

Capital Adequacy Ratio

010	REGULATORY CAPITAL	3,901,101,488
020	RMK (%)	15.53
030	TOTAL AMOUNT OF risk-weighted exposure	25,122,020,694
CREDIT RISK		
040	The amount of risk-weighted exposures to credit risk, contrary and settlement risk of non-DVP transactions - Standard	23,047,477,257
050	Exposure levels according to SA excluding securitizations	23,047,477,257
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 administrations 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;	621,366,563
120	Exposures or potential exposures to companies (company);	14,091,561,639
130	Exposures or potential exposure to the retail portfolios (retail);	6,336,155,047
140	Potential exposures or exposures secured by real estate collateral;	266,345,449
150	Exposures (credit) with problems;	215,458,939
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 SA;	-
190	Other items	1,806,649,779
200	Securitization position SA	-
200*	From which: securitization	-
MARKET RISKS		
210	The amount of risk-weighted exposures to market risks	-
220	The amount of risk exposure to settlement risk	-
230	Settlement risk in the banking book	-
240	Settlement risk in the trading book	-
250	The amount of risk exposure to the risk of the position, exchange rates and commodities (SA)	-
260	The risk of debt securities position	-
270	The risk of equity instruments position	-
280	The risk of exchange rate	-
290	The risk of investment in commodities	-
300	The amount of risk-weighted exposure to concentration risk in the trading book	-
OPERATIONAL RISK		
310	The amount of risk-weighted exposure to operational risk	2,074,542,937
320	Basic Indicator Method (BIA)	2,074,542,937
330	Standard Method / Standard Alternative	-
340	Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, for	-

Form 20

Code	ASSETS	Amortization fund and provisions (-A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	-	1,29,209,588.09	-	1,208,659,636.99	3,017,669,225.08	8,111,564,588.97
11	Central Bank	-	1,084,727,873.99	-	1,208,659,636.99	-	3,173,387,910.98
12	Treasury bills and other bills (eligible for refinancing with the Central Bank	-	1,024,837,711.09	-	-	-	1,024,837,711.09
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	1,064,107,347.28	1,064,107,347.28
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	-	-	-	-	10,461,818.57	10,461,818.57
2	OPERATIONS WITH CUSTOMERS	4,024,336,930.41	10,274,884,051.36	-	13,205,984,993.36	-	27,656,433,096.34
20	Standard bank and advances to customers	-	8,750,847,539.00	-	8,643,728,739.14	-	16,394,576,278.14
21	Special margin loans	-	2,016,826,735.36	-	107,651,002.08	-	2,124,477,737.44
22	Subordinated loans	16,566,085.04	1,240,231,581.00	-	11,083,414.14	-	1,256,819,080.18
23	Discontinued loans	102,824,824.33	1,07,76,208.54	-	61,556,808.58	-	164,367,841.45
24	Loans from banks, credit and other financial institutions	625,735,397.00	1,070,973,713.38	-	1,070,973,713.38	-	2,767,682,823.76
25	Albanian Government and Public Administration	-	3,036,401,214.26	-	3,424,572,486.38	-	6,460,973,700.64
26	Loans from current accounts and deposits holders	-	-	-	31,581.86	-	31,581.86
27	Discontinued customer receivables other than loans	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	-	158,011,484.14	-	-	-	158,011,484.14
31	Fixed income securities	-	158,011,484.14	-	-	-	158,011,484.14
32	Variable income securities	-	-	-	-	-	-
33	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
34	Central bank securities	-	-	-	-	-	-
35	Provisions on financial institutions	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	-	124,409,068.69	-	603,361,414.44	-	727,770,483.13
41	Other assets	-	-	-	-	-	-
42	Lease transactions	-	-	-	-	-	-
43	Inter-office accounts	-	111,114,992.26	-	603,361,414.44	-	714,476,406.70
44	Inter-office accounts	-	34,876,064.83	-	19,388,484.30	-	54,264,549.13
45	Business and mortgage accounts	-	24,718,760.83	-	19,388,484.30	-	44,107,245.13
46	Value added tax	-	-	-	-	-	-
5	FINANCIAL ASSETS AND PERMANENT RESOURCES	4,041,248,736.84	1,482,043,261.01	-	-	-	5,523,291,997.85
51	Financial assets	-	-	-	-	-	-
52	Provisions for financial institutions	-	-	-	-	-	-
53	Other assets	4,041,248,736.84	1,482,043,261.01	-	-	-	5,523,291,997.85
54	Financial assets	-	-	-	-	-	-
55	Current year profit	1,041,144,481.40	1,041,144,481.40	-	-	-	2,082,288,962.80
57	Amortization of intangible assets	-	-	-	-	-	-
TOTAL		11,687,920,726.26	12,071,006,101.32	-	14,680,984,791.42	3,037,617,241.69	31,796,928,860.69

