



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

**Loans' Distribution by purpose of usage**  
**March-12**  
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
<b>Businesses</b>				
<b>ALL</b>	<b>117,748,000</b>	<b>7,764,538</b>		<b>121,958,928</b>
Overdraft	37,196,848	1,633,690	12.56	37,712,194
Working capital	33,018,494	4,731,448	11.88	36,755,507
Machineries and appliances	26,263,374	1,125,952	12.05	26,153,558
Real estate	21,269,284	273,448	11.50	21,337,669
<b>US\$</b>	<b>34,683,842</b>	<b>4,264,478</b>		<b>36,888,007</b>
Overdraft	13,790,717	1,704,518	4.69	14,538,726
Working capital	5,840,990	1,464,150	8.61	6,410,239
Machineries and appliances	8,714,867	936,611	9.51	9,423,417
Real estate	6,337,268	159,200	7.87	6,515,624
<b>EURO</b>	<b>236,184,495</b>	<b>10,058,135</b>		<b>237,650,735</b>
Overdraft	70,312,256	2,690,805	7.41	71,270,428
Working capital	30,221,449	1,153,244	8.53	29,884,146
Machineries and appliances	65,504,674	2,511,401	7.23	66,587,340
Real estate	70,146,115	3,702,685	8.35	69,908,821
<b>Other currencies</b>	<b>214,442</b>	<b>-</b>		<b>207,932</b>
Overdraft	655	-	-	682
Working capital	-	-	-	-
Machineries and appliances	213,786	-	-	207,250
Real estate	-	-	-	-
<b>Business Subtotal</b>	<b>388,830,778</b>	<b>22,087,151</b>		<b>396,705,602</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>61,565,417</b>	<b>1,554,477</b>		<b>61,743,652</b>
Overdraft	5,210,534	242,435	13.33	5,354,947
Non-durable goods	15,956,951	283,062	14.36	15,784,954
Durable goods	5,400,082	254,945	13.37	5,415,928
Real estate	30,676,594	669,745	9.10	30,891,945
Business activity	4,321,257	104,290	18.66	4,295,877
<b>US\$</b>	<b>2,118,638</b>	<b>29,472</b>		<b>2,074,831</b>
Overdraft	226,642	12,588	5.90	227,921
Non-durable goods	39,119	2,420	8.52	40,202
Durable goods	76,670	14,465	6.65	87,331
Real estate	1,521,247	-	-	1,502,581
Business activity	254,961	-	-	216,796
<b>EURO</b>	<b>77,559,341</b>	<b>1,164,600</b>		<b>77,703,793</b>
Overdraft	1,754,433	129,325	9.79	1,783,750
Non-durable goods	1,710,045	98,788	7.71	1,743,994
Durable goods	2,877,127	217,146	7.31	3,134,184
Real estate	68,238,076	708,812	6.75	68,085,939
Business activity	2,979,660	10,529	11.33	2,955,925
<b>Other currencies</b>	<b>484,796</b>	<b>5,588</b>		<b>482,593</b>
Overdraft	6,897	168	8.86	6,586
Non-durable goods	-	-	-	-
Durable goods	-	-	-	-
Real estate	477,899	5,419	3.32	476,007
Business activity	-	-	-	-
<b>Retail Subtotal</b>	<b>141,728,192</b>	<b>2,754,137</b>		<b>142,004,869</b>
<b>TOTAL</b>	<b>530,558,970</b>	<b>24,841,288</b>	<b>-</b>	<b>538,710,471</b>

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