



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

*Credit to Economy by Subjects*  
*December-09*  
*Operative data\**

<i>(in '000 ALL)</i>	<i>Outstanding Loan</i>	<i>New Loans</i>	<i>Outstanding Loan</i>
	<i>Balance at begin of month</i>	<i>during the month</i>	<i>Balance end of month</i>
	1	2	3
<b>Short-term Loans</b>	<b>140,825,492</b>	<b>16,916,442</b>	<b>143,490,901</b>
ALL	46,528,769	5,185,934	47,900,073
Government Sector	6,235,902	0	6,295,557
Small business	7,192,492	1,527,119	7,457,088
Medium size business	10,368,627	637,066	10,697,056
Big Business	18,161,341	2,581,353	18,862,830
Individuals	4,570,407	440,397	4,587,542
<b>Foreign Currency</b>	<b>94,296,722</b>	<b>11,730,508</b>	<b>95,590,828</b>
Government Sector	5,654,363	2,872,364	5,639,705
Small business	9,112,478	1,024,996	8,878,323
Medium size business	19,856,650	1,177,354	19,513,830
Big Business	56,643,796	6,420,054	58,990,076
Individuals	3,029,435	235,738	2,568,894
<b>Mid-term Loans</b>	<b>82,473,878</b>	<b>4,921,448</b>	<b>82,344,319</b>
ALL	34,355,306	1,969,180	34,645,436
Government Sector	0	0	0
Small business	8,422,300	803,352	8,304,086
Medium size business	3,664,207	68,107	4,062,649
Big Business	4,050,738	322,662	4,206,749
Individuals	18,218,061	775,058	18,071,953
<b>Foreign Currency</b>	<b>48,118,572</b>	<b>2,952,269</b>	<b>47,698,882</b>
Government Sector	857	0	816
Small business	8,739,111	393,575	8,621,651
Medium size business	11,616,414	334,671	11,086,883
Big Business	21,058,517	2,068,717	21,553,327
Individuals	6,703,673	155,305	6,436,206
<b>Long-term loans</b>	<b>202,416,994</b>	<b>4,316,895</b>	<b>205,158,583</b>
ALL	49,685,568	1,510,986	50,428,231
Government Sector	0	0	0
Small business	6,946,168	58,267	6,940,400
Medium size business	3,817,748	210,644	4,074,896
Big Business	5,635,706	428,000	5,832,945
Individuals	33,285,947	814,075	33,579,989
<b>Foreign Currency</b>	<b>152,731,425</b>	<b>2,805,909</b>	<b>154,730,352</b>
Government Sector	0	0	0
Small business	18,294,032	610,912	18,747,226
Medium size business	22,419,766	588,517	23,590,038
Big Business	37,122,392	874,790	37,858,117
Individuals	74,895,236	731,690	74,534,972
<b>TOTAL</b>	<b>425,716,364</b>	<b>26,154,785</b>	<b>430,993,802</b>

Source: Bank of Albania

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