



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
November-10
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	85,047,314	4,967,063		87,473,141
Overdraft	31,351,143	1,894,414	11.70	32,159,623
Working capital	20,896,440	1,371,483	11.44	21,580,023
Machineries and appliances	19,738,486	575,733	13.86	20,695,882
Real estate	13,061,246	1,125,434	11.46	13,037,614
US\$	29,418,729	1,925,944		31,108,121
Overdraft	12,517,992	941,851	6.94	12,975,776
Working capital	5,689,334	522,394	6.82	6,046,537
Machineries and appliances	6,366,138	281,873	7.78	6,830,423
Real estate	4,845,265	179,826	7.00	5,255,385
EURO	195,968,221	14,797,532		206,076,902
Overdraft	56,573,718	5,418,360	8.10	59,939,813
Working capital	24,968,677	1,865,240	8.08	25,780,125
Machineries and appliances	55,885,885	1,906,008	7.78	60,603,840
Real estate	58,539,941	5,607,924	6.57	59,753,124
Other currencies	313,571	-		319,776
Overdraft	462	-		457
Working capital	-	-		-
Machineries and appliances	313,109	-		319,318
Real estate	-	-		-
Business Subtotal	310,747,835	21,690,540		324,977,940
Retail (individuals)				
ALL	58,657,609	2,117,912		58,926,827
Overdraft	4,509,945	253,518	13.76	4,587,870
Non-durable goods	14,120,176	608,586	15.03	14,231,111
Durable goods	5,483,820	198,930	15.03	5,452,590
Real estate	27,134,024	733,143	9.53	27,381,470
Business activity	7,409,645	323,735	17.71	7,273,786
US\$	2,160,561	107,418		2,307,555
Overdraft	218,407	24,525	6.55	211,433
Non-durable goods	20,795	532	9.26	26,671
Durable goods	234,860	11,607	5.52	133,948
Real estate	1,584,917	70,753	8.77	1,826,745
Business activity	101,582	-		108,757
EURO	79,417,341	1,048,763		79,247,385
Overdraft	1,658,598	124,143	10.53	1,554,287
Non-durable goods	1,647,350	71,691	7.30	1,745,314
Durable goods	2,290,456	84,541	7.60	2,305,242
Real estate	69,379,286	684,462	7.03	69,353,201
Business activity	4,441,650	83,925	10.88	4,289,340
Other currencies	472,805	1,174		493,012
Overdraft	5,934	1,174	8.49	4,302
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	466,871	-		488,710
Business activity	-	-		-
Retail Subtotal	451,456,152	24,965,807		465,952,719
TOTAL	762,203,987	46,656,347	-	790,930,658

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