

Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,665,856,862
020		BMK (%)	15.23
030		TOTAL AMOUNT of risk-weighted	30,632,713,613
CREDIT RISK			
040	1.	The amount of risk-weighted e	26,929,335,768
050	1.1	Exposure levels according to SA	26,929,335,768
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	597,904,987
120	1.1.7	Exposures or potential exposures	13,694,637,278
130	1.1.8	Exposure or potential exposure	7,239,812,232
140	1.1.9	Potential exposures or exposure	290,762,243
150	1.1.10	Exposures (credit) with problem	539,286,663
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	4,078,232,826
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 t	-
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	3,703,377,845
320	3.1	Basic Indicator Method (BIA)	3,703,377,845
330	3.2	Standard Method / Standard P	-
340	4.	Addition from balance growth	-
350	4.1	Total asset items of the "treasur	4,799,133,518
360	4.2	Total asset items of the "treasur	3,020,596,929
370	4.3	The growth of asset items of th	(1,778,536,589)
380	4.4	Total liability items of "treasur	17,739,981
390	4.5	Total liability items of "treasur	1,070,327,551
400	4.6	Increasing the liability items of	1,054,287,270
410	5.	Reductions for loan portfolio e	-
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 LI	-	7,706,336,510.52	-	-	-	7,706,336,510.52
11	Cash and Central Bank	-	1,874,108,030.01	-	1,526,109,681.50	-	3,400,208,111.51
12	Treasury bills and other bills eligible	-	4,179,256,509.81	-	-	-	4,179,256,509.81
13	Current accounts with banks, credit	-	-	-	3,867,125,211.04	-	3,867,125,211.04
14	Dynamic with banks, credit and other	-	-	-	-	-	-
15	Loans to banks, credit and other finan	-	-	-	-	-	-
16	Other accounts with banks, credit an	-	-	-	-	19,016,828.10	19,016,828.10
19	Doubtful receivable accounts with ba	(1,512,837,251.72)	11,634,186,817.67	-	11,377,258,925.91	-	11,377,258,925.91
2	OPERATIONS WITH CUSTOMER	-	5,959,092,317.51	-	-	-	5,959,092,317.51
20	Standard loans and advances to cust	-	391,133,031.48	-	65,518,368.65	-	456,651,400.13
21	Part-line loans and advances to cust	-	-	-	-	-	-
22	Special injection loans	-	276,492,318.24	-	191,833,687.08	-	468,326,005.32
23	Substandard loans	(86,449,197.26)	118,577,088.01	-	189,542,171.09	-	118,609,988.26
24	Doubtful loans	(123,891,616.06)	1,044,261,049.83	-	239,443,681.78	-	1,283,704,731.61
25	Loan to banks	(1,290,996,527.85)	-	-	-	-	-
26	Albanian Government and Public A	-	5,895,382,794.05	-	5,445,398,263.12	-	6,240,781,057.17
27	Customer current accounts and depo	-	1,394,318.37	-	33,348,051.64	-	34,742,370.01
28	Other customer accounts	-	-	-	-	-	-
29	Doubtful customer receivables other	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	(467,090.00)	271,624,078.11	-	-	133,854,486.72	405,062,499.06
31	Fixed income securities	(467,090.00)	271,624,078.11	-	-	133,854,486.72	405,062,499.06
32	Variable income securities	-	-	-	-	-	-
34	Securities sold and unclassified under	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Provision on financial instruments	-	969,693,275.19	-	1,188,416,920.92	-	2,158,110,196.11
4	OTHER ASSETS AND LIABILITIES	-	889,453,762.86	-	983,495,288.06	-	1,872,949,050.92
41	Other assets	-	889,453,762.86	-	983,495,288.06	-	1,872,949,050.92
42	Asset transactions	-	68,903,090.71	-	-	-	68,903,090.71
44	Inter-office accounts	-	-	-	-	-	-
45	Non-current and position accounts	-	22,439,166.43	-	200,771,662.87	-	223,210,829.30
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANEN	(1,341,283,276.76)	2,757,744,370.00	-	-	-	1,416,461,093.24
51	Participating interest	-	-	-	-	-	-
52	Intangible	-	-	-	-	-	-
53	Fixed assets	(1,341,283,276.76)	2,757,744,370.00	-	-	-	1,416,461,093.24
537	Intangible assets	-	330,776,763.27	-	-	-	330,776,763.27
5377	Amortization of intangible assets	(225,514,144.57)	-	-	-	-	(225,514,144.57)
TOTAL		(1,842,550,006.56)	18,927,753,086.06		16,087,754,987.24	1,008,890,606.61	31,271,428,842.86

