

Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,687,659,797
020		BMK (%)	16.29
030		TOTAL AMOUNT of risk-weighted	28,783,757,840
		CREDIT RISK	
040	1.	The amount of risk-weighted e	24,799,837,455
050	1.1	Exposure levels according to SA	24,799,837,455
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	445,932,353
120	1.1.7	Exposures or potential exposure	31,081,726,101
130	1.1.8	Exposure or potential exposure	7,870,718,732
140	1.1.9	Potential exposures or exposure	311,569,493
150	1.1.10	Exposures (credit) with problem	628,200,349
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	4,361,630,427
200	1.2	Securitization position SA	-
200*	1.2*	from which - re-securitizations	-
		MARKET RISKS	
210	2.	The amount of risk-weighted e	280,542,540
220	2.1	The amount of risk exposure t	-
230	2.1.1	Settlement risk in the banking t	-
240	2.1.2	Settlement risk in the trading b	-
250	2.2	The amount of risk exposure t	280,542,540
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	280,542,540
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	3,703,377,845
320	3.1	Basic Indicator Method (BIA)	3,703,377,845
330	3.2	Standard Method / Standard	-
340	4.	Addition from balance growth	-
350	4.1	Total asset items of the "treasur	5,164,356,647
360	4.2	Total asset items of the "treasur	2,339,062,678
370	4.3	The growth of asset items of th	(2,825,294,169)
380	4.4	Total liability items of "treasur	18,652,396
390	4.5	Total liability items of "treasur	(18,652,396)
400	4.6	Increasing the liability items "a	-
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 portfoli	-
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 29

Code	ASSETS	Amortization fund and provisions (A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND I		4,586,434,716.51	-	4,586,434,716.51	-	8,547,448,627.17
11	Cash and Central Bank	-	2,066,035,749.97	-	2,066,035,749.97	-	3,620,347,028.44
12	Treasury bills and other bills eligible	-	2,494,399,035.56	-	2,494,399,035.56	-	2,494,399,035.56
13	Current accounts with banks, credit	-	-	-	1,363,631,631.31	-	1,363,631,631.31
14	Dynamic with banks, credit and other	-	-	-	817,046,835.76	-	817,046,835.76
15	Loans to banks, credit and other finan	-	-	-	-	-	-
18	Other accounts with banks, credit and	-	-	-	-	23,084,116.43	23,084,116.43
19	Doubtful receivable accounts with ba	(1,774,811,098.17)	11,089,630,066.76	-	10,314,818,968.59	-	19,086,428,844.71
20	Standard loans and advances to custo	-	3,544,570,807.31	-	3,544,570,807.31	-	3,544,570,807.31
21	Part-due loans and advances to custo	-	302,045,136.60	-	302,045,136.60	-	477,233,664.74
22	Special incentive loans	-	-	-	175,137,629.05	-	477,233,664.74
23	Substandard loans	(110,777,063.89)	376,939,932.17	-	145,374,968.38	-	482,509,367.67
24	Doubtful loans	(110,313,616.62)	102,563,936.48	-	109,184,319.09	-	126,468,608.79
25	Loan loans	(1,539,871,188.66)	4,127,348,064.54	-	385,084,064.64	-	47,137,238.48
26	Albanian Government and Public A	-	3,363,626,407.51	-	3,096,817,130.63	-	4,960,676,566.14
27	Customer current accounts and depo	-	2,311,692.34	-	47,066,579.73	-	49,308,271.97
28	Other customer accounts	-	-	-	-	-	-
29	Doubtful customer receivables other	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	(876,485.00)	271,620,465.57	-	136,340,097.82	-	407,554,568.37
31	Fixed income securities	(426,485.00)	271,620,465.57	-	136,340,097.82	-	407,554,568.37
32	Variable income securities	-	-	-	-	-	-
34	Securities sold and unclassified under	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Provision on financial instruments	-	(899,437,876.34)	-	(1,199,492,647.37)	-	(7,146,775,496.11)
4	OTHER ASSETS AND LIABILITIES	-	393,832,421.80	-	1,089,985,667.62	-	1,089,985,667.62
41	Other assets	-	393,832,421.80	-	1,089,985,667.62	-	1,089,985,667.62
42	Asset transactions	-	30,268,226.27	-	-	-	30,268,226.27
43	Inter-office accounts	-	-	-	-	-	-
44	Inter-office accounts	-	-	-	-	-	-
45	Non-current and position accounts	-	34,341,539.97	-	309,356,869.50	-	143,698,420.47
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANEN	(1,284,256,473.82)	2,787,891,667.82	-	215,072,979	-	1,483,635,164.00
51	Participating interest	-	2,787,891,667.82	-	215,072,979	-	1,483,635,164.00
52	Intangible	-	-	-	-	-	-
53	Fixed assets	(1,304,256,473.82)	3,787,891,667.82	-	-	-	1,483,635,164.00
537	Intangible assets	-	330,776,763.52	-	-	-	330,776,763.52
5377	Amortization of intangible assets	(210,208,362.84)	-	-	-	-	(210,208,362.84)
	TOTAL	(1,076,766,068.99)	18,699,660,215.98	-	18,484,844,208.76	1,296,726,808	37,274,008,927.86

