



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
March-13
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	139,672,105	3,096,948		141,074,162
Overdraft	44,368,761	1,030,465	10.90	45,230,494
Working capital	42,910,422	910,878	10.50	42,865,162
Machineries and appliances	21,595,016	216,999	12.79	21,515,097
Real estate	30,797,907	938,606	11.24	31,463,408
US\$	32,270,159	722,848		34,455,678
Overdraft	12,763,774	408,827	6.56	14,508,956
Working capital	5,714,994	283,131	7.12	6,007,244
Machineries and appliances	9,004,383	-		8,961,529
Real estate	4,787,009	30,889	6.31	4,977,949
EURO	227,100,780	5,747,152		227,844,530
Overdraft	62,099,722	2,011,880	6.99	62,783,092
Working capital	28,152,717	2,346,060	6.34	28,554,703
Machineries and appliances	56,940,377	402,144	8.52	57,463,077
Real estate	79,907,964	987,068	7.87	79,043,658
Other currencies	69,041	-		68,273
Overdraft	727	-		799
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	68,314	-		67,475
Business Subtotal	399,112,086	9,566,948		403,442,643
Retail (individuals)				
ALL	63,157,219	1,970,552		63,703,863
Overdraft	5,476,344	260,614	14.15	5,580,903
Non-durable goods	15,293,181	641,532	14.92	15,345,536
Durable goods	5,321,766	236,750	11.51	5,326,158
Real estate	33,146,035	760,364	7.47	33,553,785
Business activity	3,919,892	71,293	15.02	3,897,480
US\$	1,811,107	47,103		1,852,371
Overdraft	203,564	29,809	6.12	228,765
Non-durable goods	41,145	4,958	6.60	42,524
Durable goods	36,212	1,547	4.11	36,593
Real estate	1,315,589	2,832	8.50	1,318,915
Business activity	214,596	7,957	9.00	225,574
EURO	75,294,358	1,639,851		75,499,358
Overdraft	2,653,223	224,641	6.44	2,597,551
Non-durable goods	1,682,621	163,438	6.43	1,734,818
Durable goods	3,039,803	188,113	7.00	3,089,295
Real estate	65,420,785	1,038,142	6.32	65,694,540
Business activity	2,497,925	25,518	10.51	2,383,153
Other currencies	434,304	-		433,371
Overdraft	826	-		304
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	433,478	-		433,066
Business activity	-	-		-
Retail Subtotal	140,696,987	3,657,506		141,488,963
TOTAL	539,809,073	13,224,453	-	544,931,607

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