

Capital Adequacy Ratio

010		REGULATORY CAPITAL	3,790,002,800
020		RMK (%)	12.91
030		TOTAL AMOUNT of risk-weighted	29,361,639,598
		CREDIT RISK	
040	1.	The amount of risk-weighted e	26,306,909,942
050	1.1	Exposure levels according to SA	26,306,909,942
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	738,619,109
120	1.1.7	Exposures or potential exposures	14,589,454,820
130	1.1.8	Exposure or potential exposure	7,146,835,162
140	1.1.9	Potential exposures or exposure	310,934,791
150	1.1.10	Exposures (credit) with problem	334,253,881
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 securit	-
190	1.1.14	Other items	3,193,112,797
200	1.2	Securitization position SA	-
200*	1.2*	from which - securitizations	-
		MARKET RISKS	
210	2.	The amount of risk-weighted e	-
220	2.1	The amount of risk exposure t	-
230	2.1.1	Settlement risk in the banking s	-
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 e	-
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 e	3,054,129,657
320	3.1	Basic Indicator Method (BIA)	3,054,129,657
330	3.2	Standard Method / Standard R	-
340	4.	Addition from balance growth	-
350	4.1	Total asset items of the "treasur	2,645,609,795
360	4.2	Total asset items of the "treasur	2,540,376,413
370	4.3	The growth of asset items of th	(105,233,382)
380	4.4	Total liability items of "treasur	-
390	4.5	Total liability items of "treasur	5,433,463,134
400	4.6	Increasing the liability items "tr	5,433,463,134
410	5.	Reductions for loan portfolio g	-
420	5.1	Gross loan portfolio for Decem	-
430	5.2	Gross loan portfolio in the repo	-
440	5.3	The growth of the loan portfolio	-
450	5.4	Loan portfolio growth for 2015	-
460	5.4.1	if the reporting period is March	-
470	5.4.2	if the reporting period is June	-
480	5.5	2% of the loan portfolio of Dec	-
490	5.6	10% of the loan portfolio of Dec	-

Form 28

Code	ASSETS	Amortization fund and provisions (A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND LIABILITIES		1,092,528,099.35	-	1,179,449,425.19	-	6,835,383,107.67
11	Cash and Central Bank	-	1,458,578,615.74	-	1,179,449,425.19	-	2,838,028,040.93
12	Treasury bills and other bills eligible	-	1,333,935,344.62	-	-	-	1,333,935,344.62
13	Current accounts with banks, credit	-	-	-	-	2,395,907,034.15	2,395,907,034.15
14	Dynamic with banks, credit and other	-	290,014,108.50	-	-	-	290,014,108.50
15	Loans to banks, credit and other finan	-	-	-	-	-	-
16	Other accounts with banks, credit and	-	-	-	-	14,997,676.98	14,997,676.98
19	Doubtful receivable accounts with ba	(1,463,363,691.98)	10,942,441,202.77	-	13,139,520,305.21	-	22,999,607,321.00
20	Standard loans and advances to custo	-	8,877,033,696.74	-	8,796,079,598.24	-	15,993,113,294.98
21	Part-line loans and advances to custo	-	236,517,647.53	-	165,303,931.54	-	402,061,579.07
22	Special injection loans	-	299,825,808.49	-	42,954,471.14	-	342,780,279.63
23	Substandard loans	(70,555,479.48)	40,462,954.89	-	67,491,939.09	-	68,218,809.69
24	Doubtful loans	(70,555,479.48)	40,462,954.89	-	67,491,939.09	-	68,218,809.69
25	Loan loans	(1,122,982,787.60)	777,451,738.51	-	542,303,417.30	-	(1,922,551,796)
26	Albanian Government and Public A	-	3,753,765,477.15	-	3,900,480,151.87	-	6,654,666,029.02
27	Customer current accounts and depo	-	841,509.48	-	13,498,585.42	-	14,340,094.90
28	Other customer accounts	-	-	-	-	-	-
29	Doubtful customer receivables other	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	(480,785.00)	358,083,845.64	-	135,970,860.06	-	481,533,880.70
31	Fixed income securities	(480,785.00)	358,083,845.64	-	135,970,860.06	-	481,533,880.70
32	Variable income securities	-	-	-	-	-	-
34	Securities sold and unclassified under	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Premiums on financial instruments	-	639,479,147.94	-	636,409,240.71	-	1,275,888,388.65
4	OTHER ASSETS AND LIABILITIES		551,127,163,803	-	995,617,142,45	-	1,546,744,295,24
41	Other assets	-	551,127,163,803	-	995,617,142,45	-	1,546,744,295,24
42	Asset transactions	-	58,301,523,111	-	58,301,523,111	-	116,603,046,222
44	Inter-office accounts	-	-	-	-	-	-
45	Non-current and position accounts	-	31,453,754.03	-	120,462,178.26	-	151,915,932.29
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT	(1,154,956,464.51)	2,444,048,007.28	-	199,760.46	-	1,290,241,772.23
51	Participating interest	-	-	-	-	-	199,760.46
52	Intangible	-	-	-	-	-	-
53	Fixed assets	(1,154,956,464.51)	2,444,048,007.28	-	-	-	1,290,241,772.23
537	Intangible assets	-	300,495,777.06	-	-	-	300,495,777.06
5377	Amortization of intangible assets	(221,479,835.18)	-	-	-	-	(221,479,835.18)
	TOTAL	(1,648,393,156.49)	17,438,669,907.81	-	16,735,638,071.13	-	33,682,656,049.35

