



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## **Loans' Distribution by purpose of usage**

### **October-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
<b>Businesses</b>				
<b>ALL</b>	73,485,555	3,996,992		74,312,616
Overdraft	29,852,950	2,501,274	13.80	30,027,817
Working capital	15,737,213	1,003,015	13.53	16,485,072
Machineries and appliances	17,724,819	355,352	14.46	17,720,294
Real estate	10,170,573	137,351	13.51	10,079,434
<b>US\$</b>	<b>25,757,832</b>	<b>1,160,421</b>		<b>25,907,093</b>
Overdraft	11,953,808	341,630	6.93	11,883,555
Working capital	4,754,800	679,860	8.05	4,932,343
Machineries and appliances	4,572,286	138,930	8.16	4,653,256
Real estate	4,476,938	-	-	4,437,940
<b>EURO</b>	<b>179,474,256</b>	<b>6,391,424</b>		<b>181,907,371</b>
Overdraft	50,500,766	3,589,597	8.29	52,567,210
Working capital	26,156,115	1,131,161	8.81	25,623,996
Machineries and appliances	49,407,033	1,132,825	8.01	51,582,819
Real estate	53,410,342	537,841	7.91	52,133,346
<b>Other currencies</b>	<b>736,218</b>	<b>-</b>		<b>716,730</b>
Overdraft	143,172	-	-	146,218
Working capital	-	-	-	-
Machineries and appliances	593,046	-	-	570,512
Real estate	-	-	-	-
<b>Business Subtotal</b>	<b>279,453,861</b>	<b>11,548,836</b>		<b>282,843,810</b>
<b>Retail (individuals)</b>				
<b>ALL</b>	56,238,590	1,771,920		56,166,282
Overdraft	3,739,209	312,334	15.08	3,806,541
Non-durable goods	14,686,095	434,915	17.20	14,395,400
Durable goods	5,162,678	223,640	15.43	5,279,006
Real estate	25,260,770	503,329	13.75	25,371,568
Business activity	7,389,838	297,703	19.01	7,313,767
<b>US\$</b>	<b>2,317,630</b>	<b>22,470</b>		<b>2,304,436</b>
Overdraft	236,064	6,354	9.75	233,611
Non-durable goods	34,562	10,929	6.49	45,398
Durable goods	101,647	4,724	7.13	104,265
Real estate	1,851,058	463	6.57	1,829,610
Business activity	94,299	-	-	91,553
<b>EURO</b>	<b>79,729,280</b>	<b>1,357,225</b>		<b>81,615,181</b>
Overdraft	2,151,241	300,249	9.35	2,349,541
Non-durable goods	1,565,461	186,110	8.91	1,887,045
Durable goods	2,925,523	59,054	8.90	2,642,851
Real estate	69,519,554	491,750	7.43	70,880,872
Business activity	3,567,499	320,063	8.63	3,854,873
<b>Other currencies</b>	<b>450,239</b>	<b>2,253</b>		<b>456,945</b>
Overdraft	11,323	2,253	8.17	12,354
Non-durable goods	325	-	-	-
Durable goods	-	-	-	-
Real estate	438,591	-	-	444,590
Business activity	-	-	-	-
<b>Retail Subtotal</b>	<b>138,735,739</b>	<b>3,153,868</b>		<b>140,542,845</b>
<b>TOTAL</b>	<b>418,189,600</b>	<b>14,702,704</b>		<b>423,386,655</b>

Source: Bank of Albania

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