



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

DECISION

No. 60, dated 29.08.2008

**ON THE APPROVAL OF THE REGULATION
“FOR THE MINIMUM REQUIREMENTS OF DISCLOSING INFORMATION
FROM BANKS AND FOREIGN BANK BRANCHES”**

In accordance with Articles 12 and 43 (c) of the Law No. 8269, dated 23.12.1997 “On the Bank of Albania”, as amended further, in accordance with Articles 47, paragraphs (3) and (4) and Article 53 of Law no. 9662, dated 18.12.2006 “On Banks on the Republic of Albania”, the Supervisory Council of the Bank of Albania acting upon the proposal of the Supervision Department,

DECIDED:

1. The approval of the Regulation “On minimum requirements of disclosing information from banks and foreign bank branches” in compliance with the text attached herein to this decision.
2. The Supervision Department of the Bank of Albania is charged with the implementation of this decision.
3. The Foreign Relations, European Integration and Communication Department is charged with the publication of this Regulation in the Official Bulletin of the Bank of Albania and in the Official Journal of the Republic of Albania.

This decision shall enter into force 15 days following that of its publication in the Official Journal of the Republic of Albania.

SECRETARY

Ylli Memisha

CHAIRMAN

Ardian Fullani

**BANK OF ALBANIA
SUPERVISORY COUNCIL**

REGULATION

**“FOR THE MINIMUM REQUIREMENTS OF DISCLOSING INFORMATION FROM
BANKS AND FOREIGN BANK BRANCHES”**

**(Approved under decision No.60, dated 29.08.2008, amended by the decision No. 25,
dated 01.04.2015 of the Supervisory Council of the Bank of Albania)**

**Chapter I
General provisions**

**Article 1
Purpose**

The purpose of this Regulation is to set out the minimum requirements, the methods and timelines associated with the information that needs to be published in the periodical reports of banks and foreign bank branches, with the view to enhancing transparency and promoting market discipline across the banking sector as well as to securing sustainability and credibility of the banking sector.

**Article 2
Entities**

This Regulation shall apply to banks and foreign bank branches (hereinafter to be referred to as “banks”), which are licensed to exercise banking and financial activities in the Republic of Albania.

**Article 3
Legal ground**

This regulation is issued in accordance with Article 12 and Article 43(c), of Law No. 8269, dated 23.12.1997 “On Bank of Albania”, amended (herein Law “On the Bank”), Article 53 and Article 55, of Law no. 9662, dated 18.12.2006 “On Banks in the Republic of Albania”, amended (hereinafter as Law “On Banks”).

Article 4

Definitions

1. The terms used in this Regulation bear the same meaning as to the ones already defined under Article 4 of Law “On banks”.
2. Besides what is being set out under paragraph 1 of this Article, for purposes of implementing this regulation, the following terms have this meaning:
 - a) “Disclosure” means disclosing the information to all the categories of users¹: public, market participants, investors, employees, lenders, clients, governments and other entities or organizations in accordance with the requirements of this regulation.
 - b) “Quality information” is any type of information on the written objectives, policies and strategies of the bank, methods, processes, structure, organization and risk management functions, bank management², accounting policies being used, etc;
 - c) “Quantity information” comprises all the numerical data summarized for on-balance sheet items, for the profit and loss, for the extent of bank exposures to various risks, classifications within the loan portfolio, the size of provisions on losses resulting mostly from the credit risk, etc;
 - d) “Material information” is the information, which if not properly displayed or distorted in content, might change or adversely affect the evaluation or the decision on the part of a user who relies on such information;
 - e) “Private information” is the information on the products, services and information systems of a bank, whose publication might do harm to the competitive position of the bank in the market;
 - f) “Confidential information” is the information on the clients and/or other parties who enter into binding contracts with the bank, which is safeguarded as such (confidential) on the basis of the applicable legal and/or bylaw acts.

Article 5

Information categories

1. Banks publish periodical reports which contain information according to the main six categories³:
 - a) major activity of the bank, overall organization and direction;
 - b) financial performance;
 - c) financial condition (including capital, solvency and liquidity);
 - d) practices and strategies in risk management;

¹ Amended by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

² Amended by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

³ Classification is performed by Basel Committee.

