

Loans' Distribution by purpose of usage

April-10

Operative data*

<i>(in '000 ALL)</i>	Outstanding Loan Balance at begin of month	New Loans during the month	Weighted Interest rate for new loans	Outstanding Loan Balance end of month
	1	2	3	4
Businesses				
ALL	79,553,696	7,550,263		81,531,291
Overdraft	31,863,826	3,410,967	13.29	31,703,346
Working capital	18,509,050	2,269,751	12.36	19,986,832
Machineries and appliances	18,349,161	832,178	12.24	18,071,033
Real estate	10,831,658	1,037,367	14.09	11,770,079
US\$	29,586,574	5,022,439		30,364,416
Overdraft	13,837,218	1,193,934	6.68	12,398,771
Working capital	6,070,910	625,587	7.33	5,648,807
Machineries and appliances	4,710,892	3,202,917	7.51	7,396,620
Real estate	4,967,554	-	-	4,920,218
EURO	189,477,385	8,490,091		187,784,840
Overdraft	54,162,720	2,771,641	8.34	53,837,766
Working capital	25,735,730	3,102,798	6.68	26,096,951
Machineries and appliances	54,633,486	1,132,552	8.52	52,698,768
Real estate	54,945,449	1,483,099	9.15	55,151,355
Other currencies	702,775	-		685,395
Overdraft	157,699	-	-	153,978
Working capital	-	-	-	-
Machineries and appliances	545,076	-	-	531,417
Real estate	-	-	-	-
Business Subtotal	299,320,430	21,062,793		300,365,941
Retail (individuals)				
ALL	55,824,507	2,241,157		56,278,658
Overdraft	4,063,623	361,613	14.87	4,125,349
Non-durable goods	14,065,271	614,228	15.40	14,207,806
Durable goods	5,314,383	330,528	14.29	5,411,002
Real estate	25,351,609	576,429	12.29	25,488,062
Business activity	7,029,620	358,359	17.77	7,046,440
US\$	2,457,076	61,000		2,477,661
Overdraft	294,868	15,795	7.39	269,624
Non-durable goods	18,925	6,660	4.90	24,729
Durable goods	115,971	1,241	8.86	109,813
Real estate	1,926,490	19,309	8.15	1,909,218
Business activity	100,822	17,995	8.84	164,278
EURO	80,755,351	1,720,949		80,134,848
Overdraft	1,846,446	294,096	9.36	1,758,727
Non-durable goods	1,639,905	133,020	7.21	1,702,383
Durable goods	2,878,477	95,354	7.29	2,819,870
Real estate	70,160,008	888,116	7.01	69,578,641
Business activity	4,230,515	310,362	9.75	4,275,228
Other currencies	466,983	206		458,637
Overdraft	3,863	206	8.37	3,838
Non-durable goods	-	-	-	-
Durable goods	-	-	-	-
Real estate	463,121	-	-	454,799
Business activity	-	-	-	-
Retail Subtotal	139,503,917	4,023,312		139,349,804
TOTAL	438,824,347	25,086,105		439,715,746

Source: Bank of Albania

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