



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

June-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	125,516,492	6,330,418		127,433,861
Overdraft	36,436,105	2,422,468	11.10	37,345,438
Working capital	38,627,167	2,487,608	11.20	39,331,669
Machineries and appliances	28,832,303	917,722	11.77	29,248,287
Real estate	21,620,916	502,619	12.43	21,508,467
US\$	38,919,564	879,252		39,941,963
Overdraft	14,939,116	320,808	6.00	16,411,578
Working capital	6,766,153	321,626	7.21	6,685,555
Machineries and appliances	10,239,754	211,824	7.40	10,016,334
Real estate	6,974,540	24,993	7.00	6,828,496
EURO	235,309,810	10,533,961		232,499,595
Overdraft	69,904,340	3,866,199	7.10	66,483,552
Working capital	30,001,382	1,646,547	7.78	29,902,625
Machineries and appliances	66,124,359	3,617,084	6.39	67,522,112
Real estate	69,279,729	1,404,132	7.92	68,591,306
Other currencies	186,145	-		181,515
Overdraft	762	-		801
Working capital	-	-		-
Machineries and appliances	185,383	-		180,714
Real estate	-	-		-
Business Subtotal	399,932,011	17,743,631		400,056,934
Retail (individuals)				
ALL	62,010,879	1,963,113		62,580,692
Overdraft	5,419,595	259,059	13.69	5,510,171
Non-durable goods	15,507,779	332,240	13.59	15,431,514
Durable goods	5,472,020	258,060	12.86	5,485,315
Real estate	31,411,768	811,579	9.83	31,837,188
Business activity	4,199,717	302,175	12.90	4,316,504
US\$	2,075,151	46,273		2,026,928
Overdraft	183,986	31,199	6.64	192,588
Non-durable goods	48,416	4,109	6.19	50,334
Durable goods	84,234	998	5.21	80,555
Real estate	1,526,856	8,968	2.61	1,476,742
Business activity	231,659	1,000	6.00	226,711
EURO	76,627,641	1,005,219		75,778,264
Overdraft	1,792,533	233,009	8.18	1,891,301
Non-durable goods	1,892,906	112,657	6.32	1,901,828
Durable goods	3,082,482	78,307	5.84	2,992,652
Real estate	66,969,281	552,531	6.38	66,331,162
Business activity	2,890,439	28,715	9.65	2,661,322
Other currencies	469,540	514		464,936
Overdraft	5,596	514	8.68	5,866
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	463,944	-		459,069
Business activity	-	-		-
Retail Subtotal	141,183,211	3,015,119		140,850,821
TOTAL	541,115,221	20,758,750	-	540,907,755

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