



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

**Outstanding Loan Balance By Maturity\***  
**November-14**  
 operative data

*in mil. ALL*

<b>CODE</b>	<b>Description</b>	<b>Nov-14</b>
<b>A</b>	<b>Outstanding loan balance**</b>	<b>587,437</b>
A1	7 day	73,585
A2	7 day - 1 month	22,931
A3	1-3 months	35,279
A4	3-6 months	44,477
A5	6-12 months	93,488
A6	1-5 years	191,312
A7	5 years +	126,365

**Loans' Classification (Principal + Interest)**  
**November-14**

*in mil. ALL*

<b>ASSETS**</b> <b>Indicator</b>	<b>Nov-14</b>
<b>Loans (Principal)</b>	<b>582,429</b>
Standard loans	400,295
Special Mention Loans	42,263
Substandard Loans	41,802
Doubtful Loans	27,918
Lost Loans	70,152
Others	
<b>Loans (Interest)</b>	<b>5,008</b>
Calculated interest (for standard loans)	2,594
Calculated interest (for special mention loans)	671
Calculated interest (for substandard loans)	383
Calculated interest (for doubtful loans)	522
Lost loans	838
Others	
<b>TOTAL</b>	<b>587,437</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