible assets		0.00
390	(-) Other intangible assets		0.00
400	(-) Other intangible assets		0.00
410	(-) Other intangible assets		0.00
420	(-) Other intangible assets		0.00
430	(-) Other intangible assets		0.00
440	(-) Other intangible assets		0.00
450	(-) Other intangible assets		0.00
460	(-) Other intangible assets		0.00
470	(-) Other intangible assets		0.00
480	(-) Other intangible assets		0.00
490	(-) Other intangible assets		0.00
500	(-) Other intangible assets		0.00
510	(-) Other intangible assets		0.00
520	(-) Other intangible assets		0.00
530	(-) Other intangible assets		0.00
540	(-) Other intangible assets		0.00
550	(-) Other intangible assets		0.00
560	(-) Other intangible assets		0.00
570	(-) Other intangible assets		0.00
580	(-) Other intangible assets		0.00
590	(-) Other intangible assets		0.00
600	(-) Other intangible assets		0.00
610	(-) Other intangible assets		0.00
620	(-) Other intangible assets		0.00
630	(-) Other intangible assets		0.00
640	(-) Other intangible assets		0.00
650	(-) Other intangible assets		0.00
660	(-) Other intangible assets		0.00
670	(-) Other intangible assets		0.00
680	(-) Other intangible assets		0.00
690	(-) Other intangible assets		0.00
700	(-) Other intangible assets		0.00
710	(-) Other intangible assets		0.00
720	(-) Other intangible assets		0.00
730	(-) Other intangible assets		0.00
740	(-) Other intangible assets		0.00
750	(-) Other intangible assets		0.00
760	(-) Other intangible assets		0.00
770	(-) Other intangible assets		0.00
780	(-) Other intangible assets		0.00
790	(-) Other intangible assets		0.00
800	(-) Other intangible assets		0.00
810	(-) Other intangible assets		0.00
820	(-) Other intangible assets		0.00
830	(-) Other intangible assets		0.00
840	(-) Other intangible assets		0.00
850	(-) Other intangible assets		0.00
860	(-) Other intangible assets		0.00
870	(-) Other intangible assets		0.00
880	(-) Other intangible assets		0.00
890	(-) Other intangible assets		0.00
900	(-) Other intangible assets		0.00
910	(-) Other intangible assets		0.00
920	(-) Other intangible assets		0.00
930	(-) Other intangible assets		0.00
940	(-) Other intangible assets		0.00
950	(-) Other intangible assets		0.00
960	(-) Other intangible assets		0.00
970	(-) Other intangible assets		0.00
980	(-) Other intangible assets		0.00
990	(-) Other intangible assets		0.00
1000	(-) Other intangible assets		0.00
1010	(-) Other intangible assets		0.00
1020	(-) Other intangible assets		0.00
1030	(-) Other intangible assets		0.00
1040	(-) Other intangible assets		0.00
1050	(-) Other intangible assets		0.00
1060	(-) Other intangible assets		0.00
1070	(-) Other intangible assets		0.00
1080	(-) Other intangible assets		0.00
1090	(-) Other intangible assets		0.00
1100	(-) Other intangible assets		0.00
1110	(-) Other intangible assets		0.00
1120	(-) Other intangible assets		0.00
1130	(-) Other intangible assets		0.00
1140	(-) Other intangible assets		0.00
1150	(-) Other intangible assets		0.00
1160	(-) Other intangible assets		0.00
1170	(-) Other intangible assets		0.00
1180	(-) Other intangible assets		0.00
1190	(-) Other intangible assets		0.00
1200	(-) Other intangible assets		0.00
