



ALBANIAN ASSOCIATION OF BANKS  
SHQATA SHQIPTARE E BANKAVE

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

***April-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>136,463,420</b>	<b>11,127,084</b>	<b>135,874,262</b>
<b>ALL</b>	<b>38,080,131</b>	<b>4,095,280</b>	<b>39,563,345</b>
Government Sector	4,991,817	150,000	5,140,281
Small business	7,714,068	1,356,670	7,980,539
Medium size business	6,804,649	359,532	7,607,600
Big Business	13,512,836	1,802,668	13,861,461
Individuals	5,056,761	426,410	4,973,462
<b>Foreign Currency</b>	<b>98,383,289</b>	<b>7,031,804</b>	<b>96,310,918</b>
Government Sector	8,759,210	-	8,767,115
Small business	11,084,048	1,120,394	10,561,125
Medium size business	24,173,024	1,126,094	23,758,864
Big Business	50,885,118	4,535,665	49,678,820
Individuals	3,481,889	249,652	3,544,995
<b>Mid-term Loans</b>	<b>80,785,441</b>	<b>3,625,415</b>	<b>80,361,291</b>
<b>ALL</b>	<b>30,606,854</b>	<b>1,767,703</b>	<b>30,651,809</b>
Government Sector	-	-	-
Small business	4,758,077	402,000	4,816,412
Medium size business	3,384,891	145,540	3,385,091
Big Business	3,344,540	278,935	3,510,117
Individuals	19,119,346	941,229	18,940,189
<b>Foreign Currency</b>	<b>50,178,587</b>	<b>1,857,712</b>	<b>49,709,482</b>
Government Sector	432,366	-	432,185
Small business	12,878,334	264,760	12,427,949
Medium size business	11,746,777	1,026,718	12,290,188
Big Business	18,040,574	424,673	17,621,481
Individuals	7,080,535	141,561	6,937,678
<b>Long-term loans</b>	<b>190,356,095</b>	<b>5,309,985</b>	<b>192,590,709</b>
<b>ALL</b>	<b>46,287,982</b>	<b>1,641,805</b>	<b>47,263,198</b>
Government Sector	-	-	-
Small business	7,568,863	191,893	7,552,466
Medium size business	2,650,425	90,800	2,767,777
Big Business	4,662,277	233,851	4,953,218
Individuals	31,406,416	1,125,261	31,989,738
<b>Foreign Currency</b>	<b>144,068,113</b>	<b>3,668,180</b>	<b>145,327,511</b>
Government Sector	-	-	-
Small business	16,633,007	703,881	17,477,266
Medium size business	21,370,144	1,659,994	21,638,449
Big Business	33,594,726	460,221	33,682,728
Individuals	72,470,236	844,083	72,529,068
<b>TOTAL</b>	<b>407,604,955</b>	<b>20,062,484</b>	<b>408,826,262</b>

*Source: Bank of Albania*

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