



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

August-10

Operative data*

<i>(in '000 ALL)</i>	Outstanding Loan Balance at begin of month	New Loans during the month	Weighted Interest rate for new loans	Outstanding Loan Balance end of month
	1	2	3	4
Businesses				
ALL	84,861,014	9,343,173		84,462,374
Overdraft	32,020,317	6,863,161	7.83	31,000,643
Working capital	20,134,611	1,507,663	11.21	20,665,400
Machineries and appliances	18,926,969	354,707	14.30	19,384,199
Real estate	13,779,117	617,642	10.61	13,412,131
US\$	32,015,852	828,329		32,569,583
Overdraft	14,151,666	344,842	7.41	14,307,138
Working capital	5,854,856	373,703	7.90	5,875,062
Machineries and appliances	6,939,157	4,325	11.00	7,123,211
Real estate	5,070,173	105,459	7.24	5,264,171
EURO	191,205,915	12,203,727		191,591,843
Overdraft	55,612,879	7,265,274	6.46	55,753,793
Working capital	26,131,464	2,070,832	8.15	24,899,388
Machineries and appliances	51,659,249	1,401,774	8.23	53,173,191
Real estate	57,802,323	1,465,847	7.30	57,765,471
Other currencies	671,953	-		495,910
Overdraft	163,378	-		433
Working capital	-	-		-
Machineries and appliances	508,575	-		495,477
Real estate	-	-		-
Business Subtotal	308,754,734	22,375,230		309,119,710
Retail (individuals)				
ALL	58,002,879	1,673,476		57,872,300
Overdraft	4,643,694	286,759	13.45	4,621,696
Non-durable goods	14,401,208	384,217	16.61	14,376,879
Durable goods	5,496,168	224,155	13.28	5,457,486
Real estate	26,642,512	582,914	10.65	26,774,151
Business activity	6,819,297	195,432	18.13	6,642,088
US\$	2,363,946	16,037		2,423,882
Overdraft	229,083	9,001	6.44	264,213
Non-durable goods	27,543	108	5.00	27,661
Durable goods	127,265	1,514	4.33	130,362
Real estate	1,864,615	1,521	4.59	1,880,308
Business activity	115,439	3,893	9.50	121,339
EURO	78,524,287	1,348,483		78,573,730
Overdraft	1,707,488	125,684	9.00	1,625,517
Non-durable goods	1,543,585	134,454	8.22	1,643,456
Durable goods	2,732,089	104,855	6.29	2,326,877
Real estate	68,228,512	961,278	7.11	68,749,229
Business activity	4,312,612	22,212	11.87	4,228,652
Other currencies	485,054	12,304		516,160
Overdraft	14,368	12,304	8.47	23,487
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	470,686	-		492,673
Business activity	-	-		-
Retail Subtotal	139,376,166	3,050,300		139,386,073
TOTAL	448,130,900	25,425,529		448,505,783

*Note: Loan figures are reported without calculated interests
and include loans to residents only