



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
February-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
Businesses				
ALL	116,880,712	6,153,783		117,748,000
Overdraft	36,960,806	2,491,926	10.49	37,196,848
Working capital	32,780,286	2,589,139	11.58	33,018,494
Machineries and appliances	26,294,661	344,786	13.00	26,263,374
Real estate	20,844,958	727,933	11.08	21,269,284
US\$	36,377,287	5,246,771		34,683,842
Overdraft	16,611,922	1,440,632	7.09	13,790,717
Working capital	5,795,364	711,556	7.00	5,840,990
Machineries and appliances	7,526,828	3,094,583	7.00	8,714,867
Real estate	6,443,172	-		6,337,268
EURO	233,923,219	6,042,658		236,184,495
Overdraft	69,299,266	2,776,326	6.80	70,312,256
Working capital	30,191,214	1,113,699	7.46	30,221,449
Machineries and appliances	65,820,904	690,899	7.88	65,504,674
Real estate	68,611,836	1,461,734	7.22	70,146,115
Other currencies	219,869	-		214,442
Overdraft	657	-		655
Working capital	-	-		-
Machineries and appliances	219,212	-		213,786
Real estate	-	-		-
Business Subtotal	387,401,086	17,443,213	-	388,830,778
Retail (individuals)				
ALL	61,544,887	1,606,012		61,565,417
Overdraft	5,259,134	269,595	13.38	5,210,534
Non-durable goods	16,074,297	403,362	15.40	15,956,951
Durable goods	5,413,323	194,106	13.70	5,400,082
Real estate	30,435,797	616,401	9.44	30,676,594
Business activity	4,362,336	122,548	16.70	4,321,257
US\$	2,165,014	31,304		2,118,638
Overdraft	210,063	19,200	4.52	226,642
Non-durable goods	42,184	7,340	6.31	39,119
Durable goods	78,351	4,763	3.13	76,670
Real estate	1,573,773	-		1,521,247
Business activity	260,644	-		254,961
EURO	77,070,428	906,271		77,559,341
Overdraft	1,727,162	148,797	7.75	1,754,433
Non-durable goods	1,675,890	38,948	8.79	1,710,045
Durable goods	2,862,901	166,475	6.70	2,877,127
Real estate	67,847,162	532,210	7.10	68,238,076
Business activity	2,957,313	19,842	10.07	2,979,660
Other currencies	484,970	-		484,796
Overdraft	9,273	-		6,897
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	475,697	-		477,899
Business activity	-	-		-
Retail Subtotal	141,265,298	2,543,587	-	141,728,192
TOTAL	528,666,385	19,986,799	-	530,558,970

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