



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

September-14

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	150,342,988	9,400,912	8	150,221,197
Overdraft	48,990,957	3,064,611	9.11	48,530,249
Working capital	39,464,059	3,818,057	7.38	39,117,159
Machineries and appliances	25,574,660	1,760,443	8.84	25,893,799
Real estate	36,313,312	757,802	7.97	36,679,991
US\$	37,878,912	4,241,116	5.65	39,802,113
Overdraft	18,828,818	1,976,299	5.69	17,841,490
Working capital	7,569,427	1,918,339	6.01	9,692,738
Machineries and appliances	8,031,532	175,262	6.74	8,542,099
Real estate	3,449,135	171,216	6.17	3,725,786
EURO	213,276,957	5,178,368	6.63	211,511,222
Overdraft	55,644,018	3,226,899	6.37	55,414,243
Working capital	30,158,274	1,052,725	7.22	29,892,679
Machineries and appliances	61,397,645	371,500	6.60	61,217,617
Real estate	66,077,021	527,244	7.07	64,986,684
Other currencies	40,158	-		39,570
Overdraft	1,110	-		1,172
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	39,047	-		38,398
Business Subtotal	401,539,015	18,820,397	21	401,574,102
Retail (individuals)				
ALL	69,047,370	2,439,283	9.08	69,519,940
Overdraft	5,813,273	426,052	11.87	5,876,104
Non-durable goods	14,894,711	795,874	10.03	15,043,680
Durable goods	7,114,894	411,254	9.60	7,126,955
Real estate	37,763,019	665,468	5.57	38,000,063
Business activity	3,461,473	140,635	10.29	3,473,138
US\$	1,236,984	51,553	4.58	1,318,969
Overdraft	57,136	19,963	6.33	75,948
Non-durable goods	82,836	14,389	4.38	91,745
Durable goods	30,700	11,102	4.20	44,957
Real estate	886,269	3,881	2.55	921,067
Business activity	180,043	2,218	9.50	185,252
EURO	72,714,490	862,545	5.46	72,372,434
Overdraft	2,312,417	126,167	7.44	2,288,276
Non-durable goods	1,803,797	58,045	5.39	1,722,951
Durable goods	2,563,514	90,191	5.37	2,858,650
Real estate	63,893,145	570,093	4.96	63,436,457
Business activity	2,141,616	18,048	8.34	2,066,099
Other currencies	343,557	-		341,652
Overdraft	835	-		797
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	342,722	-		340,855
Business activity	-	-		-
Retail Subtotal	143,342,400	3,353,382		143,552,995
TOTAL	544,881,416	22,173,779		545,127,097

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