



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## **Loans' Distribution by purpose of usage\***

### **April-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
<b>Businesses</b>				
<b>ALL</b>	<b>37,326,294</b>	<b>3,403,954</b>		<b>38,520,528</b>
Overdraft	9,846,472	1,688,722	10.27	10,376,540
Working capital	8,879,977	936,838	10.98	9,116,989
Machineries and appliances	9,886,920	376,984	12.79	10,256,252
Real estate	8,712,925	401,409	12.19	8,770,747
<b>US\$</b>	<b>18,664,183</b>	<b>1,460,578</b>		<b>18,674,245</b>
Overdraft	7,863,376	395,223	7.50	7,403,711
Working capital	4,669,360	662,195	7.56	5,189,705
Machineries and appliances	3,713,897	241,586	7.48	3,501,310
Real estate	2,417,549	161,574	8.05	2,579,519
<b>EURO</b>	<b>141,020,238</b>	<b>13,063,699</b>		<b>145,703,524</b>
Overdraft	36,087,340	6,656,851	8.40	37,930,730
Working capital	26,772,202	1,741,754	9.53	27,343,604
Machineries and appliances	48,778,829	1,745,800	8.66	51,406,964
Real estate	29,381,867	2,919,293	9.02	29,022,226
<b>Other currencies</b>	<b>1,469,824</b>	<b>0</b>		<b>1,372,055</b>
Overdraft	461,256	0	4.79	436,143
Working capital	234,353	-	#DIV/0!	219,967
Machineries and appliances	516,216	-	#DIV/0!	470,112
Real estate	257,999	-	#DIV/0!	245,834
<b>Business Subtotal</b>	<b>198,480,539</b>	<b>17,928,231</b>		<b>204,270,353</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>46,162,239</b>	<b>2,614,231</b>		<b>47,268,608</b>
Overdraft	3,011,271	498,869	13.69	3,200,098
Non-durable goods	1,773,508	143,252	15.35	1,753,452
Durable goods	16,022,456	427,806	15.62	16,413,284
Real estate	17,931,180	1,008,108	14.01	18,339,211
Business activity	7,423,824	536,196	19.28	7,562,562
<b>US\$</b>	<b>2,225,653</b>	<b>111,179</b>		<b>2,255,382</b>
Overdraft	66,848	43,606	9.69	91,654
Non-durable goods	16,508	1,539	6.76	17,535
Durable goods	74,071	5,407	10.00	59,819
Real estate	1,952,258	51,153	7.20	1,963,843
Business activity	115,968	9,473	11.55	122,531
<b>EURO</b>	<b>62,548,264</b>	<b>3,615,461</b>		<b>65,032,669</b>
Overdraft	1,883,008	375,383	11.70	2,376,750
Non-durable goods	553,439	40,321	9.43	505,150
Durable goods	3,124,984	532,293	8.46	3,433,989
Real estate	53,010,354	2,364,417	7.38	54,663,090
Business activity	3,976,479	303,047	10.36	4,053,689
<b>Other currencies</b>	<b>32,327</b>	<b>38,480</b>		<b>44,427</b>
Overdraft	14,381	38,480	10.51	27,185
Non-durable goods	-	-	#DIV/0!	-
Durable goods	-	-	#DIV/0!	-
Real estate	17,946	-	#DIV/0!	17,242
Business activity	-	-	#DIV/0!	-
<b>Retail Subtotal</b>	<b>110,968,483</b>	<b>6,379,350</b>		<b>114,601,085</b>
<b>TOTAL</b>	<b>309,449,022</b>	<b>24,307,581</b>		<b>318,871,438</b>