

Loans' Distribution by purpose of usage
January-10
Operative data*

<i>(in '000 ALL)</i>	<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	76,734,256	3,875,919		76,897,776
Overdraft	30,976,513	2,244,557	12.35	31,319,458
Working capital	17,237,672	1,055,112	12.42	17,121,512
Machineries and appliances	18,494,668	232,989	14.49	18,418,120
Real estate	10,025,403	343,261	10.50	10,038,686
US\$	26,832,136	952,062		27,891,503
Overdraft	12,115,415	805,484	5.45	12,780,737
Working capital	5,787,931	146,578	7.26	5,983,653
Machineries and appliances	4,493,412	-		4,572,614
Real estate	4,435,377	-		4,554,499
EURO	186,942,019	13,698,668		189,779,630
Overdraft	53,528,482	7,974,705	7.12	55,307,681
Working capital	26,575,604	920,386	7.63	26,289,189
Machineries and appliances	53,511,496	1,568,727	7.24	54,131,127
Real estate	53,326,438	3,234,851	8.22	54,051,633
Other currencies	705,836	-		694,531
Overdraft	149,040	-		151,897
Working capital	-	-		-
Machineries and appliances	556,796	-		542,635
Real estate	-	-		-
Business Subtotal	291,214,247	18,526,649		295,263,441
Retail (individuals)				
ALL	56,239,484	1,200,582		55,695,437
Overdraft	3,859,515	235,828	16.08	3,872,202
Non-durable goods	14,338,240	292,132	17.57	14,204,353
Durable goods	5,228,066	167,367	15.29	5,158,125
Real estate	25,591,289	326,604	12.95	25,337,464
Business activity	7,222,374	178,651	19.08	7,123,293
US\$	2,330,768	67,873		2,445,688
Overdraft	242,974	36,752	8.68	282,151
Non-durable goods	40,055	498	3.70	41,312
Durable goods	104,517	7,072	6.80	113,679
Real estate	1,846,104	23,551	7.13	1,908,610
Business activity	97,117	-		99,936
EURO	80,748,313	1,651,233		80,918,823
Overdraft	2,029,348	229,899	9.19	1,918,998
Non-durable goods	1,666,414	12,225	7.73	1,649,438
Durable goods	2,899,367	38,293	7.73	2,950,827
Real estate	70,031,286	1,286,707	5.58	70,092,217
Business activity	4,121,899	84,109	9.83	4,307,343
Other currencies	460,990	836		460,324
Overdraft	12,756	836	8.26	5,560
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	448,234	-		454,765
Business activity	-	-		-
Retail Subtotal	139,779,555	2,920,524		139,520,273
TOTAL	430,993,802	21,447,173		434,783,714

Source: Bank of Albania

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