

Capital Adequacy Ratio

010			
		REGULATORY CAPITAL	3,820,918,545
020		RMK (%)	13.75
030		TOTAL AMOUNT of risk-weight	27,792,886,679
		CREDIT RISK	
040	1.	The amount of risk-weighted e	25,301,555,598
050	1.1	Exposure levels acording to SA e	25,301,555,598
060	1.1.1	Potential exposures or exposure	
070	1.1.2	Potential exposures or exposur	*
080	1.1.3	Potential exposures or exposur	*
090	1.1.4	Potential exposures or exposur	
100	1.1.5	Potential exposures or exposur	
110	1.1.6	Potential exposures or exposur	588,411,621
120	1.1.7	Exposure or potential exposure	14,903,506,828
130	1.1.8	Exposure or potential exposure	6,563,296,273
140	1.1.9	Potential exposures or exposur	316,100,553
150	1.1.10	Exposures (credit) with problem	296,676,767
160	1.1.11	Exposures to Categories of class	
170	1.1.12	Exposures in the form of bonds	
180	1.1.13	Exposures in the form of securi	
190	1.1.14	Other items	2,633,563,556
200	1.2	Securitization position SA	
200*	1.2*	from which: resecuritizations	
		MARKET RISKS	
210	2.	The amount of risk-weighted	
220	2.1	The amount of risk exposure t	
230	2.1.1	Settlement risk in the banking I	
240	2.1.2	Settlement risk in the trading b	
250	2.2	The amount of risk exposure t	
260	2.2.1	The risk of debt securities posit	
270	2.2.2	The risk of equity instruments p	
280	2.2.3	The risk of exchange rate	
290	2.2.4	The risk of investment in comm	
300	2.3	The amount of risk-weighted e	
		OPERATIONAL RISK	
310	3.	The amount of risk-weighted	2,491,331,081
320	3.1	Basic Indicator Method (BIA)	2,491,331,081
330	3.2	Standard Method / Standard A	
340	4.	Addition from balance growth	
350	4.1	Total asset items of the "treasur	3,028,278,598
360	4.2	Total asset items of the "treasur	2,884,028,288
370	4.3		
		The growth of asset items of the	(144,250,310)
380	4.4	Total liability items of "treasury	
			128,214,467
380	4.4	Total liability items of "treasury	128,214,467 6,199,220,237
380 390	4.4 4.5	Total liability items of "treasury Total liability items of "treasury	128,214,467
380 390 400	4.4 4.5 4.6	Total liability items of "treasury Total liability items of "treasury Increasing the liability items "tr	128,214,467 6,199,220,237 6,071,005,770
380 390 400 410	4.4 4.5 4.6 5.	Total liability items of "treasury Total liability items of "treasury Increasing the liability items "tr Reductions for loan portfolio g Gross loan portfolio for Decem	128,214,467 6,199,220,237 6,071,005,770
380 390 400 410 420	4.4 4.5 4.6 5. 5.1	Total liability items of "treasury Total liability items of "treasury Increasing the liability items "tr Reductions for loan portfolio g Gross loan portfolio for Decem Gross loan portfolio in the repc	128,214,467 6,199,220,237 6,071,005,770
380 390 400 410 420 430	4.4 4.5 4.6 5. 5.1 5.2	Total liability items of "treasury Total liability items of "treasury Increasing the liability items" tr Reductions for loan portfolio g Gross loan portfolio for Decem Gross loan portfolio in the repo The growth of the loan portfoli	128,214,467 6,199,220,237 6,071,005,770
380 390 400 410 420 430	4.4 4.5 4.6 5. 5.1 5.2 5.3	Total liability items of "treasury Total liability items of "treasury Increasing the liability items of "treasury Increasing the liability items "tr Reductions for loan portfolio g Gross loan portfolio for Decem Gross loan portfolio in the repo The growth of the loan portfoli Loan portfolio growth for 2015	128,214,467 6,199,220,237 6,071,005,770
380 390 400 410 420 430 440	4.4 4.5 4.6 5. 5.1 5.2 5.3 5.4	Total liability items of "treasury Total liability items of "treasury Increasing the liability items "tr Reductions for loan portfolio g Gross loan portfolio in the repo The growth of the loan portfolio Loan portfolio growth for 2015 if the reporting period is Morry if the reporting period is Morry if the reporting period is Morry	128,214,467 6,199,220,237 6,071,005,770
380 390 400 410 420 430 440 450	4.4 4.5 4.6 5. 5.1 5.2 5.3 5.4 5.4.1	Total liability items of "treasury Total liability items of "treasury Increasing the liability items of "treasury Increasing the liability items "tr Reductions for loan portfolio g Gross loan portfolio for Decem Gross loan portfolio in the repo The growth of the loan portfoli Loan portfolio growth for 2015	128,214,467 6,199,220,237 6,071,005,770

