

UNION FINANCIAR TIRANE SH.A
BALANCAT NE LLOGARITE NE BANKA
31.12.2022

PERSHKRIMI I LLOGARISE	SHUMA NE MONEDHE	MONEDHA	KURSI BOA	KUNDEVLERA LEK
LLOGARI RRJEDHESE DHE DEPOZITA NE BANKA RESIDENTE				
LLOGARI RRJEDHESE NE BANKA RESIDENTE				
Union Bank HO (EUR)	4,158,782.53 EUR		114.23	475,057,728.40
Union Bank (EUR)	5,783,508.99 EUR		114.23	660,650,231.93
Union Bank (ALL)	6,076,572.85 ALL		1.00	6,076,572.85
Union Bank(lek)-Llogari arketim pagesa	12,212,425.10 ALL		1.00	12,212,425.10
Union Bank WU (ALL)	187,631.76 ALL		1.00	187,631.76
Union Bank (USD)	5,468.65 USD		107.05	585,418.98
Raiffeisen Bank (EUR)	253,700.32 EUR		114.23	28,980,187.55
Raiffeisen Bank (ALL)	2,825,587.44 ALL		1.00	2,825,587.44
RZB.WU.COM	61,146.69 ALL		1.00	61,146.69
BKT 1 (EUR)	87,561.36 EUR		114.23	10,002,134.15
BKT 1 (ALL)	657,894.28 ALL		1.00	657,894.28
BKT.WU.COM	2,597,248.70 ALL		1.00	2,597,248.70
OTPBANK.EUR 23.04.2019	106,419.93 EUR		114.23	12,156,348.60
OTPBANK.ALL 23.04.2019	15,770,695.76 ALL		1.00	15,770,695.76
Intesa Sanpaolo (EUR)	21,391.04 EUR		114.23	2,443,498.50
Intesa Sanpaolo (ALL)	952,587.49 ALL		1.00	952,587.49
Intesa Sanpaolo_WU (ALL)	10,040.87 ALL		1.00	10,040.87
FiBank. (ALL)	1,126,810.54 ALL		1.00	1,126,810.54
DEPOZITA NE BANKA RESIDENTE				
Union Bank Term deposit in EUR	1,052,011.57 EUR		114.23	120,171,281.64
LLOGARI RRJEDHESE DHE DEPOZITA NE BANKA JO RESIDENTE				
LLOGARI RRJEDHESE NE BANKA JO RESIDENTE				
RZB Austria for UFP (EUR)	75,490.03 EUR		114.23	8,623,226.13
Western Union Bank Austria (EUR)	1,077,531.20 EUR		114.23	123,086,388.98
DEPOZITA NE BANKA JO RESIDENTE				
Western Union Bank - term deposit in EUR - Non Rez	3,500,000.00 EUR		114.23	399,805,000.00
INTERES I PERLLOGARITUR				
Accrued interest for c/ account in resident bank	157.75 ALL		1.00	157.75
Accrued interest for c/ account in resident bank	30.17 EUR		114.23	3,446.32
Accrued interest for c/ account in non	3.73 EUR		114.23	426.08
Accrued interest for term deposit in re	288.22 EUR		114.23	32,923.37
				1,884,077,039.86

