

DECISION

No. 4, dated 1.2.2017

APPROVAL OF REGULATION "ON CONSOLIDATED SUPERVISION"

In accordance with Article 12 "a", and Article 43 "c", of the Law No. 8269, dated 23.12.1997 "On the Bank of Albania", as amended, sub-chapter II of Chapter VI of the Law No. 9662, dated 18.12.2006, "On banks in the Republic of Albania", as amended, having regard to the proposal from Supervision Department, the Supervisory Council of the Bank of Albania,

DECIDED:

- 1. To approve the Regulation "On the consolidated supervision", as provided therein.
- 2. The Supervision Department shall implement this Decision.
- 3. Banks and other non-bank financial institutions, which in compliance with the Law "On banks in the Republic of Albania" are superordinate institutions of a banking or financial group, until the entry into force of this decision, shall take measures and provide the required conditions for the implementation of the requirements laid down in the approved Regulation according to this Decision.
- 4. The data compiled on annual basis, for 2017, shall be reported to the Bank of Albania in accordance with the requirements laid down in the Regulation approved according to this Decision.
- 5. The Regulation "On consolidated supervision" adopted by the Supervisory Council's Decision No.68, dated 28.07.2005 shall be repealed upon the entry into force of the Regulation approved with this Decision.
- 6. The Research Department shall be responsible for publishing this Decision in the Official Journal of the Republic of Albania and in the Official Bulletin of the Bank of Albania.

This Decision shall enter into force on 1st December 2017.

SECRETARY CHAIR

Elvis ÇIBUKU Gent SEJKO

REGULATION "ON CONSOLIDATED SUPERVISION"

(Adopted by the Decision No.4, dated 1.2.2017, and amended by Decision No.79, dated 18.12.2019, by Decision No.54, dated 2.9.2020, by Decision No.41, dated 4.8.2021 and by Decision No.37, dated 2.8.2023 of Supervisory Council of the Bank of Albania)

CHAPTER I GENERAL PROVISIONS

Article 1 Subject matter

This Regulation lays down the conditions, rules and regulatory requirements of conducting consolidated supervision, for the purposes of risk management deriving from a banking group and a financial group.

Article 2 Scope of application

- 1. This Regulation shall apply on subjects licensed by the Bank of Albania, which in accordance with the Law "On banks in the Republic of Albania" are superordinate institutions of a banking group or financial group, as laid down in this Regulation.
- 2. The provisions set out in this Regulation shall adequately apply to a financial group and its superordinate institutions, pursuant to the requirements of the Bank of Albania, in compliance with the composition, size and complexity of the group.

Article 3 Legal ground

This Regulation is issued pursuant to:

- a) Article 12 "a" and Article 43 "c" of the Law No. 8269, dated 23.12.1997 "On the Bank of Albania", as amended; and
- b) Sub-chapter II of Chapter VI of the Law No. 9662, dated 18.12.2006 "On banks in the Republic of Albania", as amended, following referred as the "Law on banks".

Article 4 Definitions

- 1. The terms used in this Regulation shall have the same meanings with those defined in the Law on banks, and the other bylaws issued by the Bank of Albania.
- 2. In addition to point 1, for the purposes of this Regulation, the following definitions shall apply:

- a) "superordinate institution" means the superordinate bank or the financial holding company, as defined in the Law on banks and which are licensed by the Bank of Albania;
- b) "subordinated institution" means any financial entity, part of the same banking or financial group, which is not considered as a superordinate institution, whose activity is subject to consolidated supervision;
- c) "Risk perimeter" means the set of material risks, the banking or financial group is exposed to, which arise from a special subject of the group or related subjects or from macro-financial environment;
- d) "minority interest" means the amount of Common Equity Tier 1 (common shares) of a banking group member, attributable to natural or legal persons, which are not subject to banking group consolidation;
- e) "financial group" means:
 - i) a group, in which a non-bank financial institution, licensed by the Bank of Albania, has a qualifying holding or controls a bank, with headquarters in the territory of the Republic of Albania and when the total assets of this bank are not higher than the other investments conducted by this non-bank financial institution;
 - ii) a group, in which a financial holding company, with headquarters in the Republic of Albania, has a qualifying holding or controls on one or more banks or non-bank financial institutions, with headquarters in or outside the territory of the Republic of Albania.

CHAPTER II BANKING GROUP

Article 5 Extent and methods of consolidation

- 1. The superordinate institution, for the purposes of financial statements consolidation, shall apply the consolidation methods set out in the "Reporting methodology and content of financial reports¹".
- 2. The method applied for the consolidation of the financial statements of all banking group members, shall respectively consider:
 - a) inclusion of assets and liabilities of banking group members, line by line, on the consolidated balance-sheet, after fully deducting the surpluses that represent intragroup relations (including payables and receivables accounts);

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¹ Adopted upon the Decision of Supervisory Council, No. 95, dated 24.12.2008.

- b) inclusion of income and expenses of banking group members, line by line in the consolidated profit and loss statement, after fully deducting the income and expenses and profits/losses that are related to intragroup transactions; and
- c) deduction of investments of the superordinate institution and of the equity share, that the superordinate institution owns at any member of the banking group.
- 3. The superordinate institution shall determine and assess the risk perimeter of the banking group, by considering its risk profile on an individual and consolidated basis, together with the other entities of the banking group, and by assessing the activities of the other entities of the group, at the extent they may have an important (material) impact in the reputation or financial situation of the banking group.
- 4. The superordinate institution shall exclude from the banking group consolidation, the subordinated institutions, part of the group, if they are:
 - a) insurance and re-insurance companies, in case of full consolidation method;
 - b) investment fund management companies and pension fund management companies, in case of full consolidation method; and
 - c) financial entities, whose total balance sheet is less than 1% of the balance sheet total of the superordinate institution.

Article 6 Qualitative consolidated supervision

- 1. The qualitative consolidated supervision shall consist in the assessment and control of all risks, which are not considered from the quantitative consolidated supervision, mainly:
 - a) the risk arising from the creation of the overall banking group structure, including the (in)sufficiency of structures that provide the communication and coordination from the centre to the periphery of banking group (information symmetry);
 - b) relevance of internal control system and risks management;
 - c) operational, strategic, reputational, ²legal and money laundering and terrorist financing risk;
 - d) compliance of the activities, organisation and management of banking group, with their internal acts;
 - e) the risk arising from the internal and external factors of the environment where the superordinate institution and any other entity of the banking group, perform their activities:
 - f) the risk of concentration and of significant intra-group transactions (SIGT), as stipulated in Annex 1 of this Regulation.

Article 7 Quantitative consolidated supervision

1. The quantitative consolidated supervision shall include the assessment and control, mainly of the consolidated regulatory capital position, capital adequacy; large exposures, open

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² Amended upon the Decision of Supervisory Council, No. 79, dated 18.12.2019.

- foreign currency positions, and capital investments in non-financial institutions, of the banking group.
- 2. The superordinate institution shall prepare and submit at the Bank of Albania, the consolidated financial statements, in compliance with Article 85 of the Law on banks.

CHAPTER III

REGULATORY CAPITAL, LARGE EXPOSURE, OPEN FOREIGN CURRENCY POSITION AND INVESTMENT IN NON-FINANCIAL INSTITUTIONS' CAPITAL FOR THE BANKING GROUP

Article 8 General provisions

- 1. The superordinate institution shall respect at any time, the requirements laid down in this Regulation and other regulatory acts issued by the Bank of Albania, on regulatory capital level, the minimum required capital adequacy ratio, open foreign currency position and of investment in non-financial institutions' capital.
- 2. In accordance with the requirements laid down in paragraph 1 of this Article, the requirements set out in other regulatory acts, shall be applied accordingly to the banking group, by considering the banking group as a single entity, unless otherwise provided by this Regulation.

SUBCHAPTER I Regulatory capital of a banking group

Article 9 Required regulatory capital level

- 1. The superordinate institution shall ensure that the regulatory capital calculated on a consolidated basis, is in any case, higher than the total of:
 - a) capital requirement on credit risk and counterparty credit risk, calculated as the total risk weighted exposures and potential exposures, multiplied per 12%;
 - b) capital requirement for market risk, calculated according to the requirements laid down in chapter VII of the Regulation "On capital adequacy ratio", multiplied per 1.5;
 - c) capital requirement for operational risk, calculated according to Basic Indicator Approach or Standardised Approach, set forth in Chapter VIII of the Regulation "On capital adequacy ratio", multiplied per 1.5.

Article 10 Calculation of regulatory capital

- 1. The regulatory capital shall be calculated on the basis of data from the banking group's consolidated financial statements.
- 2. Requirements on the structure, components of regulatory capital, limits and deductible elements, according to the Regulation "On bank regulatory capital", shall be applied accordingly to the calculation of the banking group's regulatory capital.
- 3. The superordinate institution, in addition to point 2 of this Article, in any event of identifying minority interests, shall consider these interests as Common Equity Tier 1 elements of the group, if:
 - a) the superordinate institution applies the full consolidation method; and
 - b) the subordinated institution that has issued the instrument, is a bank or each institution subject to regulatory and supervisory criteria, at least equal to those of the Bank of Albania applied to banks.

SUBCHAPTER II Capital requirements for the banking group

Article 11 General provisions

- 1. The superordinate institution shall calculate the capital requirement for the banking group on a consolidated basis, as the sum of capital requirements calculated at banking group level.
- 2. The requirements laid down in the Regulation "On capital adequacy ratio" shall apply accordingly to calculate the capital requirements at a banking group level, unless otherwise provided by this Regulation.

Article 12 Capital requirements for credit risk

- 1. The capital requirement for a credit risk for a banking group shall be calculated by applying the standardised approach, on a consolidated basis.
- 2. The requirements set out in the Regulation "On capital adequacy ratio" for the calculation of capital requirement for credit risk, shall be applied accordingly for the banking group, by considering it as a single entity.

Article 13 Capital requirement for the operational risk

1. The capital requirement for the operational risk for a banking group shall be calculated by applying the basic indicator approach or the standardised approach, on a consolidated basis.

- 2. The requirements of the Regulation "On capital adequacy ratio" shall apply at the level of the banking group in the calculation of capital requirements for operational risk, by considering the banking group as a single entity.
- 3. The application of the provisions specified in paragraph 2 of this Article entails that the calculation of capital requirement for operational risk shall be conducted by using the data for the banking group's net income.

Article 14 Capital requirements for market risk

- 1. The capital requirement for market risk for a banking group shall be calculated as the sum of the capital requirements laid down in the Regulation "On capital adequacy ratio" for the trading book positions, and for the capital requirements for all positions (trading book positions and banking book positions) at the level of the banking group.
- 2. The superordinate institution, when calculating the capital requirements for market risk shall not perform any netting of trading book positions or netting of positions in foreign exchange or commodities between various entities of the group, unless they are performed in accordance with the Regulation "On capital adequacy ratio".

SUBCHAPTER III

Large exposure, open foreign currency position and investments in the capital of nonfinancial entities for the banking group

Article 15 Calculation of large exposure

- 1. Exposures of a banking group to a single person or to a group of related persons shall not exceed the maximum allowed limits, set out in the Law on banks and in the Regulation "On risk management from large exposures". The calculation requirements for banking group's large exposure shall be calculated by considering it as a single entity.
- 2. Exposure of a banking group to a person or to a group of related persons shall be calculated based on the balance sheet items and off-balance sheet items in the consolidated financial statements. The calculation of maximum limits of these exposures shall consider the regulatory capital of the banking group on a consolidated basis.
- 3. When calculating the exposure from the activity in the trading book, a superordinate institution may apply the netting of its trading book positions, and the trading books' positions of the entities included in the calculation of the exposures on a consolidated basis, in compliance with the conditions set out in Chapter VII "Market risk" of the Regulation "On capital adequacy ratio".
- 4. Bank of Albania, without prejudice to the calculation method and the requirements laid down in paragraph 2 of this Article, may request the inclusion of exposures of entities which are excluded from consolidation, in the calculation of the large exposures of the banking group, with the purpose of full calculation of the group's large exposure.

Article 16 Calculation of the open foreign currency position

- 1. The calculation of open foreign currency position and the requirements on the exposure limits stipulated in the Regulation "On risk management from open foreign currency positions" shall apply to the banking group, by considering it as a single entity.
- 2. For the purposes of point 1 of this Article, the exchange rate of currencies which are not published at the official website of the Bank of Albania, the exchange rate published at: http://www.reuters.com shall be applied as reference.

Article 17 Investments in capital of non-financial institutions

- 1. Investments of the banking group in the capital of commercial companies, different from banks or financial institutions, shall be subject to the provisions laid down in Article 70 of the Law on banks.
- 2. The calculation of investment limits in the capital of entities referred to in paragraph 1 of hereof, shall be based on the consolidated regulatory capital of the banking group, and on the amount of this investment which shall be calculated based on the consolidated financial statements.

CHAPTER IV REPORTING REQUIREMENTS

Article 18 General provisions

- 1. The superordinate institution shall submit to the Bank of Albania, within 60 days following the end of the reporting period, the consolidated financial statements and the data as provided in the annexes enclosed herewith and integral thereto.
- 2. The superordinate institution shall ensure the necessary transparency when compiling and submitting the financial statements, as defined in paragraph 1 of this article, and shall submit additional information to clarify the consolidated financial statements at the request of the Bank of Albania.
- 3. The superordinate institution shall submit the consolidated financial statements and data accordingly to the content and frequency defined in the annexes enclosed herewith and integral thereto.
- 4. In the event of a special request by the Bank of Albania, a superordinate institution shall compile the reports specified in this Article on the situation, as at a date stipulated and shall submit them by the deadline stipulated.

Article 19

Submission of the information by the entities of the banking group for consolidation

- 1. The superordinate institution shall ensure that the composing entities of the banking group (subordinated institutions) submit all the necessary information for the implementation of the requirements on the consolidated supervision, and based on them, it shall compile and submit in compliance with the legal and regulatory obligations the required reports and information subject to the Law on banks and the relevant by laws.
- 2. The information referred in paragraph 1 of this Article shall specifically include:
 - a) report of the internal audit, the report of the external auditor and business plan, if it exists;
 - b) the quarterly financial reports (balance sheet, income statement);
 - c) a list of shareholders or holders of participating interests and other rights;
 - d) a list of the members of steering council and directorate of the subordinated institution, the specification if they are considered either dependent or independent, and detailed information on their membership in other entities' steering councils or directorates;
 - e) detailed information regarding the regulatory capital elements required for assessing whether they comply with the characteristics and conditions for inclusion in the calculation of regulatory capital on a consolidated basis;
 - f) the amounts of investments in shares, interests or other capital instruments in other entities that are required for calculating the items deducted by the regulatory capital or the obligations regarding limits on qualifying holdings of banking group outside the financial sector;
 - g) data that the superordinate institution requires regarding the calculation of capital requirements, depending on approach used for calculating capital requirements on a consolidated basis:
 - h) the amounts of exposures from the superordinate institution's book and from the trading book for individual clients and for groups of connected clients; and
 - i) other information, which according to the Bank of Albania, are required for meeting obligations on a consolidated basis.

Article 20 Report on the structure of a banking group

- 1. The superordinate institution shall submit every year to the Bank of Albania, a report on the structure of the banking group. This report shall contain a list of the entities part of the group, specific data and information on these entities, and a description of the intragroup transactions, as presented at the last day of the year.
- 2. The specific data and information on the entities part of the banking group shall contain at least:
 - a) the name of the entity, the unique identification number (NUIS), business activity of the entity and total assets;
 - b) the paid-in capital of the entity, the share of the capital or voting rights of the superordinate institution in this entity, and a list of the other entities that have holdings in this entity;
 - c) managers of the entity and data/information, if these managers hold executive positions in other entities;

- d) data/information of the authority responsible for supervision of each entity on an individual basis, including the entities outside the territory of the Republic of Albania;
- e) data/information on the conducted audits and the title/name of the certified auditor;
- f) a list of the most common transactions that the entity conducts with other entities part of the banking group;
- g) any additional information required, for reflecting the structure of the banking group and the intragroup relations.
- 3. The capital participations among the entities of the banking group shall be illustrated in the form of a schematic presentation that clearly shows the direct and indirect participations in capital or voting rights, or joint control, or any other relation by which the superordinate institution controls or exercises a dominant or significant influence over the other entities of the banking group.
- 4. The report on the structure of the banking group shall be submitted to the Bank of Albania as at 30 April of the following year.
- 5. In the event of a special request by the Bank of Albania, a superordinate institution shall submit a report on the situation as at a date stipulated by the Bank of Albania.
- 6. The superordinate institution shall notify the Bank of Albania without delay of any change in the structure of the group and of other facts that are of significance to supervision on a consolidated basis.

CHAPTER V MONITORING AND SUPERVISORY PROCESS

Article 21 Requirements on the internal audit system

- 1. The superordinate institution, for the purposes of effective implementation of this Regulation's requirements and in particular, the implementation of the requirements of the Regulation "On internal audit system", shall:
 - a) approve and implement internal acts and internal control system, structures or functions which shall ensure the supervision on a consolidated basis of the banking group;
 - b) develop an internal system and internal procedures for the calculation and monitoring of the regulatory capital, capital requirements and for all the other requirements for the banking group;
 - c) develop a risk management system at group level, for the purposes of supervision on a consolidated basis.

³Article 21/1

Requirements on the prevention of money laundering and terrorism financing

- 1. The superordinate institution shall draft programmes against money laundering and terrorism financing at group level, which should be applicable and appropriate to all the entities of the group.
- 2. The programmes laid down in paragraph 1 of this Article, shall stipulate, among others:
 - a) the establishment of the relevant structure from the superordinate institution, for the purposes of the prevention of money laundering and terrorism financing at group level:
 - b) criteria on the lustration and integrity of employees, particularly of those involved in the process of the prevention of money laundering and terrorism financing, laid down in the internal employment procedures at group level;
 - c) an annual training program of the employees of group entities, regarding the issues of the prevention of money laundering and terrorism financing;
 - d) policies and procedures for sharing of the required information, in the framework of implementing the diligence and risk management of money laundering and terrorism financing;
 - e) submission of the information about the customers, accounts and transactions from group entities, to the compliance function, internal audit and/or anti money laundering and terrorism financing function at group level, when this information is necessary for the purposes of preventing money laundering and terrorism financing;
 - f) adequate measures on confidentiality safeguarding and use of information exchanged.

Article 22 Principles and criteria of assessment

- 1. Bank of Albania shall assess the banking group on a consolidated and on-going basis, by implementing prudential standards related to all the activities conducted by the banking group.
- 2. Bank of Albania shall assess if the banking group risks are effectively managed, and shall undertake actions/measures if risks arising from the banking group and other related entities, in particular the reputational risk, affects the sustainability of the superordinate institution and of the banking system in Albania.
- 3. Bank of Albania shall assess if the banking group has in place internal acts for an effective management, which include the strategic management, organisational structure, control system, responsibilities of the management bodies and directories and the remuneration policies.
- 4. Bank of Albania shall assess if the internal acts of the banking group clearly set forth the requirements on the necessary expertise of the administrators and executive managers of the subordinated institutions, to manage the activities safely and soundly and in compliance with the regulatory and supervisory requirements of both home and host countries.

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³ Added upon the Decision of Supervisory Council, No. 79, dated 18.12.2019.

5. Bank of Albania, for the purposes of consolidated supervision, may enter into collaboration agreements with domestic or foreign supervisory authorities.

Article 23 Supervisory measures

- 1. Bank of Albania, in any event of failure to meet the requirements of this Regulation, shall implement the corrective, supervisory and/or punishing measures stipulated in the Law on banks.
- 2. Bank of Albania shall assess and restrict the range of the operations conducted by the banking group and the countries where it may exercise these activities (including the closure of offices or branches of the superordinate institution in foreign countries), if:
 - a) the security and soundness of a banking group or a superordinate institution, is threatened, because the activities have posed the banking group or the superordinate institution to excessive risks and/or are not effectively managed;
 - b) the supervision by the other supervisory authorities, at home country or abroad, is not effective on their operations; and/or
 - c) the conduction of the effective supervision on a consolidated basis, becomes impossible.

Chair of the Supervisory Council

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ANNEX 1

Treatment of significant intra-group transactions

1. Definitions

"Intra-group transactions" shall mean all transactions by which regulated entities within a financial group rely either directly or indirectly upon other undertakings within the same group or upon any natural or legal person linked to the undertakings within that group by close links, for the fulfilment of an obligation, whether or not contractual, and whether or not for payment.

"Close link" shall mean a situation in which two or more natural or legal persons are linked by qualifying holding or control relationship, as referred to in the Law on banks.

A transaction within the group shall be considered as "significant transaction", if its amount accounts for at least 5% of the regulatory capital at group level.

2. Types of significant intra-group transactions (SIGT)

- 2.1 Significant intra-group transactions may include the following types, but not only:
 - a) cross shareholdings;
 - b) trading operations whereby one group entity deals with, or on behalf of, another group entity;
 - c) guarantees, loans, letter of credit and other off- balance sheet commitments provided to, or received from other group entities;
 - d) the provision of management and other service arrangements, e.g. pension arrangements or back office services;
 - e) exposures to major shareholders (including loans and off-balance sheet exposures such as commitments and guarantees);
 - f) exposures arising through the placement of client assets with other group entities;
 - g) purchases, sales or lease of assets/liabilities with other group entities;
 - h) transactions to shift third party-related risk exposures among entities within the financial group;
 - i) transfer of risk through insurance and reinsurance;
 - j) derivatives transactions;
 - k) intra-group fees related to distribution contracts.

3. Monitoring and management of SIGTs

- 3.1 The steering council and/or the management bodies of the superordinate institution shall approve a policy on the monitoring and management of SIGTs. The policy shall set forth the requirements the superordinate institution shall implement on an on-going basis.
- 3.2 The policy shall define the processes and systems that enable the effective identification, assessment and reporting of SIGTs, by providing the correct assessment of risk deriving from these transactions.