Form 20

		Amortization fund					
	ASSETS	and	LE		CURR		TOTAL
Code		provisions (-A)	Resident	Non-resident	Resident	Non-resident	
	TREASURY OPERATIONS AND I	_	2,960,604,324.10	_	1,401,932,052.33	2,884,028,287.96	7,246,564,664.39
- 11	Cash and Central Bank		1.688.581.424.54		1,401,932,052,33	-	3.090.513.476.87
	Treasury bills and other bills eligible	-	1,272,022,899.56		-		1,272,022,899.56
	Current accounts with banks, credit	-			-	2,865,007,809.20	2,865,007,809.20
	Deposits with banks, credit and other	-			-	-	
	Loans to banks, credit and other fine	-			-		
	Other accounts with banks, credit ar	-				19.020.478.76	19.020.478.76
	Doubtful receivable accounts with be	-			-		
	OPERATIONS WITH CUSTOMER	(1,187,964,406.51)	10,676,132,687.20	_	13,340,218,359.96		22,828,386,640.65
	Standard loans and advances to cust		7,392,194,275.39		9,090,559,536.87	-	16,482,753,812.26
	Past-due loans and advances to cust	-			-	-	
	Special mention loans	-	250.159.046.17		125.082.224.56		375,241,270,73
	Substandard loans	(50,413,283.66)	201,743,882.85		40,710,330.14		192,040,929.32
	Doubtful loans	(126.665.463.90)	67.006.096.16		182.474.116.38		122.814.748.64
	Lost loans	(1,010,885,658.95)	507,295,552.69		502,078,140.45	-	(1,511,965.81)
	Albanian Government and Public A	-			-		
	Customer current accounts and den-	-	2.257,389,760.92		3,392,167,645,51		5.649.557.406.43
	Other customer accounts	-	344,073.02		7,146,366.04		7,490,439.06
	Doubtful customer receavables other	-			-		
	SECURITIES TRANSACTIONS	-	358,037,867.38		-	-	358,037,867.38
	Fixed income securities	-	358.037.867.38		-		358.037.867.38
	Variable income securities						
	Securities sold and purchased under	-			-	-	
	Collateral on securities transactions	-			-		
	Premiums on financial instruments	-			-	-	-
	OTHER ASSETS AND LIABILITIE	-	363,638,198.67		685,730,515.18	-	1,049,368,713.85
	Other assets		307,599,776.83		573,167,432,38		880,767,209,21
	Agent transactions	-	17,339,466.08		-	-	17,339,466.08
	Inter-office accounts	-			-	-	-
	Suspense and position accounts	-	38,698,955.76		112,563,082.80	-	151,262,038.56
	Value added tax	-			-	-	-
	FIXED ASSETS AND PERMANENT	(919.591.267.62)	2.116.084.602.68		-	195.808.30	1.196,689,143,36
	Participating interest	-	*		-	195,808.30	195,808.30
	Affiliates	-			-	-	
	Fixed assets	(919,591,267.62)	2,116,084,602.68		-	-	1,196,493,335.06
	Intangible assets	-	286,352,946.80		-	-	286,352,946.80
5371	Amortisation of intangible assets	(234,479,169.75)	-		-	-	(234,479,169.75)
		-			-	-	
	TOTALI	(2.107.555.674.13)	16,474,497,680.03	-	15.427.880.927.47	2.884.224.096.26	32.679.047.029.63

Form 21

	ASSETS		LEK	CURR	FNCY	TOTAL
Code		Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND I	529,083,634	-	567,184,474	6,199,220,237	7,295,488,346
	Central Bank				-	-
12	Treasury bills and other bills eligible					-
13	Current accounts with banks, credit	39,019,867		11,787,532	-	50,807,399
	Deposits from banks, credit and oth				-	
	Loans from banks, credit and other	490,063,767		555,396,942	6,199,220,237	7,244,680,947
	Other accounts with banks, credit a	-	-		-	
	OPERATIONS WITH CUSTOMER	11.327.482.015	93,917,442	8,908.800.110	341.013.654	20.671.213.221
	ALBANIAN GOVERNMENT AND	-	-		-	
	Due to customers for current accoun	11,094,005,572	92,804,231	8,708,706,942	339,939,634	20,235,456,379
	Other customer accounts	233,476,443	1,113,211	200,093,169	1,074,020	435,756,842
	SECURITIES TRANSACTIONS	-			-	
	Debt represented by securities					-
	Securities sold and purchased under	-	-	-	-	-
	Collateral on securities transactions	-	-			
	Premiums for financial instruments					-
	OTHER ASSETS AND LIABILITIE	301,572,256	-	87,611,836	-	389,184,092
	Other liabilities	91.341.438	-	81.551.956		172.893.394
	Agent transactions	61,070,785	-	-	-	61,070,785
	Inter-office accounts	-	-	-	-	-
	Suspense and position accounts	149,160.033	-	6.059.880	-	155,219,912
	Value added tax	-	-		-	-
	FIXED ASSETS AND PERMANEN	2,663,032,424	-	140,484,235	1,519,644,712	4,323,161,370
	Grants and public funding	-	-	-	-	
	Specific provisions	158.372.876	-	140.484.235	-	298.857.111
	Subordinated debt	-	-		636,738,215	636,738,215
57	Shareholders' equity	2,504,659,547	-	-	882,906,496	3,387,566,044
		-	-	-	-	
	TOTAL	14,821,170,329	93,917,442	9,704,080,656	8,059,878,603	32,679,047,030

