



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

September-09

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	72,046,171	4,746,098		73,485,555
Overdraft	28,715,549	3,099,561	14.19	29,852,950
Working capital	16,033,557	903,048	13.19	15,737,213
Machineries and appliances	14,885,020	368,658	14.13	17,724,819
Real estate	12,412,045	374,831	11.85	10,170,573
US\$	26,123,847	1,933,020		25,757,832
Overdraft	12,062,183	1,349,092	6.45	11,953,808
Working capital	4,831,924	497,925	8.16	4,754,800
Machineries and appliances	4,274,370	86,003	12.00	4,572,293
Real estate	4,955,370	-		4,476,938
EURO	176,623,003	10,239,075		179,474,256
Overdraft	49,941,296	4,260,902	8.15	50,500,766
Working capital	26,314,227	3,674,160	7.60	26,156,115
Machineries and appliances	47,020,684	1,222,475	7.53	49,407,033
Real estate	53,346,795	1,081,539	8.51	53,410,342
Other currencies	728,945	254		736,218
Overdraft	139,916	254	4.06	143,172
Working capital	16,781	-		-
Machineries and appliances	363,692	-		593,046
Real estate	208,556	-		-
Business Subtotal	275,521,966	16,918,447		279,453,861
Retail (individuals)				
ALL	56,598,868	1,510,506		56,238,590
Overdraft	3,941,088	257,451	15.69	3,739,209
Non-durable goods	14,533,394	381,701	16.47	14,686,095
Durable goods	5,467,413	206,938	15.53	5,162,678
Real estate	25,129,594	415,588	13.56	25,260,770
Business activity	7,527,379	248,828	18.73	7,389,838
US\$	2,390,405	18,731		2,317,630
Overdraft	244,954	9,542	7.20	236,064
Non-durable goods	34,450	3,216	5.50	34,562
Durable goods	97,276	5,972	8.00	101,647
Real estate	1,890,056	-		1,851,058
Business activity	123,670	-		94,299
EURO	78,803,827	1,294,984		79,729,280
Overdraft	2,363,493	157,004	10.06	2,151,241
Non-durable goods	1,641,571	73,983	7.95	1,565,462
Durable goods	2,953,196	75,988	7.74	2,925,523
Real estate	68,252,907	926,622	8.10	69,519,554
Business activity	3,592,661	61,387	10.40	3,567,499
Other currencies	448,352	3,738		450,239
Overdraft	15,168	3,738	-	11,323
Non-durable goods	330	-		325
Durable goods	-	-		-
Real estate	432,854	-		438,591
Business activity	-	-		-
Retail Subtotal	138,241,453	2,827,958		138,735,739
TOTAL	413,763,418	19,746,405		418,189,600

Source: Bank of Albania

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