- 3.3 The steering council and/or the management bodies of the superordinate institution shall review the policy on the monitoring and management of SIGTs, at least once a year.
- 3.4 The policy on the monitoring and management of SIGTs shall minimally include:
 - a) a reviewing and reporting system at the steering council and/or management bodies of SIGTs in order to better provide an understanding of the size and risk that arise from them:
 - b) limits on maximum allowed exposures, referring to the provisions in the Law on banks and in the Regulation "On risk management from large exposures of banks";
 - c) the requirement, through which, the superordinate institution addresses the risks arising from SIGTS, at the same way they will address the risks associated with exposures to third parties (outside the group);
 - d) requirements setting out that the lending terms, conditions and standards on intra-group transactions, are substantially the same, as those prevailing at the time also for comparable transactions with third parties (outside the group);
 - e) definitions on the price-transferring mechanism, which provide compliance with the arm's length principle;
 - f) procedure to solve any conflict of interest that may arise from SIGTs;
 - g) requirements related to transactions with third parties (outside the group), but which are conducted to benefit the entities of the group, based on the principle that the superordinate institution shall not conduct transactions with third parties, with the purpose to support the activity of group entities, if they are not conducted in compliance with the arm's length principle⁴ and in line with the transfer price policy;
 - h) the requirement on the regular control of SIGTs from the internal control of the superordinate institution and be verified by external auditors on a sample basis, to ensure that SIGTs:
 - i) are in compliance with arm's length principle;
 - ii) do not provide negative impact on the superordinate institution's situation;
 - iii) are not conducted to transfer low-quality assets;
 - iv) are not an instrument for the irregular transfer of capital/income to the entites of the group;
 - i) the mechanism to ensure that SIGTs do not infringe or avoid any regulatory, statutory or fiscal compatibility requirement.
- 3.5 The steering council and/or management bodies of the superordinate institution shall approve the conditions, in case for a SIGT it is aimed to apply conditions different from those to be applied in compliance with the dominant-market conditions, for transactions similar to third parties of the group. The superordinate institution shall fully justify and clearly document these conditions and make them available to the Bank of Albania, or report them whenever requested.
- 3.6 The superordinate institution shall not purchase/buy low-quality assets to/from other entities of the group, and a low-quality asset shall not be accepted as collateral for a guarantee, letter of credit, or for any other similar instrument, issued on behalf of a member of the group. Superordinate institution shall ensure that transactions in low-quality assets are not done for the purpose of hiding losses, or "adjusting" the balance sheet;

⁴ The arm's length principle in transferring prices among entities of the group implies that a price set forth by a party related to the other, for a definite product, will be the same as it was if the parties were not related. The price on such transaction would be equal to the market price of that transaction.

3.7 Superordinate institution shall ensure that adequate systems and controls are in place for identifying, monitoring, managing and reviewing the risks arising from SIGTs.

4. Internal reporting systems

- 4.1 The superordinate institution shall include also the SIGTs reporting in the reporting system to managers, which shall minimally include the data that are provided in point 8 of this Annex.
- 4.2 Bank of Albania, may request, at any time, the superordinate institution to provide various reports on SIGTs.

5. Support of superordinate institution to the group

- 5.1 The superordinate institution may support the activity of the group providing that it is in compliance with the stipulations in this Regulation. The superordinate institution shall take the necessary actions, to avoid giving any impression related to its direct or indirect support to the other members of the group, if there is a lack of clear legal and regulatory procedures for this support.
- 5.2 The superordinate institution, while assessing funding needs (particularly in stress situations), shall consider any liquidity commitment provided to other group's members and be prepared for any funds withdrawal from the members of the group based on these commitments. The superordinate institution shall analyse how the liquidity position of other entities of the group may affect its liquidity position, either directly or through risk transfer, in the event these entities face lack of liquidity. The superordinate institution, when members rely on each other to meet liquidity needs, shall assess the legal, regulatory requirements or other factors that may limit the access from the superordinate institution to other entities of the group and vice versa, if needed.
- 5.3 The superordinate institution shall set forth internal limits on the intra-group liquidity support, to limit the possibility of risk transfer from other members of the group, in the event of liquidity stress. The superordinate institution may help for the preparation and implementation of financial plans at group level, for the creation of liquidity reserves and for the diversification of funding sources, in the event of lack of liquidity at group level.

6. Cross-selling of group products and transparency to the client

- 6.1 The superordinate institution shall apply the highest criteria of transparency, in case of selling its products or group members' products to its clients, or to the other members of the group.
- 6.2 In the cases when the superordinate institution is engaged in marketing/distribution of the financial products of other group entities to its own clients, it should ensure that the seller's identity is clearly stated and disclosed at the respective marketing materials, in the accompanying documentation of the product and that the same standard applies when marketing the product by its staff/agents at branches, ATMs, via telephone, electronic mail or through any other medium of communication.

- 6.3 The superordinate institution, in any event shall ensure that:
 - a) the client clearly distinguish the role and responsibility of superordinate institution from the seller of the product;
 - b) it is not created the perception that the product is guaranteed or supported by the superordinate institution, if there is not a formal agreement, which is legally available for this purpose;
 - c) these products are not bundled with the superordinate institution's own products, in order to compel clients to purchase the marketed product; and
 - d) the superordinate institution, while advertising or delivering products of other group' entities, shall apply the legal and regulatory framework regarding Know Your Customer (KYC), prevention of money laundering and terrorism financing.
- 6.4 The superordinate institution, in case the other entities of the group distribute/sell its products, shall ensure that:
 - a) a full transparency on the role of the superordinate institution and other entity of the group is guaranteed;
 - b) the entity of the group does not perform any other key decision-making function of the superordinate institution (for example assessment of the creditworthiness of the borrower) in distributing the product of the superordinate institution, provided that differently stipulated in a bylaw act of the Bank of Albania and is based by relevant contractual agreements between the parties;
 - c) the implementation of regulatory requirements on the prevention of money laundering and terrorism financing is possible and complete.
- 6.5 The superordinate institution shall determine minimum standards to be met by its staff related to communication and transparency throughout the cross-selling of a product to a client of the superordinate institution⁵. The superordinate institution shall also ensure that the information provided to the client is accurate, in order for the client to be able to make an informed decision. The characteristics, conditions and other elements of the product, in addition to being communicated to the client, shall be also provided in written form, in advance upon request by the client, and certainly after the product is purchased by the client.
- 6.6 The superordinate institution shall ensure that the incentives for the staff and agents are designed in such a way that discourage any abuse in selling the product to the client. These incentives should include the return of profits mechanism in case of abuse with the selling. The superordinate institution also shall not sign any agreement where the cash/non-cash incentives from cross-selling of products, are directly paid to the employees of the group entities, in case of selling its products, or directly to its employee in case of selling the product of another member of the group.

7. Sharing of services with the group entities

7.1 The superordinate institution, when decides to provide services to other entities of the group (such as: the centralised back office service, sharing of premises, use of hardware

⁵ The implementation of these standards in practice should be subject to regular verification. If the product is advertised and sold by telephone, or electronic mail, to the client should be clearly disclosed the identity of the caller/sender of the message including the name/surname, position and the department of the bank where the employee works.

and software applications, outsourcing certain services to other financial entities of the group) shall ensure that this relationship:

- a) is clearly documented in written agreements, that set forth the types of services, charges for the service and the way of data protection;
- b) does not lead to any confusion to the clients;
- c) does not threat the safety and soundness of the superordinate institution as a separate entity;
- d) does not prevent Bank of Albania to obtain the necessary data for the supervision of the superordinate institution or of the whole group;
- e) there is a clear obligation under the written agreement for any service provider, to comply with the requirements of the Bank of Albania, in relation to the activity of the superordinate institution.
- 7.2 The superordinate institution shall ensure that its capacity to continue the activity in a sound way, is not affected, if the premises or other services (for example information technology systems) provided by other entities of the group, become unavailable.
- 7.3 The superordinate institution shall ensure that dependence on the premises, services, etc. provided by the other members of the group, or the providing of such services from the superordinate institution to the members of the group, does not threat its ability to identify and manage the risk, as a separate unit.
- 7.4 If the premises of the building are shared with the group entities for the purpose of the products cross-selling, the superordinate institution shall take measures to ensure that the identity of the entity is clearly visible and clear to the clients.

8. Reporting requirements

- 8.1 The superordinate institution shall report on quarterly basis data on SIGTs, respectively:
 - a) the list of all SIGTs;
 - b) individual value of each SIGT and their total value;
 - c) total value of 20 largest SIGTs within the group.
- 8.2 The superordinate institution, for the SIGT, including those in point 7 of this Annex "Sharing of services with the group entities", shall report at the end of year and shall include in the report a description on:
 - a) the list of other entities/ members of the group, with which it has had a SIGT during the last two years;
 - b) the type of services/relationship it has (provides or receives) with another entity within the group, at the end of the reporting period;
 - c) the contractual term of this service;
 - d) the rights and obligations arising from this service;
 - e) the assessment of importance level that this service has for the superordinate institution;
 - f) the infrastructure engaged for this service, classified at least by the location, number of human resources, the involved information technology systems;
 - g) the income or costs related to this service;
 - h) the assessment of these services is performed in compliance with the market conditions.

ANNEX 2

Financial statements on a consolidated basis (quarterly)

Form 1 Balance sheet on consolidated basis

			Amortisation					
C	ode	ASSETS	& provisions	Albania	an Lek	Foreign c	urrency	TOTAL
		(in monetary units)	funds (-A)	Resident	Non resident	Resident	Non resident	
		TREASURY OPERATIONS AND INTERBANK TRANSACTIONS Cash and Central Bank						
	111							
	1111&2							
		Travellers checks						
	1117							
	112	Central Bank Current accounts						
	11211	Current accounts						
	11219	Accrued interest						
		Required reserves						
	11221	Required reserves						
	11229	Accrued interest Deposit accounts						
	11231	Demand deposits						
	11232	Time deposits						
	11239	Accrued interest						
	112391	Accrued interest for demand deposits						
-	112392	Accrued interest for time deposits						
	1124	Loans to Central Bank Principal						
	11241	Accrued interest						
		Past due accounts with Central Bank						
		Other accounts with Central Bank						
<u> </u>	12	Treasury bills and other bills eligible for refinancing with Central Bank						
\vdash		Treasury bills Held for trading						
	1211							
	12121	Treasury bills*						
-A	12122	Discount/premium**						
-A	12129	Accrued interest						
-		Held for investment						
- A	12131	Treasury bills* Discount/premium**						
A	12139	Accrued interest						
	1214	Treasury bills purchased under repurchase agreements						
	12141	Treasury bills purchased under repurchase agreements						
	12149	Accrued interest						
	122 1221	Other bills eligible for refinancing with Central Bank Other claims on Government						
		Held for trading						
	12212	Available for sale						
	122121	Principal*						
A	122122	Discount/premium**						
А	122129	Accrued Interest Held for investment						
	122131	Principal*						
A	122132	Discount/premium**						
A	122139	Accrued Interest						
<u> </u>	1222	Claims on Central Bank						
	12221	Held for trading A vailable for sale						
	122221	Principal*						
Α	122222	Discount/premium**						
Α	122229	Accrued Interest						
<u> </u>		Held for investment						
A	122231	Principal* Discount/premium**						
A	122232	Accrued Interest						
	1223	Claims on banks						
<u> </u>		Available for sale						
<u>_</u>	122321	Principal* Discount/premium**						
A	122322	Discount/premium** Accrued Interest						
		Held for investment						
	122331	Principal*						
A	122332	Discount/premium**						
A	122339	Accrued Interest						
-	1224 12241	Bills purchased under repurchase agreements Bills purchased under repurchase agreements						
	12241	Accrued interest						
		Provisions for depreciation of eligible bills for refinancing with Central Bank						
	1281	Provisions for depreciation of treasury bills						
	1282	Provisions for depreciation of other bills						

	Current accounts with banks, credit institutions and other financial inst				
131	Current accounts with resident banks, credit institutions and other financial inst				
1311	Current accounts with resident banks, credit institutions and other financial instit				
13111	Current accounts with banks				
13112	Current accounts with credit institutions and other financial institutions				
-	Accrued interest				
13191	Accrued interest for banks				
13192	Accrued interest for credit institutions and other financial institutions				
132	Current Accounts with non-resident banks, credit institutions and other financial ins	tit			
1321	Current Accounts with non-resident banks, credit institutions and other financial instit				
1329	Accrued interest				
-	Past due current accounts with banks, credit institutions and other financial instituti	ons			
	Past due current accounts with resident banks, credit institutions and other financial in:				
		Stit			
13711	Past due current accounts with banks				
13712	Past due current accounts with financial institutions				
1372	Past due current accounts with non resident banks, credit institutions and other fin. Ins	tit.			
14	Deposits with banks, credit institutions and other financial institutions				
141	Deposits with resident banks, credit institutions and other financial institutions				
	Demand deposits				
14111	Demand deposits with banks				
-	•				
14112	Demand deposits with credit institutions and other financial institutions				
	Time Deposits				
14121	Time deposits with banks				
14122	Time deposits with credit institutions and other financial institutions				
1419	Accrued interest				
14191	Accrued interest for demand deposits with banks				
14191	Accrued interest for demand deposits with banks Accrued interest for demand deposits with credit institutions and other fin. Inst	ir .			
-		и.			
14193	Accrued interest for time deposits with banks				
14194	Accrued interest for time deposits with credit institutions and other fin. Instit.				
142	Deposits with non resident banks, credit institucions and other financial institutions				
1421	Demand deposits				
1422	Time deposits				
1429	Accrued interest				
-					
	Loans to banks, credit institutions and other financial institutions.				
	Loans to resident banks, credit institutions and other financial institutions				
1511	Non-term loans granted to banks, credit institutions and other financial institutions				
15111	Loans granted to banks				
15112	Loans grated to credit institutions and other financial institutions				
1512	Term loans granted to banks, credit institutions and other financial institutions				
15121	Loans granted to banks				
	Ţ.				
15122	Loans granted to credit institutions and other financial institutions				
1513	Financial loans granted to banks, credit institutions and other financial institutions				
15131	Loans granted to banks				
15132	Loans granted to credit institutions and other financial institutions				
1519	Accrued interest				
15191	Accrued interest for non-term loans granted to banks				
15192	Accrued interest for non-term loans granted to credit institutions and other fin	Inctit			
-	Ţ.	. msuc			
15193	Accrued interest for term loans granted to banks				
15194	Accrued interest for term loans granted to credit institutions and other fin. Ins	tit.			
15195	Accrued interest for financial loans granted to banks				
15196	Accrued interest for financial loans granted to credit institutions and other fin	. Instit.			
	Loans granted to non resident banks, credit institutions and other financial institution				
	Non-term loans granted to non resident banks, credit institutions and other fin. Instit.				
	Term loans granted to non resident banks, credit institutions and other fin. Instit.				
	Financial loans granted to non resident banks, credit institutions and other fin. Instit.				
	Accrued interest				
153	Commercial paper and money received under repurchase agreement				
1531	Commercial paper and money received under non-term repurchase agreement				
	Commercial paper and money received under term repurchase agreement				
-	Accrued interests				
		agraament			
-	Accrued interest for commercial paper and money received under non-term repurchase				
15202		ement			
	Accrued interest for commercial paper and money received under term repurchase agree				
	Accrued interest for commercial paper and money received under term repurchase agree Past due loans to banks, credit institutions and other financial institutions				
157					
157	Past due loans to banks, credit institutions and other financial institutions				
157 1571	Past due loans to banks, credit institutions and other financial institutions Past due loans to resident banks, credit institutions and other financial institutions Past due loans to banks				
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157 1571 15711 15712 1572 1573 15731	Past due loans to banks, credit institutions and other financial institutions Past due loans to resident banks, credit institutions and other financial institutions Past due loans to banks Past due loans to credit institutions and other financial institutions Past due loans to non resident banks, credit institutions and other financial institutions Past due commercial paper and money received under repurchase agreements Past due commercial paper and money received under repurchase agreements with Past due commercial paper and money received under repurchase agreement with credit institutions and financial institutions				
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157 1571 15711 15712 1572 1573 15731 15732 18	Past due loans to banks, credit institutions and other financial institutions Past due loans to resident banks, credit institutions and other financial institutions Past due loans to banks Past due loans to credit institutions and other financial institutions Past due loans to non resident banks, credit institutions and other financial institutions Past due commercial paper and money received under repurchase agreements Past due commercial paper and money received under repurchase agreements with Past due commercial paper and money received under repurchase agreement with credit institutions and financial institutions Other accounts with banks, credit institutions and other financial institutions Guarantee accounts				
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157 1571 15711 15712 1572 1573 15731 15732 188 182 1821 1822	Past due loans to banks, credit institutions and other financial institutions Past due loans to resident banks, credit institutions and other financial institutions Past due loans to banks Past due loans to credit institutions and other financial institutions Past due loans to non resident banks, credit institutions and other financial institutions Past due commercial paper and money received under repurchase agreements Past due commercial paper and money received under repurchase agreements with Past due commercial paper and money received under repurchase agreement with credit institutions and financial institutions Other accounts with banks, credit institutions and other financial institutions Guarantee accounts Guarantee paid to banks Accrued interest				

	T				
186					
1861	Other accounts with banks				
1862	Other accounts with credit institutions and financial institutions				
1869	Accrued interest				
18691					
18692	Accrued interest for other accounts with credit institutions and financial institu-	ions			
	Past due other accounts with banks, credit institutions and other financial institution				
	Past due other accounts with banks				
	Past due other accounts with credit institutions and other financial institutions				
	Doubtful receivable accounts with banks, credit institutions and other financial institu-				
	Doubtful current account with banks, credit institutions and other financial institution	ons			
1911	Doubtful current accounts with banks				
1912	Doubtful current account with credit institutions and other financial institutions				
192	Doubtful deposits with banks credit institutions and other financial institutions				
1921	Doubtful deposits with banks				
1922	Doubtful deposits with credit institutions and other financial institutions				
	Doubtful loans with banks credit institutions and other financial institutions				
1931					
	Doubtful loans with credit institutions and other financial institutions				
1932					
	Other doubtful accounts with banks credit institutions and other financial institution	is .			
1971					
	Other doubtful accounts with credit institutions and other financial institutions				
198	Provisions on doubtful receivables from banks, credit institutions and other financia	linstitutions			
1981	Provisions on doubtful receivable accounts from banks				
1982	Provisions on doubtful receivable accounts from credit institutions and other fin. Instit				
2	OPERATIONS WITH CUSTOMERS				
20	Standard loans and advances to customers				
201					
2011					
2012	Private commercial and industrial entities				
	Public commercial and industrial entities				
2014					
2017	Other customers				
2019					
20191	Accrued interest for individuals				
20192	Accrued interest for private commercial and industrial entities				
20193	Accrued interest for public commercial and industrial entities				
20194	Accrued interest for bank personnel				
20197	Accrued interest for other customers				
202	Medium term loans				
2021					
2022	Private commercial and industrial entities				
2023	Public commercial and industrial entities				
2024	·				
2027	1				
2029	Accrued interest				
20291	Accrued interest for individuals				
20292	Accrued interest for private commercial and industrial entities				
20293	Accrued interest for public commercial and industrial entities				
20294	Accrued interest for bank personnel				
20297	Accrued interest for other customers				
203	Long term loans				
2031	Individuals				
2032					
2033	1				
2033					
2037					
2039	Accrued interest				
20391	Accrued interest for individuals				
20392					
20393	Accrued interest for public commercial and industrial entities				
20394					
20397	Accrued interest for other customers				
204					
2041	Individuals				
2042	Private commercial and industrial entities				
2043	Public commercial and industrial entities				
2044	Bank personnel				
2047	Other customers				
2049	Accrued interest				
20491	Accrued interest for individuals				
20491	Accrued interest for individuals Accrued interest for private commercial and industrial entities				
20493	'				
20494					
20497	Accrued interest for other customers				
205					
2051					
2052	Private commercial and industrial entities				
2053	Public commercial and industrial entities				
2054					
2057	Other customers				
2059	1				
	Accrued interest for individuals				
20591	Accrued interest for private commercial and industrial entities				
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20591 20592	Accrued interest for private commercial and industrial entities				

