



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage October 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	32,814,905	3,867,575		33,039,108
Overdraft	7,698,996	2,153,544	8.55	7,829,160
Working capital	7,740,611	966,464	10.66	7,802,100
Machineries and appliances	9,856,343	377,484	12.31	9,801,582
Real estate	7,518,955	370,082	10.72	7,606,267
US\$	20,330,215	2,101,574		20,678,084
Overdraft	8,085,140	997,387	8.74	8,326,405
Working capital	4,946,649	841,923	9.39	5,243,050
Machineries and appliances	3,925,205	150,156	9.93	3,833,280
Real estate	3,373,221	112,108	11.42	3,275,349
EURO	107,838,055	10,145,743		111,458,000
Overdraft	25,060,793	2,981,040	6.20	25,727,495
Working capital	20,312,263	2,387,653	8.92	21,422,956
Machineries and appliances	39,549,524	2,724,702	8.66	40,693,680
Real estate	22,915,475	2,052,348	8.76	23,613,868
Other currencies	688,694	14,289		685,056
Overdraft	10,709	-	#DIV/0!	10,706
Working capital	255,312	-	#DIV/0!	246,084
Machineries and appliances	169,069	5,715	7.24	171,307
Real estate	253,604	8,573	7.24	256,960
Business Subtotal	161,671,869	16,129,180		165,860,249
Retail (individuals)				
ALL	41,485,443	2,779,851		42,536,113
Overdraft	2,784,048	456,563	4.62	2,907,218
Non-durable goods	1,760,833	158,656	14.69	1,798,969
Durable goods	13,935,246	904,689	16.93	14,269,933
Real estate	16,090,906	766,610	12.30	16,549,074
Business activity	6,914,409	493,333	20.43	7,010,920
US\$	2,855,518	43,843		2,726,022
Overdraft	169,338	22,635	5.50	157,550
Non-durable goods	21,587	934	7.13	21,394
Durable goods	113,072	3,270	7.75	110,588
Real estate	2,351,973	17,004	10.37	2,285,079
Business activity	199,549	-	#DIV/0!	151,410
EURO	48,584,354	4,030,846		51,113,018
Overdraft	1,730,269	311,386	5.94	1,882,444
Non-durable goods	423,548	149,369	8.94	547,619
Durable goods	3,684,047	150,365	8.80	3,719,314
Real estate	39,524,279	3,168,163	7.36	41,561,038
Business activity	3,222,211	251,563	10.04	3,402,603
Other currencies	18,322	5,174		16,567
Overdraft	16,552	5,174	3.52	14,849
Non-durable goods	-	-	#DIV/0!	-
Durable goods	-	-	#DIV/0!	-
Real estate	1,770	-	#DIV/0!	1,718
Business activity	-	-	#DIV/0!	-
Retail Subtotal	92,943,637	6,859,713		96,391,719
TOTAL	254,615,506	22,988,894		262,251,968