



**ALBANIAN ASSOCIATION OF BANKS**  
**SHOQATA SHQIPTARE E BANKAVE**

**Loans' Distribution by purpose of usage**

**June-16**

Operative data\*

<i>(in '000 ALL)</i>	<b>Outstanding Loan Balance at begin of month</b>	<b>New Loans during the month</b>	<b>Weighted Interest rate for new loans</b>	<b>Outstanding Loan Balance end of month</b>
	1	2	3	4
<b>Businesses</b>				
<b>ALL</b>	<b>157,266,735</b>	<b>7,743,423</b>	<b>7.51</b>	<b>158,295,981</b>
Overdraft	56,472,617	4,188,807	7.94	57,086,788
Working capital	35,011,615	1,844,601	7.22	35,199,848
Machineries and appliances	28,176,951	891,480	7.00	28,102,751
Real estate	37,605,552	818,535	6.51	37,906,594
<b>US\$</b>	<b>33,326,039</b>	<b>2,569,632</b>	<b>5.56</b>	<b>33,601,113</b>
Overdraft	15,287,934	1,950,631	5.21	16,270,471
Working capital	7,799,908	202,293	6.14	7,979,360
Machineries and appliances	7,585,983	350,484	7.00	6,347,608
Real estate	2,652,215	66,224	6.25	3,003,674
<b>EURO</b>	<b>199,839,168</b>	<b>5,966,636</b>	<b>5.52</b>	<b>199,230,706</b>
Overdraft	52,236,215	3,168,691	5.77	51,757,901
Working capital	27,767,285	1,176,502	5.30	27,584,515
Machineries and appliances	59,723,673	896,367	5.26	60,041,621
Real estate	60,111,995	725,076	5.07	59,846,668
<b>Other currencies</b>	<b>26,426</b>	<b>-</b>		<b>25,695</b>
Overdraft	1,524	-		1,499
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	24,902	-		24,196
<b>Business Subtotal</b>	<b>390,458,368</b>	<b>16,279,691</b>		<b>391,153,494</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>79,740,065</b>	<b>3,851,261</b>	<b>6.92</b>	<b>81,474,234</b>
Overdraft	6,454,434	384,162	11.32	6,523,609
Non-durable goods	17,751,510	1,290,943	8.16	18,077,322
Durable goods	9,186,073	688,756	8.22	9,638,194
Real estate	43,049,914	1,391,877	3.71	43,924,064
Business activity	3,298,134	95,522	9.64	3,311,044
<b>US\$</b>	<b>1,175,902</b>	<b>25,298</b>	<b>4.00</b>	<b>1,163,852</b>
Overdraft	59,803	2,265	11.52	69,817
Non-durable goods	121,059	803	4.34	116,656
Durable goods	126,829	19,760	3.00	145,150
Real estate	684,697	2,470	5.00	652,387
Business activity	183,514	-		179,843
<b>EURO</b>	<b>67,408,280</b>	<b>1,286,465</b>	<b>4.46</b>	<b>66,577,274</b>
Overdraft	924,402	64,614	10.79	919,179
Non-durable goods	1,863,407	137,617	5.23	1,806,602
Durable goods	3,267,135	165,516	4.92	3,372,690
Real estate	59,277,194	902,239	3.78	58,497,757
Business activity	2,076,142	16,480	5.50	1,981,046
<b>Other currencies</b>	<b>300,148</b>	<b>-</b>		<b>298,946</b>
Overdraft	518	-		505
Non-durable goods	181	-		166
Durable goods	8,294	-		7,581
Real estate	291,155	-		290,694
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>148,624,394</b>	<b>5,163,023</b>		<b>149,514,306</b>
<b>TOTAL</b>	<b>539,082,762.23</b>	<b>21,442,714.23</b>	<b>-</b>	<b>540,667,800.69</b>

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