

Loans' Distribution by purpose of usage*

December-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	49,920,390	6,727,775		52,562,964
Overdraft	15,019,773	3,224,454	10.16	15,587,494
Working capital	11,688,461	2,623,311	10.54	12,799,071
Machineries and appliances	11,834,494	596,467	13.07	12,700,526
Real estate	11,377,663	283,542	11.04	11,475,873
US\$	27,960,738	2,140,608		25,346,194
Overdraft	11,763,030	1,198,657	6.72	10,707,283
Working capital	6,626,057	653,195	7.15	5,943,628
Machineries and appliances	5,244,975	288,756	5.99	4,213,178
Real estate	4,326,675	-	#DIV/0!	4,482,105
EURO	173,486,600	11,994,548		174,896,080
Overdraft	48,327,936	6,125,162	6.90	48,900,962
Working capital	29,633,703	2,114,896	8.60	29,940,174
Machineries and appliances	52,080,337	1,533,223	7.15	51,011,324
Real estate	43,444,623	2,221,268	7.53	45,043,620
Other currencies	1,189,068	761		1,203,847
Overdraft	456,600	-	#DIV/0!	475,667
Working capital	72,609	761	4.45	69,946
Machineries and appliances	428,819	-	#DIV/0!	420,729
Real estate	231,040	-	#DIV/0!	237,505
Business Subtotal	252,556,796	20,863,692		254,009,085
Retail (individuals)				
ALL	54,760,608	2,555,305		55,171,064
Overdraft	4,302,220	367,371	12.75	4,048,860
Non-durable goods	2,330,601	214,906	14.74	2,390,627
Durable goods	18,259,717	723,144	15.16	18,515,616
Real estate	21,616,619	882,830	11.36	22,238,334
Business activity	8,251,450	367,054	18.54	7,977,628
US\$	3,340,854	56,889		3,046,252
Overdraft	887,902	18,549	7.03	829,235
Non-durable goods	100,982	4,721	5.23	69,906
Durable goods	96,366	12,219	5.94	236,004
Real estate	2,113,906	19,642	7.19	1,795,983
Business activity	141,698	1,758	2.90	115,125
EURO	75,136,960	2,144,260		75,707,968
Overdraft	2,849,930	429,728	7.84	2,637,448
Non-durable goods	1,407,419	119,672	7.47	1,422,071
Durable goods	3,510,679	197,226	7.82	3,526,008
Real estate	63,399,475	1,330,294	6.93	64,177,599
Business activity	3,969,457	67,340	10.21	3,944,842
Other currencies	301,718	96,520		391,837
Overdraft	37,377	4,226	8.09	31,895
Non-durable goods	1,032	-	#DIV/0!	-
Durable goods	6,796	-	#DIV/0!	2,489
Real estate	253,461	92,294	5.44	354,810
Business activity	3,052	-	#DIV/0!	2,643
Retail Subtotal	133,540,141	4,852,973		134,317,121
TOTAL	386,096,937	25,716,666		388,326,206

Source: Bank of Albania

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