



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

May-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 | 96,406,649 | 4,665,775 | | 95,415,641 |
| Overdraft | 35,421,019 | 2,436,174 | 10.77 | 34,053,577 |
| Working capital | 24,694,082 | 1,155,764 | 11.75 | 24,936,153 |
| Machineries and appliances | 19,154,912 | 458,245 | 14.05 | 18,979,476 |
| Real estate | 17,136,635 | 615,592 | 11.01 | 17,446,435 |
| US\$ | 28,300,264 | 1,459,101 | | 29,349,982 |
| Overdraft | 11,308,088 | 1,168,181 | 5.52 | 12,258,132 |
| Working capital | 4,703,540 | 106,565 | 6.04 | 4,662,219 |
| Machineries and appliances | 7,211,133 | 29,289 | 4.77 | 7,115,586 |
| Real estate | 5,077,503 | 155,066 | 7.96 | 5,314,044 |
| EURO | 218,025,646 | 11,614,455 | | 222,533,134 |
| Overdraft | 62,504,715 | 5,031,474 | 6.67 | 64,850,637 |
| Working capital | 29,668,552 | 2,629,209 | 7.46 | 31,185,124 |
| Machineries and appliances | 58,422,291 | 2,793,163 | 7.64 | 58,576,629 |
| Real estate | 67,430,087 | 1,160,609 | 8.45 | 67,920,744 |
| Other currencies | 297,508 | - | | 288,494 |
| Overdraft | 475 | - | | 440 |
| Working capital | - | - | | - |
| Machineries and appliances | 297,033 | - | | 288,054 |
| Real estate | - | - | | - |
| Business Subtotal | 343,030,066 | 17,739,331 | | 347,587,251 |
| Retail (individuals) | | | | |
| ALL | 61,218,467 | 2,655,755 | | 62,170,876 |
| Overdraft | 4,793,110 | 400,803 | 13.73 | 4,969,832 |
| Non-durable goods | 14,863,053 | 681,694 | 15.09 | 14,993,859 |
| Durable goods | 5,382,703 | 281,249 | 13.25 | 5,427,651 |
| Real estate | 28,848,431 | 961,169 | 9.67 | 29,316,774 |
| Business activity | 7,331,170 | 330,840 | 16.55 | 7,462,761 |
| US\$ | 1,791,114 | 45,346 | | 1,815,058 |
| Overdraft | 57,862 | 24,556 | 7.19 | 55,685 |
| Non-durable goods | 26,307 | 3,450 | 11.00 | 28,557 |
| Durable goods | 112,703 | 2,267 | 3.12 | 111,978 |
| Real estate | 1,501,638 | 10,252 | 2.75 | 1,517,908 |
| Business activity | 92,603 | 4,821 | 3.43 | 100,930 |
| EURO | 82,229,222 | 1,370,148 | | 81,788,110 |
| Overdraft | 1,880,272 | 201,938 | 9.46 | 1,905,585 |
| Non-durable goods | 1,792,537 | 64,187 | 9.30 | 1,764,078 |
| Durable goods | 2,359,648 | 81,039 | 7.67 | 2,333,334 |
| Real estate | 71,921,955 | 915,008 | 6.97 | 71,508,288 |
| Business activity | 4,274,809 | 107,976 | 9.45 | 4,276,824 |
| Other currencies | 495,754 | - | | 511,365 |
| Overdraft | 3,713 | - | | 3,660 |
| Non-durable goods | - | - | | - |
| Durable goods | - | - | | - |
| Real estate | 492,041 | - | | 507,705 |
| Business activity | - | - | | - |
| Retail Subtotal | 145,734,557 | 4,071,249 | | 146,285,409 |
| TOTAL | 488,764,623 | 21,810,580 | | 493,872,660 |

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