



**REPUBLIC OF ALBANIA  
BANK OF ALBANIA  
SUPERVISORY COUNCIL**

**DECISION**

**No. 45, dated 10.06.2009**

**On the approval of Regulation**

**“On the reports at the Bank of Albania accordingly to the Unified Reporting System”**

In compliance with article 12, letter “a” article 43, letter “c”, article 27, article 58, article 70 paragraph 1 and article 71 of the law no. 8269, dated 23.12.1997 “On the Bank of Albania”, as amended, article 47 paragraph 4 and article 126 paragraph 4, of the law no. 9662, dated 18.12.2006 “On banks in the Republic of Albania”, articles 42 and 50 of the law no. 8782 dated 03.05.2001 “On Savings and Credit Associations”, as amended, having regard to the proposal from the Supervision Department, the Supervisory Council of the Bank of Albania

**DECIDED:**

1. To adopt the Regulation “On the reports at the Bank of Albania accordingly to the Unified Reporting System”, as provided in the text attached thereto.
2. The Department of Statistics and the Supervision Department are responsible for the implementation of this Decision.
3. The Department of Foreign Relations, European Integration and Communication is responsible for the publication of this Decision in the Official Journal of the Republic of Albania and in the Official Bulletin of the Bank of Albania.

This Regulation shall enter into force on the 15<sup>th</sup> day following that of its publication in the Official Journal of the Republic of Albania.

**SECRETARY**

**YLLI MEMISHA**

**CHAIRMAN**

**ARDIAN FULLANI**

## REGULATION

### “ON THE REPORTS AT THE BANK OF ALBANIA ACCORDINGLY TO THE UNIFIED REPORTING SYSTEM”

(Approved by Decision No. 45, dated 10.06.2009 and amended by Decision No. 61, dated 6.8.2015, Decision No. 80, dated 6.7.2016, Decision No. 58, dated 3.10.2017, Decision No. 36, dated 2.5.2018, Decision No. 71, dated 2.12.2020 and by Decision No. 48, dated 1.11.2023 of the Supervisory Council of the Bank of Albania)

#### Chapter I General provisions

##### Article 1 Purpose

This regulation shall set out the rules, conditions and terms of reporting at the Department of Statistics of the Bank of Albania from banks and foreign banks branches, non-bank financial entities,<sup>1</sup> payment institutions and electronic money institutions, the savings and loan associations and their unions, and the rules for the management of these reports at the Bank of Albania.

##### Article 2 Legal ground

<sup>2</sup>This regulation is issued in compliance with:

1. article 12 letter “a”, article 43 letter “c”, article 27, article 70 paragraph 1 and article 71 of law no. 8269, dated 23.12.1997 “On the Bank of Albania”, as amended,
2. article 47 paragraph 4 and article 126 paragraph 4, of law no. 9662, dated 18.12.2006 “On banks in the Republic of Albania”,
3. article 43 paragraph 3 and article 62 paragraph 1 letter “c”, of law no. 52/2016, dated 19.05.2016 “On savings and loan associations and their unions”,
4. <sup>3</sup>article 18, paragraph 6 of law no. 55/2020, dated 30.04.2020 “On payment services”.

##### Article 3 Definitions

For the purpose of implementing this regulation the following terms shall have these meanings:

1. **“Unified Reporting System for banks – URS or Reporting System”**- shall imply the comprehensiveness of the banks reporting forms.

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<sup>1</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>2</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 36, dated 2.5.2018.

<sup>3</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

2. **“Unified Reporting System for the branches of foreign banks – URS or Reporting System”**- shall imply the comprehensiveness of reporting forms of the foreign banks’ branches.
3. **“Reporting system of non-bank financial entities”** – shall imply the comprehensiveness of the non-bank financial entities reporting forms.
4. **“Reporting system of Savings and Loan Associations and their Unions”** – shall imply the comprehensiveness of the savings and loan associations and their unions reporting forms.
- 4.1 <sup>4</sup> **“Reporting system of payment institutions and electronic money institutions”** - shall imply the comprehensiveness of payment institutions and electronic money institutions reporting forms.
5. **“Reporting entities”** – shall imply the banks and foreign banks branches, the non-bank financial entities, <sup>5</sup> payment institutions and electronic money institutions, and the savings and loan associations and their unions, licensed from the Bank of Albania.
6. **“Regulatory requirements”** – shall imply the bylaws issued by the Bank of Albania where are set forth the calculation methods and the allowed limits for the risks management.
7. **“ERRS”** - is the Electronic Regulatory Reporting System, which in compliance with the legal responsibilities of the Bank of Albania and the requirements laid down in the regulatory framework provides the “on-line” reporting of URS and of other data, by the reporting entities.
8. <sup>7</sup>**“Methodology “For the reporting of payment instruments”** - is the document approved for implementation by order of the relevant Administrator, which aims to collect data on the use of payment instruments by banks and branches of foreign banks, licensed by the Bank of Albania to exercise banking and financial activity in the Republic of Albania.

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<sup>4</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>5</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>6</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 80, dated 6.7.2016.

<sup>7</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

## **CHAPTER II**

### **Reporting systems**

#### **Article 4**

##### **Purpose of the reporting systems**

The purpose of the reporting systems is receiving standardised information from the reporting entities and elaborating them for the purpose of banking supervision and for preparing the monetary and financial statistics.

#### **Article 5**

##### **Reporting form**

1. <sup>8</sup>The reporting systems consist of the forms defined in annexes <sup>9</sup>1, 2, 3, 4 and 5 attached to this regulation, mandatory to be completed and submitted to the Bank of Albania by the reporting entities.
2. The forms shall be compiled in order to gather the required information for the Bank of Albania and shall be grouped in some groups by the purpose they serve.
  - a) The first group consists of the core forms, as follows: the asset form, the liability form, profit and loss statement and off balance-sheet items form.
  - b) The second group consists of forms that require information to assess the fulfilment of the regulatory requirements issued by the Bank of Albania.
  - c) In the third group are included forms that require information regarding statistics and other indicators, needed to complete the functions of the Bank of Albania activity.
  - d) <sup>10</sup>In the fourth group are included forms that require information regarding statistics on payment instruments for banks and banks' branches licensed by the Bank of Albania, in order to assess and control payment systems and for statistical purposes.
3. <sup>11</sup>The forms are accompanied by relevant guidelines and manuals.  
<sup>12</sup>The forms defined in Annex 5 are accompanied by the Methodology "For the reporting of payment instruments".

#### **Article 6**

##### **The right to amend**

1. <sup>13</sup>Amendments to reporting systems may be proposed by one of the following departments:
  - a) The Financial Statistics Department;
  - b) The Supervision Department;

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<sup>8</sup>Amended by the Supervisory Council of the Bank of Albania Decision No. 36, dated 2.5.2018.

<sup>9</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>10</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>11</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 80, dated 6.7.2016.

<sup>12</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>13</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 58, dated 3.10.2017.

- c) The Monetary Policy Department;
- d) The Monetary Operations Department;
- e) The Financial Stability Department;
- f) <sup>14</sup> The Payment Systems, Accounting and Finance Department.

For any amendment in the reporting systems, the departments defined in the <sup>15</sup>letters “b”, “c”, “d”, “e” and “f” of this paragraph, cooperate with the Department of Financial Statistics.

- 2. The possible proposals for amendment in the reporting system shall be submitted for approval to the Supervisory Council not more often than on quarterly basis.

