



**ALBANIAN ASSOCIATION OF BANKS**  
**SHOQATA SHQIPTARE E BANKAVE**

**Loans' Distribution by purpose of usage**  
**August-15**

Operative data\*

<i>(in '000 ALL)</i>	<b>Outstanding Loan Balance at begin of month</b>	<b>New Loans during the month</b>	<b>Weighted Interest rate for new loans</b>	<b>Outstanding Loan Balance end of month</b>
	1	2	3	4
<b>Businesses</b>				
<b>ALL</b>	<b>155,055,552</b>	<b>5,093,655</b>	<b>7.57</b>	<b>155,590,041</b>
Overdraft	54,284,126	2,696,840	8.50	53,981,693
Working capital	35,291,589	688,228	8.37	35,010,020
Machineries and appliances	27,058,965	1,038,651	5.67	28,009,592
Real estate	38,420,872	669,935	5.93	38,588,736
<b>US\$</b>	<b>40,289,996</b>	<b>4,580,694</b>	<b>3.21</b>	<b>37,214,297</b>
Overdraft	19,045,509	3,953,055	2.88	17,472,844
Working capital	8,228,690	349,774	5.93	8,196,596
Machineries and appliances	9,159,062	127,916	4.34	7,758,797
Real estate	3,856,735	149,950	4.66	3,786,060
<b>EURO</b>	<b>197,246,475</b>	<b>5,249,390</b>	<b>5.96</b>	<b>197,823,600</b>
Overdraft	47,515,935	2,124,882	5.99	47,987,509
Working capital	29,384,443	1,018,779	6.20	29,652,774
Machineries and appliances	57,516,324	650,111	6.10	56,345,071
Real estate	62,829,772	1,455,617	5.68	63,838,246
<b>Other currencies</b>	<b>36,403</b>	<b>-</b>		<b>34,549</b>
Overdraft	1,382	-		1,286
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	35,020	-		33,264
<b>Business Subtotal</b>	<b>392,628,425</b>	<b>14,923,739</b>		<b>390,662,487</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>74,371,381</b>	<b>2,777,040</b>	<b>8.02</b>	<b>74,762,084</b>
Overdraft	5,917,223	914,121	6.67	6,054,532
Non-durable goods	15,951,902	746,788	10.81	15,999,515
Durable goods	7,985,018	387,544	9.36	8,044,072
Real estate	40,680,161	556,090	5.42	40,747,186
Business activity	3,837,078	172,498	8.41	3,916,779
<b>US\$</b>	<b>1,392,196</b>	<b>23,686</b>	<b>5.77</b>	<b>1,348,693</b>
Overdraft	127,281	3,346	5.63	116,302
Non-durable goods	138,705	3,390	6.30	132,207
Durable goods	25,279	1,869	7.29	24,147
Real estate	870,171	15,080	5.50	853,161
Business activity	230,760	-		222,877
<b>EURO</b>	<b>71,128,666</b>	<b>1,553,270</b>	<b>8.71</b>	<b>71,035,668</b>
Overdraft	2,722,561	634,543	14.55	2,665,675
Non-durable goods	1,839,758	41,502	7.02	1,785,185
Durable goods	2,908,602	147,877	4.75	2,963,076
Real estate	60,815,079	654,469	4.43	60,768,781
Business activity	2,842,666	74,878	5.47	2,852,951
<b>Other currencies</b>	<b>358,100</b>	<b>-</b>		<b>346,297</b>
Overdraft	396	-		469
Non-durable goods	676	-		654
Durable goods	4,959	-		4,798
Real estate	352,070	-		340,375
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>147,250,344</b>	<b>4,353,996</b>		<b>147,492,743</b>
<b>TOTAL</b>	<b>539,878,769.07</b>	<b>19,277,735.05</b>		<b>538,155,230.53</b>

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