

## **Loans' Distribution by purpose of usage**

### **July-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
<b>Businesses</b>				
<b>ALL</b>	<b>65,262,745</b>	<b>8,862,846</b>		<b>70,136,589</b>
Overdraft	25,808,686	4,585,604	12.43	27,495,259
Working capital	14,468,558	2,126,281	12.17	15,894,314
Machineries and appliances	12,965,779	1,868,644	11.24	14,576,104
Real estate	12,019,722	282,318	12.99	12,170,912
<b>US\$</b>	<b>27,025,306</b>	<b>1,862,111</b>		<b>26,057,622</b>
Overdraft	12,702,271	806,678	5.59	11,926,261
Working capital	5,494,206	520,184	9.29	5,010,042
Machineries and appliances	4,374,234	38,598	6.01	4,433,740
Real estate	4,454,595	496,651	7.04	4,687,579
<b>EURO</b>	<b>177,070,261</b>	<b>8,809,147</b>		<b>175,425,604</b>
Overdraft	52,050,028	3,089,939	9.04	50,524,336
Working capital	25,486,013	2,863,020	7.97	25,579,036
Machineries and appliances	47,130,276	1,441,687	8.73	46,775,604
Real estate	52,403,944	1,414,502	8.07	52,546,629
<b>Other currencies</b>	<b>760,962</b>	-	-	<b>715,610</b>
Overdraft	137,411	-	-	135,540
Working capital	25,742	-	-	20,824
Machineries and appliances	387,129	-	-	354,264
Real estate	210,681	-	-	204,982
<b>Business Subtotal</b>	<b>270,119,274</b>	<b>19,534,105</b>		<b>272,335,425</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>56,804,066</b>	<b>2,159,378</b>		<b>56,994,856</b>
Overdraft	3,919,555	318,069	16.50	3,867,065
Non-durable goods	14,721,820	367,343	16.62	14,666,322
Durable goods	5,690,067	295,530	14.28	5,648,195
Real estate	24,696,588	809,702	13.17	25,102,241
Business activity	7,776,036	368,734	18.78	7,711,034
<b>US\$</b>	<b>2,447,106</b>	<b>27,380</b>		<b>2,376,544</b>
Overdraft	255,160	12,492	6.59	234,124
Non-durable goods	20,155	2,527	3.02	20,898
Durable goods	113,001	2,022	4.88	105,260
Real estate	1,937,003	10,339	3.91	1,897,416
Business activity	121,787	-	-	118,847
<b>EURO</b>	<b>79,396,965</b>	<b>882,122</b>		<b>77,963,003</b>
Overdraft	2,969,621	138,640	9.34	2,653,849
Non-durable goods	1,704,705	37,570	7.92	1,657,076
Durable goods	3,083,914	59,625	8.73	2,909,822
Real estate	67,919,444	493,790	6.58	67,098,000
Business activity	3,719,279	152,497	10.44	3,644,257
<b>Other currencies</b>	<b>464,979</b>	<b>1,629</b>		<b>448,411</b>
Overdraft	36,699	1,629	8.44	28,963
Non-durable goods	-	-	-	-
Durable goods	-	-	-	-
Real estate	428,281	-	-	419,448
Business activity	-	-	-	-
<b>Retail Subtotal</b>	<b>139,113,115</b>	<b>3,070,509</b>		<b>137,782,815</b>
<b>TOTAL</b>	<b>409,232,390</b>	<b>22,604,614</b>		<b>410,118,240</b>

Source: Bank of Albania

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