



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

February-13
Operative data*

(in '000 ALL)	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	140,377,824	1,916,001		139,672,106
Overdraft	44,383,339	663,311	11.56	44,368,761
Working capital	43,221,931	741,965	11.20	42,910,422
Machineries and appliances	21,951,696	143,386	15.37	21,595,016
Real estate	30,820,857	367,339	10.79	30,797,907
US\$	31,535,445	703,379		32,270,159
Overdraft	12,542,432	230,757	4.50	12,763,774
Working capital	5,652,039	354,951	7.46	5,714,994
Machineries and appliances	8,770,778	1,065	8.75	9,004,383
Real estate	4,570,196	116,606	5.37	4,787,009
EURO	227,063,239	6,053,398		227,100,780
Overdraft	62,381,432	2,904,108	6.60	62,099,722
Working capital	27,970,914	534,924	7.90	28,152,717
Machineries and appliances	57,910,036	1,803,500	7.60	56,940,377
Real estate	78,800,857	810,866	8.13	79,907,964
Other currencies	69,304	-		69,041
Overdraft	744	-		727
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	68,560	-		68,314
Business Subtotal	399,045,812	8,672,778	-	399,112,086
Retail (individuals)				
ALL	63,134,503	1,555,225		63,157,219
Overdraft	5,559,836	216,627	14.87	5,476,344
Non-durable goods	15,349,779	477,021	14.39	15,293,181
Durable goods	5,313,746	250,113	12.05	5,321,766
Real estate	33,010,084	527,516	7.60	33,146,035
Business activity	3,901,058	83,947	15.38	3,919,892
US\$	1,764,126	21,304		1,811,107
Overdraft	189,084	6,953	6.64	203,564
Non-durable goods	32,877	10,816	6.58	41,145
Durable goods	36,502	1,406	3.00	36,212
Real estate	1,297,991	-		1,315,589
Business activity	207,671	2,130	10.50	214,596
EURO	75,665,231	1,582,904		75,294,358
Overdraft	2,670,853	161,031	6.50	2,653,223
Non-durable goods	1,646,840	53,776	7.28	1,682,621
Durable goods	3,118,172	65,753	5.25	3,039,803
Real estate	65,689,328	1,298,154	6.31	65,420,785
Business activity	2,540,038	4,190	8.73	2,497,925
Other currencies	431,706	32		434,304
Overdraft	943	32	7.93	826
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	430,763	-		433,478
Business activity	-	-		-
Retail Subtotal	140,995,567	3,159,465	-	140,696,987
TOTAL	540,041,379	11,832,243	-	539,809,073

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