Form 21

Code	ASSETS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
<b>1</b>	<b>TREASURY OPERATIONS AND IS</b>	<b>288,800,955</b>	<b>-</b>	<b>210,359,418</b>	<b>-</b>	<b>499,160,373</b>
11	Central bank	-	-	-	-	-
12	Current bills and other bills, credits	-	-	-	-	-
13	Current accounts with banks, credits	8,885,476	-	10,807,547	-	19,693,023
14	Deposits from banks, credits and other	200,005,479	-	199,802,071	-	399,807,550
17	Loans from banks, credits and other	-	-	-	-	-
18	Other accounts with banks, credits and	-	-	-	-	-
<b>2</b>	<b>OPERATIONS WITH CUSTOMERS</b>	<b>15,543,911,526</b>	<b>300,807,398</b>	<b>10,143,668,011</b>	<b>607,210,794</b>	<b>26,195,599,729</b>
<b>24</b>	<b>ALBANIAN GOVERNMENT AND</b>	<b>15,080,994,225</b>	<b>199,759,094</b>	<b>9,749,498,544</b>	<b>936,303,957</b>	<b>25,536,553,920</b>
27	Due to customers for current account	-	-	-	-	-
28	Other customer accounts	262,919,301	1,099,303	394,169,568	907,837	699,086,809
<b>3</b>	<b>SECURITIES TRANSACTIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
31	Debt represented by securities	-	-	-	-	-
34	Securities sold and purchased under	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-
36	Provisions for financial instruments	-	-	-	-	-
<b>4</b>	<b>OTHER ASSETS AND LIABILITIES</b>	<b>383,961,886</b>	<b>-</b>	<b>101,251,123</b>	<b>-</b>	<b>485,213,009</b>
41	Other balances	45,859,072	-	65,451,508	-	111,310,580
42	Asset transactions	116,713,038	-	-	-	116,713,038
44	Inter-office accounts	-	-	-	-	-
45	Spawning and quality accounts	180,378,355	-	36,799,705	-	217,178,060
46	Value added tax	-	-	-	-	-
<b>5</b>	<b>FIXED ASSETS AND PERMANENT</b>	<b>1,068,181,563</b>	<b>-</b>	<b>127,586,905</b>	<b>4,078,258,826</b>	<b>5,274,125,722</b>
54	Grants and public funding	-	-	-	-	-
55	Specific provisions	178,556,178	-	177,586,905	-	356,143,083
56	Subordinated debt	-	-	-	-	-
57	Shareholders' equity	889,625,385	-	691,209,000	4,078,258,826	5,659,113,211
<b>TOTAL</b>	<b>17,069,947,031</b>	<b>300,807,398</b>	<b>10,984,715,607</b>	<b>4,987,567,600</b>	<b>52,474,008,589</b>	

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
<b>68</b>	<b>BANK OPERATIONS EXPENSES</b>	<b>1,581,261,289,779</b>	<b>35,888,016,707</b>	<b>1,601,149,306,486</b>	<b>-</b>	<b>1,601,149,306,486</b>
69	Personnel costs	99,242,514,000	547,738,481	99,890,252,481	-	99,890,252,481
62	Taxes other than income tax	4,713,914,402	-	4,713,914,402	-	4,713,914,402
63	General expenses for operations	76,288,493,853	129,328,331,491	205,616,825,344	-	205,616,825,344
64	Amortization and provisions on the debt	44,177,519,513	-	44,177,519,513	-	44,177,519,513
65	Losses on non-recoverable receivables and	232,813,573,411	154,770,933,813	487,584,507,224	-	487,584,507,224
66	Extraordinary expenses	6,981,570,401	874,134,481	7,855,704,882	-	7,855,704,882
67	Income tax	-	-	-	-	-
69	Current year profit	6,565,520,411	-	6,565,520,411	-	6,565,520,411
<b>TOTAL EXPENSES</b>	<b>2,477,116,680,811</b>	<b>351,408,479,281</b>	<b>2,828,585,160,092</b>	<b>-</b>	<b>2,828,585,160,092</b>	
70	Reversal from banking activities	1,763,397,787,219	166,773,980,119	1,930,171,767,338	-	1,930,171,767,338
74	Reversal of provisions for the decreased	236,283,560,555	231,818,724,117	468,102,284,672	-	468,102,284,672
76	Extraordinary expenses	4,375,819,741	1,079,070,781	5,454,890,522	-	5,454,890,522
79	Current year loss	-	-	-	-	-
<b>TOTAL INCOME</b>	<b>1,992,067,236,699</b>	<b>999,471,425,211</b>	<b>2,991,538,661,910</b>	<b>-</b>	<b>2,991,538,661,910</b>	

