



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

June-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	95,415,641	8,748,442		99,773,872
Overdraft	34,053,577	3,052,061	12.36	35,321,675
Working capital	24,936,153	2,222,495	10.97	25,470,597
Machineries and appliances	18,979,476	2,922,405	9.87	21,575,600
Real estate	17,446,435	551,480	11.54	17,406,000
US\$	29,349,982	2,298,839		28,420,767
Overdraft	12,258,132	1,489,555	10.59	11,123,572
Working capital	4,662,219	725,279	7.45	4,883,419
Machineries and appliances	7,115,586	9,768	9.00	6,948,405
Real estate	5,314,044	74,237	4.94	5,465,370
EURO	222,533,134	12,665,682		223,299,939
Overdraft	64,850,637	3,337,041	7.75	65,136,296
Working capital	31,185,124	2,960,675	7.08	30,912,751
Machineries and appliances	58,576,629	2,409,377	7.66	59,411,949
Real estate	67,920,744	3,958,589	8.91	67,838,942
Other currencies	288,494	-		263,399
Overdraft	440	-	-	450
Working capital	-	-	-	-
Machineries and appliances	288,054	-	-	262,949
Real estate	-	-	-	-
Business Subtotal	347,587,251	23,712,963		351,757,977
Retail (individuals)				
ALL	62,170,876	2,903,748		63,224,867
Overdraft	4,969,832	508,467	13.88	5,147,078
Non-durable goods	14,993,859	810,495	14.98	15,283,758
Durable goods	5,427,651	294,264	13.55	5,494,368
Real estate	29,316,774	939,773	9.05	29,807,498
Business activity	7,462,761	350,749	16.72	7,492,165
US\$	1,815,058	44,334		1,798,662
Overdraft	55,685	8,778	7.97	65,094
Non-durable goods	28,557	-	-	27,303
Durable goods	111,978	21,587	5.34	127,191
Real estate	1,517,908	13,968	3.92	1,491,525
Business activity	100,930	-	-	87,549
EURO	81,788,110	1,674,102		81,901,040
Overdraft	1,905,585	193,101	9.26	1,866,679
Non-durable goods	1,764,078	97,850	7.56	1,784,273
Durable goods	2,333,334	139,653	9.03	2,685,345
Real estate	71,508,288	1,148,038	6.84	71,343,935
Business activity	4,276,824	95,461	9.75	4,220,807
Other currencies	511,365	12,031		522,346
Overdraft	3,660	8,353	8.58	11,809
Non-durable goods	-	-	-	-
Durable goods	-	-	-	-
Real estate	507,705	3,678	4.54	510,536
Business activity	-	-	-	-
Retail Subtotal	146,285,409	4,634,215		147,446,915
TOTAL	493,872,660	28,347,178		499,204,892

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