



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

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

### **June-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>39,913,002</b>	<b>6,421,216</b>		<b>42,651,549</b>
Overdraft	10,887,291	2,816,526	10.96	11,478,268
Working capital	9,781,523	2,262,925	10.15	11,322,864
Machineries and appliances	10,044,802	456,928	11.74	10,121,616
Real estate	9,199,385	884,837	10.41	9,728,800
<b>US\$</b>	<b>18,874,611</b>	<b>1,397,853</b>		<b>19,746,296</b>
Overdraft	7,373,585	307,349	7.00	7,540,435
Working capital	5,229,838	780,668	6.98	5,721,291
Machineries and appliances	3,301,402	267,816	7.12	3,561,430
Real estate	2,969,786	42,020	-	2,923,140
<b>EURO</b>	<b>149,265,832</b>	<b>13,826,502</b>		<b>158,130,480</b>
Overdraft	38,523,228	3,746,196	8.91	39,663,860
Working capital	28,238,930	2,060,640	9.59	28,813,291
Machineries and appliances	50,998,413	1,578,821	9.17	53,395,806
Real estate	31,505,260	6,440,845	8.37	36,257,524
<b>Other currencies</b>	<b>1,336,899</b>	<b>11</b>		<b>1,340,037</b>
Overdraft	429,389	11	4.91	435,887
Working capital	208,371	-	#DIV/0!	196,130
Machineries and appliances	460,539	-	#DIV/0!	469,063
Real estate	238,600	-	#DIV/0!	238,957
<b>Business Subtotal</b>	<b>209,390,344</b>	<b>21,645,582</b>		<b>221,868,362</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>48,658,720</b>	<b>3,028,790</b>		<b>49,906,285</b>
Overdraft	3,262,202	400,573	13.47	3,395,889
Non-durable goods	1,822,761	181,336	14.53	1,895,590
Durable goods	16,897,219	591,710	13.98	17,247,386
Real estate	18,937,045	1,291,094	12.05	19,479,466
Business activity	7,739,492	564,077	18.55	7,887,953
<b>US\$</b>	<b>2,287,257</b>	<b>123,424</b>		<b>2,275,902</b>
Overdraft	99,714	81,674	7.87	144,465
Non-durable goods	19,290	604	7.17	17,339
Durable goods	73,973	7,756	7.54	58,491
Real estate	1,966,717	33,390	7.05	1,934,369
Business activity	127,562	-	#DIV/0!	121,237
<b>EURO</b>	<b>66,235,592</b>	<b>3,367,578</b>		<b>68,743,801</b>
Overdraft	1,979,323	386,378	7.31	2,038,675
Non-durable goods	536,244	56,194	10.70	541,641
Durable goods	3,462,274	106,179	9.66	3,254,629
Real estate	56,186,283	2,612,861	7.67	58,669,104
Business activity	4,071,468	205,968	10.86	4,239,753
<b>Other currencies</b>	<b>77,958</b>	<b>10,252</b>		<b>63,506</b>
Overdraft	56,805	10,252	10.54	42,111
Non-durable goods	-	-	#DIV/0!	-
Durable goods	4,246	-	#DIV/0!	4,297
Real estate	16,907	-	#DIV/0!	17,097
Business activity	-	-	#DIV/0!	-
<b>Retail Subtotal</b>	<b>117,259,527</b>	<b>6,530,044</b>		<b>120,989,493</b>
<b>TOTAL</b>	<b>326,649,871</b>	<b>28,175,626</b>		<b>342,857,855</b>