1210	(-) Other intangible assets		0.00
1220	(-) Other intangible assets		0.00
1230	(-) Other intangible assets		0.00
1240	(-) Other intangible assets		0.00
1250	(-) Other intangible assets		0.00
1260	(-) Other intangible assets		0.00
1270	(-) Other intangible assets		0.00
1280	(-) Other intangible assets		0.00
1290	(-) Other intangible assets		0.00
1300	(-) Other intangible assets		0.00
1310	(-) Other intangible assets		0.00
1320	(-) Other intangible assets		0.00
1330	(-) Other intangible assets		0.00
1340	(-) Other intangible assets		0.00
1350	(-) Other intangible assets		0.00
1360	(-) Other intangible assets		0.00
1370	(-) Other intangible assets		0.00
1380	(-) Other intangible assets		0.00
1390	(-) Other intangible assets		0.00
1400	(-) Other intangible assets		0.00
1410	(-) Other intangible assets		0.00
1420	(-) Other intangible assets		0.00
1430	(-) Other intangible assets		0.00
1440	(-) Other intangible assets		0.00
1450	(-) Other intangible assets		0.00
1460	(-) Other intangible assets		0.00
1470	(-) Other intangible assets		0.00
1480	(-) Other intangible assets		0.00
1490	(-) Other intangible assets		0.00
1500	(-) Other intangible assets		0.00
1510	(-) Other intangible assets		0.00
1520	(-) Other intangible assets		0.00
1530	(-) Other intangible assets		0.00
1540	(-) Other intangible assets		0.00
1550	(-) Other intangible assets		0.00
1560	(-) Other intangible assets		0.00
1570	(-) Other intangible assets		0.00
1580	(-) Other intangible assets		0.00
1590	(-) Other intangible assets		0.00
1600	(-) Other intangible assets		0.00
1610	(-) Other intangible assets		0.00
1620	(-) Other intangible assets		0.00
1630	(-) Other intangible assets		0.00
1640	(-) Other intangible assets		0.00
1650	(-) Other intangible assets		0.00
1660	(-) Other intangible assets		0.00
1670	(-) Other intangible assets		0.00
1680	(-) Other intangible assets		0.00
1690	(-) Other intangible assets		0.00
1700	(-) Other intangible assets		0.00
1710	(-) Other intangible assets		0.00
1720	(-) Other intangible assets		0.00
1730	(-) Other intangible assets		0.00
1740	(-) Other intangible assets		0.00
1750	(-) Other intangible assets		0.00
1760	(-) Other intangible assets		0.00
1770	(-) Other intangible assets		0.00
1780	(-) Other intangible assets		0.00
1790	(-) Other intangible assets		0.00
1800	(-) Other intangible assets		0.00
1810	(-) Other intangible assets		0.00
1820	(-) Other intangible assets		0.00
1830	(-) Other intangible assets		0.00
1840	(-) Other intangible assets		0.00
1850	(-) Other intangible assets		0.00
1860	(-) Other intangible assets		0.00
1870	(-) Other intangible assets		0.00
1880	(-) Other intangible assets		0.00
1890	(-) Other intangible assets		0.00
1900	(-) Other intangible assets		0.00
1910	(-) Other intangible assets		0.00
1920	(-) Other intangible assets		0.00
1930	(-) Other intangible assets		0.00
1940	(-) Other intangible assets		0.00
1950	(-) Other intangible assets		0.00
1960	(-) Other intangible assets		0.00
1970	(-) Other intangible assets		0.00
1980	(-) Other intangible assets		0.00
1990	(-) Other intangible assets		0.00
2000	(-) Other intangible assets		0.00

