



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

## ***Outstanding Loan Balance By Maturity\****

*July-09*

operative data

*in mil. ALL*

<b>CODE</b>	<b>Description</b>	
<b>A</b>	<b>Outstanding loan balance**</b>	<b>425,714.1</b>
A1	< 1 month	55,684.0
A2	1-3 months	26,100.2
A3	3-6 months	30,192.5
A4	6-12 months	58,091.2
A5	1-5 years	135,787.6
A6	5 years +	119,858.7

## ***Loans' Classification (Principal + Interest)***

*July-09*

*in mil. ALL*

<b>ASSETS**</b>	
<b>Indicator</b>	
<b><i>Loans (Principal)</i></b>	<b>422,219.2</b>
Standard loans	325,490.0
Special Mention Loans	25,623.2
Substandard Loans	17,860.9
Doubtful Loans	9,085.0
Lost Loans	10,657.8
Others	33,502.3
<b><i>Loans (Interest)</i></b>	<b>3,494.9</b>
Calculated interest (for standard loans)	2,269.9
Calculated interest (for special mention loans)	364.7
Calculated interest (for substandard loans)	194.4
Calculated interest (for doubtful loans)	192.9
Lost loans	360.8
Others	112.2
<b>TOTAL</b>	<b>425,714.1</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