

The image shows the facade of the Banka e Shqiperise (Bank of Albania). The building features a prominent curved archway at the top with the name 'BANKA E SHQIPERISE' inscribed in large, bold, capital letters. Below the archway, there are several tall, rectangular columns. A flagpole with the Albanian flag stands in the center. The building's facade is decorated with various relief sculptures, including a central figure and several smaller figures on the sides. The overall appearance is that of a grand, classical-style structure.

**BANKA E SHQIPERISE**

**RAPORTI  
STATISTIKOR  
MUJOR**

**MONTHLY  
STATISTICAL  
REPORT**

**12/2024**

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## Shënime/ Notes

Duke filluar nga muaji janar 2023, statistikat e normave të interesit të institucioneve monetare financiare, bazuar në metodologjinë e ECB [Manuali i normave të interesit të IMF](#) dhe në rregulloren nr. 48. të Bankës së Shqipërisë: [“Për raportimet në Bankën e Shqipërisë të statistikave të normave të interesit”](#) ([https://www.bankofalbania.org/rc/doc/Nr\\_48\\_2017\\_9309.pdf](https://www.bankofalbania.org/rc/doc/Nr_48_2017_9309.pdf)), do të publikohen në RSM duke zëvendësuar statistikat e normave të interesit për ekonomitë familjare dhe korporatat jo financiare. Seria e vjetër ndërpritet në Dhjetor 2022 dhe është e arkivuar në rubrikën [ARKIVA](#)

Starting from January 2023, the Monetary Financial Institutions interest rates statistics, are based on the ECB methodology, the [Manual on MFI interest rate statistics, January 2017 \(europa.eu\)](#) as well as in the regulation no. [48/2017 “Reporting of interest rates statistics at Bank of Albania”](#) ([https://www.bankofalbania.org/rc/doc/Nr\\_48\\_2017\\_9309.pdf](https://www.bankofalbania.org/rc/doc/Nr_48_2017_9309.pdf)) which will be published in MSR, instead of the Households and Nonfinancial Corporations interest rates statistics for the economy.

The old time series breakdown is in December 2022 and it is archived in the [ARCHIVE](#)

## Disa shkurtime/ List of abbreviations

|             |  |
|-------------|--|
| BPD / DMB   | Bankat paradepozituese / Deposit Money Banks                       |
| BSH / BoA   | Banka e Shqipërisë / Bank of Albania                               |
| INSTAT      | Instituti i Statistikave / Institute of Statistics                 |
| PBB / GDP   | Produkti i Brendshëm Bruto / Gross Domestic Product                |
| Repo / Repo | Marrëveshjet e riblerjes / Repurchase Agreement                    |
| ShKK / SLA  | Shoqëritë e kursim-kreditit / Saving and Loans Associations        |
| IMF/MFI     | Institucionet monetare financiare/ Monetary financial institutions |

(0.0) Tregon se e dhëna statistikore ekziston por vlera e saj është më e vogël se 0.05 / Indicates that statistical data exists but its value is less than 0.05.

( \_ ) Tregon që e dhëna nuk ekziston ose është zero / indicates that data are not available or nil.

## Tregues të përgjithshëm makroekonomikë

## Main macroeconomic indicators

## 1. Zhvillimet monetare dhe normat e interesit

## Monetary developments and interest rates 1.

Në miliardë lekë, përveç rasteve kur shënohet ndryshe, fund periudhe

In billions ALL, unless otherwise indicated, end of period

|      | Agregatët monetarë / Monetary aggregates |       |         | Depozitat <sup>1</sup> / Deposits <sup>1</sup> | Kredia <sup>2</sup> / Credit <sup>2</sup> | Normal e interesit 12m / 12m interest rates (%) |             |                         | Norma e marrëveshjes së riberjesës rryjëvore / Weekly repurchase agreement rate (%) |
|------|--|-------|---------|--|---|---|-------------|-------------------------|---|
|      | M1                                       | M2    | M3      |  |   | Depozita / Deposits                             | Hua / Loans | Bono Thesari / T. Bills |   |
|      | 1  | 2     | 3       | 4  | 5   | 6   | 7           | 8                       | 9   |
| 2021 | 701.4                                    | 918.5 | 1,582.3 | 1,216.1  | 666.2                                     | 0.5   | 5.9         | 1.6                     | 0.5   |
| 2022 | 735.8                                    | 939.3 | 1,659.3 | 1,271.6  | 713.6                                     | 0.7   | 6.5         | 5.6                     | 2.8   |

