



**ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE**

**Loans' Distribution by purpose of usage
October-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	150,221,197	11,086,601	7.35	152,114,364
Overdraft	48,530,249	7,880,560	7.13	50,252,060
Working capital	39,117,159	2,109,357	7.80	38,587,538
Machineries and appliances	25,893,799	251,763	9.14	25,470,696
Real estate	36,679,991	844,921	7.74	37,804,069
US\$	39,802,113	3,861,409	7.27	40,233,539
Overdraft	17,841,490	3,272,066	7.38	18,242,972
Working capital	9,692,738	561,668	6.93	9,851,804
Machineries and appliances	8,542,099	-	-	8,410,764
Real estate	3,725,786	27,675	6.28	3,727,998
EURO	211,511,222	6,193,044	7.41	210,309,206
Overdraft	55,414,243	2,610,540	8.04	55,398,807
Working capital	29,892,679	1,484,598	7.01	30,331,053
Machineries and appliances	61,217,617	1,321,584	7.13	59,908,455
Real estate	64,986,684	776,322	6.58	64,670,890
Other currencies	39,570	-		38,810
Overdraft	1,172	-	-	1,157
Working capital	-	-	-	-
Machineries and appliances	-	-	-	-
Real estate	38,398	-	-	37,653
Business Subtotal	401,574,102	21,141,055		402,695,918
Retail (individuals)				
ALL	69,519,940	2,343,406	9.12	69,855,397
Overdraft	5,876,104	385,798	12.04	5,922,300
Non-durable goods	15,043,680	808,268	9.81	15,194,356
Durable goods	7,126,955	456,157	10.03	7,241,628
Real estate	38,000,063	630,023	5.32	38,073,839
Business activity	3,473,138	63,159	13.56	3,423,274
US\$	1,318,969	21,054	1.48	1,301,758
Overdraft	75,948	2,418	9.94	81,288
Non-durable goods	91,745	2,082	3.33	87,377
Durable goods	44,957	55	3.00	36,411
Real estate	921,067	16,499	2.80	913,811
Business activity	185,252	-	-	182,872
EURO	72,372,434	1,388,788	4.79	71,995,052
Overdraft	2,288,276	137,033	7.34	2,625,879
Non-durable goods	1,722,951	215,055	5.24	1,830,305
Durable goods	2,858,650	167,681	4.97	2,523,503
Real estate	63,436,457	840,680	4.21	62,949,321
Business activity	2,066,099	28,339	5.42	2,066,044
Other currencies	341,652	-		338,065
Overdraft	797	-	-	817
Non-durable goods	-	-	-	-
Durable goods	-	-	-	-
Real estate	340,855	-	-	337,248
Business activity	-	-	-	-
Retail Subtotal	143,552,995	3,753,248		143,490,271
TOTAL	545,127,097	24,894,303	-	546,186,190

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