31.12.2021

PERSHKRIMI I LLOGARISE	SHUMA NE MONEDHE	MONEDHA	KURSI BOA	KUNDEVLERA LEK
LLOGARI RRJEDHESE DHE DEPOZITA NE BANKA RESIDENTE				
LLOGARI RRJEDHESE NE BANKA RESIDENTE				
Union Bank HO (EUR)	8,274,069.11 EUR		120.76	999,176,585.73
Union Bank (EUR)	1,294,665.27 EUR		120.76	156,343,778.01
Union Bank (ALL)	421,899.71 ALL		1.00	421,899.71
Union Bank(lek)-Llogari arketim pagesa	10,697,910.78 ALL		1.00	10,697,910.78
Union Bank_ALL - Pagesa Elektronike	20,000,000.00 ALL		1.00	20,000,000.00
Union Bank WU (ALL)	108,698.41 ALL		1.00	108,698.41
Union Bank HO (USD)	9,461.10 USD		106.54	1,007,985.59
Union Bank (USD)	20,165.40 USD		106.54	2,148,421.72
Raiffeisen Bank (EUR)	187,982.39 EUR		120.76	22,700,753.42
Raiffeisen Bank (ALL)	2,515,600.50 ALL		1.00	2,515,600.50
RZB.WU.COM	20,666.28 ALL		1.00	20,666.28
BKT 1 (EUR)	418,123.38 EUR		120.76	50,492,579.37
BKT 1 (ALL)	1,674,396.99 ALL		1.00	1,674,396.99
BKT.WU.COM	1,502,567.84 ALL		1.00	1,502,567.84
OTPBANK.EUR 23.04.2019	151,574.89 EUR		120.76	18,304,183.72
OTPBANK.ALL 23.04.2019	780,772.71 ALL		1.00	780,772.71
Intesa Sanpaolo (EUR)	12,471.04 EUR		120.76	1,506,002.79
Intesa Sanpaolo (ALL)	59,829.35 ALL		1.00	59,829.35
Intesa Sanpaolo_WU (ALL)	289,489.59 ALL		1.00	289,489.59
FiBank. (ALL)	711,141.08 ALL		1.00	711,141.08
DEPOZITA NE BANKA RESIDENTE				
Union Bank Term deposit in EUR_3%	1,048,864.98 EUR		120.76	126,660,934.98
LLOGARI RRJEDHESE DHE DEPOZITA NE BANKA JO RESIDENTE				
LLOGARI RRJEDHESE NE BANKA JO RESIDENTE				
RZB Austria for UFP (EUR)	1,191,296.08 EUR		120.76	143,860,914.62
Western Union Bank Austria (EUR)	17,895.75 EUR		120.76	2,161,090.77
DEPOZITA NE BANKA JO RESIDENTE				
Western Union Bank - term deposit in EUR - Non Rez	4,500,000.00 EUR		120.76	543,420,000.00
INTERES I PERLLOGARITUR				
				2,106,566,203.96

KOMPANIA : UNION FINANCIAR TIRANE SH.A
DATA E RAPORTIMIT : 31.12.2022

LLOGARIA	PERSHKRIMI I LLOGARISE	SHUMA NE MONEDHE	MONEDHA	KURSI BOA	KUNDERSVLEFTA LEK
A11111100	Petty cash LC ALL	404,369.00	ALL	1.00	404,369.00
A11122200	Petty cash FC EUR	2,130.14	EUR	114.23	243,325.89
A11122300	Petty cash FC USD	28.00	USD	107.05	2,997.40
A11122600	Petty cash FC SFR	300.00	SFR	116.13	34,839.00
					685,531.29

KOMPANIA : UNION FINANCIAR TIRANE SH.A
DATA E RAPORTIMIT : 31.12.2021

LLOGARIA	PERSHKRIMI I LLOGARISE	SHUMA NE MONEDHE	MONEDHA	KURSI BOA	KUNDERSVLEFTA LEK
A11111100	Petty cash LC ALL	198,733.00	ALL	1.00	198,733.00
A11122200	Petty cash FCEUR	2,650.17	EUR	120.76	320,034.53
A11122300	Petty cash FC USD	28.00	USD	106.54	2,983.12
A11122600	Petty cash FC SFR	300.00	SFR	116.82	35,046.00
					556,796.65

SHOQERIA UNION FINANCIAR TIRANE SH.A
NIPT : J624240026

Nga aktiviteti i shfrytëzimit		31.DHJETOR.2022	31.DHJETOR.2021
WESTERN UNION		342,631,002.49	219,407,386.41
AGJENSI TE RRIETIT WU		76,957,572.95	45,772,870.18
AGJENSI TE RRIETIT UNION NET (IPE)		28,070,298.76	31,912,664.69
TE TJERE DEBITORE		-	3,000.00
AGJENSI RRIETI UPAY		-	-
TOTAL		447,658,874.20	297,095,921.28