Form 21

Code	ASSETS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	3,107,400	-	546,110,088	2,827,793,138	6,371,407,616
11	Central Bank	-	-	-	-	-
12	Treasury bills and other bills (eligible for refinancing with the central bank	-	-	-	-	-
13	Current accounts with banks, credit and other financial institutions	3,107,400	-	11,468,084	-	13,575,484
14	Deposits from banks, credit and other financial institutions	-	-	524,840,964	5,827,782,188	6,352,623,152
15	Loans from banks, credit and other financial institutions	-	-	-	-	-
16	Other accounts with banks, credit and other financial institutions	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	10,045,054,208	10,010,118	8,514,546,500	998,274,204	21,068,003,230
20	Standard bank and advances to customers	10,011,121,407	10,010,118	8,514,546,500	998,274,204	21,068,003,230
21	Special margin loans	-	-	-	-	-
22	Subordinated loans	136,732,801	-	1,451,064	-	1,587,865,025
23	Discontinued loans	-	-	-	-	-
24	Loans from banks, credit and other financial institutions	-	-	-	-	-
25	Albanian Government and Public Administration	-	-	-	-	-
26	Loans from current accounts and deposits holders	-	-	-	-	-
27	Discontinued customer receivables other than loans	-	-	-	-	-
3	SECURITIES TRANSACTIONS	-	-	-	-	-
31	Fixed income securities	-	-	-	-	-
32	Variable income securities	-	-	-	-	-
33	Securities sold and purchased under repurchase agreement	-	-	-	-	-
34	Central bank securities	-	-	-	-	-
35	Provisions on financial institutions	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	300,393,626	-	218,414,927	-	518,808,553
41	Other assets	300,393,626	-	218,414,927	-	518,808,553
42	Lease transactions	11,660,413	-	124,511,404	-	136,171,817
43	Inter-office accounts	179,017,211	-	-	-	179,017,211
44	Inter-office accounts	168,709,500	-	111,883,123	-	280,592,623
45	Business and mortgage accounts	-	-	-	-	-
46	Value added tax	3,223,712,500	-	160,223,976	866,609,645	4,250,609,726
5	FINANCIAL ASSETS AND PERMANENT RESOURCES	11,247,512,500	10,010,118	10,266,661,501	1,457,114,288	22,760,697,407
51	Financial assets	11,247,512,500	10,010,118	10,266,661,501	1,457,114,288	22,760,697,407
52	Provisions for financial institutions	-	-	-	-	-
53	Other assets	11,247,512,500	10,010,118	10,266,661,501	1,457,114,288	22,760,697,407
54	Financial assets	-	-	-	-	-
55	Current year profit	1,041,144,481.40	1,041,144,481.40	-	-	2,082,288,962.80
57	Amortization of intangible assets	-	-	-	-	-
TOTAL		14,577,570,626	10,010,118	10,266,661,501	1,457,114,288	27,296,963,443

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
60	BANK OPERATIONS EXPENSES	9,760,428,110.82	-	249,121,294.58	-	10,009,549,405.40
61	Personnel costs	311,034,500.00	-	623,504.87	-	311,658,004.87
62	Taxes other than income tax	7,504,760.93	-	7,504,760.93	-	15,016,521.86
63	Current year profit	209,642,312.81	-	762,362,165.45	-	971,004,478.26
64	Current year profit	428,001,135.13	-	490,979,769.87	-	918,980,905.00
65	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
66	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
67	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
68	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
69	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
70	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
71	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
72	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
73	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
74	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
75	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
76	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
77	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
78	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
79	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
80	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
81	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
82	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
83	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
84	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
85	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
86	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
87	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
88	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
89	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
90	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
91	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
92	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
93	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
94	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
95	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
96	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
97	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
98	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
99	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
TOTAL		11,246,964,187.46	-	2,496,110,197.44	-	13,743,074,384.90

