



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

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

***February-09***

*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>123,587,735</b>	<b>12,217,764</b>	<b>129,046,627</b>
<b>ALL</b>	<b>30,355,614</b>	<b>6,755,930</b>	<b>32,937,642</b>
Government Sector	3,998,442	-	4,962,389
Small business	6,865,161	702,240	6,731,541
Medium size business	5,873,214	398,497	6,135,727
Big Business	8,740,316	5,138,848	9,022,833
Individuals	4,878,481	516,345	6,085,153
<b>Foreign Currency</b>	<b>93,232,120</b>	<b>5,461,834</b>	<b>96,108,984</b>
Government Sector	8,870,503	230,589	9,122,280
Small business	15,047,809	641,952	14,321,904
Medium size business	16,983,736	1,100,446	18,121,693
Big Business	48,438,198	3,223,660	50,070,030
Individuals	3,891,875	265,187	4,473,077
<b>Mid-term Loans</b>	<b>85,058,548</b>	<b>3,021,344</b>	<b>84,500,640</b>
<b>ALL</b>	<b>31,908,370</b>	<b>1,581,418</b>	<b>31,940,603</b>
Government Sector	-	-	-
Small business	4,904,526	248,999	5,045,685
Medium size business	4,474,145	440,119	2,762,831
Big Business	3,350,951	111,208	3,382,465
Individuals	19,178,747	781,093	20,749,621
<b>Foreign Currency</b>	<b>53,150,179</b>	<b>1,439,926</b>	<b>52,560,037</b>
Government Sector	415,468	9	427,122
Small business	11,255,001	372,393	10,709,122
Medium size business	14,487,391	562,363	10,922,855
Big Business	20,046,372	408,096	22,650,436
Individuals	6,945,947	97,064	7,850,501
<b>Long-term loans</b>	<b>185,270,788</b>	<b>2,583,966</b>	<b>189,511,409</b>
<b>ALL</b>	<b>45,363,686</b>	<b>1,351,519</b>	<b>45,908,250</b>
Government Sector	-	-	-
Small business	7,586,913	203,365	7,985,357
Medium size business	2,514,643	145,645	4,656,688
Big Business	4,535,081	53,366	4,964,707
Individuals	30,727,050	949,143	28,301,498
<b>Foreign Currency</b>	<b>139,907,102</b>	<b>1,232,447</b>	<b>143,603,159</b>
Government Sector	-	-	-
Small business	18,854,042	244,830	20,500,127
Medium size business	21,801,746	215,292	22,676,972
Big Business	29,387,552	41,715	30,398,448
Individuals	69,863,761	730,609	70,027,612
<b>TOTAL</b>	<b>393,917,071</b>	<b>17,823,075</b>	<b>403,058,676</b>

*Source: Bank of Albania*

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