



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

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

*in mil. ALL*

| CODE     | Description                       | Jan-12         |
|----------|-----------------------------------|----------------|
| <b>A</b> | <b>Outstanding loan balance**</b> | <b>564,559</b> |
| A1       | 7 day                             | 52,619         |
| A2       | 7 day - 1 month                   | 22,200         |
| A3       | 1-3 months                        | 36,983         |
| A4       | 3-6 months                        | 40,304         |
| A5       | 6-12 months                       | 98,594         |
| A6       | 1-5 years                         | 180,430        |
| A7       | 5 years +                         | 133,428        |

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

*in mil. ALL*

| ASSETS**<br>Indicator                           | Jan-12         |
|---|----------------|
| <b>Loans (Principal)</b>                        | <b>559,474</b> |
| Standard loans                                  | 377,474        |
| Special Mention Loans                           | 44,592         |
| Substandard Loans                               | 51,516         |
| Doubtful Loans                                  | 20,341         |
| Lost Loans                                      | 33,454         |
| Others  | 32,096         |
| <b>Loans (Interest)</b>                         | <b>5,084</b>   |
| Calculated interest (for standard loans)        | 2,739          |
| Calculated interest (for special mention loans) | 640            |
| Calculated interest (for substandard loans)     | 435            |
| Calculated interest (for doubtful loans)        | 278            |
| Lost loans                                      | 865            |
| Others  | 128            |
| <b>TOTAL</b>                                    | <b>564,559</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