

## **Loans' Distribution by purpose of usage**

### **August-09**

Operative data\*

(in '000 ALL)	<i>Outstanding Loan Balance at begin of month</i>	<i>New Loans during the month</i>	<i>Weighted Interest rate for new loans</i>	<i>Outstanding Loan Balance end of month</i>
	1	2	3	4
<b>Businesses</b>				
<b>ALL</b>	<b>70,136,589</b>	<b>6,290,101</b>		<b>72,046,171</b>
Overdraft	27,495,259	2,661,253	12.02	28,715,549
Working capital	15,894,314	1,490,766	11.94	16,033,557
Machineries and appliances	14,576,104	1,968,074	10.96	14,885,020
Real estate	12,170,912	170,008	12.65	12,412,045
<b>US\$</b>	<b>26,057,622</b>	<b>1,184,735</b>		<b>26,123,847</b>
Overdraft	11,926,261	451,052	8.22	11,895,840
Working capital	5,010,042	497,418	7.91	4,998,267
Machineries and appliances	4,433,740	236,265	7.71	4,274,370
Real estate	4,687,579	-	-	4,955,370
<b>EURO</b>	<b>175,425,604</b>	<b>13,343,469</b>		<b>176,623,003</b>
Overdraft	50,524,336	5,552,130	8.30	49,941,296
Working capital	25,579,036	4,883,823	7.29	26,314,227
Machineries and appliances	46,775,604	687,902	7.79	47,020,684
Real estate	52,546,629	2,219,613	8.02	53,346,795
<b>Other currencies</b>	<b>715,610</b>	<b>0</b>		<b>728,945</b>
Overdraft	135,540	0	<b>4.15</b>	139,916
Working capital	20,824	-	-	16,781
Machineries and appliances	354,264	-	-	363,692
Real estate	204,982	-	-	208,556
<b>Business Subtotal</b>	<b>272,335,425</b>	<b>20,818,304</b>		<b>275,521,966</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>56,994,856</b>	<b>1,534,999</b>		<b>56,598,868</b>
Overdraft	3,867,065	271,676	15.33	3,941,088
Non-durable goods	14,666,322	319,908	16.13	14,533,394
Durable goods	5,648,195	205,696	14.50	5,467,413
Real estate	25,102,241	472,360	13.53	25,129,594
Business activity	7,711,034	265,359	18.19	7,527,379
<b>US\$</b>	<b>2,376,544</b>	<b>71,474</b>		<b>2,390,405</b>
Overdraft	234,124	42,573	13.85	244,954
Non-durable goods	20,898	17,225	7.20	34,450
Durable goods	105,260	3,336	6.64	97,276
Real estate	1,897,416	927	1.99	1,890,056
Business activity	118,847	7,414	10.69	123,670
<b>EURO</b>	<b>77,963,003</b>	<b>784,268</b>		<b>78,803,827</b>
Overdraft	2,653,849	98,960	10.15	2,363,493
Non-durable goods	1,657,076	62,398	7.65	1,641,571
Durable goods	2,909,822	252,693	7.84	2,953,196
Real estate	67,098,000	312,113	6.97	68,252,907
Business activity	3,644,257	58,104	10.16	3,592,661
<b>Other currencies</b>	<b>448,411</b>	<b>3,038</b>		<b>448,352</b>
Overdraft	28,963	1,066	8.23	15,168
Non-durable goods	-	330	3.35	330
Durable goods	-	-	-	-
Real estate	419,448	1,642	2.55	432,854
Business activity	-	-	-	-
<b>Retail Subtotal</b>	<b>137,782,815</b>	<b>2,393,778</b>		<b>138,241,453</b>
<b>TOTAL</b>	<b>410,118,240</b>	<b>23,212,082</b>		<b>413,763,418</b>

Source: Bank of Albania

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