- e) ⁴ exposures to risks (including credit risk, market risks, liquidity risk, operational risk and other risks); and
- f) accounting policies.

2. Banks shall disclose such information categories, in accordance with the nature, size and complexity of the operations and risk profile of the bank⁵.

3. The information contained in the above categories should be displayed clearly and appropriately in order to reach an adequate level of banking transparency.

4. ⁶Banks do not publish classified information, deemed confidential or secret, on their customers on the basis of the applicable laws or bylaws, or other information that has an impact on their competitive position in the market.

Article 6

Requirements for publication procedures and characteristics of information

1. Banks design and approve internal acts on the procedures used in compiling and publishing information as well as on the internal audit over the publication and compilation process with the aim to assess the suitability of publications concerning their validity, integrity, accuracy and frequency.

2. Internal acts of banks on information disclosure determine the information which will be classified as material, private or confidential, its classification across the categories of users⁷, other means of mass communication to be used for publication purposes, apart from paper-based publications, as well as other issues of importance to the bank.

3. Banks publish information on risks they get exposed to in the course of their operations by, providing an overall picture of the risk profile.

4. The information published by the banks should be a material one, which should serve the decision-making requirements of its users and help them assess possible risks along with the expected returns on their investments as well as other likely exposures or the performance and future financial status of the bank activities.

5. Banks publish information with adequate time spans (period between the end of the reported period, until publication) in order to render a comprehensible picture of the banks risk profiles and its administration.

6. Banks publish reliable information which reflects upon the economic content/status of events. This information should be verifiable at any given time; it should be comprehensive in all of the aspects which are thought to be of importance to the user.

⁴ Amended by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

⁵ Amended by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

⁶ Amended by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

⁷ Amended by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

7. Banks publish data and numerical indicators in their published reports, containing comparative bases and which refer to one or several similar periods.

Chapter II

Ways and timelines of publishing the information

Article 7

Ways of publishing information

1. Banks publish their information in the Albanian language in a suitable way (such as informative brochures and/or electronic forms or posted on a notification table) in places that are used by the public, or in head offices or in all of their branches and agencies.
2. Banks post information on-line on their official pages, which should be running at their capacity not less than 95 % of the year.
3. Banks adopt measures to ensure that the information is in use until the other publication comes along.
4. Banks publish the information in Albanian language and in foreign languages only on voluntary basis.
5. Banks use as distinctive trademark in their publications, their corresponding bank emblem.

Article 8

Publication timelines

1. Banks publish information in accordance with the requirements of this regulation in their periodical reports.
2. A valid report for quarterly periods (of 31 March, 30 June and 30 September) is published within the following month, once the calendar quarter comes to a close. While, the fourth quarterly report (of 31 December) is published within April⁸ of the following year. The comprehensive annual report is published within the first six months of the following year.
3. Banks mark off the date when they publish the report as well as the date when they complete and correct the information previously published or in cases of a publication with some supplementary information referring to the same information.
4. ⁹Quantity information which is published in the periodical reports comprises information on

⁸ Amended by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

⁹ Amended by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

the current period along with comparative information for the previous periods.

5. Banks may publish information even more frequently, depending on the importance of the information¹⁰.

Chapter III¹¹

Reporting and supervisory requirements

Article 9

Reporting requirements

1. Banks shall publish qualitative and quantitative information, in accordance with the frequencies set out in tables in Annex 1 attached herein.
2. The information presented in each table set out in paragraph 1 of this Article, refers to a certain information category.
3. Banks shall send to the Bank of Albania an electronic copy of their publications, in accordance with the frequency set out in this regulation.
4. The Bank of Albania, when it deems as reasonable, may request and order changes in the content and frequency of reporting.

Article 10¹²

Preventive and punitive measures

Bank of Albania, in case of failure to meet the obligations as set out in this Regulation, shall apply the provisions stipulated in Article 53, paragraph 5 and Article 89 of Law “On Banks in the Republic of Albania” and other bylaws in its implementation.

