

Capital Adequacy Ratio

010		REGULATORY CAPITAL	4,281,807,350
020		RMK (%)	15.48
030		TOTAL AMOUNT of risk-weighted exposure	27,658,750,267
		CREDIT RISK	-
040	1.	The amount of risk-weighted exposures to credit risk, counterparty a	23,039,876,955
050	1.1	Exposure levels according to SA evaluating securitizations	23,039,876,955
060	1.1.1	Potential exposures or exposures to central governments or central bank	-
070	1.1.2	Potential exposures or exposures to regional governments or local authorities	-
080	1.1.3	Potential exposures or exposures to administrative bodies and non-corr	-
090	1.1.4	Potential exposures or exposures to multilateral development banks;	-
100	1.1.5	Potential exposures or exposures to international organizations;	-
110	1.1.6	Potential exposures or exposures to supervised institutions;	629,162,145
120	1.1.7	Exposure or potential exposure to companies (corporate);	7,093,236,381
130	1.1.8	Exposure or potential exposure to the retail portfolios (retail);	10,511,051,856
140	1.1.9	Potential exposures or exposures secured by real estate collateral;	353,713,900
150	1.1.10	Exposures (credit) with problems;	1,064,465,853
160	1.1.11	Exposures to Categories of classified as high risk;	-
170	1.1.12	Exposures in the form of bonds guaranteed;	-
180	1.1.13	Exposures in the form of securities of collective investment undertaking	-
190	1.1.14	Other items	3,388,283,020
200	1.2	Securitization position SA	-
200*	1.2*	from which : re-securitizations	-
		MARKET RISKS	-
210	2.	The amount of risk-weighted exposures to market risks	-
220	2.1	The amount of risk exposure to settlement risk	-
230	2.1.1	Settlement risk in the banking book	-
240	2.1.2	Settlement risk in the trading book	-
250	2.2	The amount of risk exposure to the risk of the position, exchange rat	-
260	2.2.1	The risk of debt securities position	-
270	2.2.2	The risk of equity instruments position	-
280	2.2.3	The risk of exchange rate	-
290	2.2.4	The risk of investment in commodities	-
300	2.3	The amount of risk-weighted exposure to concentration risk in the tr	-
		OPERATIONAL RISK	-
310	3.	The amount of risk-weighted exposure to operational risk	4,618,873,311
320	3.1	Basic Indicator Method (BIA)	4,618,873,311
330	3.2	Standard Method / Standard Alternative	-
340	4.	Addition from balance growth of "treasury and interbank transactions	-
350	4.1	Total asset items of the "treasury and interbank transactions" and "Secu	5,749,185,514
360	4.2	Total asset items of the "treasury and interbank transactions" and "Secu	3,256,482,679
370	4.3	The growth of asset items of the "treasury and interbank transactions"	(2,492,702,835)
380	4.4	Total liability items of "treasury and interbank transactions" and "Secur	999,109,940
390	4.5	Total liability items of "treasury and interbank transactions" and "Secur	(999,109,940)
400	4.6	Increasing the liability items "treasury and interbank transactions" and	-
410	5.	Reductions for loan portfolio growth inside the country for 2015	-
420	5.1	Gross loan portfolio for December 2014	23,508,545,129
430	5.2	Gross loan portfolio in the reporting period 2015	24,223,805,891
440	5.3	The growth of the loan portfolio for 2015	714,760,262
450	5.4	Loan portfolio growth for 2015, on annual basis, according to the rep	-
460	5.4.1	Loan portfolio growth for 2015, on annual basis, according to the rep	-
470	5.4.2	If the reporting period in Month 2015	714,760,262
480	5.5	4% of the loan portfolio of December 2014	940,341,805
490	5.6	10% of the loan portfolio of December 2014	2,350,854,513

Formshet 15

Capital adequacy ratio		Shuma
1. Regulatory capital	(a)	4,281,807,350
2. Total of off-balance items weighted with risk	(b)	27,658,750,267
3. Capital adequacy ratio (2.1/3.1)*100	((a)/(b))*100	15.48

Formshet 15/1

Assets and off-balance items weighted with risk		Shuma
1. Assets and off-balance items weighted with risk	(a)	23,039,876,956
2. 12.5* Capital requirement related to market risk	(b)	-
3. 12.5* Capital requirement related to operational risk	(c)	4,618,873,311
4. Addition from the increase in volume of "treasury and	(d)	-
5. Reductions from loan portfolio growth inside the	(e)	-
Total of assets and off-balance items weighted with risk	(a)+(b)+(c)+(d)+(e)	27,658,750,267

