

Loans' Distribution by purpose of usage ***December-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	74,495,228	6,636,570		76,734,266
Overdraft	30,007,075	3,930,456	12.11	30,976,522
Working capital	16,627,930	1,413,545	12.63	17,237,672
Machineries and appliances	17,837,512	957,949	13.77	18,494,668
Real estate	10,022,711	334,620	12.83	10,025,403
US\$	26,458,403	1,718,941		26,832,136
Overdraft	12,381,759	1,022,662	6.47	12,115,415
Working capital	5,052,528	416,394	7.06	5,787,931
Machineries and appliances	4,483,274	259,765	8.53	4,493,412
Real estate	4,540,842	20,120	7.36	4,435,377
EURO	183,347,148	14,647,010		186,942,009
Overdraft	53,421,519	7,695,352	8.26	53,528,472
Working capital	25,440,484	2,392,190	8.15	26,575,604
Machineries and appliances	52,254,900	3,032,892	8.74	53,511,496
Real estate	52,230,246	1,526,576	8.60	53,326,438
Other currencies	712,825	0		705,836
Overdraft	147,058	0	-	149,040
Working capital	-	-	-	-
Machineries and appliances	565,767	-	-	556,796
Real estate	-	-	-	-
Business Subtotal	285,013,604	23,002,522		291,214,247
Retail (individuals)				
ALL	56,074,416	2,029,529		56,239,484
Overdraft	3,772,745	327,002	16.10	3,859,515
Non-durable goods	14,283,284	424,710	17.87	14,338,240
Durable goods	5,337,724	256,374	19.40	5,228,066
Real estate	25,464,547	659,475	13.31	25,591,289
Business activity	7,216,116	361,968	18.26	7,222,374
US\$	2,249,683	41,250		2,330,768
Overdraft	244,351	4,934	12.07	242,974
Non-durable goods	40,185	5,749	-	40,055
Durable goods	95,611	10,007	6.54	104,517
Real estate	1,780,926	11,938	6.62	1,846,104
Business activity	88,611	8,623	9.44	97,117
EURO	81,923,556	1,072,993		80,748,313
Overdraft	2,428,776	133,280	11.37	2,029,348
Non-durable goods	1,778,140	122,863	7.22	1,666,414
Durable goods	2,965,987	99,637	8.72	2,899,367
Real estate	70,652,246	640,521	7.67	70,031,286
Business activity	4,098,407	76,692	10.39	4,121,899
Other currencies	455,105	8,490		460,990
Overdraft	10,519	8,490	8.25	12,756
Non-durable goods	-	-	-	-
Durable goods	-	-	-	-
Real estate	444,586	-	-	448,234
Business activity	-	-	-	-
Retail Subtotal	140,702,760	3,152,263		139,779,555
TOTAL	425,716,364	26,154,784		430,993,802

Source: Bank of Albania

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