



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

### Loans' Distribution by purpose of usage

July-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
<b>Businesses</b>				
<b>ALL</b>	<b>127,433,861</b>	<b>7,125,019</b>		<b>129,097,329</b>
Overdraft	37,345,438	2,401,920	10.05	37,648,973
Working capital	39,368,341	3,730,302	11.58	40,567,821
Machineries and appliances	29,179,653	754,440	11.42	29,363,446
Real estate	21,540,429	238,357	12.94	21,517,089
<b>US\$</b>	<b>39,941,963</b>	<b>828,528</b>		<b>39,090,583</b>
Overdraft	16,411,578	494,651	6.92	15,681,553
Working capital	6,685,555	171,986	7.02	6,264,732
Machineries and appliances	10,088,787	161,891	6.78	11,084,579
Real estate	6,756,043	-	-	6,059,719
<b>EURO</b>	<b>232,499,595</b>	<b>11,219,936</b>		<b>231,386,511</b>
Overdraft	66,483,552	5,858,822	5.01	65,729,618
Working capital	29,902,625	2,007,943	7.35	29,390,591
Machineries and appliances	66,737,376	1,322,240	7.77	66,257,336
Real estate	69,376,041	2,030,932	7.42	70,008,966
<b>Other currencies</b>	<b>181,515</b>	<b>-</b>		<b>177,902</b>
Overdraft	801	-	-	848
Working capital	-	-	-	-
Machineries and appliances	180,714	-	-	177,054
Real estate	-	-	-	-
<b>Business Subtotal</b>	<b>400,056,934</b>	<b>19,173,483</b>		<b>399,752,325</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>62,580,692</b>	<b>2,005,802</b>		<b>62,580,692</b>
Overdraft	5,500,124	339,311	14.28	5,510,171
Non-durable goods	15,430,755	706,961	13.97	15,431,514
Durable goods	5,486,074	170,703	12.93	5,485,315
Real estate	31,837,188	675,345	9.55	31,837,188
Business activity	4,326,551	113,482	16.15	4,316,504
<b>US\$</b>	<b>2,026,928</b>	<b>63,172</b>		<b>2,026,928</b>
Overdraft	192,588	5,137	5.84	192,588
Non-durable goods	50,334	3,806	9.44	50,334
Durable goods	80,555	7,210	4.23	80,555
Real estate	1,476,742	44,780	4.30	1,476,742
Business activity	226,711	2,239	10.50	226,711
<b>EURO</b>	<b>75,778,264</b>	<b>1,218,553</b>		<b>75,778,264</b>
Overdraft	1,891,301	172,423	9.35	1,891,301
Non-durable goods	1,929,431	127,905	7.65	1,901,828
Durable goods	2,965,048	224,093	6.11	2,992,652
Real estate	66,331,162	684,652	6.56	66,331,162
Business activity	2,661,322	9,480	6.66	2,661,322
<b>Other currencies</b>	<b>464,936</b>	<b>-</b>		<b>464,936</b>
Overdraft	5,866	-	-	5,866
Non-durable goods	-	-	-	-
Durable goods	-	-	-	-
Real estate	459,069	-	-	459,069
Business activity	-	-	-	-
<b>Retail Subtotal</b>	<b>140,850,821</b>	<b>3,287,527</b>		<b>140,850,821</b>
<b>TOTAL</b>	<b>540,907,755</b>	<b>22,461,010</b>		<b>540,907,755</b>

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