



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
July-15
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	156,181,982	5,646,389	7.50	155,055,552
Overdraft	55,571,960	3,007,155	7.02	54,284,126
Working capital	35,421,271	1,548,655	8.33	35,291,589
Machineries and appliances	26,750,875	574,001	8.37	27,058,965
Real estate	38,437,875	516,578	6.82	38,420,872
US\$	39,325,284	3,128,206	4.72	40,289,996
Overdraft	18,280,469	2,273,309	4.82	19,045,509
Working capital	8,781,752	484,322	7.82	8,228,690
Machineries and appliances	8,727,361	370,575	6.06	9,159,062
Real estate	3,535,702	-		3,856,735
EURO	198,543,658	10,539,178	5.92	197,246,475
Overdraft	50,133,305	4,231,173	6.35	47,515,935
Working capital	29,430,578	1,221,375	7.75	29,384,443
Machineries and appliances	55,884,280	2,695,880	4.72	57,516,324
Real estate	63,095,494	2,390,751	5.56	62,829,772
Other currencies	38,140	-		36,403
Overdraft	236	-		1,382
Working capital	1,128	-		-
Machineries and appliances	-	-		-
Real estate	36,776	-		35,020
Business Subtotal	394,089,064	19,313,774	18	392,628,425
Retail (individuals)				
ALL	73,828,356	2,851,163	8.73	74,371,381
Overdraft	5,975,955	587,687	9.42	5,917,223
Non-durable goods	15,721,936	928,757	10.17	15,951,902
Durable goods	7,846,819	503,999	9.57	7,985,018
Real estate	40,391,359	705,605	5.31	40,680,161
Business activity	3,892,286	125,116	10.59	3,837,078
US\$	1,334,794	81,010	2.30	1,392,196
Overdraft	131,455	5,393	11.11	127,281
Non-durable goods	125,420	22,065	5.72	138,705
Durable goods	24,938	2,556	2.91	25,279
Real estate	872,879	-		870,171
Business activity	180,103	50,996	3.35	230,760
EURO	71,527,929	978,458	5.16	71,128,666
Overdraft	2,415,821	95,791	8.49	2,722,561
Non-durable goods	1,773,612	161,168	4.39	1,839,758
Durable goods	2,866,668	114,746	5.35	2,908,602
Real estate	61,686,944	496,407	4.41	60,815,079
Business activity	2,784,884	110,346	6.55	2,842,666
Other currencies	370,072	-		358,100
Overdraft	899	-		396
Non-durable goods	889	-		676
Durable goods	4,938	-		4,959
Real estate	363,346	-		352,070
Business activity	-	-		-
Retail Subtotal	147,061,151	3,910,630		147,250,344
TOTAL	541,150,214.84	23,224,404.32		539,878,769.07

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