DETYRIMI QE WU I KA UNIONIT FINANCIAR TIRANE PER AKTIVITETI DATE 30.12.31.12.2022, NE SHUMEN : 2,959,483.52 EUR I CILI KA HYRE NE BANCEN (UNION BANK) NE DATEN 04.01.2023 , NE VITIN 2021 KA QENE NE SHUMEN : 1,816,887.93 EUR (AKTIVITETI DATE 31.12.2022) ;
DETYRIMI QE AGJENSI E RRIETIT WU KANE PER AKTIVITETI WU (AGJENSI QE KANE PATUR DERGESA ME TEPER SE TERHEQUE) PER DATEN 31.12.2021
DETYRIMI PER KOMISION SHERBIMI (PRODUKTI) QE KOMPANITE (ALBTELEKOM ; FSHU ; UJESIELLES DURRES ETJ) KANE NDAI UNIONIT
Klienti qe i eshte paguar fatura e sherbimit me teper (reparti vulave) , dhe qe ka dal debitor ne fund te vitit per 3.000 lek (mbyllur detyrimin ne xhirimin e dates 11.02.2022)

SHOQERIA

NIPT :

UNION FINANCIAR TIRANE SH.A

J62424002G

NGA NJESITE EKONOMIKE BRENDA GRUPIT

31.DHJETOR.2021

31.DHJETOR.2020

NGA NJESITE EKONOMIKE BRENDA GRUPIT

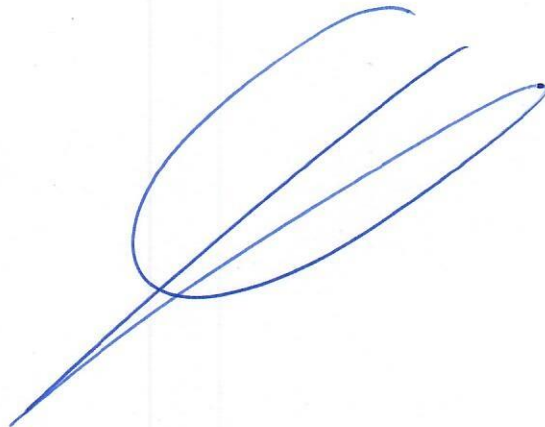
1,918,472.71

497,211.51

TOTAL

1,918,472.71

497,211.51



SHOQERIA

UNION FINANCIAR TIRANE SH.A

NIPT :

J62424002G

Nga njësité ekonomike ku ka interesa pjesëmarrëse	31.DHJETOR.2022	31.DHJETOR.2021
AUTO CITY SH.A 100%	3,455,457.50	3,652,990.00
PAYLINK SH.A 100%	1,616,525.85	1,257,956.92
UNION SHKUP 75.04%	46,265,592.24	48,923,305.58
UNION NET KROACIA LTD 100%	633,519.58	669,734.96
UNION BANK SH.A	4,170,138.62	0.00
UNION FINANCIAR PRISHTINE 80%	69,056,011.35	0.00
TOTAL	125,197,245.14	54,503,987.46

VITI 2022

DETYRIMI ESHTE KRIJUAR NGA :

AUTO CITY SH.A 100%	INTERES BORXH I VARUR VITI 2022 0.55%	30,250.00 EUR
PAYLINK SH.A 100%	INTERES BORXH I VARUR VITI 2022 0.55%	14,151.50 EUR
UNION SHKUP 75.04%	DIVIDENT PER T'U XHIRUAR NGA TATIM FITIMI VITI :	405,021.38 EUR
UNION NET KROACIA LTD 100%	INTERES BORXH I VARUR VITI 2022 1.88%	5,546.00 EUR
UNION BANK SH.A	PRINCIPAL PRODUKTE DT.28-31.12.2022	4,170,138.62 LEK
UNION FINANCIAR PRISHTINE 80%	PARAPAGIM PER WU DT.30-31.12.2022	604,534.81 EUR

VITI 2021

DETYRIMI ESHTE KRIJUAR NGA :