Form 21

Code	ASSETS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND	484,842,973	-	211,450,480	1,679,327,551	1,766,621,904
11	Central bank	-	-	-	-	-
12	Government bills and other bills eligible	-	-	-	-	-
13	Current accounts with banks, credits	4,808,870	-	11,084,725	-	15,893,595
14	Deposits from banks, credits and other	480,031,403	-	306,566,185	1,679,327,551	1,789,925,089
18	Other accounts with banks, credits and	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	14,494,661,005	134,080,378	10,561,588,130	481,889,745	15,664,619,258
24	ALBANIAN GOVERNMENT AND	14,143,083,230	123,553,426	10,113,088,688	481,825,862	14,660,753,196
25	Debt to customers for current account	-	-	-	-	-
26	Other customer accounts	351,577,785	1,124,951	458,499,442	803,983	864,066,063
3	SECURITIES TRANSACTIONS	-	-	-	-	-
31	Debt represented by securities	-	-	-	-	-
34	Securities sold and purchased under	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-
36	Provisions for financial instruments	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	380,571,134	-	191,560,007	-	572,131,141
41	Other balances	35,823,481	-	52,689,598	-	88,513,079
42	Asset transactions	596,692,095	-	419,909,437	-	1,016,601,532
44	Inter-office accounts	116,441,554	-	139,200,437	-	255,641,991
45	Spawning and quality accounts	-	-	-	-	-
46	Value added tax	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT	599,761,067	-	221,829,264	4,066,167,818	5,187,758,149
54	Grants and public funding	133,727,047	-	121,829,264	-	255,556,311
55	Specific provisions	-	-	-	-	-
56	Subordinated debt	-	-	679,020,079	-	679,020,079
57	Shareholders' equity	466,033,920	-	1,075,438,545	4,066,167,818	5,611,546,283
TOTAL	16,139,838,469	134,633,726	11,088,657,480	5,618,306,114	33,471,526,842	

Form 22

Code	PROFIT/LOSS ACCOUNTS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
68	BANK OPERATIONS EXPENSES	8,113,391,539.04	119,311,354.00	8,312,762,893.14	-	8,312,762,893.14
68	Personnel costs	312,941,462.00	1,580,000.00	314,521,462.00	-	316,101,462.00
62	Taxes other than income tax	10,807,412.17	-	10,807,412.17	-	10,807,412.17
63	General expenses for operations	227,379,414.22	393,946,631.04	621,326,045.26	-	621,326,045.26
64	Amortization and provisions on the debt	133,607,913.89	-	133,607,913.89	-	133,607,913.89
65	Losses on non-recoverable receivables and	596,763,512.19	442,911,294.84	1,039,674,807.03	-	1,039,674,807.03
66	Extraordinary expenses	16,008,693.47	2,828,635.10	18,837,328.57	-	18,837,328.57
67	Income tax	-	-	-	-	-
69	Current year profit	5,689,057.35	-	5,689,057.35	-	5,689,057.35
TOTAL EXPENSES	9,417,628,664.24	969,481,664.24	1,437,618,732.14	16,477,651,664.91	-	16,477,651,664.91
70	Income from banking activities	8,779,456,020.57	518,632,395.35	9,298,088,415.92	-	9,298,088,415.92
74	Reversal of provisions for the decreased	594,100,736.22	556,357,941.84	1,150,458,678.06	-	1,150,458,678.06
76	Extraordinary expenses	30,551,263.94	8,961,101.99	39,512,365.93	-	39,512,365.93
79	Current year loss	-	-	-	-	-
TOTAL INCOME	9,465,108,516.63	1,085,951,439.18	10,551,059,955.11	16,477,651,664.91	-	16,477,651,664.91

