



**ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE**

**Loans' Distribution by purpose of usage  
February-15  
Operative data\***

<i>(in '000 ALL)</i>	<b>Outstanding Loan Balance at begin of month</b>	<b>New Loans during the month</b>	<b>Weighted Interest rate for new loans</b>	<b>Outstanding Loan Balance end of month</b>
	1	2	3	4
<b>Businesses</b>				
<b>ALL</b>	<b>152,005,652</b>	<b>5,405,017</b>		<b>151,546,052</b>
Overdraft	55,061,910	2,026,181	7.46	54,698,892
Working capital	32,262,036	2,582,377	7.18	32,765,193
Machineries and appliances	26,564,444	450,865	8.38	26,276,168
Real estate	38,117,262	345,594	7.60	37,805,799
<b>US\$</b>	<b>42,911,203</b>	<b>1,953,017</b>		<b>42,070,384</b>
Overdraft	18,657,631	1,797,266	5.20	17,706,113
Working capital	11,358,325	155,750	5.58	11,556,178
Machineries and appliances	9,199,910	-		9,129,553
Real estate	3,695,337	-		3,678,540
<b>EURO</b>	<b>206,165,571</b>	<b>5,783,695</b>	<b>6.60</b>	<b>205,775,187</b>
Overdraft	52,898,778	2,185,155	6.65	53,584,764
Working capital	29,863,548	1,753,223	7.19	29,813,550
Machineries and appliances	58,013,589	832,788	5.90	56,586,075
Real estate	65,389,656	1,012,529	6.06	65,790,798
<b>Other currencies</b>	<b>42,372</b>	<b>-</b>		<b>40,947</b>
Overdraft	1,151	-		1,196
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	41,221	-		39,752
<b>Business Subtotal</b>	<b>401,124,798</b>	<b>13,141,728</b>		<b>399,432,569</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>70,885,354</b>	<b>1,963,296</b>		<b>70,927,806</b>
Overdraft	5,942,498	269,182	13.75	5,941,411
Non-durable goods	15,304,665	606,028	11.07	15,335,808
Durable goods	7,422,888	376,086	10.52	7,347,572
Real estate	38,567,235	593,375	5.35	38,631,092
Business activity	3,648,068	118,625	10.65	3,671,923
<b>US\$</b>	<b>1,725,812</b>	<b>76,546</b>		<b>1,400,117</b>
Overdraft	119,167	42,048	4.84	130,092
Non-durable goods	113,461	9,397	8.12	119,157
Durable goods	42,686	-		24,810
Real estate	1,255,825	25,101	2.65	936,900
Business activity	194,673	-		189,158
<b>EURO</b>	<b>72,304,570</b>	<b>1,024,657</b>		<b>73,059,058</b>
Overdraft	2,169,218	70,727	7.60	2,126,714
Non-durable goods	1,588,343	75,534	5.60	1,595,850
Durable goods	2,629,818	159,985	2.63	2,716,516
Real estate	62,855,901	681,216	4.64	63,577,542
Business activity	3,061,290	37,195	6.98	3,042,437
<b>Other currencies</b>	<b>386,943</b>	<b>-</b>		<b>378,708</b>
Overdraft	678	-		760
Non-durable goods	-	-		-
Durable goods	4,651	-		4,813
Real estate	381,615	-		373,135
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>145,302,679</b>	<b>3,064,499</b>		<b>145,765,690</b>
<b>TOTAL</b>	<b>546,427,477</b>	<b>16,206,228</b>	<b>-</b>	<b>545,198,260</b>

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