



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## Loans' Distribution by purpose of usage

September-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
<b>Businesses</b>				
<b>ALL</b>	<b>84,462,374</b>	<b>4,688,229</b>		<b>84,962,283</b>
Overdraft	31,000,643	2,519,561	11.25	31,639,309
Working capital	20,665,400	1,399,007	11.36	20,901,253
Machineries and appliances	19,384,199	376,536	14.32	19,344,649
Real estate	13,412,131	393,125	12.07	13,077,071
<b>US\$</b>	<b>32,569,583</b>	<b>570,034</b>		<b>29,640,823</b>
Overdraft	14,307,138	194,237	6.78	12,406,852
Working capital	5,875,062	297,004	7.85	5,699,745
Machineries and appliances	7,123,211	20,799	8.50	6,570,806
Real estate	5,264,171	57,994	7.00	4,963,421
<b>EURO</b>	<b>191,591,843</b>	<b>9,285,775</b>		<b>195,107,351</b>
Overdraft	55,753,793	3,489,062	7.98	56,604,341
Working capital	24,899,388	1,998,933	8.57	24,949,567
Machineries and appliances	53,173,191	2,812,083	7.88	55,282,634
Real estate	57,765,471	985,698	9.02	58,270,810
<b>Other currencies</b>	<b>495,910</b>	<b>-</b>		<b>329,551</b>
Overdraft	433	-		457
Working capital	-	-		-
Machineries and appliances	495,477	-		329,094
Real estate	-	-		-
<b>Business Subtotal</b>	<b>309,119,710</b>	<b>14,544,038</b>		<b>310,040,008</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>57,872,300</b>	<b>1,824,389</b>		<b>58,319,945</b>
Overdraft	4,621,696	248,195	13.54	4,534,302
Non-durable goods	14,376,879	475,474	16.57	14,380,980
Durable goods	5,457,486	214,905	14.27	5,419,890
Real estate	26,774,151	607,575	10.23	26,901,275
Business activity	6,642,088	278,240	18.51	7,083,499
<b>US\$</b>	<b>2,423,882</b>	<b>33,492</b>		<b>2,230,414</b>
Overdraft	264,213	23,843	5.77	224,502
Non-durable goods	27,661	1,015	6.78	26,156
Durable goods	130,362	2,547	3.51	122,734
Real estate	1,880,308	6,088	5.82	1,747,742
Business activity	121,339	-		109,281
<b>EURO</b>	<b>78,573,730</b>	<b>1,010,727</b>		<b>79,150,033</b>
Overdraft	1,625,517	106,207	9.02	1,587,008
Non-durable goods	1,643,456	38,000	6.79	1,628,514
Durable goods	2,326,877	70,732	7.63	2,325,992
Real estate	68,749,229	726,318	7.23	69,349,870
Business activity	4,228,652	69,470	11.27	4,258,649
<b>Other currencies</b>	<b>516,160</b>	<b>161</b>		<b>487,876</b>
Overdraft	23,487	161	8.47	5,923
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	492,673	-		481,953
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>139,386,073</b>	<b>2,868,768</b>		<b>140,188,268</b>
<b>TOTAL</b>	<b>448,505,783</b>	<b>17,412,807</b>		<b>450,228,277</b>

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