



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

**Loans' Distribution by purpose of usage**  
**February-16**  
Operative data\*

<i>(in '000 ALL)</i>	<b>Outstanding Loan Balance at begin of month</b>	<b>New Loans during the month</b>	<b>Weighted Interest rate for new loans</b>	<b>Outstanding Loan Balance end of month</b>
	1	2	3	4
<b>Businesses</b>				
<b>ALL</b>	<b>152,071,165</b>	<b>5,747,797</b>	<b>7.88</b>	<b>152,581,474</b>
Overdraft	53,554,404	2,689,959	8.51	54,061,181
Working capital	34,267,292	2,166,516	7.16	34,315,248
Machineries and appliances	28,046,090	537,764	8.20	28,011,904
Real estate	36,203,380	353,558	6.92	36,193,140
<b>US\$</b>	<b>35,033,024</b>	<b>2,161,956</b>		<b>35,095,821</b>
Overdraft	16,625,546	1,877,635	5.48	17,319,811
Working capital	8,575,337	218,368	7.51	8,353,230
Machineries and appliances	6,499,631	65,953	7.00	6,444,133
Real estate	3,332,511	-		2,978,647
<b>EURO</b>	<b>198,391,969</b>	<b>4,629,631</b>	<b>5.54</b>	<b>198,557,718</b>
Overdraft	51,000,923	1,554,473	5.43	49,745,462
Working capital	28,380,092	1,001,012	6.65	28,587,636
Machineries and appliances	58,402,670	1,763,908	4.98	58,269,229
Real estate	60,608,283	310,238	5.66	61,955,391
<b>Other currencies</b>	<b>29,872</b>	<b>-</b>		<b>29,414</b>
Overdraft	1,418	-		1,414
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	28,455	-		27,999
<b>Business Subtotal</b>	<b>385,526,030</b>	<b>12,539,384</b>		<b>386,264,426</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>76,322,368</b>	<b>2,352,636</b>	<b>7.81</b>	<b>76,720,784</b>
Overdraft	6,216,837	265,456	12.64	6,266,146
Non-durable goods	16,794,564	816,115	8.49	16,895,738
Durable goods	8,468,162	441,312	8.79	8,561,320
Real estate	41,581,059	744,521	4.35	41,759,985
Business activity	3,261,745	85,232	11.44	3,237,594
<b>US\$</b>	<b>1,353,731</b>	<b>50,267</b>		<b>1,247,967</b>
Overdraft	86,037	11,302	4.85	87,779
Non-durable goods	136,247	13,646	3.64	111,760
Durable goods	111,179	25,318	4.20	186,451
Real estate	797,965	-		827,235
Business activity	222,303	-		34,742
<b>EURO</b>	<b>68,210,936</b>	<b>1,127,735</b>	<b>4.15</b>	<b>68,116,742</b>
Overdraft	1,796,010	52,820	10.71	1,796,230
Non-durable goods	1,823,095	40,425	5.12	1,788,458
Durable goods	2,993,870	85,258	5.52	2,964,344
Real estate	59,503,862	915,225	3.62	59,479,067
Business activity	2,094,100	34,007	3.56	2,088,642
<b>Other currencies</b>	<b>312,089</b>	<b>-</b>		<b>312,765</b>
Overdraft	386	-		443
Non-durable goods	619	-		157
Durable goods	6,166	-		5,958
Real estate	304,918	-		306,208
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>146,199,124</b>	<b>3,530,637</b>		<b>146,398,257</b>
<b>TOTAL</b>	<b>531,725,154.37</b>	<b>16,070,021.28</b>	<b>-</b>	<b>532,662,683.49</b>

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