



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
December-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	87,473,141	8,088,935		89,529,307
Overdraft	32,159,623	2,563,955	11.07	33,349,777
Working capital	21,580,023	2,591,944	11.83	21,738,076
Machineries and appliances	20,695,882	1,077,144	12.53	21,121,207
Real estate	13,037,614	1,855,892	10.37	13,320,247
US\$	31,108,121	2,006,288		31,186,793
Overdraft	12,975,776	876,052	6.53	12,966,421
Working capital	6,046,537	495,363	7.02	6,116,572
Machineries and appliances	6,830,423	12,480	12.62	6,474,666
Real estate	5,255,385	622,393	7.78	5,629,134
EURO	204,690,402	20,076,748		209,347,479
Overdraft	59,939,813	7,555,705	5.68	61,989,304
Working capital	25,780,125	4,579,835	7.70	27,174,486
Machineries and appliances	60,603,840	2,476,916	6.83	60,072,491
Real estate	58,366,624	5,464,290	7.91	60,111,198
Other currencies	319,776	-		324,484
Overdraft	457	-		455
Working capital	-	-		-
Machineries and appliances	319,318	-		324,030
Real estate	-	-		-
Business Subtotal	323,591,440	30,171,970		330,388,063
Retail (individuals)				
ALL	58,926,827	2,646,055		59,411,847
Overdraft	4,587,870	258,355	13.80	4,468,411
Non-durable goods	14,231,111	760,182	14.87	14,403,516
Durable goods	5,452,590	242,825	13.52	5,433,949
Real estate	27,381,470	1,000,091	8.83	27,782,656
Business activity	7,273,786	384,602	17.69	7,323,316
US\$	2,307,555	24,940		2,254,258
Overdraft	211,433	7,244	7.27	236,806
Non-durable goods	26,671	1,248	10.80	20,633
Durable goods	133,948	2,470	3.20	135,056
Real estate	1,826,745	13,978	9.87	1,756,688
Business activity	108,757	-	#DIV/0!	105,075
EURO	79,247,385	1,552,400		80,001,577
Overdraft	1,554,287	146,762	9.57	1,559,437
Non-durable goods	1,745,314	67,327	6.62	1,732,939
Durable goods	2,305,242	79,180	7.54	2,415,505
Real estate	69,353,201	1,187,319	6.91	70,107,691
Business activity	4,289,340	71,813	10.69	4,186,005
Other currencies	493,012	468		508,279
Overdraft	4,302	468	8.51	2,260
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	488,710	-		506,019
Business activity	-	-		-
Retail Subtotal	140,974,779	4,223,863		142,175,961
TOTAL	464,566,219	34,395,833		472,564,024

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