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	Past due standard loans and advances to customers			
2111	Individuals			
2112	Private commercial and industrial entities			
2113	Public commercial and industrial entities			
2114	Bank personnel			
2117				
2119	Accrued interest			
21191	Accrued interest for individuals			
21192	Accrued interest for private commercial and industrial entities			
21193	Accrued interest for public commercial and industrial entities			
21194	Accrued interest for bank personnel			
21197	Accrued interest for other customers			
212	Medium term loans			
2121				
2122				
2123				
2124	î			
2127				
2129	Accrued interest			
21291	Accrued interest for individuals			
21292	Accrued interest for private commercial and industrial entities			
21293	Accrued interest for public commercial and industrial entities			
21294	Accrued interest for bank personnel			
21297	Accrued interest for other customers			
	Long term loans			
2132	Private commercial and industrial entities			
2133	Public commercial and industrial entities			
2134	Bank personnel			
2137	Other customers			
2139	Accrued interest			
21391	Accrued interest for individuals			
21392	Accrued interest for individuals Accrued interest for private commercial and industrial entities			
_	*			
21393	Accrued interest for public commercial and industrial entities			
21394	Accrued interest for bank personnel			
21397	Accrued interest for other customers			
214	Real estate loans			
2141	Individuals			
21-11	iliuividuais			
2142	Private commercial and industrial entities			
2142 2143	Private commercial and industrial entities Public commercial and industrial entities			
2142 2143 2144	Private commercial and industrial entities Public commercial and industrial entities Bank personnel			
2142 2143 2144 2147	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers			
2142 2143 2144 2147 2149	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers Accrued interest			
2142 2143 2144 2147	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers			
2142 2143 2144 2147 2149	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers Accrued interest			
2142 2143 2144 2147 2149 21491	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers Accrued interest Accrued interest for individuals			
2142 2143 2144 2147 2149 21491 21492	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers Accrued interest Accrued interest for individuals Accrued interest for private commercial and industrial entities			
2142 2143 2144 2147 2149 21491 21492 21493 21494	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers Accrued interest Accrued interest for individuals Accrued interest for private commercial and industrial entities Accrued interest for public commercial and industrial entities Accrued interest for bank personnel			
2142 2143 2144 2147 2149 21491 21492 21493 21494 21497	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers Accrued interest Accrued interest for individuals Accrued interest for private commercial and industrial entities Accrued interest for public commercial and industrial entities Accrued interest for bank personnel Accrued interest for other customers			
2142 2143 2144 2147 2149 21491 21492 21493 21494 21497 215	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers Accrued interest Accrued interest for individuals Accrued interest for private commercial and industrial entities Accrued interest for problic commercial and industrial entities Accrued interest for bank personnel Accrued interest for other customers Finance lease contracts			
2142 2143 2144 2147 2149 21491 21492 21493 21494 21497 215	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers Accrued interest Accrued interest for individuals Accrued interest for private commercial and industrial entities Accrued interest for public commercial and industrial entities Accrued interest for bank personnel Accrued interest for other customers Finance lease contracts Individuals			
2142 2143 2144 2147 2149 21491 21492 21493 21494 21497 215 2151	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers Accrued interest Accrued interest for individuals Accrued interest for private commercial and industrial entities Accrued interest for public commercial and industrial entities Accrued interest for bank personnel Accrued interest for other customers Finance lease contracts Individuals Private commercial and industrial entities			
2142 2143 2144 2147 2149 21491 21492 21493 21494 21497 215 2151	Private commercial and industrial entities Public commercial and industrial entities Bank personnel Other customers Accrued interest Accrued interest for individuals Accrued interest for private commercial and industrial entities Accrued interest for public commercial and industrial entities Accrued interest for bank personnel Accrued interest for tother customers Finance lease contracts Individuals Private commercial and industrial entities Public commercial and industrial entities			
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222	Medium term loans			
2221	Individuals			
2222	†			
2223				
2224	Bank personnel			
2227	Other customers			
2229				
22291	Accrued interest for individuals			
22292	Accrued interest for private commercial and industrial entities			
22293	Accrued interest for public commercial and industrial entities			
22294				
	Accrued interest for bank personnel			
22297	Accrued interest for other customers			
223	Long term loans			
	Individuals			
2232	Private commercial and industrial entities			
2233	Public commercial and industrial entities			
2234	Bank personnel			
2237				
2239	Accrued interest			
22391	Accrued interest for individuals			
22392	Accrued interest for private commercial and industrial entities			
22393				
	Accrued interest for public commercial and industrial entities			
22394	Accrued interest for bank personnel			
22397	Accrued interest for other customers			
	Real estate loans			
2241	Individuals			
2242	Private commercial and industrial entities			
2243	Public commercial and industrial entities			
2244				
2247				
2249	Accrued interest			
22491	Accrued interest for individuals			
22492	Accrued interest for private commercial and industrial entities			
22493	Accrued interest for public commercial and industrial entities			
22494	Accrued interest for bank personnel			
22497	Accrued interest for other customers			
225	Finance lease contracts			
2251	Individuals			
2252	Private commercial and industrial entities			
	†			
2253	Public commercial and industrial entities			
2254	Bank personnel			
2257	Other customers			
2259	†			
22591	Accrued interest for individuals			
22592	Accrued interest for private commercial and industrial entities			
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234	Real estate loans			
2341	Individuals			
2342				
	Public commercial and industrial entities			
2344	Bank personnel			
2347	Other customers			
2349	Accrued interest			
23491	Accrued interest for individuals			
23492	Accrued interest for private commercial and industrial entities			
23493	Accrued interest for public commercial and industrial entities			
23494	Accrued interest for bank personnel			
23497				
	Accrued interest for other customers			
235	Finance lease contracts			
2351	Individuals			
2352	Private commercial and industrial entities			
2353	Public commercial and industrial entities			
2354	Bank personnel			
2357	Other customers			
2359	Accrued interest			
23591				
	Accrued interest for individuals			
23592	Accrued interest for private commercial and industrial entities			
23593	Accrued interest for public commercial and industrial entities			
23594	Accrued interest for bank personnel			
23597	Accrued interest for other customers			
	Provisions on substandard loans			
2381	Principal			
2389	Accrued interest			
	Doubtful loans			
	Short term loans			
2411	Individuals			
2412	Private commercial and industrial entities			
2413				
2414	Bank personnel			
2417	Other customers			
2419	Accrued interest			
24191	Accrued interest for individuals			
24192	Accrued interest for private commercial and industrial entities			
24193	Accrued interest for public commercial and industrial entities			
24194	Accrued interest for bank personnel			
24197	Accrued interest for other customers			
242	Medium term loans			
2421	Individuals			
2422	Private commercial and industrial entities			
2423				
2424	†			
2427	Other customers			
2429	Accrued interest			
24291	Accrued interest for individuals			
24292				
	Accrued interest for private commercial and industrial entities			
24293	Accrued interest for public commercial and industrial entities			
24294	Accrued interest for bank personnel			
24297	Accrued interest for other customers			
243				
2432	Private commercial and industrial entities			
2433	Public commercial and industrial entities			
2434	Bank personnel			
2437	Other customers			
2439	Accrued interest			
24391	Accrued interest for individuals			
24392	Accrued interest for private commercial and industrial entities			
24393	Accrued interest for public commercial and industrial entities			
24394	Accrued interest for bank personnel			
24397	Accrued interest for other customers			
244	Real estate loans			
2441				
	Private commercial and industrial entities			
2443	Public commercial and industrial entities			
2444				
2447				
2449	Accrued interest			
24491	Accrued interest for individuals			
24492	Accrued interest for private commercial and industrial entities			
24493	Accrued interest for public commercial and industrial entities			
24494	Accrued interest for bank personnel			
24497	Accrued interest for other customers			

245	Finance lease contracts			
2451				
2452				
2453				
2454	A.			
2457	Other customers			
2459	Accrued interest			
24591	Accrued interest for individuals			
24592	Accrued interest for private commercial and industrial entities			
24593	Accrued interest for public commercial and industrial entities			
24594	Accrued interest for bank personnel			
24597	Accrued interest for other customers			
248	Provisions on doubtful loans			
2481	Principal			
	Accrued Interest			
	Lost loans			
	Short term loans			
	Individuals			
2512				
2513				
2513				
	•			
2517 2519				
25191	Accrued interest for individuals			
25192	Accrued interest for private commercial and industrial entities			
25193	Accrued interest for public commercial and industrial entities			
25194	Accrued interest for bank personnel			
25197				
	Medium term loans			
	Individuals			
2522	Private commercial and industrial entities			
2523	Public commercial and industrial entities			
2524	Bank personnel			
2527	Other customers			
2529	Accrued interest			
25291	Accrued interest for individuals			
25292	Accrued interest for private commercial and industrial entities			
25293	Accrued interest for public commercial and industrial entities			
25294	Accrued interest for bank personnel			
25297	Accrued interest for other customers			
	Long term loans			
2531				
2532				
	Public commercial and industrial entities			
2534				
2537	•			
2539				
25391	Accrued interest for individuals			
25392				
25392	*			
25393	Accrued interest for public commercial and industrial entities			
	Accrued interest for other austerness			
25397	Accrued interest for other customers			
254				
2541				
2542				
	Public commercial and industrial entities			
	Bank personnel			
2547				
2549				
25491	Accrued interest for individuals			
25492	Accrued interest for private commercial and industrial entities			
25493	Accrued interest for public commercial and industrial entities			
25494	Accrued interest for bank personnel			
25497	Accrued interest for other customers			
255	Finance lease contracts			
2551	Individuals			
2552	Private commercial and industrial entities			
2553	Public commercial and industrial entities			
2554	Bank personnel			
2557				
2559				
25591	Accrued interest for individuals			
25592	Accrued interest for private commercial and industrial entities			
25593	Accrued interest for public commercial and industrial entities			
25594				
25597	Accrued interest for other customers			
	Provisions on lost loans			
2581				
2089	Accrued Interest			

	Albanian Government and public administrations				
_	Current accounts				
	Central government				
2612	Regional government				
2613	Local government				
2617	Other public administrations				
2619	Accrued interest				
26191	Accrued interest for central government				
26192	Accrued interest for local government				
26193	Accrued interest for regional government				
26197	Accrued interest for other public administrations				
262	Loans to Albanian Government and public administrations				
2621	Central government				
2622	Regional government				
2623	Local government				
2627	Other public administrations				
2629	Accrued interest				
26291	Accrued interest for central government				
26292	Accrued interest for local government				
26293	Accrued interest for regional government				
26297	Accrued interest for other public administrations				
266	Doubtful receivable accounts with government and other public administrations				
	Doubtful receivable accounts for central government				
	Doubtful receivable accounts for regional government				
	Doubtful receivable accounts for local government				
	Doubtful receivable accounts for other public administrations				
	Past due accounts with government and other public administrations				
	Past due accounts with government and other public duministrations				
	Past due accounts with regional government				
	Past due accounts with local government				
	Past due accounts with other public administrations				
	Provisions on doubtful receivables with government and other public administration	ic.			
		3			
	Other accounts with government and other public administrations				
-	Central government				
	Regional government				
	Local government				
	Others public administrations				
-	Customer current accounts				
	Current accounts				
-	Individuals				
	Private commercial and industrial entities				
	Public commercial and industrial entities				
	Bank personnel				
	Other customers				
	Accrued interest				
27191	Accrued interest for individuals				
27192	Accrued interest for private commercial and industrial entities				
27193	Accrued interest for public commercial and industrial entities				
27194	Accrued interest for bank personnel				
27197	Accrued interest for other customers				
	Past due debtor customer current account				
2771	Individuals				
2772	Private commercial and industrial entities				
2773	Public commercial and industrial entities				
2774	Bank personnel				
2777	Other customers				
2779	Accrued interest				
27791	Accrued interest for individuals				
27792	Accrued interest for private commercial and industrial entities				
27793	Accrued interest for public commercial and industrial entities				
27794	Accrued interest for bank personnel				
27797	Accrued interest for other customers				
28	Other customer accounts				
	Other customer accounts				
	Individuals				
	Private commercial and industrial entities				
	Public commercial and industrial entities				
	Bank personnel				
2867	Other customers				
2869	Accrued interest				
28691	Accrued interest for individuals				
28692	Accrued interest for individuals Accrued interest for private commercial and industrial entities				
28693	•				
28693	Accrued interest for public commercial and industrial entities				
_	Accrued interest for bank personnel				
28697	Accrued interest for other customers				

288	Past due other customer accounts			
2881	Individuals			
2882	Private commercial and industrial entities			
2883	Public commercial and industrial entities			
2884	Bank personnel			
2887	Other customers			
2889	Accrued interest			
28891	Accrued interest for individuals			
28892	Accrued interest for private commercial and industrial entities			
28893	Accrued interest for public commercial and industrial entities			
28894	Accrued interest for bank personnel			
28897	Accrued interest for other customers			
29	Doubtful receivables with customers other than loans			
291	Doubtful customer current accounts			
297	Other doubtful customer accounts			
298	Provisions on doubtful receivables with customers other than loans			
3	SECURITIES TRANSACTIONS			
31	Fixed income securities			
311	Trading securities			
	Securities available for sale			
3121	Securities available for sale			
A 3122	Discounts premiums			
	Provisions for depreciation			
A 3129	Accrued interest income			
313	Investment securities			
	Investment securities			
A 3132	Discounts/premiums			
	Provisions for depreciation			
	Accrued interest income			
32	Variable income securities			
321	Trading securities			
322	Securities available for sale			
3221	Securities available for sale			
3222	Provisions for depreciation			
34	Securities purchased and sold under repurchase agreement			
341	Securities purchased under repurchase agreement			
	Securities purchased under repurchase agreement			
3419	Accrued interest			
	Collateral on securities transactions			
	Collateral paid for securities borrowed			
36	Collateral paid for securities borrowed Premiums on financial instruments			
36 361	Collateral paid for securities borrowed Premiums on financial instruments Received			
36 361 362	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives			
36 361 362 363	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds			
36 361 362 363 4	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES			
361 362 363 363 4	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets			
361 362 363 363 4 41 411	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors			
361 362 363 4 41 411 412	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories			
36 361 362 363 4 41 411 412 4121	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals			
36 361 362 363 4 41 411 412 4121 4121	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals Goods and supplies			
36 361 362 363 4 41 411 412 4121 4122 4123	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals Goods and supplies Land, building and other assets acquired through a legal process			
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36 361 362 363 4 411 412 4121 4122 4123 4127 418 419	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals Goods and supplies Land, building and other assets acquired through a legal process Other inventories Provisions for depreciation of other assets Accrued income and prepaid expenses			
36 361 362 363 4 411 412 4121 4122 4123 4127 418 419 43	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals Goods and supplies Land, building and other assets acquired through a legal process Other inventories Provisions for depreciation of other assets Accrued income and prepaid expenses Agent transactions			
36 361 362 363 4 411 412 4121 4122 4123 4127 418 419 43	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals Goods and supplies Land, building and other assets acquired through a legal process Other inventories Provisions for depreciation of other assets Accrued income and prepaid expenses Agent transactions Social security			
36 361 362 363 4 411 412 4121 4122 4123 4127 418 419 43 431	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals Goods and supplies Land, building and other assets acquired through a legal process Other inventories Provisions for depreciation of other assets Accrued income and prepaid expenses Agent transactions Social security Unemployment fund			
36 361 362 363 4 411 411 412 4121 4122 4123 4127 418 419 431 431 432 433	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals Goods and supplies Land, building and other assets acquired through a legal process Other inventories Provisions for depreciation of other assets Accrued income and prepaid expenses Agent transactions Social security Unemployment fund Customs			
36 361 362 363 4 411 411 412 4121 4123 4127 418 419 43 43 431 432 433 434	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals Goods and supplies Land, building and other assets acquired through a legal process Other inventories Provisions for depreciation of other assets Accrued income and prepaid expenses Agent transactions Social security Unemployment fund Customs Fiscal administration			
36 361 362 363 4 411 4112 4121 4122 4123 4127 418 419 43 431 432 433 434 437	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals Goods and supplies Land, building and other assets acquired through a legal process Other inventories Provisions for depreciation of other assets Accrued income and prepaid expenses Agent transactions Social security Unemployment fund Customs Fiscal administration Other agent transactions			
36 361 362 363 4 411 4112 4121 4122 4123 4127 418 419 43 431 432 433 434 437	Collateral paid for securities borrowed Premiums on financial instruments Received Financial derivatives Quotas/shares of investment funds OTHER ASSETS AND LIABILITIES Other assets Sundry debtors Inventories Precious metals Goods and supplies Land, building and other assets acquired through a legal process Other inventories Provisions for depreciation of other assets Accrued income and prepaid expenses Agent transactions Social security Unemployment fund Customs Fiscal administration Other agent transactions Inter - office accounts			
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Code	LIABILITIES	Albanian Lek		Foreign	TOTAL	
	(in monetary units)	Resident	Non resident	Resident	Non resident	
	TREASURY OPERATIONS AND INTERBANK TRANSACTIONS					
	Central Bank					
1121	Current accounts Current accounts					
11211	Accrued interest					
1125	Deposits received from Central Bank					
11251	Demand deposits received from Central Bank					
11252	Term deposits received from Central Bank					
11259	Accrued interest					
112591	Accrued interest for demand deposits received from Central Bank					
112592	Accrued interest for term deposits received from Central Bank					
1126 11261	Borrowings from Central Bank Borrowings from Central Bank non refinanced by an international financial institu	ition				
11262	Borrowings from Central Bank refinanced by an international financial institution					
11269	Accrued interest					
112691	Accrued interest for borrowings from Central Bank non refinanced by an i	nternational financ	ial institution			
112692	Accrued interest for borrowings from Central Bank refinanced by an inter-	ational financial in	stitution			
1128	Other accounts with Central Bank					
1215	Treasury bills and other bills eligible for refinancing with Central Bank					
12151	Treasury bills sold under a repurchase agreements Treasury bills sold under a repurchase agreements					
12151	Accrued interest					
1225	Bills sold under a repurchase agreement***					
12251	Bills sold under a repurchase agreement***					
12259	Accrued interest					
	Current accounts with banks, credit institutions and other financial institutions					
131	Current accounts with resident banks, credit institutions and other financial institut	ions				
1311	Current accounts with resident banks					
1312	Current accounts with resident credit institutions and other financial institutions Accrued interest					
13191	Accrued interest for current accounts with resident banks					
13192	Accrued interest for current accounts with resident credit institutions and other	financial institutio	ns			
132	Current accounts with non resident banks, credit institutions and other financial ins					
1321	Current accounts with non resident banks, credit institutions and other financial institu	tions				
	Accrued interest					
	Deposits from banks, credit institutions and other financial institutions					
	Deposits from resident banks, credit institutions and other financial institutions					
16111	Demand deposits From resident banks					
16111	From resident credit institutions and other financial institutions					
	Term deposits					
16121	From resident banks					
16122	From resident credit institutions and other financial institutions					
1619	Accrued interest					
16191	Accrued interest for demand deposits from resident banks					
16192 16193	Accrued interest for demand deposits from resident credit institutions and othe	r financial institutio	ns			
16193	Accrued interest for term deposits from resident banks Accrued interest for term deposits from resident credit institutions and other fin	ancial institutions				
	Deposits from non resident banks, credit institutions and other financial institutions	anciai institutions				
1621	Demand deposits					
1622	Term deposits					
1629	Accrued interest					
	Borrowing from banks, credit institutions and other financial institutions					
	Borrowing from resident banks, credit institutions and other financial institutions					
	Demand borrowing from resident banks, credit institutions and other financial institution	ons				
17111 17112	From resident banks From resident credit institutions and other financial institutions					
17112	Term borrowing from resident banks, credit institutions and other financial institutions					
17121	From resident banks					
17122	From resident credit institutions and other financial institutions					
1713	Financial borrowing from resident banks, credit institutions and other financial instituti	ons				
17131	From resident banks					
17132	From resident credit institutions and other financial institutions					
1719	Accrued interest					
17191	Accrued interest for demand borrowing from banks Accrued interest for demand borrowing from credit institutions and other finan	cial institutions				
17192 17193	Accrued interest for demand borrowing from credit institutions and other finan Accrued interest for term borrowing from banks	Chai mistitutions				
17193	Accrued interest for term borrowing from credit institutions and other financial	institutions				
17195	Accrued interest for financial borrowing from banks					
17196	Accrued interest for financial borrowing from credit institutions and other finan	cial institutions				
	Demand borrowing from non resident banks, credit institutions and other financial insti					
1722	Term borrowing from non resident banks, credit institutions and other financial institut					
1723	Financial borrowing from non resident banks, credit institutions and other financial inst	itutions				
1729 17291	Accrued interest Accrued interest for demand borrowing from non resident banks, credit institut	ions and other fine	ncial institutions			
17291	Accrued interest for demand borrowing from non-resident banks, credit institution. Accrued interest for term borrowing from non-resident banks, credit institution.					
17293	Accrued interest for financial borrowing from non resident banks, credit institu					
173	Commercial paper and remmitances delivered under a repurchase agreement					
1731	Commercial paper and remmitances delivered under an overnight repurchase agreemen					
1732						
1739	Accrued interest					
17391	Accrued interest for commercial paper and remmitances delivered under an over					
17392	Accrued interest for commercial paper and remmitances delivered under a term	repurchase agreen	ent			

