



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
December-14
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	153,515,933	8,826,648	7.28	154,107,321
Overdraft	50,785,940	3,774,761	7.19	55,385,411
Working capital	38,707,949	2,662,603	6.80	33,778,203
Machineries and appliances	25,819,921	717,197	7.95	26,185,940
Real estate	38,202,123	1,672,086	7.93	38,757,767
US\$	39,814,178	3,303,551	6.22	39,588,838
Overdraft	17,511,142	2,127,398	5.98	16,633,206
Working capital	10,268,678	1,021,111	7.27	10,665,659
Machineries and appliances	8,596,140	65,681	6.01	8,757,009
Real estate	3,438,218	89,361	6.04	3,532,963
EURO	212,195,999	10,023,771	6.22	210,779,747
Overdraft	54,801,153	4,115,246	5.88	54,675,926
Working capital	30,722,946	1,335,181	7.65	30,564,790
Machineries and appliances	60,767,972	2,968,997	6.06	59,067,234
Real estate	65,903,928	1,604,348	6.17	66,471,797
Other currencies	38,581	-		37,695
Overdraft	1,187	-		1,055
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	37,394	-		36,640
Business Subtotal	405,564,690	22,153,970		404,513,600
Retail (individuals)				
ALL	69,753,739	2,830,399	9.16	70,607,372
Overdraft	5,853,228	365,493	13.45	5,943,604
Non-durable goods	14,911,078	895,561	10.15	15,406,240
Durable goods	7,577,803	502,045	10.50	7,413,614
Real estate	38,136,134	994,461	5.87	38,556,399
Business activity	3,275,497	72,838	11.14	3,287,515
US\$	1,630,146	30,066	6.77	1,293,002
Overdraft	406,469	4,349	11.63	77,883
Non-durable goods	87,746	21,454	6.34	89,241
Durable goods	48,606	4,264	3.97	45,392
Real estate	904,780	-		893,349
Business activity	182,545	-		187,137
EURO	71,864,407	1,613,895	5.52	72,354,273
Overdraft	2,238,743	93,309	6.47	2,225,654
Non-durable goods	1,726,831	78,948	5.19	1,799,134
Durable goods	2,691,489	103,312	4.64	2,891,190
Real estate	63,146,749	979,007	5.35	63,038,995
Business activity	2,060,595	359,319	6.10	2,399,300
Other currencies	342,734	-		339,682
Overdraft	805	-		625
Non-durable goods	-	-		-
Durable goods	4,426	-		4,487
Real estate	337,504	-		334,570
Business activity	-	-		-
Retail Subtotal	143,591,026	4,474,359		144,594,330
TOTAL	549,155,716	26,628,329	-	549,107,930

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