



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

December-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	107,514,750	12,631,083		118,862,407
Overdraft	36,760,432	4,363,519	10.15	37,883,400
Working capital	28,541,503	5,964,952	10.03	33,938,202
Machineries and appliances	24,281,195	1,593,531	10.22	26,536,011
Real estate	17,931,620	709,081	11.42	20,504,794
US\$	34,975,015	4,685,661		36,138,180
Overdraft	17,098,755	3,493,316	6.77	17,403,715
Working capital	5,295,207	442,798	8.03	5,354,492
Machineries and appliances	6,349,634	742,019	6.35	7,070,385
Real estate	6,231,419	7,528	9.13	6,309,588
EURO	230,817,070	13,892,378		234,202,969
Overdraft	67,704,268	5,630,434	7.62	68,305,364
Working capital	31,280,817	2,850,228	7.86	31,695,828
Machineries and appliances	63,420,037	4,240,976	7.56	65,354,733
Real estate	68,411,948	1,170,739	8.34	68,847,045
Other currencies	227,490	-		222,134
Overdraft	655	-		629
Working capital	-	-		-
Machineries and appliances	226,835	-		221,504
Real estate	-	-		-
Business Subtotal	373,534,325	31,209,121	-	389,425,689
Retail (individuals)				
ALL	65,259,474	2,629,329		61,524,891
Overdraft	5,470,531	480,903	13.04	5,271,056
Non-durable goods	15,923,246	816,501	15.02	16,128,080
Durable goods	5,469,516	277,365	13.85	5,489,727
Real estate	30,866,780	874,777	9.47	30,285,515
Business activity	7,529,401	179,783	16.61	4,350,512
US\$	2,089,939	240,681		2,253,443
Overdraft	197,482	51,776	5.31	250,967
Non-durable goods	36,501	1,893	8.67	35,544
Durable goods	750,310	14,410	5.81	751,737
Real estate	966,405	10,216	4.45	948,032
Business activity	139,241	162,385	7.02	267,162
EURO	79,591,723	1,437,106		77,355,111
Overdraft	1,743,660	231,137	8.77	1,624,040
Non-durable goods	1,610,068	149,647	7.64	1,687,806
Durable goods	2,815,794	200,240	7.10	2,912,192
Real estate	69,194,477	814,992	6.67	68,167,108
Business activity	4,227,724	41,090	9.53	2,963,965
Other currencies	486,751	3,484		484,879
Overdraft	4,580	3,484	8.87	6,100
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	482,171	-		478,779
Business activity	-	-		-
Retail Subtotal	147,427,887	4,310,601	-	141,618,323
TOTAL	520,962,213	35,519,722	-	531,044,013

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