



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

July-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	99,773,872	5,072,860		100,229,701
Overdraft	35,321,675	2,672,316	10.88	35,208,917
Working capital	25,470,597	1,504,238	11.60	26,602,705
Machineries and appliances	21,575,600	570,538	13.23	21,232,150
Real estate	17,406,000	325,768	11.01	17,185,929
US\$	28,420,767	2,361,577		30,070,260
Overdraft	11,123,572	1,375,504	14.53	13,553,407
Working capital	4,883,419	952,698	8.42	5,209,244
Machineries and appliances	6,948,405	33,374	8.15	5,859,188
Real estate	5,465,370	-	-	5,448,420
EURO	223,299,939	10,006,608		225,981,278
Overdraft	65,136,296	4,022,972	8.29	66,588,545
Working capital	30,912,751	1,399,318	7.90	37,739,572
Machineries and appliances	59,411,949	3,440,408	7.95	59,452,032
Real estate	67,838,942	1,143,910	7.92	62,201,128
Other currencies	263,399	-		269,568
Overdraft	450	-	-	487
Working capital	-	-	-	-
Machineries and appliances	262,949	-	-	269,081
Real estate	-	-	-	-
Business Subtotal	351,757,977	17,441,045		356,550,806
Retail (individuals)				
ALL	63,224,867	2,490,609		64,030,568
Overdraft	5,147,078	398,679	13.25	5,241,170
Non-durable goods	15,283,758	863,531	15.06	15,607,432
Durable goods	5,494,368	253,787	14.01	5,518,141
Real estate	29,807,498	698,649	9.44	30,103,136
Business activity	7,492,165	275,963	16.68	7,560,689
US\$	1,798,662	231,589		1,969,628
Overdraft	65,094	122,885	6.19	149,798
Non-durable goods	27,303	31,706	4.47	61,162
Durable goods	127,191	7,951	7.96	133,644
Real estate	1,491,525	45,305	5.66	1,516,385
Business activity	87,549	23,743	9.03	108,638
EURO	81,901,040	1,210,696		81,541,849
Overdraft	1,866,679	180,396	11.33	1,902,188
Non-durable goods	1,784,273	52,586	6.48	1,630,083
Durable goods	2,685,345	73,457	6.88	2,828,845
Real estate	71,343,935	801,918	6.97	70,962,900
Business activity	4,220,807	102,339	10.38	4,217,833
Other currencies	522,346	27,965		562,428
Overdraft	11,809	27,965	14.45	30,843
Non-durable goods	-	-	-	-
Durable goods	-	-	-	-
Real estate	510,536	-	-	531,585
Business activity	-	-	-	-
Retail Subtotal	147,446,915	3,960,860		148,104,473
TOTAL	499,204,892	21,401,905		504,655,279

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