CHAIRMAN OF SUPERVISORY COUNCIL

Ardian Fullani

¹⁰ Added by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

¹¹ Amended by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

¹² Renumbered by the Decision No. 25, dated 01.04.2015 of the Supervisory Council of the Bank of Albania.

Table 1: Information on the main activity, organization, management and control of banks

1.	General information about the bank (<i>every year end and whenever changes occur</i>)
1.1	Banks shall disclose: <ul style="list-style-type: none"> a) trade name, legal form, registered office, number and date of decision of the National Registration Centre; b) sum of registered capital in accordance with the decision of the National Registration Centre; c) sum of paid-in capital; d) type, form, number of issued shares and their nominal value; e) information on capital increase, if capital has increased since the latest publication on: <ul style="list-style-type: none"> i) manner and level of capital increase, ii) type, form, number of issued shares and their nominal value (in the case of the issue of a new share) iii) amount of capital increase, source (funds) of the increase (in the case of capital increase through own funds); in the case of the shares' nominal value increase, the increase amount is given.
1.2	Banks shall disclose information on shareholders with qualifying holding. <ul style="list-style-type: none"> a) in the case of shareholders - legal persons, banks shall publish: <ul style="list-style-type: none"> i) trade name ii) legal form iii) registered office iv) percentage of shares with voting rights. b) in the case of shareholders - natural persons, banks shall publish: <ul style="list-style-type: none"> i) first name and family name ii) percentage of shares with voting rights.
2	General information about the branches of foreign banks (<i>every year end and whenever changes occur</i>)
	Branches of foreign banks shall disclose: <ul style="list-style-type: none"> a) trade name, legal form, registered office, number and date of decision of registration b) amount of given capital c) amount of given capital, paid in.
3	Information about the organizational structure, management and functioning of the bank and branch of a foreign bank, including its functional and administrative units, their functions and reporting and control relations (<i>every year end and whenever changes occur</i>)
3.1.	Banks shall disclose information on bank management: <ul style="list-style-type: none"> a) organizational structure, number of organizational units and employees; b) structure of management bodies such as steering council and directorate, authorities and their responsibilities; c) qualifications and experience of steering council members, audit committee and executive managers; d) ownership structure (for instance, main shareholders and voting rights), participation of main shareholders in the steering council or directorate; e) Code of ethics and operations management policy, in particular the content of any code or

	governance policy, according to which it has been applied, or an assessment by the steering council of its performance related to this code or policy;
	f) bank's policy on conflicts of interest, as well as the nature and level of transactions with subsidiaries and related persons/clients.
3.2	Banks shall disclose information on the structure of the consolidated group structure, to which they pertain (if the banking group exists).
	a) trade name, legal form and registered office of undertakings part of the consolidated group, and first name and family name in the case of a natural person;
	b) trade name, legal form and registered office of undertakings in which banks are parent undertakings or major shareholders;
	c) trade name, legal form and registered office of undertakings which are parent undertakings or major shareholders in banks.
4.	Information about bank activities (<i>every year end and whenever changes occur</i>)
	Banks shall disclose information about their activity as follows:
	a) a list of activities in accordance with the license;
	b) a list of activities that they actually perform.
5.	Information on subsidiaries of banks and undertakings in which banks are major shareholders (<i>every year end and whenever changes occur</i>)
	The banks shall disclose:
	a) trade name, legal form and registered office;
	b) share of direct or indirect holding in the capital of such undertaking;
	c) share of direct or indirect holding, in voting rights in such undertaking;
	d) any other means of exercised control;
	e) number, nominal value and purchase price of shares and any other changes during the actual period;
	f) amounts receivable and payable by banks in relation to such undertaking;
	g) amount of securities issued by such undertakings and payables from such securities;
	h) amount of guarantees issued by banks for such undertakings and amount of guarantees accepted by banks, from such undertakings.
6.	Information about parent and main shareholder undertakings in banks (<i>every year end and whenever changes occur</i>)
	The banks shall disclose:
	a) trade name, legal form and registered office (in the case of a natural person first name and family name);
	b) share of direct or indirect holding in banks capital;
	c) share of direct or indirect holding in banks voting rights;
	d) any other means of exercised control;
	e) amounts receivable and payable by banks to such undertakings;
	f) amount of securities issued by such undertakings, and amount of bank's payables from these securities;
	g) amount of guarantees issued by banks for these undertakings and amount of guarantees accepted by banks, for such undertakings.
7	Information of a foreign bank branch related to the parent bank (<i>quarterly</i>)
	The branch of a foreign bank shall disclose annual and quarterly financial reports of the parent bank as follows:
	a) capital adequacy ratio;
	b) regulatory capital (own funds);