Form 22

Code	PROFIT/LOSS ACCOUNTS			
		lek	CURRENCY	TOTAL
60	BANK OPERATIONS EXPENSES	9,802,920,183.16	216,360,043.60	10,019,280,226.76
61	Personnel costs	361,147,762.00	1,082,618.20	362,230,380.20
62	Taxes other than income tax	10,146,575.52	-	10,146,575.52
63	General expenses for operations	272,596,564.50	531,466,832.38	804,063,396.88
64	Amortisation and provisions on the depre-	244,348,347.45	-	244,348,347.45
65	Losses on unrecoverable receivables and o	833,682,493.29	406,818,392.68	1,240,500,885.97
66	Extraordinary expenses	184,160,873.72	42,835,324.20	226,996,197.92
67	Income tax	-	-	
69	Current year profit	-	-	
	TOTAL EXPENSES	11,709,002,799.64	1,198,563,211.06	12,907,566,010.7
		-	-	
	Income from banking activities	10,408,798,356.33	731,921,662.31	11,140,720,018.6
	Reversal of provisions for the depreciation	-	-	
75	Reversal of provisions for the depreciation	752,008,671.26	333,841,202.28	1,085,849,873.5
76	Extraordinary expenses	59,496,568.46	9,335,894.44	68,832,462.9
79	Current year loss	612.163.655.62		612.163.655.60
	TOTAL INCOME	11.832.467.251.67	1,075,098,759,03	12,907,566,010,70

Form 23

	OFF BALANCE ITEMS					
Code		LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	825,777,397.09		836,703,275.25		1,662,480,672.34
901	Commitments given	825,777,397.09		836,703,275.25	-	1,662,480,672.34
902	Commitments received	-		-	_	
91	GUARANTEES	49,749,585,429.96		575,102,892.39	-	50,324,688,322.35
911	Guarantees given	453,514,153.40		419,508,568.95	-	873,022,722.35
912	Guarantees received	49,296,071,276.56		155,594,323.44	_	49,451,665,600.00
92	SECURITIES COMMITMENT	-		-	-	
93	FOREIGN CURRENCY TRANSACTION	-		-	_	
94	OTHER COMMITMENTS	1,062,100,613.21		618,302,754.94	-	1,680,403,368.15
95	FINANCIAL INSTRUMENTS COMMIT	-			-	
	TOTALI	51,637,463,440,26		2.030.108.922.58		53,667,572,362,84

