

## CAPITAL ADEQUACY RATIO

<i>Amounts in LEK</i>	30-Sep-2021
<b>REGULATORY CAPITAL</b>	4,162,893,230.05
<b>CAR (%)</b>	<b>14.61</b>
<b>TOTAL AMOUNT OF RISK-WEIGHTED EXPOSURE</b>	28,488,360,939.12
<b>CREDIT RISK</b>	-
The amount of risk-weighted exposures to credit risk, counterparty and settlement risk of non-DVP transactions - Standard Method (SA)	26,477,649,759.14
Exposure levels according to SA excluding securitizations	26,477,649,759.14
<b>Potential exposures or exposures to central governments or central banks;</b>	-
Potential exposures or exposures to regional governments or local authorities;	-
Potential exposures or exposures to administrative bodies and non-commercial enterprises (NGO / non-profit);	-
Potential exposures or exposures to multilateral development banks;	-
Potential exposures or exposures to international organizations;	-
Potential exposures or exposures to supervised institutions;	1,013,153,312.22
Exposure or potential exposure to companies (corporate);	18,492,766,604.13
Exposure or potential exposure to the retail portfolios (retail);	5,455,263,521.00
Potential exposures or exposures secured by real estate collateral;	169,825,019.78
Exposures (credit) with problems;	371,457,137.17
Exposures to Categories of classified as high risk;	-
Exposures in the form of bonds guaranteed;	-
Exposures in the form of securities of collective investment undertakings Sic;	-
Other items	975,184,164.84
Securitization position SA	-
<i>out of which : resecuritizations</i>	-
<b>MARKET RISKS</b>	-
The amount of risk-weighted exposures to market risks	111,376,337.37
The amount of risk exposure to settlement risk	-
<b>Settlement risk in the banking book</b>	-
<b>Settlement risk in the trading book</b>	-
The amount of risk exposure to the risk of the position, exchange rates and commodities (SA)	111,376,337.37
The risk of debt securities position	-
<b>The risk of equity instruments position</b>	-
The risk of exchange rate	111,376,337.37
The risk of investment in commodities	-
The amount of risk-weighted exposure to concentration risk in the trading book	-
<b>OPERATIONAL RISK</b>	-
The amount of risk-weighted exposure to operational risk	1,899,334,842.61
Basic Indicator Method (BIA)	1,899,334,842.61
Standard Method / Standard Alternative	-
Addition from balance growth of "treasury and interbank transactions" and "transaction from securities", non-resident, foreign currency	-

