



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

**Loans' Distribution by purpose of usage
January-15
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	154,107,321	5,375,295	7.64	152,005,652
Overdraft	55,385,411	1,916,805	8.27	55,061,910
Working capital	33,778,203	1,925,993	7.16	32,262,036
Machineries and appliances	26,185,940	805,182	7.55	26,564,444
Real estate	38,757,767	727,314	7.37	38,117,262
US\$	39,588,838	2,962,384		42,911,203
Overdraft	16,633,206	2,683,737	6.43	18,657,631
Working capital	10,665,659	278,648	6.23	11,358,325
Machineries and appliances	8,757,009	-		9,199,910
Real estate	3,532,963	-		3,695,337
EURO	210,779,747	5,053,917	6.57	206,165,571
Overdraft	54,675,926	2,033,930	6.92	52,898,778
Working capital	30,564,790	988,458	5.33	29,863,548
Machineries and appliances	59,067,234	1,208,906	6.53	58,013,589
Real estate	66,471,797	822,623	7.25	65,389,656
Other currencies	37,695	-		42,372
Overdraft	1,055	-		1,151
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	36,640	-		41,221
Business Subtotal	404,513,600	13,391,596		401,124,798
Retail (individuals)				
ALL	70,607,372	1,791,501	9.53	70,885,354
Overdraft	5,943,604	284,563	12.57	5,942,498
Non-durable goods	15,406,240	549,176	10.32	15,304,665
Durable goods	7,413,614	366,887	10.93	7,422,888
Real estate	38,556,399	478,149	5.35	38,567,235
Business activity	3,287,515	112,727	11.10	3,648,068
US\$	1,293,002	106,265	4.96	1,725,812
Overdraft	77,883	60,797	4.33	119,167
Non-durable goods	89,241	40,239	6.54	113,461
Durable goods	45,392	167	2.20	42,686
Real estate	893,349	5,062	5.46	1,255,825
Business activity	187,137	-		194,673
EURO	72,354,273	1,009,423	4.99	72,304,570
Overdraft	2,225,654	59,950	9.91	2,169,218
Non-durable goods	1,799,134	50,294	6.05	1,588,343
Durable goods	2,891,190	33,033	4.88	2,629,818
Real estate	63,038,995	845,956	4.53	62,855,901
Business activity	2,399,300	20,190	7.29	3,061,290
Other currencies	339,682	-		386,943
Overdraft	625	-		678
Non-durable goods	-	-		-
Durable goods	4,487	-		4,651
Real estate	334,570	-		381,615
Business activity	-	-		-
Retail Subtotal	144,594,330	2,907,189		145,302,679
TOTAL	549,107,930	16,298,785	-	546,427,477

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