REGULATORY CAPITAL			
Columns 010	Nr.	Zěri	Amount 3,820,918,544.5
010	- 11	REGULATORY CAPITAL FIRST LEVEL CAPITAL	3,335,692,266.8
020	111	FIRST BASIC CAPITAL	3.335.692.266.8
030	1.1.1.1	Equity instruments known as	3,763,884,034.8
040	1.1.1.1.1	Paid-in capital	3,763,884,034.8
050	1.1.1.1.2	Memorandum items: capital	0.00
060 070	1.1.1.1.3	Premiums stock	0.00
070	1,1,1,1,4	(-) Equity instruments of its (-) Direct participation in	0.00
090	1,1,1,1,4,2	(-) Indirect participation in	0.00
091	1.1.1.1.4.3	(-) Participation Capital	0.00
092	1.1.1.1.5	(-) Current or potential	0.00
130	1.1.1.2	Retained earnings	-1,028,278,559.7
140 150	1.1.1.2.1	Retained earnings and losses End of Year Profit	-416.114.904.08 0.00
160	1.1.1.2.3	End of Year Profit End of year profit exercising	-612,163,655.62
200	1.1.1.3	Reserves (excluding	708,110,425.58
	1.1.1.4	Revaluation credit	-56.149.856.89
250	1.1.1.5	KRN1 arrangements regarding	0.00
260	1.1.1.5.1	(-) Increases in capital arising	0.00
270 280	1.1.1.5.2 1.1.1.5.3	Mandatory reserve through Unrealized gains and losses	0.00
285	1.1.1.5.4	Gains and losses on the fair	0.00
290	1,1,1,5,5	(-) Adjustments value by	0.00
300	1.1.1.6	(-) Goodwill	0.00
310	1.1.1.6.1	(-) Goodwill classified as	0.00
320	1.1.1.6.2	(-) Goodwill included in the	0.00
330 340	1.1.1.6.3	Deferred tax liabilities related	0.00 -51,873,777.05
350	1.1.1.7.1	(-) Other intannible assets (-) Gross amount of other	51,873,777.05
360	1,1,1,7,2	Deferred tax liabilities related	0.00
370	1.1.1.8	(-) Deferred tax assets that	0.00
390	1.1.1.9	(-) Assets of pension funds	0.00
400	1.1.1.9.1	(-) The gross amount of	0.00
410 420	1.1.1.9.2	Deferred tax liabilities	0.00
420	1.1.1.9.3	Active fund defined benefit (-) Mutual cross participation	0.00
440	1.1.1.11	(-) Excess of capital	0.00
450	1.1.1.12	(-) Holding (qualifying	0.00
460	1.1.1.13	(-) Positions titulizimit which	0.00
470	1.1.1.14	(-) Non-DVP transactions (free	0.00
480 490	1.1.1.15	(-) KBN1 instruments of	0.00
490 500	1.1.1.17	(-) Deferred tax assets that (-) KBN1 instruments of	0.00
510	1.1.1.18	(-) The amount that exceeds	0.00
530	1.1.2	ADDITIONAL CAPITAL ONE	0.00
540	1.1.2.1	Equity instruments known as	0.00
550	1.1.2.1.1	Paid equity instruments	0.00
560 570	1.1.2.1.2	Voice memo: canital Premiums emission related	0.00
580	1.1.2.1.4	(-) Own equity instruments	0.00
590	1,1,2,1,4,1	(-) Direct participation in	0.00
620	1.1.2.1.4.2	(-) Participation indirect equity	0.00
621	1.1.2.1.4.3	(-) Particination Canital	0.00
622 690	1.1.2.1.5	(-) Current or potential	0.00
690 700	1.1.2.2	(-) Mutual participation (cross)	0.00
710	1.1.2.4	(-) Additional equity (-) Capital instruments and	0.00
720	1.1.2.5	(-) Surplus items of capital	0.00
740	1.1.2.6	The outstanding items of	0.00
744	1.1.2.7	(-) Additional capital	0.00
748	1.1.2.8	Additional capital elements of	0.00
750 760	1.2	CAPITAL LEVEL TWO	485,226,277.70 636,738,215,20
760	1.2.1.1	Equity instruments and Capital instruments fully paid	636,738,215.20
780	1.2.1.2	Memorandum items: capital	0.00
790	1.2.1.3	Premiums emission related	0.00
800	1.2.1.4	(-) Own equity instruments of	0.00
810	1.2.1.4.1	(-) Particination direct equity	0.00
840 841	1.2.1.4.2	(-) Participation indirect equity	0.00
841 842	1.2.1.4.3	(-) Synthetic shares are equity (-) Current or potential	0.00
920	1.2.1.5	Standard Method (SA) main	0.00
930	1.2.3	(-) Particination (mutual) in the	0.00
940	1.2.4	(-) Equity instruments T2	0.00
950	1.2.5	(-) Equity instruments T2	0.00
970	1.2.6	The outstanding items of	0.00
974 978	1.2.7	(-) Additional capital Elements of the capital of the	0.00 151.511.937.51

Financial Ratios

Ratio	
1. (ROAA) = Net income/ average assets	.1 99
2. The net result of the extraordinary / av	-1.95
2. The net result of the extraordinary / ave 3.Expenditure general operations / gross e	138 3
4. Net interest income / expense to the sen	65.9
5. (ROEA) = The net income / Average sh	-17.0
6. For active employees = Total assets / No	1,597,62
7. Net interest income / average assets	2.6
8. Net marge form interest= Net interest i	2.8
9.Interest income / average assets	3.4
10. Interest expense / average assets	0.8
11. Net interest income / gross revenues of	91.2
12. Net income from other activities / aver	1.5
13. Non-interest expenses / gross operating 14. Personnel expenses / gross operating in	42.8 38.6
14.Personnel expenses / gross operating if 15. Expenses for provisions / average asset	38.6
15. Expenses for provisions / average asset	0.3

Kodi	Figures	
- 1	Total assets at the end of the previous quarte	32,826,339,625.08
2	Excess credit reporting quarter	22.828.386.640.65
3	Surplus ratio loans / total assets (in%) (2/1 *	69.54%
- 4	Maximum Limit Risk	70.00%