**REGULATORY CAPITAL**

<i>Amounts in LEK</i>	30-Sep-2021
<b>REGULATORY CAPITAL</b>	<b>4,162,893,230.05</b>
<b>FIRST LEVEL CAPITAL</b>	<b>3,308,674,288.57</b>
<b>FIRST BASIC CAPITAL LEVEL</b>	<b>3,308,674,288.57</b>
<b>Equity instruments known as First Level Base Capital (KBN1)</b>	<b>4,995,615,853.69</b>
Paid-in capital	4,995,615,853.69
Memorandum items: capital instruments not recognized	-
Premiums stock	-
(-) Equity instruments of its First Basic Level	-
(-) Direct participation in capital instruments First Base Level	-
(-) Indirect participation in capital instruments First Base Level	-
(-) Participation Capital synthetic instruments First Base Level	-
(-) Current or potential obligations to purchase its equity instruments Base First Level	-
<b>Retained earnings</b>	<b>(2,387,008,075.85)</b>
Retained earnings and losses carried from previous periods	(2,387,008,075.85)
End of Year Profit	-
End of year profit exercising the reporting period	-
<b>Reserves (excluding revaluation reserves)</b>	<b>708,110,425.58</b>
<b>Revaluation credit</b>	<b>-</b>
<b>KBN1 arrangements regarding prudential filters</b>	<b>-</b>
(-) Increases in capital arising from the assets	-
Mandatory reserve through cash flows	-
bank	-
Gains and losses on the fair value arising from the credit risk of the institution associated with derivative liabilities	-
(-) Adjustments value by prudent assessment requirements	-
<b>(-) Goodwill</b>	<b>-</b>
(-) Goodwill classified as intangible asset	-
(-) Goodwill included in the assessment of significant investments	-
Deferred tax liabilities related to goodwill	-
<b>(-) Other intangible assets</b>	<b>(8,043,914.85)</b>
(-) Gross amount of other intangible assets	8,043,914.85
Deferred tax liabilities related to other intangible assets	-
<b>(-) Deferred tax assets that are dependent on future profitability and does not stem from temporary differences, set off with tax</b>	<b>-</b>
<b>(-) Assets of pension funds with defined benefit</b>	<b>-</b>
(-) The gross amount of assets of pension funds with defined benefit	-
Deferred tax liabilities associated with the assets of pension funds with defined benefit	-
Active fund defined benefit pension, which the institution has unlimited ability to use	-
<b>(-) Mutual cross participation KBN1</b>	<b>-</b>
<b>(-) Excess of capital deductions from the voices of the First Additional Level Capital in excess of the First Basic Level</b>	<b>-</b>
<b>(-) Holding (qualifying holdings) outside the financial sector, which (alternatively) may be subject to a risk weight of 1250%</b>	<b>-</b>
<b>(-) Positions titullizimit which (alternatively) may be subject to a risk weight of 1250%</b>	<b>-</b>
<b>(-) Non-DVP transactions (free delivery) which (alternatively) may be subject to a risk weight of 1250%</b>	<b>-</b>
<b>(-) KBN1 instruments of financial sector entities where the bank has no significant investments</b>	<b>-</b>
<b>(-) Deferred tax assets that depend deductible future profitability and arise from temporary differences</b>	<b>-</b>
<b>(-) KBN1 instruments of financial sector entities where the bank has significant investments</b>	<b>-</b>
<b>(-) The amount that exceeds the limit of 17.65%</b>	<b>-</b>
<b>ADDITIONAL CAPITAL ONE LEVEL</b>	<b>-</b>
<b>Equity instruments known as Additional Capital First Level</b>	<b>-</b>
Paid equity instruments	-
Voice memo: capital instruments not recognized	-
Premiums emission related instruments	-
(-) Own equity instruments Additional First Level	-
(-) Direct participation in capital instruments First Additional Level	-
(-) Participation indirect equity instruments First Additional Level	-
(-) Participation Capital synthetic instruments First Additional Level	-
(-) Current or potential obligations to purchase own equity instruments Additional First Level	-
<b>(-) Mutual participation (cross) in additional capital of the first level (AT1)</b>	<b>-</b>
<b>(-) Additional equity instruments of the first level (AT1) of financial sector entities where the bank has no significant investment</b>	<b>-</b>
<b>(-) Capital instruments and additional first level (AT1) of financial sector entities where the bank has significant investments</b>	<b>-</b>
<b>(-) Surplus items of capital deductions from the second level (T2) in excess of the commercial capital (T2)</b>	<b>-</b>
<b>The outstanding items of capital deductions from additional first level (AT1) in excess of the additional capital the first level (A')</b>	<b>-</b>
<b>(-) Additional capital deductions additional first level (AT1)</b>	<b>-</b>
<b>Additional capital elements of the first level (AT1) or discount - other</b>	<b>-</b>
<b>CAPITAL LEVEL TWO</b>	<b>854,218,941.48</b>
<b>Equity instruments and subordinated debt known as commercial capital</b>	<b>854,218,941.48</b>
Capital instruments fully paid and subordinated	854,218,941.48
Memorandum items: capital instruments and subordinated not known	-
Premiums emission related instruments	-
(-) Own equity instruments of the second level (T2)	-
(-) Participation direct equity instruments of the second level (T2)	-
(-) Participation indirect equity instruments of the second level (T2)	-
(-) Synthetic shares are equity instruments of the second level (T2)	-
(-) Current or potential obligation to buy its own equity instruments to the second level capital (T2)	-
<b>Standard Method (SA) main adjustments of credit risk</b>	<b>-</b>
<b>(-) Participation (mutual) in the second capital (T2)</b>	<b>-</b>
<b>(-) Equity instruments T2 commercial financial sector entities where the bank has no significant investments</b>	<b>-</b>
<b>(-) Equity instruments T2 commercial financial sector entities where the bank has significant investments</b>	<b>-</b>
<b>The outstanding items of capital deductions from the second level (T2) that exceed the capital of the second level (T2)</b>	<b>-</b>
<b>(-) Additional capital deductions second level (T2)</b>	<b>-</b>
<b>Elements of the capital of the second (T2) or discount - other</b>	<b>-</b>

