

Form 12

Assets items weighted with risk (in thousands lek)	Accounting value	Weighted value
	1. Assets without risk weighted at 0%	9,538,738.15
2. Moderate risk Assets weighted at 20% :	5,705,324.45	1,141,064.89
3. Medium risk Assets weighted at 50% :	639,182.29	319,591.14
4. High risk assets weighted at 100 %	14,876,074.96	14,876,074.96
5. Aktive me koeficient ponderimi 150%:	8,415,175.22	12,622,762.83
TOTAL ASSETS WEIGHTED WITH RISK	39,174,495.08	28,959,493.83

Form 13 & 14

OFF BALANCE ITEMS WEIGHED WITH RISK (in thousand Lek)	Accounting value	Weighed value
	1. High risk off balance items, weighted at 100%:	-
2. Off balance sheet - Medium risk items, weighed at 50%:	2,641,030.96	1,320,515.48
3. Off balance sheet - moderate risk items, weighed at 20%:	-	-
4. Off balance sheet - Low risk items, weighed at 0%:	1,421,871.67	-
5. Contracts with flexible exchange rate and interest rate	-	-
TOTAL OFF BALANCE ITEMS WEIGHED WITH RISK	4,062,902.62	1,320,515.48

Form 15

Capital adequacy rate (in thousand Lek)	Amount
Total of asset items weighed with risk	28,959,493.83
Total of off balance items weighed with risk	1,320,515.48
1. Total of assets and off balance items weighed with risk	30,280,009.31
2. Regulatory capital	4,322,169.36
3. Basic capital	3,296,663.84
4. Capital adequacy rate (2/1)*100	14.27
5. Modified capital adequacy rate (3/1)*100	10.89
6. Modified minimal rate	6.0%
7. Minimal capital adequacy rate	12.0%

Form 20

Code	ASSETS (in thousand Lek)	Amortization fund and provisions (-A)	LEK		CURRENCY		TOTAL
			Resident	Non-resident	Resident	Non-resident	
			1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	-	6,728,311.39	
11	Cash and Central Bank	-	2,597,705.52	-	2,229,011.68	-	4,826,717.21
12	Treasury bills and other bills eligible for refinancing with the Central Bank	-	4,130,605.86	-	-	-	4,130,605.86
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	4,325,399.48	4,325,399.48
14	Deposits with banks, credit and other financial institutions	-	-	-	-	523,359.58	523,359.58
15	Loans to banks, credit and other financial institutions	-	-	-	-	-	-
18	Other accounts with banks, credit and other financial institutions	-	-	-	-	21,252.89	21,252.89
19	Doubtful receivable accounts with banks, credit and other financial institutions	-	-	-	-	-	-
2	OPERATIONS WITH CUSTOMERS	(2,667,279.11)	14,215,959.78	-	10,674,887.84	-	22,223,568.51
20	Standard loans and advances to customers	-	9,396,013.77	-	5,819,282.12	-	15,215,295.89
21	Past-due loans and advances to customers	-	-	-	-	-	-
22	Special mention loans	-	259,614.52	-	632,589.33	-	892,203.86
23	Substandard loans	(357,240.67)	767,944.85	-	445,627.03	-	856,331.22
24	Doubtful loans	(411,878.22)	400,008.80	-	445,128.76	-	433,259.33
25	Lost loans	(1,898,160.21)	667,231.27	-	1,258,484.48	-	27,555.54
26	Albanian Government and Public Administration	-	-	-	-	-	-
27	Customer current accounts and deposits liabilities	-	2,719,210.29	-	1,983,080.58	-	4,702,290.86
28	Other customer accounts	-	5,936.27	-	90,695.54	-	96,631.80
29	Doubtful customer receivables other than loans	-	-	-	-	-	-
3	SECURITIES TRANSACTIONS	(7,010.00)	-	-	-	842,322.50	835,312.50
31	Fixed income securities	(7,010.00)	-	-	-	842,322.50	835,312.50
32	Variable income securities	-	-	-	-	-	-
34	Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-	-
36	Premiums on financial instruments	-	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	-	844,435.98	-	581,723.68	-	1,426,159.66
41	Other assets	-	837,481.32	-	300,805.95	-	1,138,287.27
43	Agent transactions	-	-	-	-	-	-
44	Inter-office accounts	-	-	-	-	-	-
45	Suspense and position accounts	-	6,954.66	-	280,917.73	-	287,872.39
46	Value added tax	-	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT RESOURCES	(1,607,002.77)	3,268,965.29	-	-	222.43	1,662,184.95
51	Participating interest	-	-	-	-	222.43	222.43
52	Affiliates	-	-	-	-	-	-
53	Fixed assets	(1,607,002.77)	3,268,965.29	-	-	-	1,661,962.52
531	Intangible assets	-	387,944.73	-	-	-	387,944.73
5371	Amortisation of intangible assets	(164,107.70)	-	-	-	-	(164,107.70)
	TOTAL	(4,274,281.88)	25,057,672.43	-	13,485,623.20	5,712,556.88	39,974,560.64

