



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## Credit to Economy by Subjects

November-10

Operative data\*

<i>(in '000 ALL)</i>	Outstanding Loan Balance at begin of month	New Loans during the month	Outstanding Loan Balance end of month
	1	2	3
<b>Short-term Loans</b>	<b>147,861,951.6</b>	<b>11,541,999.7</b>	<b>153,891,520.4</b>
<b>ALL</b>	<i>51,341,230.5</i>	<i>3,348,627.8</i>	<i>52,792,897.8</i>
Government Sector	5,002,977.2	-	5,001,258.0
Small business	6,685,012.1	999,696.8	7,094,069.9
Medium size business	10,255,146.6	442,881.2	10,171,251.4
Big Business	24,034,833.9	1,484,269.3	24,978,675.1
Individuals	5,363,260.7	421,780.5	5,547,643.3
<b>Foreign Currency</b>	<i>96,520,721.1</i>	<i>8,193,371.8</i>	<i>101,098,622.6</i>
Government Sector	4,094,896.8	-	4,237,748.2
Small business	8,912,180.5	615,529.7	8,702,903.6
Medium size business	14,566,976.4	807,966.6	14,647,023.7
Big Business	66,081,270.6	6,529,048.7	70,595,281.7
Individuals	2,865,396.8	240,826.8	2,915,665.4
<b>Mid-term Loans</b>	<b>89,789,373.9</b>	<b>4,036,154.7</b>	<b>90,831,942.6</b>
<b>ALL</b>	<i>36,631,296.4</i>	<i>1,774,410.7</i>	<i>36,973,684.6</i>
Government Sector	-	-	-
Small business	7,487,023.9	359,581.1	7,444,195.2
Medium size business	4,493,512.6	272,210.7	4,544,398.1
Big Business	7,643,441.3	378,905.9	7,942,760.7
Individuals	17,007,318.7	763,713.0	17,042,330.7
<b>Foreign Currency</b>	<i>53,158,077.4</i>	<i>2,261,743.9</i>	<i>53,858,258.0</i>
Government Sector	234,618.9	-	20,447.6
Small business	8,980,331.8	376,798.8	9,151,970.6
Medium size business	11,156,171.0	443,382.5	11,234,309.0
Big Business	26,802,218.6	1,302,770.1	27,480,934.2
Individuals	5,984,737.1	138,792.5	5,970,596.5
<b>Long-term loans</b>	<b>213,804,826.4</b>	<b>9,387,652.7</b>	<b>221,229,255.5</b>
<b>ALL</b>	<i>55,732,396.9</i>	<i>1,961,936.6</i>	<i>56,633,386.3</i>
Government Sector	-	-	-
Small business	6,220,981.8	203,234.2	6,504,213.9
Medium size business	4,834,401.3	64,284.1	4,691,255.0
Big Business	8,389,983.8	762,000.0	9,101,064.2
Individuals	36,287,030.0	932,418.3	36,336,853.2
<b>Foreign Currency</b>	<i>158,072,429.5</i>	<i>7,425,716.0</i>	<i>164,595,869.2</i>
Government Sector	421.5	-	380.5
Small business	18,682,041.6	532,858.5	19,561,653.5
Medium size business	23,393,263.5	407,088.5	23,415,203.4
Big Business	42,796,129.7	5,708,033.3	48,456,942.3
Individuals	73,200,573.1	777,735.7	73,161,689.4
<b>TOTAL</b>	<b>451,456,151.8</b>	<b>24,965,807.0</b>	<b>465,952,718.5</b>

Source: Bank of Albania

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