**STATEMENT OF FINANCIAL POSITION AND OFF BALANCE SHEET ITEMS**

Amounts in LEK		30-Sep-2021				
	Amortization fund and provisions (- A)	LEK		CURRENCY		TOTAL
		Resident	Non-Resident	Resident	Non-Resident	
<b>ASSETS</b>						
<b>TREASURY OPERATIONS AND INTERBANK TRANSACTIONS</b>		3,243,291,420.12	-	4,148,745,147.19	3,425,378,665.46	10,817,415,232.77
Cash and Central Bank	-	1,452,613,930.49	-	4,148,745,147.19	-	5,601,359,077.68
Treasury bills and other bills eligible for refinancing with the Central Bank	-	1,790,677,489.63	-	-	-	1,790,677,489.63
Current accounts with banks, credit and other financial institutions	-	-	-	-	3,406,457,752.67	3,406,457,752.67
Deposits with banks, credit and other financial institutions	-	-	-	-	-	-
Loans to banks, credit and other financial institutions	-	-	-	-	-	-
Other accounts with banks, credit and other financial institutions	-	-	-	-	18,920,912.79	18,920,912.79
Doubtful receivable accounts with banks, credit and other financial institutions	-	-	-	-	-	-
<b>OPERATIONS WITH CUSTOMERS</b>	(723,211,496.31)	12,954,166,795.06	-	14,719,672,307.68	-	26,950,627,606.43
Standard loans and advances to customers	-	8,956,890,939.98	-	10,572,238,928.87	-	19,529,129,868.85
Past-due loans and advances to customers	-	-	-	-	-	-
Special mention loans	-	91,362,047.44	-	401,656,230.14	-	493,018,277.58
Substandard loans	(92,615,519.55)	149,358,015.22	-	291,519,195.76	-	348,261,691.43
Doubtful loans	(22,661,305.93)	23,733,654.99	-	21,113,334.47	-	22,185,683.53
Lost loans	(607,934,670.83)	327,120,423.76	-	280,814,247.07	-	(0.00)
Albanian Government and Public Administration	-	-	-	-	-	-
Customer current accounts and deposits liabilities	-	3,405,117,809.26	-	3,151,357,685.53	-	6,556,475,494.79
Other customer accounts	-	583,904.41	-	972,685.84	-	1,556,590.25
Doubtful customer receivables other than loans	-	-	-	-	-	-
<b>SECURITIES TRANSACTIONS</b>						
Fixed income securities	-	-	-	-	-	-
Variable income securities	-	-	-	-	-	-
Securities sold and purchased under repurchase agreement	-	-	-	-	-	-
Collateral on securities transactions	-	-	-	-	-	-
Premiums on financial instruments	-	-	-	-	-	-
<b>OTHER ASSETS AND LIABILITIES</b>		125,639,267.75	-	275,774,473.72	-	401,413,741.47
Other assets	-	99,116,934.64	-	232,781,723.57	-	331,898,658.21
Agent transactions	-	-	-	-	-	-
Inter-office accounts	-	-	-	-	-	-
Suspense and position accounts	-	26,522,333.11	-	42,992,750.15	-	69,515,083.26
Value added tax	-	-	-	-	-	-
<b>FIXED ASSETS AND PERMANENT RESOURCES</b>	(855,856,338.10)	1,448,740,973.87	-	-	192,825.64	593,077,461.41
Participating interest	-	-	-	-	192,825.64	192,825.64
Affiliates	-	-	-	-	-	-
Fixed assets	(855,856,338.10)	1,448,740,973.87	-	-	-	592,884,635.77
Intangible assets	-	148,651,898.17	-	-	-	148,651,898.17
Amortisation of intangible assets	(140,607,983.32)	-	-	-	-	(140,607,983.32)
<b>TOTAL</b>	<b>(1,579,607,834.41)</b>	<b>17,771,838,456.80</b>	<b>-</b>	<b>19,144,191,928.59</b>	<b>3,425,571,491.10</b>	<b>38,762,534,042.08</b>

	LEK		CURRENCY		TOTAL	
	Resident	Non-Resident	Resident	Non-Resident		
<b>LIABILITIES</b>						
<b>TREASURY OPERATIONS AND INTERBANK TRANSACTIONS</b>		540,296,534.24	-	7,019,519,016.72	7,559,815,550.96	
Central Bank	-	-	-	-	-	
Treasury bills and other bills eligible for refinancing with the central bank	-	-	-	-	-	
Current accounts with banks, credit and other financial institutions	-	-	-	-	-	
Deposits from banks, credit and other financial institutions	-	-	-	-	-	
Loans from banks, credit and other financial institutions	-	-	-	-	-	
Other accounts with banks, credit and other financial institutions	-	540,296,534.24	-	7,019,519,016.72	7,559,815,550.96	
<b>OPERATIONS WITH CUSTOMERS</b>		12,275,379,494.78	123,127,236.58	12,578,009,802.38	986,801,653.75	25,963,318,187.49
Albanian Government and Public Administration	-	-	-	-	-	
Due to customers for current accounts and deposits	-	12,223,264,994.37	122,643,697.79	12,515,196,132.46	986,236,921.19	25,847,341,745.81
Other customer accounts	-	52,114,500.41	483,538.79	62,813,669.92	564,732.56	115,976,441.68
<b>SECURITIES TRANSACTIONS</b>						
Debt represented by securities	-	-	-	-	-	
Securities sold and purchased under repurchase agreement	-	-	-	-	-	
Collateral on securities transactions	-	-	-	-	-	
Premiums for financial instruments	-	-	-	-	-	
<b>OTHER ASSETS AND LIABILITIES</b>		6,148,320.34	-	571,668,784.58	-	577,817,104.92
Other liabilities	-	105,734,601.94	-	99,192,445.38	-	204,927,047.32
Agent transactions	-	78,263,324.97	-	-	-	78,263,324.97
Inter-office accounts	-	-	-	-	-	-
Suspense and position accounts	-	(177,849,606.57)	-	472,476,339.20	-	294,626,732.63
Value added tax	-	-	-	-	-	-
<b>FIXED ASSETS AND PERMANENT RESOURCES</b>		3,601,268,047.68	-	206,096,209.55	854,218,941.48	4,661,583,198.71
Grants and public funding	-	-	-	-	-	-
Specific provisions	-	157,791,528.04	-	206,096,209.55	-	363,887,737.59
Subordinated debt	-	-	-	-	854,218,941.48	854,218,941.48
<b>SHAREHOLDERS' EQUITY</b>		3,443,476,519.64	-	-	-	3,443,476,519.64
<b>TOTAL</b>		<b>16,423,092,397.04</b>	<b>123,127,236.58</b>	<b>13,355,774,796.51</b>	<b>8,860,539,611.95</b>	<b>38,762,534,042.08</b>

