



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

***Loans' Distribution by purpose of usage
December 2007***

(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	33,795,914	5,993,383		35,106,901
Overdraft	8,164,923	3,551,540	10.67	8,535,422
Working capital	8,160,840	1,566,414	11.10	8,322,309
Machineries and appliances	10,456,867	475,322	13.06	10,480,413
Real estate	7,013,286	400,107	12.18	7,768,758
US\$	19,243,005	1,788,445		20,097,806
Overdraft	7,403,363	1,140,655	8.79	7,984,015
Working capital	4,788,751	489,719	8.93	4,979,689
Machineries and appliances	3,896,479	154,573	8.43	4,046,951
Real estate	3,154,412	3,498	10.38	3,087,151
EURO	116,553,782	16,506,978		127,801,916
Overdraft	27,258,859	5,441,711	7.95	31,430,936
Working capital	22,989,304	3,463,592	8.95	24,488,667
Machineries and appliances	43,389,251	3,972,278	8.69	45,031,163
Real estate	22,916,369	3,629,397	8.88	26,851,150
Other currencies	1,425,928	5,954		1,402,271
Overdraft	429,764	62	2.75	431,595
Working capital	241,707	5,892	8.43	237,046
Machineries and appliances	504,119	-	#DIV/0!	484,021
Real estate	250,339	-	#DIV/0!	249,609
Business Subtotal	171,018,630	24,294,760		184,408,894
Retail (individuals)				
ALL	43,515,533	3,280,329		44,557,512
Overdraft	2,877,779	421,566	5.54	2,747,672
Non-durable goods	1,687,980	154,255	15.80	1,650,946
Durable goods	15,033,496	1,283,644	17.24	15,429,206
Real estate	16,856,847	844,798	12.68	17,508,435
Business activity	7,059,430	576,065	19.14	7,235,104
US\$	2,588,628	23,285		2,541,656
Overdraft	151,863	17,290	4.98	112,507
Non-durable goods	19,959	15	8.20	27,644
Durable goods	104,360	1,906	8.54	119,972
Real estate	2,167,393	1,243	7.24	2,141,783
Business activity	145,053	2,830	11.21	139,751
EURO	52,886,248	3,218,055		55,912,065
Overdraft	1,663,565	138,550	6.40	1,698,678
Non-durable goods	504,779	93,218	8.09	433,390
Durable goods	3,855,708	181,422	8.93	4,038,490
Real estate	43,478,279	2,678,323	7.32	46,223,293
Business activity	3,383,918	126,543	11.93	3,569,868
Other currencies	16,089	9,980		35,689
Overdraft	14,395	9,980	5.05	18,741
Non-durable goods	-	-	#DIV/0!	-
Durable goods	-	-	#DIV/0!	-
Real estate	1,694	-	#DIV/0!	16,948
Business activity	-	-	#DIV/0!	-
Retail Subtotal	99,006,497	6,531,649		103,046,923
TOTAL	270,025,127	30,826,408		287,455,817