INTERES BORXH I VARUR PER KOMPANITE AUTO CITY , PAYLINK ; UNION NET KROACIA - INTERES VETEM I VITIT 2021
 INTERESI I BORXHIT TE VARUR ESHTHE 0.55 % AUTO CITY (I CILI E KA PATUR 1.5% NE VITIN 2020) ; 0.55% PAYLINK ; UNION NET KROACIA 1.88%
 DIVIDENT I NDARE NGA UNION SHKUP , POR QE NUK ESHTHE XHIRUAR TEK LLOGARIRE E UNIONIT DERI DT.31.12.2021

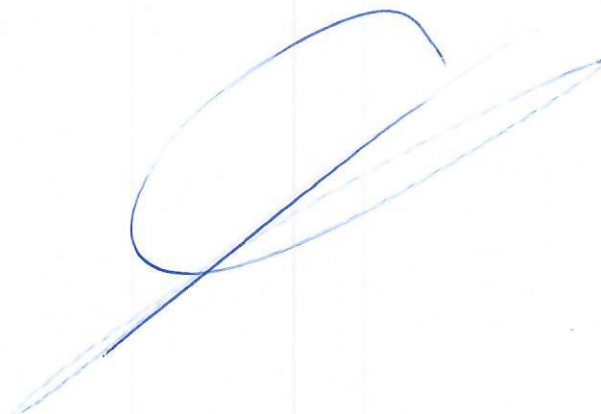
SHOQERIA

UNION FINANCIAR TIRANE SH.A

NIPT :

J62424002G

TE TJERA	31.DHJETOR.2022	31.DHJETOR.2021
TE TJERA	26,777,518.26	503,040.00
TOTAL	26,777,518.26	503,040.00



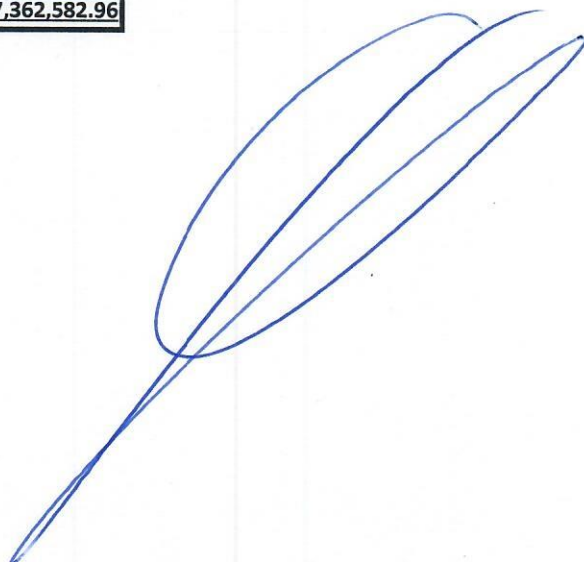
SHOQERIA

UNION FINANCIAR TIRANE SH.A

NIPT :

J62424002G

PARAPAGIME PER SHPENZIME	31.DHJETOR.2022	31.DHJETOR.2021
MARKETING	660,160.23	230,772.36
QERA	2,741,520.00	3,844,153.08
PRIME SIGURMI	321,533.46	493,843.19
TE TJERA	13,056,021.94	12,793,814.33
TOTAL	<u>16,779,235.63</u>	<u>17,362,582.96</u>



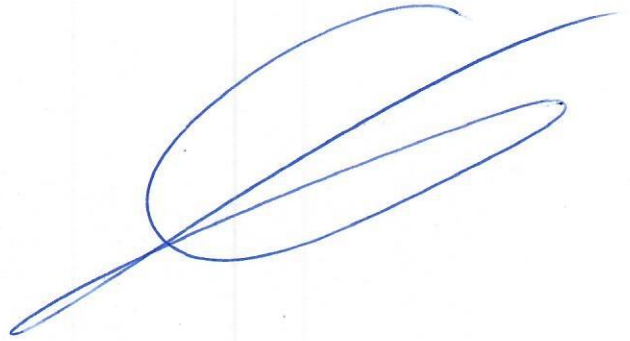
SHOQERIA

NIPT :

