



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

August-12

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	129,097,329	6,575,565		128,437,465
Overdraft	37,648,973	2,301,898	10.00	36,625,971
Working capital	40,567,821	1,841,426	10.75	40,186,799
Machineries and appliances	29,363,446	2,192,190	11.49	30,629,853
Real estate	21,517,089	240,050	12.88	20,994,842
US\$	39,090,583	2,378,597		37,571,359
Overdraft	15,681,553	733,637	5.61	14,639,951
Working capital	6,264,732	268,893	7.57	6,147,914
Machineries and appliances	11,084,579	1,376,067	6.06	11,020,047
Real estate	6,059,719	-		5,763,447
EURO	231,386,511	9,943,593		232,676,560
Overdraft	65,729,618	5,981,486	6.63	65,581,639
Working capital	29,390,591	1,148,327	7.71	29,514,333
Machineries and appliances	66,257,337	1,403,692	8.46	66,273,159
Real estate	70,008,966	1,410,088	8.34	71,307,431
Other currencies	177,902	-		88,899
Overdraft	848	-		879
Working capital	-	-		-
Machineries and appliances	177,054	-		88,021
Real estate	-	-		-
Business Subtotal	399,752,326	18,897,756	-	398,774,283
Retail (individuals)				
ALL	63,051,829	1,788,653		63,151,289
Overdraft	5,644,532	260,932	13.41	5,620,592
Non-durable goods	15,596,440	622,281	14.08	15,652,044
Durable goods	5,455,680	236,319	12.36	5,434,665
Real estate	32,048,207	561,969	8.92	32,171,274
Business activity	4,306,969	107,152	16.40	4,272,714
US\$	2,066,338	72,006		2,031,892
Overdraft	192,031	69,636	7.34	231,482
Non-durable goods	40,391	440	4.61	44,643
Durable goods	75,084	1,930	3.30	58,569
Real estate	1,527,180	-		1,472,332
Business activity	231,652	-		224,867
EURO	75,438,648	875,749		75,193,010
Overdraft	1,917,703	132,995	8.09	1,719,898
Non-durable goods	1,887,767	84,656	6.91	1,767,554
Durable goods	3,117,046	95,145	5.56	3,083,837
Real estate	66,008,500	548,722	6.47	66,120,132
Business activity	2,507,632	14,232	8.85	2,501,590
Other currencies	456,602	209		453,372
Overdraft	3,721	209	8.41	1,158
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	452,881	-		452,214
Business activity	-	-		-
Retail Subtotal	141,013,417	2,736,617	-	140,829,564
TOTAL	540,765,743	21,634,372	-	539,603,847

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