### **Article 7** **Periodicity of reports**

- 1. Reports from banks and branches of foreign banks according to this regulation are carried out in 1 (one) month, 3 (three) months, 6 (six) months and yearly periods.
- 2. Reports from non-bank financial entities according to this regulation are carried out <sup>16</sup>in 3 (three) months and yearly periods.
- 3. Reports from savings and loan associations and their unions according to this regulation are carried out in 3 (three) months and <sup>17</sup>yearly periods.
- 3.1. <sup>18</sup>Reports from payment institutions and electronic money institutions according to this regulation are carried out in 3 (three) months and yearly periods.
- 3.2. <sup>19</sup>Reports from banks and branches of foreign banks according to annex 5 of this regulation are carried out in accordance with the Methodology “For the reporting of payment instruments”.
- 4. Periodicity of reporting according to the forms is determined in the relevant reporting systems.

### **Article 8** **Reporting deadline**

- 1. The deadline for reporting <sup>20</sup> to the Bank of Albania of the reporting system for banks and branches of foreign banks is no later than 10 (ten) calendar days after the end of the reporting period.

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<sup>14</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>15</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>16</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>17</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>18</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>19</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>20</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 36, dated 2.5.2018.

2. The deadline for reporting <sup>21</sup> to the Bank of Albania of the reporting system of non-bank financial entities, <sup>22</sup> payment institutions and electronic money institutions is no later than 40 (forty) days after the end of the <sup>23</sup>reporting period.
3. The deadline for reporting <sup>24</sup> to the Bank of Albania of the reporting system of savings and loan associations and their unions is no later than 50 (fifty) days after the end of <sup>25</sup>the reporting period.
4. The reporting deadlines determined according to this provision will be considered fulfilled only after the reports are evaluated as correct by the Department of Statistics, after the latter has carried out the control for this purpose.
5. <sup>26</sup>The reporting deadlines according to annex 5 of this regulation are carried out in accordance with the Methodology “For the reporting of payment instruments”.

### **Article 9 Management**

1. <sup>27</sup>The Data Processing Unit at the Financial Statistics Department shall manage all the reporting systems.
2. <sup>28</sup>The work procedures for the management and control of reports shall be set out in the relevant guidelines and manuals, which will be approved by the Administrator, who is directly responsible for the Financial Statistics Department.

### **Article 10 The obligation to preserve the professional secret**

The employees of the Bank of Albania, in charge for the management of the reporting system, shall be deemed responsible to preserve the professional, state and non-public banking secret, in accordance with the law No. 8269, dated 23.12.1997 “On the Bank of Albania”, law No. 9662, dated 18.12.2006 “On banks in the Republic of Albania”, law No. 8457, dated 11.02.1999 “On the information classified as state secret”, as amended, of the Regulation “On the Transparency and Confidentiality at the Bank of Albania”, and the guideline “On the rules for the use and classification of the non-public information at the Bank of Albania”.

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<sup>21</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 36, dated 2.5.2018.

<sup>22</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>23</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>24</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 36, dated 2.5.2018.

<sup>25</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>26</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>27</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 80, dated 6.7.2016.

<sup>28</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 80, dated 6.7.2016.

**CHAPTER III**  
**Relationships between the Bank of Albania and the reporting entities**

**Article 11<sup>29</sup>**  
**Method of reporting**

1. The reporting entities send the information according to the forms and within the deadlines defined in this regulation, electronically through the Electronic Regulatory Reporting System - ERRS.
2. The reporting entities send in writing to the Department of Financial Statistics at the Bank of Albania, the list of employees authorized to complete, control and send the reports. Changes in the list of employees authorized for reporting must be notified to the Department of Financial Statistics at the Bank of Albania.

**Article 12**  
**Information accurateness responsibility**

1. The reporting entities shall have in place all the needed measures to provide the accuracy of the reported data and shall be responsible for their accurateness.
2. If the reporting entities identify any inaccuracy in the reported data after their submission to the Bank of Albania, they shall directly inform the Statistics Department at the Bank of Albania with regard to these inaccuracies.
3. If the Bank of Albania mainly concludes that the reported data are inaccurate, it requires their correction from the respective reporting entities and the repetition of the reporting after the correction.
4. In compliance with paragraph 3 of this article, the reporting entities shall carry out the respective corrections and shall report the latter within the next business day, in accordance with the procedures stipulated in this regulation.

**Article 13**  
**Penalising measures**

In case of failure to meet the provisions of this regulation, the Bank of Albania may implement the supervisory and/or penalising measures against the responsible administrators of the reporting entities or against the entities, as stipulated in the Law no. 9662, dated 18.12.2006 “On banks in the Republic of Albania”, <sup>30</sup>in law no. 55/2020, dated 30.4.2020 “On payment services” and in law no. 52/2016, dated 19.5.2016 “On savings and loan associations and their unions”.

**CHAIRMAN OF THE SUPERVISORY COUNCIL**

**ARDIAN FULLANI**

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<sup>29</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 36, dated 2.5.2018.

<sup>30</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

### <sup>31</sup>Annex 1

#### Unified reporting system for banks and branches of foreign banks

- Form No. 20: Balance sheet-Assets
- Form No. 21: Balance sheet-Liabilities
- Form No. 22: Profit and loss account
- Form No. 23: Off-balance sheet items
- Form No. 24: Assets according to final maturity
- Form No. 25: Liabilities according to final maturity
- Form No. 26: Loans classified according to the repayment deadline
- Form No. 27: Concentration of current accounts and customer deposits
- Form No. 28: List of income generating assets
- Form No. 29: List of liabilities causing expenses
- Form No. 31: Statement of position in foreign currencies
- Form No. 19: Statement of remaining maturity of assets and liabilities
- Form No. 31/1: Foreign currency balance of non-residents
- Form No. 33 A: Evidence of credit for the economy according to the size of the entity
- Form No. 33 B: Distribution of credit according to the purpose of using the credit
- Form No. 34: Evidence of credit by economic activity
- Form No. 35: Term deposits of residents
- Form No. 35/1: Term deposits of non-residents
- Form No. 36: Average monthly interest rate for accepting deposits from residents and granting loans to residents
- Form No.10: Measurement and control of risk limits
- Form No. 11: Equivalent capital deposit (ECD-s)
- Form No. 16: Reserve funds for covering losses from loans (according to the regulation)
- Form No. 16/1: Reserve funds for covering losses from loans (created from the bank itself)
- Form No. 16/2: More (+) or less (-) created funds
- Form No. 17: Reserve funds created from the bank
- Form No. 37: Portfolio of securities with fixed and variable incomes
- Form No. 38/1: Tradable and placement securities
- Form No. 38/2: Investment securities
- Form No. 40: Assets by repricing period
- Form No. 41: Liabilities by repricing period
- Form No. 42: Off-balance sheet assets by repricing period
- Form No. 43: Off-balance sheet liabilities by repricing period
- Form No. 44: Loan in foreign currency (resident + non-resident)
- Form No. 1: Deposits of residents
- Form No. 2: Loans for residents by economic activity
- Form No. 3: Evidence of credit by economic activity
- Form No. 4: Credit evidence by currencies
- Form No. 20\_21Pkon: Non-consolidated balance sheet
- Form No. 20\_21Pkon\_ Currency: Non-consolidated balance sheet by currency

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<sup>31</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 36, dated 2.5.2018.