NACE	1	1		Nga të cilat:			Totali i teprices se
Kodi i	as cilesisë së portofolit dhe aktivitetit	Hua standard	Hua në ndjekje	Hua nënstandard	Hua të dyshimta	Hua të humbura	huave dhe interesit të
1	Korporata iofinanciare private	18.197.232.832.66	191.155.543.60	161.596.123.36	194.539.951.80	789.363.565.96	19.533.888.017.38
Δ	Agriculture, Forests, Fishing	485.180.884.05	9,676,125,78	6.167.308.33	3.356.787.78	57.406.518.42	561.787.624.36
В	Extracting industry	15,081,538.55				2,781,680.50	17,863,219.05
C	Manufacturing industry	5.791.678.493.76	4.939.248.85	83.973.116.99	59.677.448.38	61.984.421.72	6.002.252.729.71
D	Electricity, gas supply, steam and air	487,162,320.72				90,378,390.48	577,540,711.20
E	Water supply waste management	116,119,600.03	-	-	-	5,068,191.98	121,187,792.01
F	Construction	554,188,891.39	1,700,016.70	-	-	-	555,888,908.09
G	Wholesale and retail trade; Repair of	8,891,416,423.25	119,807,848.95	53,793,577.85	19,085,445.38	219,822,046.68	9,303,925,342.12
н	Transportation and storage	590,013,323.04	-	-	-	-	590,013,323.04
- 1	Accommodation and food service	414,385,912.96	409,160.33	16,426,832.64	49,208,627.75	756,903.39	481,187,437.08
J	Information and communication	35,030,406.47	4,209,199.17	-	-	15,376,634.57	54,616,240.22
K	Financial and insurance activities	47,223,841.13	-	-	-	-	47,223,841.13
L	Real estate activities	260,184,764.74	-	-	63,211,642.50	-	323,396,407.24
M	Professional, scientific and technical	228,495,486.85	-	-	-	-	228,495,486.85
N	Administrative and support services	161,321,486.08	-	-	-	26,219,227.55	187,540,713.63
0	Public administration and defense;	-	-	-	-	-	-
P	Education	42,297,485.38	-	1,235,287.55	-	309,569,550.67	353,102,323.59
0	Health and social work activities	69,604,936.88	-	-	-	-	69,604,936.88
R	Art, fun and relaxation] -	50,413,943.81	-	-	-	50,413,943.81
S	Other service activities	7,847,037.38	-	-	-	-	7,847,037.38
T	Family activities as employers; Freight	-	-	-	-	-	-
U	Activities of international	-	-	-	-	-	-
2	Public Nonfinancial Corporation	37,694,243.84				-	37,694,243.84
A	Agriculture, Forests, Fishing		-	-	-	-	
В	Extracting industry	-	-	-	-	-	-
C	Manufacturing industry	-	-	-	-	-	-
D	Electricity, gas supply, steam and air	-	-	-	-	-	-
E	Water sunnly waste management	-	-	-	-	-	-
F	Construction		-	-	-	-	-
G	Wholesale and retail trade; Repair of	-	-	-	-	-	-
н	Transportation and storage	-	-	-	-	-	-
	Accommodation and food service		-	-	-	-	-
J	Information and communication	-	-	-	-	-	-
K	Financial and insurance activities		-	-	-	-	-
L	Real estate activities	1	-	-	-	-	-
M	Professional, scientific and technical	-	-	-	-	-	-
N	Administrative and support services		-	-	-	-	
0	Public administration and defense;	37,694,243.84	-	-	-	-	37,694,243.84
P	Education Health and social work activities		-	-	-	-	
Q		1	_	-	-	· ·	-
R	Art, fun and relaxation	! -	-	-	-	-	
S	Other service activities		-	-	-	-	
T	Family activities as employers; Freight	1	-	-	-	-	-
- 11	Activities of international						

NR. I FORMU 37.9 EARLI FORMU 37.9 EARLI FORMU 37.9 EARLI FORMU 37.9 Altivet sipas maturitetit ne te giitha monedhat TOTAL PREDOGETI Mujor MONEDHAR A LLL NIESIA Monetare

		DIT	E		CAUM				/ITE	TOTALI
	1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	> 5	
VEPRIMET	105,366,008.79	61,267,723.89	138,150,190.53	567,088,589.41	2,124,539,914.50	2,854,254,965.18	3,308,381,429.91	******	*******	*******
Hua st	31,362,697.04	49,605,981.33	110,154,654.67	242,038,634.75	852,404,021.40	1,085,436,013.27	2,139,732,040.00	*******	*******	*******
		-	-	-	-	-	-	-	-	-
	31,362,697.04	49,605,981.33	110,154,654.67	242,038,634.75	852,404,021.40	1,085,436,013.27	#########	######	######	*******
Hua no	13,637,117.85	2,442,221.77	797,745.01	9,961,408.64	17,405,604.69	24,883,256.30	45,218,427.67	*****	72,085,255.33	*******
	24,395,484.77	-	-		-	-				*******
	9,633,696.36	1,060,493.06	2,346,268.09	6,862,508.71	13,945,794.64	20,680,317.55	39,757,126.95	######	######	
Hua no		-	-	-	-	-	-	######	######	*******
Hua të	-	-	-	-	-	-		######	######	*******
Hua të	-	-	-	-	-	-		######	######	*******
Llogari	60,366,193,91	9.219.520.78	27.197.790.85	315.088.546.03	1.254.730.288.42	1.743.935.695.61	#########	#####	######	*******