Form 21

Code	ASSETS (in thousand Lek)	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
1	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	1,081,047	-	-	926,671	2,007,718
112	Central Bank	336,296	-	-	-	336,296
12	Treasury bills and other bills eligible for refinancing with the central bank	614,686	-	-	-	614,686
13	Current accounts with banks, credit and other financial institutions	-	-	-	-	-
16	Deposits from banks, credit and other financial institutions	-	-	-	-	-
17	Loans from banks, credit and other financial institutions	130,064	-	-	912,127	1,042,191
18	Other accounts with banks, credit and other financial institutions	-	-	-	14,544	14,544
2	OPERATIONS WITH CUSTOMERS	20,615,601	135,974	11,261,463	429,067	32,442,106
26	ALBANIAN GOVERNMENT AND PUBLIC ADMINISTRATION	-	-	-	-	-
27	Due to customers for current accounts and deposits	20,086,952	134,778	11,041,372	428,170	31,691,272

28	Other customer accounts	528,649	1,197	220,091	897	750,834
3	SECURITIES TRANSACTIONS	-	-	-	-	-
33	Debt represented by securities	-	-	-	-	-
34	Securities sold and purchased under repurchase agreement	-	-	-	-	-
35	Collateral on securities transactions	-	-	-	-	-
36	Premiums for financial instruments	-	-	-	-	-
4	OTHER ASSETS AND LIABILITIES	493,405	-	(90,903)	-	402,502
42	Other liabilities	195,385	-	70,368	-	265,753
43	Agent transactions	55,444	-	-	-	55,444
44	Inter-office accounts	-	-	-	-	-
45	Suspense and position accounts	242,576	-	(161,271)	-	81,305
46	Value added tax	-	-	-	-	-
5	FIXED ASSETS AND PERMANENT RESOURCES	300,110	-	123,405	4,698,720	5,122,235
54	Grants and public funding	-	-	-	-	-
55	Specific provisions	166,757	-	123,405	-	290,162
56	Subordinated debt	-	-	-	1,311,572	1,311,572
57	Shareholders' equity	133,353	-	-	3,387,148	3,520,501
	TOTAL	22,490,163	135,974	11,293,965	6,054,459	39,974,561

