



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

**Outstanding Loan Balance By Maturity\***  
**January-13**  
 operative data

*in mil. ALL*

<b>CODE</b>	<b>Description</b>	<b>Jan-13</b>
<b>A</b>	<b>Outstanding loan balance**</b>	<b>573,859</b>
A1	7 day	49,520
A2	7 day - 1 month	21,378
A3	1-3 months	32,911
A4	3-6 months	48,961
A5	6-12 months	100,579
A6	1-5 years	189,992
A7	5 years +	130,518

**Loans' Classification (Principal + Interest)**  
**January-13**

*in mil. ALL*

<b>ASSETS**</b> <b>Indicator</b>	<b>Jan-13</b>
<b>Loans (Principal)</b>	<b>569,098</b>
Standard loans	362,512
Special Mention Loans	44,756
Substandard Loans	57,034
Doubtful Loans	30,993
Lost Loans	43,572
Others	30,231
<b>Loans (Interest)</b>	<b>4,760</b>
Calculated interest (for standard loans)	2,538
Calculated interest (for special mention loans)	763
Calculated interest (for substandard loans)	378
Calculated interest (for doubtful loans)	240
Lost loans	729
Others	112
<b>TOTAL</b>	<b>573,859</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