



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

April-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	141,074,162	5,846,281		140,687,389
Overdraft	45,230,494	2,923,906	9.52	45,304,303
Working capital	42,865,162	2,071,108	9.86	42,764,311
Machineries and appliances	21,515,097	404,653	12.30	21,286,678
Real estate	31,463,408	446,614	12.34	31,332,097
US\$	34,455,678	1,696,465		33,458,283
Overdraft	14,508,956	1,123,281	5.97	13,913,578
Working capital	6,007,244	380,080	7.42	5,941,359
Machineries and appliances	8,961,529	538	23.00	8,734,869
Real estate	4,977,949	192,566	4.75	4,868,477
EURO	227,844,530	5,831,438		226,155,398
Overdraft	62,783,092	1,860,921	6.76	60,750,674
Working capital	28,554,703	1,825,087	7.55	28,229,651
Machineries and appliances	57,463,077	798,479	7.58	57,910,183
Real estate	79,043,658	1,346,950	7.09	79,264,890
Other currencies	68,273	-		66,971
Overdraft	799	-		705
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	67,475	-		66,266
Business Subtotal	403,442,643	13,374,184	-	400,368,042
Retail (individuals)				
ALL	63,703,863	2,270,907		64,129,783
Overdraft	5,580,903	271,071	13.59	5,520,514
Non-durable goods	15,345,536	878,587	15.26	15,518,355
Durable goods	5,326,158	285,182	12.31	5,297,261
Real estate	33,553,785	730,947	9.07	33,832,019
Business activity	3,897,480	105,119	15.66	3,961,634
US\$	1,852,371	57,099		1,822,689
Overdraft	228,765	27,451	5.23	215,016
Non-durable goods	42,524	15,470	6.53	54,285
Durable goods	36,593	10,410	5.31	44,048
Real estate	1,318,915	1,615	4.00	1,280,794
Business activity	225,574	2,153	10.50	228,546
EURO	75,499,358	1,268,938		76,044,310
Overdraft	2,597,551	123,641	8.25	2,696,554
Non-durable goods	1,734,818	95,310	7.36	1,806,451
Durable goods	3,089,295	116,583	5.54	3,093,069
Real estate	65,694,540	761,462	5.73	65,992,671
Business activity	2,383,154	171,942	6.88	2,455,565
Other currencies	433,371	1,519		415,697
Overdraft	304	1,519	7.89	1,821
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	433,066	-		413,876
Business activity	-	-		-
Retail Subtotal	141,488,963	3,598,462	-	142,412,479
TOTAL	544,931,607	16,972,646	-	542,780,520

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