



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

### ***Loans' Distribution by purpose of usage July-07***

(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>30,697,173</b>	<b>3,033,742</b>		<b>30,818,741</b>
Overdraft	6,926,655	1,515,180	9.59	6,466,388
Working capital	6,956,506	903,025	10.42	7,510,593
Machineries and appliances	9,985,246	361,393	13.19	9,898,248
Real estate	6,828,765	254,144	11.02	6,943,512
<b>US\$</b>	<b>21,103,733</b>	<b>1,551,427</b>		<b>20,226,738</b>
Overdraft	7,969,380	1,016,406	8.88	7,396,174
Working capital	4,580,731	312,895	8.73	4,332,350
Machineries and appliances	4,348,204	192,805	9.52	4,177,053
Real estate	4,205,418	29,321	11.55	4,321,161
<b>EURO</b>	<b>99,686,299</b>	<b>8,596,932</b>		<b>102,446,821</b>
Overdraft	23,677,661	3,158,406	8.28	23,582,730
Working capital	18,780,911	2,055,549	8.98	20,523,295
Machineries and appliances	37,964,873	2,571,804	8.41	38,553,560
Real estate	19,262,854	811,173	8.47	19,787,237
<b>Other currencies</b>	<b>671,294</b>	<b>42,111</b>		<b>696,417</b>
Overdraft	17,897	-		11,517
Working capital	258,699	13,275	7.94	263,282
Machineries and appliances	157,880	11,535	7.20	168,647
Real estate	236,819	17,302	7.20	252,971
<b>Business Subtotal</b>	<b>152,158,499</b>	<b>13,224,212</b>		<b>154,188,717</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>37,740,472</b>	<b>3,000,264</b>		<b>39,353,974</b>
Overdraft	2,517,679	393,000	6.94	2,634,143
Non-durable goods	1,612,443	156,126	15.16	1,687,023
Durable goods	11,952,649	1,191,637	16.61	12,670,464
Real estate	14,870,199	744,632	12.29	15,484,814
Business activity	6,787,502	514,868	19.63	6,877,530
<b>US\$</b>	<b>3,270,325</b>	<b>23,920</b>		<b>3,111,907</b>
Overdraft	114,303	14,484	5.33	96,362
Non-durable goods	18,542	640	9.43	25,589
Durable goods	127,716	533	11.00	112,082
Real estate	2,795,935	8,263	6.83	2,693,539
Business activity	213,830	-		184,335
<b>EURO</b>	<b>41,428,432</b>	<b>3,002,338</b>		<b>42,732,113</b>
Overdraft	1,358,417	164,902	7.38	1,373,488
Non-durable goods	288,889	629,732	4.73	275,124
Durable goods	3,624,152	152,169	9.31	3,682,895
Real estate	32,714,842	1,948,074	8.08	34,204,991
Business activity	3,442,132	107,461	12.37	3,195,615
<b>Other currencies</b>	<b>16,860</b>	<b>4,970</b>		<b>16,667</b>
Overdraft	15,025	4,970	5.01	14,856
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	1,835	-		1,812
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>82,456,089</b>	<b>6,031,492</b>		<b>85,214,661</b>
<b>TOTAL</b>	<b>234,614,588</b>	<b>19,255,704</b>		<b>239,403,379</b>