c) non-performing loans to total loans;
d) net non-performing loans to regulatory capital (own funds);
e) loan loss provisions to non-performing loans;
f) liquid assets to total assets;
g) most recent quarterly financial reports of the parent bank;
h) most recent report by the chartered accountant for the parent bank;
i) performance appraisal of the parent bank by international rating agencies.

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

Qualitative information		
	(a)	Summary information, in the form of written analysis and comments on the performance of the financial situation of the bank.
Quantitative 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)	Profitability indicators as follows: <ul style="list-style-type: none"> i) $\text{Return on average assets (ROAA)} = \text{net income} / \text{average assets} * 100;$ ii) extraordinary net result / average assets; iii) total operating expenses / gross operating income; iv) net interest income / total operating expenses; v) $\text{Return on average equity (ROAE)} = \text{net income} / \text{average equity} * 100;$ vi) assets per employee = total assets / registered number of employees; vii) net interest income / average assets viii) $\text{Net Interest Margin} = \text{net interest income} / \text{average earning assets};$ ix) interest income / average assets; x) interest expenses / average assets; xi) net interest income / gross operating income; xii) net income from other activities / average assets; xiii) non-interest expenses / gross operating income; xiv) personnel expenses / gross operating income; xv) provision expenses / average assets.

Table 3: Regulatory capital structure (quarterly)

Qualitative information		
	(a)	Summary information on the main terms and conditions of capital instruments, particularly in the case of subordinated loans.
Quantitative information		
	(b)	<p>Tier 1 capital calculated as the sum of Common Equity Tier 1 capital and Additional Tier 1 capital.</p> <p>i) Common Equity Tier 1 capital, detailed as follows:</p> <ul style="list-style-type: none"> • 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 reserves); • credit revaluation differences. <p>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.</p> <p>iii) Additional Tier 1 capital, detailed as follows:</p> <ul style="list-style-type: none"> • 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)	<p>i) Tier 2 capital, detailed as follows:</p> <ul style="list-style-type: none"> • capital instruments and subordinated loans that meet the criteria to be included in Tier 2 capital; • share premium accounts related to the above instruments; <p>ii) Deductions from Tier 2 capital in accordance with the regulation "On the bank's regulatory capital".</p>
	(e)	Total Tier 2 capital
	(f)	Total regulatory capital

Table 4: Capital adequacy (quarterly)

Qualitative information		
	(a)	Summary information on the standardized approach to assess the bank's capital adequacy.
Quantitative 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)	<p>Capital requirement for market risk, calculated in accordance with the requirements set out in the regulation "On capital adequacy ratio", multiplied by 12.5.</p> <p>Banks calculate the capital requirement for market risk as the sum of:</p> <p>i) capital requirement for operations in the trading book, which includes:</p> <ul style="list-style-type: none"> • capital requirement for position risk; • capital requirement for concentration risk; and <p>ii) regulatory capital requirements for all bank positions (trading book positions and banking books positions), which includes:</p> <ul style="list-style-type: none"> • 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 *

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

** 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*)

Qualitative information		
	(a)	Summary information on credit risk, including: <ul style="list-style-type: none"> i) the definition of non-performing loans; ii) a description of the method adopted for creating loan loss provisions; iii) bank's policy on credit risk management.
Quantitative information		
	(b)	Total and average gross credit during the quarter, by major types of exposure.
	(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: <ul style="list-style-type: none"> 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+or-5)

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

Qualitative information		
	(a)	Summary information for each class of exposure in accordance with the classification in the regulation "On capital adequacy ratio", including: <ul style="list-style-type: none"> 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.
Quantitative 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".
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Table 8: Risk mitigation techniques (*quarterly*)