- Form No. 33A: Loans by sector, currency and maturity
- Form No. 33B: Loans by purpose and currency
- Form No. 33B1: Loans to non-financial corporations by type and currency
- Form No. 33B3: Write offs and write downs of loans, during the month
- Form No. 34: Loans to private non-financial corporations by economic activity
- Form No. 34.1: Loans of public non-financial corporations by economic activity
- Form No. 34.2: Loans by portfolio quality and economic activity of non-financial corporations
- Form No. 35: Deposits of resident sectors, balance at the end of the month
- Form No. 35.2: New deposits and withdrawals of resident sectors, during the month
- Form No. 36.1: Average monthly interest rate of new deposits of public non-financial corporations, private non-financial corporations, households and non-profit institutions serving households, by term and currency
- Form No. 36.2: Average monthly interest rate of new loans of public non-financial corporations, private non-financial corporations, households and non-profit institutions serving households, by term and currency
- Form No. 8.1: Securities issued by resident and non-resident sectors, held by the banking sector
- Form No. 8.2: Securities issued by the banking sector, held by resident and non-resident sectors
- Form No. 8.3: Securities issued by non-residents, held by resident sectors (custody activity)
- Form No. 8.4: Securities issued by resident sectors, held by non-resident sectors (custody activity)
- Form No. 31.1: Financial instruments in assets and liabilities
- Form No. 35.1: Term deposits from non-residents
- Form No. 1: Deposits of residents by district
- Form No. 2: Branches - Loans of residents by district
- Form No. 3: Branches - Loans of residents by economic activity and district
- Form No. 4: Branches - Loans of residents by currency and district
- Form No. 20\_21: Balance sheet
- Form No. 22: Profit and loss account
- Form No. 22\_1: Profit and loss account by currencies
- Form No. 23: Off balance sheet items
- Form No. 26: Loans classified by past due dates
- Form No. 27: Deposits concentration
- Form No. 28: List of assets generating income
- Form No. 29: List of liabilities causing expenses
- Form No. 30: Regulatory capital
- Form No. 30.1: Memorandum items
- Form No. 31: Foreign currency position - spot
- Form No. 31/1: Foreign currency position - forward long
- Form No. 31/2: Foreign currency position - forward short
- Form No. 31/3: Foreign currency position - options net
- Form No. 31/4: Foreign currency position - off balance sheet items
- Form No. 32: Open foreign currency positions

- Form No. 16: Reserve funds for covering losses from loans (according to the regulation)
- Form No. 16\_1: Reserve funds for covering losses from loans (created from the bank itself)
- Form No.16\_2: More (+) or less (-) created funds
- Form No. 17: Reserve funds created from the bank
- Form No. 37: Portfolio of securities with fixed incomes (repricing) - Albanian Government Bonds
- Form No. 37.1: Portfolio of securities with fixed incomes (repricing) - Municipal bonds
- Form No. 37.2: Portfolio of securities with fixed incomes (repricing) - Foreign Governments' Bonds
- Form No. 37.3: Portfolio of securities with fixed incomes (repricing) - Foreign corporations' bonds
- Form No. 37.4: Portfolio of securities with fixed incomes (repricing) Foreign banks' bonds
- Form No. 37.5: Portfolio of securities with fixed incomes (repricing) - Foreign financial institutions' bonds
- Form No. 37.6: Portfolio of securities with fixed incomes (repricing) - International organizations' bonds
- Form No. 37.7: Portfolio of securities with fixed incomes (repricing) - Other fixed or variable income securities
- Form No. 44: Loans in foreign currency (resident & non-resident)
- Form No. 45: Loans by subject and type of collateral
- Form No. 46.ALL: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.USD: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.EUR: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.GBP: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.CHF: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.CAD: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.SEK: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.AUD: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.JPY: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.DKK: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.NOK: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.TRY: Form FIR Change in the exposure value in the banking book for fixed interest rate items

- Form No. 46.XAU: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46.CNY: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 46. OTHER: Form FIR Change in the exposure value in the banking book for fixed interest rate items
- Form No. 47.ALL: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.USD: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.EUR: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.GBP: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.CHF: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.CAD: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.SEK: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.AUD: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.JPY: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.DKK: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.NOK: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.TRY: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47.XAU: Form VIR - Change in the exposure value of the banking book for variable interest rate items
- Form No. 47.CNY: Form VIR - Change in the exposure value in the banking book for variable interest rate items
- Form No. 47. OTHERS: Form VIR - Change in the exposure value of the banking book for variable interest rate items
- Form No. 48: Form total IRRBB - Total weighted position
- Form No. 61: Liquid assets - short term liabilities
- Form No. 62: Clients deposits
- Form No. 6.DM: Breakdown of General Activity Expenses
- Form No. 9.DM: Liquid assets - short-term liabilities up to 30 days
- Form No. 5.DM: Detailed personnel expenses
- Form No. 3.DM: Detailed expenses of amortization and provisions for reserve funds for fixed assets
- Form No. 100/1: Exposures to non-resident banks (Placements and borrowings)
- Form No. 61.2: Liquid assets short-term liabilities
- Form No. 60/1: Credit lines
- Form No. 37/4: ALL - Denominated assets by maturity

- Form No. 37/5: USD - Denominated assets by maturity
- Form No. 37/6: EUR - Denominated assets by maturity
- Form No. 37/7: Total assets by maturity in all currencies
- Form No. 37.9: Total assets by maturity in all currencies
- Form No. 37: ALL - Denominated liabilities by maturity
- Form No. 37/1: USD-denominated liabilities by maturity
- Form No. 37/2: EUR-denominated liabilities by maturity
- Form No. 37/3: Other currency-denominated liabilities by maturity
- Form No. 37.8: Total liabilities by maturity in all currencies
- Form No. 2.DM: Key operational risk indicators reporting form
- Form No. 7.DM: Loan vintage
- Form No. 10.DM: Fixed income securities according to repricing
- Form No. 11.DM: Restructured loans
- Form No. 12.DM: Collateral execution
- Form No. MKR\_SA\_TDI: Tradable and placement position risk in debt securities
- Form No. MKR\_SA\_EQU: Tradable and placement position risk in equity securities
- Form No. 49: Loan portfolio changes according to classification
- Form No.1.DM: Gross losses by business lines and event types over the past year
- Form No.4.DM: Number of employees by structure
- Form No.8.DM: Budget forecast

## <sup>32</sup>Annex 2

### **Unified reporting system for non-bank financial entities**

- Form No.1: Assets
- Form No.2: Liabilities
- Form No.3: Profit-Loss account
- Form No.4: Off-balance sheet items
- Form No.5: Other indicators
- Form No.6: Capital adequacy
- Form No.6/2: Capital accounts
- Form No.6/3: Regulatory capital
- Form No.7: Exposure to risk and limits
- Form No.8, 8/1: Maximum allowed exposure
- Form No.9: Liquidity risk
- Form No.10: Spot position in foreign currencies
- Form No.10/1: Forward positions in foreign currency
- Form No.10/2: Options net position
- Form No.10/3: Open foreign currency positions
- Form No.11, 11/1: Classification of loans and calculation of provisions
- Form No.11/2: Classification of portfolio and calculation of provisions
- Form No.12: Various indicators
- Form No.13, 13/1: Loans by economic sectors
- Form No.14: Loans by maturity
- Form No.14/1: Factoring exposures by maturity
- Form No.15: Loans by currency and by type of collateral
- Form No.16: Factoring exposures by currency
- Form No.17: Factoring turnover (cumulative volume) by type
- Form No.18: Number of customers, number of invoices financed and number of invoices settled
- Form No.19: Leasing portfolio by leased items
- Form No.21: Network distribution
- Form No.22: Key operational risk indicators reporting form
- Form No.1 (annual frequency) - Gross losses by business lines and types of events during the last year

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<sup>32</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 36, dated 2.5.2018 and by Decision No. 48, dated 1.11.2023.