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Method accounts with Proceeds Method Metho	1839	Accrued interest			
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5514 Other provisions 558 Other specific provisions 56 Subordinated debt 561 Subordinated debt 561 Subordinated debt 561 Subordinated debt with less than 5 years maturity 56111 Subordinated debt with less than 5 years maturity with banks 56112 Subordinated debt with less than 5 years maturity with non financial institutions 56113 Subordinated debt with less than 5 years maturity with financial institutions 56114 Subordinated debt with less than 5 years maturity with other resident sectors 5612 Subordinated debt with more than 5 years maturity with other resident sectors 5612 Subordinated debt with more than 5 years maturity with banks 56121 Subordinated debt with more than 5 years maturity with non financial institutions 56122 Subordinated debt with more than 5 years maturity with non financial institutions 56123 Subordinated debt with more than 5 years maturity with financial institutions 56124 Subordinated debt with more than 5 years maturity with other resident sectors 569 Accrued interest 5691 Accrued interest for subordinated debt with less than 5 years maturity with 56912 Accrued interest for subordinated debt with less than 5 years maturity with 56913 Accrued interest for subordinated debt with less than 5 years maturity with 56913 Accrued interest for subordinated debt with less than 5 years maturity with 56913 Accrued interest for subordinated debt with less than 5 years maturity with 56913 Accrued interest for subordinated debt with less than 5 years maturity with 56913 Accrued interest for subordinated debt with less than 5 years maturity with 56913 Accrued interest for subordinated debt with less than 5 years maturity with 56913 Accrued interest for subordinated debt with less than 5 years maturity with 56913 Accrued interest for subordinated debt with less than 5 years maturity with 56914 Accrued interest for subordinated debt with less than 5 years maturity with 56914 Accrued interest for subordinated debt with less than 5 years maturity with 56914 Accrued interest for subordinate						
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Subordinated debt	5514	Other provisions				
Subordinated debt with less than 5 years maturity	558	Other specific provisions				
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Subordinated debt with less than 5 years maturity with non financial institutions	561	Subordinated debt				
56112 Subordinated debt with less than 5 years maturity with non financial institutions 56113 Subordinated debt with less than 5 years maturity with financial institutions 56114 Subordinated debt with more than 5 years maturity with other resident sectors 5612 Subordinated debt with more than 5 years maturity 56121 Subordinated debt with more than 5 years maturity with banks 56122 Subordinated debt with more than 5 years maturity with non financial institutions 56123 Subordinated debt with more than 5 years maturity with financial institutions 56124 Subordinated debt with more than 5 years maturity with other resident sectors 56125 Subordinated debt with more than 5 years maturity with other resident sectors 56126 Accrued interest 56127 Accrued interest for subordinated debt for less than 5 years maturity with banks 56128 Accrued interest for subordinated debt with less than 5 years maturity with banks 56129 Accrued interest for subordinated debt with less than 5 years maturity with non financial institutions 56130 Accrued interest for subordinated debt with less than 5 years maturity with financial institutions	5611	Subordinated debt with less than 5 years maturity				
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S69 Accrued interest	56123	Subordinated debt with more than 5 years maturity with financial institutions				
S69 Accrued interest	56124	Subordinated debt with more than 5 years maturity with other resident sector	rs			
56911 Accrued interest for subordinated debt with less than 5 years maturity with banks 56912 Accrued interest for subordinated debt with less than 5 years maturity with non financial institutions 56913 Accrued interest for subordinated debt with less than 5 years maturity with financial institutions	569					
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56912 Accrued interest for subordinated debt with less than 5 years maturity with non financial institutions 56913 Accrued interest for subordinated debt with less than 5 years maturity with financial institutions			banks			
56913 Accrued interest for subordinated debt with less than 5 years maturity with financial institutions	56912	Accrued interest for subordinated debt with less than 5 years maturity with	non financial instit	utions		
56914 Accrued interest for subordinated debt with less than 5 years maturity with other resident sectors	56914					
5692 Accrued interest for subordinated debt for more than 5 years:	5692					
56921 Accrued interest for subordinated debt with more than 5 years maturity with banks		·	banks			
56922 Accrued interest for subordinated debt with more than 5 years maturity with non financial institutions		·		tutions		
56923 Accrued interest for subordinated debt with more than 5 years maturity with financial institutions						
56924 Accrued interest for subordinated debt with more than 5 years maturity with other resident sectors						
57 Shareholder's equity						
571 Paid in capital						
572 Share premiums						
573 Reserves						
574 Difference of revaluation 577 Retained earning (loss)						
		*				
578 Current year profit (loss)						
579 Minority interest						
* to be included the minimum granted capital						

^{*} to be included the minimum granted capital

Form 2: Profit and loss account on consolidated basis

Code	PROFIT AND LOSS ACCOUNT			
	(in monetary units)	Albanian Lek	Foreign currency	TOTAL
60	BANKING OPERATING EXPENSES			
601	Interest expenses			
6011	On treasury operations and interbank transactions			
6012	On transactions with customers			
6014	On debts represented by securities On subordinated debts			
6015	On securities sold under REPOS			
6017	Other			
602	Losses on securities transactions and other financial institutions			
6021	Losses on treasury bills and other bills eligible for refinancing with Central Bank			
60211	Losses on trading treasury bills			
60212	Losses on treasury bills available for sale			
602121	Losses on treasury bills available for sale			
602122	Amortisation of premiums of treasury bills available for sale			
602123	Expenses for depreciation of treasury bills available for sale			
60213	Losses on treasury bills for investment			
602131	Losses on treasury bills for investment			
602132	Amortisation of premiums of treasury bills for investment			
602133	Expenses for depreciation of treasury bills for investment Losses on operations with other securities			
60221	Losses on operations with other securities Losses on other securities held for trading			
60222	Losses on other securities available for sale			
602221	Losses on other securities available for sale			
602222	Amortisation of premiums of other securities available for sale			
602223	Expenses for depreciation for other securities available for sale			
60223	Losses on other securities held for investment			
602231	Losses on other securites held for investment			
602232	Amortisation of premiums of other securities held for investment			
602232	Expenses for depreciation of other securities held for investment			
6027	Other expenses on financial operations			
603	A .			
6031	Commission expenses from treasury operations and interbank transactions			
6032	Commission expenses related to transactions with customers			
6033	Commission expenses on debts represented by securities			
6035	Commission expenses on subordinated debts Commission expenses on securities sold under repurchase agreement			
6036	Commissions on banking services			
6037	Other commissions			
604	Expenses from leasing operations			
	Other banking operating expenses			
606	Losses on FX operations			
61	Personnel costs			
62	Taxes other than income taxes			
	External services expenses			
	Amortization and provisions for depreciation of fixed assets			
	Amortisation charges			
	Provision charges for depreciation of fixed assets			
651	Losses on unrecoverable receivables and charges for provisions Charges for statistical provisions on standard and special mantion loans.			
6511	Charges for statistical provisions on standard and special mention loans Standard			
6512				
652				
6523	Substandard			
6524	Doubtful			
6525	Lost			
653	Charges for provisions on treasury bills and other securities eligible for refinancing with Central Bank			
654	Charges for provisions on securities other than treasury bills			
655	Charges for provisions on participating interest and affiliates securities			
	Losses on unrecoverable receivables			
	Other charges for provisions			
	Extraordinary expenses			
	Income tax			
69	Current year profit			
	Minority Interest TOTAL EVIDENCES			
	TOTAL EXPENSES			

70	BANKING OPERATION INCOME		
	Interest income		
7011	From treasury operations and interbank transactions		
7012	* 1		
7015	On securities purchased under resale agreements		
7017	Other		
	Income from operations with securities and other financial operations		
7021	Income on treasury bills		
70211	Income on treasury bills held for trading		
70212	Income on treasury bills available for sale		
702121	Gains on sale of treasury bills available for sale		
702122	Interest income		
702123	Amortisation of discounts of treasury bills available for sale		
70213	Income on treasury bills held for investment		
702131	Gains on sale of treasury bills held for investment		
702132	Interest income		
702133	Amortisation of discounts of treasury bills held for investment		
7022	Income from operations with other securities		
70221	Income on other securities held for trading		
70222	Income on other securities available for sale		
702221	Gains on sale of other securities available for sale		
702222	Interest income		
702223	Dividends		
702224	Amortisation of discount on other securities available for sale		
70223 702231	Income on other securities held for investment Gains on sale of other securities held for investment		
702231	Interest income		
702232	Dividends		
702234	Amostisation of discount of other securities held for investment		
7023	On participating interest and affiliates		
7027			
703	Commission income		
7031	From treasury operations and interbank transactions		
7032	From operations with customers		
7033	From debts represented by securities		
7034	From subordianted debts		
7035	From securities purchased under repurchase agreements		
7036	5		
7037			
	Income from leasing operations		
	Other banking operations income Profit on FX operations		
	Reversals of provisions for depreciation of fixed assets		
	Reversals of provisions for depreciation of receivables		
	Statistical provisions on standard and special mention loans		
7511	Standard Standard		
7512	Special mention		
752	Substandard, doubtful and lost loans		
7523	Substandard		
7524	Doubtful		
7525	Lost		
	Reversals of provisions on treasury bills and other securities eligible for refinancing with the Central Bank		
	Reversals of provisions for securities other than treasury bills		
	Reversals of provisions for participating interest and affiliates securities		
	Other reversals of provisions		
	Extraordinary income Repayment of loans already recorded as lost loans		
	Income on repayment of lost loans by a third party		
	Other extraordinary income		
	Current year loss		
	Minority Interest		
	TOTAL INCOME		

Form 3: Profit and loss account by foreign currencies on consolidated basis

	PROFIT AND LOSS ACCOUNT			F	oreign curre	ncy	TOTAL
Code	(in monetary units)		TOTAL		From this:		
		Albanian Lek		USD	EUR	Other	
	Expenses						
6011	On treasury operations and interbank transactions						
6012	On transactions with customers						
6013	On debts represented by securities						
6014	On subordinated debts						
6015	On securities sold under REPOS						
6017	Other						
	Income						
7011	From treasury operations and interbank transactions						
7012	From customer operations						
7015	On securities purchased under resale agreements						
7017	Other						
70211	Income on treasury bills held for trading						
702122	Interest income on treasury bills available for sale						
702132	Interest income on treasury bills held for investment						
70221	Income on other securities held for trading						
702222	Interest income on other securities available for sale						
702232	Interest income on other securities held for investment						
7023	Income on participating interest and affiliates						

Form 4: Off balance sheet items on consolidated basis

	OFF BALANCE SHEET ITEMS					
Code		Albar	ian Lek	Foreign	n currency	TOTAL
	(in monetary units)	Resident	Non resident	Resident	Non resident	
90	FINANCING COMMITMENTS					
901	Commitments given					
9011	In favour of credit institutions					
9012	In favour of customers					
902	Commitments received					
9021	Received from credit institutions					
9022	Received from customers					
91	GUARANTEES					
911	Guarantees given					
9111	In favour of credit institutions					
9112	In favour of customers					
912	Guarantees received					
9121	Received from credit institutions					
9122	Received from customers					
92	COMMITMENTS ON SECURITIES					
921	Securities to be delivered					
922	Securities to be received					
923	Securities received as a guarantee for credit or a refinancing					
924	Securities given as a guarantee for credit or refinancing					
925	Securities borrowed					
926	Securities lent					
93	FOREIGN CURRENCY TRANSACTIONS					
931	Forward foreign currency purchased					
932	Forward foreign currency sold					
933	ALL receivable against sale of foreign currencies					
934	ALL to be delivered against purchase of foreign currencies					
935	Forward FX operations revaluation account					
94	OTHER COMMITMENTS					
941	Doubtful commitments					
942	Other					
95	COMMITMENTS ON FINANCIAL INSTRUMENTS					
951	Received					
952	Given					
	TOTAL					

ANNEX 36

Reporting forms of capital requirement (COREP) on consolidated basis (referring to the Regulation "On capital adequacy ratio") - (quarterly)

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⁶ Amended upon the Decision of Supervisory Council, No. 37, dated 2.8.2023.

Form Kons CR SA	Credit, counterparty, and non-DVP transaction settlement risk
Exposure class	
Nominated ECAI	

Property of the content of the con			Original ex	posure pre on factors	(-) Value		Cred	it risk mitigati	on techniques	with substitution e	effects on the e	xposure			techniques affecti nded credit protecti Comprehensive M	on. Financial		Breakdown of off-balance						,				
Part					nts and provision				Funded cre	edit protection			CRM substitution		(-) Financial							Exposure value		exposure	amount of risk- weighted	exposure		t Of which: with a
Maria Mari					d with the original				collateral: Simple			Total inflows (+)	conversion factors		t Collateral: adjusted value	Volatility and maturity	exposure value (E*)	0%	20%	50%	100%		counterparty credit		the SME	SME supporting		credit assessment derived from central government
			010	020	030	040	050	060	070	080	090	100	110=040-090+100	120	130	140	150 = 110 + 120 - 130	160	170	180	190		210	220	230	240	250	260
	010 T	otal exposures																										
Second Process Seco	011	of which: SME exposures																										
Second Control Contr	012	Of which: SME exposures treated with supporting factors																										
Substituting to significant Subs	013																											
Second	014																											
														Breakdown by t	pe of exposure													
Convention subject to contempring in a	020 B	alance sheet items subject to credit risk																										
	030 C	off-balance sheet items subject to credit risk																										
	E	xposures/transactions subject to counterparty risk																										
	040 S	ecurities funding transactions																										
Column C	050																											
Second S	060 D	Perivatives and long settlement transactions																										
Second	070																											
60	080													Breakdown of total ex	nocures by weighting													
11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	090	0%												breakdown or total ex	posures by weighting													
130 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	100																											
10 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5%	110																											
150	130	50%																										
150 1056 1076 1076 1076 1077 1077 1077 1077 107	140																											
130 135% 156% 157% 157% 157% 157% 157% 157% 157% 157																												
9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	170	125%																										
15	180																											
20 125% See 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2																												
Separate	200	1250%																										
20 Inchingshapproach	210	Other risk weights																										
220 Mendate-based approach 230 Mendate-based approach 241 Mendate-based approach 252 Mendate-based approach 253 Mendate-based approach 254 Mendate-based approach 255 Mendate-based approach 256 Mendate-based approach 257 Mendate-based approach 258 Mendate-based approach 25	220 1	ook through approach											Breakdo	wn or total exposures acc	oraing to the CIU me	tnoa												
																												-

Form Kons CR SEC SA	Securitization
Type of securitization:	
Nominated ECAI:	

				curitization: Credi					Credit risk miti	gation techniques		ostitution effect		(-) Credit risk mitigation									Breakdown of o	exposures subjec	ct to risk weights	s, by risk weight:	1					Adjustments of					Memorandum items:
		Total amount		securitized expos (-) Total outflows	sures The notional	positions	v	Net value of		on the e		exposures due IRM	Net exposure after				(-) Non-							SEC-SA	Approach			Risk-weighter	d Risk-weighted		Adjustments to the risk- weighted	the exposure amount when the bank does not	Risk-weighted		(-) Reductions	Total rick.	total risk-weighted exposure amount
		of securitized exposures originated	(-) Funded credit protection (Cva)		amount retained or repurchased o the credit	Original exposure pre conversion factors			Protection	(-) Funded credit protection	(-) Total outflows	Total inflows	result of CRM,	value: funded @ credit	Fully adjusted exposure value (E*)	of which: subject to a p	refundable ourchase price	(-)Specific credit risk adjustments on underlying exposures		(-) Exposure value that is deducted from the regulatory capital		Risk weight	Risk weight >20% - 50%	Risk weight > 50% - 100%			Risk weight 1250% (Other)	amount for other cases (risk weight		Of which:	exposure amount due to maturity	meet the requirements	amount before applying the risk weight cap	weight cap	due to capital		corresponding to outflows from securitizations to other exposure classes
		010	020	030	040	050	060	070=050-060	080	090	100	110	120	130	140	150	160	170	180	190	200=180-190	210	220	230	240	250	260	270	280	290	300	310	320	330	340	350	360
010	Total exposures																																				
020	Securitization positions																																				
030	Re-securitization positions																																				
040	Originator: Total exposures																																				
050	Securitization positions: Balance sheet items																																				
060	Securitization positions: Off-balance sheet items and derivatives																																				
070	Re-securitization positions																																				
080	Investor: Total exposures																																				
090	Securitization positions: Balance sheet items																																				
0100	Securitization positions: Off-balance sheet items and derivatives																																				
0110	Re-securitization positions																																				
0120	Sponsor: Total exposures																																				
0130	Securitization positions: Balance sheet items																																				
0140	Securitization positions: Off-balance sheet items and derivatives																																				
0150	Re-securitization positions																																				

Form Kons CR SEC ERB	A Securitization
Type of securitization:	
Nominated ECAI:	

		Synthetic Se	uritization: Credit p	ratection to the	Securitisation	I		Credit risk mits	gation techniques (G	RM) with substitu	tution effect on the		1				_								Soulders		ect to risk weights, I							_						I			
			securitized exposur		positions	1			екро	sure			(-) Credit risk mitigation techniques	Ιг	\dashv			П	Sh	ort-term credit qu	ality stags (CQS)				oneuracki)	upomo sibje		ny risk weights n credit quality sta	taps (COS)					$\dagger \top$	Breakdown by the	reason for applying	the SECERBA II	ethod	Adjustment to	Adjustments of the exposure	Rick- weighted		Memorandum Items:
	Total amount of securitized exposures originated	(-) Funded credit protection (Cra)	Adjusted value of unfunded credit protection (6*)		conversion factors	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Net value of exposures (after value adjustments and provisions)	Adjusted Value (Ga)	protection (-	- Total outflows	s Total inflows		affecting exposure value: funded credit protection, under the financial collateral comprehensive method adjusted value	Fully of adjusted exposure con value (E*) fac	version di oni		k Exposure s on value s	capital	Exposure value subject to risk CQS 1 weights	CQ52	CQS 3 All oth		COS 2 COS			Q56 CQ57	CQS 8	Q5 9 CQ5 10	10 CQ5 11	00512 005	B CQ514	CQ\$ 15 CQ\$ 16	CQS 17 All of	Risk- weighted Au exposure amount lea eq	to loans, The opti auto of applyi sing and the SEC alpment ERBA scaling metho	ion Positions according to article 199, paragraph 2, letter "a" of the negulation	Positions according to article 109, his paragraph 4 i of the regulation	Of which synthetic securitizal srarthy of on methods	Agustments to the risk-weighted exposure amount due to maturity is mismatches	amount when the bank does not meet the requirements provided for in sub chapter III of chapter V of the regulation	weightest exposure amount Reduction before due to ric applying weight of the rick weight cap	(-) Reductions so due to capital Total dels weighte cap cap S40 550	total risk-weighted exposure amount corresponding to deathews from securidizations to other exposure classes
	000	820	030	040	050	060	070=050-060	880	090	100	110	120	130	140 :	150	160 170	190	190	200=180- 190 210	220	230 240	250	250 270	280	290 3	310	320	330 340	350	360 37	380	390 400	410 420	430	440 450	460	470	480 490	500	500	520 530	540 550	560
000 Total exposures 000 Securitization positions									_						+		+			+	_	+	_			_		_			+			+	_		\vdash		-			\vdash	
090 Re-securitization positions																																											
040 Originator: Total exposures Securitization positions: Balance																_		H		+	-	+	-		-			_			+			_	_	_	\vdash	_	_			-	
050 sheet items Securitization positions: Off-balance															_			-		\vdash	_	+	_			_		_			_			_	_		-	_				-	
060 sheet items and derivatives									-					\vdash	_					\perp	_	\perp	_		_		\perp				_			$\overline{}$	_		_		₩				
070 Re-secutitization positions 080 Investor: Total exposures									_					-			-			+	_	+	-	+	-	_		_		_	+			_	_		\vdash	_	_			-	-
Securitization positions: Balance																																											
990 sheet items Securitization positions: Off-balance																																											
0000 sheet items and derivatives 0010 Re-securitization positions																					_		-														\vdash						
0120 Sponsor: Total exposures																																											
Securifization positions: Balance 0130 sheet items																																											
Securitization positions: Off-balance 0040 sheet items and derivatives																																											
0050 Re-securitization positions																																											
0050 Breakdown of exposures subject to risk wei	eights by risk class	es: short-term																																									
0270 025 1															4																						\blacksquare						
COS 2																																											
0090 CQ5 3																																											
All other CQ5 and unrated																																						_					
0210 Breakdown of exposures subject to risk wei	nights by risk class	es: lang-term																										_															
man CQ5 1																																											
0052																																		\top									
CQ5 3																																		\top									
CQS 4															\top																												
0260 CQS 5																																											
0270 CQS 6																																											
0280 (057																																											
CQS 8																																											
GB00 CQS 9																																											
0910 CQS 10																																											
0920 005 11																																											
0330 CQ5 12																																											
0340 (05.13																																											
0350 CQ5 14																																											
0360 03515																																											
CQS 16																																											
0380 CQS 17																																											
0390 All other CQ5 and unrated																																											

Form Kons MKR SA TDI Position risk of debt securities Currency:

				Positions					
			positions		ositions	Net positions subject to capital charge	Capital requirement (in %)	Capital requirements	Risk weighted exposure
		Long	Short	Long	Short	capital charge			
		010	020	030	040	050		060	070
010	Traded debt instruments in trading book								
011	General risk								
012	Derivatives								
013	Other assets and liabilities								
020	Maturity based approach								
030	Zone 1								
040	0 ≤ 1 month								
050	>1≤3 months								
060	> 3 ≤ 6 months								
070	> 6 ≤ 12 months								
080	Zone 2								
090	> 1 ≤ 2 (1,9 for cupon of less than 3%) years								
100	> 2 ≤ 3 (> 1,9 ≤ 2,8 for cupon of less than 3%) years								
110	> 3 ≤ 4 (> 2,8 ≤ 3,6 for cupon of less than 3%) years								
120	Zone 3								
130 140	> 4 ≤ 5 (> 3,6 ≤ 4,3 for cupon of less than 3%) years > 5 ≤ 7 (> 4,3 ≤ 5,7 for cupon of less than 3%) years								
150	>7 ≤ 10 (> 5,7 ≤ 7,3 for cupon of less than 3%) years								
160	> 10 ≤ 15 (> 7,3 ≤ 9,3 for cupon of less than 3%) years								
170	> 15 ≤ 20 (> 9,3 ≤ 10,6 for cupon of less than 3%) years								
180	> 20 (> 10,6 ≤ 12,0 for cupon of less than 3%) years (> 12,0 ≤ 20,0 for cupon of less than 3%) years								
200	(> 20 for cupon of less than 3%) years								
210	Duration-based approach								
220	Zone 1								
230	Zone 2								
240	Zone 3								
250	Specific risk								
251	Capital requirement for unsecuritised debt instruments								
260	Debt securities under the first category in Table 22, of the CAR Regulation						0.00		
270	Debt securities under the second category in Table 22, of								
_	the CAR Regulation								
280	With a residual maturity ≤ 6 months						0.25		
290 300	With a residual maturity > 6 months and ≤ 24 months With a residual maturity > 24 months						1.00 1.60		
310	With a residual maturity > 24 months Debt securities under the third category in Table 22, of the CAR Regulation						8.00		
320	Debt securities under the fourth category in Table 22, of the CAR Regulation						12.00		
321	Rated n-th to default credit derivatives								
325	Capital requirement for securitisation positions								
326	Capital requirement for the correlation trading portfolio								
330									
340	Particular approach for position risk in CIU-s								
350	Additional charge for options (non-delta risks)								
360	Simple approach								
370	Delta plus approach - additional charge for gamma risk								
380	Delta plus approach - additional charge for vega risk								
390									