	LEK		CURRENCY		TOTAL	
	Resident	Non-Resident	Resident	Non-Resident		
<b>OFF BALANCE ITEMS</b>						
<b>FINANCING COMMITMENT</b>		893,867,948.95	-	1,313,566,657.06	-	2,207,434,606.01
Commitments given	-	893,867,948.95	-	1,313,566,657.06	-	2,207,434,606.01
Commitments received	-	-	-	-	-	-
<b>GUARANTEES</b>		49,898,988,363.67	-	933,967,077.66	-	50,832,955,441.33
Guarantees given	-	589,089,087.00	-	886,032,531.82	-	1,475,121,618.82
Guarantees received	-	49,309,899,276.67	-	47,934,545.84	-	49,357,833,822.51
<b>SECURITIES COMMITMENT</b>		-	-	-	-	-
<b>FOREIGN CURRENCY TRANSACTIONS</b>		-	-	-	-	-
<b>OTHER COMMITMENTS</b>		1,422,835,475.78	-	1,050,894,954.07	-	2,473,730,429.85
<b>FINANCIAL INSTRUMENTS COMMITMENT</b>		-	-	-	-	-
<b>TOTAL</b>		<b>52,215,691,788.40</b>	<b>-</b>	<b>3,298,428,688.79</b>	<b>-</b>	<b>55,514,120,477.19</b>

## INCOME STATEMENT

Amounts in LEK

PROFIT/LOSS ACCOUNTS	LEK	CURRENCY	TOTAL
Bank operations expenses	8,902,747,938.07	203,032,742.69	9,105,780,680.76
Personnel costs	200,029,164.60	19,487.40	200,048,652.00
Taxes other than income tax	4,860,294.94	-	4,860,294.94
General expenses for operations	168,900,985.55	402,220,878.75	571,121,864.30
Amortisation and provisions on the depreciation of fixed assets	44,868,725.03	-	44,868,725.03
Losses on unrecoverable receivables and charges for provisions	98,028,872.26	100,705,245.75	198,734,118.01
Extraordinary expenses	35,486,082.05	39,783.16	35,525,865.21
Income tax	-	-	-
Current year profit	126,758,316.22	-	126,758,316.22
<b>TOTAL EXPENSES</b>	<b>9,581,680,378.72</b>	<b>706,018,137.75</b>	<b>10,287,698,516.47</b>
Income from banking activities	9,388,832,776.60	528,426,002.69	9,917,258,779.29
Reversal of provisions for the depreciation of fixed assets	-	-	-
Reversal of provisions for the depreciation of receivables	179,421,684.12	115,407,206.44	294,828,890.56
Extraordinary expenses	38,017,962.80	37,592,883.82	75,610,846.62
Current year loss	-	-	-
<b>TOTAL INCOME</b>	<b>9,606,272,423.52</b>	<b>681,426,092.95</b>	<b>10,287,698,516.47</b>

## FINANCIAL RATIOS

Ratios	
1. (ROAA) = Net income/ average assets *100	0.45%
2. The net result of the extraordinary / average assets	0.15%
3. Expenditure general operations / gross operating income	100.81%
4. Net interest income / expense to the general operations	69.35%
5. (ROEA) = The net income / Average shareholders equity *100	5.00%
6. For active employees = Total assets / Number of registered employees	2,530,816.40
7. Net interest income / average assets	2.04%
8. Net margin from interest= Net interest income / average assets that bring revenue;	2.14%
9. Interest income / average assets	2.89%
10. Interest expense / average assets	0.85%
11. Net interest income / gross revenues of the company	69.91%
12. Net income from other activities / average assets	1.19%
13. Non-interest expenses / gross operating income	10.57%
14. Personnel expenses / gross operating income	25.39%
15. Expenses for provisions / average assets	-0.33%