### <sup>33</sup>Annex 3

#### **Unified reporting system for savings and loan associations and their unions**

##### **a) Reports from Unions on their activity, according to these forms:**

- Form No.1: Assets
- Form No.2: Liabilities
- Form No.3: Profit-loss account
- Form No.4: Off-balance sheet items
- Form No.5: Loans classified by past due date
- Form No.6: Classification of loans and calculation of provisions
- Form No.6/1: Classification of credit lines for members
- Form No.7: Loan portfolio quality
- Form No.8: Deposits by currency and initial maturity
- Form No.9: Position in foreign currency– Assets
- Form No.9/1: Position in foreign currency – Liabilities
- Form No.10: Open foreign currency positions
- Form No.11: Capital
- Form No.12: Risk-weighted balance sheet assets
- Form No.12/1: Risk-weighted off-balance sheet assets
- Form No.12/2: Capital adequacy ratio
- Form No.13: Large exposures
- Form No.13/1: Large exposures
- Form No.14: Liquidity risk
- Form No.14/1: Assets by remaining maturity
- Form No.14/2: Liabilities by remaining maturity
- Form No.14/4: Loans with over 10 years maturity
- Form No.15: Other indicators
- Form No.16: Investment of funds
- Form No.17: Credit evidence by maturity
- Form No.18: Loan by currency and maturity
- Form No.19: Number of branches
- Form No.20: Number of union members
- Form No.21: Treasury bills and Albanian Government securities with a maturity over 1 year held by the Union
- Form No.22: Data on capital and subordinated debt
- <sup>34</sup> Form No.23: Key operational risk indicators reporting form
- <sup>35</sup> Form No.1 (annual frequency) - Gross losses by business lines and types of events during the last year

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<sup>33</sup> Amended by the Supervisory Council of the Bank of Albania Decision No. 71, dated 2.12.2020.

<sup>34</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>35</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

**b) Reports from the Unions for the total of savings and loan associations, according to these forms:**

- Form No.1: Assets
- Form No.2: Liabilities
- Form No.3: Profit-loss account
- Form No.4: Off-balance sheet items
- Form No.5: Loans classified by past due date
- Form No.6: Classification of loans and calculation of provisions
- Form No.6/1: Financial leasing classification and calculation of provisions
- Form No.7: Concentration of deposits
- Form No.8: Deposits of resident members by sector, term and currency
- Form No.9: Loans granted by economic activity and portfolio quality
- Form No.10: Members' loans by sector, currency, term and purpose of use
- Form No.11: Categories of loans granted by the total of SLAs
- Form No.12: Financial leasing portfolio
- Form No.13: Treasury bills and Albanian Government securities with a maturity over 1 year held by SLAs
- Form No.14: Number of SLA members in the Union
- Form No.15: Number of members of SLAs
- Form No.16: Information on members
- Form No.17: Data on capital and subordinated debt

**c) Reports from the Unions with individual data for each savings and loan association, or from the SLA itself in the case when it is not a member of a Union, according to these forms:**

- Form No.1: Assets
- Form No.2: Liabilities
- Form No.3: Profit-Loss account
- Form No.4: Off-balance sheet items
- Form No.5: Loans classified by past due date
- Form No.6: Classification of loans and calculation of provisions
- Form No.6/1: Financial leasing classification and calculation of provisions
- Form No.7: Quality of the loan portfolio
- Form No.8: Concentration of deposits
- Form No.8/1: Deposits of resident members by sector, term and currency
- Form No.9: Position in foreign currency– Assets
- Form No.9/1: Position in foreign currency - Liabilities
- Form No.10: Open foreign currency positions
- Form No.11: Capital
- Form No.12: Risk-weighted balance sheet assets
- Form No.12/1: Risk-weighted off-balance sheet assets
- Form No.12/2: Capital adequacy ratio
- Form No.13: Large exposures
- Form No.13/1: Large exposures
- Form No.14: Liquidity risk

- Form No.14/1: Assets by remaining maturity
- Form No.14/2: Liabilities by remaining maturity
- Form No.14/4: Loans with over 10 years maturity
- Form No.15: Other indicators
- Form No.16: Investment of funds
- Form No.17: Loans granted by economic activity and portfolio quality
- Form No.18: Members' loans by sector, currency, term and purpose of use
- Form No.19: Evidence of credit by maturity date
- Form No.20: Loans by currency and maturity
- Form No.21: Categories of loans granted by SLAs
- Form No.22: Financial leasing portfolio
- Form No.23: Evidence of transfers and payments
- Form No.24: Treasury bills and Albanian Government securities with a maturity over 1 year held by SLAs
- Form No.25: Number of branches
- Form No.26: Number of members
- Form No.27: Information on members
- Form No.28: Data on capital and subordinated debt
- <sup>36</sup> Form No.29: Key operational risk indicators reporting form
- <sup>37</sup> Form No.1 (annual frequency) - Gross losses by business lines and types of events during the last year

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<sup>36</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.

<sup>37</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.



<sup>38</sup>**Explanatory notes for the completion of reporting forms by Unions**

**Form 1 - ASSETS:**

- **Code 1 Treasury Transactions:** This item is the sum of items 1.1, 1.2, 1.3, and 1.4.
- **Code 1.1 Cash in hand:** Cash in hand represents banknotes, coins and traveller's cheques in domestic and foreign currencies, physically possessed by the Union, and which are available on the spot.
- **Code 1.2 Treasury bills and Albanian government's securities with a maturity over 1 (one) year:** This item is the sum of items 1.2.1 and 1.2.2.
- **Code 1.2.1 Treasury bills:** This item includes the value of treasury bills owned by the Union and consists of item 1.2.1.1 (T-bills), 1.2.1.2 (discount/premium) and 1.2.1.3 (accrued interest).
- **Code 1.2.2 Albanian government's securities with a maturity over 1 (one) year:** This item includes the value of Albanian government's securities with a maturity over 1 (one) year owned by the Union and consists of item 1.2.2.1 (Albanian government's securities with a maturity over 1 (one) year), 1.2.2.2 (discount/premium) and 1.2.2.3 (accrued interest).
- **Code 1.3 Current account in banks:** include current accounts that Union has in commercial banks. Current accounts are transferable and are made available to the Union on the spot. This item is a sum of items 1.3.1 (current accounts in banks) and 1.3.2 (accrued interests).
- **Code 1.4 Deposits in banks:** This item is a sum of items 1.4.1, 1.4.2, and 1.4.3.
- **Code 1.4.1 Demand deposits in banks:** This item includes amounts deposited in commercial banks for which their interest rate and maturity are agreed on to be less than one working day.
- **Code 1.4.2 Time deposits in banks:** This item includes amounts deposited in commercial banks for which it is agreed to have a repayment date of more than one working day and an interest rate.
- **Code 1.4.3 Certificates of deposits:** Certificates of deposits include certificates purchased by the Union from commercial banks.
- **Codes 1.4.1.2, 1.4.2.2, and 1.4.3.2. Accrued interest for demand and time deposits, as well as for certificates of deposits:** Accrued interest for demand and time deposits as well as for certificates of deposits whose payment is not due yet, is registered in this account under the relevant items.

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<sup>38</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 71, dated 2.12.2020.

