



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage*

July-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	42,670,980	4,799,907		42,028,790
Overdraft	11,478,268	2,531,697	10.33	11,621,613
Working capital	11,322,864	1,217,378	10.37	10,276,185
Machineries and appliances	10,141,048	571,002	11.60	10,324,774
Real estate	9,728,800	479,829	10.97	9,806,219
US\$	19,746,296	2,802,128		21,705,626
Overdraft	7,540,435	1,531,435	7.14	8,882,145
Working capital	5,721,291	525,094	6.81	5,694,423
Machineries and appliances	3,561,430	690,991	7.20	4,092,600
Real estate	2,923,140	54,607	7.63	3,036,459
EURO	11,698,455	11,698,455		160,950,502
Overdraft	39,629,152	4,330,074	8.07	41,455,041
Working capital	28,813,291	2,283,203	9.32	29,166,847
Machineries and appliances	53,395,806	1,457,701	9.20	52,486,334
Real estate	34,426,774	3,627,477	7.10	37,842,280
Other currencies	1,340,037	-		1,262,397
Overdraft	435,887	-	#DIV/0!	427,359
Working capital	196,130	-	#DIV/0!	177,143
Machineries and appliances	469,090	-	#DIV/0!	430,316
Real estate	238,984	-	#DIV/0!	227,583
Business Subtotal	220,022,334	19,300,490		225,947,315
Retail (individuals)				
ALL	49,893,268	3,155,440		50,949,858
Overdraft	3,395,889	467,755	13.14	3,492,383
Non-durable goods	1,895,590	162,516	15.39	2,237,655
Durable goods	17,247,386	655,032	15.51	17,583,578
Real estate	19,466,449	1,352,044	12.94	19,639,644
Business activity	7,887,953	518,093	18.75	7,996,599
US\$	2,275,902	152,437		2,333,434
Overdraft	144,465	82,613	6.48	174,335
Non-durable goods	17,339	46,338	7.20	62,483
Durable goods	58,491	6,061	6.85	70,486
Real estate	1,934,369	14,695	6.36	1,903,159
Business activity	121,237	2,730	7.50	122,971
EURO	68,772,095	2,960,573		70,048,930
Overdraft	2,038,675	402,810	7.88	2,185,309
Non-durable goods	541,641	151,299	8.22	1,309,778
Durable goods	3,254,629	126,389	8.98	3,291,687
Real estate	58,697,398	2,140,611	6.94	59,384,783
Business activity	4,239,753	139,464	10.82	3,877,373
Other currencies	63,506	5,735		38,102
Overdraft	42,111	2,753	10.24	29,425
Non-durable goods	-	-	#DIV/0!	-
Durable goods	4,297	2,982	8.84	7,184
Real estate	17,097	-	#DIV/0!	1,493
Business activity	-	-	#DIV/0!	-
Retail Subtotal	121,004,770	6,274,184		123,370,325
TOTAL	341,027,105	25,574,674		349,317,640