**ASSETS BASED ON MATURITY**

*Amounts in LEK*

Assets based on maturity - Total	DAYS				MONTHS			YEARS		TOTAL
	1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	> 5	
<b>Loan to customers</b>	<b>133,553,207.78</b>	<b>116,070,232.97</b>	<b>426,357,089.60</b>	<b>732,838,329.73</b>	<b>2,011,058,736.10</b>	<b>2,324,225,730.21</b>	<b>332,615,946.00</b>	<b>11,311,657,737.05</b>	<b>3,353,338,905.29</b>	<b>27,673,839,102.74</b>
Standard loans	46,115,072.03	37,498,823.42	108,625,162.32	304,280,866.42	700,045,925.60	1,119,549,575.41	1,945,661,077.98	7,940,261,569.57	3,178,037,320.42	19,529,129,868.85
Credit lines	-	-	-	-	-	-	-	-	-	-
Installment loans	51,165,485.33	90,125,823.42	109,719,818.11	528,186,033.34	1,062,536,692.29	1,522,029,038.67	2,509,412,523.25	10,572,626,839.45	3,083,327,614.99	19,529,129,868.85
Special mentioned loans	16,025,285.27	3,904,237.35	4,372,143.00	9,438,763.90	26,880,181.81	60,575,685.20	131,444,334.96	412,058,050.36	38,796,377.12	493,018,277.58
Credit lines	44,890,645.86	-	-	10,078,339.88	31,478,860.00	52,262,200.00	-	-	-	138,710,045.74
Installment loans	18,832,301.78	5,443,150.12	4,383,328.44	8,022,942.47	30,473,159.57	36,553,886.47	61,489,603.72	183,203,888.13	5,905,971.14	354,308,231.84
Substandard loans	-	-	-	-	-	-	-	374,660,264.94	66,216,946.04	440,877,210.98
Doubtful loans	-	-	-	-	-	-	-	29,681,553.96	15,165,435.50	44,846,989.46
Lost loans	-	-	-	-	-	-	-	553,262,640.13	54,672,030.70	607,934,670.83
Other client accounts	71,412,850.48	74,667,152.20	313,359,784.27	419,120,699.42	1,284,132,628.68	1,144,100,469.60	1,249,054,046.79	2,001,733,688.09	450,795.51	6,558,032,085.04

**LIABILITIES BASED ON MATURITY**

Liabilities based on maturity - Total	DAYS				MONTHS			YEARS		TOTAL
	1 (O/N)	2-7	8-15	16-30	1-3	3-6	6-12	1-5	> 5	
<b>Treasury and interbank transactions</b>	-	<b>250,002,397.26</b>	-	<b>243,167,630.34</b>	<b>901,289,491.11</b>	-	<b>133,968,204.44</b>	<b>4,825,673,988.64</b>	-	<b>7,559,815,550.96</b>
Current account of Central Bank	-	-	-	-	-	-	-	-	-	-
Deposits with Central Bank	-	-	-	-	-	-	-	-	-	-
Loans from Central Bank	-	-	-	-	-	-	-	-	-	-
Other accounts with Central Bank	-	-	-	-	-	-	-	-	-	-
T-bills sold under REPO Agreement	-	-	-	-	-	-	-	-	-	-
Other T-bills sold under REPO agreements	-	-	-	-	-	-	-	-	-	-
Current account of resident financial institutions	-	-	-	-	-	-	-	-	-	-
Current account of non resident financial institutions	-	-	-	-	-	-	-	-	-	-
Deposit from resident financial institutions	-	-	-	-	-	-	-	-	-	-
Deposit from non resident financial institutions	-	-	-	-	-	-	-	-	-	-
Loans from resident financial institutions	-	250,002,397.26	-	-	290,294,136.98	-	-	-	-	540,296,534.24
Loans from non resident financial institutions	-	-	-	243,167,630.34	610,995,354.13	-	1,339,682,043.61	4,825,673,988.64	-	7,019,519,016.72
Other account with financial institutions	-	-	-	-	-	-	-	-	-	-
<b>OPERATIONS WITH CUSTOMERS</b>	<b>15,925,938,344.97</b>	<b>121,128,041.36</b>	<b>162,406,127.83</b>	<b>368,655,011.56</b>	<b>1,552,279,737.80</b>	<b>1,510,912,030.17</b>	<b>336,694,035.22</b>	<b>2,955,057,858.58</b>	-	<b>25,963,318,187.49</b>
Current account	10,020,240,712.09	-	-	-	-	-	-	-	-	10,020,240,712.09
Demand deposits	5,855,806,009.02	-	-	-	-	-	-	-	-	5,855,806,009.02
Time deposits	49,891,623.86	121,128,041.36	162,406,127.83	252,678,569.88	1,552,279,737.80	1,510,912,030.17	3,366,941,035.22	2,955,057,858.58	-	9,971,295,024.70
Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
Other customer account	-	-	-	115,976,441.68	-	-	-	-	-	115,976,441.68
<b>OPERATIONS WITH PUBLIC ADMINISTRATION</b>	-	-	-	-	-	-	-	-	-	-
Current account	-	-	-	-	-	-	-	-	-	-
Demand deposits	-	-	-	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-	-	-	-
Loans to public administration	-	-	-	-	-	-	-	-	-	-
Other account with public administration	-	-	-	-	-	-	-	-	-	-
<b>OPERATIONS WITH SECURITIES</b>	-	-	-	-	-	-	-	-	-	-
Debt, represented by securities	-	-	-	-	-	-	-	-	-	-
Securities sold by repo transaction	-	-	-	-	-	-	-	-	-	-
Other accounts	-	-	-	-	-	-	-	-	-	-
<b>Other resources</b>	<b>5,881.12</b>	<b>51,080,312.13</b>	<b>49,503.20</b>	<b>363,215,419.31</b>	<b>1,533,785.55</b>	<b>3,117,851.54</b>	<b>113,837,277.00</b>	<b>17,343,292.75</b>	<b>27,633,782.32</b>	<b>577,817,104.92</b>
Permanent Resources	4,539,401.18	2,107,343.97	5,619,084.02	10,250,361.78	34,590,636.13	38,383,906.54	65,028,698.66	294,021,116.46	4,207,042,649.97	4,661,583,198.71
<b>I-Total Liabilities</b>	<b>15,930,483,627.27</b>	<b>424,318,094.72</b>	<b>168,074,715.05</b>	<b>985,288,422.99</b>	<b>2,489,693,650.59</b>	<b>1,552,413,788.25</b>	<b>4,885,489,054.49</b>	<b>8,092,096,256.43</b>	<b>4,234,676,432.29</b>	<b>38,762,534,042.08</b>
II- Off Balance sheets	-	-	-	-	-	-	-	-	-	-
Financial Commitments form Customers and Financial Institutions (Unused part of Currencies (All-other currencies) sold	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (I+II)</b>	<b>15,930,483,627.27</b>	<b>424,318,094.72</b>	<b>168,074,715.05</b>	<b>985,288,422.99</b>	<b>2,489,693,650.59</b>	<b>1,552,413,788.25</b>	<b>4,885,489,054.49</b>	<b>8,092,096,256.43</b>	<b>4,234,676,432.29</b>	<b>38,762,534,042.08</b>