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
<b>90</b>	<b>FINANCING COMMITMENT</b>	<b>1,687,990,025,912</b>	<b>-</b>	<b>1,443,137,053,715</b>	<b>-</b>	<b>2,131,180,099,627</b>
901	Commitments given	1,687,990,025,912	-	1,443,137,053,715	-	2,131,180,099,627
902	Commitments received	-	-	-	-	-
<b>91</b>	<b>GUARANTEES</b>	<b>54,165,330,836,191</b>	<b>-</b>	<b>649,809,168,775</b>	<b>-</b>	<b>54,815,140,004,966</b>
911	Guarantees given	277,267,911,333	-	320,098,226,835	-	497,366,138,168
912	Guarantees received	53,888,062,924,858	-	329,710,941,940	-	54,228,813,866,798
<b>92</b>	<b>SECURITIES COMMITMENT</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>93</b>	<b>FORBIDDEN CURRENCY TRANSACTIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>94</b>	<b>OTHER COMMITMENTS</b>	<b>340,298,210,778</b>	<b>-</b>	<b>469,248,265,055</b>	<b>-</b>	<b>809,546,475,833</b>
<b>95</b>	<b>FINANCIAL INSTRUMENTS COMMITMENT</b>	<b>55,273,803,071,89</b>	<b>-</b>	<b>2,383,794,467,58</b>	<b>-</b>	<b>57,657,597,539,478</b>

Form 39

Columns	NO.	REGULATORY CAPITAL	Amount
010	1	REGULATORY CAPITAL	4,687,669,797,45
015	1.1	FIRST LEVEL CAPITAL	4,149,452,203,66
020	1.1.1	FIRST BASIC CAPITAL	4,149,452,203,66
030	1.1.1.1	Equity instruments known as	3,389,147,739,49
040	1.1.1.1.1	Paid-up capital	3,389,147,739,49
050	1.1.1.1.2	Memorandum items - capital	0,00
060	1.1.1.1.3	Reserves	0,00
070	1.1.1.1.4	Equity instruments of	0,00
080	1.1.1.1.4.1	(i) Direct participation in	0,00
090	1.1.1.1.4.2	(ii) Indirect participation in	0,00
091	1.1.1.1.4.3	(i) Participation Capital	0,00
092	1.1.1.1.5	(i) Current or potential	0,00
100	1.1.1.2	Retained earnings	63,890,539,21
110	1.1.1.2.1	Retained earnings and reserves	63,890,539,21
120	1.1.1.2.2	End of Year Profit	0,00
130	1.1.1.2.3	End of year profit provisions	0,00
140	1.1.1.2.4	Reserves - provisions	707,472,630,68
150	1.1.1.2.5	Revaluation credit	111,219,047,67
200	1.1.2	REVALUATION	0,00
210	1.1.2.1	REVALUATION	0,00
220	1.1.2.1.1	(i) Increases in capital arising	0,00
230	1.1.2.1.2	(i) Mandatory reserve through	0,00
240	1.1.2.1.3	(i) Unrealized gains and losses	0,00
250	1.1.2.1.4	(i) Gains and losses on the fair	0,00
260	1.1.2.1.5	(i) Adjustments value by	0,00
270	1.1.2.1.6	(i) Goodwill	0,00
280	1.1.2.1.7	(i) Goodwill classified as	0,00
290	1.1.2.1.8	(i) Goodwill included in the	0,00
300	1.1.2.1.9	(i) Other intangible assets	120,478,690,48
310	1.1.2.2	(i) Gross amount of other	120,478,690,48
320	1.1.2.2.1	Deferred tax liabilities related	0,00
330	1.1.2.2.2	Deferred tax assets, first step	0,00
340	1.1.2.2.3	(i) Assets of revaluation	0,00
350	1.1.2.2.4	(i) The gross amount of	0,00
360	1.1.2.2.5	Deferred tax liabilities	0,00
370	1.1.2.2.6	Active fund deferred tax	0,00
380	1.1.2.2.7	(i) Mutual cross participation	0,00
390	1.1.2.2.8	(i) Excess of capital	0,00
400	1.1.2.2.9	(i) Reserve liabilities	0,00
410	1.1.2.2.10	(i) Positions shall not which	0,00
420	1.1.2.2.11	(i) Non-FDI investments from	0,00
430	1.1.2.2.12	(i) REVALUATION	0,00
440	1.1.2.2.13	(i) Deferred tax assets that	0,00
450	1.1.2.2.14	(i) REVALUATION	0,00
460	1.1.2.2.15	(i) The amount that exceeds	0,00
470	1.1.2.1	ADDITIONAL CAPITAL, ONE	0,00
480	1.1.2.1.1	Equity instruments known as	0,00
490	1.1.2.1.2	Paid-up instruments	0,00
500	1.1.2.1.3	Value memo - capital	0,00
510	1.1.2.1.4	Reserves - provisions	0,00
520	1.1.2.1.5	Equity instruments of	0,00
530	1.1.2.1.6	(i) Direct participation in	0,00
540	1.1.2.1.7	(i) Participation indirect equity	0,00
550	1.1.2.1.8	(i) Current or potential	0,00
560	1.1.2.1.9	(i) Gains and losses on the fair	0,00
570	1.1.2.1.10	(i) Adjustments value by	0,00
580	1.1.2.1.11	(i) Goodwill	0,00
590	1.1.2.1.12	(i) Goodwill classified as	0,00
600	1.1.2.1.13	(i) Goodwill included in the	0,00
610	1.1.2.1.14	(i) Other intangible assets	0,00
620	1.1.2.1.15	(i) Gross amount of other	0,00
630	1.1.2.1.16	Deferred tax liabilities related	0,00
640	1.1.2.1.17	Deferred tax assets, first step	0,00
650	1.1.2.1.18	(i) Assets of revaluation	0,00
660	1.1.2.1.19	(i) The gross amount of	0,00
670	1.1.2.1.20	Deferred tax liabilities	0,00
680	1.1.2.1.21	Active fund deferred tax	0,00
690	1.1.2.1.22	(i) Mutual cross participation	0,00
700	1.1.2.1.23	(i) Excess of capital	0,00
710	1.1.2.1.24	(i) Reserve liabilities	0,00
720	1.1.2.1.25	(i) Positions shall not which	0,00
730	1.1.2.1.26	(i) Non-FDI investments from	0,00
740	1.1.2.1.27	(i) REVALUATION	0,00
750	1.1.2.1.28	(i) Deferred tax assets that	0,00
760	1.1.2.1.29	(i) REVALUATION	0,00
770	1.1.2.1.30	(i) The amount that exceeds	0,00
780	1.1.2.1	ADDITIONAL CAPITAL, TWO	538,217,593,78
790	1.1.2.1.1	Equity instruments known as	691,209,069,11
800	1.1.2.1.2	Paid-up instruments	691,209,069,11
810	1.1.2.1.3	Value memo - capital	0,00
820	1.1.2.1.4	Reserves - provisions	0,00
830	1.1.2.1.5	Equity instruments of	0,00
840	1.1.2.1.6	(i) Direct participation in	0,00
850	1.1.2.1.7	(i) Participation indirect equity	0,00
860	1.1.2.1.8	(i) Current or potential	0,00
870	1.1.2.1.9	(i) Gains and losses on the fair	0,00
880	1.1.2.1.10	(i) Adjustments value by	0,00
890	1.1.2.1.11	(i) Goodwill	0,00
900	1.1.2.1.12	(i) Goodwill classified as	0,00
910	1.1.2.1.13	(i) Goodwill included in the	0,00
920	1.1.2.1.14	(i) Other intangible assets	0,00
930	1.1.2.1.15	(i) Gross amount of other	0,00
940	1.1.2.1.16	Deferred tax liabilities related	0,00
950	1.1.2.1.17	Deferred tax assets, first step	0,00
960	1.1.2.1.18	(i) Assets of revaluation	0,00
970	1.1.2.1.19	(i) The gross amount of	0,00
980	1.1.2.1.20	Deferred tax liabilities	0,00
990	1.1.2.1.21	Active fund deferred tax	0,00
010	1.1.2.1.22	(i) Mutual cross participation	0,00
020	1.1.2.1.23	(i) Excess of capital	0,00
030	1.1.2.1.24	(i) Reserve liabilities	0,00
040	1.1.2.1.25	(i) Positions shall not which	0,00
050	1.1.2.1.26	(i) Non-FDI investments from	0,00
060	1.1.2.1.27	(i) REVALUATION	0,00
070	1.1.2.1.28	(i) Deferred tax assets that	0,00
080	1.1.2.1.29	(i) REVALUATION	0,00
090	1.1.2.1.30	(i) The amount that exceeds	0,00
100	1.1.2.1	ADDITIONAL CAPITAL, THREE	152,991,475,33