Form 23

Code	OFF BALANCE ITEMS	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
80	FINANCING COMMITMENT	1,162,961,786.71	-	1,164,421,307.81	-	1,164,421,307.81
90	Commitments given	1,162,961,786.71	-	1,164,421,307.81	-	1,164,421,307.81
91	GUARANTEES	53,699,838,537.51	-	778,473,519.12	-	54,478,312,056.63
911	Guarantees given	303,566,154.40	-	374,764,579.20	-	678,330,733.60
912	Guarantees received	53,396,272,383.11	-	403,708,939.92	-	53,800,181,323.03
92	SECURITIES COMMITMENT	-	-	-	-	-
93	FORBEAR CURRENCY TRANSACTIONS	-	-	-	-	-
94	OTHER COMMITMENTS	427,139,916.35	-	564,929,725.48	-	992,069,641.83
95	FINANCIAL INSTRUMENTS COMMITMENT	55,289,439,251.27	-	2,940,824,852.44	-	58,230,264,103.71
TOTAL	58,289,439,251.27	-	2,940,824,852.44	58,230,264,103.71	-	58,230,264,103.71

Form 39

Columns	NO.	REGULATORY CAPITAL	Amount
010	1	REGULATORY CAPITAL	4,665,955,951.68
015	1.1	FIRST LEVEL CAPITAL	4,102,240,083.64
020	1.1.1	FIRST BASIC CAPITAL	4,102,240,083.64
030	1.1.1.1	Equity instruments known as	3,387,147,739.49
040	1.1.1.1.1	Paid-in capital	3,387,147,739.49
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	63,252,744.31
110	1.1.1.2.1	Retained earnings and reserves	63,252,744.31
120	1.1.1.2.2	End of Year Profit	0.00
130	1.1.1.2.3	End of year profit - earnings	0.00
140	1.1.1.2.4	Reserves - provisions	708,110,425.58
150	1.1.1.2.5	Revaluation credit	48,711,793.01
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	105,242,618.75
310	1.1.2.2	(i) Gross amount of other	105,242,618.75
320	1.1.2.2.1	(i) Deferred tax liabilities related	0.00
330	1.1.2.2.2	(i) Deferred tax assets, first and	0.00
340	1.1.2.2.3	(i) Assets of reorganization	0.00
350	1.1.2.2.4	(i) The gross amount of	0.00
360	1.1.2.2.5	(i) Deferred tax liabilities	0.00
370	1.1.2.2.6	(i) Advance paid - 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 provisions	0.00
410	1.1.2.2.10	(i) Positions shall not which	0.00
420	1.1.2.2.11	(i) Non-FPV investments that	0.00
430	1.1.2.2.12	(i) NPV investments of	0.00
440	1.1.2.2.13	(i) Deferred tax assets that	0.00
450	1.1.2.2.14	(i) NPV investments of	0.00
460	1.1.2.2.15	(i) The amount that exceeds	0.00
470	1.1.2.1	Equity instruments known as	0.00
480	1.1.2.1.1	Paid equity instruments	0.00
490	1.1.2.1.2	Value memo - capital	0.00
500	1.1.2.1.3	Memorandum items - capital	0.00
510	1.1.2.1.4	Reserves - provisions	0.00
520	1.1.2.1.5	(i) Non-FCV investments of	0.00
530	1.1.2.1.6	(i) NPV investments of	0.00
540	1.1.2.1.7	(i) Deferred tax assets that	0.00
550	1.1.2.1.8	(i) NPV investments of	0.00
560	1.1.2.1.9	(i) The amount that exceeds	0.00
570	1.1.2.1	Equity instruments known as	0.00
580	1.1.2.1.1	Paid equity instruments	0.00
590	1.1.2.1.2	Value memo - capital	0.00
600	1.1.2.1.3	Memorandum items - capital	0.00
610	1.1.2.1.4	Reserves - provisions	0.00
620	1.1.2.1.5	(i) Non-FCV investments of	0.00
630	1.1.2.1.6	(i) NPV investments of	0.00
640	1.1.2.1.7	(i) Deferred tax assets that	0.00
650	1.1.2.1.8	(i) NPV investments of	0.00
660	1.1.2.1.9	(i) The amount that exceeds	0.00
670	1.1.2.1	Equity instruments known as	0.00
680	1.1.2.1.1	Paid equity instruments	0.00
690	1.1.2.1.2	Value memo - capital	0.00