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	778,373,891.17	-	1,088,401,811.31	-	1,866,775,702.48
91	Commitment given	778,373,891.17	-	1,088,401,811.31	-	1,866,775,702.48
92	Commitment received	-	-	-	-	-
93	CURRENT LIABILITIES	42,976,627,779.41	-	801,763,026.69	-	43,778,390,806.10
94	Commitment given	42,976,627,779.41	-	801,763,026.69	-	43,778,390,806.10
95	Commitment received	-	-	-	-	-
96	SECURITIES COMMITMENT	-	-	-	-	-
97	Commitment given	-	-	-	-	-
98	Commitment received	-	-	-	-	-
99	FOREIGN CURRENCY TRANSACTIONS	-	-	-	-	-
100	Commitment given	-	-	-	-	-
101	Commitment received	-	-</			

	BY QUARTER				MONTHS				TOTAL
	1 (Q1)	2-7	8-15	16-30	1-5	6-8	9-11	12	
Deposits and Interbank Transactions									
Current account of Central Bank	18,935,508.00	18,935,508.00	18,935,508.00	18,935,508.00	47,340,520.00	75,904,832.00	75,904,832.00	75,904,832.00	301,055,680.00
Deposits with Central Bank	-	-	-	-	-	-	-	-	-
Loans from Central Bank	-	-	-	-	-	-	-	-	-
Other deposits with Central Bank	-	-	-	-	-	-	-	-	-
T-bills sold under REPO Agreement	-	-	-	-	-	-	-	-	-
Other T-bills sold under REPO agreements	-	-	-	-	-	-	-	-	-
Current account of resident financial institutions	13,775,508.70	-	-	-	-	-	-	-	13,775,508.70
Deposit from resident financial institutions	-	-	-	-	-	-	-	-	-
Deposit from non resident financial institutions	-	352,149,656.85	182,600,327.44	365,310,000.00	492,457,433.53	549,040,381.31	1,218,538,859.45	3,197,435,314.09	534,549,984.29
Loans from non resident financial institutions	-	-	-	-	-	-	-	-	-
Other accounts with financial institutions	-	-	-	-	-	-	-	-	-
OPERATIONS WITH CUSTOMERS	32,711,016.70	189,175,514.85	182,600,327.44	365,310,000.00	492,457,433.53	549,040,381.31	1,218,538,859.45	3,197,435,314.09	534,549,984.29
Current account	1,495,774,999.04	1,495,774,999.04	1,495,774,999.04	1,495,774,999.04	3,739,437,497.60	6,197,515,994.40	6,197,515,994.40	6,197,515,994.40	24,790,559,576.00
Demand deposits	3,105,873,436.80	3,105,873,436.80	3,105,873,436.80	3,105,873,436.80	7,764,683,591.60	12,917,473,577.60	12,917,473,577.60	12,917,473,577.60	51,670,942,704.00
Time deposits	688,022,599	688,022,599	688,022,599	688,022,599	1,738,813,895.93	2,928,889,982.80	2,928,889,982.80	2,928,889,982.80	11,719,516,768.00
Certificate of Deposits	-	-	-	-	-	-	-	-	-
Other customer account	-	-	-	-	-	-	-	-	-
OPERATIONS WITH PUBLIC ADMINISTRATION	-	-	-	-	-	-	-	-	-
Current account	-	-	-	-	-	-	-	-	-
Demand deposits	-	-	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-	-	-
Loans to public administration	-	-	-	-	-	-	-	-	-
Other accounts with public administration	-	-	-	-	-	-	-	-	-
OPERATIONS WITH SECURITIES	-	-	-	-	-	-	-	-	-
DRH, repossessed by securities	-	-	-	-	-	-	-	-	-
Securities sold by repo transaction	-	-	-	-	-	-	-	-	-
Other accounts	-	-	-	-	-	-	-	-	-
Financial Resources	31,686,525.40	31,686,525.40	31,686,525.40	31,686,525.40	79,173,063.60	128,618,614.40	128,618,614.40	128,618,614.40	506,475,458.40
Financial Commitments from Customers and Financial Institutions (Unsettled part of Credit)	10,516,259.00	10,516,259.00	10,516,259.00	10,516,259.00	26,290,647.50	43,151,078.50	43,151,078.50	43,151,078.50	172,605,910.00
Capital Adequacy Ratio	10,516,259.00	10,516,259.00	10,516,259.00	10,516,259.00	26,290,647.50	43,151,078.50	43,151,078.50	43,151,078.50	172,605,910.00
Other (Capital Adequacy Ratio)	10,516,259.00	10,516,259.00	10,516,259.00	10,516,259.00	26,290,647.50	43,151,078.50	43,151,078.50	43,151,078.50	172,605,910.00
TOTAL (1-14)	10,516,259.00	10,516,259.00	10,516,259.00	10,516,259.00	26,290,647.50	43,151,078.50	43,151,078.50	43,151,078.50	172,605,910.00

