

Loans' Distribution by purpose of usage

February-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
Businesses				
ALL	52,843,393	7,442,287		55,649,973
Overdraft	16,542,232	4,985,385	10.16	18,256,907
Working capital	12,251,904	1,384,912	10.47	12,686,244
Machineries and appliances	12,525,701	578,925	12.42	12,896,282
Real estate	11,523,555	493,065	11.39	11,810,540
US\$	27,735,573	977,355		28,906,616
Overdraft	11,545,757	540,433	7.65	12,448,591
Working capital	6,494,300	428,799	7.71	6,479,152
Machineries and appliances	4,601,365	8,122	6.61	4,704,331
Real estate	5,094,152	-	#DIV/0!	5,274,542
EURO	176,632,861	6,063,993		179,773,372
Overdraft	49,736,885	3,018,659	8.38	50,912,380
Working capital	29,390,964	1,498,560	8.06	31,824,125
Machineries and appliances	51,423,501	1,299,829	6.36	52,947,741
Real estate	46,081,511	246,945	7.58	44,089,126
Other currencies	1,219,383	-		1,241,251
Overdraft	486,702	-	#DIV/0!	501,978
Working capital	66,220	-	#DIV/0!	63,409
Machineries and appliances	427,701	-	#DIV/0!	436,093
Real estate	238,760	-	#DIV/0!	239,772
Business Subtotal	258,431,210	14,483,635		265,571,213
Retail (individuals)				
ALL	54,784,167	2,246,580		55,136,272
Overdraft	3,807,394	300,738	15.31	3,785,257
Non-durable goods	2,357,861	190,100	14.42	2,379,230
Durable goods	18,047,276	614,067	16.04	17,953,986
Real estate	22,453,607	738,801	12.99	22,861,842
Business activity	8,118,029	402,874	18.09	8,155,958
US\$	3,284,886	96,646		3,237,384
Overdraft	826,116	13,990	5.57	663,527
Non-durable goods	90,874	14,092	6.50	107,386
Durable goods	80,819	1,742	3.30	79,752
Real estate	2,154,016	66,821	3.70	2,250,411
Business activity	133,061	-	#DIV/0!	136,308
EURO	76,972,763	969,542		78,644,102
Overdraft	2,534,991	198,094	7.13	2,558,284
Non-durable goods	1,455,033	43,804	6.79	1,532,112
Durable goods	3,546,503	40,465	7.62	3,572,382
Real estate	65,452,650	631,505	6.51	67,042,159
Business activity	3,983,586	55,674	9.93	3,939,164
Other currencies	444,046	26,673		469,705
Overdraft	23,458	14,778	9.38	29,545
Non-durable goods	-	-	#DIV/0!	-
Durable goods	140,458	-	#DIV/0!	143,917
Real estate	277,230	11,895	5.44	296,243
Business activity	2,900	-	#DIV/0!	-
Retail Subtotal	135,485,861	3,339,440		137,487,463
TOTAL	393,917,071	17,823,075		403,058,676

Source: Bank of Albania

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