Kufijte e rregresve te kapitalit rregullator

a) 4.5% te kapitalit bazë te nivelit të parë 13.79%

b) 0% te kapitalit te nivelit të parë ndaj 13.79%

c) 12% te kapitalit rregullator ndaj RW.A. 15.57%

Form 20

Code	ASSETS	Amortization fund and provisions (-A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK	-	4,521,169,999	-	1,652,458,931	3,118,742,497	9,292,374,417
11	Cash and Central Bank	-	2,982,123,222	-	1,652,458,931	-	4,634,582,153
12	Treasury bills and other bills eligible for refinancing	-	2,239,046,777	-	-	-	2,239,046,777
13	Current accounts with banks, credit and other finance	-	-	-	-	1,727,444,793	1,727,444,793
14	Deposits with banks, credit and other financial inst	-	-	-	-	4,724,538,799	4,724,538,799
15	Loans to banks, credit and other financial institu	-	-	-	-	-	-
18	Other accounts with banks, credit and other finance	-	-	-	-	21,705,911	21,705,911
19	Beneficial receivable accounts with banks, credit an	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	(1,881,098,075)	11,478,975,944	-	10,646,729,448	-	22,542,306,477
20	Standard loans and advances to customers	-	8,612,474,625	-	8,588,385,714	-	16,800,860,340
21	Part-line loans and advances to customers	-	-	-	-	-	-
22	Special incentive loans	-	441,844,713	-	154,097,281	-	595,942,000
23	Substandard loans	(188,397,262)	607,256,528	-	282,039,493	-	789,366,521
24	Disfilled loans	(140,646,070)	181,799,228	-	296,119,966	-	327,919,107
25	Loan losses	(1,366,655,611)	976,648,958	-	402,311,764	-	(1,087,705,713)
26	Albanian Government and Public Administration	-	-	-	-	-	-
27	Customer current accounts and deposits liabilities	-	2,789,969,772	-	2,899,444,741	-	5,689,414,513
28	Other customer accounts	-	6,571,300	-	41,764,483	-	48,335,783
29	Beneficial customer receivables other than loans	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	(480,448)	-	-	-	147,717,119	147,236,671
31	Fixed income securities	(480,448)	-	-	-	147,717,119	147,236,671
32	Variable income securities	-	-	-	-	-	-
33	Securities sold and purchased under resale/char	-	-	-	-	-	-
34	Collateral on securities transactions	-	-	-	-	-	-
35	Provisions on financial instruments	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	-	479,064,222	-	1,003,410,722	-	1,482,474,944
41	Other assets	-	8,340,444,444	-	791,956,068	-	9,132,400,512
42	By-product transactions	-	36,624,761	-	-	-	36,624,761
43	Inter-office accounts	-	-	-	-	-	-
44	Non-current and provision accounts	-	7,625,622	-	211,854,666	-	219,480,288
45	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT RESOURCES	(1,315,803,723)	2,821,401,566	-	-	217,801	1,506,409,644
51	Participations interest	-	-	-	-	217,801	217,801
52	Affiliates	-	-	-	-	-	-
53	Fixed assets	(1,315,803,723)	2,821,401,566	-	-	-	1,506,409,644
54	Intangible assets	-	391,011,933	-	-	-	391,011,933
55	Identification of intangible assets	(1,315,803,723)	-	-	-	-	(1,315,803,723)
TOTAL		(1,315,803,723)	27,999,961,766	-	14,580,999,111	3,266,766,066	50,887,727,646

Form 39

Calculation of market risk supervision limit		Average	Minimum
Demanded for residual risk			
Calculation of trading portfolio and limitation of point			
I. Calculation of trading portfolio as per accounting			
1. Components of trading portfolio			
A. Trading securities			
B. Securities available for sale			
C. Off balance operations with			
D. Derivative instruments set out in			
2. Calculation of portfolio with the reserve in			
E. Total balance and off balance			
F. E*10%			
G. If A+B+C+D-E on average during			
H. E*5%			
I. E*4%			
III. Calculation of trading portfolio position:			
I. Trading securities			
K. Securities available for sale			
L. Off balance operations with securities			
M. Derivative instruments set out in			
N. If G-A-B-C+D then N-J-K-L-M;			
IV. Calculation of limits of point 2.2. Chapter I:			
O. counter-value in k€ of 15 million euro			
P. counter-value in k€ of 20 million euro			