700	1.1.2.1.3	Memorandum items - capital	0.00
710	1.1.2.1.4	Reserves - provisions	0.00
720	1.1.2.1.5	(i) Non-FCV investments of	0.00
730	1.1.2.1.6	(i) NPV investments of	0.00
740	1.1.2.1.7	(i) Deferred tax assets that	0.00
750	1.1.2.1.8	(i) NPV investments of	0.00
760	1.1.2.1.9	(i) The amount that exceeds	0.00
770	1.1.2.1	Equity instruments known as	0.00
780	1.1.2.1.1	Paid equity instruments	0.00
790	1.1.2.1.2	Value memo - capital	0.00
800	1.1.2.1.3	Memorandum items - capital	0.00
810	1.1.2.1.4	Reserves - provisions	0.00
820	1.1.2.1.5	(i) Non-FCV investments of	0.00
830	1.1.2.1.6	(i) NPV investments of	0.00
840	1.1.2.1.7	(i) Deferred tax assets that	0.00
850	1.1.2.1.8	(i) NPV investments of	0.00
860	1.1.2.1.9	(i) The amount that exceeds	0.00
870	1.1.2.1	Equity instruments known as	0.00
880	1.1.2.1.1	Paid equity instruments	0.00
890	1.1.2.1.2	Value memo - capital	0.00
900	1.1.2.1.3	Memorandum items - capital	0.00
910	1.1.2.1.4	Reserves - provisions	0.00
920	1.1.2.1.5	(i) Non-FCV investments of	0.00
930	1.1.2.1.6	(i) NPV investments of	0.00
940	1.1.2.1.7	(i) Deferred tax assets that	0.00
950	1.1.2.1.8	(i) NPV investments of	0.00
960	1.1.2.1.9	(i) The amount that exceeds	0.00
970	1.1.2.1	Equity instruments known as	0.00
980	1.1.2.1.1	Paid equity instruments	0.00
990	1.1.2.1.2	Value memo - capital	0.00
010	1.2	ADDITIONAL CAPITAL, ONE	563,616,778.84
020	1.2.1	Equity instruments known as	679,020,079.88
030	1.2.1.1	Capital instruments fully paid	679,020,079.88
040	1.2.1.2	Memorandum items - capital	0.00
050	1.2.1.3	Reserves - provisions	0.00
060	1.2.1.4	(i) Non-FCV investments of	0.00
070	1.2.1.5	(i) NPV investments of	0.00
080	1.2.1.6	(i) Deferred tax assets that	0.00
090	1.2.1.7	(i) NPV investments of	0.00
100	1.2.1.8	(i) The amount that exceeds	0.00
110	1.2.1	Equity instruments known as	0.00
120	1.2.1.1	Paid equity instruments	0.00
130	1.2.1.2	Value memo - capital	0.00
140	1.2.1.3	Memorandum items - capital	0.00
150	1.2.1.4	Reserves - provisions	0.00
160	1.2.1.5	(i) Non-FCV investments of	0.00
170	1.2.1.6	(i) NPV investments of	0.00
180	1.2.1.7	(i) Deferred tax assets that	0.00
190	1.2.1.8	(i) NPV investments of	0.00
200	1.2.1.9	(i) The amount that exceeds	0.00
210	1.2.1	Equity instruments known as	0.00
220	1.2.1.1	Paid equity instruments	0.00
230	1.2.1.2	Value memo - capital	0.00
240	1.2.1.3	Memorandum items - capital	0.00
250	1.2.1.4	Reserves - provisions	0.00
260	1.2.1.5	(i) Non-FCV investments of	0.00
270			

Financial Ratios

Ratios	
1. (ROAA) = Net Income / average assets	0.0%
2. The net result of the extraordinary / a	0.1%
3. Expense/Revenue general operations / asset	10.7%
4. Net interest income / expense to the	0.7%
5. (ROE) = The net Income / Average	0.2%
6. For other companies - Total assets	1,057,423
7. Net interest income / average assets	1.2%
8. Net income from interest- Net Interest	3.0%
9. Interest income / average assets	1.3%
10. Interest expense / average assets	0.6%
11. Net interest income / revenue revenue	0.1%
12. Net Income from other activities / a	1.4%
13. Non-interest expenses / assets average	0.0%
14. Provisions for nonperforming assets / average	0.0%
15. Expenses for nonperforming assets / average	0.0%