Form 26

	LOANS CLASSIFIED AS PAST DUE LOANS				TOTAL
	1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	303,929,419.10	37,442,500.00	6,251,183.34	76,763,939.15	424,387,041.59
Mid term loans	107,393,131.09	23,808,109.86	37,801,122.22	112,268,835.02	780,469,307.70
Long term loans	769,101,376.05	183,166,796.07	80,112,658.59	306,981,627.82	1,299,342,258.53
Real estate loans	42,199,490.98	8,103,643.19	6,066,408.71	2,157,024.22	58,466,567.10
Bank overdrafts	-	-	-	-	-
TOTAL	1,162,623,126.22	132,519,449.02	104,231,370.86	395,813,421.19	1,795,227,377.29

Form 16

Loan classification	PROVISIONS FOR LOAN LOSSES (in the bank)			
	Principal	Provisions for the principal	Accrued interests	P.R. for interests
Standard and past due loans	21,000,991,329	210,009,913	34,443,347	344,433
Special monitored loans (Restructured)	288,714,631	28,871,464	739,084	73,904
Special monitored loans (Restructured)	527,282,154	28,364,108	3,696,791	184,538
Substandard loans	366,704,442	36,670,444	1,808,481	180,848
Doubtful loans	410,229,841	82,045,962	3,023,435	302,343
Loss loans	207,838,309	103,919,185	1,909,670	1,909,670
Total	23,293,880,606	2,329,388,064	41,900,356	419,003,560

Form sheet 201

Code	LIQUID ASSETS - SHORT TERM LIQUIDITY					TOTAL
	LEK	USD	EUR	OTHERS		
1	709,481,136.00	38,203,112.52	250,644,207.98	-	-	1,038,328,456.50
2	603,145,699.98	1,463,309.82	1,248,712.04	-	-	605,617,721.84
3	1,010,433,730.39	-	-	-	-	1,010,433,730.39
4	787,640,500.00	-	-	-	-	787,640,500.00
5	-	-	-	-	-	-
6	-	-	-	-	-	-
7	-	-	-	-	-	-
8	-	-	-	-	-	-
9	-	-	-	-	-	-
10	-	-	-	-	-	-
11	-	-	-	-	-	-
12	-	-	-	-	-	-
13	-	-	-	-	-	-
14	-	-	-	-	-	-
15	-	-	-	-	-	-
16	-	-	-	-	-	-
A TOTAL OF LIQUID ASSETS	3,411,098,626.88	400,880,620.80	3,809,292,032.74	2,010,006.83	-	8,631,281,487.25
B TOTAL OF SHORT TERM LIABILITIES WITH A REMAINING PERIOD TO MATURITY OF UP TO 1	3,436,717,080.43	1,436,240,624.40	11,963,120,353.88	2,440,431.54	-	14,836,488,490.65