Qualitative information		
	(a)	<p>Summary information on credit risk mitigation techniques, including:</p> <ul style="list-style-type: none"> 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 bank; iv) main types of guarantors and their creditworthiness. v) information about market or credit risk concentrations under the credit risk mitigation instruments used.
Quantitative information		
	(b)	<p>Total (net) exposure after on- and off-balance sheet netting (if applicable) in the case of funded credit protection covered by:</p> <ul style="list-style-type: none"> i) financial collateral; ii) on-balance sheet netting; iii) master netting agreements; iv) other eligible credit protection. <p>(after the application of haircuts).</p>
	(c)	<p>Total (net) exposure after on- and off-balance sheet netting (if applicable) in the case of unfunded credit protection covered by:</p> <ul style="list-style-type: none"> i) guarantees; ii) counter-guarantees; iii) credit derivatives.

Table 9: Counterparty credit risk (*quarterly*)

Qualitative information		
	(a)	<p>Summary information on derivatives and counterparty credit risk, including:</p> <ul style="list-style-type: none"> i) policies for securing collateral and establishing credit reserves for counterparty credit risk; ii) amount of provisions the bank creates/plans, when the collateral value falls due to credit rating downgrade.

Quantitative information		
	(b)	<ul style="list-style-type: none"> 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 standardized method; vii) notional amount of credit derivative hedges for counterparty risk; viii) distribution of positive 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 played by the bank (buyer or seller of protection) within each product group.

Table 10: Securitization (*quarterly*)

Qualitative information		
	(a)	<p>Summary information on securitization (including synthetic securitization) including:</p> <ul style="list-style-type: none"> i) bank's objectives with regard to securitization activity, including the extent these activities transfer the credit risk of the underlying securitized exposure, from the bank to other entities; ii) role played by the bank in the securitization process and, for each of them, the extent of the bank's involvement;
	(b)	<p>Summary of bank's accounting policies for securitization activities, including:</p> <ul style="list-style-type: none"> i) whether the transactions are treated as sales or financings; ii) recognition of gain on sale; 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 ECAs used for securitizations and the types of securitization exposure for which each institution is used.

Quantitative information		
	(d)	The total outstanding exposures securitized by the bank, when the bank is the originator of the securitization, broken down into traditional and synthetic securitization and those (securitization operations), where the bank is an investor, by exposure type.
	(e)	For exposures securitized by the bank and subject to the securitization regulations, the breakdown, by type of exposure: <ul style="list-style-type: none"> 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)	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)	Summary 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)	Summary 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*)

Qualitative information		
	(a)	Summary qualitative information on market risks in accordance with the requirements of the regulation "On capital adequacy ratio".
Quantitative information		
	(b)	Capital requirements for: <ul style="list-style-type: none"> i) interest rate risk ; ii) equity positions risk; iii) foreign exchange risk; iv) commodity risk.

Table 12: Operational risk (*quarterly*)

Qualitative information		
	(a)	Summary information on the approach used for operational risk capital assessment (Basic Indicator Approach or Standardized Approach).

Quantitative 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: Equity exposures: disclosures for banking book positions (*quarterly*)

Qualitative information		
	(a)	Summary information on investments in equity included in the banking book, including: <ul style="list-style-type: none"> i) Exposures to investments in equity, differentiated according to the investment objectives (for example, capital gains, relationships with counterparties, strategic reasons); ii) description of accounting techniques/policies and valuation methodologies used, including key assumptions and practices affecting valuation, as well as significant changes in these practices.
Quantitative information		
	(b)	Summary information on investments in equity included in the banking book: <ul style="list-style-type: none"> i) Value disclosed in the balance sheet and fair value; in addition, for listed securities, a comparison with market quotation where it is considerably different from fair value.
	(c)	Type and amounts of exposures for: <ul style="list-style-type: none"> i) instruments traded in the stock market; ii) instruments issued through a private offer held in sufficiently diversified portfolios; iii) other instruments.
	(d)	Cumulative realized gains/losses arising from sales and liquidations in the reporting period.
	(e)	<ul style="list-style-type: none"> i) unrealized gains/losses, recognized in the balance sheet but not through the income statement; ii) unrealized gains/losses, unrecognized in the balance sheet and in the income statement; iii) any amount of the above gains/losses as defined in points (i) and (ii) herein, included in Tier 1 or Tier 2 capital.