Kodi	Emri	Vlera
1	Total assets at the end of the reporting year	34,709,311,205.41
2	Financial assets measured at fair value	23,001,411,705.54
3	Bank deposits	67,000,000.00
4	Maximum Loan Ratio	70.00%

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

Kodi	Emri	Hua standarde	Nga 18 ditet				Totali i teprimit te huave dhe interesit te
			Hua ne ndikete	Hua rritet	Hua te duarshmit	Hua te humbura	
1	Korporata financiare shqiptare	15,665,117,646.10	119,578,177.96	111,971,818.74	164,022,731.96	488,768,917.97	16,961,678,803.07
A	Agriculture, Forestry, Fishing	15,151,079,769.79	-	15,151,079.79	-	15,151,079.79	15,151,079.79
B	Extractive industries	11,224,025.96	7,331,822.69	802,028.86	-	-	31,412,805.54
C	Manufacturing industries	4,216,250,769.43	135,900,579.88	100,756,632.13	77,534,294.97	942,170,037.37	4,529,484,512.78
D	Electricity, gas, steam, heat and air conditioning	144,159,708.47	-	-	-	-	247,826,736.01
E	Water supply, waste management, sewerage	6,036,313.09	320,055.07	-	-	-	21,512,004.83
F	Construction	55,739,732.70	-	2,729,154.17	3,176,236.17	11,748,634.34	572,270,621.22
G	Wholesale and retail trade; repair of motor vehicles and motorcycles	8,009,432,809.38	88,285,224.09	97,091,408.75	28,752,218.95	170,971,983.48	8,403,533,654.65
H	Transportation and storage	401,156,453.00	-	24,572.27	-	10,964,148.28	472,755,175.56
I	Accommodation and food service	234,232,041.48	2,906,850.35	54,903,188.37	54,660,001.86	1,551,136.82	348,152,208.88
J	Information and communication	53,895,763.41	4,566,365.56	-	-	-	79,083,322.66
K	Financial and insurance activities	189,498,863.48	-	-	-	-	189,498,863.48
L	Real estate activities	22,245,308.18	-	-	-	-	22,245,308.18
M	Professional, scientific and technical activities	13,140,308.12	-	-	-	14,892,371.51	28,032,679.63
N	Administrative and support services	132,968,094.58	-	13,338,476.21	-	4,143,371.95	150,449,942.75
O	Public administration and defence; compulsory social security	-	-	-	-	-	-
P	Education	65,791,990.12	2,187,549.63	1,675,697.18	-	-	69,655,236.93
Q	Health and social work activities	137,868,369.20	-	-	-	-	137,868,369.20
R	Art, sports and recreation	17,628,714.98	51,206,482.17	-	-	-	68,835,197.15
S	Other service activities	153,174,434.28	-	-	-	4,653,351.70	162,024,786.07
T	Family activities as employers; freight and transport activities	-	-	-	-	-	-
U	Activities of international organizations	-	-	-	-	-	-
2	Public Nonfinancial Corporation	56,443,279.59	-	-	-	-	56,443,279.59
A	Agriculture, Forestry, Fishing	-	-	-	-	-	-
B	Extractive industries	-	-	-	-	-	-
C	Manufacturing industries	-	-	-	-	-	-
D	Electricity, gas, steam, heat and air conditioning	-	-	-	-	-	-
E	Water supply, waste management, sewerage	-	-	-	-	-	-
F	Construction	-	-	-	-	-	-
G	Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-
H	Transportation and storage	-	-	-	-	-	-
I	Accommodation and food service	-	-	-	-	-	-
J	Information and communication	-	-	-	-	-	-
K	Financial and insurance activities	-	-	-	-	-	-
L	Real estate activities	-	-	-	-	-	-
M	Professional, scientific and technical activities	-	-	-	-	-	-
N	Administrative and support services	-	-	-	-	-	-
O	Public administration and defence; compulsory social security	56,443,279.59	-	-	-	-	56,443,279.59
P	Education	-	-	-	-	-	-
Q	Health and social work activities	-	-	-	-	-	-
R	Art, sports and recreation	-	-	-	-	-	-
S	Other service activities	-	-	-	-	-	-
T	Family activities as employers; freight and transport activities	-	-	-	-	-	-
U	Activities of international organizations	-	-	-	-	-	-