Financial Ratios

Ratios	
1. (ROAA) = Net Income / average assets	0.1%
2. The net result of the extraordinary / a	0.0%
3. Expense/Revenue general operations / asset	97.9%
4. Net interest income / expense to the	33.7%
5. (ROE) = The net income / Average	0.6%
6. For other companies - Total assets	943,323
7. Net interest income / average assets	3.2%
8. Net income from interest- Net interest	3.0%
9. Interest income / average assets	3.7%
10. Interest expense / average assets	0.6%
11. Net interest income / revenue revenue	22.6%
12. Net income from other activities / a	1.8%
13. Non-interest expenses / asset amount	3.3%
14. Personnel expenses / revenue revenue	27.8%
15. Expenses for marketing / revenue revenue	0.6%

Kodi	Emri	Vlera
1	Total assets at the end of the reporting period	31,150,820,626.46
2	Assets under management	19,096,804,621.21
3	Banking assets (total assets) (%)	60.99%
4	Maximum Loan Ratio	70.00%

NR. I FORMULARIT: 34.20  
 EMRI I FORMULARIT: Huajt sipas cilesise te portfoliut te huave dhe aktivitetit ekonomik per korporatat jo financiare  
 PERIODICITETI: Muajor  
 MONEDHA E RAPORTIMIT: ALL  
 NUESIA: Niveli monetare

