



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

***Loans' Distribution by purpose of usage
November 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	33,038,857	4,128,063		33,795,914
Overdraft	7,829,158	2,315,101	10.24	8,164,923
Working capital	7,802,100	1,222,453	10.10	8,160,840
Machineries and appliances	9,801,582	423,758	5.86	10,456,867
Real estate	7,606,017	166,751	11.77	7,013,286
US\$	20,678,334	2,294,355		19,243,005
Overdraft	8,326,405	1,446,110	8.71	7,403,363
Working capital	5,243,050	398,475	9.16	4,788,751
Machineries and appliances	3,833,530	404,588	8.62	3,896,479
Real estate	3,275,349	45,182	10.12	3,154,412
EURO	111,458,000	10,368,168		116,553,782
Overdraft	25,727,495	3,074,041	8.37	27,258,859
Working capital	21,422,956	2,708,842	8.54	22,989,304
Machineries and appliances	40,693,680	2,139,031	7.90	43,389,251
Real estate	23,613,869	2,446,255	8.12	22,916,369
Other currencies	685,056	26,532		1,425,928
Overdraft	10,706	26,532	0.09	419,834
Working capital	246,084	-	#DIV/0!	241,707
Machineries and appliances	171,307	-	#DIV/0!	504,119
Real estate	256,960	-	#DIV/0!	250,339
Business Subtotal	165,860,248	16,817,119		171,018,630
Retail (individuals)				
ALL	42,536,114	2,854,198		43,515,543
Overdraft	2,907,219	394,924	5.48	2,875,287
Non-durable goods	1,798,969	143,782	14.37	1,687,980
Durable goods	14,269,933	1,200,183	15.68	15,035,998
Real estate	16,549,074	651,945	11.25	16,856,847
Business activity	7,010,920	463,363	19.98	7,059,430
US\$	2,726,022	37,853		2,588,628
Overdraft	157,550	20,950	6.06	151,863
Non-durable goods	21,394	205	-	19,959
Durable goods	110,588	1,115	8.58	104,360
Real estate	2,285,079	8,856	8.40	2,167,393
Business activity	151,410	6,727	10.02	145,053
EURO	51,113,018	3,546,592		52,886,248
Overdraft	1,882,444	277,744	6.02	1,663,565
Non-durable goods	547,619	77,144	8.88	504,779
Durable goods	3,719,314	472,077	7.87	3,855,708
Real estate	41,561,038	2,578,946	7.27	43,478,279
Business activity	3,402,604	140,681	10.39	3,383,918
Other currencies	16,567	6,111		16,089
Overdraft	14,849	6,111	5.17	14,395
Non-durable goods	-	-	#DIV/0!	-
Durable goods	-	-	#DIV/0!	-
Real estate	1,718	-	#DIV/0!	1,694
Business activity	-	-	#DIV/0!	-
Retail Subtotal	96,391,720	6,444,753		99,006,507
TOTAL	262,251,969	23,261,872		270,025,137