NR. I FORMULARIT: 37.9
 EMRI I FORMULARIT: Aktivitet sipas maturitetit ne te gjitha monedhat TOTAL
 PERIODICITETI: Muajt
 MONEDHA E RAPORTIMIT: ALL
 NUESIA: Monetare

Kodi	Emri	DITE					MUAJ			VITE	TOTALI
		1 (0/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5		
VEPRIME	184,645,659.72	159,284,590.33	251,607,016.02	908,078,398.54	1,486,178,489.03	2,217,864,830.75	3,609,690,334.92	#####	#####	#####	
Hua	95,232,179.70	64,066,028.13	63,970,919.96	235,892,873.16	612,217,879.53	903,354,038.04	1,657,668,885.63	#####	#####	#####	
Hua	33,229,824.17	52,427,848.00	63,657,676.51	236,536,015.14	627,764,011.64	#####	#####	#####	#####	#####	
Hua	825,923.39	229,300.00	24,676.10	137,900.00	634,500.00	509,350.00	50,000.00	#####	#####	2,411,649.49	
Hua	11,969,877.99	1,215,690.26	1,096,227.10	9,332,249.90	15,475,739.29	22,788,804.05	50,026,091.45	#####	#####	#####	
Hua	-	-	-	-	-	-	-	#####	#####	#####	
Hua	-	-	-	-	-	-	-	#####	#####	#####	
Hua	83,631,942.87	93,263,412.98	186,809,987.21	671,589,477.09	855,510,321.32	#####	#####	#####	#####	#####	

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

Kodi	Emri	DITE					MUAJ			VITE	TOTALI
		1 (0/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5		
Treasuries and Interbank	15,657,195.44	100,033,028.17	-	-	-	601,702,922.64	667,100,783.18	-	-	#####	
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 RE	15,893,195.44	-	-	-	-	-	-	-	-	15,893,195.44	
Current account of resident	-	-	-	-	-	-	-	-	-	-	
Current account of non resident	-	-	-	-	-	-	-	-	-	-	
Deposit from resident	-	-	-	-	-	-	-	-	-	-	
Deposit from non resident	-	-	-	-	-	200,266,155.14	-	-	-	680,599,338.31	
Loans from resident (Finan)	-	480,031,403.17	-	-	-	401,156,972.50	669,190,783.18	-	-	#####	
Loans from non resident	-	-	-	-	-	-	-	-	-	-	
Current account with foreign	-	-	-	-	-	-	-	-	-	-	
OPERATIONS WITH CUSTOMER	12,865,453,870.69	209,938,549.88	196,931,017.11	1,186,723,318.97	1,326,464,783.44	2,298,367,245.05	#####	#####	#####	#####	
Current account	8,925,911,157.44	-	-	-	-	-	-	-	-	#####	
Demand deposits	3,930,583,431.73	-	-	-	-	-	-	-	-	#####	
Time deposits	8,961,281.52	209,938,549.88	196,931,017.11	382,157,257.34	1,326,464,783.44	2,298,367,245.05	#####	#####	#####	#####	
Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	
Other customer account	-	-	-	-	-	804,066,061.63	-	-	-	804,066,061.63	
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 RESOURCES	67,679.94	31,382,605.89	68,611.16	299,672,971.20	1,306,065.05	2,790,600.40	#####	#####	#####	552,131,131.03	
Permanent Resources	2,847,493.30	1,719,491.25	3,330,379.36	10,584,995.95	17,881,597.19	38,543,564.79	#####	#####	#####	#####	
Financial Liabilities	13,194,430,850.00	16,239,050,773.97	281,425,825.66	1,261,691,556.21	4,185,351,250.61	2,181,036,459.87	#####	#####	#####	#####	
II - Off Balance sheets	-	-	-	-	-	-	-	-	-	-	
Financial Commitments	-	-	-	-	-	-	-	-	-	-	
Currency (All+other)	-	-	-	-	-	-	-	-	-	-	
TOTAL (I+II)	13,194,430,850.00	16,239,050,773.97	281,425,825.66	1,261,691,556.21	4,185,351,250.61	2,181,036,459.87	#####	#####	#####	#####	