Kodi	Emri	Hua standart	Nga 18 ditet				Totali i raportit %
			Hua ne ndikete	Hua rritesoredit	Hua te detyrueshme	Hua te humbura	
1	Korporata financiare arivare	18,642,914,709.85	275,347,242.22	551,239,814.04	174,216,219.12	675,108,305.96	15,116,846,337.15
A	Agriculture, Forestry, Fishing	1,000,543,429.94	-	29,616,001.54	-	32,054,900.29	6,119,068,896.39
B	Extractive industries	11,708,464.04	11,003,618.76	3,240,248.28	-	15,927,877.61	41,876,209.69
C	Manufacturing industries	3,264,719,414.66	17,557,617.58	150,146,146.31	62,111,425.60	61,026,302.75	3,564,793,076.83
D	Electricity, gas, steam, heat and air conditioning	168,625,728.82	-	3,176,236.17	-	123,795,211.24	292,430,940.06
E	Construction	418,039,662.94	2,132,800.44	4,336,899.46	-	12,865,570.63	448,688,810.85
F	Wholesale and retail trade; repair of motor vehicles, furniture, household appliances, and other electrical and electronic goods	7,383,741,559.76	141,176,239.89	68,651,881.32	47,954,174.96	240,599,129.53	7,891,123,111.43
G	Transportation and storage	324,454,674.49	1,613,216.38	1,498,289.32	-	10,579,468.27	336,395,956.62
H	Accommodation and food service	250,794,878.35	1,906,780.95	59,043,391.28	56,480,287.54	1,551,126.82	369,776,414.94
I	Information and communication	491,891,971.01	6,154,985.47	-	-	21,923,818.04	62,102,512.87
J	Financial and insurance activities	223,151,158.00	-	-	-	3,285,657.04	226,436,815.04
K	Real estate activities	46,873,965.52	-	-	-	-	46,873,965.52
L	Professional, scientific and technical activities	7,278,800.57	7,615,082.59	-	-	14,892,371.51	29,786,254.67
M	Administrative and support services	151,798,905.49	-	18,924,409.52	-	2,807,643.13	173,529,958.35
N	Public administration and defence	-	-	-	-	-	-
O	Education	65,767,240.14	2,531,067.95	1,803,005.80	-	80,519,477.89	150,620,811.78
P	Health and social work activities	74,077,370.10	-	-	-	42,162,465.49	116,239,775.59
Q	Arts, entertainment and recreation	12,303,797.81	52,459,415.04	-	-	-	64,763,212.85
R	Other service activities	180,948,925.49	635,113.52	-	3,759,844.81	2,769,278.84	195,349,158.66
S	Family activities as employers, freight and transport activities	-	-	-	-	-	-
T	Family activities as employees, freight and transport activities	-	-	-	-	-	-
U	Activities of international organizations	-	-	-	-	-	-
2	Public Nonfinancial Corporation	63,621,355.91	-	-	-	-	63,621,355.91
A	Agriculture, Forestry, Fishing	-	-	-	-	-	-
B	Extractive industries	-	-	-	-	-	-
C	Manufacturing industries	-	-	-	-	-	-
D	Electricity, gas, steam, heat and air conditioning	-	-	-	-	-	-
E	Construction	-	-	-	-	-	-
F	Wholesale and retail trade; repair of motor vehicles, furniture, household appliances, and other electrical and electronic goods	-	-	-	-	-	-
G	Transportation and storage	-	-	-	-	-	-
H	Accommodation and food service	-	-	-	-	-	-
I	Information and communication	-	-	-	-	-	-
J	Financial and insurance activities	-	-	-	-	-	-
K	Real estate activities	-	-	-	-	-	-
L	Professional, scientific and technical activities	-	-	-	-	-	-
M	Administrative and support services	-	-	-	-	-	-
N	Public administration and defence	63,621,355.91	-	-	-	-	63,621,355.91
O	Education	-	-	-	-	-	-
P	Health and social work activities	-	-	-	-	-	-
Q	Arts, entertainment and recreation	-	-	-	-	-	-
R	Other service activities	-	-	-	-	-	-
S	Family activities as employers, freight and transport activities	-	-	-	-	-	-
T	Family activities as employees, freight and transport activities	-	-	-	-	-	-
U	Activities of international organizations	-	-	-	-	-	-

NR. I FORM 37.9  
 EMRI I FORM Aktivet sipas maturitetit ne te gjitha monedhat TOTAL  
 PERIODICITETI Muajor  
 MONEDHA E RAPORTIMIT ALL  
 NUESIA Monetare

