



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

**Credit to Economy by Subjects**  
**January-10**  
Operative data\*

<i>(in '000 ALL)</i>	<b>Outstanding Loan</b>	<b>New Loans</b>	<b>Outstanding Loan</b>
	<b>Balance at begin of month</b>	<b>during the month</b>	<b>Balance end of month</b>
	1	2	3
<b>Short-term Loans</b>	<b>143,490,901</b>	<b>15,867,151</b>	<b>146,038,847</b>
<b>ALL</b>	<i>47,900,073</i>	<i>3,519,550</i>	<i>48,248,075</i>
Government Sector	6,295,557	0	6,294,030
Small business	7,457,088	838,358	7,249,349
Medium size business	10,697,056	710,675	10,544,537
Big Business	18,862,830	1,645,078	19,539,116
Individuals	4,587,542	325,439	4,621,043
<b>Foreign Currency</b>	<i>95,590,828</i>	<i>12,347,601</i>	<i>97,790,772</i>
Government Sector	5,639,705	235,518	6,082,218
Small business	8,878,323	1,117,962	8,936,955
Medium size business	19,513,830	1,565,637	18,811,654
Big Business	58,990,076	9,161,843	61,470,384
Individuals	2,568,894	266,641	2,489,561
<b>Mid-term Loans</b>	<b>82,344,319</b>	<b>2,762,566</b>	<b>81,875,345</b>
<b>ALL</b>	<i>34,645,436</i>	<i>874,557</i>	<i>34,169,273</i>
Government Sector	0	0	0
Small business	8,304,086	193,290	8,205,497
Medium size business	4,062,649	161,995	4,083,079
Big Business	4,206,749	43,764	4,127,700
Individuals	18,071,953	475,508	17,752,996
<b>Foreign Currency</b>	<i>47,698,882</i>	<i>1,888,009</i>	<i>47,706,073</i>
Government Sector	816	0	784
Small business	8,621,651	218,710	8,665,165
Medium size business	11,086,883	465,931	10,863,255
Big Business	21,553,327	235,722	21,683,948
Individuals	6,436,206	967,647	6,492,921
<b>Long-term loans</b>	<b>205,158,583</b>	<b>2,817,456</b>	<b>206,869,521</b>
<b>ALL</b>	<i>50,428,231</i>	<i>682,394</i>	<i>50,175,864</i>
Government Sector	0	0	0
Small business	6,940,400	20,606	6,868,225
Medium size business	4,074,896	262,152	4,262,559
Big Business	5,832,945	0	5,723,683
Individuals	33,579,989	399,636	33,321,398
<b>Foreign Currency</b>	<i>154,730,352</i>	<i>2,135,062</i>	<i>156,693,656</i>
Government Sector	0	0	0
Small business	18,747,226	332,392	18,958,304
Medium size business	23,590,038	283,369	23,794,180
Big Business	37,858,117	1,033,647	39,098,819
Individuals	74,534,972	485,654	74,842,353
<b>TOTAL</b>	<b>430,993,802</b>	<b>21,447,173</b>	<b>434,783,714</b>

Source: Bank of Albania

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