Form 22

Code	PROFIT/LOSS ACCOUNTS (in thousand Lek)	lek		CURRENCY		TOTAL
60	BANK OPERATIONS EXPENSES	5,879,598.21	-	392,420.32	-	6,272,018.53
61	Personnel costs	668,781.99	-	1,641.90	-	670,423.89
62	Taxes other than income tax	12,628.25	-	-	-	12,628.25
63	General expenses for operations	416,345.15	-	505,738.72	-	922,083.87
64	Amortisation and provisions on the depreciation of fixed assets	257,735.89	-	-	-	257,735.89
65	Losses on unrecoverable receivables and charges for provisions	1,310,165.64	-	1,570,486.20	-	2,880,651.85
66	Extraordinary expenses	67,060.00	-	3,302.27	-	70,362.27
67	Income tax	959.45	-	-	-	959.45
69	Current year profit	-	-	-	-	-
	TOTAL EXPENSES	6,491,332.37	-	1,846,840.46	-	8,338,172.83
70	Income from banking activities	7,560,276.95	-	1,144,839.96	-	8,705,116.91
74	Reversal of provisions for the depreciation of fixed assets	-	-	-	-	-
75	Reversal of provisions for the depreciation of receivables	815,097.41	-	1,096,238.32	-	1,911,335.73
76	Extraordinary expenses	71,094.58	-	11,099.95	-	82,194.52
79	Current year loss	388,216.84	-	-	-	388,216.84
	TOTAL INCOME	8,834,685.77	-	2,252,178.23	-	11,086,864.00

Form 23

Code	OFF BALANCE ITEMS (in thousand Lek)	LEK		CURRENCY		TOTAL
		Resident	Non-resident	Resident	Non-resident	
90	FINANCING COMMITMENT	1,092,225.12	-	1,004,025.92	701,000.00	2,797,251.05
901	Commitments given	1,092,225.12	-	1,004,025.92	-	2,096,251.05
902	Commitments received	-	-	-	701,000.00	701,000.00
91	GUARANTEES	80,808,046.22	-	753,134.27	-	81,561,180.49
911	Guarantees given	156,076.44	-	572,918.79	-	728,995.23
912	Guarantees received	80,651,969.78	-	180,215.47	-	80,832,185.26
92	SECURITIES COMMITMENT	700,000.00	-	-	-	700,000.00
93	FOREIGN CURRENCY TRANSACTIONS	-	-	-	-	-
94	OTHER COMMITMENTS	534,338.74	-	3,317.61	-	537,656.34
95	FINANCIAL INSTRUMENTS COMMITMENT	-	-	-	-	-
	TOTALI	83,134,610.08	-	1,760,477.80	701,000.00	85,596,087.88

Form 30

REGULATORY CAPITAL FOR THE COVERAGE OF CREDIT RISK (in thousand Lek)	
BASIC CAPITAL	
I. Added Elements (A):	
1. Signed capital (5711)	3,387,147.74
2. Reserves (other than revaluation reserves) (5731, 5733, 5734)	590,681.47
3. Issuing and fusion premiums (572)	-
4. Not-paid dividends (accrued) (577(P))	-
5. End year profit (578(P))	-
6. Income for the period (578(P))	-
7. Difference of credit revaluation (574(P))	215,813.51
Non-TOTAL A=(1+2+3+4+5+6+7)	4,193,642.71
II. Discounted elements (B):	
1. Not-paid signed capital (5712)	-
2. Shares' nominal value (not-sold, repurchased)	-
3. Losses not paid (accrued) (577(-P))	284,925.00
4. Current loss (578(-P))	388,216.84
5. Debit difference revaluation (negative) (574(-P))	-
6. Fixed intangible assets (531)	223,837.03
Sub-total B=(1+2+3+4+5+6)	896,978.87
Total basic capital C=(A-B)	3,296,663.84
ADDITIONAL CAPITAL	
III. Components (J):	
1. Revaluation reserves (EA) (5732)	-
2. General reserves (EB)	-
3. Hybrid instruments (EC) (56)	-
4. Term subordinated liabilities (F) (56)	1,311,572.04
if F<=C/2 then G=F; if F>C/2 then G=C/2	1,311,572.04
Limited sub-total H=(EA+EB+EC+G):	1,311,572.04
(J) if H<=C then J=H; if H>C then J=C	1,311,572.04
Total additional capital prior to deduction (J)	1,311,572.04
IV. Deducted components (P+Q+V):	
1. Participation at banks and financial institutions (P):	-
(K) Participation >10% in their capital, or <10% but with a great impact on them +	-
(L) The amount of participations not meeting the abovementioned conditions, plus a	-
M=(C+J)*10%	-
after the deduction: N=(L-M) if >0	-
Sub-total P=(K+N)	-
2. Guarantees given to mutual guarantee funds under conditions fixed by the BoA (Q)	-
3.Regulations of Bank of Albania (V) V = V1+V2+V3+V4	286,066.52
-regulation "On investments from banks on the commercial companies' capital", approved by	-
-regulation "On the size and completion of initial minimal capital for allowed activities of	286,066.52

