



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
February-11
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	90,207,825	3,995,051		91,365,204
Overdraft	34,592,511	1,860,052	17.73	34,682,807
Working capital	21,104,576	708,739	11.46	21,384,822
Machineries and appliances	19,944,271	1,009,884	11.72	19,359,429
Real estate	14,566,468	416,376	11.18	15,938,147
US\$	30,582,594	2,937,796		31,594,570
Overdraft	11,957,366	1,222,422	5.98	12,781,766
Working capital	5,857,072	405,587	7.05	5,829,327
Machineries and appliances	7,268,674	557,064	5.46	7,463,945
Real estate	5,499,483	752,723	6.76	5,519,532
EURO	208,754,167	8,174,332		210,812,850
Overdraft	59,720,638	2,565,109	8.17	59,672,444
Working capital	27,423,818	2,064,338	7.79	27,051,361
Machineries and appliances	59,755,603	2,598,291	3.93	58,041,420
Real estate	61,854,108	946,595	8.60	66,047,625
Other currencies	310,150	-		306,267
Overdraft	443	-		476
Working capital	-	-		-
Machineries and appliances	309,707	-		305,790
Real estate	-	-		-
Business Subtotal	329,854,738	15,107,178		334,078,891
Retail (individuals)				
ALL	59,519,482	1,844,697		59,693,015
Overdraft	4,359,430	233,109	13.59	4,451,753
Non-durable goods	14,528,629	485,548	15.73	14,537,031
Durable goods	5,336,242	201,083	13.01	5,249,552
Real estate	28,006,754	672,075	8.26	28,161,777
Business activity	7,288,426	252,882	16.80	7,292,903
US\$	2,110,358	10,782		1,974,012
Overdraft	141,474	5,426	17.29	62,401
Non-durable goods	31,286	1,013	5.50	31,761
Durable goods	125,574	4,344	3.41	124,370
Real estate	1,709,907	-		1,655,286
Business activity	102,117	-		100,193
EURO	80,124,097	1,838,223		80,670,404
Overdraft	1,583,747	655,455	7.55	1,737,814
Non-durable goods	1,659,639	56,505	7.48	1,812,339
Durable goods	2,244,233	72,974	6.86	2,153,248
Real estate	70,463,768	929,768	6.10	70,751,848
Business activity	4,172,710	123,521	9.13	4,215,155
Other currencies	493,761	-		494,818
Overdraft	2,531	-		2,308
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	491,231	-		492,510
Business activity	-	-		-
Retail Subtotal	142,247,698	3,693,702		142,832,249
TOTAL	472,102,436	18,800,881		476,911,139

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