Form 26

Kodi	Emri	LOANS CLASSIFIED AS PAST DUE LOANS				TOTAL
		1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	138,777,317.23	2,884,158.98	16,481,688.44	144,743,157.70	296,536,110.51	
Mid term loans	543,793,401.01	112,021,636.79	62,221,811.55	578,996,849.45	1,294,536,156.60	
Long term loans	1,206,201,563.34	162,690,791.56	6,966,771.85	209,782,146.41	1,685,641,273.15	
Real estate loans	121,406,068.66	1,072,380.68	1,065,286.55	35,123,880.35	147,968,696.24	
Leasing contracts	-	-	-	-	-	
Bank employees	-	-	-	-	-	
TOTAL	3,009,499,281.23	286,184,968.01	178,691,556.94	942,631,264.91	4,476,866,111.09	

Form 16

Kodi	Emri	PROVISIONS FOR LOAN LOSSES (in the bank)			
		Principal	Provisions for the principal	Accrued interests	P.R. for interests
Standard and past due loans	201,113,983.499	201,113,983.499	41,467,115	416,672	
Standard and past due loans (Restruct)	395,774,993	395,774,993	3,553,809	355,381	
Special mentioned loans	111,899,089	5,594,994	1,684,645	80,352	
Special mentioned loans (Restructured)	341,693,883	34,465,088	1,851,714	185,174	
Substandard loans	463,413,623	92,486,325	5,762,472	5,762,472	
Doubtful loans	227,501,700	118,793,859	4,340,664	4,340,664	
Loan losses	1,272,962,996	1,272,962,996	53,023,541	53,023,541	
Total	32,899,601,774	32,899,601,774	113,913,296	64,474,533	

Formshri 201

LIQUID ASSETS - SHORT TERM LIQUIDITY					
Code	LEK	USD	EUR	OTHERS	TOTAL
1 Cash	435,451,059.09	52,486,243.09	379,341,536.00	-	836,238,667.18
2 Current Accounts at the Central Bank	656,771,888.34	6,384,144.72	3,413,828.95	-	666,559,862.01
3 Treasury Bills issued by the Republic	1,339,050,462.00	-	-	-	1,339,050,462.00
4 10% per cent of income generated by the	211,740,000.00	-	-	-	211,740,000.00
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	-	801,419,808.00	2,048,038,097.96	6,389,020.44	2,856,846,934.40
9 Deposits with banks and other	-	-	-	-	-
10 Loans to banks and other financial	-	-	-	-	-
11 "Investment" securities	-	-	133,386,930.75	-	133,386,930.75
12 "Investment" securities - secured by	-	-	-	-	-
13 "Investment" securities not	-	-	-	-	-
14 "Investment" securities with a	-	-	-	-	-
15 Securities purchased according to	-	-	-	-	-
A TOTAL OF LIQUID ASSETS	2,679,111,609.44	890,290,295.81	2,864,190,443.91	6,389,020.44	6,199,971,369.60
B TOTAL OF SHORT TERM	13,633,554,897.24	1,526,536,849.17	10,236,769,293.85	6,992,964.82	25,367,854,055.08

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
Private nonfinancial corporation	2,650,423,747	13,182,023,885	97,148,000	1,081,648,911	-	51,009,949	123,797,867	668,274,392	184,217,190	1,435,813,691
Agriculture, Silviculture and Fishing	181,723,600	711,423,408	30,500,000	168,153,373	-	-	10,000,000	65,613,871	23,000,000	205,841,606
Extractive industry	11,295,300	80,029	-	3,732,495	-	-	-	-	-	12,830,983
Manufacture industry	1,201,296,887	3,980,069,183	20,000,000	238,173,106	-	9,464,956	35,293,550	115,547,768	41,546,690	489,277,888
Service of Electriciv, Gas, Steam and Activities of hot water, sanitation, Construction	56,460,000	481,110,088	-	12,475,713	-	-	-	-	70,000,000	11,602,964
Wholesale and retail trade, repair of Transport and Storage	1,085,447,560	6,825,731,659	34,148,000	485,660,737	-	36,439,847	78,504,317	438,181,291	31,670,500	460,707,198
Hotels and restaurants	29,200,000	388,243,343	-	49,128,485	-	2,208,928	-	3,871,862	-	14,494,337
Information and Communication	34,000,000	171,763,313	-	28,353,127	-	2,900,208	-	21,264,761	-	11,828,539
Financial and Insurance Activities	3,311,000	34,899,556	-	12,675,291	-	-	-	7,731,227	-	8,266,645
Real estate	23,000,000	72,341,390	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Administrative Activities and Support	6,675,000	26,878,216	-	13,724,329	-	-	-	-	-	-
Public administration and defence-Education	-	11,096,465	-	44,931,242	-	-	-	13,627,529	-	-
Health and other social activities	-	11,243,339	8,500,000	8,505,931	-	-	-	-	14,000,000	16,939,080
Art and Entertainment	-	68,833,197	-	-	-	-	-	-	-	-
Other service activities	37,997,400	18,009,912	4,000,000	18,949,752	-	-	-	2,436,753	4,000,000	503,262
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	-	-	-	-	-	-	-	-	-
Individuals + Non-profit institutions	234,356,400	3,108,299,844	-	614,578,879	-	250,259,151	18,663,589	504,685,230	74,200,000	654,111,797
Total	2,884,780,146	16,290,421,469	97,148,000	1,696,228,770	-	301,269,100	142,460,455	1,172,959,612	258,417,190	2,149,951,523

