



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage
May-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	153,811,665	8,675,722	7.84	155,704,516
Overdraft	55,464,306	3,854,245	8.01	55,416,302
Working capital	33,858,887	3,071,434	8.01	35,011,298
Machineries and appliances	26,525,233	1,113,277	7.48	26,968,044
Real estate	37,963,238	636,767	6.65	38,308,870
US\$	40,309,236	3,075,516	5.33	41,543,835
Overdraft	19,236,916	2,109,952	5.38	20,040,869
Working capital	8,758,573	776,790	6.48	8,842,992
Machineries and appliances	8,890,428	-	-	9,036,726
Real estate	3,423,319	188,774	6.80	3,623,247
EURO	204,126,487	4,430,749	6.18	203,484,538
Overdraft	50,839,802	1,657,776	5.90	50,613,554
Working capital	30,400,469	705,598	6.21	30,403,743
Machineries and appliances	57,728,720	1,096,202	6.35	57,055,982
Real estate	65,157,496	971,173	6.45	65,411,259
Other currencies	39,639	-		39,452
Overdraft	1,263	-	-	232
Working capital	-	-	-	1,074
Machineries and appliances	-	-	-	-
Real estate	38,376	-	-	38,145
Business Subtotal	398,287,027	16,181,988		400,772,340
Retail (individuals)				
ALL	72,377,550	2,566,820	8.92	72,682,006
Overdraft	6,092,077	295,244	13.56	5,889,830
Non-durable goods	15,601,292	749,231	10.07	15,632,687
Durable goods	7,572,760	539,993	9.57	7,773,638
Real estate	39,275,758	814,045	5.46	39,504,791
Business activity	3,835,663	168,308	10.27	3,881,060
US\$	1,380,692	40,485	4.04	1,415,461
Overdraft	133,938	13,048	7.48	133,150
Non-durable goods	121,680	9,636	6.87	131,169
Durable goods	23,231	4,953	5.18	27,332
Real estate	918,691	12,848	8.50	939,259
Business activity	183,152	-	-	184,551
EURO	72,699,952	1,023,011	5.42	72,664,647
Overdraft	2,091,824	78,400	9.05	2,361,716
Non-durable goods	1,742,920	57,393	6.62	1,793,020
Durable goods	2,772,580	153,180	5.95	2,853,158
Real estate	63,093,510	693,172	4.74	62,910,454
Business activity	2,999,119	40,866	6.28	2,746,299
Other currencies	376,788	884		382,979
Overdraft	790	-	-	832
Non-durable goods	-	884	1.60	884
Durable goods	4,849	-	-	4,912
Real estate	371,149	-	-	376,350
Business activity	-	-	-	-
Retail Subtotal	146,834,981	3,631,200		147,145,094
TOTAL	545,122,009	19,813,188		547,917,433

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