Kodi	Emri	DITE					MUAJ			VITE	TOTALI
		1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-6		
VEPRIME	200,343,071.91	183,401,284.41	247,289,219.74	503,421,822.76	1,705,664,044.11	1,707,832,859.56	3,240,058,423.29	#####	#####	#####	
Hua	95,232,179.70	64,066,028.13	63,970,917.96	235,892,873.16	612,217,879.53	903,354,038.04	1,657,668,885.63	#####	#####	#####	
Hua	30,400,433.18	62,628,333.20	52,956,205.82	232,675,528.03	669,667,688.08	#####	#####	#####	#####	#####	
Hua	39,283,558.10	139,000.00	1,324,499.21	80,000.00	310,800.00	609,000.00	163,000.00	50,000.00	-	#####	
Hua	21,240,086.73	4,899,913.32	1,657,247.80	10,369,210.26	22,503,854.70	27,681,396.79	49,983,433.13	#####	#####	#####	
Hua	-	-	-	-	-	-	-	#####	#####	#####	
Hua	-	-	-	-	-	-	-	#####	#####	#####	
Hua	89,329,301.06	117,380,107.06	182,491,189.93	266,932,901.30	1,074,995,876.41	#####	#####	#####	#####	#####	

NR. I FORMULARIT 37.8  
 EMRI I FORMULARIT Pasive sipas maturitetit ne te gjitha monedhat TOTAL  
 PERIODICITETI Muajor  
 MONEDHA E RAPORTIMIT ALL  
 NUESIA Monetare

Kodi	Emri	DITE					MUAJ			VITE	TOTALI
		1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-6		
Treasury and interbank	19,293,022.49	336,135,781.66	63,074,768.75	-	-	-	-	-	-	-	419,109,572.50
Current account of Central Bank	-	-	-	-	-	-	-	-	-	-	-
Deposits with Central Bank	-	-	-	-	-	-	-	-	-	-	-
Loans from Central Bank	-	-	-	-	-	-	-	-	-	-	-
Other accounts with Central Bank	-	-	-	-	-	-	-	-	-	-	-
T-bills sold under REPO Ag	-	-	-	-	-	-	-	-	-	-	-
Other T-bills sold under REPO Ag	-	-	-	-	-	-	-	-	-	-	-
Current account of resident	19,293,022.49	-	-	-	-	-	-	-	-	-	19,293,022.49
Current account of non resident	-	-	-	-	-	-	-	-	-	-	-
Deposit from resident	-	-	-	-	-	-	-	-	-	-	-
Deposit from non resident	-	-	-	-	-	-	-	-	-	-	-
Loans from resident (Finan)	-	336,135,781.66	63,074,768.75	-	-	-	-	-	-	-	399,807,550.41
Loans from non resident	-	-	-	-	-	-	-	-	-	-	-
Other account with foreign	-	-	-	-	-	-	-	-	-	-	-
OPERATIONS WITH CUSTOMER	13,582,835,854.67	152,912,323.25	225,128,541.47	1,107,901,350.07	1,394,614,346.39	3,979,773,570.42	#####	#####	#####	#####	
Current account	8,713,602,305.32	4,949,241,589.32	-	-	-	-	-	-	-	-	#####
Demand deposits	-	-	-	-	-	-	-	-	-	-	#####
Time deposits	19,895,960.03	152,912,323.25	225,128,541.47	448,835,541.27	1,394,614,346.39	3,979,773,570.42	#####	#####	#####	#####	
Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	#####
Other customer account	-	-	-	-	-	-	-	-	-	-	659,065,808.80
OPERATIONS WITH PUBLIC	-	-	-	-	-	-	-	-	-	-	-
Current account	-	-	-	-	-	-	-	-	-	-	-
Demand deposits	-	-	-	-	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-	-	-	-	-
Loans to public administration	-	-	-	-	-	-	-	-	-	-	-
Other account with public	-	-	-	-	-	-	-	-	-	-	-
OPERATIONS WITH SECURED	-	-	-	-	-	-	-	-	-	-	-
Debt, re-presented by securities sold by repo	-	-	-	-	-	-	-	-	-	-	-
Other accounts	-	-	-	-	-	-	-	-	-	-	-
OPERATIONS WITH OTHER	57,661.87	15,488,157.53	67,229.05	288,449,162.03	1,367,392.76	2,001,385.33	#####	#####	#####	#####	
Permanent Resources	5,534,994.15	2,279,759.43	3,290,861.30	5,750,236.64	25,477,462.67	34,253,875.14	#####	#####	#####	#####	
Financial Liabilities	13,607,453,532.18	506,816,021.87	292,158,601.17	1,402,100,742.74	1,410,450,201.83	4,016,028,830.89	#####	#####	#####	#####	
II - Off Balance sheets	-	-	-	-	-	-	-	-	-	-	-
Financial Commitments	-	-	-	-	-	-	-	-	-	-	-
Currency (All+other)	-	-	-	-	-	-	-	-	-	-	-
TOTAL (I+II)	13,607,453,532.18	506,816,021.87	292,158,601.17	1,402,100,742.74	1,410,450,201.83	4,016,028,830.89	#####	#####	#####	#####	

Form 26

Kodi	Emri	LOANS CLASSIFIED AS PAST DUE LOANS				TOTALI
		1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	88,791,165.02	42,803,371.43	12,763,468.82	172,781,180.99	317,139,186.07	
Mid term loans	677,685,877.94	157,587,488.30	70,607,686.98	606,618,402.37	1,511,899,455.58	
Long term loans	1,403,350,089.61	171,201,956.64	55,605,448.89	187,714,082.21	1,799,676,488.34	
Retail loans	121,577,887.04	5,105,071.36	2,516,806.96	24,466,308.16	153,665,173.52	
Leasing contracts	-	-	-	-	-	
Bank employees	-	-	-	-	-	
TOTAL	3,280,486,961.61	778,592,907.74	141,882,614.64	976,809,671.54	4,201,769,255.53	

