

Eligible External Appraisers List (01 Oct 2018- 30 Nov 2018)

Next list will be published by 30 Nov for the period 01 Dec 2018- 31 Jan 2019

Nr.	Name of Evaluator	Legal Representative	Contact	e-mail	Valuation Type *	Appraisers for R/C **	Coverage****	Price range for Collateral Type Apartment (in ALL)	
							Cities	Inside Tirana	Outside Tirana
1	Silva Studio	Silva Mecaj	692040100	silva_studio@yahoo.com	M & IM	R & C	All		
2	"ADRA Studio" shpk	Arberina Grazhdani	682039931	adrastudio@abissnet.al	IM	R & C	All		
3	"SKEP" shpk	Erton Kaleshi	682059558 662064790 2419912	greta.mima@gmail.com	M & IM	R & C	Tirane , Durres, Elbasan, Fier, Berat, Lezhe, Shkoder, Pogradec, Korce, Kruje, Lac, Lushje, Vlore		
4	Adela Oketa	Adela Oketa	692067528	adelaoketa@gmail.com	M & IM	R & C	Tirane, Durres, Kavaje, Lushnje, Fier, Vlore		
5	"Value Consulting" shpk / "Deloitte Albania" shpk ***	Anton Lezhja	682027262	alezhja@valcon.al alezhja@deloittece.com	M & IM	C	All		
6	Colliers Albania	Migena Zace / Manjola Condi	69 20 22 524 42 400 471	migena.zace@colliers.com manjola.condi@colliers.com	IM	R & C	All	7,000 - 12,000	10,000 - 14,000
7	A Sudio shpk	Eglantina Shllaku	694002641	eglashllaku@yahoo.com	M & IM	R & C	All		
8	"Load Studio" shpk	Yliana Dhozhi	682042519 4 2265 507	loadstudio@yahoo.com	IM	R	All		
9	"ALBREVAL Studio" shpk	Pellumb Haxhiu	692070413	phaxhiu@yahoo.com	IM	R	Districts - Tirane , Durres, Fier, Kurbin Cities - Shkoder, Elbasan		
10	"Novatech Studio" shpk	Emil Nova	682065950 4 2235 762	enovaus@yahoo.com	IM	R	All		
11	Agim Kika	Agim Kika	692188508 4 224 6309	agkika48@yahoo.com	M & IM	R	Tirane , Durres, Kavaje, Kruje, Lezhe, Elbasan, Lushje (movable collaterals, Shkoder, Fier, Vlore)		

External Appraisers - Temporarily suspended

								NOTE
12	Lura Fida	Lura Fida	692029494	l.fida@studiolura.com	M & IM	R & C	All	Appraiser temporarily suspended until second notification

* M - Movable Collateral Type
IM - Immovable Collateral Type

** R - Retail - refers to Individual clients under Retail segment. Appraisers under this convection can evaluate only Collateral type "APARTMENT"
C - Commercial - refers to Corporate, SME and SB clients. Appraisers under this convection can evaluate any Collateral excluding "APARTMENT"
R & C - Retail and Commercial - refers to Corporate, SME, SB and Individual clients. Appraisers under this convection can evaluate any Collateral

*** Specific

**** Coverage Cities – It is not a limitation for the evaluators. This is an indicative information, in order to drive the RM and BM-s to choose the proper evaluator to speed the evaluation process and evaluations reports allocation. The information here included is indicative provided from the External Appraisers.

Rotation process for External Appraisers bi-monthly work allocation* (Business and Retail) for monitoring purposes

1) External Appraiser Work Allocation monitoring

CQM&CO
 1. Data elaborating
 2. Monitoring of external appraisers work allocation
 3. Update of list of "Eligible External Appraisers"

1. Data elaborating

Concentration of historical stock among external appraisals is performed every two months based on the end of month data (source: IFRS portfolio received from NPL, Collateral all data, LTV). The data elaboration consists in the calculation of the distribution among external appraisers of historical stock exposure secured by collaterals evaluated by these appraisers. During the calculation are taken under consideration only eligible collaterals for IFRS that have allocated amount excluding collaterals with value 1 and those valued from Bailiff.

2. Monitoring of external appraisers work allocation

Concentration of such historical stock limit on External Appraisers is **max 15%**. External Appraisers that show a high concentration level are temporary suspended as part of the rotation process which is reviewed every two month.

3. Update of list of "Eligible External Appraisers"

The updated list of "Eligible External Appraiser" available for providing valuation services is sent for publication (date entering in force is indicated in the list).

2) First level of control

1 -Underwriting Department
2 - Credit Portfolio Analysis and Administration Department

1. Underwriting Department

The Underwriting Department will perform the first level of control during the valuation report acceptance process by noting if the External Appraiser has been appointed during the available period (**date** of email appointing the appraiser X** should be compliant with the dates in which appraiser X was in the published lists).

2. Credit Portfolio Analysis and Administration Department

The Credit Portfolio Analysis and Administration Department will perform the same above control of the report. On monthly basis, will provide to CQM&CO the results of the control, which will be included in the External Appraisers monitoring.

* The work allocation monitoring is performed only for those cases already booked in CBS
 ** The request date in the Appraisal report should be the date of the email request from the Bank