



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

**Outstanding Loan Balance By Maturity\***  
**December-10**  
 operative data

*in mil. ALL*

CODE	Description	Dec-10
<b>A</b>	<b>Outstanding loan balance**</b>	<b>490,869.67</b>
A1	7 day	36,377.05
A2	7 day - 1 month	19,475.18
A3	1-3 months	30,172.53
A4	3-6 months	44,441.02
A5	6-12 months	75,095.13
A6	1-5 years	158,996.31
A7	5 years +	126,312.47

**Loans' Classification (Principal + Interest)**  
**December-10**

*in mil. ALL*

ASSETS** Indicator	Dec-10
<b>Loans (Principal)</b>	<b>486,490.21</b>
Standard loans	355,609.17
Special Mention Loans	34,133.43
Substandard Loans	29,740.13
Doubtful Loans	17,691.84
Lost Loans	19,645.82
Others	29,669.83
<b>Loans (Interest)</b>	<b>4,379.46</b>
Calculated interest (for standard loans)	2,445.39
Calculated interest (for special mention loans)	464.56
Calculated interest (for substandard loans)	550.30
Calculated interest (for doubtful loans)	280.84
Lost loans	609.86
Others	28.52
<b>TOTAL</b>	<b>490,869.67</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