

## Credit to Economy by Subjects

January-15  
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>195,404,940</b>	<b>10,317,424</b>	<b>194,045,753</b>
<b>ALL</b>	<b>88,524,069</b>	<b>4,225,049</b>	<b>86,904,046</b>
Government Sector	20,961,124	-	21,902,574
Small business	8,154,611	480,742	8,011,361
Medium size business	9,537,516	418,284	8,355,853
Big Business	42,677,653	2,852,235	41,530,269
Individuals	7,193,166	473,788	7,103,989
<b>Foreign Currency</b>	<b>106,880,871</b>	<b>6,092,375</b>	<b>107,141,707</b>
Government Sector	4,924,337	-	4,913,552
Small business	10,954,340	400,402	11,690,364
Medium size business	15,885,354	1,348,232	16,420,121
Big Business	71,912,575	4,057,472	70,935,600
Individuals	3,204,264	286,269	3,182,069
<b>Mid-term Loans</b>	<b>89,730,399</b>	<b>2,025,904</b>	<b>89,474,765</b>
<b>ALL</b>	<b>37,286,273</b>	<b>921,384</b>	<b>36,916,198</b>
Government Sector	-	-	-
Small business	9,101,408	243,913	8,898,396
Medium size business	4,634,523	62,073	4,577,440
Big Business	9,026,284	23,916	8,811,099
Individuals	14,524,058	591,481	14,629,262
<b>Foreign Currency</b>	<b>52,444,126</b>	<b>1,104,520</b>	<b>52,558,567</b>
Government Sector	-	-	-
Small business	5,866,264	220,934	5,768,652
Medium size business	8,709,622	189,957	8,693,564
Big Business	33,634,328	650,147	33,755,044
Individuals	4,233,912	43,482	4,341,306
<b>Long-term loans</b>	<b>263,972,591</b>	<b>3,955,458</b>	<b>262,906,960</b>
<b>ALL</b>	<b>98,904,350</b>	<b>2,020,363</b>	<b>99,070,762</b>
Government Sector	1,433,477	-	1,417,370
Small business	17,052,821	342,708	16,962,397
Medium size business	9,453,091	327,924	9,743,616
Big Business	22,074,814	623,500	21,795,275
Individuals	48,890,148	726,232	49,152,103
<b>Foreign Currency</b>	<b>165,068,240</b>	<b>1,935,094</b>	<b>163,836,197</b>
Government Sector	-	-	-
Small business	19,991,832	798,081	19,017,967
Medium size business	25,082,850	173,632	25,571,795
Big Business	53,444,776	177,444	52,352,486
Individuals	66,548,782	785,937	66,893,949
<b>TOTAL</b>	<b>549,107,930</b>	<b>16,298,785</b>	<b>546,427,477</b>

Source: Bank of Albania

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