UNION FINANCIAR TIRANE SH.A

J62424002G

INTERESA TE PERLOGARITURA	31.DHJETOR.2022	31.DHJETOR.2021
BANKA REZIDENTE (UNION BANK ; BKT)	36,527.44	11,451.67
BANKA JO REZIDENTE (WUIB)	426.08	-
TOTAL	<u>36,953.52</u>	<u>11,451.67</u>



SHOQERIA

UNION FINANCIAR TIRANE SH.A

NIPT :

J62424002G

<u>AKTIVE FINANCIARE</u>	<u>31.DHJETOR.2022</u>	<u>31.DHJETOR.2021</u>
UNION BANK SH.A	2,784,395,474.00	2,784,395,474.00
PAYLINK SH.A	573,520,000.00	573,520,000.00
AUTO CITY SH.A	1,434,795,200.00	1,434,795,200.00
UNION PRISHTINE	25,667,547.34	25,667,547.34
UNION SHKUP	25,038,972.00	25,038,972.00
UNION ZVICER	41,951,590.02	41,951,590.02
UNION NET KROACIA	30,589,623.20	30,589,623.20
TOTAL	4,915,958,406.56	4,915,958,406.56

BORXH I VARUR	955,876,640.00	1,010,519,680.00
DIVIDENT PER T'U ARKETUAR (MBI 1 VIT UFSHKUP)	46,277,817.12	
INTERESA BORXHI (MBI 1 VIT UNION NET KROACIA)	625,164.80	8,513,580.00
PARAPAGIM BLERJE MJETI (AUTO MASTER) & LLOGARI ESCRC	3,241,286.00	181,140.00
	5,921,979,314.48	5,935,172,806.56



SHOQERIA UNION FINANCIAR TIRANE SH.A
NPT : 1624240026

Titujt e huamartjes	31.DHJETOR.2022	31.DHJETOR.2021
WU	571,150,000.00	483,040,000.00
TOTAL	571,150,000.00	483,040,000.00

DETRIMI QE UNION FINANCIAR SH.A I KA WU PER VITIN 2021 PER AVANCE : FOND AVANCE DATE 20.12.2022 NE SHUMEN 5.000.000 EUR , MBYLETI NE BANKE (UNION BANK) DATE 13.JANAR.2023
DETRIMI QE UNION FINANCIAR SH.A I KA WU PER AVANCE , (FOND AVANCE PER DITET E AKTIVITETIT TE FUND VITIT) TE XHIRUAR NE BANKE DATE 20.12.2021 DHE MBYLLUR NE BANKE (UNION BANKE) DATE 20.01.2022

SHOQERIA

UNION FINANCJAR TIRANE SH.A

NIPT :

J624240026

TE PAGUESHME PER AKTIVITETIN E SHFRYTEZIMIT		
	31.DHJETOR.2022	31.DHJETOR.2021
AGJENSI TE RJEJTIT WU + SMART PAY	339,920,194.83	274,662,616.55
AGJENSI TE RJEJTIT IPE + U PAY	229,268,871.77	58,037,810.10
TOTAL	569,189,066.60	332,700,426.65

VITI 2022

* DETYRIMI QE UNIONI FINANCJAR I KA AGJENSIVE TE RJEJTIT WU PER TRANSFERTA (JAShte + TRANSFERTA BRENDA SMART PAY) DATE 31.12.2021

* DETYRIMI QE UNIONI FINANCJAR I KA AGJENSIVE TE RJEJTIT IPE (AGJENSI QE PUNOJINE ME PARAXHIM DETYRIMI), POR EDHE KLIENTEVE TE PLATFORMES UPAY

VITI 2021

* DETYRIMI QE UNIONI FINANCJAR I KA AGJENSIVE TE RJEJTIT WU PER TRANSFERTA (JAShte + TRANSFERTA BRENDA SMART PAY) DATE 31.12.2021

* DETYRIMI QE UNIONI FINANCJAR I KA AGJENSIVE TE RJEJTIT IPE (AGJENSI QE PUNOJINE ME PARAXHIM DETYRIMI), POR EDHE KLIENTEVE TE PLATFORMES UPAY