- **Code 2. Transactions with members:** This item is the sum of items 2.1, 2.2, 2.3, 2.4, 2.5 and 2.6.
- **Code 2.1 Standard loans and advances to members:** This item is the sum of items 2.1.1 (short-term loans), 2.1.2 (medium-term loans) and 2.1.3 (long-term loans).
- **Code 2.2 Special mention loans:** This item is the sum of items 2.2.1 (short-term loans), 2.2.2 (medium-term loans) and 2.2.3 (long-term loans).
- **Code 2.3 Substandard loans:** This item is the sum of items 2.3.1 (short-term loans), 2.3.2 (medium-term loans) and 2.3.3 (long-term loans).
- **Code 2.4 Doubtful loans:** This item is the sum of items 2.4.1 (short-term loans), 2.4.2 (medium-term loans) and 2.4.3 (long-term loans).
- **Code 2.5 Lost loans:** This item is the sum of items 2.5.1 (short-term loans), 2.5.2 (medium-term loans) and 2.5.3 (long-term loans).
- **Code 2.6 Credit lines for the members:** This item is the sum of items 2.6.1<sup>39</sup> (credit lines for members) and 2.6.2 (accrued interest).
- **Code 3 Other assets and liabilities:** This item is the sum of items 3.1 (other assets) and 3.2 (inter-office accounts).
- **Code 3.1 Other assets:** This item is the sum of items 3.1.1 (sundry debtors), 3.1.2 (inventories), 3.1.3 (provisions for depreciation of other assets) and 3.1.4 (accrued income and deferred expenses).
- **Code 3.1.1 Sundry debtors:** This item is the sum of the items 3.1.1.1 (commercial loans) and 3.1.1.2 (others).
- **Code 3.1.1.1 Commercial loans** - is a direct credit that the supplier of goods and services provides to its customers (accounts receivables with suppliers for the purchase of goods and/or services).
- **Code 3.1.2 Inventories:** This item is the sum of the items 3.1.2.1 which includes land, buildings and other assets obtained through a legal process and 3.1.2.2 (others).
- **Code 4 Fixed assets and permanent resources:** This item is the sum of items 4.1 (participating interests), 4.2 (fixed tangible assets (net)), 4.3 (fix intangible assets (net)) and 4.4 (other non-financial assets).

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<sup>39</sup> As defined in article 13, paragraph 5 and 6 of the regulation “On risk management in the activity of savings and loan associations and their Unions”.

## Form 2 - LIABILITIES:

- **Code 1. Current and escrow accounts:** This item includes accounts deposited in the Union, such as accounts for transfers for the benefit of a recipient chosen by the member, accounts blocked as guarantee, which are pending the conduct of a member's transaction.
- **Code 2 Borrowings:** This item is the sum of items 2.1 and 2.2, and includes loans that the Union has received from banks, credit institutions, other financial institutions and from the Albanian government and public administration.
- **Code 2.1 Borrowing from banks, credit institutions and other financial institutions:** This item is the sum of items 2.1.1 (demand borrowing from banks, credit institutions and other financial institutions) and 2.1.2. (term borrowing from banks, credit institutions and other financial institutions), including the principal of received loans and accrued interest, whose term of payment is not due yet.
- **Code 2.2 Borrowings from Albanian government and public administration:** This item consists of loans received by central and local government, including the received loan principal and accrued interest, whose term of payment is not due yet.
- **Code 2.2.1 Central government** - includes all administrative departments of state and central agencies, whose authority extend to all the economic territory of the country. Such are ministries and central public administration, as well as non-profit organizations controlled by the government.
- **Code 2.2.2 Local government** - includes municipalities and local authority. This sub-sector also includes non-profit institutions controlled by the government that operate only within the economic territory of the local government.
- **Code 3. Operations with members:** This item is the sum of items 3.1, 3.2, 3.3, 3.4, and 3.5.
- **Code 3.1 Current Accounts:** This item includes amounts deposited in current accounts by the Union's members.
- **Code 3.2 Demand deposits:** This item includes demand deposits of the Union's members.
- **Code 3.3 Interest-free term deposits:** This items includes amounts deposited in the Union by the members, for which no interest is paid.
- **Code 3.4 Term deposits with interest:** This item includes amounts deposited in the Union, for which interest is paid. This item also includes accrued interest.
- **Code 3.5 Deposits pledged as collateral for loans:** This item includes members' deposits pledged as collateral for loans received by the Union, which also includes accrued interest.

- **Code 4 Other assets and liabilities:** This item is the sum of items 4.1 (other liabilities), 4.2 (inter-office accounts), and 4.3 (other accounts).
- **Code 4.1 Other liabilities:** This item is the sum of items 4.1.1 (sundry creditors) and 4.1.2 (accrued expenses and deferred incomes).
- **Code 4.1.1 Sundry creditors:** This item is the sum of the items 4.1.1.1 (commercial loans) and 4.1.1.2 (others).
- **Code 4.1.1.1 Commercial loans** - is a direct credit that the supplier of goods and services provides to its customers (accounts payables with suppliers for the purchase of goods and/or services).
- **Code 5 Fixed assets and permanent resources:** This item is the sum of items 5.1 (grants and public funding), 5.2 (specific reserve funds), 5.3 (subordinated debt) and 5.4 (Union's capital).
- **Code 5.1 Grants and public funding:** The market value of a received grant is included in this item under the category "grants"<sup>40</sup> and serves as the counterparty of the asset (e.g. building, tool, treasury bill, etc.) to which this grant corresponds to.
- **Code 5.2 Specific reserve funds:** This item is the sum of items 5.2.1 (reserve funds for statistical risk to cover losses from standard and special mention loans) and 5.2.2 (reserve funds for litigation and contingencies).
- **Code 5.3 Subordinated debt:** This item is the sum of items 5.3.1 (subordinated debt) and 5.3.2 (accrued interest).
- **Code 5.3.1 Subordinated debt:** This item is the sum of items 5.3.1.1 (subordinated debt of banks), 5.3.1.2 (subordinated debt of non-financial institutions), 5.3.1.3 (subordinated debt of financial institutions) and 5.3.1.4 (subordinated debt of other resident sectors).
- **Code 5.3.2 Accrued interest:** This item is the sum of items 5.3.2.1 (accrued interest of subordinated debt of banks), 5.3.2.2 (accrued interest of subordinated debt of non-financial institutions), 5.3.2.3 (accrued interest of subordinated debt of financial institutions) and 5.3.2.4 (accrued interest of subordinated debt of other resident sectors).
- **Code 5.4 Union's capital:** This item is the sum of items: 5.4.1 (members' contribution), 5.4.2 (donor funds), 5.4.3 (legal reserves), 5.4.4 (statutory reserves), 5.4.5 (other reserves), 5.4.6 (retained profits (losses)), 5.4.7 (reserves of fixed assets revaluation) and 5.4.8. (current year profit (loss)).

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<sup>40</sup> Market value at the time the grant is received.

## **Residence**

The definition of residence serves to distinguish between residents and non-resident sectors in assets and liabilities of the balance sheet.

The residence of each institutional unit is the economic territory with which it has the strongest connection, expressed as the predominant centre of the economic interest. An institutional unit is resident of an economy, within the economic territory of the country, where it has a residence, a production place or where it carries out activities within the economic territory of the country in which it is committed and will continue to engage in economic activities and transactions, to a significant degree, for a year or more.

Thus, **non-resident** shall be considered each household, company, or organization located outside the territory of Albania. Branches and subsidiaries of foreign companies in Albania are residents. Similarly, foreign branches and subsidiaries of Albanian companies are non-residents. Individuals who usually live (for a period of more than one year) abroad, are non-residents as well. Therefore, long-term emigrants are considered non-residents in our economy but are considered residents in the countries where they work and live. The military and diplomatic personnel employed in areas such as military areas and embassies are considered residents. These areas are part of their state's economic territory and employees are considered as residents, regardless of their length of employment. Thus, the foreign personnel of accredited embassies in Albania are considered non-residents.

