

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	25,301,555,598
050	1.1	Exposure levels according to SA	25,301,555,598
060	1.1.1	Potential exposures or exposure	-
070	1.1.2	Potential exposures or exposure	-
080	1.1.3	Potential exposures or exposure	-
090	1.1.4	Potential exposures or exposure	-
100	1.1.5	Potential exposures or exposure	-
110	1.1.6	Potential exposures or exposure	588,411,621
120	1.1.7	Exposure or potential exposure	14,903,506,838
130	1.1.8	Exposure or potential exposure	6,563,296,271
140	1.1.9	Potential exposures or exposure	316,100,553
150	1.1.10	Exposures (credit) with problem	296,676,767
160	1.1.11	Exposures to Categories of clas	-
170	1.1.12	Exposures in the form of bonds	-
180	1.1.13	Exposures in the form of secur	-
190	1.1.14	Other items	2,633,563,556
200	1.2	Securitization position SA	-
200*	1.2*	from which / securitizations	-
		MARKET RISKS	-
210	2.	The amount of risk-weighted	-
220	2.1	The amount of risk exposure	-
230	2.1.1	Settlement risk in the banking	-
240	2.1.2	Settlement risk in the trading	-
250	2.2	The amount of risk exposure	-
260	2.2.1	The risk of debt securities possi	-
270	2.2.2	The risk of equity instruments	-
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	-
		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	-
340	4.	Addition from balance growth	-
350	4.1	Total asset items of the "treas	3,028,278,598
360	4.2	Total asset items of the "treas	2,884,028,288
370	4.3	The growth of asset items of th	(144,250,310)
380	4.4	Total liability items of "treasur	128,214,467
390	4.5	Total liability items of "treasur	6,199,220,237
400	4.6	Increasing the liability items "tr	6,071,005,770
410	5.	Reductions for loan portfolio	-
420	5.1	Gross loan portfolio for Decem	-
430	5.2	Gross loan portfolio in the crop	-
440	5.3	The growth of the loan portfol	-
450	5.4	loan portfolio growth for 2015	-
460	5.4.1	if the reporting period is 18m	-
470	5.4.2	if the reporting period is 12m	-
480	5.5	4% of the loan portfolio of Dec	-
490	5.6	10% of the loan portfolio of Dec	-