Form Kons MKR SA EQU Position risk of equities

		_		Positions					
		All pos	itions	Net pos	sitions	Net positions subject to capital charge	Capital requirement (in %)	Capital requirements	Total risk weighted exposures
		Long	Short	Long	Short				
		010	020	030	040	050		060	070
010	Equities in trading book								
020	General risk						8.00		
021	Derivatives								
022	Other assets and liabilities								
030	Exchange traded stock index futures broadly diversified, subject to particular approach								
040	Other equities than those defined in line 030								
050	Specific risk						4.00		
080	Particular approach for positions in CIU-s								
090	Additional charge for options (non delta risks)								
100	Simplified method								
110	Delta plus approach - gamma risk								
120	Delta plus approach - vega risk								

Form Kons CR TB SETT Settlement risk

		Unsettled transactions at settlement price	Price difference exposure due to unsettled transactions	Capital requirements	Total risk weighted exposure
		010	020	030	040
010	Total unsettled transactions in the banking book				
020	Transactions unsettled up to 4 days (0 %)				
030	Transactions unsettled between 5 and 15 days (8%)				
040	Transactions unsettled between 16 and 30 days (50%)				
050	Transactions unsettled between 31 and 45 days (75%)				
060	Transactions unsettled over 46 days and more (100%)				
070	Total unsettled transactions in the trading book				
080	Transactions unsettled up to 4 days (0 %)				
090	Transactions unsettled between 5 and 15 days (8%)				
100	Transactions unsettled between 16 and 30 days (50%)				
110	Transactions unsettled between 31 and 45 days (75%)				
120	Transactions unsettled over 46 days and more (100%)				

Form Kons MKR SA COM

Commodity investment risk

		All p	ositions						
		Long	Short	Net po	sitions	Positions subject to capital charge	Capital requirement (%)	Capital requirements	Risk weighted exposure
		J		Long	Short				
		010	020	030	040	050		060	070
010	Total positions in commodities								
020	Precious metals (except gold)								
030	Base metals (zinc, copper, etc.)								
040	Agricultural products (softs)								
050	Other								
060	Out of which: energy products (oil, gasoline)								
070	Maturity ladder approach								
080	Extended maturity ladder approach								
090	Simplified approach: All positions								
100	Additional charge for options (non-delta risks)								
110	Simplified Method								
120	Delta plus approach - additional charge for gamma risk								
130	Delta plus approach - additional charge for vega risk								
140	Scenario matrix approach								

Form Kons MKR SA FX

Foreign exchange risk

											Risk capital charg		
		Currency code		sitions	Net pos	itions	P	Preferential treatment po	ositions		(%)	Capital requirement	Risk weighted exposures
			Long	Short	Long	Short	Long	Short	,	Long	Short		
010	Takal assistance in forceing accounting	010	020	030	040	050	060	070	080			090	100
-	Total positions in foreign currencies Currencies closely correlated												
•													
	All other currencies (including CIUs treated as different currencies)									8.00	8.00		
040										8.00	8.00		
,	Additional charge for options (non-delta risks)												
-	Simplified method												
-	Delta plus approach - additional charge for gamma risks												
080	Delta plus approach - additional charge for vega risks												
090	Scenario matrix approach												
	Breakdown of positions according to instrument type												
100	Financial instruments												
110	Off-balance sheet items												
120	Derivatives												
	Positions in different currencies												
130	Euro	EUR											
140	Albanian Lek	ALL											
150	Argentinian Peso	ARS											
160	Australian Dollar	AUD											
170	Brasilian Real	BRL											
180	Bulgarian Lev	BGN											
190	Canadian Dollar	CAD											
200	Czech Koruna	CZK											
210	Danish Krona	DKK											
220	Egyptian Pound	EGP											
230	British Pound	GBP											
240		HUF											
		JPY											
		LVL											
		LTL											
		MKD											
		MXN											
	·	PLN											
		RON											
		RUB											
		RSD											
		SEK											
		CHF											
		TRY											
		UAH											
		USD											
		ISK											
	•	NOK											
410	Other												

Form Kons MKR SA SEC

Standardised approach for specific risk in securitisations

		ALLPO	SMONS		SITIONS Ed from MTAL	NET PO	SMONS		2014 2014 2254 2514 3014 2514 5014 5014 5014 5014 5014 5014																			•	•	BREAKDO	WN OF NET F	OSITIONS (SI	ORT) ACCORDI	IG TO RSK W	EIĠHT\$			·		·		BREAKDÓWN According			GENERAL EFFE (ADJUSTMENT) IN THE BANK DOES MEET THE	WHEN S NOT		AFTER THE CAP/ TOTAL		
		Long	Short	(-) Long	(-) Short	Long	Short	[0·10%[[10-12%]	[12 - 20%]	[[20·40%[[40 · 100K	[100 · [150%]	[150 · 200%[[200 · 225%[[225- 250%]	300%[[300·	[350 · 425%[[425 · 500%[[500 - 650%[[650 - 750%[[750- 850%[[850 - 1250%[1290%	[0·10%]	[10-12%[12 - 20%	[20·40%]	[40 · 100%]	[100 - 150%[[150 ·	[200 · 225%[[225. 250%]	[250 - 300%[[300- 350%[[350 - [4 125%[5	125 - [50 10%[650	0 · [6	50- [i	750- (i 50%(12	850- 150%[250%	SEC-SA SI	EGERBA W	(KISK Veicht=12	NEIGHTED WEIG NET LONG NET S POSITIONS POSIT	GHTED THE SHORT	HECAP	
		0010	0020	0030	0040	0050	0060	0061	0062	0063	0064	005	0066	071	0072	0073	0074	075	076	0077	0078	0079	0081	0082	0083	005	00%	0087	0088	0089	0091	0092	0093	0094	0095	0096	0097 (098 009	99 0	101 ()102 (0103 0	0104	0403	0404	0406	0530 05	540 0	0570	0601
0010	otal exposures																																																	
0020	Of which: Re-securitization	1																																																
0030	nginator: Total exposures																																																	
0040	Securitization positions																																																	
0050	Re-securitization positions																																																	
0060	vestor: Total exposures																																																	
0070	Securitization positions																																																	
0080	Re-securitization positions																																																	
0090 5	oonsor: Total exposures																																																	
0100	Securitization positions																																																	
0110	Re-securitization positions																																																	

Form Kons MKR SA CTP

Standardised approach for specific risk in the correlation trading portfolio

		ALL PC	ISITIONS	DEDUCT	SITIONS FED FROM PITAL	NET PC	OSITIONS			BREAM	DOWN OF N	ET POSITIO	ONS (LONG)	ACCORDIN	GTO RISK V	NEGHTS		•			BRE	AKDOWN OI	NET POSIT	TONS (SHOR	T) ACCORDIN	IG TO RISK	WEIGHTS		•			POSITIONS Proaches	BEFORE	THE CAP	AFTER	THE CAP	TOTAL CAPITAL
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT	[0 - 10%]	[10-12%	[[12 - 20%]	[20 - 40%[[40 · 100%[[100 - 250%[[250 - 350%[[350 - 425%[[425 - 650%]	[650 - 1250%[1250%	[0 - 10%]	[[10 - 12%	([[12 - 2(0%[[20 - 40	%[[40 - 100%		[250 - 350%[[350 - 425%[[425 - 650%[[650 - 1250%[1250%	SEC-SA	SEC-ERBA	Other (Risk Weight=1 250%)	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	NET SHORT	REQUIREME
		0010	0020	0030	0040	0050	0060	0071	0072	0073	0074	0075	0076	0077	0078	0079	0081	0082	0086	0087	0088	8 0089	0091	0092	0093	0094	0095	0096	0097	0403	0404	0406	0410	0420	0430	0440	0450
0010	Total exposures																																				
	Securitization positions:																																				
0020	Originator: Total exposures																																				
0030	Securitization positions	-																																			
0040	Other CTP positions																																				
0050	Investor: Total exposures																																				
0060	Securitization positions																																				
0070	Other CTP positions																																				
0080	Sponsor: Total Exposures																																				
0090	Securitization positions																																				
0100	Other CTP positions																																				
	NTH-TO-DEFAULT CREDIT DEF	RIVATIVES:																																			
0110	Nth-to-default credit derivatives																																				
0120	Other CTP positions																																				

Form Kons OPR

Operational Risk

			Gross Income		Loans and	advances (in case of	ASA application)	Capital requirements	Risk weighted exposure
	Banking activities	Year-3	Year-2	Last year	Year-3	Year-2	Last year	Capital requirements	Mak weighted exposure
		010	020	030	040	050	060	070	071
	1. TOTAL BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)								
020	2. TOTAL BANKING ACTIVITIES SUBJECT TO STANDARDISED (STA) / ALTERNATIVE STANDARDISED (ASA) APPROACHES								
	Subject to the Standardised approach:								
030	CORPORATE FINANCE (CF)								
040	TRADING AND SALES (TS)								
050	RETAIL BROKERAGE (RBr)								
060	COMMERCIAL BANKING (CB)								
070	RETAIL BANKING (RB)								
080	PAYMENT AND SETTLEMENT (PS)								
090	AGENCY SERVICES (AS)								
100	ASSET MANAGEMENT (AM)								
	Subject to the Advanced Standardised Approach:								
110	COMMERCIAL BANKING (CB)								
120	RETAIL BANKING (RB)								
130	AMA								

ANNEX 4⁷

Reporting form of large exposures on consolidated basis (referring to the Regulation "On the risk management from large exposures of banks") - (quarterly)

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⁷ Amended upon the Decision of Supervisory Council, No. 54, dated 2.9.2020 and entered into force on 1.1.2022.

Form No. 1														
No.	Reporting date	Superordinate bank name	Exposure typology	Name of the group of related parties	Client number depending on the exposure typology	Accounting Typology	Ranking of exposures	Ranking of group's largest exposures to Supervised Institutions	Client name	NUIS/ Identification number	Exposure before exemptions, reductions and credit risk mitigation (only for BBI)	Position i	n financial instruments (o	nly for TBI)
												Long	Short	Net long
1	1	2	3	4	5	6	7	8	9	10	11	12	13	14 = 12 - 13
2														
3														
4														
5														
6														
7 8														
9														
10														
11														
12														
13														
14 15														
16														
17														
18														
19														
20 21														
22														
23														
24														
25														
26														
27 28														
29														
30														
31														
32														
33														
34 35														
36														
50														

Positions in financial	instruments in the case o purchase (only for TBI)	of a signed promise to	Counterparty credit risk exposure (only for TBI)	Exposure before exemptions, reductions and credit risk mitigation (only for TBI)	Exposure before exemptions, reductions and credit risk mitigation (BBI + TBI)	From which (20): Exposure before exemptions, reductions and credit risk mitigation, derived from substitution	From which (20): Exposure before exemptions, reductions and credit risk mitigation derived from the amount of loans (only for the exposure of the categories SIRG, GSIRG, ICRG and	Percentage to group's regulatory capital before exemptions and credit risk mitigation	Percentage to group's Tier I capital before exemptions and credit risk mitigation	Unfunded credit protection	Funded credit protection	Exemptions and reductions
Promise to purchase	Transferred to a third party	Difference		,			GRPG)					
15	16	17 = 15 - 16	18	19 = 14 + 17 + 18	20 = 11 + 19	21	22	23 = 20 / 30	24 = 20 / 31	25	26	27

Exposure before exemptions, reductions and credit risk mitigation for BBI	Total exposure after exemptions, reductions and credit risk mitigation	Group's regulatory capital on reporting date	Group's Tier I capital on reporting date	Percentage to regulatory capital after exemptions, reductions and credit risk mitigation	Percentage to Tier I capital after exemptions, reductions and credit risk mitigation	Allowed maximum limit	Exceeding the allowed maximum limit	Large exposures that are over 10% of group's regulatory capital	Measurement of the sum of large exposures that are over 10% of group's regulatory capital	Measurement of loan exposures for the categories of counterparties related to the group (SIRG, GSIRG, ICRG and GRPG)
28 = 11 - (25 + 26 + 27)	29 = 20 - (25 + 26 + 27)	30	31	32 = 29 / 30	33 = 29 / 31	34	35	36	37	38

Instructions for fillina the Form 1	Instructions	for	fillina	the	Form	1
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Number of column	Title of column	Content description
1	Reporting date	The reporting date is selected according to the reporting period.
2	Superordinate bank name	The bank name is selected according to the following abbreviations.
_		AB - Alpha Bank
		ABI - American Bank of Investments UBA - United Bank of Albania.
		CB - Credins Bank
		NCB - National Commercial Bank.
		PCB - ProCredit Bank FIB - First Investment Bank
		RB - Raiffeisen Bank
		TB - Tirana Bank UB - Union Bank
		ISPB - Intesa Sanpaolo Bank
		OTP - OTP Bank
3	Exposure typology	Contains the categorization of exposure based on the counterparty, as defined in the regulation "On risk management of large exposures". The column shall be filled in according to predefined criteria. The counterparty categorization list is given below. For each of the counterparties there will be an ordinal number to distinguish the counterparties of the same typology. This column will be completed for all exposures. In cases where more than one exposure belongs to a related group, for GRP, GRSI, GSIRG, GRPG codes, for each of the exposures the same code with the same ordinal number will be completed. Individual client
	GRP	Persons or group of related persons
	ISI	Individual Supervision Institutions
	GRSI SIRG	Group of Related Supervised Institutions Supervised Institutions with special relationship (Related) with the Group
	GSIRG	Group of supervised Institutions with special relationship (Related) with the Group
	ICRG GRPG	Individual client with special relationship (Related) with the Group Persons or group of related persons with special relationship (Related) with the Group
	CG	reisons of group or related persons with special relationship (Related) with the Group Central Government Central Government
	СВ	Central Bank
	IO & MDBs RG & LA & PSEs	International Organizations and Multilateral Development Banks Regional Government, Local Authorities and Public Sector Entities
	SYS	Systemic Bank within the country and the group of related persons, which are subject to the consolidated supervision of the Bank of Albania
4	Name of the group of related parties	A summary name is established for the related party group and the same name is repeated for each individual exposure reported.
		Contains the individual exposure number when it is part of a related group. This column is completed only for exposures that in the "Exposure Typology" column
5	Client number depending on the	have received the code GRP, GRSI, GSIRG, GRPG.
,	exposure typology	For the first value of each group, select the "Total" option. In the following, for each component exposure of the group select from an ordinal number, starting from
		number 1, in order to identify the number of group exposures.
6	Accounting Typology	Contains the determination of the accounting nature recorded by separating items of the banking book and items of the trading book.
	BBI TBI	Banking book items Trading book items
	BBI + TBI	This choice is made when the exposure to the client or group contains both types of accounting typology
7	Ranking of exposures	Determine the order to which the exposure belongs. The ranking is done by setting no. 1 for the bank's largest exposure, and so on. Referring to Article 11 of the Regulation "On risk management of large exposures", in this column the ordinal number must reach at least 20, and more than 20 if the group has more than 20 large exposures that exceed the level of 10% of the group's Tier I capital. In the case of related groups, for each of the exposures of the same group, the same ordinal number is assigned to which corresponds the order of the group exposure.
8	Ranking of group's largest exposures to Supervised Institutions	Determination of the ranking to which the exposure to a supervised institution belongs (including exposures to supervised institutions with a special relationship with the group). The ranking is done by setting no. 1 for the group's largest exposure to the supervised institution, and so on. Referring to Article 11 of the Regulation "On risk management of large exposures", in this column the ordinal number must reach at least 10, and more than 10 if the group has more than 10 large exposures to supervised institutions that exceed the level of 10% of the group's regulatory capital and at the same time those that exceed the level of 10% of the group's Tier I capital. In the case of related groups of supervised institutions (with the code GIML or GIMLG), for each of the exposures of the same group, the same ordinal number is assigned to which corresponds the order of the exposure of the group of supervised institutions.
0	Client name	
9	Client name	
10	NUIS/ Identification number	A unique identification number is assigned to each client. In cases of exposures reported in the Credit Registry, is applied the same NUIS number as that reported in the Credit Registry. Otherwise the reporting bank enters an identification number of its own.
11	Exposure before exemptions, reductions and credit risk mitigation (only for BBI)	The amount of exposure, calculated in accordance with Article 5 of the Regulation "On risk management of large exposures", added for the amount of exposure, as a result of substitution, according to Article 9 of this Regulation (part from exposure guaranteed by a third party or secured by collateral issues by a third party, which has been treated as exposure to the guarantor or issuer of the collateral), only for banking book items.
	Position in financial instruments (only for TBI)	The value of short and long positions of all financial instruments issued by the said person/client, where the net position for each financial instrument are calculated in accordance with the Regulation "On Capital Adequacy Ratio" (Chapter VII - Market Risk). When calculating the exposure to a person/individual client as a result of positions in various financial instruments, there are summed the net positions for different financial instruments of these persons/clients. Columns 12, 13 and 14, are completed only for trading book items.
12	Long	Long position in financial instruments
13 14	Short net long	Short position in financial instruments Net long position in financial instruments
	Positions in financial instruments in the case of a signed promise to	The amount of exposure arising from promise to purchase financial instruments of persons/individual clients, in the case of preparing and finalising the signing, reduced for the amount of financial instruments, which are already transferred to third parties and the calculated net exposure (difference). Columns 15, 16 and 17,
	purchase (only for TBI)	are completed only for trading book items.
15 16	Promise to purchase	Commitment/promise to purchase The amount of financial instruments that have been transferred to third parties.
16 17	Transferred to a third party Difference	The amount of financial instruments that have been transferred to third parties Calculated net exposure
18	Counterparty credit risk exposure (only for TBI)	Exposure to a person/individual client, as a result of transactions, agreements or contracts related to counterparty credit risk, calculated in accordance with the methods provided in the Regulation "On Capital Adequacy Ratio".
19	Exposure before exemptions, reductions and credit risk mitigation (only for TBI)	Sum of exposures presented in columns 14, 17 and 18 for the trading book items.

20	Exposure before exemptions, reductions and credit risk mitigation (BBI + TBI)	Total of columns 11 and 19 (for banking book and trading book items).
21	From which (20): Exposure before exemptions, reductions and credit risk mitigation, derived from substitution	The part of exposure guaranteed by a third party or secured by collateral issued by a third party, which is treated as exposure to guarantor or issuer of the collateral use of substitution in accordance with Article 9 of the Regulation "On risk management of large exposures" (the amount included in column 20).
22	From which (20): Exposure before exemptions, reductions and credit risk mitigation derived from the amount of loans (only for the exposure of the categories SIRG, GSIRG, ICRG and GRPG)	Should be completed only for the value of exposure reported in column 20 in the form of credit to the categories SIRG, GSIRG, ICRG and GRPG in accordance with Article 131 of the Banking Law.
23	Percentage to group's regulatory capital before exemptions and credit risk mitigation	The value of exposure reported in column 20 to group's regulatory capital on the reporting date.
24	Percentage to group's Tier I capital before exemptions and credit risk mitigation	The value of exposure reported in column 20 to group's Tier I capital on the reporting date.
25	Unfunded credit protection	Amount of unfunded credit protection, which, in accordance with letter "c", partly with letter "d" and partly with letter "e" of paragraph 2 of Article 8 and paragraph 2 of Article 9 of the Regulation "On risk management of large exposures", may be used to determine whether the maximum allowed limits are reached or not.
26	Funded credit protection	Amount of funded credit protection, which, in accordance with letters "f" and "g" of paragraph 2 of Article 8 and paragraph 3 of Article 9 of the Regulation "On risk management of large exposures", may be used when determining whether the maximum allowed limits are reached or not.
27	Exemptions and reductions	Sum of exemptions in accordance with letters "a", "b", partially letter "d", partially letter "e" and letters "h", "j", "j", "m", "m", "n" and "p" of paragraph 2 of Article 8 of the Regulation "On risk management of large exposures".
28	Exposure before exemptions, reductions and credit risk mitigation for BBI	Value of exposure calculated in accordance with the requirements of the Regulation "On risk management of large exposures", after reductions, exemptions and the application of credit risk mitigation techniques, for banking book items.
29	Total exposure after exemptions, reductions and credit risk mitigation	Total value of exposure (for banking book and trading book items) calculated in accordance with the requirements of the Regulation "On risk management of large exposures", after reductions, exemptions and the application of credit risk mitigation techniques.
30	Group's regulatory capital on reporting date	Amount of group's regulatory capital on reporting date.
31	Group's Tier I capital on reporting date	Amount of group's Tier I capital on reporting date.
32	Percentage to regulatory capital after exemptions, reductions and credit risk mitigation	The value of exposure reported in column 29 to group's regulatory capital on the reporting date.
33	Percentage to Tier I capital after exemptions, reductions and credit risk mitigation	The value of exposure reported in column 29 to group's Tier I capital on the reporting date.
34	Allowed maximum limit	In this column are defined the allowed maximum limits of exposure, depending on the nature of exposure defined in column 3.
35	Exceeding the allowed maximum limit	This column is compiled automatically only if the exposure exceeds the allowed maximum limit.
36	Large exposures that are over 10% of group's regulatory capital	In this column will be automatically recorded all large exposures (column 29) that exceed 10% of group's regulatory capital.
37	Measurement of the sum of large exposures that are over 10% of group's regulatory capital	In this column will be done the automatic assessment of: a) The amount of exposures reported in column 36; b) The ratio of this amount to the regulatory capital of the group; c) Assessment of compliance with the maximum limit of 700% of the sum of these exposures to group's regulatory capital.
38	Measurement of loan exposures for the categories of counterparties related to the group (SIRG, GSIRG , ICRG and GRPG)	In this column will be done the automatic assessment of: a) Sum of loans reported in column 22; b) The ratio of this sum to the regulatory capital of the group; c) Assessment of compliance with the maximum limit of 100% of the sum of these loans to group's regulatory capital.