Students and individuals, who are treated abroad are considered residents of the economies they come from, regardless of their duration of stay abroad.

#### <sup>41</sup>Explanatory notes for completion of reporting forms by SLAs

##### Form 1 - ASSETS:

- **Code 1 Treasury Transactions:** This item is the sum of items 1.1, 1.2, 1.3 and 1.4.
- **Code 1.1 Cash in hand:** Cash in hand represents banknotes, coins and traveller's cheques in domestic and foreign currencies, physically possessed by the SLA, and which are available on the spot.
- **Code 1.2 Treasury bills and Albanian government's securities with a maturity over 1 (one) year:** This item is the sum of items 1.2.1 and 1.2.2.
- **Code 1.2.1 Treasury bills:** This item includes the value of treasury bills owned by the SLA and consists of item 1.2.1.1 (T-bills), 1.2.1.2 (discount/premium) and 1.2.1.3 (accrued interest).
- **Code 1.2.2 Albanian government's securities with a maturity over 1 (one) year:** This item includes the value of Albanian government's securities with a maturity over 1 (one) year owned by the SLA and consists of item 1.2.2.1 (Albanian government's securities with a maturity over 1 (one) year), 1.2.2.2 (discount/premium) and 1.2.2.3 (accrued interest).
- **Code 1.3 Current account in banks and in Union:** This item is the sum of items 1.3.1 (current accounts in banks) and 1.3.2 (current accounts in Union).
- **Code 1.3.1 Current account in banks:** include current accounts that the SLA has in commercial banks. Current accounts are transferable and are made available to the SLA on the spot. This item is a sum of items 1.3.1.1 (current accounts in banks) and 1.3.1.2 (accrued interests).
- **Code 1.3.2 Current account in Union:** include current accounts that SLA has in the Union. This item is a sum of items 1.3.2.1 (current accounts in Union) and 1.3.2.2 (accrued interests).
- **Code 1.4 Deposits in banks and in Union:** This item is a sum of items 1.4.1, 1.4.2, 1.4.3, 1.4.4 and 1.4.5.
- **Code 1.4.1 Demand deposits in banks:** This item includes amounts deposited in commercial banks, for which it is agreed to have an interest rate and maturity less than one working day.
- **Code 1.4.2 Demand deposits in Union:** include demand deposits that SLA has in the Union.
- **Code 1.4.3 Time deposits in banks:** This item includes amounts deposited in commercial banks for which it is agreed to have a repayment date of more than one working day and an interest rate.

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<sup>41</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 71, dated 2.12.2020.

- **Code 1.4.4 Term deposits in Union:** includes term deposits that the SLA has in the Union.
- **Code 1.4.5 Certificates of deposits:** Certificates of deposits include certificates that the SLA has bought from commercial banks.
- **Codes 1.4.1.2, 1.4.2.2, 1.4.3.2, 1.4.4.2 and 1.4.5.2 Accrued interest on demand and term deposits and certificates of deposit:** Accrued interest of demand and term deposits, as well as of certificates of deposit, whose payment time is not due yet, are recorded in this account under the relevant items.
- **Code 2 Transactions with members:** This item is the sum of items 2.1, 2.2, 2.3, 2.4 and 2.5.
- **Code 2.1 Standard loans and advances to members:** This item is the sum of items 2.1.1 (short-term loans), 2.1.2 (medium-term loans), 2.1.3 (long-term loans), 2.1.4 (real estate loans (mortgage)) and 2.1.5 (financial leasing contracts).
- **Code 2.2 Special mention loans:** This item is the sum of items 2.2.1 (short-term loans), 2.2.2 (medium-term loans), 2.2.3 (long-term loans), 2.2.4 (real estate loans (mortgage)) and 2.2.5 (financial leasing contracts).
- **Code 2.3 Substandard loans:** This item is the sum of items 2.3.1 (short-term loans), 2.3.2 (medium-term loans), 2.3.3 (long-term loans), 2.3.4 (real estate loans (mortgage)) and 2.3.5 (financial leasing contracts).
- **Code 2.4 Doubtful loans:** This item is the sum of items 2.4.1 (short-term loans), 2.4.2 (medium-term loans), 2.4.3 (long-term loans), 2.4.4 (real estate loans (mortgage)) and 2.4.5 (financial leasing contracts).
- **Code 2.5 Lost loans:** This item is the sum of items 2.5.1 (short-term loans), 2.5.2 (medium-term loans), 2.5.3 (long-term loans), 2.5.4 (real estate loans (mortgage)) and 2.5.5 (financial leasing contracts).
- **Code 3 Other assets and liabilities:** This item is the sum of items 3.1 (other assets), 3.2 (inter-office accounts) and 3.3 (value added tax).
- **Code 3.1 Other assets:** This item is the sum of items 3.1.1 (sundry debtors), 3.1.2 (inventories), 3.1.3 (provisions for depreciation of other assets) and 3.1.4 (accrued income and deferred expenses).
- **Code 3.1.1.1 Commercial loans** - is a direct credit that the supplier of goods and services provides to its customers (accounts receivable with suppliers for the purchase of goods and/or services).
- **Code 3.1.2 Inventories:** This item is the sum of the items 3.1.2.1 (which includes land, buildings and other assets obtained through a legal process) and 3.1.2.2 (others).

- **Code 4 Fixed assets and permanent resources:** This item is the sum of items 4.1 (participating interests), 4.2 (fixed tangible assets (net)), 4.3 (fixed intangible assets (net)) and 4.4 (other non-financial assets).

## **Form 2 - LIABILITIES:**

- **Code 1. Current and escrow accounts:** This item includes accounts such as accounts for transfers in favour of a beneficiary chosen by the member, accounts blocked as guarantee, which are pending on the conduct of a member's transaction.
- **Code 2 Borrowings:** This item is the sum of items 2.1, 2.2 and 2.3 and includes loans that SLA has received from banks, credit institutions, other financial institutions, the Union, the Albanian government and public administration.
- **Code 2.1 Borrowing from banks, credit institutions and other financial institutions:** This item is the sum of items 2.1.1 (demand borrowing from banks, credit institutions and other financial institutions) and 2.1.2 (term borrowing from banks, credit institutions and other financial institutions), including the principal of loans and accrued interest, whose payment is not due yet.
- **Code 2.2 Borrowing from the Union.** This item consists of loans taken by the Union, including the loan principal and accrued interest, whose payment is not due yet.
- **Code 2.3 Borrowings from the Albanian government and public administration:** This item is the sum of items 2.3.1 (central government) and 2.3.2 (local government), including the loan principal and accrued interest, whose payment is not due yet.
- **Code 2.3.1 Central government** - includes all administrative departments of state and central agencies, whose authority extends to all the economic territory of the country. Such are ministries and central public administration, as well as non-profit organizations controlled by the government.
- **Code 2.3.2 Local government** - includes municipalities and local authority. This sub-sector also includes non-profit institutions controlled by local governments that operate only within the economic territory of the local government.
- **Code 3 Transactions with members:** This item is the sum of items 3.1, 3.2, 3.3, 3.4 and 3.5.
- **Code 3.1 Current accounts:** This item includes amounts deposited by the members in the SLA, in the form of current accounts.
- **Code 3.2 Demand deposits:** This item includes amounts deposited by the members in the SLA, in the form of demand deposits.