Form 16

Kodi	Emri	PROVISIONS FOR LOAN LOSSES (by the bank)			
		Principal	Provisions for the principal	Accrued interests	P.R. for interests
Standard and past due loans	183,753,942	91,765,209	43,499,423	456,896	
Standard and past due loans (Restruct)	706,923,796	70,692,380	4,244,405	424,440	
Special mentioned loans	186,679,395	9,433,529	3,311,794	165,389	
Special mentioned loans (Restructured)	285,562,825	28,296,262	2,664,323	264,425	
Substandard loans	566,285,418	113,287,084	6,470,383	6,470,383	
Doubtful loans	29,572,982	129,786,491	5,426,529	5,426,529	
Loan losses	1,462,026,798	1,462,026,798	57,548,317	57,548,317	
TOTAL	31,623,865,126	1,995,353,794	113,355,114	76,738,660	

Formulari 201

LIQUID ASSETS - SHORT TERM LIQUIDITY					
Code	LEK	USD	EUR	OTHERS	TOTAL
1 Cash	602 626 010.00	86 026 964.08	417 740 709.70	-	1 106 393 743.78
2 Current Accounts at the Central Bank	586 627 818.06	13 593 792.81	7 578 565.38	-	607 710 086.25
3 Treasury Bills issued by the Republic	2 476 629 857.16	-	-	-	2 476 629 857.16
4 1st part of bills issued by the	211 240 000.00	-	-	-	211 240 000.00
5 "Investment" securities of the	-	-	-	-	-
6 10 per cent of the Albanian Government	-	-	-	-	-
7 Treasury Bills purchased according to	-	-	-	-	-
8 Current accounts at banks and other	-	339 638 364.70	1 014 898 400.46	6 336 347.56	1 360 535 112.81
9 Deposits with banks and other	-	-	-	-	-
10 Loans to banks and other financial	-	-	-	-	-
11 "Trading" placement" securities	-	-	135 883 642.82	-	135 883 642.82
12 "Trading" placement" secured by	-	-	-	-	-
13 "Trading placement" securities not	-	-	-	-	-
14 "Investment" securities with a	-	-	-	-	-
15 Securities purchased according to	-	-	-	-	-
<b>a TOTAL OF LIQUID ASSETS</b>	<b>3 683 932 485.22</b>	<b>439 149 651.68</b>	<b>1 876 101 378.36</b>	<b>6 336 347.56</b>	<b>6 004 611 642.82</b>
<b>b TOTAL OF SHORT TERM</b>	<b>14 326 150 259.97</b>	<b>1 318 215 858.94</b>	<b>8 116 925 475.87</b>	<b>6 331 494.48</b>	<b>24 761 625 089.16</b>

Credit evidence as per economy sector	District Tirane		District Durres		District Elbasan		District Shkoder		District Korca	
	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 corporation</b>	2,441,476,839	11,580,695,905	322,641,440	1,213,194,515	10,000,000	61,452,071	232,735,786	701,430,423	225,549,200	1,657,976,753
Agriculture, Silviculture and Fishing	54,164,800	542,272,294	75,056,250	147,098,184	-	1,643,815	11,000,000	57,188,026	58,000,000	194,060,728
Extractive industry	-	3,195,151	-	-	-	2,811,271	-	-	-	13,609,210
Manufacture industry	568,603,336	2,608,907,349	37,005,400	268,799,251	-	8,260,421	18,264,550	91,686,153	132,849,200	411,823,998
Supply of Electriciv, Gas, Steam and Activities of hot water, sanitation, Construction	8,773,100	23,296,338	10,835,200	14,719,897	-	-	-	-	-	24,651,731
Wholesale and retail trade, repair of Transport and Storage	1,519,706,423	6,492,546,408	135,109,720	582,218,870	10,000,000	40,255,217	205,471,236	439,243,686	34,700,000	2,510,772,229
Hotels and restaurants	5,407,700	22,119,950	15,262,970	71,112,400	-	2,487,865	-	7,104,056	-	11,601,075
Information and Communication	6,000,000	25,234,244	23,379,770	71,351,551	-	3,617,468	-	76,316,425	-	21,983,846
Financial and Insurance Activities	120,000,000	221,918,128	13,687,000	17,454,177	-	2,375,991	-	11,498,951	-	6,487,600
Real estate	-	48,373,966	-	-	-	-	-	-	-	-
Construction	-	28,755,605	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Administrative Activities and Support	64,231,300	156,589,131	-	16,940,827	-	-	-	-	-	-
Public administration and defence, Education	-	86,804,756	-	48,685,226	-	-	-	14,995,906	-	-
Health and other social activities	11,000,000	109,421,856	-	-	-	-	-	-	-	6,813,919
Art and Entertainment	-	64,763,211	-	-	-	-	-	-	-	-
Other service activities	15,835,200	106,999,421	17,598,100	23,414,608	-	-	-	3,260,236	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	63,621,256
Individuals + Non-profit institutions	214,141,514	3,151,028,583	62,382,130	754,353,151	4,508,500	320,666,499	27,570,032	616,077,156	63,303,000	688,437,402
<b>Total</b>	<b>2,655,618,372</b>	<b>14,731,724,490</b>	<b>385,023,750</b>	<b>1,987,652,666</b>	<b>14,508,500</b>	<b>382,118,670</b>	<b>260,274,818</b>	<b>1,318,367,979</b>	<b>288,852,200</b>	<b>1,810,437,511</b>

