



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

**Outstanding Loan Balance By Maturity\***  
**December-15**  
 operative data

*in mil. ALL*

<b>CODE</b>	<b>Description</b>	<b>Dec-15</b>
<b>A</b>	<b>Outstanding loan balance**</b>	<b>585,957</b>
A1	7 day	45,434
A2	7 day - 1 month	17,081
A3	1-3 months	35,812
A4	3-6 months	51,737
A5	6-12 months	103,277
A6	1-5 years	201,521
A7	5 years +	131,095

**Loans' Classification (Principal + Interest)**  
**December-15**

*in mil. ALL*

<b>ASSETS**</b> <b>Indicator</b>	<b>Dec-15</b>
<b>Loans (Principal)</b>	<b>582,190</b>
Standard loans	434,209
Special Mention Loans	42,731
Substandard Loans	24,709
Doubtful Loans	23,433
Lost Loans	57,107
Others	
<b>Loans (Interest)</b>	<b>3,767</b>
Calculated interest (for standard loans)	1,834
Calculated interest (for special mention loans)	595
Calculated interest (for substandard loans)	211
Calculated interest (for doubtful loans)	216
Lost loans	911
Others	
<b>TOTAL</b>	<b>585,957</b>

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

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