



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
July-16

Operative data*

(in '000 ALL)	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	158,295,981	7,039,083	7.38	157,432,212
Overdraft	57,086,788	3,973,341	7.65	56,755,178
Working capital	35,199,848	2,014,521	6.97	35,788,327
Machineries and appliances	28,102,751	189,030	7.40	27,917,402
Real estate	37,906,594	862,192	7.09	36,971,306
US\$	33,601,113	2,079,770		33,032,516
Overdraft	16,270,471	1,217,877	4.31	15,716,973
Working capital	7,979,360	802,983	6.95	8,094,949
Machineries and appliances	6,347,608	-		6,245,891
Real estate	3,003,674	58,909	7.00	2,974,703
EURO	199,230,706	7,954,602	5.59	197,021,525
Overdraft	51,757,901	2,582,535	4.92	51,109,427
Working capital	27,584,515	1,200,951	4.38	27,447,023
Machineries and appliances	60,041,621	1,109,869	4.77	58,796,748
Real estate	59,846,668	3,061,247	6.93	59,668,328
Other currencies	25,695	-		24,628
Overdraft	1,499	-		1,487
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	24,196	-		23,141
Business Subtotal	391,153,494	17,073,455		387,510,882
Retail (individuals)				
ALL	81,474,234	3,380,618	7.09	82,677,030
Overdraft	6,523,609	357,846	11.72	6,502,004
Non-durable goods	18,077,322	1,333,108	7.96	18,619,379
Durable goods	9,638,194	573,791	7.94	9,793,447
Real estate	43,924,064	1,044,089	3.70	44,475,651
Business activity	3,311,044	71,784	10.27	3,286,548
US\$	1,163,852	14,091	-	1,155,611
Overdraft	69,817	1,095	11.87	71,970
Non-durable goods	116,656	-	-	123,551
Durable goods	145,150	736	4.00	144,221
Real estate	652,387	12,260	5.06	640,380
Business activity	179,843	-	0.00	175,489
EURO	66,577,274	994,867	4.15	65,924,968
Overdraft	919,179	110,269	6.23	930,275
Non-durable goods	1,806,602	128,527	4.55	1,876,291
Durable goods	3,372,690	100,645	4.40	3,359,444
Real estate	58,497,757	631,854	3.54	57,803,733
Business activity	1,981,046	23,573	7.50	1,955,225
Other currencies	298,946	-	-	292,244
Overdraft	505	-	-	506
Non-durable goods	166	-	-	161
Durable goods	7,581	-	-	5,750
Real estate	290,694	-	-	285,827
Business activity	-	-	-	-
Retail Subtotal	149,514,306	4,389,576		150,049,852
TOTAL	540,667,800.69	21,463,030.39		537,560,734.52

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