



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
November-15
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	153,286,923	7,167,775	7.03	153,628,038
Overdraft	52,746,663	3,900,656	7.74	53,657,600
Working capital	35,007,080	1,608,147	7.27	34,839,570
Machineries and appliances	27,361,093	1,082,372	4.30	27,982,440
Real estate	38,172,086	576,601	6.65	37,148,428
US\$	39,678,289	2,020,683		39,463,442
Overdraft	20,482,180	916,412	4.40	19,522,539
Working capital	8,451,337	498,722	6.97	8,914,677
Machineries and appliances	7,317,384	605,549	3.89	7,577,303
Real estate	3,427,388	-		3,448,922
EURO	197,870,997	7,799,764	4.56	198,070,097
Overdraft	47,285,210	3,482,641	5.11	48,504,978
Working capital	29,040,278	768,947	6.19	28,751,252
Machineries and appliances	57,121,599	2,857,391	3.27	58,417,968
Real estate	64,423,909	690,785	5.32	62,395,899
Other currencies	32,835	-		31,819
Overdraft	1,382	-		1,422
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	31,453	-		30,396
Business Subtotal	390,869,043	16,988,222		391,193,395
Retail (individuals)				
ALL	75,161,915	2,357,916		75,632,274
Overdraft	6,310,518	312,307	12.69	6,248,200
Non-durable goods	16,219,158	834,075	9.33	16,415,019
Durable goods	8,248,288	396,877	9.62	8,300,789
Real estate	41,003,282	762,762	4.95	41,318,065
Business activity	3,380,669	51,895	13.26	3,350,201
US\$	1,342,621	133,302		1,481,907
Overdraft	126,730	4,125	12.84	124,768
Non-durable goods	131,592	4,693	2.00	138,139
Durable goods	24,736	92,549	3.14	112,665
Real estate	816,797	-		824,539
Business activity	242,766	31,936	4.59	281,795
EURO	68,924,890	1,336,056		68,706,205
Overdraft	2,135,054	54,769	11.45	2,041,885
Non-durable goods	1,827,587	67,812	5.22	1,851,476
Durable goods	2,552,051	153,868	5.93	2,485,396
Real estate	60,434,293	943,768	4.01	60,305,623
Business activity	1,975,906	115,839	5.10	2,021,825
Other currencies	338,108	4,706		321,329
Overdraft	497	-		320
Non-durable goods	662	-		669
Durable goods	4,851	4,706	3.00	4,706
Real estate	332,098	-		315,634
Business activity	-	-		-
Retail Subtotal	145,767,534	3,831,980	-	146,141,715
TOTAL	536,636,577.20	20,820,201.91	-	537,335,110.19

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