Financial Ratios

Ratios	
1. (ROAA) = Net Income / average assets	-1.1%
2. The net result of the extraordinary / a	-0.1%
3. Expense/Share general operations / asset	162.3%
4. Net interest income / expense to the	71.7%
5. (ROE) = The net Income / Average	-10.1%
6. For share holders - Total assets	1,510,063
7. Net interest income / average assets	2.7%
8. Net income from interest- Net Interest	2.5%
9. Interest income / average assets	2.4%
10. Interest expense / average assets	0.7%
11. Net interest income / average revenue	101.2%
12. Net Income from other activities / a	1.2%
13. Non-interest expenses / average assets	45.8%
14. Personnel expenses / average assets	40.0%
15. Expenses for intangibles / average as	0.1%

Formulari 201

LIQUID ASSETS - SHORT TERM LIQUIDITY					
Code	LEK	USD	EUR	OTHERS	TOTAL
1	320,122,996.00	87,877,143.89	354,910,407.86	-	772,910,546.62
2	789,271,857.30	23,771,958.80	2,049,538.97	-	818,092,953.16
3	3,319,890,502.41	-	-	-	3,319,890,502.41
4	293,140,000.00	-	-	-	293,140,000.00
5	-	-	-	-	-
6	-	-	-	-	-
7	-	-	-	-	-
8	-	302,692,265.47	2,094,642,792.25	5,310,348.87	5,709,645,905.67
9	250,014,109.59	-	-	-	250,014,109.59
10	-	-	-	-	-
11	-	-	126,530,045.06	-	126,530,045.06
12	-	-	-	-	-
13	-	-	-	-	-
14	-	-	-	-	-
15	-	-	-	-	-
a	2,975,739,045.39	414,341,487.14	6,867,132,970.21	5,310,348.87	6,862,923,892.61
b	10,837,858,498.66	1,291,826,198.54	11,138,128,212.83	5,302,681.85	23,276,212,891.18

