



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
March-16
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	152,581,474	7,453,016		155,400,530
Overdraft	54,061,181	2,259,545	8.61	55,702,830
Working capital	34,315,248	1,949,465	7.55	35,013,810
Machineries and appliances	28,011,904	1,093,007	6.98	28,146,714
Real estate	36,193,140	2,150,999	5.92	36,537,175
US\$	35,095,821	1,215,952		34,160,931
Overdraft	17,319,811	635,094	4.54	17,018,152
Working capital	8,353,230	559,829	6.90	8,115,868
Machineries and appliances	6,444,133	21,029	6.71	6,195,150
Real estate	2,978,647	-		2,831,761
EURO	198,557,718	6,481,895		198,193,613
Overdraft	49,745,462	2,426,049	5.28	49,427,502
Working capital	28,587,636	1,273,784	5.51	29,008,704
Machineries and appliances	58,269,229	2,295,501	5.45	59,299,781
Real estate	61,955,391	486,561	5.93	60,457,626
Other currencies	29,414	-		28,591
Overdraft	1,414	-		1,453
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	27,999	-		27,138
Business Subtotal	386,264,426	15,150,863		387,783,665
Retail (individuals)				
ALL	76,720,784	2,833,427		77,775,747
Overdraft	6,266,146	295,442	11.91	6,419,817
Non-durable goods	16,895,738	902,115	8.23	17,081,113
Durable goods	8,561,320	639,263	7.68	8,828,652
Real estate	41,759,985	860,242	4.18	42,142,193
Business activity	3,237,594	136,364	8.31	3,303,972
US\$	1,247,967	18,559		1,167,044
Overdraft	87,779	11,701	9.02	74,336
Non-durable goods	111,760	1,846	3.10	107,140
Durable goods	186,451	-		125,753
Real estate	827,235	5,013	7.63	664,660
Business activity	34,742	-		195,156
EURO	68,116,742	1,274,216		68,431,521
Overdraft	1,796,230	116,976	13.08	1,890,007
Non-durable goods	1,788,458	70,254	5.16	1,785,089
Durable goods	2,964,344	144,410	4.47	3,022,877
Real estate	59,479,067	930,351	3.64	59,648,924
Business activity	2,088,642	12,226	7.66	2,084,624
Other currencies	312,765	2,111		313,580
Overdraft	443	-		422
Non-durable goods	157	-		157
Durable goods	5,958	2,111	1.20	8,082
Real estate	306,208	-		304,919
Business activity	-	-		-
Retail Subtotal	146,398,257	4,128,313		147,687,891
TOTAL	532,662,683.49	19,279,175.54	-	535,471,555.88

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