

Loans' Distribution by purpose of usage

March-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	78,093,347	6,051,877		79,553,696
Overdraft	31,788,295	2,920,459	15.04	31,775,826
Working capital	17,615,711	1,891,494	13.03	18,597,050
Machineries and appliances	18,357,436	424,842	13.99	18,349,161
Real estate	10,331,905	815,082	11.47	10,831,658
US\$	27,924,069	4,194,673		29,586,574
Overdraft	12,576,861	3,303,245	6.70	13,822,754
Working capital	6,054,771	477,343	7.31	6,085,373
Machineries and appliances	4,747,633	107,442	7.63	4,710,892
Real estate	4,544,804	306,643	8.99	4,967,554
EURO	190,584,147	6,823,270		189,449,256
Overdraft	55,236,545	3,316,915	8.34	54,092,747
Working capital	25,927,879	873,434	8.82	25,777,574
Machineries and appliances	55,444,561	830,484	8.57	54,633,486
Real estate	53,975,162	1,802,437	6.55	54,945,449
Other currencies	689,878	1,581		702,775
Overdraft	152,201	1,581	4.06	157,699
Working capital	-	-		-
Machineries and appliances	537,677	-		545,076
Real estate	-	-		-
Business Subtotal	297,291,441	17,071,401	-	299,292,301
Retail (individuals)				
ALL	55,530,903	1,972,165		55,824,507
Overdraft	3,881,846	321,798	15.58	4,063,623
Non-durable goods	14,133,076	384,765	17.14	14,065,271
Durable goods	5,245,733	293,842	14.53	5,314,383
Real estate	25,289,803	581,533	11.78	25,351,609
Business activity	6,980,445	390,226	17.30	7,029,620
US\$	2,468,209	40,170		2,457,076
Overdraft	301,318	9,597	11.68	294,868
Non-durable goods	29,666	-		18,925
Durable goods	115,512	4,700	2.85	115,971
Real estate	1,920,330	25,872	5.94	1,926,490
Business activity	101,383	-		100,822
EURO	80,661,342	1,279,610		80,755,351
Overdraft	1,965,609	183,717	8.78	1,846,446
Non-durable goods	1,601,353	97,613	5.01	1,639,905
Durable goods	2,812,211	151,988	7.26	2,878,477
Real estate	70,005,901	772,015	7.47	70,160,008
Business activity	4,276,268	74,277	10.73	4,230,515
Other currencies	459,919	1,503		466,983
Overdraft	5,882	1,503	8.32	3,863
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	454,037	-		463,121
Business activity	-	-		-
Retail Subtotal	139,120,372	3,293,447		139,503,917
TOTAL	436,411,813	20,364,848		438,796,218

Source: Bank of Albania

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