Financial Ratios

Ratio	Value
1. ROAA - Net income / average assets *100	1.12%
2. The net result of the administrative management activities	0.14%
3. Operating assets / average assets	121.0%
4. Net income / average assets	1.12%
5. ROBA - The net income / Average shareholders equity *100	17.2%
6. Return on assets - Net income / average assets	1.12%
7. Net income / average assets	1.12%
8. Net income from interest - Net interest income / average assets that bring returns	1.12%
9. Return on equity - average assets	1.12%
10. Net income from other activities / average assets	1.12%
11. Net income from other activities / average assets	1.12%
12. Net income from other activities / average assets	1.12%
13. Personnel expenses / gross operating income	13.1%
14. Expenses for operation - average assets	1.12%

NR. FORMULARIAT

NACE Industry code	Loan portfolio according to economic activity	Standard loans					Total loan portfolio (Principal and accrued interest)	Loan loss provisions
		Standard loans	Special mentioned loans	Substandard loans	Doubtful loans	Lost loans		
1	Corporate, administrative and other	20,862,026,666.66	2,862,026,666.66	2,862,026,666.66	1,662,026.66	27,611,942.00	1,662,026.66	
A	Manufacture, Foreign, Finance	522,878,488.48	24,310,521.20	9,461,960.61	-	556,650,970.29	16,306,418.02	
B	Extractive industry	8,478,098.88	-	2,011,099.07	-	10,489,197.95	1,766,853.26	
C	Manufacture industry	6,646,231,427.72	114,066,723.23	66,372,988.58	-	7,427,677,139.53	403,814,925.90	
D	Electricity, gas, steam and air conditioning	718,467,475.55	-	-	-	718,467,475.55	69,677,199.16	
E	Water supply, waste management and waste management activities, waste	107,102,207.94	-	-	-	107,102,207.94	1,071,022.08	
F	Construction	1,171,383,256.64	-	-	-	1,171,383,256.64	17,171,383.27	
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	9,434,103,044.72	448,991,674.10	51,548,211.20	43,009,304.24	10,386,012,234.26	371,172,076.96	
H	Transportation and storage	343,515,893.62	-	209,020,521.06	-	552,536,414.68	54,844,465.47	
I	Accommodation and food service	395,458,961.90	-	9,972,602.26	-	405,431,564.16	40,543,156.41	
J	Information and communication	67,006,507.24	-	1,535,979.66	-	68,542,486.90	9,727,261.09	
K	Financial and insurance activities	152,311,273.17	-	-	-	152,311,273.17	12,311,273.17	
L	Real estate activities	329,468,496.62	-	-	-	329,468,496.62	47,689,708.51	
M	Professional, scientific and technical activities	293,066,011.08	-	-	-	293,066,011.08	29,306,601.10	
N	Administrative and support activities	519,244,355.48	42,625,793.05	1,128,612.61	6,960,038.49	569,964,799.63	11,030,974.97	
O	Public administration and defense; Compulsory social security	-	-	-	-	-	-	
P	Education	31,246,422.72	-	379,243.53	-	32,625,666.25	87,024.03	
Q	Health and social work activities	128,871,274.67	-	2,454,832.89	-	131,326,107.56	17,599,679.51	
R	Arts, sports and recreation	-	-	-	-	-	-	
S	Other service activities	34,132,116.53	-	-	49,432,355.32	83,564,471.85	24,716,177.66	
T	Family activities as employers; Freight and commodity production activities of households for their own	-	-	-	-	-	341,321.16	
U	Activities of intergovernmental organizations and organizations	-	-	-	-	-	-	
2	Public Nonfinancial Corporation	7,485,304.59	1,792,991.71	-	-	9,278,296.30	-	
A	Manufacture, Foreign, Finance	-	-	-	-	-	-	
B	Extractive industry	-	-	-	-	-	-	
C	Manufacture industry	-	-	-	-	-	-	
D	Electricity, gas, steam and air conditioning	-	-	-	-	-	-	
E	Water supply, waste management and waste management activities, waste	-	-	-	-	-	-	
F	Construction	-	-	-	-	-	-	
G	Wholesale and retail trade; Repair of motor vehicles and motorcycles	-	-	-	-	-	-	
H	Transportation and storage	-	-	-	-	-	-	
I	Accommodation and							

