



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
April-15
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	153,949,813	9,468,764	8.90	153,811,665
Overdraft	56,810,863	6,979,499	9.33	55,464,306
Working capital	33,431,306	1,197,675	7.55	33,858,887
Machineries and appliances	26,251,248	862,449	8.12	26,525,233
Real estate	37,456,396	429,141	7.27	37,963,238
US\$	39,706,513	1,055,458	5.18	40,309,236
Overdraft	17,433,816	856,869	4.59	19,236,916
Working capital	9,293,703	198,589	7.73	8,758,573
Machineries and appliances	9,367,851	-	-	8,890,428
Real estate	3,611,143	-	-	3,423,319
EURO	204,696,727	5,003,144	6.01	204,126,487
Overdraft	52,677,173	2,284,087	6.05	50,839,802
Working capital	29,352,329	1,154,344	6.57	30,400,469
Machineries and appliances	58,297,270	893,420	5.73	57,728,720
Real estate	64,369,956	671,293	5.31	65,157,496
Other currencies	29,683	-	-	39,639
Overdraft	1,258	-	-	1,263
Working capital	-	-	-	-
Machineries and appliances	-	-	-	-
Real estate	28,426	-	-	38,376
Business Subtotal	398,382,736	15,527,366		398,287,027
Retail (individuals)				
ALL	72,708,626	2,556,755	8.90	72,377,550
Overdraft	6,135,285	339,821	13.87	6,092,077
Non-durable goods	15,407,776	856,743	8.86	15,601,292
Durable goods	7,438,917	471,626	10.06	7,572,760
Real estate	39,016,816	724,011	5.53	39,275,758
Business activity	4,709,833	164,554	10.32	3,835,663
US\$	1,461,822	26,674	5.66	1,380,692
Overdraft	134,144	22,061	5.82	133,938
Non-durable goods	126,279	4,612	4.93	121,680
Durable goods	25,036	-	-	23,231
Real estate	970,743	-	-	918,691
Business activity	205,620	-	-	183,152
EURO	73,252,449	973,246	5.06	72,699,952
Overdraft	2,107,195	46,756	10.46	2,091,824
Non-durable goods	1,736,345	75,670	5.46	1,742,920
Durable goods	2,776,756	69,179	4.61	2,772,580
Real estate	63,255,995	779,604	4.73	63,093,510
Business activity	3,376,158	2,038	7.26	2,999,119
Other currencies	391,304	-	-	376,788
Overdraft	843	-	-	790
Non-durable goods	-	-	-	-
Durable goods	15,830	-	-	4,849
Real estate	374,632	-	-	371,149
Business activity	-	-	-	-
Retail Subtotal	147,814,201	3,556,674		146,834,981
TOTAL	546,196,937	19,084,040		545,122,009

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