



**ALBANIAN ASSOCIATION OF BANKS**  
**SHOQATA SHQIPTARE E BANKAVE**

### Credit to Economy by Subjects

**November-12**

Operative data\*

<i>(in '000 ALL)</i>	<b>Outstanding Loan Balance at begin of month</b>	<b>New Loans during the month</b>	<b>Outstanding Loan Balance end of month</b>
	1	2	3
<b>Short-term Loans</b>	<b>193,222,549</b>	<b>17,062,787</b>	<b>194,816,840</b>
<b>ALL</b>	<b>82,358,337</b>	<b>7,364,653</b>	<b>84,519,439</b>
Government Sector	12,013,784	2,733,812	15,884,257
Small business	7,775,575	1,143,545	7,771,081
Medium size business	10,004,369	797,923	10,601,531
Big Business	45,568,918	2,221,990	43,211,227
Individuals	6,995,692	467,383	7,051,343
<b>Foreign Currency</b>	<b>110,864,211</b>	<b>9,698,134</b>	<b>110,297,402</b>
Government Sector	8,695,765	4,230	6,400,426
Small business	7,994,689	892,520	7,175,016
Medium size business	17,212,263	1,146,139	16,107,577
Big Business	73,627,871	6,957,071	76,824,351
Individuals	3,333,624	698,174	3,790,032
<b>Mid-term Loans</b>	<b>99,059,536</b>	<b>1,971,906</b>	<b>97,833,003</b>
<b>ALL</b>	<b>42,341,782</b>	<b>1,073,255</b>	<b>42,072,498</b>
Government Sector	1,988,000	-	1,952,500
Small business	11,783,550	335,416	11,577,407
Medium size business	4,434,478	107,757	4,264,359
Big Business	10,061,809	95,790	10,311,105
Individuals	14,073,944	534,292	13,967,127
<b>Foreign Currency</b>	<b>56,717,755</b>	<b>898,651</b>	<b>55,760,505</b>
Government Sector	-	-	-
Small business	7,848,744	197,311	7,137,809
Medium size business	11,966,099	248,744	10,784,645
Big Business	31,654,294	355,173	32,615,645
Individuals	5,248,618	97,424	5,222,406
<b>Long-term loans</b>	<b>247,675,956</b>	<b>6,539,998</b>	<b>249,911,884</b>
<b>ALL</b>	<b>75,130,468</b>	<b>4,692,270</b>	<b>78,547,637</b>
Government Sector	13,738	-	13,738
Small business	11,608,591	648,439	11,633,086
Medium size business	6,864,025	3,017,836	8,336,561
Big Business	14,140,709	223,800	15,995,087
Individuals	42,503,405	802,195	42,569,165
<b>Foreign Currency</b>	<b>172,545,488</b>	<b>1,847,728</b>	<b>171,364,248</b>
Government Sector	-	-	-
Small business	22,683,438	254,017	18,973,266
Medium size business	23,643,779	32,015	22,869,908
Big Business	56,641,241	624,651	59,762,210
Individuals	69,577,030	937,044	69,758,864
<b>TOTAL</b>	<b>539,958,041</b>	<b>25,574,691</b>	<b>542,561,728</b>

Source: Bank of Albania

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