



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

January-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	145,978,441	8,144,020	9	143,898,378
Overdraft	49,815,811	2,882,916	9.07	46,884,826
Working capital	39,508,699	2,849,435	8.54	38,913,074
Machineries and appliances	23,935,206	1,148,255	10.43	24,519,553
Real estate	32,718,726	1,263,415	7.33	33,580,925
US\$	31,784,351	3,474,022	6.57	33,038,394
Overdraft	15,448,954	2,972,257	6.54	16,206,652
Working capital	4,107,468	438,941	6.88	4,372,955
Machineries and appliances	8,337,859	49,952	6.00	8,434,744
Real estate	3,890,070	12,872	6.05	4,024,044
EURO	216,839,515	7,717,205	7.42	214,548,967
Overdraft	60,019,907	2,683,047	7.38	57,066,932
Working capital	29,554,813	1,296,797	7.74	29,578,218
Machineries and appliances	59,328,011	3,014,364	7.56	62,021,487
Real estate	67,936,784	722,997	6.41	65,882,330
Other currencies	58,034	-		57,159
Overdraft	824	-		827
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	57,210	-		56,332
Business Subtotal	394,660,341	19,335,247		391,542,898
Retail (individuals)				
ALL	65,588,120	1,705,573	10.90	65,336,829
Overdraft	5,571,864	234,842	14.39	5,456,347
Non-durable goods	14,345,647	468,952	13.14	14,197,879
Durable goods	6,052,694	341,913	11.85	6,037,776
Real estate	36,148,785	589,001	6.92	36,213,240
Business activity	3,469,130	70,866	12.99	3,431,587
US\$	1,325,461	15,973	7.05	1,343,358
Overdraft	60,165	316	11.44	65,375
Non-durable goods	59,797	10,366	7.00	71,112
Durable goods	41,085	3,218	4.55	40,642
Real estate	965,418	-		965,997
Business activity	198,997	2,073	10.50	200,232
EURO	75,433,537	710,705	6.22	74,687,735
Overdraft	2,595,624	69,862	8.93	2,890,774
Non-durable goods	1,991,649	107,666	7.05	1,932,907
Durable goods	2,956,079	75,365	6.63	2,619,996
Real estate	65,435,994	449,098	5.49	65,002,513
Business activity	2,454,191	8,715	8.45	2,241,545
Other currencies	369,563	-		368,109
Overdraft	452	-		480
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	369,112	-		367,629
Business activity	-	-		-
Retail Subtotal	142,716,681	2,432,251		141,736,030
TOTAL	537,377,022	21,767,499	-	533,278,928

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