-regulation "On the administration of risk from big exposures of banks", approved by decision	-
-regulation "On the administration of credit risk", approved by decision no. 61 of BoA's SP,	-
Subtotal of deducted amount (P+Q+V)	286,066.52
Calculation of residual supplementary equity and basic equity after deduction IV:	
if $J \leq (P+Q+V)$ then:	-
supplementary capital after deduction $JA=0$; otherwise $JA=J-(P+Q+V)$	1,025,505.52
basic capital $CA=C+J-(P+Q+V)$; otherwise $CA=C$	3,296,663.84
Total of basic capital and supplementary capital: $E=(JA+CA)$	4,322,169.36

Form 39

Calculation of market risk supervision limit		
Indicator (in thousand lek)	Average	Maximum
Calculation of trading portfolio and limitation of point 2, chapter I	-	-
I. Calculation of trading portfolio as per accounting value:	-	-
1. Components of trading portfolio	-	-
A. Trading securities	-	-
B. Securities available for sale	-	-
C. Off balance operations with securities	-	-
D. derivative instruments set out in point 6.3.1. chapter I	-	-
2. Calculation of portfolio with the reserve in point 6.2.1. chapter I:	-	-
E. Total balance and off balance	125,570,648.52	-
F. $E * 10\%$	-	-
G. if $A+B+C+D > F$ on average during the two semiannual periods then	-	-
II. Calculation of limitation of point 2.1. chapter I:	-	-
H. $E * 5\%$	6,278,532.43	-
I. $E * 6\%$	7,534,238.91	-
III. Calculation of trading portfolio position:	-	-
J. Trading securities	-	-
K. Securities available for sale	-	-
L. Off balance operations with securities	-	-
M. derivative instruments set out in point 6.3.1. chapter I	-	-
N. if $G=A+B+C+D$ then $N=J+K+L+M$; if $G > A+B+C$ then $N=J+K+L$	-	-
IV. Calculation of limitation of point 2.2. chapter I:	-	-
O. countervalue in lek of 15 million euro at closing day	2,103,000,000.00	-
P. countervalue in lek of 20 million euro at closing day	2,804,000,000.00	-

BASIC CAPITAL		
I. Supplementary components (A):		
1. Signed capital (5711)		3,387,147.74
2. Reserves (other than revaluation reserves) (5731, 5733, 5734)		590,681.47
3. Issuing and fusion premiums (572)		-
4. Not-paid dividends (accrued) (577(P))		-
5. End year profit (578(P))		-
6. Income for the period (578(P))		-
7. Difference of credit revaluation (574(P))		215,813.51
NenTOTAL A=(1+2+3+4+5+6+7)		4193642.711
II. Discounted elements (B):		
1. Not-paid signed capital (5712)		-
2. Shares' nominal value (not-sold, repurchased)		-
3. Losses not paid (accrued) (577(-P))		284,925.00
4. Current loss (578(-P))		388,216.84
5. Debit difference revaluation (negative) (574(-P))		-
6. Fixed intangible assets (531)		223,837.03
Sub-total B=(1+2+3+4+5+6)		896978.8717
Total basic capital C=(A-B)		3,296,663.84