NR. I FORMULARIT 37.8
EMBI I FORMULARIT Pasive sipas maturitetit ne te gjitha monedhat TOTAL
PRIZORICHTET Mujor
MONEDHA RAPORTUES ALL
MONESA Monetare

	4 (a (m)	Dite 2-7				Muaj		Vite		
Treasury and interbank	1 (O/N) 50.807.399.27	675,200,709,50	8-15 370,260,000,00	16-30	1-3 495.148.697.89	3-6 1.729.813.117.30	6-12	1-5	> 5	Totali
Current account of Centra	30,807,399.27	073,200,703.30	370,200,000.00	-	455,146,057.05	1,729,813,117.30	*****	********		*******
Denosits with Central Ban	-	-	-	-	-	-		-	-	
Loans from Central Bank		1	1	1						
Other accounts with Centr				_	_	_		_		
T-bills sold under REPO Ad				_	_	_		_		
Other T-bills sold under RI	_	-	-	-	_	_	-	-	_	
Current account of resider	50.807.399.27	-	-	-	_	_	-	-	_	50.807.399.27
Current account of non re	-	_	_	-	-	_	-	-	-	-
Deposit from resident fina	-	_	_	-	-	_	-	-	-	
Deposit from non resident	-	_	_	-	-	_	-	-	-	
Loans from resident finance		675,200,709.50	370,260,000.00	-	-	-	-	-	-	1,045,460,709.50
Loans from non resident f			-	-	495.148.697.89	1.729.813.117.30	*******	********	-	6.199.220.237.25
Other account with finance	-	-	-	-	-	-		-		
OPERATIONS WITH CUSTOM	10,265,265,413.84	172,222,681.94	176,348,207.03	763,480,282.69	837,879,741.89	1,398,305,875.81	00000000	********		********
Current account	7.089.461.888.46	-	-	-	-	-	-	-	-	7.089.461.888.46
Demand deposits	3,170,465,017.87	-	-	-	-	-	-	-	-	3,170,465,017.87
Time deposits	5.338.507.50	172.222.681.94	176.348.207.03	327.723.440.46	837.879.741.89	1.398.305.875.81	*******	********	-	9.975.529.472.51
Certificate of Deposits	-	-	-		-	-	-	-	-	
Other customer account				435,756,842.24			-		-	435,756,842.24
OPERATIONS WITH PUBLIC	-	-	-	-	-	-	-	-	-	
Current account	-	-	-	-	-	-	-	-	-	
Demand deposits	-	-	-	-	-	-	-	-	-	
Time deposits Loans to public administra	-	-	-	-	-	-	-	-	-	
Other account with public	-	-	-	-	-	-	-	-	-	
OPERATIONS WITH SECURI				-						
Debt. represented by secu										
Securities sold by repo tra		-	-	-	-	-	-	-	-	
Other accounts		-								
Other resources	40,290,07	47.814.161.27	21.087.30	207.641.919.62	2,483,464,53	4.084.561.23	*****	*******	******	389,184,092,16
Permanet Resources	3,039,012,32	20,401,215,72	2,419,450,93	5,723,236,19	23,204,184,44	31,554,818,17	#######	#########	#######	
I-Total Liabilities	10.765.457.305.19	1.302.792.339.47	173.318.047.10	1.845.217.952.17	2.864.641.460.28	4.571.897.983.62	******	********	******	*********
II- Off Balance sheets	-			-	-	-			-	
Financial Commitments	-	-	-	-	-	-	-	-	-	-
Currency (All+other	-	-	-	-	-		-	-		
TOTAL (T+TT)	10 765 457 205 10	1 202 702 220 47	172 210 047 10	1 045 317 053 17	2 064 641 460 20	4 E71 907 092 63			******	*********

ANS CLASSIFIED AS PAST DUE I	OANS	PAST DUE LOANS			
	1-30 days	31-90 days	91-180 days	Over 180 days	TOTAL
Short term loans	179,739,357.04	24,332,799.83	99,498.50	119,606,056.49	323,777,711.87
Mid term loans	381,231,603.56	80,065,738.65	18,999,208.75	248,125,097.80	728,421,648.7€
Long term loans	1,067,359,710.31	101,753,360.80	38,017,210.99	551,582,436.04	1,758,712,718.14
Real estate loans	93,729,447.27	13,234,592.08	2,240,141.35	1,714,983.44	110,919,164.14
Leasing contract					-
Bank employees					
mom . v		********			

