



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

June-10

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	83,212,783	5,831,871		83,782,033
Overdraft	31,713,966	3,347,493	11.87	31,871,877
Working capital	20,760,938	1,119,752	11.78	20,405,587
Machineries and appliances	18,646,138	716,257	13.25	18,861,292
Real estate	12,091,741	648,369	11.02	12,643,278
US\$	35,303,031	1,373,791		34,679,333
Overdraft	15,519,605	548,173	7.65	15,303,352
Working capital	6,537,771	755,411	7.77	6,417,154
Machineries and appliances	7,876,093	-	-	7,890,443
Real estate	5,369,563	70,207	7.70	5,068,384
EURO	188,469,223	9,667,391		189,186,661
Overdraft	53,787,103	4,656,587	7.82	54,041,376
Working capital	26,005,805	1,908,677	8.31	26,325,109
Machineries and appliances	53,190,103	1,181,895	8.11	52,220,518
Real estate	55,486,212	1,920,232	7.29	56,599,658
Other currencies	654,899	1,716		696,000
Overdraft	154,711	1,716	4.06	167,258
Working capital	-	-	-	-
Machineries and appliances	500,189	-	-	528,741
Real estate	-	-	-	-
Business Subtotal	307,639,937	16,874,770		308,344,026
Retail (individuals)				
ALL	56,807,664	2,340,056		57,490,472
Overdraft	4,416,933	400,762	13.76	4,575,580
Non-durable goods	14,231,546	566,916	17.02	14,380,416
Durable goods	5,469,589	298,974	14.42	5,495,738
Real estate	25,709,212	771,326	10.97	26,088,021
Business activity	6,980,385	302,078	16.82	6,950,718
US\$	2,685,562	62,674		2,639,901
Overdraft	296,394	31,871	5.17	327,206
Non-durable goods	26,457	5,929	5.99	30,206
Durable goods	119,769	16,963	4.24	134,154
Real estate	2,068,919	7,912	8.25	2,024,797
Business activity	174,024	-	-	123,537
EURO	79,708,960	1,425,441		78,511,773
Overdraft	1,788,498	550,312	9.15	1,807,367
Non-durable goods	1,650,212	48,636	7.59	1,555,507
Durable goods	2,827,342	91,871	8.07	2,743,639
Real estate	69,143,573	644,507	7.54	68,094,843
Business activity	4,299,335	90,115	10.24	4,310,417
Other currencies	458,638	4,452		491,056
Overdraft	3,949	4,452	8.46	7,125
Non-durable goods	-	-	-	-
Durable goods	-	-	-	-
Real estate	454,689	-	-	483,931
Business activity	-	-	-	-
Retail Subtotal	139,660,824	3,832,623		139,133,203
TOTAL	447,300,761	20,707,392		447,477,229

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