BASIC CAPITAL			
I. Supplementary components (A):			
1. Signed capital (S711)			
2. Reserves (other than revaluation reserves) (S731, S733, S734)			
3. Issuing and finance premiums (S72)			
4. Not paid dividends (accrued) (S73P)			
5. End year profits (S78P)			
6. Income for the period (S78P)			
7. Difference of credit revaluation (S74P)			
SubTOTAL A=(1+2+3+4+5+6+7)			
II. Discounted elements (B):			
1. Not paid signed capital (S712)			
2. Shares' nominal value (not sold, repurchased)			
3. Loans not paid (accrued) (S73, P)			
4. Current loss (S78, P)			
5. Debt difference evaluation (negative) (S74, P)			
6. Fixed intangible assets (S31)			
Subtotal B=(1+2+3+4+5+6)			
Total basic capital C=(A-B)			
ADDITIONAL CAPITAL			
III. Components (D):			
1. Revaluation reserves (EA) (S732)			
2. General reserves (EB)			
3. Hybrid instruments (EC) (S6)			
4. Term subordinated liabilities (F) (S6)			
F=C/2 then G=F; if F>C/2 then G=C/2			
E=total sub-total B-(EA+EB+EC+G)			
J) if H>C then J=H; if H<C then J=C			
Total additional capital prior to deduction (I)			
IV. Deducted components (P-Q):			
(a) Participation >10% in their capital or			
(i) The amount of participations not meeting			
M/C/10%			
after the deduction: N=(J-M) if >0			
Subtotal P=(K-N)			
2. Guarantees given to mutual guarantee funds under			
Regulations of Bank of Albania (V) V=			
regulation "On investments from banks on the			
regulation "On the size and composition of initial minimal			
regulation "On the administration of risk from bar			
regulation "On the administration of credit risk".			
Subtotal of deducted amount (P-Q)=V			
Calculation of residual non-monetary equity and			
if J-(P-Q)=V then			
supplementary capital after deduction IA=otherwise IA=J-(P-Q)-V			
Subtotal CA=C-I-(P-Q)-V; otherwise CA=C			
Total risk and non-monetary capital RESIDUAL CA			

V. CALCULATION OF RESIDUAL CAPITAL			
(a) D. Revaluation capital to cover adequacy rate			
(b) E. Calculation of residual capital R=ED			
(c) Distribution of residual capital between basic capital			
1. If A>=D/2 then			
EB. Residual supplementary capital. EB=0;			
EB. Residual basic capital. EB=0;			
EB. Residual basic capital. EB=0; otherwise			
VI. OVER-RESIDUAL CAPITAL			
(1) OA. Current profit of the reported period (Chap IV			
(2) OB. Current and subordinated liabilities for market risks			
OC. Term subordinated liabilities not included			
OD. Hybrid instruments and term			
(3) OE. Subordinated liabilities not meeting the criteria in			
(4) OF. Other subordinated liabilities with an original			
OP. Total of over-supplementary capital			
VII. CALCULATION OF MAXIMUM LIMIT OF			
(a) X. Amount of supplementary capital retained with			
(b) Y. Maximum limit, if X<=CP/2 then Y=X; if			
VIII. TOTAL OF REGULATORY CAPITAL FOR			
(a) W. Amount of basic capital retained "U" for the			
IX. Total of regulatory capital for the coverage of			

Calculation of request for regulatory assets to cover		Summ
Calculation of weighted positions for		
ZONE 1:		
ZONE 2:		
ZONE 3:		
Total components weighted positions in all three		
Calculation of weighted positions		
I. AS PER ESCALATING RANK:		
II. AS PER DE-ESCALATING RANK:		
Request for regulatory assets:		

Calculation of request for regulatory assets to cover		Summ
Calculation of weighted positions for		
ZONE 1:		
ZONE 2:		
ZONE 3:		
Total components weighted positions		
I. AS PER ESCALATING RANK:		
II. AS PER DE-ESCALATING RANK:		
Request for regulatory assets:		

Calculation of request for regulatory assets to cover		
Demanded for regulatory capital for the coverage of		
AS PER RISKIN E PERGJITHSHEM:		
BI PER RISKIN E PERGJITHSHEM:		
Riskiness index: V1/V10 = E/VAR		
C) Riskiness per capital requirement per riskiness e		
1. risk riskiness (V1/V10)		
2. risk riskiness (V1/V10)		
Request for regulatory asset: VA=(V1/V10)		

Demanded for regulatory capital for the coverage of		
Calculation of request for regulatory capital (X)		
as per Form 2, X=C-D-V		
B) Demand for regulatory capital (Y)		
1. for trading portfolio		
2. for foreign exchange (VD)		
Then amount Y=C+(A+B-VX)-VC-VY		
Total request for regulatory capital: Y0=V+Y		
C) Comparison of X with Y:		
General coverage rate: Z=100*(X/Y)		
General minimal rate (100%)		

Demanded for regulatory capital for the coverage of related to foreign exchange		Position	Provision	Riskiness on
in thousands LEK		Net		Risk (Bovell)
A) Commissions between:				
Global net position (VD1)				
2% of global regulatory capital (XA)				
85.636,15				
B) Demand for regulatory capital (VD)				
=F/100-XA then 333-333-XA				
8,07%				