ADDITIONAL CAPITAL		
III. Components (J):		
1. Revaluation reserves (EA) (5732)		-
2. General reserves (EB)		-
3. Hybrid instruments (EC) (56)		-
4. Term subordinated liabilities (F) (56)		1,311,572.04
if $F < C/2$ then $G=F$; if $F > C/2$ then $G=C/2$		1,311,572.04
Limited sub-total H=(EA+EB+EC+G):		1,311,572.04
(J) if $H < C$ then $J=H$; if $H > C$ then $J=C$		1,311,572.04
Total additional capital prior to deduction (J)		1,311,572.04
IV. Deducted components (P+Q+V):		
1. Participation at banks and financial institutions (P):		-
(K) Participation >10% in their capital, or <10% but with a great impact on them +		-
(L) The amount of participations not meeting the abovementioned conditions, plus a		-
M=(C+J)*10%		-
after the deduction: $N=(L-M)$ if >0		-
Sub-total P=(K+N)		-
2. Guarantees given to mutual guarantee funds under conditions fixed by the BoA (Q)		-
3. Regulations of Bank of Albania (V) $V = V1+V2+V3+V4$		286,066.52
-regulation "On investments from banks on the commercial companies' capital", approved by		-
-regulation "On the size and completion of initial minimal capital for allowed activities of		-
-regulation "On the administration of risk from big exposures of banks", approved by decision		286,066.52
-regulation "On the administration of credit risk", approved by decision no. 61 of BoA's SP,		-
Subtotal of deducted amount (P+Q+V)		286,066.52
Calculation of residual supplementary equity and basic equity after deduction IV:		
if $J \leq (P+Q+V)$ then:		-
supplementary capital after deduction $JA=0$; otherwise $JA=J-(P+Q+V)$		1,025,505.52
basic capital $CA=C+J-(P+Q+V)$; otherwise $CA=C$		3,296,663.84
Total of basic and supplementary capital: $E=(JA+CA)$		4,322,169.36

V. CALCULATION OF RESIDUAL CAPITAL		
(a) D. Regulatory capital to cover adequacy rate		3,633,601.12
(b) R. Calculation of residual capital: $R=E-D$		688,568.24
(c) Distribution of residual capital between basic capital and supplementary capital and		-
1. if $JA < (D/2)$ then:		-
JB. Residual supplementary capital: $JB=0$; otherwise $JB=JA - (D/2)$		-
CB. Residual basic capital: $CB=R$; otherwise $CB=CA - (D/2)$		688,568.24
VI. OVER-RESIDUAL CAPITAL		
(1) OA. Current profit of the reported period (Chap.IV P.3.1)		-
(2) Securities and subordinated liabilities for market risks:		-
OB. Term subordinated liabilities not included in the calculation of supplementary		-
OC. Hybrid instruments and term subordinated liabilities not included in the		-
(3) OD. Subordinated liabilities not meeting the criteria to be included in supplementary capital		-
(4) OE. Other subordinated liabilities with an original maturity ≥ 2 years		-
OF. Total of over-supplementary capital $OF=(OA+OB+OC+OD+OE)$		-
VII. CALCULATION OF MAXIMUM LIMIT OF THE TOTAL OF RESIDUAL		
(a) S. Amount of supplementary capital remained with over-supplementary capital prior to		-
(b) U. Maximum limit: if $S < CB * 2.5$ then $U=S$; if $S > CB * 2.5$ then $U=CB * 2.5$		-
VIII. TOTAL OF REGULATORY CAPITAL FOR THE COVERAGE OF MARKET		
(a) W. Amount of basic capital remained "U" for the coverage of market risk: $W=CB+U$		688,568.24

(b) X. Total of regulatory capital for the coverage of market risk (X=D+W)	4,322,169.36
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Calculation of request for regulatory assets to cover general interest rate risk	Shuma
(in thousands lek)	
A) CALCULATION OF WEIGHTED POSITIONS FOR EACH ZONE:	
ZONE 1:	
ZONE 2:	
ZONE 3:	
Total compensated weighted positions in all time band of three zones (PPK1 +PPK2)	
B) CALCULATION OF WEIGHTED POSITIONS BETWEEN ZONES	
1. AS PER ESCALATING RANK:	
2. AS PER DE_ESCALATING RANK:	
PF x 1.00 (S8)	
Request for regulatory assets: VA=(S1+S2+S3+S4+S5+S6+S7+S8)	

