



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
January-16
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	154,441,285	3,113,020		152,071,165
Overdraft	54,735,127	1,530,294	7.49	53,554,404
Working capital	34,860,355	770,845	8.15	34,267,292
Machineries and appliances	28,402,585	125,566	10.24	28,046,090
Real estate	36,443,217	686,315	7.64	36,203,380
US\$	38,423,342	2,183,654		35,033,024
Overdraft	19,164,845	1,091,224	3.55	16,625,546
Working capital	8,387,278	64,998	7.35	8,575,337
Machineries and appliances	7,454,323	1,027,433	7.00	6,499,631
Real estate	3,416,895	-		3,332,511
EURO	195,887,555	4,820,645		198,391,969
Overdraft	49,283,772	1,801,723	6.02	51,000,923
Working capital	27,854,185	1,545,315	6.92	28,380,092
Machineries and appliances	59,187,102	1,089,799	4.42	58,402,670
Real estate	59,562,495	383,808	5.10	60,608,283
Other currencies	31,074	-		29,872
Overdraft	1,426	-		1,418
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	29,647	-		28,455
Business Subtotal	388,783,255	10,117,319		385,526,030
Retail (individuals)				
ALL	76,297,489	1,864,755		76,322,368
Overdraft	6,271,401	246,573	12.35	6,216,837
Non-durable goods	16,665,861	668,343	8.95	16,794,564
Durable goods	8,339,823	345,954	10.01	8,468,162
Real estate	41,711,299	516,138	4.19	41,581,059
Business activity	3,309,105	87,747	8.34	3,261,745
US\$	1,408,248	48,048		1,353,731
Overdraft	88,091	38,596	5.62	86,037
Non-durable goods	133,768	3,354	3.28	136,247
Durable goods	111,052	1,651	2.15	111,179
Real estate	806,457	-		797,965
Business activity	268,880	4,447	5.50	222,303
EURO	68,074,842	745,770		68,210,936
Overdraft	2,051,732	85,680	7.76	1,796,010
Non-durable goods	1,865,657	59,659	6.20	1,823,095
Durable goods	3,251,498	88,782	5.46	2,993,870
Real estate	58,838,463	498,960	3.68	59,503,862
Business activity	2,067,491	12,689	3.82	2,094,100
Other currencies	318,862	-		312,089
Overdraft	356	-		386
Non-durable goods	636	-		619
Durable goods	6,335	-		6,166
Real estate	311,535	-		304,918
Business activity	-	-		-
Retail Subtotal	146,099,441	2,658,573		146,199,124
TOTAL	534,882,696.75	12,775,891.76	-	531,725,154.37

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