



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

March-14
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	144,092,378	13,859,099	8	145,728,835
Overdraft	47,134,610	11,378,528	7.34	48,949,802
Working capital	38,198,918	1,643,540	7.58	39,036,402
Machineries and appliances	24,862,098	305,293	9.52	24,229,993
Real estate	33,896,752	531,737	9.75	33,512,638
US\$	30,413,516	4,732,483	5.89	31,549,782
Overdraft	14,428,311	4,248,229	5.71	15,752,805
Working capital	3,972,183	426,206	7.77	3,876,140
Machineries and appliances	8,081,662	54,075	6.14	8,133,176
Real estate	3,931,359	3,974	9.50	3,787,661
EURO	213,210,046	7,683,860	7.01	214,127,715
Overdraft	57,027,694	3,205,430	7.16	57,212,435
Working capital	29,881,244	959,461	8.21	30,144,144
Machineries and appliances	60,581,225	1,195,698	7.26	60,592,098
Real estate	65,719,884	2,323,270	6.18	66,179,038
Other currencies	56,328	-		55,097
Overdraft	862	-		923
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	55,466	-		54,174
Business Subtotal	387,772,268	26,275,442		391,461,429
Retail (individuals)				
ALL	65,399,445	2,301,808	10.94	66,056,589
Overdraft	5,417,999	333,927	13.62	5,585,857
Non-durable goods	14,139,430	704,181	12.93	14,234,968
Durable goods	6,084,513	470,954	10.84	6,248,906
Real estate	36,347,264	672,196	7.69	36,546,149
Business activity	3,410,239	120,551	10.49	3,440,709
US\$	1,298,172	19,956	5.76	1,272,748
Overdraft	60,716	7,947	10.11	46,459
Non-durable goods	73,008	546	5.96	66,432
Durable goods	36,489	6,368	4.93	39,802
Real estate	935,628	5,095	3.24	933,870
Business activity	192,331	-		186,185
EURO	74,331,687	976,429	5.90	74,503,576
Overdraft	2,859,320	121,955	7.80	2,914,488
Non-durable goods	1,933,783	104,421	6.95	1,966,751
Durable goods	2,619,931	151,200	5.25	2,678,221
Real estate	64,707,977	573,030	5.37	64,563,319
Business activity	2,210,677	25,824	8.08	2,380,796
Other currencies	367,244	85		362,740
Overdraft	576	85	7.91	644
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	366,669	-		362,096
Business activity	-	-		-
Retail Subtotal	141,396,548	3,298,278		142,195,652
TOTAL	529,168,816	29,573,720	-	533,657,081

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