Calculation of request for regulatory assets to cover general interest rate risk	Shuma
(in thousand Lek)	
A) CALCULATION OF WEIGHTED POSITIONS FOR EACH ZONE:	
ZONE 1:	
ZONE 2:	
ZONE 3:	
B) LCALCULATION OF WEIGHTED POSITIONS BETWEEN ZONES:	
1. AS PER ESCALATING RANK:	
2. AS PER DE_ESCALATING RANK:	
PF x 1.00 (S7)	
Request for regulatory assets: VA=(S1+S2+S3+S4+S5+S6+S7)	

Calculation of request for regulatory assets to cover general interest rate risk	Shuma
(in thousand Lek)	
A) PËR RISKUN SPECIFIK:	
B) PER RISKUN E PERGJITHSHEM:	
Kërkesa totale: VA100 = Σ VA10	
C) Kërkesa për kapital rregulator për rrezikun e normave të interesit :	
1. për riskun specifik (VA1)	
2. për riskun e përgjithshëm (VA100)	
Request for regulatory asset: VA=(VA1+VA100)	

Demand for regulatory capital for the coverage of market risk related to interest rate	Shuma
(in thousand lek)	
A) Amount of regulatory capital (X)	4,322,169.36
as per Form 2: X=D+W	4,322,169.36
B) Demand for regulatory capital (Y)	4,322,169.36
1. for trading portfolio:	-
2. for foreign exchange (VD)	12,435.27
Their amount: VF=(VA+VB+VC+VD+VE)	12,435.27
Total request for regulatory capital: Y=D+VF	3,646,036.39
C) Comparison of (A) with (B):	
General coverage rate: Z=100*(X/Y)	118.54
General minimal rate (100%)	

Demand for regulatory capital for the coverage of market risk related to foreign exchange	Pozicioni Neto	Ponderimi	Kërkesa për Kap.Rregull.
(in thousand Lek)			
A) Comparison between:			
Global net position (VD1)	241,884.27	-	-
2% of global regulatory capital (XA)	86,443.39	-	-
B) Demand for regulatory capital (VD)	155,440.89	8.00%	12,435.27
if VD1>XA then VD=VD1-XA	8,00%	-	-

Financial Ratios

Ratio	
1. (ROAA) = Net income/ average assets *100	-1.0%
2. The net result of the extraordinary / average assets	0.0%
3.Expenditure general operations / gross operating income	127.6%
4. Net interest income / expense to the general operations	104.2%
5. (ROEA) = The net income / Average shareholders equity *100	-11.4%
6. For active employees = Total assets / Number of registered employees	630,210
7. Net interest income / average assets	4.9%
8. Interest income / average assets	8.1%
9. Interest expense / average assets	3.1%
10. Net interest income / gross revenues of the company	133.0%
11. Net income from other activities / average assets	1.6%
12. Non-interest expenses / gross operating income	75.3%
13. Personnel expenses / gross operating income	45.9%
14. Expenses for provisions / average assets	2.5%

Other

Kodi	Treguesit (ne mijë lekë)	(ne mijë lekë)
1	Total assets at the end of the previous quarter	40,445,125.49
2	Excess credit reporting quarter	22,223,568.51
3	Surplus ratio loans / total assets (in%) (2/1 * 100)	54.95%
4	Maximum Limit Risk	70.00%

Form 34

NACE Industry Code	Credit evidence as per economy sectors	in thousand Lek
	Economy sectors	Total credit overplus as per end of month**
1	Businesses	20,447,931.90

A.	Agriculture, hunting and silviculture	2,067,682.40
B.	Fishing	27,433.50
C.	Industry of Mining and raw material extraction	178,848.42
D.	Manufacturing industry	3,722,529.25
E.	Production and distribution of energy, gas and water	437,584.64
F.	Construction	1,656,482.53
G.	Commerce, repairing of domestic items and vehicles	7,241,202.47
H.	Hotels and restaurants	1,777,109.87
I.	Shipping, storage and telecommunication	559,702.44
J.	Monetary and financial intercession	202,636.52
K.	Real estates, leasings etc.	232,955.85
L.	Public administration	28,353.33
M.	Education	415,910.96
N.	Health and Social activities	657,384.64
O.	Collective, social and individual services	1,242,115.09
P,Q	Others	-
2	Individuals	4,189,021.09
	Total	24,636,952.99