ANNEX 5

Reporting forms of Regulatory Capital on consolidated basis (referring to the regulation "On Regulatory Capital" and regulation "On Consolidated Supervision") - (quarterly)

REGUL	ATORY CAPITAL (consolidated)		
No.	Item	Amount	Guideline
1	REGULATORY CAPITAL	1.1 + 1.2	Article 5: Regulatory capital is the sum of Tier 1 with Tier 2 capital.
1.1	TIER 1 CAPITAL	1.1.1 + 1.1.2	Article 6: Tier 1 capital consists of the sum of the Common Equity Tier 1 and additional Tier 1 capital .
1.1.1	COMMON EQUITY TIER 1	1.1.1.1 + 1.1.1.2 + 1.1.1.3 + 1.1.1.4 + 1.1.1.5 + 1.1.1.6 + 1.1.1.7 + 1.1.1.8 + 1.1.1.9 + 1.1.1.10 + 1.1.1.11 + 1.1.1.12 + 1.1.1.13 + 1.1.1.14 + 1.1.1.15 + 1.1.1.16 + 1.1.1.17 + 1.1.1.18	Article 6
1.1.1.1	Capital instruments known as Common Equity Tier 1	1.1.1.1.1 + 1.1.1.1.3 + 1.1.1.1.4 + 1.1.1.1.5	Article 6, Article 11 and Article 16.
1.1.1.1.1	Paid in capital		Article 6, paragraph 2, letter "a", Article 11. The amount that shall be reported shall not include issue premiums related to the instruments.
1.1.1.1.2	Memorandum Items: Capital instruments that are not known		
1.1.1.1.3	Share premiums		Article 6 The amount that shall be reported shall be related to the paid-in capital.
1.1.1.1.4	(-) Own Common Equity Tier 1 Capital instruments	1.1.1.1.4.1 + 1.1.1.1.4.2 + 1.1.1.1.4.3	Article 11, letter "e", Article 16. The amount that shall be reported shall include share premiums related to own shares.
1.1.1.1.4.1	(-) Direct holdings Common Equity Tier 1 Capital instruments		Article 11, letter "e", Article 16.
1.1.1.1.4.2	(-) Indirect holdings Common Equity Tier 1 Capital instruments		Article 11, letter "e", Article 16.
1.1.1.1.4.3	(-) Synthetic holdings Common Equity Tier 1 Capital instruments		Article 11, letter "e", Article 16.
1.1.1.1.5	(-) Actual or contingent obligations to purchase own Common Equity Tier 1 Capital instruments		Article 11, letter "e", Article 16.
1.1.1.2	Retained earnings	1.1.1.2.1 + 1.1.1.2.2 + 1.1.1.2.3	Article 6, paragraph 2, letter "c", Article 6 paragraph 8.
1.1.1.2.1	Retained earnings and loss carried forward from previous periods		Article 6 paragraph 2, letter "c".
1.1.1.2.2	End of year profit		Article 6 paragraph 2, letter "d".
1.1.1.2.3	Reporting period profit		Article 6, paragraph 2, letter "e", Article 11 paragraph 1, letter "a".
1.1.1.3	Reserves (excluding revaluation reserves)		Article 6 paragraph 2, letter "f".
1.1.1.4	Credit revaluation difference		Article 6 paragraph 2, letter "g".

1.1.1.5	CCT1 adjustments related to prudential filters	1.1.1.5.1 + 1.1.1.5.2 + 1.1.1.5.3 + 1.1.1.5.4 + 1.1.1.5.5	Articles 1-7
1.1.1.5.1	(-) Capital increase arising from securitised assets		Article 7: The amount that shall be reported is the increase in the capital value of the bank that results from securitized assets in accordance with accounting standards. For example, this item includes receivable income from the margin, which result from a sales profit for the bank, or for the originator net profits resulting from capitalisation of receivable income from securitised assets, which contribute to the improvement of the credit quality for positions in securitization.
1.1.1.5.2	Buffer reserves through cash flows.		Article 8 paragraph 1, letter "a". The amount that shall be reported may be positive or negative. It will be positive if buffers through cash flow result in loss (hence, reducing the capital) and vice versa. Thus the reported sign will be the opposite of the one used in accounting statements. The sum will be net from any foreseeable taxation at the moment of calculation.
1.1.1.5.3	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities, as a result of changes to the bank's own credit risk.		Article 8 paragraph 1, letter "b". Fair value gains and losses of the bank, arising from the changes to the bank's own credit rating. The amount that shall be reported may be positive or negative. It will be positive in the event of loss, as a result of changes to the bank's own credit risk (hence reducing capital) and vice versa. Thus the reported sign will be the opposite of the one used in accounting statements. Unaudited earnings shall not be listed under this item.
1.1.1.5.4	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities.		Article 8, paragraph 1, letter "c", and paragraph 2. c. Fair value gains or losses arising from the bank's own credit risk related to derivative liabilities. The amount that shall be reported may be positive or negative. It will be positive in the event of loss, as a result of changes to the bank's own credit risk and vice versa. Thus the reported sign will be the opposite of the one used in accounting statements. Unaudited earnings shall not be listed under this item.
1.1.1.5.5	(-) Value adjustments due to the requirements for prudent valuation		Article 9: In accordance with Article 142 "Requirements for the evaluation of trading book items" in the capital adequacy regulation, for all matured assets at fair value during the calculation of the regulatory capital, and deduct from Common Equity Tier 1 capital the sum of any adjustment of additional value as necessary.
1.1.1.6	(-) Goodwill	1.1.1.6.1 + 1.1.1.6.2 + 1.1.1.6.3	Article 11, paragraph 1, letter "b", and Article 12.
1.1.1.6.1	(-) Goodwill accounted for as intangible asset		Article 11 paragraph 1, letter "b". Goodwill here shall mean the same as in the definition in accounting standards. The amount that shall be reported shall be equal to the one presented in the balance sheet.
1.1.1.6.2	(-) Goodwill included in the valuation of significant investments		Article 12 paragraph 2, letter "b"
1.1.1.6.3	Deferred tax liabilities associated to goodwill		Article 12 paragraph 2, letter "a". The amount of deferred tax liabilities that would be written off, if the goodwill were devalued or written off according to accounting standards.
1.1.1.7	(-) Other intangible assets	1.1.1.7.1 + 1.1.1.7.2	Article 11, paragraph 1, letter "b", and Article 12 paragraph 2, letter "a". Other intangible assets shall be intangible assets according to accounting standards, excluding the goodwill, but according to the accounting standards.

1.1.1.7.1	(-) Gross other intangible assets		Article 11 paragraph 1, letter "b". Other intangible assets shall be intangible assets according to accounting standards, excluding the goodwill, but according to the accounting standards. The amount that shall be reported here shall correspond to the amount reported in the balance sheet of intangible assets, other than goodwill.
1.1.1.7.2	Deferred tax liabilities related to other intangible assets		Article 12 paragraph 2, letter "a". The amount of deferred tax liabilities that would be written off, if the intangible assets, other than the goodwill were devalued or written off according to accounting standards.
1.1.1.8	(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities		Article 11, paragraph 1, letter "c", and Article 13.
1.1.1.9	(-)Defined benefit pension fund assets	1.1.1.9.1 + 1.1.1.9.2 + 1.1.1.9.3	Article 11, paragraph 1, letter "d", and Article 15.
1.1.1.9.1	(-)Defined benefit pension fund assets gross amount		Article 11 paragraph 1, letter "d": Defined benefit pension fund assets means "assets of a defined benefit pension fund or plan, as applicable, calculated after deducting the amount of obligations under the same fund or plan". The amount that shall be reported here shall correspond to the amount reported in the balance sheet (if it is reported separately in the balance sheet).
1.1.1.9.2	Deferred tax liabilities associated to defined benefit pension fund assets		Article 15 paragraph 2, letter "a". The amount of deferred tax liabilities that would be written off, if the defined pension fund assets were devalued or written off according to accounting standards.
1.1.1.9.3	Defined benefit pension fund assets which the institution has an unrestricted ability to use		Article 15 paragraph 2, letter "b". This item shall be completed only upon prior approval by the Bank of Albania to reduce the amount of defined benefit pension fund assets. Assets included in this item shall be risk weighted, in accordance with the requirements of the capital adequacy regulation.
1.1.1.10	(-) Reciprocal cross holdings in CET1 Capital		Article 11, paragraph 1, letter "f", and Article 17. Holdings of CET1 capital of financial sector entities where there is a reciprocal cross holding which the Bank of Albania considers as created to increase artificially the bank's regulatory capital. The amount that shall be reported based on gross purchase positions and includes insurance common capital insurance items
1.1.1.11	(-) Excess of deduction from Additional Tier 1 Capital items over Common Equity Tier 1 Capital	(-1.1.2.6)	Article 11 paragraph 1, letter "i". The amount that shall be reported on this line shall be directly taken from line 610 "Excess of deduction from AT1 items over AT1 Capital" The amount shall be deducted from Common Equity Tier 1 Capital.
1.1.1.12	(-) Qualifying holdings outside the financial sector which can (alternatively) be subject to a 1.???250% risk weight		Article 11, paragraph 1, letter "j", subitem (i): In accordance with Article 11, paragraph 1, letter "j", the qualifying holdings may be deducted from Common Equity Tier 1 Capital (by reporting in this line) or weighted by 1250%.
1.1.1.13	(-) Securitisation positions which can alternatively be subject to a 1.250% risk weight		Article 11, paragraph 1, letter "j", subitem (ii): Securitisation positions that are subject to a 1250% risk weight, but may be alternately be deducted from Common Equity Tier 1 Capital. When deducted, they shall be reported in this line.

1.1.1.14	(-) NonDVP (free delivery) transactions which can alternatively be subject to a 1250% risk weight		Article 11, paragraph 1, letter "j", subitem (iii): Free delivery transactions are subject to a 1250% risk weight 5 days after the second contractual payment or delivery leg until the transaction is cancelled, according to requirements of the capital adequacy regulation on settlement risk. They may be alternatively deducted from the Common Equity Tier 1 Capital and reported in this line.
1.1.1.15	(-) CT1 instruments of financial sector entities where the institution does not have a significant investment		Article 11, paragraph 1, letter "g", and Article 18. The share of holdings of the bank in capital instruments of financial sector entities where the bank does not have significant investment, which should be deducted from the Common Equity Tier 1 Capital.
1.1.1.16	(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences		Article 11, paragraph 1, letter "c", and articles 13 and 20 paragraph 1, letter "a". The share of deferred tax assets that rely on future profitability and arise from temporary differences (net from the share of associated tax liabilities allocated to deferred tax assets that arise from temporary differences, in accordance with Article 13, paragraph 4, letter "b") which should be deducted, applying the 10% threshold specified in Article 20, paragraph 1, letter "a".
1.1.1.17	(-) CT1 instruments of financial sector entities where the institution has a significant investment		Article 11, paragraph 1, letter "h", Article 19, Article 20, paragraph 1, letter "b", the share of bank holdings in Common Equity Tier 1 Capital of financial sector entities where the bank has a significant investment should be deducted, applying the 10% threshold specified in Article 20, paragraph 1, letter "b".
1.1.1.18	(-) Amount exceeding the 17.65% threshold		Article 20, paragraph 1: Share of deferred tax assets that rely on on future profitability and arise from temporary differences, and direct and indirect bank holdings in Common Equity Tier 1 Capital instruments of financial sector entities where the bank has a significant investment should be deducted, applying the 17.65% threshold specified in Article 20, paragraph 1, letter "b".
1.1.1.19	Minority Interest		Regulation "On Consolidated Supervision", article 4, letter "d" and article 10, paragraph 3.
1.1.2	ADDITIONAL TIER 1 CAPITAL	1.1.2.1 + 1.1.2.2 + 1.1.2.3 + 1.1.2.4 + 1.1.2.5 + 1.1.2.6 + 1.1.2.7 + 1.1.2.8	Article 21
1.1.2.1	Capital instruments known as Additional Tier 1 Capital	1.1.2.1.1 + 1.1.2.1.3 + 1.1.2.1.4 + 1.1.2.1.5	Article 21, paragraph 1, letter "a"; Article 21, paragraph 2; articles 22-24; Article 25 letter "a" and Article 26
1.1.2.1.1	Paid up capital instruments		Article 21, paragraph 1, letter "a"; Article 21, paragraph 2; articles 22-24; Amount that shall be reported shall not include issue premiums related to instruments.
1.1.2.1.2	Memorandum item: Capital instruments not eligible		Article 22, paragraph 1, letters "c", "e" and "f". The requirements in these points reflect various capital situations, which are reversible, thus the amount reported here may be eligible in succeeding periods. The amount that shall be reported shall not include issue premiums related to the instruments.

1.1.2.1.3	Premiums of issues related to instruments		Article 21 paragraph 1, letter "b" Premiums of issues related to instruments shall mean the same as in accounting standards. The amount that shall be reported shall be related to the paid-in capital instruments.
1.1.2.1.4	(-) Own Additional Tier 1 Capital instruments	1.1.2.1.4.1 + 1.1.2.1.4.2 + 1.1.2.1.4.3	Article 22, paragraph 1, letter "b"; Article 25, letter "a" and Article 26. The amount that shall be reported shall include premiums of issue related to instruments related to own instruments.
1.1.2.1.4.1	(-) Direct holdings in Additional Tier 1 Capital instruments		Article 22, paragraph 1, letter "b"; Article 25, letter "a" and Article 26.
1.1.2.1.4.2	(-) Indirect holdings in Additional Tier 1 Capital instruments		Article 22, paragraph 1, letter "b" subitem "ii"; Article 25, letter "a" and Article 26.
1.1.2.1.4.3	(-) Synthetic holdings in Additional Tier 1 Capital instruments		Article 22, paragraph 1, letter "b"; Article 25, letter "a" and Article 26.
1.1.2.1.5	(-) Actual or contingent obligations to purchase own instruments of Additional Tier 1 Capital.		Article 25, letter "a" and Article 26. According to Article 25, letter "a", own instruments of Additional Tier 1 Capital, which the bank is obliged to purchase as a result of a contractual obligation" shall be deducted.
1.1.2.2	(-) Reciprocal cross holdings in Additional Tier 1 Capital (AT1)		Article 25, letter "b" and Article 27. Holdings in additional tier 1 capital of financial sector entities, when there is (cross) reciprocal holding with the bank, which the Bank of Albania considers that they have been created to artifically increase the bank's capital.
1.1.2.3	(-) AT1 instruments of financial sector entities where the institution does not have a significant investment		Article 25, letter "c"; Article 28; Article 29; Article 40. Holdings in instruments of financial sector entities where the institution does not have a significant investment, which should be deducted from the additional tier 1 capital (A11).
1.1.2.4	(-) AT1 instruments of financial sector entities where the institution has a significant investment		Article 25, letter "d"; Article 28; Article 40. Holdings in additional tier 1 capital (AT1) instruments of financial sector entities where the institution has a significant investment shall be deducted completely.
1.1.2.5	(-) Excess of deduction from tier 2 (T2) capital items which exceed Tier 2 Capital	(-1.2.6)	Article 25, letter "e". The amount that shall be reported shall be taken directly from "Excess of deduction from T2 items that exceed T2 Capital" (deducted in AT1)
1.1.2.6	Excess of deduction from AT1 capital items over AT1 capital (deducted in the CET1)		Article 11, letter "i". Additional tier 1 capital (AT1) may not be negative, but deductions from AT1 may be larger than AT1 capital plus premiums of issue related to instruments related to them. When this happens, then AT1 shall equal zero, and the excess of deductions from AT1 should be deducted from CET1
1.1.2.7	(-) Additional deductions of AT1 Capital		This regulation does not prevent banks from keeping excess regulatory capital or apply stricter measures than envisaged in the regulation.
1.1.2.8	Elements of additional tier 1 capital (AT1) or other deductions		This line is put for ensuring flexibility and for reporting purposes. The line is filled in only in rare cases if elements of AT1 capital or deductions of elements of AT1 capital were not determined in lines from 1.1.2 (AT1) to 1.1.2.7 (additional deductions of AT1 capital)
1.2	TIER 2 CAPITAL	1.2.1 + 1.2.2 + 1.2.3 + 1.2.4 + 1.2.5 + 1.2.6 + 1.2.7 + 1.2.8	Article 30
1.2.1	Capital instruments and subordinated loans eligible as T2 Capital	1.2.1.1 + 1.2.1.3 + 1.2.1.4 + 1.2.1.5	Article 30, paragraph 1, letter "a"; Article 31, letter "a" and Article 34.

1.2.1.1	Paid up capital instruments and subordinated loans		Article 30, paragraph 1, letter "a", Article 31. The amount that shall be reported shall not include issue premiums related to the instruments.
1.2.1.2	Memorandum Items: Capital instruments and subordinated loans not eligible		Article 31, paragraph 1, letters "c", "e" and "f". The requirements in these points reflect various capital situations, which are reversible, thus the amount reported here may be eligible in succeeding periods. The amount that shall be reported shall not include issue premiums related to the instruments.
1.2.1.3	Premiums of issues related to instruments		Article 30 paragraph 1, letter "b" Premiums of issues related to instruments shall mean the same as in accounting standards. The amount that shall be reported shall be related to the paid-in capital instruments.
1.2.1.4	(-) Own Tier 2 (T2) capital instruments	1.2.1.4.1 + 1.2.1.4.2 + 1.2.1.4.3	Article 31, letter "b" subitem "i"; Article 33, letter "a" and Article 34. The amount that shall be reported in this line shall include premiums of issue related to instruments related to own instruments.
1.2.1.4.1	(-) Direct holdings of Tier 2 (T2) capital instruments		Article 31, letter "b"; Article 33, letter "a" and Article 34.
1.2.1.4.2	(-) Indirect holdings of Tier 2 (T2) capital instruments		Article 31, letter "b"; Article 33, letter "a" and Article 34.
1.2.1.4.3	(-) Synthetic holdings of Tier 2 (T2) capital instruments		Article 31, letter "b"; Article 33, letter "a" and Article 34.
1.2.1.5	(-) Actual or contingent obligation to purchase own Tier 2 (T2) Capital instruments		Article 33, letter "a" and Article 34.
1.2.2	Standard Method (SA) main credit risk adjustments		
1.2.3	(-) Cross (reciprocal) holdings in Tier 2 (T2) capital		Article 33, letter "b" and Article 35.
1.2.4	(-) Tier 2 (T2) capital instruments of financial sector entities where the bank does not have a significant investment		Article 33, letter "c"; Article 35; Article 36; Article 37 and Article 40.
1.2.5	(-) Tier 2 (T2) capital instruments of financial sector entities where the bank has a significant investment		Article 33, letter "d"; Article 35, Article 36 and Article 40.
1.2.6	Excess of deduction from Tier 2 (T2) capital items which exceed Tier 2 Capital		Article 25, letter "e". Additional Tier 2 (T2) capital may not be negative, but deductions from T2 may be larger than T2 capital plus premiums of issue related to instruments related to them. When this happens, then T2 shall equal zero, and the excess of deductions from T2 should be deducted from AT1
1.2.7	(-) Excess of deduction from Tier 2 (T2) capital		This regulation does not prevent banks from keeping excess regulatory capital or apply stricter measures than envisaged in the regulation.
1.2.8	Components of Tier 2 (T2) capital or other deductions		This line is put for ensuring flexibility and for reporting purposes. The line shall be completed only in rare cases, when there is no final decision on the reporting of specific items/deductions of capital. The line shall be completed only if components of Tier 2 (T2) capital components or deductions in Tier 2 (T2) capital are not allocated in lines from 1.2 (Tier 2 capital) to line 1.2.7 (Excess deductions to Tier 2 (T2) capital)

Explanatory note: "Minority interest" - means the amount (size) of Common Equity Tier 1 (common shares) of a banking group, attributable to natural or legal persons, which are not subject to banking group consolidation.

Form 2⁸

RATIOS AND CAPITAL LIMITS (CONSOLIDATED)

No.	Items	Value
1.	Ratio: Common Equity Tier 1 Capital / Risk-weighted exposures	≥6.75%
2.	Ratio: Tier 1 Capital / Risk-weighted exposures	≥9%
3.	Capital Adequacy Ratio	≥12%

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 $^{^{\}rm 8}$ Amended upon the Decision of Supervisory Council, No. 54, dated 2.9.2020.

