



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
October-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	131,646,501	16,156,348		136,257,544
Overdraft	37,769,115	12,273,285	7.81	41,650,043
Working capital	41,368,259	2,407,378	11.51	41,947,899
Machineries and appliances	31,090,388	801,500	12.03	31,038,112
Real estate	21,418,739	674,184	11.95	21,621,490
US\$	36,543,886	394,530		34,777,753
Overdraft	14,607,274	136,477	7.13	13,534,041
Working capital	5,717,670	258,053	5.77	5,621,550
Machineries and appliances	10,560,037	-		10,412,035
Real estate	5,658,905	-		5,210,128
EURO	234,976,448	5,815,420		227,103,634
Overdraft	66,240,131	2,718,524	7.13	62,727,939
Working capital	29,735,691	1,091,604	7.82	28,740,806
Machineries and appliances	67,908,387	1,250,379	7.43	66,515,703
Real estate	71,092,239	754,913	8.03	69,119,187
Other currencies	88,254	-		86,795
Overdraft	936	-		787
Working capital	-	-		-
Machineries and appliances	87,318	-		86,008
Real estate	-	-		-
Business Subtotal	403,255,090	22,366,298		398,225,727
Retail (individuals)				
ALL	63,389,071	2,058,643		63,573,043
Overdraft	5,601,827	283,006	13.74	5,711,772
Non-durable goods	15,670,781	582,289	13.64	15,605,629
Durable goods	5,410,822	165,957	12.20	5,365,546
Real estate	32,456,147	942,874	8.62	32,707,295
Business activity	4,249,493	84,518	18.43	4,182,802
US\$	1,938,722	42,288		1,924,893
Overdraft	213,960	19,430	16.52	218,602
Non-durable goods	36,219	15,583	6.32	48,360
Durable goods	49,054	2,970	3.63	46,338
Real estate	1,417,895	-		1,389,960
Business activity	221,595	4,305	10.50	221,632
EURO	76,228,179	671,072		75,741,867
Overdraft	2,129,245	100,035	9.07	2,201,653
Non-durable goods	1,780,194	105,008	6.35	1,759,112
Durable goods	3,271,204	69,682	7.28	3,128,202
Real estate	66,561,596	390,887	5.84	66,150,477
Business activity	2,485,939	5,460	10.98	2,502,423
Other currencies	454,434	41,621		492,512
Overdraft	1,183	41,621	3.10	42,720
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	453,251	-		449,791
Business activity	-	-		-
Retail Subtotal	142,010,405	2,813,624		141,732,314
TOTAL	545,265,495	25,179,922	-	539,958,041

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