	QUARTER				MONTH				TOTAL
	1 (Q1)	2-7	8-15	16-30	1-5	6-7	8-13	14-28	
<b>Assets and Intangible Expenses Items</b>									
Current account of Central Bank	30,328,481.10	478,024,726.58	-	262,939,563.41	1,249,811,126.70	366,912,281.59	1,025,736,203.41	8,814,079,207.33	12,878,921,914.13
Deposits with Central Bank	-	-	-	-	-	-	-	-	-
Loans from Central Bank	-	-	-	-	-	-	-	-	-
Other accounts with Central Bank	-	-	-	-	-	-	-	-	-
T-bills sold under REPO Agreement	263,221,729.41	-	-	-	-	-	-	-	263,221,729.41
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	-	495,084,746.58	-	500,309,883.34	1,249,331,126.75	558,945,653.59	1,055,756,293.44	3,871,079,207.35	495,084,746.58
Loans from non resident financial institutions	-	-	-	-	-	-	-	-	-
Other accounts with financial institutions	-	-	-	-	-	-	-	-	-
<b>OPERATIONS WITH CUSTOMERS</b>	12,612,511,981.51	12,682,257,292.29	17,426,307,008.28	183,550,487.33	1,444,874,261.20	1,498,942,832.56	1,033,430,979.33	8,297,132,203.43	32,946,984,433.89
Current account	7,215,215,997.75	-	-	-	-	-	-	-	7,215,215,997.75
Demand deposits	4,427,787,602.86	-	174,486,205.08	249,937,327.82	1,444,874,261.20	1,498,942,832.56	3,832,836,996.33	3,479,172,484.43	4,427,787,602.86
Time deposits	24,498,610,622.29	-	-	-	-	-	-	-	24,498,610,622.29
Certificate of Deposits	-	-	-	-	-	-	-	-	-
Other customer account	-	-	-	-	-	-	-	-	-
<b>OPERATIONS WITH PUBLIC ADMINISTRATION</b>									
Current account	-	-	-	-	-	-	-	-	-
Demand deposits	-	-	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-	-	-
Loans to public administration	-	-	-	-	-	-	-	-	-
Other customer account	-	-	-	-	-	-	-	-	-
<b>OPERATIONS WITH SECURITIES</b>									
Debt represented by securities	-	-	-	-	-	-	-	-	-
Securities sold by open transaction	-	-	-	-	-	-	-	-	-
Other account	-	-	-	-	-	-	-	-	-
<b>Other resources</b>	24,941.30	46,720,825.24	45,154.70	165,373,455.73	1,054,653.93	3,373,485.37	109,840,834.09	32,771,423.43	25,427,428.80
<b>Financial Resource</b>	<b>2,422,238.70</b>	<b>1,826,624.52</b>	<b>4,226,630.72</b>	<b>17,327,137.49</b>	<b>19,653,716.84</b>	<b>39,272,421.44</b>	<b>70,974,814.16</b>	<b>125,441,203.45</b>	<b>1,026,669,429.20</b>
<b>Liabilities</b>	1,242,269,629.20	6,285,227,620.21	7,946,929,801.21	1,125,111,700.34	7,175,333,696.31	7,175,333,696.31	5,176,276,750.71	1,979,629,421.20	25,388,818,939.82
<b>Financial Commitments from Customers and Financial Institutions (Unsettled part of Credit)</b>									
<b>Capital (All other resources) net</b>	12,410,292,952.31	658,531,207.52	179,497,007.00	1,236,118,700.34	2,173,133,668.81	2,109,341,009.97	2,246,358,638.22	1,246,478,007.73	1,979,629,421.20

Form 26

	LOANS CLASSIFIED AS PAST DUE LOANS				TOTAL
	1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	393,460,918.32	124,428.20	6,963,038.49	95,611,668.62	496,149,127.63
Mid term loans	707,128,716.66	3,245,720.41	33,366,407.36	133,968,529.10	919,529,673.53
Long term loans	888,497,423.04	78,646,021.19	30,779,010.97	436,704,512.43	1,434,432,977.64
Repurchase loans	25,668,827.27	4,183,337.07	7,876,810.33	8,400,147.14	46,133,981.81
Bank overdrafts	-	-	-	-	-
<b>TOTAL</b>	<b>2,015,095,927.30</b>	<b>83,464,216.88</b>	<b>74,125,267.15</b>	<b>668,684,818.19</b>	<b>2,841,370,239.52</b>

