



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage

March-09

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	55,649,973	6,520,854		59,392,445
Overdraft	18,256,907	3,120,366	11.83	20,673,885
Working capital	12,686,244	2,749,695	12.59	15,280,743
Machineries and appliances	12,896,282	440,032	12.61	11,637,953
Real estate	11,810,540	210,761	13.28	11,799,863
US\$	28,906,616	779,045		26,742,780
Overdraft	12,448,591	271,995	7.53	12,102,983
Working capital	6,479,152	462,490	7.91	6,236,858
Machineries and appliances	4,704,331	29,589	7.06	4,453,450
Real estate	5,274,542	14,972	5.17	3,935,139
EURO	179,773,372	9,111,688		182,038,836
Overdraft	50,912,380	3,459,846	8.28	51,352,852
Working capital	31,824,125	3,947,082	7.95	31,033,421
Machineries and appliances	52,947,741	1,358,719	7.38	54,804,802
Real estate	44,089,126	346,042	8.31	44,847,761
Other currencies	1,241,251	-		815,714
Overdraft	501,978	-	#DIV/0!	138,552
Working capital	63,409	-	#DIV/0!	39,976
Machineries and appliances	436,093	-	#DIV/0!	404,156
Real estate	239,772	-	#DIV/0!	233,030
Business Subtotal	265,571,213	16,411,588		268,989,775
Retail (individuals)				
ALL	55,136,272	2,476,103		55,525,490
Overdraft	3,785,257	695,091	14.27	4,343,678
Non-durable goods	2,379,230	486,014	16.99	14,127,893
Durable goods	17,953,986	186,442	14.55	5,439,963
Real estate	22,861,842	694,365	13.82	23,812,792
Business activity	8,155,958	414,191	19.01	7,801,165
US\$	3,237,384	138,666		2,757,369
Overdraft	663,527	98,395	5.98	283,990
Non-durable goods	107,386	14,795	6.57	43,522
Durable goods	79,752	4,991	6.39	126,468
Real estate	2,250,411	20,485	3.88	2,176,580
Business activity	136,308	-	#DIV/0!	126,810
EURO	78,644,102	1,795,067		79,866,483
Overdraft	2,558,284	792,812	5.74	2,597,921
Non-durable goods	1,532,112	73,505	6.81	1,644,329
Durable goods	3,572,382	86,250	7.72	2,940,985
Real estate	67,042,159	744,575	7.56	68,562,813
Business activity	3,939,164	97,924	9.91	4,120,434
Other currencies	469,705	5,902		465,840
Overdraft	29,545	5,395	9.08	31,336
Non-durable goods	-	507	3.30	507
Durable goods	143,917	-	#DIV/0!	3,853
Real estate	296,243	-	#DIV/0!	430,144
Business activity	-	-	#DIV/0!	-
Retail Subtotal	137,487,463	4,415,738		138,615,182
TOTAL	403,058,676	20,827,325		407,604,957

Source: Bank of Albania

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