



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage*

March-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	35,555,693	10,094,553		37,326,294
Overdraft	8,969,378	8,244,908	9.92	9,846,472
Working capital	8,522,662	949,856	11.13	8,879,977
Machineries and appliances	10,209,531	446,152	11.17	9,886,920
Real estate	7,854,122	453,637	12.81	8,712,925
US\$	19,766,320	1,219,742		18,664,183
Overdraft	8,274,116	581,124	6.17	7,863,376
Working capital	4,854,399	474,249	7.47	4,669,360
Machineries and appliances	3,858,113	155,938	6.26	3,713,897
Real estate	2,779,691	8,432	10.29	2,417,549
EURO	135,313,528	9,880,029		141,020,238
Overdraft	34,560,146	2,647,144	6.26	36,087,340
Working capital	24,606,648	3,277,288	8.44	26,772,202
Machineries and appliances	47,915,920	2,080,708	8.02	48,778,829
Real estate	28,230,814	1,874,888	8.46	29,381,867
Other currencies	1,470,503	52,467		1,469,824
Overdraft	455,132	52,467	-	461,256
Working capital	241,055	-	#DIV/0!	234,353
Machineries and appliances	513,466	-	#DIV/0!	516,216
Real estate	260,850	-	#DIV/0!	257,999
Business Subtotal	192,106,045	21,246,791		198,480,539
Retail (individuals)				
ALL	45,508,374	2,119,043		46,162,239
Overdraft	2,793,482	396,823	10.75	3,011,271
Non-durable goods	2,027,653	90,799	15.26	1,773,508
Durable goods	15,613,736	312,084	16.24	16,022,456
Real estate	17,661,467	820,981	14.09	17,931,180
Business activity	7,412,036	498,356	19.22	7,423,824
US\$	2,599,919	49,608		2,225,653
Overdraft	273,584	41,768	3.91	66,848
Non-durable goods	20,056	403	0.17	16,508
Durable goods	101,326	-	#DIV/0!	74,071
Real estate	2,081,168	7,438	5.85	1,952,258
Business activity	123,785	-	#DIV/0!	115,968
EURO	61,613,303	3,032,879		62,548,264
Overdraft	2,083,215	196,651	6.65	1,883,008
Non-durable goods	579,983	89,528	8.96	553,439
Durable goods	2,808,119	148,372	10.38	3,124,984
Real estate	52,292,056	2,329,897	7.17	53,010,354
Business activity	3,849,931	268,430	10.67	3,976,479
Other currencies	34,839	10,069		32,327
Overdraft	16,854	10,069	4.31	14,381
Non-durable goods	-	-	#DIV/0!	-
Durable goods	-	-	#DIV/0!	-
Real estate	1,730	-	#DIV/0!	1,702
Business activity	-	-	#DIV/0!	-
Retail Subtotal	109,756,435	5,211,600		110,968,483
TOTAL	301,862,480	26,458,390		309,449,022