



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage ***November-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	74,312,616	5,430,406		74,495,228
Overdraft	30,027,817	2,739,573		30,007,075
Working capital	16,485,072	2,147,287	12.67	16,627,930
Machineries and appliances	17,720,294	450,346	12.65	17,837,512
Real estate	10,079,434	93,200	14.10	10,022,711
US\$	25,907,093	1,264,479	13.95	26,458,403
Overdraft	11,883,555	767,006		12,381,759
Working capital	4,932,343	376,809	5.32	5,052,528
Machineries and appliances	4,653,256	115,296	7.97	4,483,274
Real estate	4,437,940	5,368	8.60	4,540,842
EURO	181,907,371	7,517,775	-	183,347,148
Overdraft	52,567,210	4,820,485		53,421,519
Working capital	25,623,996	896,014	8.33	25,440,484
Machineries and appliances	51,582,819	833,492	8.61	54,758,915
Real estate	52,133,346	967,784	8.43	49,726,231
Other currencies	716,730	-	8.38	712,825
Overdraft	146,218	-		147,058
Working capital	-	-		-
Machineries and appliances	570,512	-		565,767
Real estate	-	-		-
Business Subtotal	282,843,810	14,212,660		285,013,604
Retail (individuals)				
ALL	56,166,282	1,617,815		56,074,416
Overdraft	3,806,541	254,090	16.66	3,772,745
Non-durable goods	14,395,400	404,020	17.80	14,283,284
Durable goods	5,279,006	182,602	15.78	5,337,724
Real estate	25,371,568	500,204	13.87	25,464,547
Business activity	7,313,767	276,898	18.84	7,216,116
US\$	2,304,436	64,994		2,249,683
Overdraft	233,611	8,038	6.12	244,351
Non-durable goods	45,398	-		40,185
Durable goods	104,265	46,174	7.47	95,611
Real estate	1,829,610	10,507	9.06	1,780,926
Business activity	91,553	275	10.34	88,611
EURO	81,615,181	978,312		81,923,556
Overdraft	2,349,541	217,965	12.94	2,428,776
Non-durable goods	1,887,045	122,482	6.88	1,778,140
Durable goods	2,642,851	81,769	7.31	2,965,987
Real estate	70,880,872	409,478	6.88	70,652,246
Business activity	3,854,873	146,618	9.05	4,098,407
Other currencies	456,945	1,231		455,105
Overdraft	12,354	1,231	8.21	10,519
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	444,590	-		444,586
Business activity	-	-		-
Retail Subtotal	140,542,845	2,662,351		140,702,760
TOTAL	423,386,655	16,875,011		425,716,364

Source: Bank of Albania

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