ROVISIONS FOR LOAN LOSSES (by the ba	ank)			
Loan classification	Principal	Provisions for the principal	Accrued interests	F.R. for interests
Standard and past due loans	21,755,701,460	217,557,015	40,575,819	405,758
Standard and past due loans (Restructu	340,292,120	34,029,212	1,720,294	172,029
Special mentioned loans	214,871,984	10,743,599	2,206,471	110,324
Special mentioned loans (Restructured	157,109,100	15,710,910	1,053,715	105,372
Substandard loans	240,051,162	48,010,232	2,403,051	2,403,051
Doubtful loans	245,629,497	122,814,749	3,850,715	3,850,715
Lost loans	988,583,412	988,583,412	22,302,246	22,302,246
Totali	23,942,238,736	1,437,449,129	74,112,312	29,349,495

LIQU	JID ASSETS - SHORT TERM LIQUIDI	TY				
Code		LEK	USD	EUR	OTHERS	TOTAL
	Cash	522.525.947.00	43.857.078.84	457.906.095.90		1.024.289.121.74
	Current Accounts at the Central Bank ,	736,081,870.48	2,617,704.64	4,302,990.17		743,002,565.29
	reasury bills issued by the Republic	1,254,636,251.50				1,254,636,251.50
	0 per cent of bonds issued by the	283,440,000,00				283,440,000,00
	"Investment" securities of the					
	0 per cent of the albanian government					
	reasury Bills purchased according to					
8 0	Current accounts at banks and other		258,956,503.86	2,596,379,441.62	3,868,881.92	2,859,204,827.40
	Deposits with banks and other					
	oans to banks and other financial					
	"trading"/"placement " securities					
	"trading"/"placement " issued by					
13	'Trading /placement' securities not					
	"Investment" securities with a					
15 S	Securities purchased according to					
A T	OTAL OF LIQUID ASSETS	2.796.684.068.98	305.431.287.34	3.058.588.527.69	3.868.881.92	6.164.572.765.93
0.7	TOTAL OF SHORT TERM	10.040.311.853.39	1.078.102.726.78	11.174.676.364.80	10.063,206.00	22.303.154.150.98
8 1	OTAL OF SHORT TERM	10,040,311,003.33	1,070,102,720.70	11,174,676,364.80	10,063,206.00	22,303,134,130.36

Credit evidence as per economy sector		rict Tirane	District		District I			t Shkoder		ict Korce
	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusement	Total credit	New disbusements	Total credit
Economy sectors	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter
Private nonfinancial corporation	2,053,781,100	16,622,999,577		933,083,287	-	-	-	330,228,372	479,602,600	1,647,576,781
Agriculture, Silviculture and Fishing	31,000,000	441,807,728		104,035,579	-	-	-			15,944,317
Extracting industry	9.319.500	13.419.743	_	4,443,476	_	-	-		-	
Manufacturine industry	546,861,868	4,985,208,332		372,306,566	-	-	-	65,385,180	45,225,000	579,352,651
Supply of Electricity, Gas. Steam	36,885,000	323,465,620		10,558,010	-	-	-			243,517,082
Activities of hot water, sanitation,	-	5,068,192		-	-	-	-	-	12,500,000	116,119,600
Construction	111,082,500	544,217,680		342,320	-	-	-	-	8,900,000	11,328,908
Wholesale and retail trade, repair of	1,267,469,382	8,284,123,860		326,436,006	-	-	-	194,133,486	288,977,600	499,231,991
Transport and Storage	2,468,400	502,242,798		47,538,731	-	-	-	1,159,836	-	39,071,958
Hotels and restaurants	-	278.952.806		4.995.009	-	-	-	65.137.219	124.000.000	132.102.403
Information and Communication	20,000,000	33,833,401		15,603,638	-	-	-	2,885,887	-	2,293,315
Financial and Insurance Activities	-	47,223,841		-	-	-	-	-	-	-
Real estate	-	323.396.407		-	-	-	-	-	-	-
Professional. Scientific and	28,694,450	227,866,649		628,838	-	-	-		-	-
Administrative Activities and	-	177,531,796		10,008,917	-	-	-	-	-	-
Public administration and defense.	-	-	-	-	-	-	-	-	-	-
Education	-	315,389,364		36,186,196	-	-	-	1,526,764	-	-
Health and other social activities	-	60.990.380		-	-	-	-	-	-	8.614.557
Art and Entertainment	-	50,413,944	-	-	-	-	-	-	-	-
Other service activities	-	7,847,037	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-		-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	37.694.244
Individuals + Non-profit institution	253,574,748	3,124,612,191	24,684,000	641,385,069		-	692,750	265,370,918	14,450,000	413,400,608
Total	2.307.355.849	19.747.611.768	24,684,000	1.574.468.356			692,750	595,599,290	494.052.600	2.098.671.633

redit evidence as per economy sector	District Vlore		District Lushnie		District Giirokaster		District Fier		District Berat	
	New disbusements	Total credit	New disbusements	Total credit	New disbusements		New disbusement		New disbusements	
Economy sectors	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter
	(Josephania)		(Jacob Manager)		g-st quartery		(just quantity)		(Jean squares)	
Private nonfinancial corporation		-					-			
Agriculture. Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extracting industry	-			_	-	-	-	-		-
Manufacturing industry	_	-	_	_	-	-	-			
Supply of Electricity, Gas. Steam	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation.	_	-	-	_	-	-	-	-		
Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of		-	-	-	-		-	-	-	-
Transport and Storage	_	-	_	_	-	-	-			
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-			_	-	-	-	-		-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and	_	-	_	_	-	-	-			
Administrative Activities and	-	-	-	-	-	-	-	-	-	-
Public administration and defense.	-			_	-	-	-	-		-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-		-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation		-		-	-		-	-	-	-
Individuals + Non-profit institution	_	-	-	_	-	-	-	-		
Total	-		-	-				-	-	-