Form 20

Code	ASSETS	Amortization fund and provisions (-A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND I	-	2,601,024,324.10	-	1,401,812,052.41	3,884,028,287.96	7,246,544,664.79
11	Cash and Central Bank	-	1,688,981,424.54	-	1,400,922,052.21	-	3,090,913,476.87
12	Treasury bills and other bills eligib	-	1,277,027,899.56	-	-	-	1,277,027,899.56
13	Current accounts with banks, credit	-	-	-	-	2,865,007,899.20	2,865,007,899.20
14	Deposits with banks, credit and other	-	-	-	-	-	-
15	Loans to banks, credit and other fin	-	-	-	-	-	-
18	Other accounts with banks, credit ad	-	-	-	-	19,020,478.76	19,020,478.76
19	Doubtful receivable accounts with b	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMER	(1,187,864,406.51)	10,076,132,687.30	-	11,540,218,199.96	-	22,828,786,640.45
20	Standard loans and advances to cust	-	7,302,194,279.39	-	9,090,555,516.87	-	16,483,753,812.26
21	Past-due loans and advances to cust	-	-	-	-	-	-
22	Special mention loans	-	250,150,046.17	-	125,087,224.56	-	375,237,270.73
23	Substandard loans	(50,413,281.66)	301,742,882.85	-	40,710,330.14	-	180,649,929.32
24	Doubtful loans	(126,648,621.90)	47,006,096.16	-	182,274,116.28	-	125,814,748.64
25	Lost loans	(1,010,858,628.95)	507,925,552.69	-	502,078,140.45	-	(1,111,985,811)
26	Albanian Government and Public A	-	-	-	-	-	-
27	Customer current accounts and dem	-	2,292,388,740.92	-	1,392,167,645.51	-	5,689,557,806.43
28	Other customer accounts	-	344,073.02	-	7,146,366.04	-	7,490,439.06
29	Doubtful customer receivables othe	-	-	-	-	-	-
3	SECURITIES TRANSACTIENS	-	358,017,867.18	-	-	-	358,017,867.18
31	Fixed income securities	-	358,017,867.18	-	-	-	358,017,867.18
32	Variable income securities	-	-	-	-	-	-
33	Securities sold and purchased under	-	-	-	-	-	-
34	Securities sold and purchased under	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Premiums on financial instruments	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITY	-	363,638,198.67	-	485,739,515.18	-	1,049,378,713.85
41	Other assets	-	302,999,726.82	-	573,162,432.39	-	880,562,309.21
43	Agent transactions	-	17,379,466.08	-	-	-	17,379,466.08
44	Inter-office accounts	-	-	-	-	-	-
45	Suspense and position accounts	-	33,099,955.76	-	112,567,082.80	-	151,265,038.56
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANEN	(919,591,267.62)	2,116,084,602.68	-	-	195,808.30	1,196,689,142.36
51	Participating interest	-	-	-	-	195,808.30	195,808.30
52	Equities	-	-	-	-	-	-
53	Fixed assets	(919,591,267.62)	2,116,084,602.68	-	-	-	1,196,493,335.06
531	Intangible assets	-	286,352,946.80	-	-	-	286,352,946.80
532	Amortization of intangible assets	(234,479,169.75)	-	-	-	-	(234,479,169.75)
	TOTAL	(1,187,864,406.51)	16,474,497,680.01	-	14,422,869,922.41	2,884,241,096.26	32,879,607,099.21

Financial Ratios

Ratio	
1. (ROAA) = Net income / average assets	1.9%
2. The net result of the extraordinary / net	0.5%
3. Expenses from general operations / gross	18.3%
4. Net interest income / expense to the net	65.9%
5. (ROE) = The net income / Average of	17.0%
6. For active employees = Total assets / N	1,977,622
7. Net interest income / average assets	2.6%
8. Net margin from interest - Net interest	2.3%
9. Interest income / average assets	1.3%
10. Interest expense / average assets	0.8%
11. Net interest income / gross revenues of	61.7%
12. Net income from other activities / ave	1.5%
13. Non-interest expenses / income generating	21.3%
14. Provisions / expenses - from operations	20.6%
15. Expenses for provisions / average asset	0.3%

LIQUID ASSETS - SHORT TERM LIQUIDITY						
Code	LEK	USD	EUR	OTHERS	TOTAL	
1	Cash	522,525,947.00	43,857,078.84	457,806,085.90	-	1,024,289,121.74
2	Current Accounts at the Central Bank	736,081,870.48	2,617,704.64	4,302,990.17	-	743,002,565.29
3	Treasury bills issued by the Republic	1,254,636,251.92	-	-	-	1,254,636,251.92
4	80 per cent of bonds issued by the	283,440,000.00	-	-	-	283,440,000.00
5	"investment" securities of the	-	-	-	-	-
6	80 per cent of the Albanian government	-	-	-	-	-
7	Treasury bills purchased according to	-	-	-	-	-
8	Current accounts at banks and other	-	258,956,503.86	2,696,379,441.62	3,958,881.92	2,859,204,827.40
9	Deposits with banks and other	-	-	-	-	-
10	Loans to banks and other financial	-	-	-	-	-
11	"trading" placement" securities	-	-	-	-	-
12	"trading" placement" issued by	-	-	-	-	-
13	"trading" placement" securities incl	-	-	-	-	-
14	"investment" securities with a	-	-	-	-	-
15	Securities purchased according to	-	-	-	-	-
A	TOTAL OF LIQUID ASSETS	2,786,684,068.98	306,431,287.34	3,058,888,827.89	3,968,881.92	6,164,872,765.93
B	TOTAL OF SHORT TERM	10,040,311,853.39	1,078,102,726.78	11,174,676,364.80	10,953,206.60	22,303,154,150.98

