

Loans' Distribution by purpose of usage

April-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	59,392,444	5,011,888		61,574,962
Overdraft	23,273,885	2,868,592	14.02	24,720,056
Working capital	12,280,743	1,367,004	12.49	12,688,459
Machineries and appliances	12,037,953	440,224	13.81	11,644,365
Real estate	11,799,863	336,068	12.97	12,522,082
US\$	27,858,876	3,229,096		27,645,746
Overdraft	12,102,983	2,743,288	6.55	12,663,354
Working capital	6,236,858	436,567	8.19	5,718,503
Machineries and appliances	4,453,670	36,438	8.89	4,348,100
Real estate	5,065,365	12,802	10.00	4,915,788
EURO	180,922,740	8,092,301		179,894,398
Overdraft	51,352,852	2,406,026	7.43	54,297,691
Working capital	31,033,421	1,419,147	8.96	26,131,183
Machineries and appliances	54,804,582	3,503,010	8.04	46,345,411
Real estate	43,731,885	772,917	8.81	53,120,114
Other currencies	815,714	1,003		796,025
Overdraft	138,552	0	4.20	138,921
Working capital	39,976	-	#DIV/0!	35,395
Machineries and appliances	404,156	-	#DIV/0!	397,943
Real estate	233,030	1,003	3.30	223,765
Business Subtotal	268,989,774	16,334,288		269,911,131
Retail (individuals)				
ALL	55,525,490	2,492,901		55,903,389
Overdraft	3,943,678	290,797	15.25	3,920,166
Non-durable goods	14,142,893	541,233	16.22	14,684,854
Durable goods	5,439,963	225,485	14.98	5,637,611
Real estate	23,812,792	922,331	13.86	23,346,580
Business activity	8,186,165	513,054	18.01	8,314,178
US\$	2,757,369	59,099		2,703,925
Overdraft	283,990	16,689	10.99	284,792
Non-durable goods	43,522	6,992	5.97	48,521
Durable goods	126,468	9,951	7.34	137,462
Real estate	2,176,580	25,466	5.65	2,108,545
Business activity	126,810	-	#DIV/0!	124,603
EURO	79,866,483	1,168,992		79,841,827
Overdraft	2,600,996	139,722	8.06	2,829,474
Non-durable goods	1,644,329	75,052	7.85	2,009,302
Durable goods	2,937,910	49,718	7.96	3,008,445
Real estate	67,662,813	725,307	6.86	66,975,589
Business activity	5,020,434	179,192	9.75	5,019,016
Other currencies	465,840	7,205		465,990
Overdraft	31,336	3,316	8.92	30,938
Non-durable goods	507	-	#DIV/0!	526
Durable goods	3,853	-	#DIV/0!	1,147
Real estate	430,144	3,890	6.06	433,379
Business activity	-	-	#DIV/0!	-
Retail Subtotal	138,615,182	3,728,197		138,915,131
TOTAL	407,604,955	20,062,485		408,826,261

Source: Bank of Albania

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