Credit evidence as per economy sector	District Tirane		District Durres		District Elbasan		District Shkoder		District Korce	
	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 corporation	3,389,994,457	16,105,636,730	105,160,000	917,836,847	-	22,812,458	-	416,679,939	370,525,100	1,690,447,247
Agriculture, Silviculture and Fishing	105,186,000	634,747,846	96,000,000	234,722,575	-	-	-	42,809,367	44,000,000	107,034,105
Extractive industry	-	4,483,093,266	-	12,631,347	-	-	-	-	7,000,000	3,685,274
Manufacture industry	700,300,956	211,866,298	4,000,000	217,661,255	-	2,444,827	-	60,498,858	194,232,000	550,596,719
Serovly of Electriciv, Gas, Steam and Activities of hot water, sanitation, Construction	112,161,559	8,418,130	-	552,169	-	-	-	-	-	23,893,107
Wholesale and retail trade, repair of Transport and Storage	55,000,000	318,593,095	-	116,178	-	-	-	-	-	73,896,383
Hotels and restaurants	1,928,017,130	8,007,590,023	-	335,225,022	-	17,381,699	-	277,711,314	107,930,400	530,763,211
Information and Communication	125,482,111	790,863,639	5,160,000	30,004,224	-	1,761,281	-	1,661,049	14,362,700	2,498,209
Financial and Insurance Activities	25,983,163	278,814,571	-	21,307,264	-	1,234,779	-	16,922,549	91,499,728	91,499,728
Real estate	31,887,100	90,507,306	-	-	-	-	-	4,728,216	3,000,000	5,983,893
Professional, Scientific and Technical Administrative Activities and Support	120,000,000	103,556,891	-	-	-	-	-	-	-	-
Public administration and defence, Education	51,362,300	19,379,726	-	22,973,123	-	-	-	-	-	-
Health and other social activities	-	198,155,089	-	80,668,275	-	-	-	-	-	-
Art and Entertainment	-	323,641,573	-	38,896,599	-	-	-	11,463,077	-	-
Other service activities	-	51,361,547	-	8,500,000	-	-	-	-	-	11,824,089
Home Services	59,498,538	62,378,051	-	-	-	-	-	-	-	-
International organizations activities	-	124,708,871	-	17,570,340	-	-	-	887,908	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals + Non-profit institutions	348,322,998	2,981,773,343	12,106,400	434,434,934	-	174,295,967	1,667,000	307,123,232	29,000,000	544,249,400
Total	3,738,317,455	19,087,410,075	117,266,400	1,352,271,781	-	197,108,424	1,667,000	813,802,281	400,425,100	2,283,807,554

Credit evidence as per economy sector	District Vlore		District Lezibe		District Lombari		District Pate		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 disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation	-	-	-	-	-	-	-	260,259,224	-	35,927,683
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	46,322,167	-	-
Extractive industry	-	-	-	-	-	-	-	4,456,422	-	4,476,441
Manufacture industry	-	-	-	-	-	-	-	129,085,201	-	7,764,723
Serovly of Electriciv, Gas, Steam and Activities of hot water, sanitation, Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	-	-	-	-	-	-	738,527	-	8,199,000
Hotels and restaurants	-	-	-	-	-	-	-	9,080,780	-	120,883
Information and Communication	-	-	-	-	-	-	-	2,653,895	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	662,512	-	15,376,635
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Administrative Activities and Support	-	-	-	-	-	-	-	848,629	-	-
Public administration and defence, Education	-	-	-	-	-	-	-	980,342	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	2,101,179	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals + Non-profit institutions	-	-	-	-	-	-	4,367,000	384,920,098	-	90,676,891
Total	-	-	-	-	-	-	4,367,000	805,311,231	-	126,004,096

Credit evidence as per economy sector	District Pogradec		District Sarande		District Peshkopi		District Rujan		District Lezha	
	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 corporation	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Serovly of Electriciv, Gas, Steam and 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 Technical Administrative Activities and Support	-	-	-	-	-	-	-	-	-	-
Public administration and defence, 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 sector	District Burrel		District Kavaje		District Pemet		District Gramsh		District Librazhd	
	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 corporation	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Serovly of Electriciv, Gas, Steam and 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 Technical Administrative Activities and Support	-	-	-	-	-	-	-	-	-	-
Public administration and defence, 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	-	-	-	-	-	-	-	-	-	-

Kuantifikimi i rrezikut te normes se interest dhe skenaret						
		Quantification of Loss would come		Stress scenario on Yield curve twist		
		% of capital	Direction	% of capital	% of capital	% of capital
12-months interest earnings	Perkufizim	5.1%	↗	1.60%	0.0%	0.0%
	Limit Economic value impact from EUR	-2.4%	↘	3.27%	-1.5%	0.0%
	USD	0.0%	↘	0.03%	0.0%	0.0%
interest rate shock		Total non-netted	7.5%	4.9%	1.6%	0.0%
Modified duration gap	(Interest earnings decline from	ALL	1.1%	↘	1.51%	0.0%
	EUR	ALL	1.0%	↘	0.55%	0.0%
	USD	ALL	0.1%	↘	0.20%	0.0%
	interest rate shock	Total non-netted	1.7%	2.3%	0.0%	0.0%
Change in economic value per 1 percentage	ALL	0.52				
	EUR	0.33				
	USD	-0.05				