



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage January-08

(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	35,106,901	3,273,254		34,998,744
Overdraft	8,535,422	1,994,110	8.89	8,733,591
Working capital	8,322,309	934,535	10.53	8,075,170
Machineries and appliances	10,480,413	227,589	13.76	10,397,157
Real estate	7,768,758	117,020	11.83	7,792,825
US\$	20,097,806	870,791		20,097,806
Overdraft	7,984,015	371,228	7.83	8,098,236
Working capital	4,979,689	499,563	8.45	4,932,785
Machineries and appliances	4,046,951	-	#DIV/0!	3,941,205
Real estate	3,087,151	-	#DIV/0!	3,032,615
EURO	127,801,916	5,485,401		127,545,825
Overdraft	31,430,936	1,928,133	9.12	32,396,019
Working capital	24,488,667	1,300,150	9.27	22,869,356
Machineries and appliances	45,031,163	1,445,984	8.24	45,801,682
Real estate	26,851,150	811,134	9.34	26,478,768
Other currencies	1,402,271	16,437		1,442,548
Overdraft	431,595	16,437	-	437,717
Working capital	237,046	-	#DIV/0!	241,276
Machineries and appliances	484,021	-	#DIV/0!	499,966
Real estate	249,609	-	#DIV/0!	263,589
Business Subtotal	184,408,894	9,645,884		183,991,957
Retail (individuals)				
ALL	44,557,512	2,241,233		44,967,853
Overdraft	2,747,672	365,477	4.87	2,774,358
Non-durable goods	1,650,946	137,831	14.30	2,000,380
Durable goods	15,429,206	875,469	16.54	15,353,524
Real estate	17,508,435	454,099	12.60	17,463,089
Business activity	7,235,104	408,356	19.68	7,376,502
US\$	2,541,656	25,284		2,424,110
Overdraft	112,507	13,399	4.09	73,760
Non-durable goods	27,644	249	9.07	20,577
Durable goods	119,972	2,065	4.25	83,048
Real estate	2,141,783	5,440	10.03	2,079,600
Business activity	139,751	4,131	6.96	167,126
EURO	55,912,065	2,412,128		57,770,081
Overdraft	1,698,678	152,581	4.81	1,637,620
Non-durable goods	433,390	17,228	8.70	529,491
Durable goods	4,038,490	35,605	9.56	2,578,535
Real estate	46,223,293	1,863,868	7.17	49,192,152
Business activity	3,569,868	342,847	9.30	3,832,283
Other currencies	35,689	2,613		33,439
Overdraft	18,741	2,613	2.55	15,934
Non-durable goods	-	-	#DIV/0!	-
Durable goods	-	-	#DIV/0!	-
Real estate	16,948	-	#DIV/0!	17,505
Business activity	-	-	#DIV/0!	-
Retail Subtotal	103,046,923	4,681,258		105,195,483
TOTAL	287,455,817	14,327,142		289,187,440