## LIQUID ASSETS - SHORT TERM LIABILITIES

Amounts in LEK

LIQUID ASSETS - SHORT TERM LIQUIDITY	LEK	USD	EUR	OTHERS	TOTAL
Cash	390,563,041.00	108,372,036.57	685,035,231.10	-	1,183,970,308.67
Current Accounts at the Central Bank , including the compulsory reserve up to its half amount	829,797,234.68	6,995,829.65	1,667,189,893.00	-	2,503,982,957.33
Treasury bills issued by the Republic of Albania , registered in the balance sheet as "tradable"/placeable " and not used as a guarantee in a repurchase agreement	1,771,728,847.88	-	-	-	1,771,728,847.88
80 per cent of bonds issued by the Republic of Albania registered in the balance as "trading /placement", which are not used as a guarantee in a repurchase agreement	-	-	-	-	-
"Investment" securities of the Albanian Government ( treasury bills and bonds) with a remained period to maturity of up to 1 (one) month	-	-	-	-	-
80 per cent of the albanian government securities (treasury bills and bonds), are not part of code "3", "4" dhe "5", but fulfill the criteria of Bank of Albania regulation " On guarantees in crediting operations of the BAnk of Albania amd 'On repurchase agreement and repo"	-	-	-	-	-
Treasury Bills purchased according to the repurchase agreements , when the remained maturity of the repurchase agreement is up to 7 (seven) days.	-	-	-	-	-
Current accounts at banks and other financial institutions	-	488,435,294.16	2,907,353,685.50	4,451,109.18	3,400,240,088.84
Deposits with banks and other financial institution with a remained period to maturity up to 7 (seven) days	-	-	-	-	-
Loans to banks and other financial institutions with a remained period to maturity of up to seven days (the account 157 " loans in arrears to banks and other financial institutions " is excluded)	-	-	-	-	-
"trading"/"placement" securities issued by central governments and central bank through evaluations of international rating agencies equal to S&P classification of not less than A +;	-	-	-	-	-
"trading"/"placement" issued by central governments and central bank through evaluations of international rating agencies equal to S&P classification of not less than A +;	-	-	-	-	-
"Trading /placement" securities not appraised, but issued by the international development banks in the Bank of Albania regulation "On administration of the banks' big exposure risk";	-	-	-	-	-
"Investment" securities with a remained period to maturity of up to 1 (one) month (excluding the Albanian Government securities included in the above letters )	-	-	-	-	-
Securities purchased according to repurchase agreement, where the remained period of the repurchase agreement is up to 7 (seven ) days	-	-	-	-	-
<b>TOTAL OF LIQUID ASSETS</b>	<b>2,992,089,123.56</b>	<b>603,803,160.38</b>	<b>5,259,578,809.60</b>	<b>4,451,109.18</b>	<b>8,859,922,202.72</b>
<b>TOTAL OF SHORT TERM LIQUIDITIES WITH A REMAINED PERIOD TO MATURITY OF UP TO 1 YEAR</b>	<b>10,842,051,744.00</b>	<b>1,189,091,895.72</b>	<b>14,284,198,425.45</b>	<b>4,442,846.51</b>	<b>26,319,784,911.68</b>

## LOANS CLASSIFIED AS PAST DUE LOANS

LOANS CLASSIFIED AS PAST DUE LOANS	PAST DUE LOANS				TOTAL
	1-30 days	31-90 days	91-180 days	Over 180 days	
Short term loans	241,797,442.11	118,775,679.66	-	54,672,030.12	415,245,151.89
Mid term loans	248,179,676.72	347,292,237.78	45,855.73	51,803,387.63	647,321,157.86
Long term loans	438,821,932.13	47,648,869.47	27,686,184.37	341,585,065.25	855,742,051.22
Real estate loans	37,748,122.18	2,168,878.69	6,058,032.46	1,497,687.90	47,472,721.23
Leasing contract	-	-	-	-	-
Bank employees	-	-	-	-	-
<b>TOTAL</b>	<b>966,547,173.14</b>	<b>515,885,665.60</b>	<b>33,790,072.56</b>	<b>449,558,170.90</b>	<b>1,965,781,082.20</b>

