



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
October-10
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	84,861,014	5,143,518		85,047,314
Overdraft	32,020,317	2,434,152	11.62	31,351,143
Working capital	20,134,611	1,383,494	11.59	20,896,440
Machineries and appliances	18,926,969	1,140,838	12.57	19,738,486
Real estate	13,779,117	185,034	10.68	13,061,246
US\$	32,015,852	887,104		29,418,729
Overdraft	14,151,666	594,487	6.28	12,517,992
Working capital	5,854,856	292,616	7.81	5,689,334
Machineries and appliances	6,939,157	-		6,366,138
Real estate	5,070,173	-		4,845,265
EURO	191,205,915	6,459,960		195,968,221
Overdraft	55,612,879	1,887,439	7.95	56,573,718
Working capital	26,131,464	1,937,588	8.21	24,968,677
Machineries and appliances	51,659,249	2,120,311	8.19	55,885,885
Real estate	57,802,323	514,621	7.74	58,539,941
Other currencies	671,953	-		313,571
Overdraft	163,378	-		462
Working capital	-	-		-
Machineries and appliances	508,575	-		313,109
Real estate	-	-		-
Business Subtotal	308,754,734	12,490,581		310,747,835
Retail (individuals)				
ALL	58,319,945	2,159,916		58,657,609
Overdraft	4,534,302	290,362	14.01	4,509,945
Non-durable goods	14,380,980	609,783	15.33	14,120,176
Durable goods	5,419,890	268,707	13.75	5,483,820
Real estate	26,901,275	717,929	10.48	27,134,024
Business activity	7,083,499	273,134	18.42	7,409,645
US\$	2,230,414	19,112		2,160,561
Overdraft	224,502	15,065	7.52	218,407
Non-durable goods	26,156	-		20,795
Durable goods	122,734	4,048	7.81	234,860
Real estate	1,747,742	-		1,584,917
Business activity	109,281	-		101,582
EURO	79,150,033	1,074,213		79,417,341
Overdraft	1,587,008	118,934	8.30	1,658,598
Non-durable goods	1,628,514	188,400	5.60	1,647,350
Durable goods	2,325,992	56,313	8.16	2,290,456
Real estate	69,349,870	664,268	6.98	69,379,286
Business activity	4,258,649	46,299	10.08	4,441,650
Other currencies	487,876	-		472,805
Overdraft	5,923	-		5,934
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	481,953	-		466,871
Business activity	-	-		-
Retail Subtotal	140,188,268	3,253,241		140,708,316
TOTAL	448,943,003	15,743,823	-	451,456,152

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