



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## Loans' Distribution by purpose of usage

May-12

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
<b>Businesses</b>				
<b>ALL</b>	<b>122,139,714</b>	<b>9,660,948</b>		<b>125,516,492</b>
Overdraft	37,759,171	1,661,324	11.27	36,436,105
Working capital	36,423,582	4,681,442	11.47	38,627,167
Machineries and appliances	26,385,707	2,920,649	10.23	28,832,303
Real estate	21,571,254	397,533	12.88	21,620,916
<b>US\$</b>	<b>36,646,615</b>	<b>3,018,744</b>		<b>38,919,564</b>
Overdraft	14,078,526	2,368,609	6.73	14,939,116
Working capital	6,341,363	330,755	6.97	6,766,153
Machineries and appliances	9,615,475	211,270	6.63	10,239,754
Real estate	6,611,251	108,110	5.31	6,974,540
<b>EURO</b>	<b>237,440,347</b>	<b>8,733,649</b>		<b>235,309,810</b>
Overdraft	71,281,438	3,481,986	7.69	69,904,340
Working capital	30,110,816	3,078,895	7.38	30,001,382
Machineries and appliances	67,033,662	502,932	7.93	66,124,359
Real estate	69,014,430	1,669,836	7.84	69,279,729
<b>Other currencies</b>	<b>203,931</b>	<b>-</b>		<b>186,145</b>
Overdraft	751	-		762
Working capital	-	-		-
Machineries and appliances	203,180	-		185,383
Real estate	-	-		-
<b>Business Subtotal</b>	<b>396,430,606</b>	<b>21,413,340</b>	<b>-</b>	<b>399,932,011</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>61,681,245</b>	<b>1,749,482</b>		<b>62,010,879</b>
Overdraft	5,297,810	283,027	13.84	5,419,595
Non-durable goods	15,606,150	374,492	14.46	15,507,779
Durable goods	5,409,867	283,702	13.08	5,472,020
Real estate	31,110,795	718,360	9.80	31,411,768
Business activity	4,256,623	89,900	18.62	4,199,717
<b>US\$</b>	<b>2,076,350</b>	<b>89,182</b>		<b>2,075,151</b>
Overdraft	240,344	61,758	6.33	183,986
Non-durable goods	45,019	6,044	7.69	48,416
Durable goods	83,232	10,632	6.84	84,234
Real estate	1,489,781	8,509	4.04	1,526,856
Business activity	217,973	2,238	10.50	231,659
<b>EURO</b>	<b>77,468,379</b>	<b>1,050,344</b>		<b>76,627,641</b>
Overdraft	1,782,294	166,582	8.99	1,792,533
Non-durable goods	1,903,841	102,173	7.42	1,892,906
Durable goods	2,999,122	277,006	7.02	3,082,482
Real estate	67,830,787	480,914	7.06	66,969,281
Business activity	2,952,336	23,670	8.40	2,890,439
<b>Other currencies</b>	<b>476,462</b>	<b>1,759</b>		<b>469,540</b>
Overdraft	5,521	-		5,596
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	470,940	1,759	4.34	463,944
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>141,702,437</b>	<b>2,890,767</b>	<b>-</b>	<b>141,183,211</b>
<b>TOTAL</b>	<b>538,133,043</b>	<b>24,304,107</b>	<b>-</b>	<b>541,115,221</b>

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