



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

**Loans' Distribution by purpose of usage**  
**April-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>155,400,530</b>	<b>11,762,910</b>		<b>156,623,049</b>
Overdraft	55,702,830	9,114,148	5.28	55,825,792
Working capital	35,013,810	758,398	7.71	35,204,235
Machineries and appliances	28,146,714	543,608	6.71	28,162,883
Real estate	36,537,175	1,346,757	6.73	37,430,140
<b>US\$</b>	<b>34,160,931</b>	<b>1,875,264</b>		<b>33,353,273</b>
Overdraft	17,018,152	1,786,647	4.46	16,408,110
Working capital	8,115,868	57,984	5.84	8,032,488
Machineries and appliances	6,195,150	30,633	5.13	6,439,772
Real estate	2,831,761	-		2,472,903
<b>EURO</b>	<b>198,193,613</b>	<b>4,727,974</b>		<b>198,034,278</b>
Overdraft	49,427,502	1,857,634	5.83	50,283,900
Working capital	29,008,704	1,299,646	5.42	28,899,329
Machineries and appliances	59,299,781	1,023,852	6.15	59,992,205
Real estate	60,457,626	546,843	5.77	58,858,845
<b>Other currencies</b>	<b>28,591</b>	<b>-</b>		<b>27,532</b>
Overdraft	1,453	-		1,494
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	27,138	-		26,039
<b>Business Subtotal</b>	<b>387,783,665</b>	<b>18,366,148</b>		<b>388,038,133</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>77,775,747</b>	<b>3,144,165</b>		<b>78,733,859</b>
Overdraft	6,419,817	324,021	12.31	6,331,411
Non-durable goods	17,081,113	1,133,624	7.81	17,492,691
Durable goods	8,828,652	571,560	8.17	9,012,619
Real estate	42,142,193	989,733	4.07	42,584,526
Business activity	3,303,972	125,227	9.27	3,312,612
<b>US\$</b>	<b>1,167,044</b>	<b>49,287</b>		<b>1,141,962</b>
Overdraft	74,336	6,802	7.47	57,077
Non-durable goods	107,140	20,848	4.77	111,596
Durable goods	125,753	608	2.72	124,155
Real estate	664,660	21,030	5.41	668,681
Business activity	195,156	-		180,452
<b>EURO</b>	<b>68,431,521</b>	<b>1,056,109</b>		<b>67,267,766</b>
Overdraft	1,890,007	43,956	12.44	915,898
Non-durable goods	1,785,089	78,208	5.18	1,790,366
Durable goods	3,022,877	142,247	4.61	3,063,781
Real estate	59,648,924	741,014	3.82	59,450,693
Business activity	2,084,624	50,683	5.48	2,047,028
<b>Other currencies</b>	<b>313,580</b>	<b>-</b>		<b>307,777</b>
Overdraft	422	-		443
Non-durable goods	157	-		158
Durable goods	8,082	-		8,125
Real estate	304,919	-		299,051
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>147,687,891</b>	<b>4,249,560</b>		<b>147,451,364</b>
<b>TOTAL</b>	<b>535,471,555.87</b>	<b>22,615,708.76</b>		<b>535,489,497.36</b>

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