Credit evidence as per economy sectors	District Tirane		District Durres		District Elbasan		District Shkoder		District Korçe	
	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 disbursement (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation										
Agriculture, Silviculture and Fishing	2,053,781,100	16,622,999,977	-	933,083,287	-	-	-	330,228,372	479,002,600	1,647,576,791
Extractive industry	31,000,000	441,807,728	-	104,035,579	-	-	-	-	-	15,944,137
Manufacturing industry	9,319,500	13,419,743	-	4,443,476	-	-	-	-	-	-
Supply of Electricity, Gas, Steam	546,863,908	4,985,208,312	-	372,306,566	-	-	65,385,180	45,225,000	579,352,631	116,119,680
Activities of hot water, sanitation, Construction	36,885,000	323,465,620	-	10,558,010	-	-	-	-	-	243,517,062
Wholesale and retail trade, repair of Transport and Storage	111,082,500	5,088,792	-	342,320	-	-	-	-	-	12,560,000
Hotels and restaurants	1,267,469,382	8,284,123,960	-	326,436,096	-	-	194,131,486	288,977,600	499,211,991	11,328,908
Information and Communication	2,460,400	902,242,798	-	47,538,711	-	-	1,109,836	-	-	39,071,958
Financial and Insurance Activities	-	278,952,866	-	4,995,009	-	-	65,137,219	124,000,000	132,102,403	-
Real estate	20,000,000	38,533,461	-	15,603,688	-	-	2,885,887	-	-	2,297,145
Professional, Scientific and Administrative Activities and Public administration and defense, Education	28,694,450	47,233,841	-	628,838	-	-	-	-	-	-
Health and other social activities	-	177,531,796	-	10,008,917	-	-	-	-	-	-
Art and Entertainment	-	315,389,364	-	36,186,196	-	-	1,526,764	-	-	-
Other service activities	-	60,993,380	-	-	-	-	-	-	-	8,614,457
Home Services	-	90,413,844	-	-	-	-	-	-	-	-
International organizations activities	-	7,847,037	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation										
Individuals + Non-profit institutions	753,974,748	5,134,613,991	24,684,000	641,385,909	-	-	697,780	365,730,918	14,610,000	37,094,244
Total	2,307,365,849	19,747,611,788	24,684,000	1,574,468,356	-	-	692,750	506,599,290	494,062,600	2,008,671,633

Credit evidence as per economy sectors	District Vlorë		District Lushnje		District Gjirokastra		District Fier		District Berat	
	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 disbursement (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation										
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive 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 institutions	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	District Pogradec		District Sarande		District Peshkopi		District Kukës		District Lezhë	
	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 disbursement (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation										
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive 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 institutions	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Credit evidence as per economy sectors	District Burrel		District Kavaje		District Përmet		District Gramsh		District Libohodë	
	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 disbursement (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation										
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive 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 institutions	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

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Quantification of Loss would come Stress scenario on Yield curve twist Most

			% of capital	Direction	% of capital	% of capital	% of
12-months interest earnings	Perkufizim Limite (Economic value impact from interest rate shock)	ALL	-4.1%	↘	1.81%	-2.5%	0.0%
		EUR	-2.6%	↗	5.61%	-1.3%	0.0%
		USD	0.0%	↗	0.02%	0.0%	0.0%
		Total non-netted	6.7%		7.4%	4.3%	0.0%
Modified duration gap	(Interest earnings decline from interest rate shock)	ALL	-0.7%	↘	1.13%	0.9%	0.0%
		EUR	-1.4%	↘	0.92%	0.0%	0.0%
		USD	-0.2%	↘	0.24%	0.0%	0.0%
		Total non-netted	1.7%		2.2%	0.9%	0.0%
Change in economic value over 1 percentage	ALL	0.59					
	EUR	0.59					
	USD	-0.01					