



**ALBANIAN ASSOCIATION OF BANKS**  
**SHOQATA SHQIPTARE E BANKAVE**

**Loans' Distribution by purpose of usage**  
**February-10**  
Operative data\*

<i>(in '000 ALL)</i>	<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>76,897,776</b>	<b>4,295,280</b>		<b>78,093,347</b>
Overdraft	31,319,458	1,829,026	13.07	31,788,295
Working capital	17,121,512	1,087,206	12.88	17,615,711
Machineries and appliances	18,418,120	939,224	12.57	18,357,436
Real estate	10,038,686	439,825	10.64	10,331,905
<b>US\$</b>	<b>27,891,503</b>	<b>2,104,850</b>		<b>27,924,069</b>
Overdraft	12,780,737	748,144	5.99	12,576,861
Working capital	5,983,653	811,920	8.11	6,054,771
Machineries and appliances	4,572,614	544,786	7.70	4,747,633
Real estate	4,554,499	-		4,544,804
<b>EURO</b>	<b>189,779,630</b>	<b>8,624,065</b>		<b>190,584,147</b>
Overdraft	55,307,681	4,004,222	8.03	55,236,545
Working capital	26,289,189	977,132	8.57	25,927,879
Machineries and appliances	54,131,127	2,790,465	7.98	55,444,561
Real estate	54,051,633	852,246	8.81	53,975,162
<b>Other currencies</b>	<b>694,531</b>	<b>-</b>		<b>689,878</b>
Overdraft	151,897	-		152,201
Working capital	-	-		-
Machineries and appliances	542,635	-		537,677
Real estate	-	-		-
<b>Business Subtotal</b>	<b>295,263,441</b>	<b>15,024,195</b>		<b>297,291,441</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	<b>55,695,437</b>	<b>1,630,028</b>		<b>55,530,903</b>
Overdraft	3,872,202	258,161	15.98	3,881,846
Non-durable goods	14,204,353	345,197	16.84	14,133,076
Durable goods	5,158,125	223,344	15.10	5,245,733
Real estate	25,337,464	616,170	12.21	25,289,803
Business activity	7,123,293	187,156	18.56	6,980,445
<b>US\$</b>	<b>2,445,688</b>	<b>58,337</b>		<b>2,468,209</b>
Overdraft	282,151	49,533	5.32	301,318
Non-durable goods	41,312	-		29,666
Durable goods	113,679	1,359	6.52	115,512
Real estate	1,908,610	7,445	4.48	1,920,330
Business activity	99,936	-		101,383
<b>EURO</b>	<b>80,918,823</b>	<b>1,036,888</b>		<b>80,661,342</b>
Overdraft	1,918,998	200,755	9.78	1,965,609
Non-durable goods	1,649,438	26,355	7.21	1,601,353
Durable goods	2,950,827	80,255	9.14	2,812,211
Real estate	70,092,217	604,842	8.01	70,005,901
Business activity	4,307,343	124,681	10.34	4,276,268
<b>Other currencies</b>	<b>460,324</b>	<b>483</b>		<b>459,919</b>
Overdraft	5,560	483	8.29	5,882
Non-durable goods	-	-		-
Durable goods	-	-		-
Real estate	454,765	-		454,037
Business activity	-	-		-
<b>Retail Subtotal</b>	<b>139,520,273</b>	<b>2,725,737</b>		<b>139,120,372</b>
<b>TOTAL</b>	<b>434,783,714</b>	<b>17,749,931</b>		<b>436,411,813</b>

Source: Bank of Albania

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