- **Code 3.3 Interest-free term deposits:** This item includes amounts deposited by members in the SLA, for which no interest is paid.
- **Code 3.4 Term deposits with interest:** This item includes deposited amount by the members in the SLA, for which interest is paid. This item also includes accrued interest.
- **Code 3.5 Deposits pledged as collateral for loans:** This item includes the deposits of members pledged as collateral for loans received by SLA, which also includes accrued interest.
- **Code 4 Other assets and liabilities:** This item is the sum of items 4.1 (other liabilities), 4.2 (inter-office accounts) and 4.3 (other accounts).
- **Code 4.1 Other liabilities:** This item is the sum of items 4.1.1 (sundry debtors) and 4.1.2 (accrued expenses and deferred incomes).
- **Code 4.1.1 Sundry debtors:** This item is the sum of the items 4.1.1.1 (commercial loans) and 4.1.1.2 (others).
- **Code 4.1.1.1 Commercial loans** - is a direct credit that the supplier of goods and services provides to its customers (accounts receivable with suppliers for the purchase of goods and/or services).
- **Code 5 Fixed assets and permanent resources:** This item is the sum of items 5.1 (grants and public funding), 5.2 (specific reserve funds), 5.3 (subordinated debt) and 5.4 (SLA's capital).
- **Code 5.1 Grants and public funding:** The market value of a received grant is included in this item under the category "grants"<sup>42</sup> and serves as the counterparty of the asset (e.g. building, tool, treasury bills, etc.) to which this grant corresponds.
- **Code 5.2 Specific reserve funds:** This item is the sum of items 5.2.1 (reserve funds for statistical risk to cover losses from standard and special mention loans) and 5.2.2 (reserve funds for litigation and contingencies).
- **Code 5.3 Subordinated debt:** This item is the sum of items 5.3.1 (subordinated debt) and 5.3.2 (accrued interest).
- **Code 5.3.1 Subordinated debt:** This item is the sum of items 5.3.1.1 (subordinated debt of banks), 5.3.1.2 (subordinated debt of non-financial institutions), 5.3.1.3 (subordinated debt of financial institutions) and 5.3.1.4 (subordinated debt of other resident sectors).

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<sup>42</sup> Market value at the time the grant is received.

- **Code 5.3.2 Accrued interest:** This item is the sum of items 5.3.2.1 (accrued interest of subordinated debt of banks), 5.3.2.2 (accrued interest of subordinated debt of non-financial institutions), 5.3.2.3 (accrued interest of subordinated debt of financial institutions) and 5.3.2.4 (accrued interest of subordinated debt of other resident sectors).
- **Code 5.4 SLA's capital:** This item is the sum of items: 5.4.1 (members' contributions), 5.4.2 (donor funds), 5.4.3 (legal reserve), 5.4.4 (statutory reserves), 5.4.5 (other reserves), 5.4.6 (retained profit/losses), 5.4.7 (reserves of fixed assets revaluation) and 5.4.8 (current year profit (loss)).

## Residence

The definition of residence serves to distinguish between residents and non-resident sectors in assets and liabilities of the balance sheet.

The residence of each institutional unit is the economic territory with which it has the strongest connection, expressed as the predominant centre of the economic interest.

An institutional unit is resident of an economy, within the economic territory of the country, where it has a residence, a production place or where it carries out activities within the economic territory of the country in which it is committed and will continue to engage in economic activities and transactions, to a significant degree, for a year or more.

Thus, **non-resident** shall be considered each household, company, or organization located outside the territory of Albania. Branches and subsidiaries of foreign companies in Albania are residents. Similarly, foreign branches and subsidiaries of Albanian companies are non-residents. Individuals who usually live (for a period of more than one year) abroad, are non-residents as well. Therefore, long-term immigrants are considered non-residents in our economy, but are considered residents in the countries where they work and live. The military and diplomatic personnel employed in areas such as military areas and embassies are considered residents. These areas are part of their state's economic territory and employees are considered as residents, regardless of their length of employment. Thus, the foreign personnel of accredited embassies in Albania are considered non-residents.

Students and individuals who are treated abroad are considered residents of the economies they come from, regardless of their duration of stay abroad.

**Form 8/1**, reporting for SLAs (**Form 8**, reporting on the total of SLAs): “Deposits of resident members by sector, term and currency”

*The total of deposits in this form must be equal with the total of members' deposits reported in class 3 “Transactions with members” of the liabilities side of the balance sheet.*

Members in this form are classified by sectors, as:

- Private non-financial corporations
- Individuals
- Non-profit organizations serving households

The definition of sectors in this form, is same to the instructions for the form “Loans of members by sector, currency, term and purpose of use”.

**Current accounts** in this form must be equal to the current accounts reported in the liabilities side of the balance sheet, class 3, item 3.1 (current accounts).

**Demand deposits** in this form must be equal to demand deposits reported in the liabilities side of the balance sheet, class 3, item 3.2 (demand deposits).

**Term deposits** by original maturity in this form must be equal to term deposits with interest and interest-free term deposits from members, reported in class 3 in the liabilities side of the balance sheet, items: 3.3 (interest-free term deposits) + 3.4 (term deposits with interest).

**Deposits pledged as collateral for loans** in this form must be equal to deposits pledged as collateral for loans reported in class 3, in the liabilities side of the balance sheet, item: 3.5 (deposits pledged as collateral for loans).

**Form 17** of SLA reporting (**Form 9**, reporting for total of SLAs): **“Loans granted by economic activity and portfolio quality”**

*Outstanding loans at the end of the period reported on this form must be equal to the loans reported in class 2 “Transactions with members” in the asset side of the balance sheet.*

For loans in items 1 and 2 of this form, the definition of sectors is the same as in the instructions for the form “Members’ loans by sector, currency, term and purpose of use”.

The loans in this form are grouped by economic activity performed by the members. Distribution of economic activity in these groups is based on the Nomenclature of Economic Activities Rev. 2.2 (compiled by INSTAT, approved by the Council of Ministers) as follows:

- A Agriculture, Forestry, Fishing
- B Extractive industry
- C Manufacturing industry
- D Electricity, gas, steam and air conditioning supply
- E Water supply, treatment and management of waste activities, waste
- F Construction
- G Wholesale and retail; Repair of 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
- P Education
- Q Health and social work activities
- R Arts, entertainment and recreation
- S Other service activities
- T Activities of households as employers; Activities of production of goods and unchanged services for families for personal use
- U Activities of organizations and international bodies

Items 1 and 2 must be equal to the total of sub-items, from A to U.

**Form 18**, SLA reporting (**Form 10**, reporting for total of SLAs) **“Members’ loans by sector, currency, term and purpose of use”**.

*Outstanding loans at the end of the period reported on this form must be equal to the loans reported in class 2 “Transactions with members” in the asset side of the balance sheet.*

For the purposes of this form, **members** are classified into sectors and sub-sectors of the economy as follows:

- ❖ **Private non-financial corporations** - include all private commercial companies (non-financial) or private businesses, which operate in accordance with law no. 9901 dated 14.4.2008 “On entrepreneurs and commercial companies”. From this category are exempted only the natural persons who exercise their activities in accordance with article 1 of the Law “On entrepreneurs and commercial companies” and are classified under the “Households” sector.

Credit to this sector is detailed by size of business as well.

The size of the business, is defined under article 4 of Law No. 10 042, dated 22.12.2008. In accordance with the aforementioned law, private non-financial corporations are classified into:

- a) *micro enterprises*, which include enterprises that have hired less than 10 people and have a turnover and/or annual balance sheet not exceeding ALL 10 million.
- b) *small enterprises*, which include enterprises that have hired 10 to 49 people and have a turnover and/or annual balance sheet total of more than ALL 10 million and less than ALL 50 million;
- c) *medium-sized enterprises*, which include enterprises that have hired 50 to 249 people and have a turnover and/or annual balance sheet total by ALL 50 million to ALL 250 million;

- ❖ **Households** - include individuals and groups of individuals who are mainly consumers. They share the same house, collect some or all of the income and consume goods and services together.

