



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

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

**November-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>120,497,278</b>	<b>11,435,194</b>	<b>125,045,710</b>
<b>ALL</b>	<b>27,552,620</b>	<b>3,965,975</b>	<b>28,873,853</b>
Government Sector	1,622,174	5,904	2,858,187
Small business	6,765,738	729,895	6,735,211
Medium size business	5,244,751	499,372	5,247,558
Big Business	8,882,950	2,109,546	8,875,120
Individuals	5,037,006	621,257	5,157,777
<b>Foreign Currency</b>	<b>92,944,658</b>	<b>7,469,219</b>	<b>96,171,857</b>
Government Sector	5,674,793	97,426	5,248,226
Small business	13,163,581	1,343,149	12,394,165
Medium size business	16,565,083	876,741	17,426,987
Big Business	53,093,810	4,689,461	56,800,244
Individuals	4,447,390	462,442	4,302,235
<b>Mid-term Loans</b>	<b>82,276,683</b>	<b>3,644,115</b>	<b>83,596,570</b>
<b>ALL</b>	<b>30,791,498</b>	<b>1,919,565</b>	<b>31,415,073</b>
Government Sector	-	-	384,991
Small business	4,569,287	353,074	4,401,408
Medium size business	4,095,074	307,532	3,731,005
Big Business	2,522,391	323,650	4,158,007
Individuals	19,604,747	935,310	18,739,662
<b>Foreign Currency</b>	<b>51,485,185</b>	<b>1,724,549</b>	<b>52,181,497</b>
Government Sector	406,890	-	777,231
Small business	12,109,704	372,322	10,924,041
Medium size business	13,656,719	506,659	14,822,589
Big Business	18,184,405	646,738	18,534,407
Individuals	7,127,467	198,830	7,123,230
<b>Long-term loans</b>	<b>175,096,662</b>	<b>4,228,524</b>	<b>177,454,657</b>
<b>ALL</b>	<b>43,308,180</b>	<b>1,886,244</b>	<b>44,392,071</b>
Government Sector	-	-	-
Small business	7,304,261	248,175	7,601,117
Medium size business	2,699,418	67,823	2,516,042
Big Business	3,866,598	416,030	4,256,135
Individuals	29,437,903	1,154,216	30,018,777
<b>Foreign Currency</b>	<b>131,788,482</b>	<b>2,342,279</b>	<b>133,062,586</b>
Government Sector	-	-	-
Small business	19,078,296	381,576	17,919,515
Medium size business	20,133,456	211,961	21,086,444
Big Business	25,744,179	586,461	26,702,559
Individuals	66,832,551	1,162,282	67,354,068
<b>TOTAL</b>	<b>377,870,623</b>	<b>19,307,832</b>	<b>386,096,937</b>

Source: Bank of Albania

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