



**ALBANIAN ASSOCIATION OF BANKS**  
**SHOQATA SHQIPTARE E BANKAVE**

**Outstanding Loan Balance By Maturity\***  
**December-12**  
 operative data

*in mil. ALL*

<b>CODE</b>	<b>Description</b>	<b>Dec-12</b>
<b>A</b>	<b>Outstanding loan balance**</b>	<b>577,816</b>
A1	7 day	44,158
A2	7 day - 1 month	18,512
A3	1-3 months	36,627
A4	3-6 months	50,432
A5	6-12 months	103,382
A6	1-5 years	192,981
A7	5 years +	131,724

**Loans' Classification (Principal + Interest)**  
**December-12**

*in mil. ALL*

<b>ASSETS**</b> <b>Indicator</b>	<b>Dec-12</b>
<b>Loans (Principal)</b>	<b>573,507</b>
Standard loans	369,223
Special Mention Loans	47,321
Substandard Loans	55,702
Doubtful Loans	29,621
Lost Loans	43,132
Others	28,507
<b>Loans (Interest)</b>	<b>4,309</b>
Calculated interest (for standard loans)	2,144
Calculated interest (for special mention loans)	722
Calculated interest (for substandard loans)	364
Calculated interest (for doubtful loans)	219
Lost loans	787
Others	73
<b>TOTAL</b>	<b>577,816</b>

*Source: Bank of Albania*

**\*Note:** Loan figures are reported together with calculated interests and include loans to residents and no-residents

**\*\*Note:** Operative Data