



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage*

August-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	42,028,790	4,885,013		43,636,986
Overdraft	11,621,613	2,778,689	11.59	12,586,934
Working capital	10,276,185	1,429,000	9.93	10,622,991
Machineries and appliances	10,324,774	362,915	12.02	10,527,287
Real estate	9,806,219	314,409	9.80	9,899,773
US\$	21,705,626	782,201		23,279,221
Overdraft	8,882,145	220,671	7.13	9,556,773
Working capital	5,694,423	500,632	7.22	6,287,014
Machineries and appliances	4,092,600	27,834	6.26	4,191,731
Real estate	3,036,459	33,064	6.25	3,243,702
EURO	160,950,501	9,888,191		162,855,916
Overdraft	41,455,040	4,243,699	8.04	41,619,205
Working capital	29,166,847	2,398,144	9.15	29,894,400
Machineries and appliances	52,486,334	1,497,448	8.99	54,703,997
Real estate	37,842,280	1,748,901	8.06	36,638,314
Other currencies	1,262,397	-		1,268,836
Overdraft	427,359	-	#DIV/0!	431,835
Working capital	177,143	-	#DIV/0!	177,196
Machineries and appliances	430,314	-	#DIV/0!	432,827
Real estate	227,581	-	#DIV/0!	226,978
Business Subtotal	225,947,315	15,555,405		231,040,959
Retail (individuals)				
ALL	50,949,857	2,644,046		51,718,357
Overdraft	3,492,382	380,556	16.03	3,555,718
Non-durable goods	2,237,655	181,638	14.65	2,668,485
Durable goods	17,583,578	503,716	14.07	17,447,734
Real estate	19,639,644	1,135,039	13.22	20,029,975
Business activity	7,996,599	443,096	18.14	8,016,444
US\$	2,333,434	62,166		2,457,349
Overdraft	174,335	8,531	7.76	188,916
Non-durable goods	62,483	826	-	63,772
Durable goods	70,486	3,746	8.72	78,365
Real estate	1,903,159	29,060	7.96	1,980,027
Business activity	122,971	20,004	10.50	146,267
EURO	70,048,929	2,743,669		71,498,680
Overdraft	2,185,308	307,021	8.82	2,242,545
Non-durable goods	1,309,778	123,349	7.71	1,464,022
Durable goods	3,291,687	239,524	8.77	3,307,527
Real estate	59,384,783	1,927,736	6.86	60,580,264
Business activity	3,877,373	146,038	10.02	3,904,321
Other currencies	38,102	8,981		53,984
Overdraft	29,425	4,507	10.51	25,472
Non-durable goods	-	-	#DIV/0!	-
Durable goods	7,184	4,474	8.18	11,707
Real estate	1,493	-	#DIV/0!	1,480
Business activity	-	-	#DIV/0!	-
Retail Subtotal	123,370,323	5,458,861		125,728,369
TOTAL	349,317,637	21,014,266		356,769,328