SHOQERIA

UNION FINANCIAR TIRANE SH.A

NIPT :

J62424002G

TE PAGUESHME NDAJ NJESIVE EKONOMIKE		
BRENDA GRUPIT	31.DHJETOR.2021	31.DHJETOR.2020
TE PAGUESHME NDAJ NJESIVE EKONOMIKE		
BRENDA GRUPIT	3,396,335.70	2,016,084.30
	-	-
TOTAL	3,396,335.70	2,016,084.30

SHOQERIA

UNION FINANCIAR TIRANE SH.A

NIPT :

J62424002G

TE PAGUESHME NDAJ NJESIVE EKONOMIKE KU KA		
INTERESA PJESMARRESE	31.DHJETOR.2021	31.DHJETOR.2020
UNION PRISHTINE	0.00	547,809,555.96
AUTO CITY	0.00	0.00
PAYLINK	0.00	724,560.00
UNION BANK	8,897,024.02	18,100.00
TOTAL	<u>8,897,024.02</u>	<u>548,552,215.96</u>

SHOQERIA

UNION FINANCIAR TIRANE SH.A

NIPT :

J62424002G

Të pagueshme ndaj punonjësve dhe sigurimeve shoqërore/shëndetsore	31.DHJETOR.2022	31.DHJETOR.2021
PAGE NETO	7,644,009.00	7,151,515.00
SIGURIME	2,113,993.00	1,888,367.00
TOTAL	9,758,002.00	9,039,882.00

SHOQERIA

UNION FINANCIAR TIRANE SH.A

NIPT :

J62424002G

TE PAGUESHME PER DETYRIME TATIMORE	31.DHJETOR.2022	31.DHJETOR.2021
TATIM NE BURIM PER QERA (DHJETOR)	238,169.55	262,284.60
TATIM PAGE PERSONELI (DHJETOR)	2,557,920.00	2,519,703.00
TATIM FITIMI SIPAS BILANCIT	-	122,922.03
TOTAL	2,796,089.55	2,904,909.63

TE TJERA TE PAGUESHME :	31.DHJETOR.2022	31.DHJETOR.2021
FURNITORE PER FATURA	21,384,357.41	63,160,573.95
BASHKEPRONARE	4,751,584.94	3,632,800.00
PERSONELI SHERBIM (UDHETIM DIETE)	90,482.81	707,492.02
FATURA TE PAMBERRITURA	16,878,110.24	21,801,429.56
SHPENZIME TE PERLLOGARITURA BANKE	-	1,603.80
TOTAL	43,104,535.40	89,303,899.33

SHOQERIA

NIPT :

UNION FINANCIAR TIRANE SH.A

J62424002G

	31.DHJETOR.2022	31.DHJETOR.2021
Të pagueshme për aktivitetin e shfrytëzimit	137,403,411.78	137,382,680.00
	137,403,411.78	137,382,680.00

SHOQERIA

UNION FINANCIAR TIRANE SH.A

NIPT :

J62424002G

KAPITALI	31.DHETOR.2022	31.DHETOR.2021
KAPITAL I PAGUAR	60,000,000.00	60,000,000.00
REZERVA (LIGJORE + TE TJERA)	56,085,521.24	56,085,521.24
REZERVE INVESITIMI	6,644,701,676.73	6,262,226,240.91
FITIMI I VITIT	358,125,172.66	472,475,435.82
TOTAL	7,118,912,370.63	6,850,787,197.97

SHOQERIA

UNION FINANCIAR TIRANE SH.A

NIPT :

J62424002G

Fitimi/Humbja e vitit	31.DHETOR.2022	31.DHETOR.2021
FITIMI I VITIT	358,125,172.66	472,475,435.82
TOTAL	358,125,172.66	472,475,435.82

