

Loans' Distribution by purpose of usage

June-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
Businesses				
ALL	62,562,628	7,398,617		65,262,745
Overdraft	24,908,007	3,765,238	12.47	25,808,686
Working capital	13,409,508	1,664,458	12.37	14,468,558
Machineries and appliances	11,801,145	1,515,461	11.21	12,965,779
Real estate	12,443,967	453,460	13.03	12,019,722
US\$	27,374,825	1,312,270		27,025,303
Overdraft	12,911,388	398,226	9.04	12,702,268
Working capital	5,401,525	289,972	10.74	5,494,206
Machineries and appliances	4,451,987	251,298	5.27	4,374,234
Real estate	4,609,925	372,775	6.89	4,454,595
EURO	183,343,096	6,224,480		177,070,263
Overdraft	54,628,680	3,208,247	6.90	52,050,030
Working capital	26,661,509	1,435,953	7.86	25,486,013
Machineries and appliances	48,267,660	810,528	7.35	47,130,276
Real estate	53,785,247	769,752	7.75	52,403,944
Other currencies	790,803	2		760,962
Overdraft	140,253	2	4.15	137,411
Working capital	31,003	-	#DIV/0!	25,742
Machineries and appliances	398,894	-	#DIV/0!	387,129
Real estate	220,653	-	#DIV/0!	210,681
Business Subtotal	274,071,352	14,935,369		270,119,273
Retail (individuals)				
ALL	56,406,505	2,271,619		56,804,066
Overdraft	3,960,199	271,928	15.10	3,919,554
Non-durable goods	14,726,606	468,117	16.83	14,721,820
Durable goods	5,746,278	218,368	14.90	5,690,068
Real estate	23,597,653	936,624	13.65	24,696,588
Business activity	8,375,768	376,582	19.01	7,776,036
US\$	2,539,493	20,060		2,447,107
Overdraft	262,058	11,109	7.73	255,161
Non-durable goods	28,296	-	#DIV/0!	20,155
Durable goods	131,401	278	4.10	113,001
Real estate	1,997,592	2,738	10.57	1,937,003
Business activity	120,146	5,935	11.38	121,787
EURO	80,261,492	1,344,392		79,396,964
Overdraft	2,867,803	403,636	5.89	2,969,619
Non-durable goods	1,704,466	63,243	7.42	1,704,706
Durable goods	3,097,350	124,587	8.39	3,083,915
Real estate	67,530,792	543,912	7.18	67,919,444
Business activity	5,061,081	209,013	9.68	3,719,279
Other currencies	466,402	8,265		464,979
Overdraft	28,864	6,714	9.29	36,699
Non-durable goods	-	-	#DIV/0!	-
Durable goods	-	-	#DIV/0!	-
Real estate	437,538	1,551	0.04	428,281
Business activity	-	-	#DIV/0!	-
Retail Subtotal	139,673,892	3,644,336		139,113,116
TOTAL	413,745,244	18,579,705		409,232,389

Source: Bank of Albania

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