



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

***Loans' Distribution by purpose of usage
September 2007***

| (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 | 31,879,643 | 3,612,849 | | 32,814,905 |
| Overdraft | 7,279,098 | 1,744,927 | 10.24 | 7,698,996 |
| Working capital | 7,596,144 | 1,110,244 | 10.53 | 7,740,611 |
| Machineries and appliances | 9,982,559 | 276,998 | 12.16 | 9,856,343 |
| Real estate | 7,021,842 | 480,680 | 12.08 | 7,518,955 |
| US\$ | 20,918,876 | 1,652,134 | | 20,330,215 |
| Overdraft | 8,083,884 | 224,978 | 9.15 | 8,085,140 |
| Working capital | 4,160,888 | 1,374,775 | 9.71 | 4,946,649 |
| Machineries and appliances | 4,293,200 | 52,381 | 8.84 | 3,925,205 |
| Real estate | 4,380,904 | - | #DIV/0! | 3,373,221 |
| EURO | 103,718,017 | 9,407,408 | | 107,838,055 |
| Overdraft | 22,979,011 | 3,317,854 | 7.92 | 37,352,907 |
| Working capital | 19,284,981 | 2,417,081 | 8.80 | 32,485,776 |
| Machineries and appliances | 39,997,360 | 1,387,128 | 8.71 | 30,143,963 |
| Real estate | 21,456,666 | 2,285,345 | 8.73 | 29,740,058 |
| Other currencies | 696,576 | 9,655 | | 3,371,502 |
| Overdraft | 11,006 | 0 | 10.50 | 10,709 |
| Working capital | 255,588 | 9,655 | 7.98 | 255,340 |
| Machineries and appliances | 171,993 | - | #DIV/0! | 169,069 |
| Real estate | 257,989 | - | #DIV/0! | 253,604 |
| Business Subtotal | 157,213,112 | 14,682,046 | | 161,671,869 |
| Retail (individuals) | | | | |
| ALL | 40,534,643 | 2,568,117 | | 41,485,443 |
| Overdraft | 2,739,451 | 346,916 | 5.27 | 2,784,048 |
| Non-durable goods | 1,782,641 | 98,052 | 16.43 | 1,760,833 |
| Durable goods | 13,558,335 | 906,636 | 16.71 | 13,935,246 |
| Real estate | 15,566,882 | 808,795 | 12.04 | 16,090,906 |
| Business activity | 6,887,334 | 407,719 | 19.81 | 6,914,409 |
| US\$ | 3,071,106 | 85,575 | | 2,855,518 |
| Overdraft | 132,470 | 72,474 | 6.93 | 169,338 |
| Non-durable goods | 37,308 | 3,491 | 9.50 | 21,587 |
| Durable goods | 106,436 | 3,041 | 13.11 | 113,072 |
| Real estate | 2,616,633 | 6,516 | 9.23 | 2,351,973 |
| Business activity | 178,259 | 53 | 6.44 | 199,549 |
| EURO | 45,900,300 | 4,188,394 | | 48,584,354 |
| Overdraft | 1,706,066 | 214,860 | 7.43 | 1,730,269 |
| Non-durable goods | 647,513 | 97,900 | 8.76 | 423,548 |
| Durable goods | 3,547,030 | 202,654 | 8.71 | 3,684,047 |
| Real estate | 36,786,254 | 3,540,381 | 7.83 | 39,524,279 |
| Business activity | 3,213,437 | 132,599 | 10.75 | 3,222,211 |
| Other currencies | 18,387 | 5,817 | | 18,322 |
| Overdraft | 16,571 | 5,817 | 5.01 | 16,552 |
| Non-durable goods | - | - | #DIV/0! | - |
| Durable goods | - | - | #DIV/0! | - |
| Real estate | 1,817 | - | #DIV/0! | 1,770 |
| Business activity | - | - | #DIV/0! | - |
| Retail Subtotal | 89,524,436 | 6,847,903 | | 92,943,637 |
| TOTAL | 246,737,548 | 21,529,949 | | 254,615,506 |