Credit evidence as per economy sector		ct Pogradec	District :		District P			ict Kukes		ict Lezhe
	New disbusements	Total credit	New disbusements	Total credit	New disbusements	Total credit	New disbusement	Total credit	New disbusements	Total credit
Economy sectors	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter	(per quarter)	as of end of quarter
				•		•				
Private nonfinancial corporation		_		-	_		_			
Agriculture, Silviculture and Fishing	-	_	_	_	-	-	-		-	
Extracting industry	-	_	_	_	-	-	-		-	
Manufacturing industry		-		-	-	-	-			-
Supply of Electricity, Gas. Steam		-		-	-	-	-			-
Activities of hot water, sanitation.	-			-	-		-	-	-	-
Construction				-	-	-	-	-	-	
Wholesale and retail trade, repair of				-	-	-	-	-	-	
Transport and Storage	-	-	-	-	-	-	-	-	-	
Hotels and restaurants	-	-	-	-	-	-	-	-	-	
Information and Communication				-	-	-	-	-	-	
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	
Real estate	-	-	-	-	-	-	-	-	-	
Professional. Scientific and	-	-	-	-	-	-	-	-	-	
Administrative Activities and	-	-	-	-	-	-	-		-	-
Public administration and defense.	-	-	-	-	-	-	-	-	-	
Education	-	-	-	-	-	-	-	-	-	
Health and other social activities	-	-	-	-	-	-	-	-	-	
Art and Entertainment Other service activities	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-		-		-	-
Home Services International organizations activities	-	-	-	-	-		-		-	-
	-	-	-	-	-	1	-		-	
Public Nonfinancial Corporation Individuals + Non-profit institution	-	-	-	-	-	-	-	-	-	-
		*		-	-		-	-	-	
Total	-	-				-	-			

redit evidence as per economy sector		rict Burrel	District		District		District Gramsh		District Librazhd	
Economy sectors	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter	New disbusement (per quarter)	Total credit as of end of quarter	New disbusements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation						1 -		1 -	- 1	
Agriculture, Silviculture and Fishing		_	-	-	_		_	-		
Extracting industry	_	_	_	_	_	-	-		-	
Manufacturing industry	_	_	_	_	_	-	-		-	
Supply of Electricity, Gas. Steam	_	_	_	_	_	-	-		-	
Activities of hot water, sanitation.	-	-	-	-	-		-	-	-	-
Construction			-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of	-	-	-	-	-	-	-	-	-	
Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants			-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-		-	-	-	-
Real estate	-	-	-	-	-		-	-	-	-
Professional, Scientific and			-	-	-	-	-	-	-	-
Administrative Activities and			-	-	-	-	-	-	-	-
Public administration and defense.	_	_	_	_	_	-	-		-	
Education	-	_	_	_	_	-	-		-	
Health and other social activities		_	-	-	_		_	-		
Art and Entertainment	_	-	_	_	_		-	-	-	
Other service activities	_	_	_	_	_		-		_	
Home Services	_	_	_	_	_		-		_	
International organizations activities		_	_	_	_					
Public Nonfinancial Corporation										
Individuals + Non-profit institution		-			-		-	-		
marriagnis + .ton-pront institution				-						

Kuantifikimi ii rrezikut te normes se interesit dhe skenaret Ouantification of Loss would come Stress scenario on Yield curve twist Most

	Perkufizim		% of capital	Direction	% of capital	% of capital	% of 0.0%
12-months interest	Limit: (Economic	All	-4.1%	7	1.81%	-2.9%	
earnings	value impact from		-2.6%	7	5.61%	-1.3%	0.0%
			0.0%	7	0.02%	0.0%	0.0%
	interest rate shock	Total non-netted	6.7%		7.4%	4.1%	0.0%
Modified duration gap	(Interest earnings	All	-0.7%	2	1.13%	0.9%	0.0%
louined duration gap	decline from	FUR	-1.4%	7	0.92%	0.0%	0.0%
		USD	-0.2%	7	0.20%	0.0%	0.0%
	interest rate shock	Total non-netted	1.7%		2.2%	0.9%	0.0%
		•					
	(Change in	ALL	0.89				
	economic value	EUR	0.59				
	ner 1 nercentage	USD	-0.01				