Mer	Memorandum Items (Consolidated)					
No.	Item	Amount	Guideline			
	Deferred tax assets and liabilities					
1	Total deferred tax assets		The amount reported in this line shall equal the amount reported in the bank's accounting balance.			
1.1	Deferred tax assets which do not rely on future profitability.		Article 14: Deferred tax assets which do not rely on future profitability and are subject to the application of a certain risk weight			
1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences		Article 11, paragraph 1, letter "c", and Article 13: Deferred tax assets that rely on future profitability but do not arise from temporary differences, and are not subject to a threshold deduction (i.e. are deducted completely from Common Equity Tier 1 Capital)			
1.3	Deferred tax assets that rely on future profitability and arise from temporary differences		Article 11, paragraph 1, letter "c", and articles 13 and 20 paragraph 1, letter "a": Deferred tax assets that rely on future profitability and arise from temporary differences, and as a result their deduction from Common Equity Tier 1 shall be subject to 10% and 17.65% thresholds, set out in Article 20.			
2	Total deferred tax liabilities	2.1+2.2	The amount reported in this line shall equal the amount reported in the bank's accounting balance.			
2.1	Deferred tax liabilities, not deductible from deferred tax assets that rely on future profitability		Article 13, paragraphs 2 and 3: Deferred tax liabilities, for which requirements in Article 13, paragraphs 2 and 3 are not met. This line will reflect deferred tax liabilities that deduct the amount of goodwill, other intangible assets or defined benefit pension fund assets.			
2.2	Deferred tax liabilities, deductible from tax assets that rely on future profitability		Article 13			
2.2.1	Deductible deferred tax liabilities that are related to deferred tax assets that rely on future profitability and do not arise from temporary differences.		Article 13, paragraphs 2, 3 and 4: Deferred tax assets that may reduce the amount of deferred tax assets that rely on future profitability, in accordance with Article 13, paragraphs 2 and 3, and are not allocated under deferred tax assets that rely on future profitability and arise from temporary differences, in accordance with Article 13, paragraph 4.			
2.2.2	Deductible deferred tax liabilities that are related to deferred tax assets that rely on future profitability and arise from temporary differences.		Deferred tax assets that may reduce the amount of deferred tax assets that rely on future profitability, in accordance with Article 13, paragraphs 2 and 3, and are allocated under deferred tax assets that rely on future profitability and arise from temporary differences, in accordance with Article 13, paragraph 4.			
		L				
8	Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment		Article 18 paragraph 4, letter "a": In this line is reported the threshold up to which holdings in a financial sector entity where the bank does not have significant investments are not deducted. Hence, the amount will include items on the basis of the threshold multiplied by 10%.			
9	10% Common Equity Tier 1 threshold		Article 20, paragraph 1, letters "a" and "b": In this line is reported the 10% threshold for holdings in financial sector entities where the bank has significant investments, and for deferred tax assets that rely on future profitability and arise from temporary differences. The amount includes items on the basis of the threshold multiplied by 10%.			
10	17.65% Common Equity Tier 1 threshold		Article 20, paragraph 1: In this line is reported the 17.65% threshold for holdings in financial sector entities where the bank has significant investments, and for deferred tax assets that rely on future profitability and arise from temporary differences, which is applied after the 10% threshold.			
			The threshold is calculated in such a way that the eligible sum of both items does not exceed 15% of the Common Equity Tier 1, calculated after deductions.			
Investm	nents in the capital of financial sector entities where the bank does not have a sign	ificant investment				
12	Holdings of Common Equity Tier 1 of financial sector entities where the bank does not have a significant investment, net of short positions		Article 17 and Article 18			

12,1	Direct holdings of Common Equity Tier 1 of financial sector entities where the bank does not have a significant investment		Article 17 and Article 18
12.1.1	Direct holdings (GROSS) of Common Equity Tier 1 of financial sector entities where the bank does not have a significant investment		Direct holdings of Common Equity Tier 1 of financial sector entities where the bank does not have a significant investment, excluding: a) Subscription positions retained for 5 working days or less; b) Holdings that are treated as reciprocal cross holdings in accordance with Article 11, paragraph 1, letter "f".
12.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above		Article 18, paragraphs 2 and 3: Offsetting short positions is permitted when they are in the same fundamental exposure and maturity of short positions is in accordance with the maturity of long positions or the residual maturity is at least one year.
12,2	Indirect holdings of Common Equity Tier 1 of financial sector entities where the bank does not have a significant investment		Article 17 and Article 18, paragraphs 2 and 3.
12.2.1	Indirect holdings (GROSS) of Common Equity Tier 1 of financial sector entities where the bank does not have a significant investment		Article 17 and Article 18, paragraphs 2 and 3: The amount that shall be reported represents indirect holdings in the tradable book of capital instruments of financial sector entities in the form of holdings in index securities. This amount is obtained by calculating the core exposure to capital instruments of financial sector entities in these indices. Holdings that are trated as reciprocal cross holdings in accordance with Article 11, paragraph 1, letter "f" shall not be included.
12.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above		Article 18, paragraph 2: Article 18, paragraph 2 permits offsetting short positions in the same core exposure provided that the maturity of the short position matches the maturity of the long position or has a residual maturity less than a year.
12,3	Synthetic holdings of Common Equity Tier 1 of financial sector entities where the bank does not have a significant investment		Article 17 and Article 18, paragraphs 2 and 3
12.3.1	Synthetic holdings (GROSS) of Common Equity Tier 1 of financial sector entities where the bank does not have a significant investment		Article 17 and Article 18, paragraphs 2 and 3
12.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above		Article 18, paragraphs 2 and 3
	Holdings of Additional Tier 1 Capital of financial sector entities where the bank does not have a significant investment, net of short positions	13.1+13.2+13.3	Article 27, Article 28 and Article 29.
13.1	Direct holdings of Additional Tier 1 Capital of financial sector entities where the bank does not have a significant investment	13.1.1+13.1.2	Article 27; Article 28 and Article 29, paragraph 2.
13.1.1	Direct holdings (GROSS) of Additional Tier 1 Capital of financial sector entities where the bank does not have a significant investment		Article 27 and Article 29, paragraph 2. Direct holdings of Additional Tier1 Capital of financial sector entities where the bank does not have a significant investment, excluding: a) Subscription positions retained for 5 working days or less; b) Holdings that are treated as reciprocal (cross) holdings in accordance with Article 25, letter "b".
13.1.2	(-) Permitted offsetting short positions in relation to the direct (gross) holdings included above		Article 28
13.2	Indirect holdings in Additional Tier 1 Capital of financial sector entities where the bank does not have a significant investment	13.2.1+13.2.2	Article 27 and Article 28.
13.2.1	Indirect holdings (GROSS) in Additional Tier 1 Capital of financial sector entities where the bank does not have a significant investment		Article 27 and Article 28. The amount that shall be reported represents indirect holdings in the tradable book of capital instruments of financial sector entities in the form of holdings in index securities. This amount is obtained by calculating the core exposure to capital instruments of financial sector entities in these indices. Holdings treated as reciprocal (cross) holdings according to Article 25, letter "b" shall not be included.

15.1.1	Direct holdings (Gross) of Common Equity Tier 1 of financial sector entities where the bank has a significant investment		investment, excluding: a) Subscription positions retained for 5 working days or less; b) Holdings that are treated as reciprocal cross holdings.
13.1	significant investment	13.1.1+13.1.2	Article 17 and Article 19 Article 17 and Article 19: Direct holdings of Common Equity Tier 1 of financial sector entities where the bank has a significant
15.1	a significant investment Direct holdings of Common Equity Tier 1 of financial sector entities where the bank has a	15.1+15.2+15.3 15.1.1+15.1.2	Article 17 and Article 19 Article 17 and Article 19
	Holdings of Common Equity Tier 1 of financial sector entities where the bank has		Article 17 and Article 10
Investm	nents in the capital of financial sector entities where the bank does not have a sign	ificant investment	
14.3.2	(-) Permitted offsetting in short positions in relation to the synthetic (gross) holdings included above		Article 36
14.3.1	Synthetic holdings (GROSS) of Tier 2 Capital of financial sector entities where the bank does not have a significant investment		Article 35 and Article 36.
14.3	Synthetic holdings of Tier 2 Capital of financial sector entities where the bank does not have a significant investment	14.3.1+14.3.2	Article 35 and Article 36.
14.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above		Article 36 Article 36, letter "a" permits offsetting short positions in the same core exposure provided that the maturity of the short position matches the maturity of the long position or has a residual maturity less than a year
14.2.1	Indirect holdings in (GROSS) Tier 2 Capital of financial sector entities where the bank does not have a significant investment		Article 35 and Article 36. The amount that shall be reported represents indirect holdings in the tradable book of capital instruments of financial sector entities in the form of holdings in index securities. This amount is obtained by calculating the core exposure to capital instruments of financial sector entities in these indices. Holdings treated as reciprocal (cross) holdings according to Article 33, letter "b" shall not be included.
14.2	Indirect holdings in Tier 2 Capital of financial sector entities where the bank does not have a significant investment	14.2.1+14.2.2	Article 35 and Article 36.
14.1.2	(-) Permitted offsetting short positions in relation to the direct (gross) holdings included above		Article 36 Article 36, letter "a" permits offsetting short positions in the same core exposure provided that the maturity of the short position matches the maturity of the long position or has a residual maturity less than a year.
14.1.1	Direct holdings (Gross) of Tier 2 Capital of financial sector entities where the bank does not have a significant investment		Article 35 and Article 37, paragraph 2. Direct holdings of Tier 2 Capital of financial sector entities where the bank does not have a significant investment, excluding: a) Subscription positions retained for 5 working days or less; b) Holdings that are treated as reciprocal (cross) holdings in accordance with Article 33, letter "b".
14.1	Direct holdings of Tier 2 Capital of financial sector entities where the bank does not have a significant investment	14.1.1+14.1.2	Article 35; Article 36 and Article 37, paragraph 2.
14	Holdings of Tier 2 Capital of financial sector entities where the bank does not have a significant investment, net of short positions	14.1+14.2+14.3	Article 35, Article 36 and Article 37.
13.3.2	(-) Permitted offsetting in short positions in relation to the synthetic (gross) holdings included above		Article 28
13.3.1	Synthetic holdings (GROSS) of Additional Tier 1 Capital of financial sector entities where the bank does not have a significant investment		Article 27 and Article 28.
13.3	Synthetic holdings of Additional Tier 1 Capital of financial sector entities where the bank does not have a significant investment	13.3.1+13.3.2	Article 27 and Article 28.
13.2.2	(-) Permitted offsetting short positions in relation to the indirect (gross) holdings included above		Article 28 Article 25, letter "a" permits offsetting short positions in the same core exposure provided that the maturity of the short position matches the maturity of the long position or has a residual maturity less than a year.

15.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above position matches the maturity of the long position or has a residual maturity of at least one year.	
	maturity of the short
15.2 Indirect holdings of Common Equity Tier 1 of financial sector entities where the bank has a significant investment 15.2.1+15.2.2 Article 17 and Article 19, paragraphs 4 and 5	
Article 17 and Article 19, paragraphs 4 and 5 The amount that shall be reported will represent indirect ho capital instruments of financial sector entities in the form of holdings in index securities. This amount will core exposure to capital instruments of financial sector entities in these indices. Holdings that are treated in accordance with Article 11, paragraph 1, letter "f" shall not be included.	be obtained by calculating the
Article 19, paragraphs 4 and 5: Offseting short positions in relation to the indirect gross holdings included above position matches the maturity of the long position or has a residual maturity of at least one year.	maturity of the short
15.3 Synthetic holdings of Common Equity Tier 1 of financial sector entities where the bank has a significant investment 15.3.1+15.3.2 Article 17 and Article 19, paragraphs 4 and 5	
Synthetic holdings (GROSS) of Common Equity Tier 1 of financial sector entities where the bank has a significant investment Article 17 and Article 19, paragraphs 4 and 5	
15.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above Article 19, paragraphs 4 and 5	
Holdings of Additional Tier 1 Capital of financial sector entities where the bank has a significant investment, net of short positions 16.1+16.2+16.3 Article 27 and Article 28.	
Direct holdings of Additional Tier 1 Capital of financial sector entities where the bank has a significant investment 16.1.1+16.1.2 Article 27 and Article 28.	
Direct holdings (Gross) of Additional Tier 1 Capital of financial sector entities where the bank has a significant investment Article 27 Direct holdings of Additional Tier1 Capital (AT1) of financial sector entities where the bank has excluding: a) Subscription positions retained for 5 working days or less; b) Holdings that are treated as accordance with Article 25, letter "b"	
Article 28, letter "a" permits offsetting short positions in relation to the direct (gross) holdings included above matches the maturity of the long position or has a residual maturity of at least one year.	urity of the short position
Indirect holdings in Additional Tier 1 Capital of financial sector entities where the bank has a significant investment 16.2. Indirect holdings in Additional Tier 1 Capital of financial sector entities where the bank has a significant investment 16.2.1+16.2.2 Article 27 and Article 28.	
Article 27 and Article 28. The amount that shall be reported will represent indirect holdings in the tradable of financial sector entities in the form of holdings in index securities. This amount will be obtained by calc capital instruments of financial sector entities in these indices. Holdings treated as reciprocal (cross) hold letter "b" shall not be included.	ulating the core exposure to
16.2.2 (-) Permitted offsetting short positions in relation to the indirect (gross) holdings included above Article 28, letter "a" permits offsetting short positions in the same core exposure provided that the maturative of the long position or has a residual maturity of at least one year.	urity of the short position
Synthetic holdings of Additional Tier 1 Capital of financial sector entities where the bank has a significant investment 16.3.1+16.3.2 Article 27 and Article 28.	
Synthetic holdings (GROSS) of Additional Tier 1 Capital of financial sector entities where the bank has a significant investment Article 27 and Article 28.	

16.3.2	(-) Permitted offsetting in short positions in relation to the synthetic (gross) holdings included above		Article 28
17	Holdings of Tier 2 Capital of financial sector entities where the bank has a significant investment, net of short positions	17.1+17.2+17.3	Article 35 and Article 36.
17.1	Direct holdings of Tier 2 Capital of financial sector entities where the bank has a significant investment	17.1.1+17.1.2	Article 35 and Article 36.
17.1.1	Direct holdings (Gross) of Tier 2 Capital of financial sector entities where the bank has a significant investment		Direct holdings of Tier 2 Capital (T2) of financial sector entities where the bank has a significant investment, excluding: a) Subscription positions retained for 5 working days or less (Article 33, letter "d"); b) Holdings that are treated as reciprocal cross holdings, in accordance with Article 33, letter "b"
17.1.2	(-) Permitted offsetting short positions in relation to the direct (gross) holdings included above		Article 36, letter "a" permits offsetting short positions in the same core exposure provided that the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.
17.2	Indirect holdings in Tier 2 Capital of financial sector entities where the bank has a significant investment	17.2.1+17.2.2	Article 35 and Article 36.
17.2.1	Indirect holdings in (GROSS) Tier 2 Capital of financial sector entities where the bank has a significant investment		Article 35 and Article 36. The amount that shall be reported will represent indirect holdings in the tradable book of capital instruments of financial sector entities in the form of holdings in index securities. This amount will be obtained by calculating the core exposure to capital instruments of financial sector entities in these indices. Holdings treated as reciprocal (cross) holdings according to Article 33, letter "b" shall not be included.
17.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above		Article 36, letter "a" permits offsetting short positions in the same core exposure provided that the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.
17.3	Synthetic holdings of Tier 2 Capital of financial sector entities where the bank has a significant investment	17.3.1+17.3.2	Article 35 and Article 36.
17.3.1	Synthetic holdings (GROSS) of Tier 2 Capital of financial sector entities where the bank has a significant investment		Article 35 and Article 36.
17.3.2	(-) Permitted offsetting in short positions in relation to the synthetic (gross) holdings included above		Article 36
Total ris	k exposure amounts of holdings not deducted from the corresponding capital cate	gory:	
18	Risk weighted exposures of Common Equity Tier 1 holdings in financial sector entities which are not deducted from the bank's Common Equity Tier 1 Capital		Article 18
19	Risk weighted exposures of Additional Tier 1 Capital holdings in financial sector entities which are not deducted from the bank's Additional Tier 1 Capital		Article 29
20	Risk weighted exposures of Tier 2 Capital holdings in financial sector entities which are not deducted from the bank's Tier 2 Capital		Article 37

ANNEX 6

Reporting forms of open foreign currency positions on a consolidated basis (referring to Regulation "On risk management from open foreign currency positions") - (quarterly)

SPOT FOREIGN EXCHANGE POSITION	USD	EURO	GOLD	TOTAL
A. ASSETS	CSD	LUKO	 GOLD	TOTAL
1. Cash in hand and the Central Bank				
Treasury Bills and other bills eligible for refinancing with the Central Bank				
Current accounts with banks, credit institutions and other financial institutions				
4. Deposits with banks, credit institutions and other financial institutions				
demand deposits				
time deposits				
5. Lending to banks, credit institutions and other financial institutions				
6. Other with banks, credit institutions and other financial institutions				
7. Loans and overdrafts				
short-term				
medium-term				
long-term				
minus provisions for loans				
8. Clients' liabilities for current accounts				
Bills and other fixed income securities				
10. Bills and other variable income securities				
11. Participating interests				
in banks and financial institutions				
in others				
12. Net intangible fixed assets (minus amortisation)				
13. Net tangible fixed assets (minus amortisation)				
14. Other assets				
Total Assets				
15. Foreign exchange transactions-spot foreign exchange purchasing				
Spot position in asset (Total assets and foreign exchange transactions -spot foreign exchange				
purchasing)				
Spot position in Asset (counter value in ALL million)				
D HADRITIES	USD	EIDO	COID	ТОТАІ
B, LIABILITIES	USD	EURO	 GOLD	TOTAL
B. LIABILITIES 1. Central Bank	USD	EURO	 GOLD	TOTAL
1. Central Bank	USD	EURO	 GOLD	TOTAL
Central Bank Current accounts from banks, credit institutions and other financial institutions	USD	EURO	 GOLD	TOTAL
Central Bank Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions	USD	EURO	 GOID	TOTAL
Central Bank Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions	USD	EURO	 GOID	TOTAL
Central Bank Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions demand deposits	USD	EURO	 GOLD	TOTAL
Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions demand deposits time deposits	USD	EURO	 GOLD	TOTAL
Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions demand deposits time deposits Loans from banks, credit institutions and other financial institutions	USD	EURO	 GOID	TOTAL
Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions demand deposits time deposits Loans from banks, credit institutions and other financial institutions Due to customers for current accounts and deposits	USD	EURO	 GOID	TOTAL
Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions demand deposits ime deposits Due to customers for current accounts and deposits deposits	USD	EURO	 GOID	TOTAL
Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions demand deposits Endows from banks, credit institutions and other financial institutions demand deposits Endows from banks, credit institutions and other financial institutions Due to customers for current accounts and deposits deposits Due to the Albanian Government and public administration	USD	EURO	 GOID	TOTAL
Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions demand deposits Loans from banks, credit institutions and other financial institutions demand deposits Due to customers for current accounts and deposits deposits Due to the Albanian Government and public administration Liabilities from bills and other securities	USD	EURO	 GOID	TOTAL
Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions demand deposits time deposits Loans from banks, credit institutions and other financial institutions Due to customers for current accounts and deposits deposits Due to the Albanian Government and public administration Liabilities from bills and other securities minus provisions for loans	USD	EURO	 GOID	TOTAL
Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions demand deposits time deposits Loans from banks, credit institutions and other financial institutions Due to customers for current accounts and deposits deposits Due to the Albanian Government and public administration Liabilities from bills and other securities minus provisions for loans Grants and public financing	USD	EURO	GOID	TOTAL
Current accounts from banks, credit institutions and other financial institutions Current accounts with banks, credit institutions and other financial institutions Deposits from banks, credit institutions and other financial institutions demand deposits time deposits Loans from banks, credit institutions and other financial institutions Due to customers for current accounts and deposits deposits Due to the Albanian Government and public administration Liabilities from bills and other securities minus provisions for loans	USD	EURO	GOID	TOTAL
1. Central Bank 2. Current accounts from banks, credit institutions and other financial institutions 3. Current accounts with banks, credit institutions and other financial institutions 4. Deposits from banks, credit institutions and other financial institutions demand deposits time deposits 5. Loans from banks, credit institutions and other financial institutions 6. Due to customers for current accounts and deposits deposits 7. Due to the Albanian Government and public administration 8. Liabilities from bills and other securities minus provisions for loans 9. Grants and public financing 10. Discretionary provisions	USD	EURO	GOID	TOTAL
1. Central Bank 2. Current accounts from banks, credit institutions and other financial institutions 3. Current accounts with banks, credit institutions and other financial institutions 4. Deposits from banks, credit institutions and other financial institutions demand deposits time deposits 5. Loans from banks, credit institutions and other financial institutions 6. Due to customers for current accounts and deposits deposits 7. Due to the Albanian Government and public administration 8. Liabilities from bills and other securities minus provisions for loans 9. Grants and public financing 10. Discretionary provisions 11. Subordinated debt	USD	EURO	GOID	TOTAL
1. Central Bank 2. Current accounts from banks, credit institutions and other financial institutions 3. Current accounts with banks, credit institutions and other financial institutions 4. Deposits from banks, credit institutions and other financial institutions demand deposits time deposits 5. Loans from banks, credit institutions and other financial institutions 6. Due to customers for current accounts and deposits deposits 7. Due to the Albanian Government and public administration 8. Liabilities from bills and other securities minus provisions for loans 9. Grants and public financing 10. Discretionary provisions 11. Subordinated debt 12. Shareholders' equity	USD	EURO	GOID	TOTAL
1. Central Bank 2. Current accounts from banks, credit institutions and other financial institutions 3. Current accounts with banks, credit institutions and other financial institutions 4. Deposits from banks, credit institutions and other financial institutions demand deposits time deposits 5. Loans from banks, credit institutions and other financial institutions 6. Due to customers for current accounts and deposits deposits 7. Due to the Albanian Government and public administration 8. Liabilities from bills and other securities minus provisions for loans 9. Grants and public financing 10. Discretionary provisions 11. Subordinated debt 12. Shareholders' equity paid-in capital premiums	USD	EURO	GOID	TOTAL
1. Central Bank 2. Current accounts from banks, credit institutions and other financial institutions 3. Current accounts with banks, credit institutions and other financial institutions 4. Deposits from banks, credit institutions and other financial institutions demand deposits time deposits 5. Loans from banks, credit institutions and other financial institutions 6. Due to customers for current accounts and deposits deposits 7. Due to the Albanian Government and public administration 8. Liabilities from bills and other securities minus provisions for loans 9. Grants and public financing 10. Discretionary provisions 11. Subordinated debt 12. Shareholders' equity paid-in capital premiums 13. Other liabilities	USD	EURO	GOID	TOTAL
1. Central Bank 2. Current accounts from banks, credit institutions and other financial institutions 3. Current accounts with banks, credit institutions and other financial institutions 4. Deposits from banks, credit institutions and other financial institutions demand deposits time deposits 5. Loans from banks, credit institutions and other financial institutions 6. Due to customers for current accounts and deposits deposits 7. Due to the Albanian Government and public administration 8. Liabilities from bills and other securities minus provisions for loans 9. Grants and public financing 10. Discretionary provisions 11. Subordinated debt 12. Shareholders' equity paid-in capital premiums 13. Other liabilities Total liabilities	USD	EURO	GOLD	TOTAL
1. Central Bank 2. Current accounts from banks, credit institutions and other financial institutions 3. Current accounts with banks, credit institutions and other financial institutions 4. Deposits from banks, credit institutions and other financial institutions demand deposits time deposits 5. Loans from banks, credit institutions and other financial institutions 6. Due to customers for current accounts and deposits deposits 7. Due to the Albanian Government and public administration 8. Liabilities from bills and other securities minus provisions for loans 9. Grants and public financing 10. Discretionary provisions 11. Subordinated debt 12. Shareholders' equity paid-in capital premiums 13. Other liabilities Total liabilities Total liabilities	USD	EURO	GOID	TOTAL
1. Central Bank 2. Current accounts from banks, credit institutions and other financial institutions 3. Current accounts with banks, credit institutions and other financial institutions 4. Deposits from banks, credit institutions and other financial institutions demand deposits time deposits 5. Loans from banks, credit institutions and other financial institutions 6. Due to customers for current accounts and deposits deposits 7. Due to the Albanian Government and public administration 8. Liabilities from bills and other securities minus provisions for loans 9. Grants and public financing 10. Discretionary provisions 11. Subordinated debt 12. Shareholders' equity paid-in capital premiums 13. Other liabilities Total liabilities	USD	EURO	GOLD	TOTAL
1. Central Bank 2. Current accounts from banks, credit institutions and other financial institutions 3. Current accounts with banks, credit institutions and other financial institutions 4. Deposits from banks, credit institutions and other financial institutions demand deposits time deposits 5. Loans from banks, credit institutions and other financial institutions 6. Due to customers for current accounts and deposits deposits 7. Due to the Albanian Government and public administration 8. Liabilities from bills and other securities minus provisions for loans 9. Grants and public financing 10. Discretionary provisions 11. Subordinated debt 12. Shareholders' equity paid-in capital premiums 13. Other liabilities Total liabilities Total liabilities Total liabilities (total liabilities and foreign exchange transactions - spot foreign	USD	EURO	GOLD	TOTAL