Financial Ratios

Ratio		
1. (IROAA) = Net Income/ average assets *100		
1,0%		
2. The net result of the extraordinary/ average assets		
0,5%		
3. Profitability general operations/ gross operating net		
7,5%		
4. Net interest Income /expense to the general operation		
105,2%		
5. (ROE) = The net income / Average shareholders		
3,2%		
6. For active companies = Total assets / Number of emp		
827.314		
7. Net interest Income / average assets		
4,5%		
8. Net income from Interest: Net Interest Income / ave		
3,5%		
9. Interest Income / average assets		
5,6%		
10. Interest expense / average assets		
1,2%		
11. Net interest Income / gross revenues of the company		
77,9%		
12. Net Income from other activities / average assets		
1,2%		
13. Non-Interest expense / gross operating income		
11,2%		
14. Personnel expenses / gross operating income		
7,5%		
15. Expenses for provision / average assets		
0,5%		

Others	-	484	-	-	-	-	-	-	1,409
Individuals	149,014	1,576,409	6,644	279,144	-	107,351	13,765	229,238	8,445
Total	3,098,036.8	14,517,016.5	241,047.9	2,368,226.5	275.8	682,179.2	187,485.2	1,688,486.5	245,413.2

District Vlore		District Lushnje		District Gjirokastrë		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 disbursement (per quarter)	Total credit as of end of quarter
-	295,729	15,700	243,994	-	-	107,841	956,311	500	274,575
-	31,454	12,000	166,994	-	-	21,400	285,904	-	139,627
-	33,772	-	-	-	-	-	234	-	-
-	789	-	625	-	-	1,000	8,023	-	17,493
-	142,222	2,000	22,085	-	-	25,863	174,240	-	48,720
-	-	-	-	-	-	-	-	-	-
-	12,224	-	1,228	-	-	-	26,297	-	84
-	88,405	1,700	27,079	-	-	44,232	303,563	500	85,496
-	41,994	-	18,962	-	-	5,700	66,666	-	37,507
-	18,544	-	-	-	-	4,946	37,891	-	34,288
-	3,142	-	4,474	-	-	-	-	-	-
-	769	-	-	-	-	-	19,359	-	818
-	1,789	-	720	-	-	-	-	-	699
-	4,475	-	-	-	-	-	1,588	-	-
-	14,744	-	1,888	-	-	3,700	28,954	-	9,655
-	-	-	-	-	-	-	92	-	-
-	-	-	-	-	-	-	-	-	-
1,345	47,579	1,000	55,252	-	-	4,496	180,057	5,271	70,268
1,644.6	443,307.8	16,699.7	299,242.7	-	-	112,336.4	1,116,388.3	5,771.2	464,843.4

District Pogradec		District Sarandë		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 disbursement (per quarter)	Total credit as of end of quarter
-	141,071	-	-	-	-	-	-	-	21,368
-	24,414	-	-	-	-	-	-	-	33,999
-	5,941	-	-	-	-	-	-	-	570
-	13,258	-	-	-	-	-	-	-	56,012
-	1,042	-	-	-	-	-	-	-	2,940
-	32,244	-	-	-	-	-	-	-	86,444
-	27,876	-	-	-	-	-	-	-	27,547
-	5,053	-	-	-	-	-	-	-	3,745
-	-	-	-	-	-	-	-	-	-
-	14,861	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
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-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
3,694	40,015	-	-	-	-	-	-	-	109,505
3,694.1	181,086.1	-	-	-	-	-	-	3,102.7	314,372.8

District Burrel		District Kavajë		District Prizren		District Grahç		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 disbursement (per quarter)	Total credit as of end of quarter	New disbursement (per quarter)	Total credit as of end of quarter
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
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-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

Kuantifikimi i rrezikut te normes se interesit dhe skenaret							
Limite	Perkufizim		Quantification of interest rate risk (standard scenario)	Loss would come from interest rates	stress scenario on base rate	Most expected scenario	
			% of capital	Direction	% of capital	% of capital	% of capital
Economic value impact	Limit: (Economic value impact from interest rate shock / capital) < 15% for all currencies	ALL	0.0%		0.00%	0.9%	0.0%
		EUR	1.5%	↘	0.54%	2.9%	0.0%
		USD	0.1%	↘	0.05%	0.1%	0.0%
		Total non-netted impact:	1.6%		0.6%	3.9%	0.0%
12-months interest earnings	(Interest earnings decline from interest rate shock / capital) < 10%	ALL	0.0%		0.00%	0.0%	0.0%
		EUR	1.6%	↘	1.72%	0.0%	0.0%
		USD	0.1%	↘	0.05%	0.0%	0.0%
		Total non-netted impact:	1.7%		1.8%	0.0%	0.0%
Modified duration gap	(Change in economic value per 1 percentage point change in	ALL	-0.81				
		EUR	-0.35				
		USD	-0.16				