



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## ***Credit to Economy by Subjects\****

***December-08***

*Operative Data*

<i>(in '000 ALL)</i>	<i>Outstanding Loan Balance at begin of month</i>	<i>New Loans during the month</i>	<i>Outstanding Loan Balance end of month</i>
	1	2	3
<b>Short-term Loans</b>	<b>125,045,710</b>	<b>15,246,779</b>	<b>125,316,741</b>
<b>ALL</b>	<b>28,873,853</b>	<b>5,344,411</b>	<b>30,743,945</b>
Government Sector	2,858,187	16,795	3,658,982
Small business	6,735,211	1,184,207	7,153,349
Medium size business	5,247,558	823,278	4,968,709
Big Business	8,875,120	2,760,769	9,934,856
Individuals	5,157,777	559,363	5,028,049
<b>Foreign Currency</b>	<b>96,171,857</b>	<b>9,902,368</b>	<b>94,572,796</b>
Government Sector	5,248,226	2,717,371	5,695,543
Small business	12,394,165	1,447,533	15,971,357
Medium size business	17,426,987	1,480,547	16,595,862
Big Business	56,800,244	3,676,366	52,358,978
Individuals	4,302,235	580,551	3,951,056
<b>Mid-term Loans</b>	<b>83,596,570</b>	<b>4,330,811</b>	<b>81,670,049</b>
<b>ALL</b>	<b>31,415,073</b>	<b>2,277,482</b>	<b>31,629,881</b>
Government Sector	-	-	-
Small business	4,466,214	786,699	4,586,677
Medium size business	4,021,893	529,966	4,204,404
Big Business	3,342,862	81,461	3,344,067
Individuals	19,584,104	879,356	19,494,732
<b>Foreign Currency</b>	<b>52,181,497</b>	<b>2,053,329</b>	<b>50,040,168</b>
Government Sector	777,231	-	407,244
Small business	10,924,041	385,531	10,869,362
Medium size business	14,853,971	653,834	14,640,789
Big Business	18,503,024	858,467	17,112,778
Individuals	7,123,230	155,498	7,009,995
<b>Long-term loans</b>	<b>177,454,657</b>	<b>6,139,074</b>	<b>181,339,416</b>
<b>ALL</b>	<b>44,392,071</b>	<b>1,661,188</b>	<b>45,342,609</b>
Government Sector	-	-	-
Small business	7,601,117	199,800	7,782,853
Medium size business	2,516,042	33,300	2,537,176
Big Business	4,256,135	311,500	4,392,082
Individuals	30,018,777	1,116,587	30,630,499
<b>Foreign Currency</b>	<b>133,062,586</b>	<b>4,477,887</b>	<b>135,996,807</b>
Government Sector	-	-	-
Small business	17,919,515	779,856	18,376,399
Medium size business	21,086,444	320,252	21,044,639
Big Business	26,702,559	1,816,160	28,372,979
Individuals	67,354,068	1,561,619	68,202,790
<b>TOTAL</b>	<b>386,096,937</b>	<b>25,716,665</b>	<b>388,326,206</b>

*Source: Bank of Albania*

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