



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

### Loans' Distribution by purpose of usage

July-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
<b>Businesses</b>				
<b>ALL</b>	<b>147,926,575</b>	<b>7,595,737</b>	<b>8</b>	<b>147,973,490</b>
Overdraft	49,324,253	3,787,390	7.97	48,544,986
Working capital	39,589,283	2,033,387	8.95	39,701,155
Machineries and appliances	24,635,796	1,178,308	8.50	25,277,930
Real estate	34,377,244	596,652	8.29	34,449,419
<b>US\$</b>	<b>32,629,515</b>	<b>3,487,648</b>		<b>35,594,421</b>
Overdraft	15,357,858	2,819,372	6.59	17,706,909
Working capital	5,595,316	668,276	8.24	6,159,664
Machineries and appliances	7,872,483	-	-	7,910,550
Real estate	3,803,858	-	-	3,817,298
<b>EURO</b>	<b>212,846,589</b>	<b>7,783,930</b>	<b>6.94</b>	<b>212,093,110</b>
Overdraft	56,506,530	4,402,477	7.04	56,420,521
Working capital	31,311,051	1,129,804	6.90	31,264,393
Machineries and appliances	60,164,272	972,759	7.02	59,600,374
Real estate	64,864,736	1,278,890	6.59	64,807,822
<b>Other currencies</b>	<b>51,868</b>	<b>-</b>	<b>-</b>	<b>40,501</b>
Overdraft	1,048	-	-	1,079
Working capital	-	-	-	-
Machineries and appliances	-	-	-	-
Real estate	50,821	-	-	39,422
<b>Business Subtotal</b>	<b>393,454,548</b>	<b>18,867,315</b>	<b>15</b>	<b>395,701,522</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>67,814,563</b>	<b>2,684,989</b>	<b>9.36</b>	<b>68,743,780</b>
Overdraft	5,712,693	369,689	13.01	5,782,773
Non-durable goods	14,593,903	891,330	10.66	14,867,551
Durable goods	6,846,587	558,199	9.67	7,060,237
Real estate	37,214,357	763,273	5.66	37,580,263
Business activity	3,447,022	102,498	10.72	3,452,956
<b>US\$</b>	<b>1,250,113</b>	<b>16,436</b>	<b>6.67</b>	<b>1,243,096</b>
Overdraft	59,197	3,112	6.28	64,526
Non-durable goods	75,920	11,627	7.21	83,040
Durable goods	37,903	1,697	3.69	27,883
Real estate	897,054	-	-	890,689
Business activity	180,040	-	-	176,959
<b>EURO</b>	<b>74,048,917</b>	<b>965,806</b>	<b>5.75</b>	<b>73,027,954</b>
Overdraft	2,538,887	110,312	9.45	2,416,709
Non-durable goods	1,947,914	78,419	5.05	1,899,189
Durable goods	2,884,425	110,125	5.28	2,591,848
Real estate	64,487,723	646,950	5.31	63,977,457
Business activity	2,189,968	20,000	4.91	2,142,750
<b>Other currencies</b>	<b>350,769</b>	<b>350</b>		<b>345,059</b>
Overdraft	795	-	-	813
Non-durable goods	-	-	-	-
Durable goods	-	350	3.00	350
Real estate	349,974	-	-	343,896
Business activity	-	-	-	-
<b>Retail Subtotal</b>	<b>143,464,362</b>	<b>3,667,581</b>		<b>143,359,890</b>
<b>TOTAL</b>	<b>536,918,911</b>	<b>22,534,896</b>		<b>539,061,411</b>

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