This sector also consists of individuals or groups of individuals who are entrepreneurs, they are also engaged in economic activity, for sale in the market or for the household consumption, provided that the production of goods and services is realized through separate economic units treated as quasi-corporations. Producing activities integrated in the household sector, are called intangible enterprises. They engage in business through labour, physical capital and financial resources of household economy. Also, they can borrow to fund production activities. Physical capital and financial assets used by intangible enterprises, belong to the household, which is fully responsible for the loan and the obligations related to it. This business can not engage in transactions with other entities on its behalf and may not own assets or undertake obligations on its behalf.

The households sector includes:

- a) individuals or groups of individuals whose main function is consumption;
  - b) individuals living permanently in institutions who have little or no autonomy of action or decision in economic matters (e.g. members of religious sects who live in monasteries, the elderly who permanently live in nursing homes for the elderly, etc).
  - c) individuals or groups of individuals whose main function is consumption and that produce goods and services for final exclusively own use;
  - d) personal ownerships and joint ownerships without legal status (except those treated as quasi-corporations and which are market manufacturers). Natural persons who conduct business activity will be considered as such, in accordance with article 1, law no. 9901 dated 14.4.2008 “On entrepreneurs and commercial companies”;
  - e) non-profit institutions serving households, which do not have independent legal status;
  - f) the self-employed are natural persons who conduct trade activity in accordance with article 1 of Law no. 9901 dated 14.4.2008 “On entrepreneurs and commercial companies”. The loan’s purpose of use is for doing business and generating incomes. Such are the loans for the start and expansion of professional activities as shoemaking, shop purchase, etc.
- ❖ **Non-profit institutions serving households** - include non-profit institutions which are independent legal entities, that serve households and do not produce for the market. Such institutions provide goods and services to households for free or at not economically significant prices. They are mainly funded by voluntary contributions, member dues, payments from the general government or profits arising from holding financial and non-financial assets.

The main types of non-profit institutions serving households are:

- a) unions, professional associations, consumer associations, political parties, churches or religious societies (including those funded but not controlled by the government) and social, cultural, sports clubs, etc.; and
- b) charity, support and assistance organizations, funded by voluntary transfers in cash or in kind from other institutional units.

Non-profit institutions, which are under the government control are classified in the government sector that controls them.

For purposes of this form it must be taken into account that:

- **Item 1.a.** The total of loans for the private non-financial corporations is classified by the purpose of use of the loan, as:
  - Credit lines and overdrafts;
  - Working capital;
  - Start-up business loans;
  - Equipment purchase;
  - Real estate;
  - Loans for investment in financial instruments.

**Item 1.a** is equal to the sum of the sub-items from 1.a.1 to 1.a.6.

Also, item 1.a. must be equal to the sum of items 1.1.1 + 1.2.1 + 1.3.1.

- **Item 1.b** The total of loans to individuals + non-profit institutions serving households is classified by purpose of use of the loan, as:
  - Credit lines and overdrafts;
  - Non-durable goods ;
  - Durable goods;
  - Loans for house purchasing;
  - Loans for other purposes.

**Item 1.b** is equal to the sum of the sub-items from 1.b.1 to 1.b.5.

Also, item 1.b. must be equal to the sum of items 1.1.2 + 1.1.3 + 1.2.2 + 1.2.3 + 1.3.2 + 1.3.3.

- **Write off loans during the period** - represent the write off of loan's value from the SLA's balance sheet, since the loan is assessed as partly or fully unrecoverable.

**Form 24, SLA reporting (Form 13, reporting for total of SLAs) “Treasury bills and Albanian government securities with a maturity over 1 year held by SLAs”.**

In this form should be reported all treasury bills and securities of the Albanian government with a maturity over 1 year, reported in the asset side of the balance sheet at item 1.2 (treasury bills and securities of the Albanian government with a maturity over 1 year).

*Book value at the end of the period in this form must be equal to the total of items 1.2.1.1 T-bills, 1.2.1.2 discount/premium, 1.2.2.1 securities of the Albanian government with a maturity over 1 year and 1.2.2.2 discount/premium, in the asset side of the balance sheet.*

*Accrued interest in this form must be equal to the total of items 1.2.1.3 and 1.2.2.3, in the asset side of the balance sheet.*

**The market value at the end of the period** represents the market value of the stock of treasury bills and of the securities of the Albanian government with a maturity over 1 year, at the end of the period (quarter).

**Nominal value** represents the value of T-bills and of the securities of the Albanian government with a maturity over 1 year reflected in the contract.

**Accrued interest at the end of the period**, in this form represents the accrued interest for treasury bills and for the securities of the Albanian government with a maturity over 1 year.

**Paid interest** in this form represents the interest cashed in on investments in treasury bills and in the securities of the Albanian government with a maturity over 1 year.

#### <sup>43</sup> Annex 4

### **Unified reporting system for payment institutions and electronic money institutions**

- Form No.1: Assets
- Form No.2: Liabilities
- Form No.3: Profit-loss account
- Form No.4: Off-balance sheet items
- Form No.5: Calculation of regulatory capital requirements
- Form No.6: Regulatory capital
- Form No.7\_1: Coverage of the requirement for the required minimum amount of regulatory capital for payment institutions
- Form No.7\_2: Coverage of the requirement for the required minimum amount of regulatory capital for electronic money institutions
- Form No.8: Safeguarding of funds
- Form No.9: Loans granted related to payment services
- Form No.10: Spot position in foreign currency
- Form No.10\_1: Forward position in foreign currency
- Form No.10\_2: Options net position
- Form No.10\_3: Open foreign currency positions
- Form No.11: Evidence of payment transactions per type of instruments/payment services
- Form No.11\_1: Payment transactions by type of authentication used
- Form No.12: Evidence of cash payment transactions
- Form No.13: Transactions by terminal
- Form No.13\_1: Number of terminals for electronic money
- Form No.13\_2: Number of electronic money cards
- Form No.14: Number of accounts and number of payment services and electronic money customers
- Form No.15: Number of districts where the entity operates
- Form No.16: Information on the account information service providers
- Form No.17: Information on the payment initiation service providers
- Form No.18: Report on received complaints
- Form No.19: Key operational risk indicators
- Form No.20: Database of securities held by PIs/EMIs and issued by resident and non-resident sectors
- Form No.21 (annual frequency): Gross losses by business lines and types of events during the last year
- Form No.22 (annual frequency): Description of other activities in reference to article 19 of the law “On payment services”

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<sup>43</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.



#### <sup>44</sup> Annex 5

##### **Statistics on payment instruments for banks and branches of foreign banks**

- Form No. 1: Payments by instruments
- Form No. 2: Transactions by type and terminals
- Form No. 3: Cash transactions at checkout
- Form No. 4: Periodic transactions in the system (book entry)
- Form No. 5: Bank cards
- Form No. 6: Terminals for cards and electronic money
- Form No. 7: Statistics on the number of customer accounts
- Form No. 8: Statistics on cardholders
- Form No. 9: Statistics on the regional distribution of terminals
- Form No. 10: Outstanding electronic money
- Form No.11: Payment transactions by type of authentication used

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<sup>44</sup> Added by the Supervisory Council of the Bank of Albania Decision No. 48, dated 1.11.2023.