



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage*

October-08

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	45,954,907	5,250,617		47,572,790
Overdraft	12,920,303	2,440,718	11.33	13,990,709
Working capital	11,124,436	1,903,024	10.08	11,156,521
Machineries and appliances	12,109,074	498,592	11.75	11,562,622
Real estate	9,801,093	408,283	9.91	10,862,938
US\$	24,556,534	3,984,167		27,145,828
Overdraft	10,215,189	2,917,855	7.54	11,141,188
Working capital	5,891,736	709,951	7.67	6,472,131
Machineries and appliances	4,486,225	348,542	6.46	5,139,395
Real estate	3,963,385	7,820	9.86	4,393,115
EURO	168,566,341	8,601,333		169,265,964
Overdraft	44,132,878	4,103,499	8.95	44,640,655
Working capital	30,400,771	1,814,689	9.27	29,655,740
Machineries and appliances	51,744,393	1,424,741	8.88	52,027,393
Real estate	42,288,300	1,258,404	9.08	42,942,174
Other currencies	1,317,171	17,657		1,399,125
Overdraft	447,393	-	#DIV/0!	482,076
Working capital	191,067	17,657	8.31	215,282
Machineries and appliances	446,492	-	#DIV/0!	454,755
Real estate	232,225	-	#DIV/0!	247,017
Business Subtotal	240,394,953	17,853,774		245,383,707
Retail (individuals)				
ALL	52,427,728	3,857,870		54,079,509
Overdraft	3,538,186	1,050,422	12.81	4,227,739
Non-durable goods	2,674,013	282,270	14.32	2,676,512
Durable goods	17,582,151	477,428	14.69	17,784,023
Real estate	20,403,967	1,516,586	13.21	21,147,131
Business activity	8,229,409	531,164	18.22	8,244,105
US\$	2,448,069	738,679		3,394,721
Overdraft	224,126	646,055	8.19	910,621
Non-durable goods	64,481	19,259	7.72	89,297
Durable goods	85,209	1,645	9.88	87,802
Real estate	1,919,286	71,720	6.91	2,157,479
Business activity	154,967	-	#DIV/0!	149,522
EURO	74,386,182	2,726,389		74,811,225
Overdraft	2,416,660	875,669	7.42	2,774,661
Non-durable goods	1,697,512	138,383	7.87	1,478,712
Durable goods	3,519,891	136,632	9.04	3,432,624
Real estate	62,648,229	1,443,473	7.07	63,149,521
Business activity	4,103,889	132,233	9.97	3,975,708
Other currencies	85,432	117,601		201,461
Overdraft	23,719	25,268	10.51	42,864
Non-durable goods	-	1,094	5.70	1,094
Durable goods	21,292	51,738	8.78	74,605
Real estate	40,421	39,502	8.78	82,899
Business activity	-	-	#DIV/0!	-
Retail Subtotal	129,347,411	7,440,539		132,486,917
TOTAL	369,742,364	25,294,313		377,870,623