



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

April-14

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	145,728,835	7,726,321	8	145,423,038
Overdraft	48,949,802	5,984,954	8.14	48,379,002
Working capital	39,036,402	972,537	8.39	38,574,550
Machineries and appliances	24,229,993	386,023	10.57	24,626,376
Real estate	33,512,638	382,808	8.68	33,843,110
US\$	31,549,782	5,324,726	6.13	31,665,471
Overdraft	15,752,805	4,618,087	6.06	15,818,801
Working capital	3,876,140	681,529	6.59	4,307,804
Machineries and appliances	8,133,176	25,109	6.00	7,830,430
Real estate	3,787,661	-	-	3,708,436
EURO	214,127,715	6,315,573	7.19	212,394,022
Overdraft	57,212,435	2,462,568	7.99	56,769,081
Working capital	30,144,144	1,792,851	6.48	30,054,152
Machineries and appliances	60,592,098	1,530,193	7.14	59,865,882
Real estate	66,179,038	529,962	5.98	65,704,907
Other currencies	55,097	-	-	53,925
Overdraft	923	-	-	951
Working capital	-	-	-	-
Machineries and appliances	-	-	-	-
Real estate	54,174	-	-	52,974
Business Subtotal	391,461,429	19,366,620		389,536,457
Retail (individuals)				
ALL	66,056,589	2,245,614	10.85	66,399,069
Overdraft	5,585,857	315,457	14.16	5,540,030
Non-durable goods	14,234,968	721,349	12.60	14,354,018
Durable goods	6,248,906	485,773	11.35	6,413,969
Real estate	36,546,149	586,863	6.38	36,685,936
Business activity	3,440,709	136,171	11.48	3,405,117
US\$	1,272,748	59,714	4.64	1,256,107
Overdraft	46,459	37,899	4.37	45,074
Non-durable goods	66,432	12,472	7.66	70,349
Durable goods	39,802	5,289	3.04	38,592
Real estate	933,870	-	-	917,419
Business activity	186,185	4,054	10.50	184,673
EURO	74,503,576	1,023,972	6.29	74,027,565
Overdraft	2,914,488	102,126	9.06	2,501,724
Non-durable goods	1,966,751	166,018	5.83	2,280,317
Durable goods	2,678,221	68,589	6.54	2,648,228
Real estate	64,563,319	657,632	5.92	64,383,004
Business activity	2,380,796	29,607	7.21	2,214,292
Other currencies	362,740	-	-	354,609
Overdraft	644	-	-	659
Non-durable goods	-	-	-	-
Durable goods	-	-	-	-
Real estate	362,096	-	-	353,949
Business activity	-	-	-	-
Retail Subtotal	142,195,652	3,329,300		142,037,350
TOTAL	533,657,081	22,695,920		531,573,807

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