



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
December-12
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	141,551,938	11,427,551		142,844,762
Overdraft	43,000,997	5,787,608	10.14	42,857,008
Working capital	43,346,964	4,115,954	11.04	44,283,259
Machineries and appliances	22,518,197	385,495	13.27	22,145,000
Real estate	32,685,780	1,138,494	10.79	33,559,495
US\$	34,655,270	3,499,611		34,546,156
Overdraft	13,857,448	3,103,084	8.50	14,513,944
Working capital	6,254,824	396,451	7.45	6,114,003
Machineries and appliances	9,430,396	-		9,176,882
Real estate	5,112,602	76	8.01	4,741,327
EURO	223,909,828	13,542,689		224,224,044
Overdraft	63,159,505	5,866,512	6.48	62,521,784
Working capital	27,919,519	1,636,910	7.62	28,140,033
Machineries and appliances	58,096,760	2,061,982	6.75	57,525,427
Real estate	74,734,044	3,977,286	8.53	76,036,800
Other currencies	85,755	-		84,118
Overdraft	774	-		786
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	84,980	-		83,332
Business Subtotal	400,202,791	28,469,850		401,699,080
Retail (individuals)				
ALL	63,587,636	1,951,893		63,553,867
Overdraft	5,676,906	281,539	13.93	5,617,313
Non-durable goods	15,519,970	577,121	14.88	15,500,962
Durable goods	5,427,772	257,440	12.21	5,442,226
Real estate	32,817,821	744,170	7.14	33,014,834
Business activity	4,145,167	91,622	17.51	3,978,532
US\$	1,875,448	91,682		1,900,926
Overdraft	164,221	65,048	5.06	223,007
Non-durable goods	51,060	22,514	4.91	62,610
Durable goods	45,693	4,120	4.76	44,899
Real estate	1,393,705	-		1,354,084
Business activity	220,769	-		216,326
EURO	76,405,391	1,551,466		76,371,585
Overdraft	2,723,262	225,271	8.45	2,759,246
Non-durable goods	1,771,473	110,296	7.73	1,761,032
Durable goods	3,209,305	109,643	6.12	3,194,753
Real estate	66,065,706	1,046,580	5.99	66,055,275
Business activity	2,635,645	59,675	9.20	2,601,280
Other currencies	490,462	-		444,437
Overdraft	42,306	-		943
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	448,156	-		443,494
Business activity	-	-		-
Retail Subtotal	142,358,937	3,595,041		142,270,815
TOTAL	542,561,728	32,064,892	-	543,969,895

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