## PROVISIONS FOR LOAN LOSSES (by the bank)

PROVISIONS FOR LOAN LOSSES (by the bank)	Principal	Provisions for the principal	Accrued Interest	Provisions for the accrued interest
Loan classification				
Standard and past due loans	25,486,731,242.69	254,867,312.43	34,526,851.70	345,268.52
Standard and past due loans (Restructured)	564,897,555.38	56,489,755.54	1,006,304.12	100,630.41
Special mentioned loans	313,072,620.21	15,653,631.01	2,683,401.17	134,170.06
Special mentioned loans (Restructured)	176,614,723.71	17,661,472.37	647,532.49	64,753.25
Substandard loans	435,327,114.29	87,065,422.86	5,550,096.69	5,550,096.69
Doubtful loans	44,371,367.06	22,185,683.53	475,622.40	475,622.40
Lost loans	600,424,011.83	600,424,011.83	7,510,659.00	7,510,659.00
<b>TOTAL</b>	<b>27,621,438,635.17</b>	<b>1,054,347,289.56</b>	<b>52,400,467.57</b>	<b>14,181,200.33</b>

**LOAN PORTFOLIO ACCORDING TO ECONOMIC ACTIVITY**
*Amounts in LEK*

LOAN PORTFOLIO ACCORDING TO ECONOMIC ACTIVITY	Out of which:					Total loan portfolio (Principal and Accrued Interest)	Loan loss provisions
	Standard loans	Special mentioned loans	Substandard loans	Doubtful loans	Lost loans		
<b>Private Nonfinancial Corporation</b>	<b>22,450,630,082.96</b>	<b>450,657,428.60</b>	<b>357,879,453.83</b>	<b>21,113,334.47</b>	<b>577,142,868.20</b>	<b>23,857,423,168.06</b>	<b>967,356,551.04</b>
Agriculture, Forests, Fishing	506,124,149.21	411,635.15	-	-	9,861,980.61	516,397,764.97	15,087,578.11
Extracting industry	-	-	2,312,411.78	-	-	2,312,411.78	500,614.65
Manufacturing industry	7,047,100,789.85	304,008,165.13	50,862,337.55	-	296,551,992.72	7,698,523,285.25	432,841,827.09
Electricity, gas supply, steam and air conditioning	751,141,342.30	-	-	-	58,057,970.89	809,199,313.19	65,569,384.31
Water supply, waste management and waste management activities, waste	109,795,374.90	-	-	-	-	109,795,374.90	1,097,953.75
Construction	1,906,283,917.27	-	-	-	-	1,906,283,917.27	19,062,839.17
Wholesale and retail trade; Repair of motor vehicles and motorcycles	9,497,898,286.14	133,737,567.48	96,767,819.66	21,113,334.47	156,020,811.81	9,905,537,819.56	303,839,680.10
Transportation and storage	425,528,883.55	-	200,320,284.58	-	15,452,956.57	641,302,124.70	63,292,715.23
Accommodation and food service	442,541,184.18	-	7,471,044.35	-	-	450,012,228.54	5,944,681.29
Information and communication	160,725,341.57	-	-	-	-	160,725,341.57	1,607,253.42
Financial and insurance activities	454,562,901.36	-	-	-	-	454,562,901.36	4,545,629.01
Real estate activities	322,951,778.37	-	-	-	-	322,951,778.37	3,229,517.78
Professional, scientific and technical activities	231,611,838.28	-	-	-	-	231,611,838.28	2,316,118.38
Administrative and support services	365,512,085.84	12,500,060.84	-	-	6,793,069.65	384,805,216.33	11,698,196.59
Public administration and defense; Compulsory social security	-	-	-	-	-	-	-
Education	26,454,602.36	-	145,555.91	-	-	26,600,158.27	294,500.12
Health and social work activities	196,678,332.80	-	-	-	-	196,678,332.80	1,966,783.33
Art, fun and relaxation	-	-	-	-	34,404,085.95	34,404,085.95	34,404,085.95
Other service activities	5,719,274.98	-	-	-	-	5,719,274.98	57,192.75
Family activities as employers; Freight and commodity production activities of households for their own use	-	-	-	-	-	-	-
Activities of international organizations and organizations	-	-	-	-	-	-	-
<b>Public Nonfinancial Corporation</b>	<b>3,022,214.95</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,022,214.95</b>	<b>30,222.15</b>
Agriculture, Forests, Fishing	-	-	-	-	-	-	-
Extracting industry	-	-	-	-	-	-	-
Manufacturing industry	-	-	-	-	-	-	-
Electricity, gas supply, steam and air conditioning	-	-	-	-	-	-	-
Water supply, waste management and waste management activities, waste	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-
Wholesale and retail trade; Repair of motor vehicles and motorcycles	-	-	-	-	-	-	-
Transportation and storage	-	-	-	-	-	-	-
Accommodation and food service	-	-	-	-	-	-	-
Information and communication	-	-	-	-	-	-	-
Financial and insurance activities	-	-	-	-	-	-	-
Real estate activities	-	-	-	-	-	-	-
Professional, scientific and technical activities	-	-	-	-	-	-	-
Administrative and support services	-	-	-	-	-	-	-
Public administration and defense; Compulsory social security	3,022,214.95	-	-	-	-	3,022,214.95	30,222.15
Education	-	-	-	-	-	-	-
Health and social work activities	-	-	-	-	-	-	-
Art, fun and relaxation	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-
Family activities as employers; Freight and commodity production activities of households for their own use	-	-	-	-	-	-	-
Activities of international organizations and organizations	-	-	-	-	-	-	-





