



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage*
February-08

(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	34,998,744	11,544,556		35,555,694
Overdraft	8,733,591	10,326,362	9.85	8,969,378
Working capital	8,075,170	926,250	10.82	8,522,662
Machineries and appliances	10,397,157	144,052	13.04	10,209,531
Real estate	7,792,825	147,892	11.87	7,854,122
US\$	20,004,840	1,470,938		19,766,319
Overdraft	8,098,236	1,245,229	7.03	8,274,116
Working capital	4,932,785	224,470	7.26	4,854,399
Machineries and appliances	3,941,205	1,239	9.50	3,858,113
Real estate	3,032,615	-	#DIV/0!	2,779,691
EURO	127,545,825	7,617,462		135,313,528
Overdraft	32,396,019	2,334,073	5.72	34,560,146
Working capital	22,869,356	1,413,477	8.87	24,606,648
Machineries and appliances	45,801,682	2,487,205	8.84	47,915,920
Real estate	26,478,768	1,382,706	8.09	28,230,814
Other currencies	1,442,548	10,236		1,470,503
Overdraft	437,717	-	#DIV/0!	455,132
Working capital	241,276	10,236	8.40	241,055
Machineries and appliances	499,966	-	#DIV/0!	513,466
Real estate	263,589	-	#DIV/0!	260,850
Business Subtotal	183,991,957	20,643,191		192,106,045
Retail (individuals)				
ALL	44,967,853	2,401,684		45,508,374
Overdraft	2,774,358	396,562	6.77	2,793,482
Non-durable goods	2,000,380	151,194	14.05	2,027,653
Durable goods	15,353,524	338,345	16.29	9,092,661
Real estate	17,463,089	1,067,495	14.37	24,182,542
Business activity	7,376,502	448,089	19.70	7,412,036
US\$	2,424,110	37,785		2,599,919
Overdraft	73,760	13,056	4.76	273,584
Non-durable goods	20,577	157	7.50	20,056
Durable goods	83,048	-	#DIV/0!	101,326
Real estate	2,079,600	22,578	7.02	2,081,168
Business activity	167,126	1,994	8.93	123,785
EURO	57,770,081	3,441,953		61,613,303
Overdraft	1,637,620	745,551	6.25	2,083,215
Non-durable goods	529,491	52,514	8.55	579,983
Durable goods	2,578,535	95,681	9.12	2,808,119
Real estate	49,192,152	2,382,404	7.00	52,292,056
Business activity	3,832,283	165,802	11.06	3,849,931
Other currencies	33,439	11,981		34,839
Overdraft	15,934	11,981	5.00	16,854
Non-durable goods	-	-	#DIV/0!	-
Durable goods	-	-	#DIV/0!	-
Real estate	17,505	-	#DIV/0!	17,985
Business activity	-	-	#DIV/0!	-
Retail Subtotal	105,195,483	5,893,403		109,756,435
TOTAL	289,187,440	26,536,595		301,862,480