



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
January-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 | 118,862,407 | 4,631,958 | | 116,880,712 |
| Overdraft | 37,883,400 | 1,704,877 | 9.86 | 36,960,806 |
| Working capital | 33,938,202 | 1,650,005 | 11.65 | 32,780,286 |
| Machineries and appliances | 26,536,011 | 547,437 | 12.17 | 26,294,661 |
| Real estate | 20,504,794 | 729,639 | 11.41 | 20,844,958 |
| US\$ | 36,138,180 | 3,003,491 | | 36,377,287 |
| Overdraft | 17,403,715 | 1,118,053 | 7.58 | 16,611,922 |
| Working capital | 5,354,492 | 870,337 | 8.66 | 5,795,364 |
| Machineries and appliances | 7,070,385 | 678,140 | 7.00 | 7,526,828 |
| Real estate | 6,309,588 | 336,960 | 5.50 | 6,443,172 |
| EURO | 234,203,053 | 8,294,540 | | 233,923,219 |
| Overdraft | 68,305,364 | 4,723,973 | 7.19 | 69,299,266 |
| Working capital | 31,695,911 | 1,090,758 | 7.73 | 30,191,214 |
| Machineries and appliances | 65,354,733 | 1,434,867 | 8.51 | 65,820,904 |
| Real estate | 68,847,045 | 1,044,942 | 8.08 | 68,611,836 |
| Other currencies | 222,134 | - | | 219,869 |
| Overdraft | 629 | - | | 657 |
| Working capital | - | - | | - |
| Machineries and appliances | 221,504 | - | | 219,212 |
| Real estate | - | - | | - |
| Business Subtotal | 389,425,773 | 15,929,989 | | 387,401,086 |
| Retail (individuals) | | | | |
| ALL | 61,524,891 | 1,621,522 | | 61,544,887 |
| Overdraft | 5,271,056 | 295,196 | 13.35 | 5,259,134 |
| Non-durable goods | 16,128,080 | 425,908 | 15.95 | 16,074,297 |
| Durable goods | 5,489,727 | 219,492 | 12.50 | 5,413,323 |
| Real estate | 30,285,515 | 558,137 | 9.14 | 30,435,797 |
| Business activity | 4,350,512 | 122,790 | 15.26 | 4,362,336 |
| US\$ | 2,253,443 | 63,534 | | 2,165,014 |
| Overdraft | 250,967 | 15,628 | 6.23 | 210,063 |
| Non-durable goods | 35,544 | 8,940 | 6.12 | 42,184 |
| Durable goods | 93,260 | 4,454 | 4.04 | 78,351 |
| Real estate | 1,606,510 | 34,511 | 5.42 | 1,573,773 |
| Business activity | 267,162 | - | | 260,644 |
| EURO | 77,355,091 | 865,688 | | 77,070,428 |
| Overdraft | 1,624,040 | 189,974 | 7.72 | 1,727,162 |
| Non-durable goods | 1,687,806 | 44,645 | 8.35 | 1,675,890 |
| Durable goods | 2,912,172 | 88,556 | 6.62 | 2,862,901 |
| Real estate | 68,167,108 | 488,127 | 6.38 | 67,847,162 |
| Business activity | 2,963,965 | 54,386 | 8.14 | 2,957,313 |
| Other currencies | 484,879 | 4,433 | | 484,970 |
| Overdraft | 6,100 | 4,433 | 8.89 | 9,273 |
| Non-durable goods | - | - | | - |
| Durable goods | - | - | | - |
| Real estate | 478,779 | - | | 475,697 |
| Business activity | - | - | | - |
| Retail Subtotal | 141,618,303 | 2,555,177 | | 141,265,298 |
| TOTAL | 531,044,075 | 18,485,166 | - | 528,666,385 |

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