



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
May-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	156,623,049	7,701,489		157,266,735
Overdraft	55,825,792	3,328,746	8.55	56,472,617
Working capital	35,204,235	2,297,261	7.14	35,011,615
Machineries and appliances	28,162,883	1,540,483	5.54	28,176,951
Real estate	37,430,140	534,998	6.60	37,605,552
US\$	33,353,273	1,771,814		33,326,039
Overdraft	16,408,110	1,547,165	3.51	15,287,934
Working capital	8,032,488	43,453	6.14	7,799,908
Machineries and appliances	6,439,772	29,796	4.92	7,585,983
Real estate	2,472,903	151,401	6.84	2,652,215
EURO	198,034,278	10,431,530		199,839,168
Overdraft	50,283,900	3,763,638	3.21	52,236,215
Working capital	28,899,329	1,037,322	4.82	27,767,285
Machineries and appliances	59,992,205	3,863,783	4.70	59,723,673
Real estate	58,858,845	1,766,788	4.91	60,111,995
Other currencies	27,532	-		26,426
Overdraft	1,494	-		1,524
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	26,039	-		24,902
Business Subtotal	388,038,133	19,904,834		390,458,368
Retail (individuals)				
ALL	78,733,859	3,154,364		79,740,065
Overdraft	6,331,411	321,343	12.25	6,454,434
Non-durable goods	17,492,691	1,095,427	7.92	17,751,510
Durable goods	9,012,619	575,657	7.87	9,186,073
Real estate	42,584,526	1,085,875	3.95	43,049,914
Business activity	3,312,612	76,062	10.32	3,298,134
US\$	1,141,962	36,854		1,175,902
Overdraft	57,077	10,346	7.58	59,803
Non-durable goods	111,596	8,815	4.46	121,059
Durable goods	124,155	760	4.00	126,829
Real estate	668,681	16,934	5.00	684,697
Business activity	180,452	-		183,514
EURO	67,267,766	1,393,643		67,408,280
Overdraft	915,898	90,264	7.80	924,402
Non-durable goods	1,790,366	118,172	5.44	1,863,407
Durable goods	3,063,781	347,925	4.84	3,267,135
Real estate	59,450,693	801,011	3.51	59,277,194
Business activity	2,047,028	36,271	5.69	2,076,142
Other currencies	307,777	181		300,148
Overdraft	443	-		518
Non-durable goods	158	181	1.20	181
Durable goods	8,125	-		8,294
Real estate	299,051	-		291,155
Business activity	-	-		-
Retail Subtotal	147,451,364	4,585,043		148,624,394
TOTAL	535,489,497.36	24,489,876.28		539,082,762.23

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