Table 14: Interest rate risk in the banking book (*quarterly*)

Qualitative information		
	(a)	Summary information on exposure to interest rate risk in the banking book, including: <ul style="list-style-type: none"> i) source/form of interest rate risk in banking book; ii) key assumptions used in managing interest rate risk in the banking book (including assumptions for loans with prepayment option and the behaviour of non-maturity deposits); iii) frequency of measurement of this type of risk.
Quantitative information		
	(b)	Changes in earnings or similar indicators used by the bank for the positive or negative shock of the interest rate, depending on the method used for measuring the interest rate risk, broken down by currencies.

Table 15: Liquidity risk (*quarterly*)

Qualitative information		
	(a)	Summary information according to the requirements of the Regulation "On liquidity risk management".
Quantitative information		
	(b)	<ul style="list-style-type: none"> i) Level of liquid assets and resources and use of banks' funds. ii) Short-term assets-liabilities level. iii) Level of fund sources from third parties according to the remaining maturity. iv) A statement of cash flow v) Value of securitized assets (if they exist) etc.

Table 16: Equivalent deposit of foreign bank branch capital (*monthly*)

No.	Capital Equivalency Deposit (CED)	Amount
1.	Deposit at the Bank of Albania with an interest rate fixed by way of an agreement between parties.	
2.	Treasury bills and bonds issued by the Council of Ministers of Republic of Albania	
3.	Securities issued by Bank of Albania.	
	TOTAL	

Table 17: Measuring and controlling the risk limits of the foreign bank branch (quarterly)

Code	Indicators (in ALL thousand)	
1	Total assets as at the end of the preceding quarter	
2	Credit outstanding for the reporting quarter	
3	Credit outstanding / total of assets ratio (in %) (2:1 x100)	
4	Maximum limit of risk	70%

Table 18: Remuneration policies (every year end)

Qualitative information		
	(a)	Summary information relating to the remuneration committee (when applicable)/unit responsible for determining remuneration policies, including: <ul style="list-style-type: none"> i) Name, composition and mandate of the remuneration committee (when applicable)/unit responsible for determining remuneration policies; ii) A description of the scope of the bank's remuneration policy (e.g. by business lines), including the extent to which it is applicable to foreign subsidiaries and branches; iii) A description of the types of employees considered as material risk takers and executive directors, including the number of employees in each group.
	(b)	Summary information relating to the design and structure of salaries and remuneration processes, including: <ul style="list-style-type: none"> 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 bank to ensure that remuneration policies for risk-taking employees differ from those for the rest of the bank employees.
	(c)	Summary information on bank procedures for the assessment of the current and <i>ex-ante</i> risks in determining the salaries and remuneration, including: <ul style="list-style-type: none"> 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 information on the ways in which the bank links performance during a performance measurement period with levels of remunerations, including: <ul style="list-style-type: none"> i) main performance metrics for bank, main business lines as well

		<p>as employees.</p> <p>ii) share (in %) of individual remuneration that depends on the bank-wide and individual performance.</p> <p>iii) measures the bank implements to adjust remuneration policies in the event that financial performance is negative.</p>
	(e)	Summary information on the ways in which the bank links objectives and long-term performance to the level of remuneration.
	(f)	Summary information on the different forms of variable remuneration that the bank utilizes and the rationale for using these forms. Disclosures should include 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.
Quantitative information		
	(g)	Number of meetings held by the remuneration committee (when applicable)/relevant unit to determine the remuneration during the financial year, and remuneration paid to its members.
	(h)	Annual aggregated remunerations for the steering council and executive directors (in accordance with Table 19), 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 bank.

Table 19: Forms and elements of remuneration for the Steering Council and executive directors *(every year end)*

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

**** This table shall be filled in separately for a) Steering Council and b) executive directors.**

Table 20: Accounting policies (*quarterly*)

Qualitative information		
	(a)	Summary information 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 information on accounting policies used in evaluating assets, liabilities, provisions, income, etc.