Form 24

ASSETS AS PER FINAL MATURITY (in thousand Lek)	DAYS up to 7	MONTH				YEARS	
		7 dite - 1	1 - 3	3 - 6	6 - 12	1 - 5	
Standard loans and advances to customers	139,569.6	384,366.0	810,539.6	1,090,765.9	2,006,572.3	7,686,963.1	
Past-due loans and advances to customers	-	-	-	-	-	-	
Special mentioned loans	69,034.9	18,440.2	20,145.5	33,094.4	113,547.6	294,195.4	
Sub-standard loans	25,692.7	29,329.5	31,047.2	62,277.6	156,445.1	670,418.8	
Doubtful loans	49,092.1	25,193.9	10,703.5	21,510.8	111,509.4	228,013.4	
Lost loans	-	-	-	-	-	1,925,715.8	
Customers current accounts	36,315.9	187,461.2	221,754.1	437,401.8	2,690,255.8	1,129,102.1	
Other customer accounts	96,310.7	321.1	-	-	-	-	
TOTAL	416,015.9	645,111.9	1,094,189.9	1,645,050.6	5,078,330.1	11,934,408.5	

Formulari 25

LIQUIDITIES AS PER REMAINED MATURITY (in thousand Lek)	Days Up to 7	Months				Years	
		7 days - 1 month	1 - 3	3 - 6	6 - 12	1 - 5	
FINANCIAL INSTITUTIONS OPERATIONS	1,081,046.5	-	21,602.3	16,677.2	36,725.8	196,654.1	
Current Accounts with the Central Bank	336,296.0	-	-	-	-	-	
Treasury bills sold under repurchase agreement repo	614,686.4	-	-	-	-	-	
Loans from financial institutions	130,064.1	-	21,602.3	16,677.2	36,725.8	196,654.1	
Other accounts of financial institutions	-	-	-	-	-	-	
OPERATIONS WITH CUSTOMERS	12,165,003.4	2,613,612.9	3,611,450.5	4,118,566.3	9,059,721.5	873,750.9	
Current accounts	5,809,698.0	-	-	-	-	-	
Demand deposit accounts	5,819,118.0	-	-	-	-	-	
Term deposit accounts	536,187.5	1,862,779.2	3,611,450.5	4,118,566.3	9,059,721.5	873,750.9	
Other customer accounts	-	750,833.7	-	-	-	-	
OTHER ASSETS	74,623.2	61,049.5	296.1	1,658.6	4,035.0	77,110.6	
AGENT TRANSACTIONS	55,444.1	-	-	-	-	-	
INTEROFFICE ACCOUNTS	-	-	-	-	-	-	
Other	81,305.1	-	-	-	-	-	
PERMANENT SOURCES	4,382.0	7,261.7	18,227.1	35,067.4	50,163.3	991,453.2	
Grants and public funding	-	-	-	-	-	-	
Provisions	4,382.0	7,261.7	18,227.1	35,067.4	50,163.3	117,870.0	
Subordinated debt	-	-	-	-	-	1,261,800.0	
TOTAL	13,461,804.4	2,681,924.1	3,651,576.1	4,171,969.6	9,150,645.5	2,138,968.8	
Financing commitments in favour of customer (unused part of credit lines)	-	-	-	-	-	-	
Financing commitments in favour of credit institutions (unused part of credit lines)	-	-	700,550.0	-	-	-	
Forward (foreign currency + lek) purchased	-	-	-	-	-	-	
Total of Off balance items	-	-	700,550.00	-	-	-	
TOTAL OF LIQUIDITY + TOTAL OF OFF BALANCE ITEMS	13,461,804.36	2,681,924.09	4,352,126.08	4,171,969.56	9,150,645.51	2,138,968.82	