Credit evidence as per economy sectors	District Trieste		District Pinerio		District Piamonte		District Skuderie		District Koro	
	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
Private nonfinancial corporate	3,500,646,457	17,512,333,413	-	532,871,932	-	-	-	237,538,657	182,756,210	1,560,634,173
Agriculture, Silviculture and Fisheries	129,000,000	384,960,348	-	54,036,796	-	-	-	-	-	11,149,292
Extractive industry	-	19,446,816	-	1,199,409	-	-	-	-	-	22,868,937
Manufacture industry	1,073,009,904	5,235,103,159	-	252,154,368	-	-	-	44,836,773	78,387,000	54,574,924
Sum of Electricity, Gas, Steam and Air Conditioning	79,373,201	387,378,445	-	-	-	-	-	-	-	512,252,278
Activities of hot water, sanitation, waste management and reclamation	-	-	-	-	-	-	-	-	-	-
Construction	140,361,500	789,704,057	-	-	-	-	-	-	-	20,000,000
Wholesale and retail trade, repair of motor vehicles and motorcycles	1,988,056,600	8,518,423,798	-	168,570,964	-	-	-	113,972,264	27,369,210	402,870,009
Transport and Storage	7,931,000	422,046,117	-	19,800,439	-	-	-	321,843	-	191,227,459
Hotels and restaurants	6,122,000	50,991,230	-	231,799,064	-	-	-	37,880,332	6,000,000	126,793,903
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	37,610,250	303,844,475	-	136,494	-	-	-	-	-	-
Administrative Activities and Support Services	9,000,000	363,922,521	-	3,165,513	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	30,380,000	34,414,179	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	293,321,115	3,803,167,247	400,000	353,704,003	-	-	-	137,446,952	20,999,000	22,061,079
Total	3,793,088,566	20,319,500,660	800,000	886,576,935	-	-	-	364,085,610	202,855,210	1,909,807,824

Credit evidence as per economy sectors	District Vinea		District Langhe		District Geronzo		District Lira		District Lera	
	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
Private nonfinancial corporate	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fisheries	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sum of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and reclamation	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	District Paganico		District Garano		District Poggio		District Koles		District Lera	
	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
Private nonfinancial corporate	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fisheries	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sum of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and reclamation	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	District Bural		District Kavaga		District Pomet		District Granich		District Librad	
	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
Private nonfinancial corporate	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fisheries	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Sum of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and reclamation	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	Banco Vinea		Banco Garano		Banco Poggio		Banco Koles		Banco Lera	
	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
Private nonfinancial corporate	867,996,430	400,222,210	83,830,380	53,070,860	-	-	13,831,495	13,186,150	4,334,037	4,334,037
Agriculture, Silviculture and Fisheries	8,507,030	4,460,393	4,897,426	4,146,919	-	-	-	-	-	-
Extractive industry	5,379,247	1,198,162	1,198,162	612,675	-	-	-	-	-	-
Manufacture industry	297,446,524	222,623,565	72,721,029	48,168,882	-	-	-	-	-	-
Sum of Electricity, Gas, Steam and Air Conditioning	64,399,845	64,399,845	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and reclamation	-	-	-	-	-	-	-	-	-	-
Construction	1,221,712	1,221,712	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
Transport and Storage	20,870,641	4,330,491	-	-	-	-	-	-	-	-
Hotels and restaurants	87,100,623	46,962,489	-	-	-	-	-	-	-	-
Information and Communication	2,481,237	312,965	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	43,579,655	43,579,655	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	9,727,306	1,981,830	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	-	-	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	912,244	194,825	-	-	-	-	-	-	-	-
Health and other social activities	5,413,704	1,107,858	-	-	-	-	-	-	-	-
Art and Entertainment	48,984,252	9,994,097	-	-	-	-	-	-	-	-
Other service activities	1,882,579	400,306	-	-	-	-	-	-	-	-
Home Services	-	-	4,811,936	3,142,385	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals - Non-profit institutions serving individuals	210,610,537	11,675,054	43,040,615	24,302,110	-	-	15,571,456	17,603,544	11,570,064	11,570,064
Total	778,506,967	518,907,244	127,270,995	77,432,080	-	-	33,403,153	25,902,212	21,257,581	15,874,941