



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## Credit to Economy by Subjects

February-16  
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>185,287,676</b>	<b>9,447,600</b>	<b>186,801,501</b>
<b>ALL</b>	<b>87,315,291</b>	<b>4,872,887</b>	<b>88,283,528</b>
Government Sector	20,969,854	-	21,197,489
Small business	8,966,563	539,492	9,080,942
Medium size business	7,061,352	561,843	7,109,678
Big Business	43,242,188	3,401,549	43,805,055
Individuals	7,075,334	370,002	7,090,365
<b>Foreign Currency</b>	<b>97,972,385</b>	<b>4,574,714</b>	<b>98,517,973</b>
Government Sector	5,159,184	-	5,141,344
Small business	8,196,448	274,206	8,452,870
Medium size business	13,373,840	538,782	13,297,450
Big Business	68,955,788	3,643,812	69,400,857
Individuals	2,287,124	117,914	2,225,453
<b>Mid-term Loans</b>	<b>84,669,743</b>	<b>2,899,662</b>	<b>83,767,455</b>
<b>ALL</b>	<b>36,687,670</b>	<b>1,472,537</b>	<b>36,072,277</b>
Government Sector	-	-	-
Small business	8,072,809	186,282	7,936,360
Medium size business	3,706,325	58,951	3,217,900
Big Business	9,366,281	449,807	9,313,906
Individuals	15,542,256	777,497	15,604,111
<b>Foreign Currency</b>	<b>47,982,073</b>	<b>1,427,125</b>	<b>47,695,178</b>
Government Sector	-	-	-
Small business	5,300,736	98,884	5,113,037
Medium size business	9,335,052	184,282	9,737,229
Big Business	29,569,452	995,866	29,019,031
Individuals	3,776,833	148,093	3,825,881
<b>Long-term loans</b>	<b>261,767,736</b>	<b>3,722,759</b>	<b>262,093,727</b>
<b>ALL</b>	<b>104,390,572</b>	<b>1,755,009</b>	<b>104,946,452</b>
Government Sector	1,278,243	-	1,262,136
Small business	19,039,991	270,873	19,007,281
Medium size business	8,689,752	258,900	9,188,575
Big Business	21,677,808	20,100	21,462,152
Individuals	53,704,778	1,205,136	54,026,308
<b>Foreign Currency</b>	<b>157,377,163</b>	<b>1,967,750</b>	<b>157,147,275</b>
Government Sector	-	-	-
Small business	16,280,421	304,144	16,280,125
Medium size business	21,965,941	225,668	21,705,517
Big Business	55,318,003	525,943	55,535,494
Individuals	63,812,799	911,995	63,626,140
<b>TOTAL</b>	<b>531,725,154</b>	<b>16,070,021</b>	<b>532,662,683</b>

Source: Bank of Albania

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