



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

**Loans' Distribution by purpose of usage**  
**November-11**  
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>104,790,939</b>	<b>6,045,906</b>		<b>107,514,750</b>
Overdraft	36,622,655	2,110,804	10.01	36,760,432
Working capital	25,884,289	3,369,926	11.67	28,541,503
Machineries and appliances	24,471,885	431,967	12.70	24,281,195
Real estate	17,812,110	133,209	11.65	17,931,620
<b>US\$</b>	<b>34,430,186</b>	<b>1,551,410</b>		<b>34,975,015</b>
Overdraft	17,351,678	1,041,015	7.94	17,098,755
Working capital	5,116,549	222,217	8.08	5,295,207
Machineries and appliances	5,923,214	267,133	8.06	6,349,634
Real estate	6,038,745	21,046	7.00	6,231,419
<b>EURO</b>	<b>231,414,380</b>	<b>10,156,843</b>		<b>230,817,070</b>
Overdraft	66,289,025	5,954,565	6.65	67,704,268
Working capital	31,150,855	832,403	7.92	31,280,817
Machineries and appliances	64,744,544	1,800,904	7.13	63,420,037
Real estate	69,229,956	1,568,971	7.62	68,411,948
<b>Other currencies</b>	<b>238,804</b>	<b>-</b>		<b>227,490</b>
Overdraft	560	-		655
Working capital	-	-		-
Machineries and appliances	238,244	-		226,835
Real estate	-	-		-
<b>Business Subtotal</b>	<b>370,874,309</b>	<b>17,754,159</b>		<b>373,534,325</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>64,675,577</b>	<b>2,313,480</b>		<b>65,259,474</b>
Overdraft	5,335,536	454,966	13.13	5,470,531
Non-durable goods	15,812,330	655,934	14.82	15,923,246
Durable goods	5,465,418	257,598	12.14	5,469,516
Real estate	30,654,862	661,817	9.28	30,866,780
Business activity	7,407,431	283,164	17.69	7,529,401
<b>US\$</b>	<b>1,993,159</b>	<b>67,562</b>		<b>2,089,939</b>
Overdraft	173,095	27,749	6.56	197,482
Non-durable goods	35,430	877	6.03	36,501
Durable goods	101,188	5,262	3.51	750,310
Real estate	1,550,327	31,582	3.68	966,405
Business activity	133,118	2,092	10.50	139,241
<b>EURO</b>	<b>80,883,857</b>	<b>1,298,900</b>		<b>79,591,723</b>
Overdraft	1,724,822	202,901	7.38	1,743,660
Non-durable goods	1,694,294	60,096	7.61	1,610,068
Durable goods	2,810,662	133,436	6.08	2,815,794
Real estate	70,334,320	874,338	6.44	69,194,477
Business activity	4,319,759	28,130	10.87	4,227,724
<b>Other currencies</b>	<b>504,498</b>	<b>1,751</b>		<b>486,751</b>
Overdraft	9,633	1,751	8.82	4,580
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	494,865	-		482,171
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>148,057,091</b>	<b>3,681,693</b>		<b>147,427,887</b>
<b>TOTAL</b>	<b>518,931,399</b>	<b>21,435,852</b>	<b>-</b>	<b>520,962,213</b>

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