|                   | Agregatët monetarë / Monetary aggregates |         |         | Depozitat <sup>1</sup> / Deposits <sup>1</sup> | Kredia <sup>2</sup> / Credit <sup>2</sup> | Normal e interesit për depozitat e reja 12 mujore në Lekë / Interest rates of new 12 months deposits in Lek <sup>3</sup> (%) |   | Normal e interesit të huave të reja në Lekë / Interest rates on new loans in Lek <sup>4</sup> (%) |   | Bono Thesari 12 mujore <sup>5</sup> / T. Bills with 12 months maturity <sup>5</sup> (%) | Norma e marrëveshjes së riberjesës rryjëvore <sup>6</sup> / Weekly repurchase agreement rate <sup>6</sup> (%) |
|-------------------|--|---------|---------|--|---|--|---|---|---|---|---|
|                   | M1                                       | M2      | M3      |  |   | Individë / Households  | Korporatat (finansiare / Nonfinancial Corporations) | Individë / Households   | Korporatat (finansiare / Nonfinancial Corporations) |   |   |
|                   | 1  | 2       | 3       | 4  | 5   | 6  | 7   | 8   | 9   | 10  | 11  |
| 2023 <sup>7</sup> | 772.5                                    | 972.6   | 1,698.2 | 1,304.7  | 744.2                                     | 1.1  | 2.4   | 6.8   | 6.6   | 3.4   | 3.3   |
| 2024              | 845.7                                    | 1,052.7 | 1,785.1 | 1,361.5  | 835.6                                     | 1.5  | 2.7   | 6.4   | 6.6   | 2.7   | 2.8   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 2. Prodhim i brendshëm bruto, indekset e çmimeve dhe tregu i punës

## Gross domestic product, price indexes and labor market 2.

Në milionë lekë, përveç rasteve kur shënohet ndryshe, fund periudhe

In millions ALL, unless otherwise indicated, end of period

|                   | Me çmime korrente, në milionë lekë <sup>7</sup> / At current prices, in million ALL <sup>7</sup>                           |   |  |  |   | Ndryshimet vjetore të indekset të çmimeve të konsumit / Yearly changes in CPI (%) | Tregu i punës (grup mosha 15-64) / Labor market (age group 15-64) |  |
|-------------------|--|---|--|--|---|---|---|--|
|                   | Rritja reale vjetore e PBB me çmime konstante <sup>7</sup> / Annual real growth of GDP at constant prices (%) <sup>7</sup> | Produkti Brendshëm Bruto (PBB) / Gross domestic product (GDP) | Pagat e të punësuarve, neto / Compensation of employees, net | Të Ardhura nga pronat, neto / Property income, net | Të Ardhurat Kombëtare Bruto / Gross National Income |   | Shkalla e punësimit / Employment rate (%)                         | Shkalla e papunësisë / Unemployment rate (%) |
|                   | 1  | 2   | 3  | 4  | 5=2+3+4   | 6   | 7   | 8  |
| 2021              | 9.0  | 1,866,673.7   | 2,495.0  | -88,873.0  | 1,780,295.7   | 3.7   | 60.9  | 12.0   |
| 2022              | 4.8  | 2,149,740.7   | 3,267.0  | -114,013.0   | 2,038,994.7   | 7.4   | 65.0  | 11.3   |
| 2023 <sup>*</sup> | 3.9  | 2,369,906.0   | 3,963.0  | -120,984.2   | 2,252,884.9   | 4.0   | 67.2  | 11.2   |
| 2024              |  |   |  |  |   | 2.1   |   |  |

Burimi: INSTAT.

Source: INSTAT.

3. Bilanci i pagesave<sup>8</sup>, rezerva dhe kursi i këmbimitBalance of payments<sup>8</sup>, reserves and exchange rate 3.

Në milionë euro, përveç rasteve kur shënohet ndryshe

In millions EUR, unless otherwise indicated

|      | Bilanci i llogarës korrente / Current account | Nga të cilat: Bilanci tregtar / Of which: Trade balance (3-4) | Eksporti / Export | Importi / Import | Nga të cilat: Të ardhura nga emigrantët / Of which: Workers' remittances | Investimet direkte neto / Direct investments, net | Rezervat valutore (stok) / Reserves (stock) | Rezervat në muaj importe / Reserves in months of import | Kursi i këmbimit / Exchange rate      |           |
|------|---|---|-------------------|------------------|--|---|---|---|---------------------------------------|-----------|
|      |   |   |                   |                  |  |   |   |   | Mesatare e periudhës / Period average | ALL / EUR |
|      | 1   | 2   | 3                 | 4                | 5  | 6   | 7   | 8   | 9                                     | 10        |
| 2021 | -1,166.4                                      | -3,829.3  | 1,264.8           | 5,094.1          | 761.0  | -989.9  | 4,972.2                                     | 8.8   | 122.5                                 | 103.5     |
| 2022 | -1,063.3                                      | -4,268.9  | 1,932.5           | 6,201.4          | 833.7  | -1,189.9  | 4,952.1                                     | 6.9   | 119.0                                 | 113.0     |
| 2023 | -263.8  | -4,539.9  | 1,836.1           | 6,376.0          | 928.0  | -1,255.6  | 5,847.0                                     | 7.3   | 108.8                                 | 100.6     |
| 2024 |   |   |                   |                  |  |   | 6,263.9                                     | 7.1   | 100.7                                 | 93.09     |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 4. Bilanci fiskal, stoku i borxhit të brendshëm dhe borxhi i jashtëm

