



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## Credit to Economy by Subjects

February-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
<b>Short-term Loans</b>	<b>188,212,376</b>	<b>11,112,708</b>	<b>187,762,547</b>
<b>ALL</b>	<b>69,203,629</b>	<b>5,302,932</b>	<b>69,721,172</b>
Government Sector	8,126,784	1,900	8,106,204
Small business	7,284,697	879,709	7,371,500
Medium size business	10,516,236	448,021	10,556,667
Big Business	36,921,257	3,558,215	37,361,583
Individuals	6,354,655	415,088	6,325,218
<b>Foreign Currency</b>	<b>119,008,747</b>	<b>5,809,775</b>	<b>118,041,375</b>
Government Sector	10,166,334	2,699	10,254,536
Small business	8,872,230	605,813	8,802,043
Medium size business	17,083,983	812,213	17,969,941
Big Business	80,330,184	4,037,265	78,377,952
Individuals	2,556,016	351,785	2,636,903
<b>Mid-term Loans</b>	<b>96,592,145</b>	<b>5,593,617</b>	<b>100,900,910</b>
<b>ALL</b>	<b>40,704,160</b>	<b>1,144,434</b>	<b>41,000,058</b>
Government Sector	2,261	-	1,818
Small business	10,997,330	348,743	11,058,670
Medium size business	4,580,145	215,337	4,727,829
Big Business	10,579,525	64,021	10,684,341
Individuals	14,544,898	516,334	14,527,400
<b>Foreign Currency</b>	<b>55,887,986</b>	<b>4,449,183</b>	<b>59,900,851</b>
Government Sector	-	-	-
Small business	6,539,657	90,189	9,220,446
Medium size business	11,660,702	243,260	11,975,611
Big Business	32,524,806	4,038,563	33,541,347
Individuals	5,162,820	77,170	5,163,446
<b>Long-term loans</b>	<b>243,861,864</b>	<b>3,280,475</b>	<b>241,895,513</b>
<b>ALL</b>	<b>68,517,810</b>	<b>1,312,429</b>	<b>68,592,187</b>
Government Sector	15,594	-	15,594
Small business	9,506,270	172,868	9,459,788
Medium size business	5,274,356	34,227	5,199,380
Big Business	13,076,255	430,745	13,204,625
Individuals	40,645,334	674,590	40,712,799
<b>Foreign Currency</b>	<b>175,344,054</b>	<b>1,968,046</b>	<b>173,303,326</b>
Government Sector	-	-	-
Small business	25,230,534	86,569	22,338,880
Medium size business	22,927,543	331,308	23,261,237
Big Business	55,184,400	1,041,549	55,340,783
Individuals	72,001,576	508,620	72,362,425
<b>TOTAL</b>	<b>528,666,385</b>	<b>19,986,799</b>	<b>530,558,970</b>

Source: Bank of Albania

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