



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
August-16
Operative data*

(in '000 ALL)	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	157,432,212	6,741,461	8.46	157,735,902
Overdraft	56,755,178	4,136,134	9.42	56,486,677
Working capital	35,788,327	855,407	7.84	35,263,949
Machineries and appliances	27,917,402	1,151,407	6.89	28,271,424
Real estate	36,971,306	598,513	5.72	37,713,852
US\$	33,032,516	2,149,512	4.99	33,157,158
Overdraft	15,716,973	1,808,558	4.89	15,919,307
Working capital	8,094,949	171,529	4.99	7,943,771
Machineries and appliances	6,245,891	95,937	6.02	6,686,480
Real estate	2,974,703	73,489	6.25	2,607,600
EURO	197,021,525	5,412,823	4.76	195,677,551
Overdraft	51,109,427	1,873,477	5.68	50,273,336
Working capital	27,447,023	916,435	6.89	27,310,753
Machineries and appliances	58,796,748	464,188	4.62	59,809,538
Real estate	59,668,328	2,158,723	3.08	58,283,925
Other currencies	24,628	-		23,540
Overdraft	1,487	-		1,381
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	23,141	-		22,159
Business Subtotal	387,510,882	14,303,797		386,594,152
Retail (individuals)				
ALL	82,677,030	3,122,519	6.92	83,785,265
Overdraft	6,502,004	349,803	10.72	6,708,759
Non-durable goods	18,619,379	1,149,128	7.94	18,842,981
Durable goods	9,793,447	624,912	7.51	10,072,624
Real estate	44,475,651	919,298	3.60	44,880,749
Business activity	3,286,548	79,379	9.33	3,280,153
US\$	1,155,611	19,815	6.26	1,156,574
Overdraft	71,970	9,541	8.79	77,982
Non-durable goods	123,551	2,035	2.71	107,989
Durable goods	144,221	2,689	3.00	146,496
Real estate	640,380	5,550	4.80	645,917
Business activity	175,489	-		178,189
EURO	65,924,968	922,595	4.48	66,395,554
Overdraft	930,275	76,775	11.08	954,123
Non-durable goods	1,876,291	121,187	3.82	1,868,180
Durable goods	3,359,444	105,563	4.20	3,401,641
Real estate	57,803,733	616,071	3.83	58,240,120
Business activity	1,955,225	2,999	6.00	1,931,489
Other currencies	292,244	-		287,200
Overdraft	506	-		540
Non-durable goods	161	-		162
Durable goods	5,750	-		3,889
Real estate	285,827	-		282,609
Business activity	-	-		-
Retail Subtotal	150,049,852	4,064,928		151,624,593
TOTAL	537,560,734.52	18,368,724.93		538,218,744.81

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