



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

June-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	145,353,453	6,557,203	9	147,926,575
Overdraft	47,965,664	2,774,363	8.61	49,324,253
Working capital	38,714,821	2,015,677	8.46	39,589,283
Machineries and appliances	24,794,676	476,191	9.33	24,635,796
Real estate	33,878,292	1,290,971	9.16	34,377,244
US\$	33,383,097	2,120,207	6.99	32,629,515
Overdraft	17,113,607	1,270,953	7.55	15,357,858
Working capital	4,678,889	505,298	6.42	5,595,316
Machineries and appliances	7,835,154	288,969	6.85	7,872,483
Real estate	3,755,447	54,987	6.55	3,803,858
EURO	212,415,820	5,855,500	6.94	212,846,589
Overdraft	56,487,000	2,904,439	6.97	56,506,530
Working capital	30,552,547	866,979	7.31	31,311,051
Machineries and appliances	60,235,774	1,195,687	7.23	60,164,272
Real estate	65,140,499	888,394	6.07	64,864,736
Other currencies	52,627	-		51,868
Overdraft	989	-		1,048
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	51,639	-		50,821
Business Subtotal	391,204,997	14,532,910		393,454,548
Retail (individuals)				
ALL	67,001,367	2,435,511	10.06	67,814,563
Overdraft	5,643,480	325,706	13.52	5,712,693
Non-durable goods	14,421,505	796,528	11.36	14,593,903
Durable goods	6,610,173	540,129	10.47	6,846,587
Real estate	36,908,094	709,564	6.27	37,214,357
Business activity	3,418,114	63,583	14.89	3,447,022
US\$	1,258,866	20,317	5.12	1,250,113
Overdraft	44,939	12,248	6.47	59,197
Non-durable goods	78,875	719	3.77	75,920
Durable goods	32,949	7,349	3.00	37,903
Real estate	918,376	-		897,054
Business activity	183,726	-		180,040
EURO	73,917,303	1,063,594	6.03	74,048,917
Overdraft	2,507,219	121,404	10.62	2,538,887
Non-durable goods	1,956,091	92,426	7.33	1,947,914
Durable goods	2,841,118	96,346	4.96	2,884,425
Real estate	64,352,330	742,885	5.25	64,487,723
Business activity	2,260,544	10,533	6.98	2,189,968
Other currencies	351,521	-		350,769
Overdraft	725	-		795
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	350,797	-		349,974
Business activity	-	-		-
Retail Subtotal	142,529,057	3,519,422		143,464,362
TOTAL	533,734,054	18,052,331	-	536,918,911

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