



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage*

September-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	43,636,986	5,559,229		45,954,907
Overdraft	12,586,934	2,159,019	10.64	12,920,304
Working capital	10,622,991	1,243,968	10.19	11,124,436
Machineries and appliances	10,527,287	1,707,268	12.47	12,109,074
Real estate	9,899,773	448,974	9.83	9,801,093
US\$	23,279,221	2,640,486		24,556,534
Overdraft	9,556,773	927,744	7.89	10,215,189
Working capital	6,287,014	842,764	7.45	5,891,736
Machineries and appliances	4,191,731	-	#DIV/0!	4,486,224
Real estate	3,243,702	869,978	7.77	3,963,384
EURO	162,855,916	7,959,049		168,566,342
Overdraft	41,619,205	3,179,620	8.44	44,132,879
Working capital	29,894,400	2,592,497	9.43	30,400,771
Machineries and appliances	54,703,997	1,429,158	8.96	51,744,393
Real estate	36,638,314	757,775	8.80	42,288,300
Other currencies	1,268,836	10,145		1,317,171
Overdraft	431,835	-	#DIV/0!	447,393
Working capital	177,196	10,145	8.24	191,067
Machineries and appliances	432,827	-	#DIV/0!	446,489
Real estate	226,978	-	#DIV/0!	232,222
Business Subtotal	231,040,959	16,168,909		240,394,954
Retail (individuals)				
ALL	51,718,357	2,712,301		52,427,727
Overdraft	3,555,718	289,266	15.91	3,538,186
Non-durable goods	2,668,485	182,142	15.03	2,674,012
Durable goods	17,447,734	454,448	14.98	17,582,151
Real estate	20,029,975	1,283,088	13.34	20,403,968
Business activity	8,016,444	503,357	18.73	8,229,410
US\$	2,457,349	74,798		2,448,069
Overdraft	188,916	53,124	8.64	224,126
Non-durable goods	63,772	3,023	6.89	64,481
Durable goods	78,365	9,103	8.23	85,209
Real estate	1,980,027	8,316	8.88	1,919,286
Business activity	146,267	1,231	7.59	154,967
EURO	71,498,680	2,572,519		74,386,182
Overdraft	2,242,545	194,184	8.17	2,416,660
Non-durable goods	1,464,022	96,163	7.94	1,697,512
Durable goods	3,307,527	122,474	9.09	3,519,892
Real estate	60,580,264	2,029,998	6.81	62,648,229
Business activity	3,904,321	129,701	10.23	4,103,889
Other currencies	53,984	27,336		85,432
Overdraft	25,472	3,687	10.49	23,719
Non-durable goods	-	-	#DIV/0!	-
Durable goods	11,707	9,188	8.66	21,292
Real estate	16,804	14,461	8.36	40,421
Business activity	-	-	#DIV/0!	-
Retail Subtotal	125,728,369	5,386,954		129,347,410
TOTAL	356,769,328	21,555,863		369,742,364