Credit evidence as per economy sector	District Vlore		District Lezibe		District Gjirokastra		District Rrethi		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
<b>Private nonfinancial corporation</b>	-	19,682,895	-	62,958,208	-	-	42,162,000	245,699,343	-	54,841,477
Agriculture, Silviculture and Fishing	-	20,661,663	-	60,661,005	-	-	8,000,000	80,211,788	-	751,471
Extractive industry	-	44,113	-	-	-	-	-	5,673,345	-	12,479,298
Manufacture industry	-	59,977,192	-	1,246,462	-	-	10,000,000	59,744,782	-	11,242,315
Supply of Electriciv, Gas, Steam and Activities of hot water, sanitation, Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	1,804,495	-	2,172,400	-	-	22,762,000	3,069,717	-	12,184,725
Hotels and restaurants	-	1,684,431	-	1,684,431	-	-	-	11,230,491	-	2,645,389
Information and Communication	-	375,038	-	1,090,741	-	-	-	5,305,395	-	15,984,316
Financial and Insurance Activities	-	3,285,657	-	-	-	-	-	1,571,414	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Administrative Activities and Support	-	-	-	-	-	-	1,400,000	1,410,600	-	-
Public administration and defence, Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	134,923
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	1,120,894	-	-	-	-	-	2,607,380	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	79,661,529	-	1,400,000	-	-	45,900,700	280,991,467	-	300,000
Individuals + Non-profit institutions	292,000	217,547,444	1,800,000	191,481,414	-	-	45,994,700	635,651,200	300,000	225,256,477
<b>Total</b>	<b>292,000</b>	<b>217,547,444</b>	<b>1,800,000</b>	<b>191,481,414</b>	<b>-</b>	<b>-</b>	<b>45,994,700</b>	<b>635,651,200</b>	<b>300,000</b>	<b>225,256,477</b>

Credit evidence as per economy sector	District Pogradec		District Sarande		District Peshkopi		District Kukes		District Lezibe	
	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 corporation</b>	-	9,442,305	-	-	-	-	-	-	-	11,466,042
Agriculture, Silviculture and Fishing	-	20,661,663	-	-	-	-	-	-	-	-
Extractive industry	-	3,972,834	-	-	-	-	-	-	-	-
Manufacture industry	-	2,868,524	-	-	-	-	-	-	-	5,786,760
Supply of Electriciv, Gas, Steam and Activities of hot water, sanitation, Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	2,600,944	-	-	-	-	-	-	-	4,931,072
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Administrative Activities and Support	-	-	-	-	-	-	-	-	-	-
Public administration and defence, Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	748,210
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	69,574,800	-	-	-	-	-	-	-	163,298,524
Individuals + Non-profit institutions	1,657,000	103,017,714	-	-	-	-	-	-	572,000	174,764,568
<b>Total</b>	<b>1,657,000</b>	<b>103,017,714</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>572,000</b>	<b>174,764,568</b>

Credit evidence as per economy sector	District Burrel		District Kavaje		District Fierme		District Gjirokastra		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
<b>Private nonfinancial corporation</b>	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Supply 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	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Kuantifikimi i rrezikut te normes se interesit dhe skenaret**

	Perkufizimi	Quantification of					
		Loss would come	Stress scenario	Yield curve twist	Most		
		% of capital	Direction	% of capital	% of capital	% of capital	% of capital
12-months interest earnings	Limit: Economic value impact from interest rate shock	ALL	0.5%		2.27%	0.7%	0.0%
	EUR	-2.0%	↗	0.81%	-0.5%	0.0%	
	USD	0.0%	↘	0.03%	0.0%	0.0%	
	<b>Total non-netted</b>	<b>2.5%</b>		<b>3.1%</b>	<b>1.2%</b>	<b>0.0%</b>	
Modified duration gap	(Interest earnings decline from interest rate shock)	ALL	1.5%	↘	1.97%	0.8%	0.0%
	EUR	1.3%	↘	1.22%	0.0%	0.0%	
	USD	0.1%	↘	0.14%	0.0%	0.0%	
	<b>Total non-netted</b>	<b>1.7%</b>		<b>3.3%</b>	<b>0.9%</b>	<b>0.0%</b>	
Change in economic value per 1 percentage	ALL	-0.07					
	EUR	0.46					
	USD	-0.09					