



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
November-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	136,257,544	11,326,307		141,551,938
Overdraft	41,650,043	4,092,381	9.88	43,000,997
Working capital	41,947,899	3,227,072	10.02	43,346,964
Machineries and appliances	31,038,112	2,943,624	9.52	22,518,197
Real estate	21,621,490	1,063,230	10.91	32,685,780
US\$	34,777,753	1,057,789		34,655,270
Overdraft	13,534,041	682,704	7.07	13,857,448
Working capital	5,621,550	365,940	7.28	6,254,824
Machineries and appliances	10,412,035	3,201	9.00	9,430,396
Real estate	5,210,128	5,944	9.00	5,112,602
EURO	227,103,634	9,654,082		223,909,828
Overdraft	62,727,939	4,627,837	6.93	63,159,505
Working capital	28,740,806	989,147	7.91	27,919,519
Machineries and appliances	66,515,703	993,949	8.08	58,096,760
Real estate	69,119,187	3,043,150	8.37	74,734,044
Other currencies	86,795	-		85,755
Overdraft	787	-		774
Working capital	-	-		-
Machineries and appliances	86,008	-		-
Real estate	-	-		84,980
Business Subtotal	398,225,727	22,038,178		400,202,791
Retail (individuals)				
ALL	63,573,043	1,803,871		63,587,636
Overdraft	5,711,772	261,919	13.50	5,676,906
Non-durable goods	15,605,629	455,502	14.62	15,519,970
Durable goods	5,365,546	275,528	12.43	5,427,772
Real estate	32,707,295	698,769	7.96	32,817,821
Business activity	4,182,802	112,152	16.87	4,145,167
US\$	1,924,893	24,226		1,875,448
Overdraft	218,602	9,568	8.25	164,221
Non-durable goods	48,360	2,222	8.43	51,060
Durable goods	46,338	4,368	3.56	45,693
Real estate	1,389,960	8,069	2.76	1,393,705
Business activity	221,632	-		220,769
EURO	75,741,867	1,708,416		76,405,391
Overdraft	2,201,653	583,557	6.50	2,723,262
Non-durable goods	1,759,112	94,011	7.14	1,771,473
Durable goods	3,128,202	159,907	6.20	3,209,305
Real estate	66,150,477	677,562	5.49	66,065,706
Business activity	2,502,423	193,378	7.61	2,635,645
Other currencies	492,512	-		490,462
Overdraft	42,720	-		42,306
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	449,791	-		448,156
Business activity	-	-		-
Retail Subtotal	141,732,314	3,536,513		142,358,937
TOTAL	539,958,041	25,574,691	-	542,561,728

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