



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

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

*in mil. ALL*

<b>CODE</b>	<b>Description</b>	<b>Oct-12</b>
<b>A</b>	<b>Outstanding loan balance**</b>	<b>574,889</b>
A1	7 day	59,889
A2	7 day - 1 month	26,794
A3	1-3 months	32,971
A4	3-6 months	39,029
A5	6-12 months	94,265
A6	1-5 years	191,459
A7	5 years +	130,482

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

*in mil. ALL*

<b>ASSETS**</b> <b>Indicator</b>	<b>Oct-12</b>
<b>Loans (Principal)</b>	<b>569,303</b>
Standard loans	357,521
Special Mention Loans	51,753
Substandard Loans	59,177
Doubtful Loans	28,990
Lost Loans	41,454
Others	30,408
<b>Loans (Interest)</b>	<b>5,586</b>
Calculated interest (for standard loans)	2,683
Calculated interest (for special mention loans)	1,213
Calculated interest (for substandard loans)	435
Calculated interest (for doubtful loans)	310
Lost loans	826
Others	120
<b>TOTAL</b>	<b>574,889</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