



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

Credit to Economy by Subjects

December-12

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
Short-term Loans	194,816,840	20,741,469	193,161,488
ALL	84,519,439	9,830,700	84,917,754
Government Sector	16,163,185	5,000	16,495,373
Small business	7,771,081	1,119,375	8,101,070
Medium size business	10,322,603	486,107	8,941,451
Big Business	43,211,227	7,733,104	44,373,201
Individuals	7,051,343	487,113	7,006,660
Foreign Currency	110,297,402	10,910,769	108,243,734
Government Sector	6,400,426	286,572	5,298,208
Small business	7,175,016	1,606,923	7,270,299
Medium size business	16,107,577	1,298,539	14,821,883
Big Business	76,824,351	7,241,841	76,963,932
Individuals	3,790,032	476,893	3,889,412
Mid-term Loans	97,833,003	5,996,731	99,374,924
ALL	42,072,498	2,002,636	42,491,177
Government Sector	1,952,500	-	1,917,000
Small business	11,577,407	917,757	11,942,522
Medium size business	4,264,359	383,960	4,524,994
Big Business	10,311,105	160,000	10,300,157
Individuals	13,967,127	540,919	13,806,505
Foreign Currency	55,760,505	3,994,096	56,883,747
Government Sector	-	-	-
Small business	7,137,809	331,011	7,136,324
Medium size business	10,784,645	447,675	10,388,419
Big Business	32,615,645	3,106,174	34,202,266
Individuals	5,222,406	109,236	5,156,738
Long-term loans	249,911,884	5,326,692	251,433,484
ALL	78,547,637	1,546,109	78,989,698
Government Sector	13,738	-	13,738
Small business	11,633,086	573,919	12,224,118
Medium size business	8,336,561	48,328	8,684,342
Big Business	15,995,087	-	15,326,799
Individuals	42,569,165	923,861	42,740,702
Foreign Currency	171,364,248	3,780,582	172,443,786
Government Sector	-	-	-
Small business	18,973,266	471,194	18,780,515
Medium size business	22,869,908	1,536,186	24,446,980
Big Business	59,762,210	716,184	59,545,493
Individuals	69,758,864	1,057,019	69,670,798
TOTAL	542,561,728	32,064,892	543,969,896

Source: Bank of Albania

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