FORWARD FOREIGN EXCHANGE POSITION	USD	EURO	 GOLD	TOTAL
C. Long position	OSD			
1. Foreign exchange transactions - forward foreign exchange purchasing				
2. Foreign exchange transactions - future foreign exchange purchasing				
3. Foreign exchange transactions - principal according to swaps (the share not included in spot position)				
4. Guarantees upon the stipulations set forth in the regulation				
5. Letter of credit accordingly to the regulation				
Forward Long position				
Forward Long position (counter value in ALL million)				

D. Short position	USD	EURO	 GOLD	TOTAL
Foreign exchange transactions - forward foreign exchange selling				
2. Foreign exchange transactions - future foreign exchange selling				
3. Foreign exchange transactions - principal upon swaps (the share not included in spot position)				
4. Guarantees according to the stipulations in the Regulation				
5. Letter of credit accordingly to the regulation				
Short forward position				
Short forward position (counter value in ALL million)				

NET OPTIONS POSITION	USD	EURO	 GOLD	TOTAL
1. CALL option purchase				
2. PUT options selling				
3. CALL option selling				
4. PUT option selling				
Net option position (1+2)-(3+4)				
Net options position (counter value in ALL million)				

OPEN FOREIGN EXCHANGE POSITIONS	SPOT position		FORWARD position		Net open foreign exchange position	Net position	Open foreign exchange position	Exchange	ALL	ALL net open foreign
Currency	Assets	Liabilities	Long position (long)	Short position (short)	(excluding OPTIONS)	of OPTIONS	(including OPTIONS)	rate	equivalent of net open foreign exchange position	exchange position / Regulatory capital
(1)	(2)	(3)	(4)	(5)	(6)= (2)-(3)+(4)-(5)	(7)	(8)=(6)+(7)	(9)	(10)	(11)=(10)/(15)*100
USD										
EURO										
GBP CHF										
CAD										
SEK										
AUD										
JPY										
DKK										
NOK										
TRY										
GOLD										
1. Total net open foreign exchange long position (12)										
2.Total net open foreign exchange short position (13)										
3. Total net open foreign exchange position (14)= (12) if (12)>(13); or (13) if (13)>(12)										
4. Regulatory capital (15)										
5. Net open foreign exchange position (14)/regulatory capital (15)*100=<(30%)										
Approved rate for a single currency										20%
Approved rate for all currencies										30%

-balance sheet items (without the elements included in SPOT, FORWARD positions and ions)		EURO	 GOLD	TOTAL
F. Assets				
1. Financing commitments granted:				
to the benefit of banks and other financial institutions				
to the benefit of customers				
2. Guarantees granted:				
to the benefit of banks and financial institutions				
to the benefit of customers				
3. Commitments for securities to be received				
4. Securities extended as a guarantee for a loan or refinancing				
5. Securities received as a loan				
6. Other Commitments				
7. Commitments for granted financial instruments				
Total off-balance sheet items				
Total off -balance sheet asset items (counter value in ALL million)				

G. Liabilities	USD	EURO	CHF	GOLD	TOTAL
1. Received financial commitments					
from banks and credit institutions					
from customers					
2. Guarantees received					
from banks and financial institutions					
from customers					
3. Commitments for securities to be granted					
4. Securities received as a guarantee for e credit or refinancing					
5. Securities granted as a loan					
6. Other commitments					
7. Commitments on received financial instruments					
Total off - balance sheet liabilities items					
Total off-balance-sheet liabilities items (counter value in million ALL)					
H) Net off-balance sheet items (counter value in ALL million) (F-G)					

Form 6

OPEN FOREIGN EXCHANGE POSITION Currency	ALL equivalent of net open foreign exchange position	Net off- balance sheet item	Total position including other off-balance sheet items	ALL net open foreign exchange position / Regulatory capital
(1)	(2)	(3)	(4) = '(2) + '(3)	(5)=(4)/(7)*100
USD				
EURO				
GBP				
CHF				
CAD				
SEK				
AUD				
JPY				
DKK				
NOK				
TRY				
GOLD				
1. Total net open foreign exchange long position (6)				
2. Total net open foreign exchange short position (7)				
3. Total net foreign exchange position of the bank $(8)=(6)$ if $(6)>(7)$; or (7) if $(7)>(6)$				
4. Regulatory capital (7)				
5. Total net open foreign exchange position of the bank (8)/regulatory capital (7)*100				

Column (2): Form 4, Column (10) Column (3): Form 5, letter (H)

<u>Form 7</u>

Elements excluded from the calculation of the open foreign exchange position	USD	EURO	 GOLD

Notes:

Form 7 to be filled in from the bank accordingly to the stipulations set forth in the Regulation "On risk management from open foreign currency positions".

ANNEX 7

Reporting forms on investments in the equity of commercial companies (referring to Regulation "On banks' investments in the equity of commercial companies") - (quarterly)

<u>Forn</u>	<u>n 1</u>			
(Nam	e of superordinate institution) REPORT ON	CAPITAL INVESTMENTS		
	Reporting date:			
I.	Calculation of limits			
•	Regulatory capital of banking group as at the reporting date		= _	
•	Maximum allowed investment to the same commercial company			
		15% of the group's regulatory capital	= _	
•	Maximum allowed investment of all investments in the commercia	al company, together:		
		60% of the group's regulatory capital	= _	
II.	Exceed of limits			
III.	Exceed of limit on total investments, together			
Date:				
Prepa	ared by:	Seal and signature of the responsib	le person	:

Form	2
-------------	---

′	Name	of su	nerord	linate	inctitut	ion)	
١	manne	or su	peroru	maic.	msutut	IUII)	

Regulatory capital of the banking group at the reporting date

CAPITAL INVESTMENTS

Reporting date: _____

Table 1/1

No.	Name of financial institution that has invested in the capital of the commercial companies	The invested amount in the commercial company capital	Name of the commercial company where it is invested	% of the amount invested to regulatory capital of the group
	1	2	3	4
	A. B. C. 			

Table 1/2

No.	Total investments in the capital of commercial companies	% of invested amount to the group's regulatory capital	Allowed limit as a ratio to the group's regulatory capital
	1	2	3
			60%

ANNEX 8

Tables on the disclosure of information (referring to the Regulation "On minimum requirements of disclosing information from banks and foreign bank branches" – (quarterly)

Form 1

Table 1: Information on the structure, the main activity and the organization of banking group $(every\ end\ -year)$

General information about the banking group
Superordinate institution shall disclose:
a) Structure of composing entities of the banking group (the scheme);
b) Legal form of composing entities of banking group;
c) Address of composing entities of the banking group;
Superordinate institution shall disclose information on shareholders with qualifying holding:
a) trade name or name and surname;
b) legal form,c) registered office,
d) Percentage of shares with voting rights.
Information on the function structure of the banking group
The superordinate institution shall disclose information on:
a) code of ethics and management policy of the activity, in particular content of a government code or policy and their implementation process;
b) banking group policy related to the conflict of interests, and the nature and level of transactions with composing entities and the related persons/clients.
Information on the activities of composing entities of the banking group
Superordinate institution shall disclose information on the activity of the composing entities, as follows:
a) a list of the activities according to the granted licence;
b) a list of the activities that they actually perform;

Table 2: Accounting balance sheet, profit and loss statement and in particular profitability indicators (quarterly)

Qualitati	ve information
(a)	Summary, in the form of written analysis and comments on the performance of the financial situation of the banking group.
Quantita	tive information
(b)	Balance sheet (assets-liabilities) and off-balance sheet items, with explanatory notes on items that serve user requirements.
(c)	Profit and loss statement accompanied by explanatory notes on important categories of income and expenditure.
(d)	i) Return on average assets (ROAA) = net income / average assets * 100; ii) extraordinary net result / average assets; iii) total operating expenses / gross operating income; iv) Return on average equity (ROAE) = net income / average equity * 100; v) assets per employee = total assets / registered number of employees; vi) personnel expenses / gross operating income;

 $\textbf{Table 3: Regulatory capital structure} \ (quarterly)$

Qualitativ	e information
(a)	Summary on the main terms and conditions of capital instruments, particularly in the case of subordinated loans.
Quantitat	ive information
(b)	Tier 1 capital calculated as the sum of Common Equity Tier 1 capital and Additional Tier 1 capital.
	i) Common Equity Tier 1 capital, detailed as follows:
	paid-up capital (common shares);
	share premiums (common);
	 retained earnings and losses carried forward from previous periods year-end profits; reporting period profit;
	 reserves (excluding revaluation reserve);
	credit revaluation differences;
	minority interests.
	ii) Prudential filters and deductions from Common Equity Tier 1 capital in accordance with the regulation "On the bank's regulatory capital" and/or other regulatory acts.
	iii) Additional Tier 1 capital, detailed as follows:
	• capital instruments that meet the criteria established in the regulation "On the bank's regulatory capital"; and
	share premium accounts related to the above instruments
(c)	Total Common Equity Tier 1 capital
(d)	i) Tier 2 capital, detailed as follows:
	• capital instruments and subordinated loans that meet the criteria to be included in Tier 2 capital;
	share premium accounts related to the above instruments;
	ii) Deductions from Tier 2 capital in accordance with the regulation "On the bank's regulatory capital".
(e)	Total Tier 2 capital
(f)	Total regulatory capital

Table 4: Capital adequacy (quarterly)

Qualitativ	ve information
(a)	Summary on the standardized approach to assess the banking group' capital adequacy.
Quantitat	ive information
(b)	Items of exposures and possible exposures weighted for the credit or counterparty credit risk, using the standardized approach, set out in the regulation "On capital adequacy ratio".
(c)	Capital requirement for market risk, calculated in accordance with the requirements set out in the regulation "On capital adequacy ratio", multiplied by 12.5.
	Banking group calculates the capital requirement for market risk as the sum of:
	i) capital requirement for operations in the trading book, which includes:
	capital requirement for position risk;capital requirement for concentration risk; and
	ii) regulatory capital requirements for all banking group positions (trading book positions and banking books positions), which includes:
	 capital requirement for foreign exchange risk;
	capital requirement for commodity risk;
	capital requirement for settlement risk.
(d)	Capital requirement for operational risk, calculated according to the Basic Indicator Approach or Standardized Approach, set out in the regulation "On capital adequacy ratio", multiplied by 12.5.
(e)	Common Equity Tier 1 capital / Risk-weighted assets (in %).
(f)	Tier 1 Capital / Risk-weighted assets (in %).
(g)	Capital Adequacy Ratio (in %)

Table 5: General qualitative information on exposure to risks*

Qua	litativ	information
	(a)	Summary information on objectives and management policies for each risk category, in particular on:
		 i) strategies and processes for the management of these risks; ii) structure and organization of the risk/s management function iii) purpose and types of reporting systems and risk/s measurement iv) risk mitigation policies, strategies and processes for the constant monitoring of their efficiency.

^{*}Frequency of disclosure of information in Table 5 will be adjusted in accordance with the frequency of disclosure of each risk category, detailed in the following tables.

Table 6: Credit risk: General information (quarterly)

Qualitativ	ve information
(a)	Summary on credit risk, including:
	i) definition of non-performing loans;
	ii) a description of the method adopted for creating loan loss provisions;
	iii) Banking group's policy on credit risk management.
Quantitat	ive information
(b)	Total and average gross credit outstanding during the quarter, by major types of credit exposures.
(c)	Classification of the credit portfolio by geographical areas.
(d)	Classification of the credit portfolio by sector of the economy and counterparty type.
(e)	Classification of the credit portfolio by residual (contractual) maturity.
(f)	Amount of past due and non-performing loans according to classification (d), and provision expenses within this classification.
(g)	Amount of past due and non-performing loans according to classification (c), and provision expenses within this classification.
(h)	Changes in credit provisions during the period:
	i) opening balance of provisions at period start (+)
	ii) additions to provisions (+)
	iii) reversal of provisions (+)
	iv) written-off loans during the period (-)
	v) adjustments made during the period (+ or -)
	vi) closing balance of provisions at period end (1+2+3-4+ose-5)

Table 7: Credit risk: Information about the credit portfolio according to the standardized approach (quarterly)

Qualitative information		
(a)	Summary for each class of exposure in accordance with the classification in the regulation "On capital adequacy ratio", including: i) names of external credit assessment institutions (ECAIs) and export credit agencies (ECAs), and the reasons for any changes; ii) exposure classes for which an ECAI or ECA is used.	
Quantit	ative information	
(b)	Exposure values, according to the credit quality, before and after credit risk mitigation techniques, as well as exposure values deducted from the regulatory capital, according to exposure classes pursuant to regulation "On capital adequacy ratio".	

Table 8: Risk mitigation techniques (quarterly)

Qualitative information		
(a)	 Summary on credit risk mitigation techniques, including: i) policies and processes for on- and off-balance sheet netting, accompanied by data on the extent to which the bank makes use of netting; ii) policies and processes for collateral evaluation and management; iii) description of the main types of collateral taken by the banking group entities; iv) main types of guarantors and their creditworthiness. v) information about market or credit risk concentrations under the credit risk mitigation instruments used. 	
(b)	Total (net) exposure after on- and off-balance sheet netting (if applicable) in the case of funded credit protection covered by: i) financial collateral; ii) on-balance sheet netting; iii) master netting agreements; iv) other eligible credit protection. (after the application of haircuts).	
(c)	Total (net) exposure after on- and off-balance sheet netting (if applicable) in the case of unfunded credit protection covered by:	

i) guarantees;ii) counter-guarantees;iv) credit derivatives.

 Table 9: Counterparty credit risk (quarterly)

Qualitativ	ve information
(a)	Summary on derivatives and counterparty credit risk, including:
	i) policies for securing collateral and establishing credit reserves for counterparty credit risk;
	ii) amount of provisions the group creates/plans, when the collateral value falls due to credit rating downgrade.
Quantitat	ive information
(b)	i) gross positive fair value of contracts;
	ii) reduction in gross positive fair value due to netting;
	iii) positive fair value net of netting agreements;
	iv) collateral held;
	v) positive fair value of derivative contracts net of netting and collateral agreements;
	vi) value of exposure to counterparty risk, calculated in accordance with the standardised method;
	vii) notional amount of credit derivative hedges for counterparty risk;
	viii) distribution of fair value of contracts by type of derivative contract;
	ix) notional amount of credit derivatives in the banking book and in the trading book, divided by product type further broken down according to the role paid by the group (buyer or seller of protection) within each product group;

 Table 10: Securitization (quarterly)

Qualitativ	ve information
(a)	Summary on securitization (including synthetic securitization) including: i) banking group's objectives with regard to securitization activity, including the extent these activities transfer the credit risk of the underlying securitized exposure, from the entities of the banking group to other entities; ii) role played by the entities of the banking group in the securitization process and, for each of them, the extent of involvement.
(b)	Summary of banking group's accounting policies for securitization activities, including: i) whether the transactions are treated as sales or financings; ii) recognition of profit on sales; iii) key assumptions for valuing retained interests that include any significant changes since the last reporting period and the impact of such changes; iv) treatment of synthetic securitizations, if this is not covered by other accounting policies (for example, on derivatives).
(c)	Names of ECAIs used for securitizations and the types of securitization exposure for which each institution is used.
Quantitat	ive information
(d)	The total outstanding exposures securitized by the banking group, when the banking group is the originator of the securitization, broken down into traditional and synthetic securitization and those (securitization operations), where the banking group is an investor, by exposure type.
(e)	For exposures securitized by the banking group and subject to the securitization regulations, the breakdown, by type of exposure: i) of the amount of non-performing securitized exposures; and ii) of losses recognized by the bank during the period.
(f)	Aggregate amount of securitization positions retained or purchased, broken down by exposure type.
(g)	Information on the aggregate amount of exposures attributed to the interests of the originators and investors in the case of securitized facilities, subject to the early amortization treatment.
(h)	Amount of securitization transactions during the actual year, including the amount of exposures securitized by exposure type, as well as recognized gains or losses on sale by asset type.
(i)	Amount of securitization positions, which have been deducted from regulatory capital or those for which a risk weight of 1250% has been applied.

Table 11: Market risks: General information (half-yearly)

Qua	litative information	
	(a)	Qualitative summary on market risks in accordance with the requirements of the regulation "On capital adequacy ratio".
Qua	ntitative information	
	(b)	Capital requirements for:
		i) interest rate risk;ii) equity positions risk;iii) foreign exchange risk;iv) commodity risk

Table 12: Operational risk (quarterly)

Qua	litativ	ve information
	(a)	Summary on the approach used for operational risk capital assessment (Basic Indicator Approach or Standardized Approach).
Quantitative information		ive information
	(b)	Capital requirement for operational risk, calculated according to the Basic Indicator or Standardized Approach, envisaged in the regulation "On capital adequacy ratio", multiplied by 12.5.

Table 13: Liquidity risk (quarterly)

Qualitativ	information	
(a)	Summary of agreement's terms and conditions, in case of an agreement within the group	p,
	on liquidity support.	

Table 14: Accounting policies (every year end)

Qual	itative	information
	(a)	Summary on the accounting policies employed in preparing the financial statements,
		in order for the user of information to know how various items in such statements are
		evaluated for an accurate interpretation of the information.
***************************************	(b)	Summary on accounting policies used in evaluating assets, liabilities, provisions,
		income, etc.

Table 15: Remuneration policies (every year end)

Qualitative information		
(a)	Summary relating to the remuneration unit responsible for determining remuneration policies of the banking group entities, including: i) name, composition and mandate of the remuneration unit responsible for determining remuneration policies; ii) a description of the scope of the banking group's remuneration policy (e.g. by business lines), iii) a description of the types of employees considered as material risk takers and	
(b)	executive directors, including the number of employees in each group. Summary relating to the design and structure of salaries and remuneration processes, including: i) objectives of the remuneration policy; ii) review of remuneration policies during the past year, and if so, a description of any changes that were made; iii) the procedure implemented by the banking group to ensure that remuneration policies for risk-taking employees differ from those for the rest of the group's	
(c)	employees. Summary on banking group's entities procedures for the assessment of the current and <i>ex-ante</i> risks in determining the salaries and remuneration, including: i) risks that the bank takes into account when implementing remuneration measures; ii) key measures used to take account of these risks, including risks difficult to measure and their impact on salaries and remuneration policies.	
(d)	Summary on the ways in which the entities of the banking group link performance during a performance measurement period with levels of remunerations, including: i) main performance metrics for the entities of the banking group, main business lines as well as employees; ii) share (in %) of individual remuneration that depends on the banking groupwide and individual performance; iii) measures implemented to adjust remuneration policies in the event that financial performance is negative.	
(e)	Summary on the ways in which the objectives and long-term performance relate to the level of remuneration.	
(f)	Summary on the different forms of variable remuneration that the bank utilizes and the rationale for using these forms. A description if this variable element differs across employees or groups of employees, a description of the factors that determine the mix of the variable remuneration and the importance of each of them.	
Quantitat	ive information	
(g)	Number of meetings held by the remuneration committee units to determine the remuneration during the financial year, and remuneration paid to its members.	
(h)	Annual aggregated remunerations for the steering council and/or management bodies and executive directors (in accordance with Table 16), and forms of their remuneration, and the rationale of compliance of such payments with the risk management policies, risk profile determined in accordance with the long-term objectives of the banking	

	grain
	group.
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Table 16**: Forms and elements of remuneration for the Steering Council and/or management bodies and executive directors of all entities of the banking group (every year end)

Total value of remuneration awards for the current fiscal year	Immediate/for the actual period	Deferred
Fixed remuneration		
Cash/bonus		
Shares		
Other		
Variable remuneration		
Cash/bonus		
Shares		
Other		

^{**} This table shall be filled in separately for a) Steering Council and/or management bodies; and b) executive directors of all entities of the banking group.