Form 16

Loan classification	PROVISIONS FOR LOAN LOSSES (in thousands)			
	Principal	Provisions for the principal	Accrued interests	P.R. for interests
Standard and past due loans	21,090,995,481	230,000,953	40,118,159	401,832
Special monitored loans (Restructured)	799,075,871	73,907,583	9,645,351	964,310
Special monitored loans (Restructured)	383,143,751	17,665,719	4,822,744	91,137
Subordinated loans	322,617,807	32,261,781	1,299,611	129,564
Deadweight loans	451,431,071	90,284,214	9,480,162	9,480,162
Loans from non resident financial institutions	177,188,598	88,579,299	2,417,128	2,417,128
Loans from	774,017,364	774,017,364	11,811,809	11,811,809
<b>Total</b>	<b>25,988,609,923</b>	<b>1,308,526,914</b>	<b>76,391,234</b>	<b>25,033,633</b>

Formulari 201

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY					TOTAL
	LEK	USD	EUR	OTHERS		
1 Cash	453,619,701.00	89,420,992.32	165,148,703.24	-	-	608,189,396.56
2 Current Accounts at the Central Bank (including the settlement accounts on an half account)	493,873,174.84	3,003,960.80	461,809,117.13	-	-	958,746,252.77
3 Deposits held by the Ministry of Finance (settled in the balance sheet as "available" and not used)	1,053,179,822.43	-	-	-	-	1,053,179,822.43
4 Loans from banks (settled in the balance sheet as "available" and not used)	-	-	-	-	-	-
5 Investment securities of the Albanian Government (securities bills and bonds) with a remaining period to maturity of 12 months	-	-	-	-	-	-
6 Loans from the Albanian insurance companies (securities bills and bonds) with a remaining period to maturity of 12 months	-	-	-	-	-	-
7 Financial bills (discounted according to the respective provisions, when the remaining maturity of the respective bills is less than 12 months)	-	-	-	-	-	-
8 Current accounts at banks and other financial institutions	291,681,081.00	-	7,611,161,150.00	9,215,277.71	-	1,000,557,418.71
9 Deposits with banks and other financial institutions with a remaining period to maturity of 12 months	111,000,000.00	-	-	-	-	111,000,000.00
10 Loans to banks and other financial institutions with a remaining period to maturity of 12 months	-	-	-	-	-	-
11 "Provision" - "allowance" - securities issued by central government and central bank through evaluation of international rating	-	-	-	-	-	-
12 "Provision" - "allowance" - issued by central government and central bank through evaluation of international rating	-	-	-	-	-	-
13 "Provision" - "allowance" - issued by central government and central bank through evaluation of international rating	-	-	-	-	-	-
14 "Provision" - "allowance" - issued by central government and central bank through evaluation of international rating	-	-	-	-	-	-
15 "Provision" - "allowance" - issued by central government and central bank through evaluation of international rating	-	-	-	-	-	-
16 Securities purchased according to the respective provisions, when the remaining period of the respective agreement loans	-	-	-	-	-	-
<b>A TOTAL OF LIQUID ASSETS</b>	<b>2,908,372,977.98</b>	<b>638,696,542.41</b>	<b>3,807,685,972.36</b>	<b>9,224,577.71</b>	<b>-</b>	<b>7,349,281,130.46</b>
<b>B TOTAL OF SHORT TERM LIABILITIES WITH A REMAINING PERIOD TO MATURITY OF UP TO 12 MONTHS</b>	<b>16,141,566,978.58</b>	<b>1,889,696,484.40</b>	<b>12,745,497,838.12</b>	<b>9,247,264.81</b>	<b>-</b>	<b>28,886,968,665.91</b>

