



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
October-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
Businesses				
ALL	103,753,945	6,231,531		104,790,939
Overdraft	36,066,325	2,091,797	10.68	36,622,655
Working capital	26,076,286	2,027,674	10.61	25,884,289
Machineries and appliances	24,158,770	1,049,642	11.15	24,471,885
Real estate	17,452,564	1,062,418	10.40	17,812,110
US\$	35,879,425	477,794		34,430,186
Overdraft	17,912,599	250,992	7.21	17,351,678
Working capital	5,454,831	177,809	7.53	5,116,549
Machineries and appliances	6,242,425	48,993	9.31	5,923,214
Real estate	6,269,570	-		6,038,745
EURO	229,211,431	10,171,125		231,414,380
Overdraft	66,929,741	3,814,452	6.71	66,289,025
Working capital	31,540,322	1,539,150	6.89	31,150,855
Machineries and appliances	62,429,400	3,029,467	6.91	64,744,544
Real estate	68,311,967	1,788,057	7.05	69,229,956
Other currencies	242,376	-		238,804
Overdraft	537	-		560
Working capital	-	-		-
Machineries and appliances	241,838	-		238,244
Real estate	-	-		-
Business Subtotal	369,087,175	16,880,450		370,874,309
Retail (individuals)				
ALL	64,348,557	2,368,848		64,675,577
Overdraft	5,279,179	432,907	13.62	5,335,536
Non-durable goods	15,688,129	690,564	14.73	15,812,330
Durable goods	5,455,418	270,125	13.37	5,465,418
Real estate	30,501,146	683,710	9.62	30,654,862
Business activity	7,424,685	291,541	17.50	7,407,431
US\$	2,121,527	5,143		1,993,159
Overdraft	183,447	3,220	7.07	173,095
Non-durable goods	35,836	1,924	3.68	35,430
Durable goods	125,879	-		101,188
Real estate	1,621,292	-		1,550,327
Business activity	155,073	-		133,118
EURO	80,719,397	1,555,085		80,883,857
Overdraft	1,844,842	160,661	8.69	1,724,822
Non-durable goods	1,616,559	150,303	7.81	1,694,294
Durable goods	2,764,264	134,458	7.76	2,810,662
Real estate	70,291,662	939,510	6.84	70,334,320
Business activity	4,202,071	170,153	7.47	4,319,759
Other currencies	531,627	162		504,498
Overdraft	37,066	162	8.76	9,633
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	494,561	-		494,865
Business activity	-	-		-
Retail Subtotal	147,721,109	3,929,239		148,057,091
TOTAL	516,808,285	20,809,688	-	518,931,399

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