

Loans' Distribution by purpose of usage

May-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	61,574,962	4,652,170		62,562,628
Overdraft	24,720,056	2,476,341	12.25	24,908,007
Working capital	12,688,459	1,488,866	12.90	13,409,508
Machineries and appliances	11,644,365	435,104	13.58	11,801,146
Real estate	12,522,082	251,860	12.60	12,443,967
US\$	27,645,746	1,508,006		27,374,825
Overdraft	12,663,354	439,487	7.70	12,911,389
Working capital	5,718,503	467,479	8.45	5,401,525
Machineries and appliances	4,348,100	409,441	6.79	4,451,987
Real estate	4,915,788	191,599	5.62	4,609,925
EURO	179,894,398	8,126,709		183,343,095
Overdraft	54,297,691	3,661,911	8.58	54,628,679
Working capital	26,131,183	1,146,998	8.56	26,661,509
Machineries and appliances	46,345,411	2,474,751	6.18	48,267,661
Real estate	53,120,114	843,050	8.13	53,785,246
Other currencies	796,025	-		790,803
Overdraft	138,921	-	#DIV/0!	140,253
Working capital	35,395	-	#DIV/0!	31,003
Machineries and appliances	397,943	-	#DIV/0!	398,894
Real estate	223,765	-	#DIV/0!	220,653
Business Subtotal	269,911,131	14,286,885		274,071,351
Retail (individuals)				
ALL	55,903,389	2,255,185		56,406,505
Overdraft	3,920,166	311,633	15.26	3,960,199
Non-durable goods	14,684,854	572,207	15.22	14,726,606
Durable goods	5,637,611	235,336	13.63	5,746,279
Real estate	23,346,580	657,639	14.03	23,597,653
Business activity	8,314,178	478,370	18.14	8,375,767
US\$	2,703,925	37,372		2,539,494
Overdraft	284,792	22,470	6.81	262,059
Non-durable goods	48,521	-	#DIV/0!	28,296
Durable goods	137,462	2,937	7.63	131,401
Real estate	2,108,545	8,376	6.07	1,997,592
Business activity	124,603	3,589	12.58	120,146
EURO	79,841,827	828,112		80,261,492
Overdraft	2,826,736	164,567	7.94	2,867,803
Non-durable goods	2,009,302	26,244	7.27	1,704,466
Durable goods	3,011,183	87,792	8.65	3,104,585
Real estate	66,975,589	423,317	7.14	67,538,212
Business activity	5,019,016	126,191	10.17	5,046,426
Other currencies	465,990	2,449		466,402
Overdraft	30,938	928	8.76	28,864
Non-durable goods	526	-	#DIV/0!	-
Durable goods	1,147	-	#DIV/0!	-
Real estate	433,379	1,521	6.30	437,538
Business activity	-	-	#DIV/0!	-
Retail Subtotal	138,915,131	3,123,118		139,673,893
TOTAL	408,826,261	17,410,003		413,745,244

Source: Bank of Albania

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