



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

September-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	128,437,465	6,180,045		131,646,501
Overdraft	36,625,971	2,734,998	10.11	37,769,115
Working capital	40,186,799	2,082,870	11.38	41,368,259
Machineries and appliances	30,629,853	1,030,033	11.43	31,090,388
Real estate	20,994,842	332,144	12.13	21,418,739
US\$	37,571,359	1,278,147		36,543,886
Overdraft	14,639,951	725,190	7.13	14,607,274
Working capital	6,147,914	370,407	7.02	5,717,670
Machineries and appliances	11,020,047	182,550	7.95	10,560,037
Real estate	5,763,447	-		5,658,905
EURO	232,676,560	4,587,163		234,976,448
Overdraft	65,581,639	2,437,921	7.15	66,240,131
Working capital	29,514,333	920,161	7.09	29,735,691
Machineries and appliances	66,273,159	656,499	7.75	67,908,387
Real estate	71,307,431	572,582	8.08	71,092,239
Other currencies	88,899	-		88,254
Overdraft	879	-		936
Working capital	-	-		-
Machineries and appliances	88,021	-		87,318
Real estate	-	-		-
Business Subtotal	398,774,283	12,045,355		403,255,090
Retail (individuals)				
ALL	63,151,289	1,839,154		63,389,071
Overdraft	5,620,592	270,851	13.04	5,601,827
Non-durable goods	15,652,044	537,789	14.09	15,670,781
Durable goods	5,434,665	238,453	12.83	5,410,822
Real estate	32,171,274	696,237	8.43	32,456,147
Business activity	4,272,714	95,824	16.49	4,249,493
US\$	2,031,892	9,499		1,938,722
Overdraft	231,482	4,484	6.56	213,960
Non-durable goods	44,643	107	3.85	36,219
Durable goods	58,569	3,825	4.59	49,054
Real estate	1,472,332	-		1,417,895
Business activity	224,867	1,083	11.00	221,595
EURO	75,193,010	1,203,904		76,228,179
Overdraft	1,719,898	428,150	6.98	2,129,245
Non-durable goods	1,767,554	81,742	7.21	1,780,194
Durable goods	3,083,837	257,020	5.57	3,271,204
Real estate	66,120,132	435,251	6.51	66,561,596
Business activity	2,501,590	1,740	13.26	2,485,939
Other currencies	453,372	-		454,434
Overdraft	1,158	-		1,183
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	452,214	-		453,251
Business activity	-	-		-
Retail Subtotal	140,829,564	3,052,558		142,010,405
TOTAL	539,603,847	15,097,913	-	545,265,495

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