



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

### Loans' Distribution by purpose of usage

May-13

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
<b>Businesses</b>				
<b>ALL</b>	<b>140,687,389</b>	<b>7,199,596</b>		<b>139,885,440</b>
Overdraft	45,304,303	3,624,055	11.04	46,716,434
Working capital	42,764,311	2,409,015	10.01	40,755,651
Machineries and appliances	21,286,678	335,117	11.76	21,071,615
Real estate	31,332,097	831,409	11.45	31,341,741
<b>US\$</b>	<b>33,458,283</b>	<b>1,132,964</b>		<b>33,170,168</b>
Overdraft	13,913,578	928,629	6.17	14,467,095
Working capital	5,941,359	107,622	7.16	5,294,257
Machineries and appliances	8,734,869	42,448	6.00	8,597,125
Real estate	4,868,477	54,265	5.00	4,811,691
<b>EURO</b>	<b>226,155,398</b>	<b>13,372,460</b>		<b>226,789,106</b>
Overdraft	60,750,674	4,173,664	6.42	61,140,833
Working capital	28,229,651	3,527,876	6.17	29,420,191
Machineries and appliances	57,910,183	4,317,229	8.18	60,615,181
Real estate	79,264,890	1,353,691	7.26	75,612,901
<b>Other currencies</b>	<b>66,971</b>	-		<b>64,870</b>
Overdraft	705	-		713
Working capital	-	-		-
Machineries and appliances	-	-		-
Real estate	66,266	-		64,158
<b>Business Subtotal</b>	<b>400,368,042</b>	<b>21,705,019</b>	-	<b>399,909,584</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>64,129,783</b>	<b>2,227,803</b>		<b>64,758,104</b>
Overdraft	5,520,514	278,047	13.63	5,626,778
Non-durable goods	15,518,355	707,928	14.95	15,613,097
Durable goods	5,297,261	355,575	11.57	5,374,985
Real estate	33,832,019	799,030	8.56	34,231,155
Business activity	3,961,634	87,223	17.90	3,912,089
<b>US\$</b>	<b>1,822,689</b>	<b>23,653</b>		<b>1,795,869</b>
Overdraft	215,016	3,561	10.08	205,962
Non-durable goods	54,285	8,497	3.94	58,609
Durable goods	44,048	9,432	4.78	50,064
Real estate	1,280,794	-		1,249,135
Business activity	228,546	2,163	10.50	232,099
<b>EURO</b>	<b>76,044,310</b>	<b>1,283,856</b>		<b>75,679,110</b>
Overdraft	2,696,554	150,180	7.04	2,676,390
Non-durable goods	1,806,451	211,755	6.64	1,834,322
Durable goods	3,093,069	242,711	6.03	3,240,143
Real estate	65,992,671	666,191	5.65	65,525,227
Business activity	2,455,565	13,020	9.49	2,403,030
<b>Other currencies</b>	<b>415,697</b>	<b>280</b>		<b>404,992</b>
Overdraft	1,821	280	7.88	2,027
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	413,876	-		402,965
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>142,412,479</b>	<b>3,535,592</b>	-	<b>142,638,075</b>
<b>TOTAL</b>	<b>542,780,520</b>	<b>25,240,612</b>	-	<b>542,547,659</b>

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