Form 26

LOANS CLASSIFIED AS PAST DUE LOANS (in thousand Lek)	PAST DUE LOANS				TOTAL
	1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	220,485.73	65,944.03	77,257.13	66,640.07	430,326.96
Mid term loans	1,104,519.42	125,264.77	82,137.15	669,595.59	1,981,516.92
Long term loans	1,604,113.70	202,498.34	85,655.25	1,041,360.03	2,933,627.33
Real estate loans	111,413.49	-	719.05	11,864.45	123,996.99
Leasing contract	-	-	-	-	-
Bank employees	-	-	-	-	-
TOTAL	3,040,532.34	393,707.14	245,768.58	1,789,460.14	5,469,468.20

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PROVISIONS FOR LOAN LOSSES (by the bank)					Total (Principal + Interest)	Total FR (Principal + Interest)
	Loan classification	Principal	Provisions for the principal	Accrued interests		
Standard and past due loans	19,887,856	239,621	126,363	1,666	20,014,219	241,287
Special mentioned loans	881,830	48,344	10,374	531	892,204	48,875
Substandard loans	1,194,580	238,916	18,992	18,992	1,213,572	257,908
Doubtful loans	823,756	411,878	21,381	21,381	845,138	433,259
Lost loans	1,848,930	1,898,160	76,785	77,952	1,925,716	1,976,112

Totale	24,636,953	2,836,920	253,895	120,521	24,890,848	2,957,441
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Code	LIQUID ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL
	(in thousands lek)					
1	Cash	660,587.38	123,975.33	489,401.05	14,007.29	1,287,971.04
2	Current Accounts at the Central Bank, including the compulsory reserve up to its	775,426.51	301,351.12	151,711.28	-	1,228,488.92
3	Treasury bills issued by the Republic of Albania, registered in the balance sheet as	3,286,660.82	-	-	-	3,286,660.82
4	80 per cent of bonds issued by the Republic of Albania registered in the balance sheet as	-	-	-	-	-
5	"Investment" securities of the Albanian Government (treasury bills and bonds) with	-	-	-	-	-
6	80 per cent of the albanian government securities (treasury bills and bonds), are not	-	-	-	-	-
7	Treasury Bills purchased according to the repurchase agreements, when the	-	-	-	-	-
8	Current accounts at banks and other financial institutions	-	255,043.39	4,005,691.51	64,664.58	4,325,399.48
9	Deposits with banks and other financial institution with a remained period to maturity	-	7,433.03	-	-	7,433.03
10	Loans to banks and other financial institutions with a remained period to maturity of	-	-	-	-	-
11	"trading"/"placement" securities issued by central governments and central bank	-	-	559,077.12	-	559,077.12
12	"trading"/"placement" issued by central governments and central bank through	-	-	276,235.38	-	276,235.38
13	"Trading /placement" securities not appraised, but issued by the international	-	-	-	-	-
14	"Investment" securities with a remained period to maturity of up to 1 (one) month	-	-	-	-	-
15	Securities purchased according to repurchase agreement, where the remained period	-	-	-	-	-
A	TOTAL OF LIQUID ASSETS	4,722,674.71	687,802.88	5,482,116.34	78,671.87	10,971,265.80
B	TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO	20,915,703.23	1,879,874.13	9,625,377.44	82,278.39	32,503,233.20
C	LIQUIDITY INDICATOR (in %)	Java I	Java II	Java III	Java IV	Java V
1	Liquid Assets /short term liquidities * 100 (in LEK)	26.66%	26.58%	25.85%	25.73%	22.58%
2	Liquid Assets /short term liquidities * 100 (in foreign currency)	62.11%	26.58%	25.85%	25.73%	53.93%
3	Liquid Assets /short term liquidities * 100 (in total)	39.03%	26.58%	25.85%	25.73%	33.75%