



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Loans' Distribution by purpose of usage*

May-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	38,520,528	4,234,386		39,913,002
Overdraft	10,376,540	2,556,351	10.24	10,887,292
Working capital	9,116,989	1,085,713	10.92	9,781,523
Machineries and appliances	10,003,904	263,804	11.92	10,044,802
Real estate	9,023,095	328,518	11.45	9,199,385
US\$	18,674,245	1,134,101		18,874,611
Overdraft	7,403,711	316,840	6.79	7,373,585
Working capital	5,189,705	270,712	6.72	5,229,838
Machineries and appliances	3,490,230	124,492	7.11	3,301,402
Real estate	2,590,599	422,056	7.22	2,969,786
EURO	145,703,524	8,841,754		149,265,832
Overdraft	37,930,730	3,233,808	8.33	38,523,228
Working capital	27,343,604	2,163,450	9.49	28,238,930
Machineries and appliances	49,611,510	1,460,828	9.27	50,998,413
Real estate	30,817,680	1,983,667	8.67	31,505,260
Other currencies	1,372,055	5,992		1,336,899
Overdraft	436,143	0	4.79	429,389
Working capital	219,967	5,992	8.10	208,371
Machineries and appliances	470,112	-	#DIV/0!	460,539
Real estate	245,834	-	#DIV/0!	238,600
Business Subtotal	204,270,353	14,216,233		209,390,344
Retail (individuals)				
ALL	47,268,608	3,119,611		48,658,720
Overdraft	3,200,098	506,564	13.50	3,262,202
Non-durable goods	1,753,452	169,154	14.29	1,822,761
Durable goods	16,413,284	674,673	14.17	16,897,219
Real estate	18,339,211	1,119,025	13.12	18,937,045
Business activity	7,562,562	650,195	18.98	7,739,492
US\$	2,255,382	113,833		2,287,257
Overdraft	91,654	16,367	7.39	99,714
Non-durable goods	17,535	3,539	7.99	19,290
Durable goods	59,819	9,438	7.87	73,973
Real estate	1,963,843	72,692	7.47	1,966,717
Business activity	122,531	11,798	7.50	127,562
EURO	65,032,669	2,953,646		66,235,592
Overdraft	2,376,750	339,547	8.21	1,979,323
Non-durable goods	505,150	50,894	9.92	536,244
Durable goods	3,433,990	118,417	10.21	3,462,274
Real estate	54,663,090	2,287,053	7.69	56,186,283
Business activity	4,053,689	157,735	11.07	4,071,468
Other currencies	44,427	34,927		77,958
Overdraft	27,185	30,682	10.51	56,805
Non-durable goods	-	-	#DIV/0!	-
Durable goods	-	4,246	12.00	4,246
Real estate	17,242	-	#DIV/0!	16,907
Business activity	-	-	#DIV/0!	-
Retail Subtotal	114,601,085	6,222,018		117,259,526
TOTAL	318,871,438	20,438,250		326,649,871