**CREDIT EVIDENCE AS PER ECONOMY SECTORS (continued)**
*Amounts in LFK*

Credit evidence as per economy sectors	District Burrel		District Kavaje		District Permet		District Gramsh		District Librazhd	
	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter	New disbursements (per quarter)	Total credit as of end of quarter
<b>Economy sectors</b>										
<b>Private Nonfinancial corporate</b>	-	-	-	-	-	-	-	-	-	-
Agriculture, Silviculture and Fishing	-	-	-	-	-	-	-	-	-	-
Extracting industry	-	-	-	-	-	-	-	-	-	-
Manufacturing industry	-	-	-	-	-	-	-	-	-	-
Supply of Electricity, Gas, Steam and Air Conditioning	-	-	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and regulation	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
Transport and Storage	-	-	-	-	-	-	-	-	-	-
Hotels and restaurants	-	-	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	-	-	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	-	-	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
<b>International organizations activities</b>	-	-	-	-	-	-	-	-	-	-
<b>Public Nonfinancial Corporation</b>	-	-	-	-	-	-	-	-	-	-
<b>Individuals + Non-profit institutions serving individuals</b>	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>										

Credit evidence as per economy sectors	District Tirane		District Durres		District Elbasan		District Shkoder		District Korce	
	Non Performing Loans	Loan Loss Provision	Non Performing Loans	Loan Loss Provision	Non Performing Loans	Loan Loss Provision	Non Performing Loans	Loan Loss Provision	Non Performing Loans	Loan Loss Provision
<b>Economy sectors</b>										
<b>Private Nonfinancial corporate</b>	908,661,559.61	619,871,817.51	32,904,983.31	28,952,259.59	-	-	-	-	14,569,113.57	14,569,113.57
Agriculture, Silviculture and Fishing	4,964,354.83	4,964,354.83	4,897,625.78	4,897,625.78	-	-	-	-	-	-
Extracting industry	2,312,411.78	500,614.65	-	-	-	-	-	-	-	-
Manufacturing industry	326,722,917.03	286,110,995.42	20,691,413.22	20,691,413.22	-	-	-	-	-	-
Supply of Electricity, Gas, Steam and Air Conditioning	58,057,970.89	58,057,970.89	-	-	-	-	-	-	-	-
Activities of hot water, sanitation, waste management and regulation	-	-	-	-	-	-	-	-	-	-
Construction	252,705,196.38	168,600,500.29	6,627,655.99	3,216,796.49	-	-	-	-	14,569,113.57	14,569,113.57
Wholesale and retail trade, repair of motor vehicles and motorcycles	215,084,952.84	58,891,002.30	688,288.31	146,424.10	-	-	-	-	-	-
Hotels and restaurants	7,471,044.35	1,519,269.45	-	-	-	-	-	-	-	-
Information and Communication	-	-	-	-	-	-	-	-	-	-
Financial and Insurance Activities	-	-	-	-	-	-	-	-	-	-
Real estate	-	-	-	-	-	-	-	-	-	-
Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-
Administrative Activities and Support Services	6,793,069.65	6,793,069.65	-	-	-	-	-	-	-	-
Public administration and defense, Compulsory social security	-	-	-	-	-	-	-	-	-	-
Education	145,555.91	29,954.09	-	-	-	-	-	-	-	-
Health and other social activities	-	-	-	-	-	-	-	-	-	-
Art and Entertainment	34,404,085.95	34,404,085.95	-	-	-	-	-	-	-	-
Other service activities	-	-	-	-	-	-	-	-	-	-
Home Services	-	-	-	-	-	-	-	-	-	-
<b>International organizations activities</b>	-	-	-	-	-	-	-	-	-	-
<b>Public Nonfinancial Corporation</b>	-	-	-	-	-	-	-	-	-	-
<b>Individuals + Non-profit institutions serving individuals</b>	100,935,928.71	40,024,133.31	22,793,890.86	12,288,730.10	-	-	5,689,640.12	3,070,727.75	8,103,755.10	4,434,714.48
<b>TOTAL</b>	1,009,597,488.32	659,895,950.83	55,698,874.17	41,240,989.69	-	-	5,689,640.12	3,070,727.75	22,672,868.67	19,003,828.05