



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
January-13
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 | 142,844,762 | 6,852,069 | | 140,377,824 |
| Overdraft | 42,857,008 | 5,266,433 | 8.82 | 44,383,339 |
| Working capital | 44,283,259 | 1,130,634 | 11.52 | 43,221,931 |
| Machineries and appliances | 22,145,000 | 184,412 | 13.70 | 21,951,696 |
| Real estate | 33,559,495 | 270,589 | 11.79 | 30,820,857 |
| US\$ | 34,546,156 | 485,199 | | 31,535,445 |
| Overdraft | 14,513,944 | 372,517 | 7.50 | 12,542,432 |
| Working capital | 6,114,003 | 76,632 | 7.62 | 5,652,039 |
| Machineries and appliances | 9,176,882 | 25,750 | 8.00 | 8,770,778 |
| Real estate | 4,741,327 | 10,300 | 7.00 | 4,570,196 |
| EURO | 224,224,044 | 6,255,304 | | 227,063,239 |
| Overdraft | 62,521,784 | 945,649 | 7.56 | 62,381,432 |
| Working capital | 28,140,033 | 881,265 | 7.33 | 27,970,914 |
| Machineries and appliances | 57,525,427 | 1,101,256 | 4.87 | 57,910,036 |
| Real estate | 76,036,800 | 3,327,134 | 5.73 | 78,800,857 |
| Other currencies | 84,118 | - | | 69,304 |
| Overdraft | 786 | - | | 744 |
| Working capital | - | - | | - |
| Machineries and appliances | - | - | | - |
| Real estate | 83,332 | - | | 68,560 |
| Business Subtotal | 401,699,080 | 13,592,572 | - | 399,045,812 |
| Retail (individuals) | | | | |
| ALL | 63,553,867 | 1,444,136 | | 63,134,503 |
| Overdraft | 5,617,313 | 200,958 | 14.43 | 5,559,836 |
| Non-durable goods | 15,500,962 | 394,361 | 14.95 | 15,349,779 |
| Durable goods | 5,442,226 | 234,069 | 12.15 | 5,313,746 |
| Real estate | 33,014,834 | 535,568 | 6.96 | 33,010,084 |
| Business activity | 3,978,532 | 79,180 | 16.19 | 3,901,058 |
| US\$ | 1,900,926 | 6,155 | | 1,764,126 |
| Overdraft | 223,007 | 736 | 14.24 | 189,084 |
| Non-durable goods | 62,610 | 2,997 | 5.63 | 32,877 |
| Durable goods | 44,899 | 362 | 2.80 | 36,502 |
| Real estate | 1,354,084 | - | | 1,297,991 |
| Business activity | 216,326 | 2,060 | 10.50 | 207,671 |
| EURO | 76,371,585 | 790,973 | | 75,665,231 |
| Overdraft | 2,759,246 | 118,303 | 7.27 | 2,670,853 |
| Non-durable goods | 1,761,032 | 33,673 | 6.33 | 1,646,840 |
| Durable goods | 3,194,753 | 70,585 | 6.03 | 3,118,172 |
| Real estate | 66,055,275 | 558,362 | 6.26 | 65,689,328 |
| Business activity | 2,601,280 | 10,050 | 8.42 | 2,540,038 |
| Other currencies | 444,437 | - | | 431,706 |
| Overdraft | 943 | - | | 943 |
| Non-durable goods | - | - | | - |
| Durable goods | - | - | | - |
| Real estate | 443,494 | - | | 430,763 |
| Business activity | - | - | | - |
| Retail Subtotal | 142,270,815 | 2,241,263 | - | 140,995,567 |
| TOTAL | 543,969,895 | 15,833,835 | - | 540,041,379 |

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