Credit evidence as per economy sector	District Vlore		District Lezha		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 disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
Private nonfinancial corporation	-	96,767,167	-	42,107,091	-	-	10,000,000	341,826,153	-	47,584,583
Agriculture, Silviculture and Fishing	-	28,308,868	-	40,057,306	-	-	-	62,681,147	-	31,382
Extractive industry	-	-	-	-	-	-	-	4,392,766	-	10,677,639
Manufacture industry	-	41,446,679	-	884,548	-	-	-	133,684,492	-	9,533,066
Service of Electriciv, Gas, Steam and Activities of hot water, sanitation, Construction	-	854,249	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of Transport and Storage	-	20,027,183	-	-	-	-	10,000,000	121,207,617	-	10,724,794
Hotels and restaurants	-	1,679,368	-	-	-	-	-	1,208,987	-	1,268,437
Information and Communication	-	335,992	-	765,237	-	-	-	4,045,182	-	15,409,274
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Administrative Activities and Support	-	3,263,657	-	-	-	-	-	1,154,464	-	-
Public administration and defence-Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	848,790	-	-	-	-	-	2,076,099	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
International organizations activities	-	-	-	-	-	-	-	-	-	-
Public Nonfinancial Corporation	-	1,000,000	-	607,624,920	-	-	2,760,800	29,938,464	3,179,136	137,369,425
Individuals + Non-profit institutions	1,000,000	174,590,122	-	149,532,000	-	-	17,249,800	862,211,605	3,372,130	184,858,118
Total	1,000,000	174,590,122	-	149,532,000	-	-	17,249,800	862,211,605	3,372,130	184,858,118

Credit evidence as per economy sector	District Pogradec		District Sarande		District Peshkopi		District Kukes		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	-	-	-	-	-	-	-	-	-	-
Service 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	-	76,624,437	-	-	-	-	-	-	4,000,000	142,291,557
Total	-	76,624,437	-	-	-	-	-	-	4,000,000	142,291,557

Credit evidence as per economy sector	District Burrel		District Kavaje		District Permet		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
Private nonfinancial corporation	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extractive industry	-	-	-	-	-	-	-	-	-	-
Manufacture industry	-	-	-	-	-	-	-	-	-	-
Service 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 interesit dhe shkenaret

	Perkufizimet	Quantification of					
		Loss would come		Stress scenario		Yield curve twist	
		% of capital	Direction	% of capital	% of capital	% of capital	% of capital
12-months interest earnings	Limit: Economic value impact from interest rate shock	ALL	-4.6%	↗	1.23%	-2.3%	0.0%
	EUR	-2.6%	↗	0.50%	-0.7%	0.0%	
	USD	-0.1%	↘	0.05%	0.1%	0.0%	
	Total non-netted		7.3%		1.8%	3.7%	0.0%
Modified duration gap	(Interest earnings decline from interest rate shock)	ALL	1.1%	↘	1.46%	0.6%	0.0%
	EUR	1.7%	↘	1.35%	0.0%	0.0%	
	USD	0.5%	↘	0.37%	0.0%	0.0%	
	Total non-netted		1.7%		3.2%	0.6%	0.0%
Change in economic value per 1 percentage	ALL	0.56					
	EUR	0.50					
	USD	-0.24					