TE ARDHURA ANALITIKE	31.DHETOR.2022	31.DHETOR.2021
TE ARDHUR NGA TRANSFERTA WU	472,503,235.70	554,944,295.50
TE ARDHURA NGA KOMISIONE PAGESA	316,950,684.72	270,578,178.99
TE ARDHURA TE TJERA	15,818,038.13	17,616,753.92
TE ARDHURA NGA INTERESA BANKE	7,474,561.55	8,734,457.11
TE ARDHURA NGA INTERESA OBLIGACIONI	-	474,637.75
TE ARDHURA NGA PJESMARRJET	191,730,063.47	170,176,652.19
TE ARDHURA NGA SHITJE MJETI	-	440,528.84
TE ARDHURA RIVLERESIM + DIFERENCE KURSI	-	-
TOTAL	1,004,476,583.57	1,022,965,504.30

SHPENZIME ANALITIKE	31.DHETOR.2022	31.DHETOR.2021
MARKETING	57,556,229.24	53,631,170.54
PERSONEL	152,026,335.89	139,360,539.78
AMORTIZIM	11,298,826.42	12,636,874.27
SHPENZIME NGA KOMISIONE PER PAGESA	181,319,493.48	151,214,488.97
KARBURANT & RIPARIM MJETI	7,816,048.33	5,605,218.07
TAKSA BASHKIE	717,000.00	552,000.00
TAKSA MJETI	19,478.74	23,731.00
KANCELERI + SHTYPSHKRIME	2,198,218.79	5,928,062.39
AUDIT	3,101,786.06	3,043,364.50
KONSULENCA TE TJERA	8,302,845.00	7,021,821.90
KONSULENCE LIGJORE	548,304.00	-
MIREMBAJTJE SOFTI	3,269,002.46	3,717,226.16
MIREMBAJTE IT	736,570.58	377,299.89
RIPARIME SHERBIME	6,625,984.82	7,088,053.84
ENERGJI ELEKTRIKE	2,663,518.40	2,793,966.40
UJE	11,916.00	22,402.00
PRIME SIGURIMI	1,616,753.57	569,986.86
KOMUNIKIM (INTERNET ; TELEFONI FIKSE ; IT)	4,245,676.57	3,911,354.09
UDHETIM & DIETE	2,935,106.59	3,564,727.67
QERA	62,539,807.92	68,679,042.57
SHPENZIME TE PANJOHURA	5,888,794.01	3,739,721.19
HUMBJE NGA KURSI	97,258,322.89	18,477,818.04
SHERBIM BANKE	3,111,023.29	4,437,656.32
TE TJERA SHPENZIME	141,326.12	69,100.00
TOTAL	615,948,369.17	496,465,626.45

SHOQERIA
NIPT:

UNION FINANCIAR TIRANE SH.A
J62424002G

	Me 31 Dhjetor 2021
Fitimi/ (Humbja) per Periudhen Para tatimit	388,528,214.40
Fitimi / (Humbja) Tatimore e mbartur	
Zbrtjjet per efekt llogaritje tatim fitimi	(185,841,269.46)
a- Shpenzime pa dokumentacion mbeshtetes sipas formatit te aprovuar nga autoritetet fiskale	4,970,089.96
b- Shpenzime te panjohura sipas kufizimeve nga Ligji Nr. 8438 "Per Tatimin mbi te Ardhurat"	918,704.05
c-Te ardhura te patatueshme (pasi jane tatuar nje here)	191,730,063.47
Fitimi / humbja mbi te cilin llogaritet Tatimi	202,686,944.94
Tatim Fitimi i llogaritur 15%	30,403,041.74
Tatim Fitimi i parapaguar	54,895,960.00
Tatim Fitimi per tu paguar / (arketuar)	(24,492,918.26)

a- Shpenzime pa dokumentacion mbeshtetes sipas formatit te aprovuar nga autoritetet fiskale	31.DHETOR.2022
PER PERSONEL (KAFE ; PARKIM + PASTRIM AUTOMJETE)	796,101.69
UDHETIM DIETE	-
MARKETING ETJ	4,970,089.96
TOTAL	5,766,191.65
b- Shpenzime te panjohura sipas kufizimeve nga Ligji Nr. 8438 "Per Tatimin mbi te Ardhurat"	31.DHETOR.2022
HUMBJE NGA SHITJE MJETI	12,802.36
BONUS PER PRODUKTE	109,800.00
TOTAL	122,602.36