



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
January-11
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	89,529,307	3,384,730		90,207,825
Overdraft	33,349,777	1,947,234	13.58	34,592,511
Working capital	21,738,076	867,124	11.05	21,104,576
Machineries and appliances	21,121,207	466,567	12.91	19,944,271
Real estate	13,320,247	103,805	10.56	14,566,468
US\$	31,186,793	2,034,262		30,582,594
Overdraft	12,966,421	554,560	6.52	11,957,366
Working capital	6,116,572	185,553	7.89	5,857,072
Machineries and appliances	6,474,666	1,158,649	1.96	7,268,674
Real estate	5,629,134	135,499	7.01	5,499,483
EURO	209,347,479	8,558,397		208,754,167
Overdraft	61,989,304	3,641,312	7.14	59,720,638
Working capital	27,174,486	1,209,765	8.27	27,423,818
Machineries and appliances	60,072,491	3,148,887	7.69	59,755,603
Real estate	60,111,198	558,434	7.75	61,854,108
Other currencies	324,484	-		310,150
Overdraft	455	-		443
Working capital	-	-		-
Machineries and appliances	324,030	-		309,707
Real estate	-	-		-
Business Subtotal	330,388,063	13,977,390		329,854,738
Retail (individuals)				
ALL	59,411,847	1,877,648		59,519,482
Overdraft	4,468,411	202,991	13.58	4,359,430
Non-durable goods	14,403,516	600,101	15.06	14,528,629
Durable goods	5,433,949	163,138	13.82	5,336,242
Real estate	27,782,656	685,489	8.72	28,006,754
Business activity	7,323,316	225,929	17.23	7,288,426
US\$	2,254,258	32,893		2,110,358
Overdraft	236,806	9,317	6.06	141,474
Non-durable goods	20,633	3,065	10.50	31,286
Durable goods	135,056	6,334	5.90	125,574
Real estate	1,756,688	14,177	3.40	1,709,907
Business activity	105,075	-	#DIV/0!	102,117
EURO	80,001,577	942,297		80,124,097
Overdraft	1,559,437	133,790	9.22	1,583,747
Non-durable goods	1,732,939	39,589	7.04	1,659,639
Durable goods	2,415,505	70,748	7.78	2,244,233
Real estate	70,107,691	649,895	6.04	70,463,768
Business activity	4,186,005	48,275	10.42	4,172,710
Other currencies	508,279	162		493,761
Overdraft	2,260	162	8.53	2,531
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	506,019	-		491,231
Business activity	-	-		-
Retail Subtotal	142,175,961	2,853,000		142,247,698
TOTAL	472,564,024	16,830,390		472,102,436

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