Credit evidence as per economy sectors	District Trieste		District Pavia		District Piacenza		District Skanderbeg		District Kosovo	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
<b>Private nonfinancial corporate</b>	5,407,856,886	20,389,598,386	-	370,958,795	-	-	-	-	172,354,380	376,100,510
Agriculture, Silviculture and Fishing	199,859,000	505,154,395	-	41,344,810	-	-	-	-	4,400,000	10,554,091
Extractive industry	-	12,286,336	-	91,224	-	-	-	-	-	-
Manufacture industry	1,487,328,461	6,455,623,663	-	160,251,668	-	-	-	-	28,472,631	590,878,860
Manufacture - non-financial	36,991,498	364,976,212	-	1,685,584	-	-	-	-	-	195,512,206
Sum of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	107,562,208
Activities of hot water, sanitation, waste management and remediation	-	-	-	-	-	-	-	-	-	40,602,278
Construction	553,733,700	1,130,693,179	-	14,084,497	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	2,499,232,217	8,288,383,095	-	120,621,998	-	-	-	-	88,924,128	22,000,000
Transport and Storage	121,907,500	534,006,220	-	28,747,414	-	-	-	-	-	-
Hotels and restaurants	10,000,000	28,747,414	-	485,568	-	-	-	-	-	-
Information and Communication	40,391,600	65,642,487	-	-	-	-	-	-	-	-
Financial and Insurance Activities	20,000,000	131,311,273	-	-	-	-	-	-	-	-
Real estate	99,192,000	373,603,428	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	52,649,000	291,068,011	-	5,676,683	-	-	-	-	-	-
Administrative Activities and Support Services	86,952,000	566,294,917	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	-	4,103,725	-	25,856,540	-	-	-	-	-	-
Health and other social activities	-	108,479,300	-	-	-	-	-	-	418,570	-
Art and Entertainment	-	49,622,355	-	-	-	-	-	-	-	-
Other service activities	-	34,132,116	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	501,767,428	3,873,598,549	5,737,600	293,546,434	-	-	4,850,000	50,648,931	49,620,000	9,276,224
<b>Total</b>	<b>5,909,724,573</b>	<b>23,269,196,935</b>	<b>5,737,600</b>	<b>664,958,279</b>	<b>-</b>	<b>-</b>	<b>4,850,000</b>	<b>269,033,311</b>	<b>425,720,510</b>	<b>1,782,286,267</b>

Credit evidence as per economy sectors	District Viterbo		District Latina		District Grosseto		District Livorno		District Lucca	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
<b>Private nonfinancial corporate</b>	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sum 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>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Credit evidence as per economy sectors	District Padova		District Bergamo		District Pistoia		District Rieti		District Lodi	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
<b>Private nonfinancial corporate</b>	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sum 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>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Credit evidence as per economy sectors	District Brescia		District Mantova		District Parma		District Genova		District Urbino	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
<b>Private nonfinancial corporate</b>	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sum 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>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Credit evidence as per economy sectors	District Treviso		District Verona		District Bologna		District Modena		District Arezzo	
	Non Performing Loans	Loan Loss Provision	Non Performing Loans	Loan Loss Provision	Non Performing Loans	Loan Loss Provision	Non Performing Loans	Loan Loss Provision	Non Performing Loans	Loan Loss Provision
<b>Private nonfinancial corporate</b>	1,101,727,481	781,566,023	53,342,316	44,996,108	-	-	8,029,794	-	5,371,499	17,000,796
Agriculture, Silviculture and Fishing	4,964,254	4,964,255	4,997,628	4,997,628	-	-	-	-	-	-
Extractive industry	3,483,299	807,808	913,224	913,224	-	-	-	-	-	-
Manufacture industry	300,728,927	307,796,709	23,930,019	22,930,019	-	-	1,088,830	-	1,088,830	-
Sum of Electricity, Gas, Steam and Air Conditioning	60,766,270	60,766,270	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and remediation	-	-	-	-	-	-	-	-	-	-
Construction	281,704,633	229,196,084	24,144,082	16,161,183	-	-	6,522,034	-	13,311,464	1,728,258
Wholesale and retail trade, repair of motor vehicles and motorcycles	228,231,206	56,533,986	-	-	-	-	-	-	-	-
Transport and Storage	54,671,881	47,296,881	-	-	-	-	-	-	-	-
Hotels and restaurants	1,438,980	327,911	455,561	93,156	-	-	-	-	21,608	21,608
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	44,395,021	44,395,021	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	8,091,621	3,725,084	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	-	-	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	409,231	140,382	-	-	-	-	-	-	-	-
Health and other social activities	2,454,833	582,356	-	-	-	-	-	-	-	-
Art and Entertainment	49,432,353	25,119,946	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	163,222,428	83,746,144	48,440,110	2						