



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

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

*in mil. ALL*

<b>CODE</b>	<b>Description</b>	<b>Sep-12</b>
<b>A</b>	<b>Outstanding loan balance**</b>	<b>577,170</b>
A1	7 day	64,532
A2	7 day - 1 month	20,250
A3	1-3 months	46,133
A4	3-6 months	38,473
A5	6-12 months	84,359
A6	1-5 years	190,581
A7	5 years +	132,842

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

*in mil. ALL*

<b>ASSETS**</b> <b>Indicator</b>	<b>Sep-12</b>
<b>Loans (Principal)</b>	<b>571,906</b>
Standard loans	365,964
Special Mention Loans	44,747
Substandard Loans	58,875
Doubtful Loans	30,700
Lost Loans	40,041
Others	31,580
<b>Loans (Interest)</b>	<b>5,264</b>
Calculated interest (for standard loans)	2,932
Calculated interest (for special mention loans)	779
Calculated interest (for substandard loans)	396
Calculated interest (for doubtful loans)	336
Lost loans	779
Others	41
<b>TOTAL</b>	<b>577,170</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