



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## Credit to Economy by Subjects

May-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>193,293,840</b>	<b>15,241,941</b>	<b>194,109,479</b>
<b>ALL</b>	<b>73,364,909</b>	<b>6,421,679</b>	<b>74,366,115</b>
Government Sector	8,121,888	-	8,091,660
Small business	7,448,970	1,156,193	7,655,175
Medium size business	10,816,364	575,699	10,630,833
Big Business	40,515,169	4,180,123	41,311,431
Individuals	6,462,518	509,664	6,677,016
<b>Foreign Currency</b>	<b>119,928,931</b>	<b>8,820,263</b>	<b>119,743,364</b>
Government Sector	10,284,534	3,026	10,073,634
Small business	8,628,477	1,061,667	8,859,386
Medium size business	17,964,390	1,645,366	18,204,593
Big Business	80,198,508	5,744,785	79,750,929
Individuals	2,853,021	365,420	2,854,823
<b>Mid-term Loans</b>	<b>101,637,690</b>	<b>5,299,661</b>	<b>103,174,232</b>
<b>ALL</b>	<b>40,490,380</b>	<b>3,596,340</b>	<b>42,498,166</b>
Government Sector	917	2,130,000	2,130,461
Small business	11,226,592	563,423	11,402,739
Medium size business	4,571,147	241,891	4,548,479
Big Business	10,483,548	91,458	10,313,813
Individuals	14,208,175	569,568	14,102,675
<b>Foreign Currency</b>	<b>61,147,310</b>	<b>1,703,321</b>	<b>60,676,066</b>
Government Sector	-	-	-
Small business	8,385,761	122,657	8,112,601
Medium size business	12,468,199	214,625	11,705,108
Big Business	34,777,390	1,133,034	35,345,500
Individuals	5,515,960	233,005	5,512,857
<b>Long-term loans</b>	<b>243,201,513</b>	<b>3,762,505</b>	<b>243,831,510</b>
<b>ALL</b>	<b>69,965,670</b>	<b>1,392,411</b>	<b>70,663,090</b>
Government Sector	14,988	-	14,988
Small business	9,726,895	278,500	9,916,812
Medium size business	6,472,013	302,661	6,649,722
Big Business	12,741,223	141,000	12,850,380
Individuals	41,010,551	670,250	41,231,188
<b>Foreign Currency</b>	<b>173,235,842</b>	<b>2,370,094</b>	<b>173,168,420</b>
Government Sector	-	-	-
Small business	23,219,869	287,040	23,235,554
Medium size business	23,436,739	313,861	23,556,128
Big Business	54,927,025	1,226,332	55,572,087
Individuals	71,652,210	542,861	70,804,651
<b>TOTAL</b>	<b>538,133,042</b>	<b>24,304,107</b>	<b>541,115,221</b>

Source: Bank of Albania

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