



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

April-12

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	121,958,928	6,670,851		122,139,714
Overdraft	37,712,194	2,948,332	10.03	37,759,171
Working capital	36,755,507	2,841,092	11.36	36,423,582
Machineries and appliances	26,153,558	563,046	12.66	26,385,707
Real estate	21,337,669	318,380	12.20	21,571,254
US\$	36,888,007	1,768,671		36,646,615
Overdraft	14,538,726	1,124,466	5.77	14,078,526
Working capital	6,410,239	255,414	7.37	6,341,363
Machineries and appliances	9,423,417	281,854	7.06	9,615,475
Real estate	6,515,624	106,937	6.34	6,611,251
EURO	237,650,735	6,879,426		237,440,347
Overdraft	71,270,428	3,104,446	6.85	71,281,438
Working capital	29,884,146	1,858,778	7.87	30,110,816
Machineries and appliances	66,587,340	991,223	7.43	67,033,662
Real estate	69,908,821	924,979	8.38	69,014,430
Other currencies	207,932	-		203,931
Overdraft	682	-		751
Working capital	-	-		-
Machineries and appliances	207,250	-		203,180
Real estate	-	-		-
Business Subtotal	396,705,602	15,318,949		396,430,606
Retail (individuals)				
ALL	61,743,652	1,509,348		61,681,245
Overdraft	5,354,947	244,677	13.79	5,297,810
Non-durable goods	15,784,954	322,160	14.97	15,606,150
Durable goods	5,415,928	238,953	12.63	5,409,867
Real estate	30,891,945	591,383	8.88	31,110,795
Business activity	4,295,877	112,175	16.16	4,256,623
US\$	2,074,831	45,840		2,076,350
Overdraft	227,921	13,255	4.80	240,344
Non-durable goods	40,202	13,140	6.98	45,019
Durable goods	87,331	6,364	4.11	83,232
Real estate	1,502,581	13,081	3.60	1,489,781
Business activity	216,796	-		217,973
EURO	77,703,793	1,049,069		77,468,379
Overdraft	1,783,750	219,837	8.50	1,782,294
Non-durable goods	1,743,994	111,836	7.82	1,903,841
Durable goods	3,134,184	138,951	6.27	2,999,122
Real estate	68,085,939	523,996	6.39	67,830,787
Business activity	2,955,925	54,448	5.01	2,952,336
Other currencies	482,593	380		476,462
Overdraft	6,586	380	8.86	5,521
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	476,007	-		470,940
Business activity	-	-		-
Retail Subtotal	142,004,869	2,604,636		141,702,437
TOTAL	538,710,471	17,923,585		538,133,043

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