

Loans' Distribution by purpose of usage*

November-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
Businesses				
ALL	47,572,789	5,061,051		49,920,390
Overdraft	13,990,709	2,360,726	11.13	15,019,773
Working capital	11,156,520	1,534,133	10.65	11,688,461
Machineries and appliances	11,562,623	666,095	11.85	11,834,494
Real estate	10,862,937	500,098	10.79	11,377,663
US\$	27,145,829	1,839,733		27,960,738
Overdraft	11,141,188	955,719	7.91	11,763,030
Working capital	6,472,131	595,164	7.16	6,626,057
Machineries and appliances	5,139,395	247,858	5.76	5,244,975
Real estate	4,393,115	40,992	10.00	4,326,675
EURO	169,265,964	7,872,761		173,486,600
Overdraft	44,640,655	4,307,771	9.65	48,327,936
Working capital	29,655,741	1,377,602	8.79	29,633,703
Machineries and appliances	52,027,393	1,666,225	8.06	52,080,337
Real estate	42,942,174	521,164	7.54	43,444,623
Other currencies	1,399,125	-		1,189,068
Overdraft	482,076	-	#DIV/0!	456,600
Working capital	215,282	-	#DIV/0!	72,609
Machineries and appliances	454,752	-	#DIV/0!	428,819
Real estate	247,014	-	#DIV/0!	231,040
Business Subtotal	245,383,706	14,773,545		252,556,796
Retail (individuals)				
ALL	54,079,509	2,710,733		54,760,608
Overdraft	4,227,739	425,674	12.79	4,302,220
Non-durable goods	2,676,512	193,612	14.18	2,330,601
Durable goods	17,784,023	856,408	14.69	18,259,717
Real estate	21,147,131	820,369	11.20	21,616,619
Business activity	8,244,104	414,669	17.59	8,251,450
US\$	3,394,721	105,298		3,340,854
Overdraft	910,621	44,719	7.96	887,902
Non-durable goods	89,297	22,937	5.53	100,982
Durable goods	87,802	13,569	6.12	96,366
Real estate	2,157,479	21,545	6.48	2,113,906
Business activity	149,522	2,528	9.35	141,698
EURO	74,811,225	1,596,661		75,136,960
Overdraft	2,774,660	318,743	8.81	2,849,930
Non-durable goods	1,478,712	102,508	7.39	1,407,419
Durable goods	3,432,624	141,575	6.98	3,510,679
Real estate	63,149,520	917,756	6.97	63,399,475
Business activity	3,975,709	116,079	8.32	3,969,457
Other currencies	201,461	121,596		301,718
Overdraft	42,864	7,049	10.95	37,377
Non-durable goods	1,094	-	#DIV/0!	1,032
Durable goods	74,605	37,397	8.59	6,796
Real estate	82,899	74,097	9.20	253,461
Business activity	-	3,052	5.70	3,052
Retail Subtotal	132,486,917	4,534,287		133,540,141
TOTAL	377,870,623	19,307,832		386,096,937

Source: Bank of Albania

*Note: Loan figures are reported without calculated interests and include loans to residents only