## Fiscal balance, domestic debt stock and external debt 4.

Në miliardë lekë

In billions ALL

|      | Të Ardhura / Revenue | Nga të cilat: Të ardhura tatimore / Of which: Tax revenue | Shpenzime / Expenditure                  |                    | Deficiti / Deficit 5=(1-3) | Stoku i borxhit të Qeverisë Qëndrore, përfshirë borxhin e garantuar / Stock of Central Government Debt including Debt Guarantees |                                     |  |  |
|------|----------------------|---|--|--------------------|----------------------------|--|-------------------------------------|--|--|
|      |                      |   | Shpenzime kapitale / Capital expenditure | Deficiti / Deficit |                            | Financim i brendshëm / Domestic financing  | Financim i huaj / Foreign financing | Stoku i borxhit të brendshëm / Domestic debt stock | Stoku i borxhit të jashtëm / External debt stock |
|      | 1                    | 2   | 3  | 4                  | 5                          | 6  | 7                                   | 8  | 9  |
| 2021 | 510.6                | 475.6   | 596.0                                    | 98.2               | -85.4                      | -18.7  | 104.1                               | 702.3  | 680.4  |
| 2022 | 572.8                | 541.3   | 651.0                                    | 112.1              | -78.2                      | 87.8   | -9.5                                | 732.7  | 645.8  |
| 2023 | 643.7                | 598.7   | 674.9                                    | 119.1              | -31.2                      | -7.3   | 38.5                                | 741.8  | 620.9  |

Burimi: Ministria e Financave dhe Ekonomisë.

Source: Ministry of Finance and Economy.

1) Përfshihen vetëm llogaritë dhe depozitat që janë pjesë e parasë së gjërë.

1) Deposits included in broad money.

2) Përfshihen kreditet për ekonominë.

2) Credit to economy.

3) Norma e interesit për vitin 2023 janë rishikuar.

3) Interest rates of 2023 are revised.

4) Norma mesatare e përndarur vjetore e depozitave të reja 12 mujore.

4) Average annualized rate of new deposits with 12 months maturity

5) Norma mesatare e përndarur vjetore e kredive të reja pa përfshirë overdratet dhe borxhin e kartave të kreditit.

5) Average annualized rate of new loans excluding overdrafts and extended credit cards debt

6) Të dhënat rishikohen normës në fund të periudhës.

6) End of period data.

7) 2023 Gjysmë-finale.

7) 2023: Semifinal data.

8) Janë rishikuar të dhënat për vitin 2023.

8) Data are revised for the year 2023.

1-1 Bilanci sektorial i Bankës së Shqipërisë  
Në milionë lekë, fund periudhe

Sectoral balance sheet of Bank of Albania 1-1  
In millions ALL, end of period

|           | Totali i mjeteve / Total assets<br>1=(2+3+4+5+8+12+13+14) | Ani monetar dhe mbajtjet e SDR/ Monetary gold and SDR holdings | Arka në valutë / Foreign currency | Depozita/ Deposits | Letrat me vlerë të ndryshme nga aksionet / Securities other than shares 5=(6+7) | Huatë / Loans 8=(9+10+11)  |                                       | Derivatet financiare / Financial derivatives | Llogari të arkëtueshme / Receivable accounts | Mjete jofinanciare/ Nonfinancial assets |         |       |          |          |
|-----------|---|--|-----------------------------------|--------------------|---|----------------------------|---------------------------------------|--|--|---|---------|-------|----------|----------|
|           |   |  |                                   |                    |   | Jorezidentë / Nonresidents | Qeveria Qëndrore / Central Government |  |  |   |         |       |          |          |
|           | 1   | 2  | 3                                 | 4                  | 5   | 6                          | 7                                     | 8  | 9  | 10                                      | 11      | 12    | 13       | 14       |
| 2022 / 12 | 732,739.1   | 46,713.6   | 59.8                              | 89,699.2           | 499,531.8   | 425,467.6                  | 74,064.2                              | 53,391.3                                     | -  | 51,088.0                                | 2,303.3 | 5.3   | 21,282.2 | 22,055.9 |
| 2023 / 12 | 767,293.9   | 44,489.2   | 54.8                              | 128,391.7          | 506,085.3   | 431,189.3                  | 74,896.0                              | 46,918.9                                     | -  | 44,754.7                                | 2,164.2 | (0.1) | 19,104.0 | 22,250.1 |
| 2024 / 12 | 776,545.3   | 49,149.5   | 17.9                              | 135,919.1          | 489,939.0   | 426,522.0                  | 63,417.0                              | 61,078.3                                     | -  | 59,056.2                                | 2,022.0 | -     | 18,283.2 | 22,158.3 |
| 2024 / 07 | 738,059.4   | 48,028.2   | 185.5                             | 86,803.3           | 501,600.6   | 432,882.2                  | 68,718.5                              | 60,915.3                                     | -  | 58,824.4                                | 2,090.9 | -     | 18,464.5 | 22,061.9 |
| 2024 / 08 | 751,021.7   | 47,393.7   | 89.4                              | 99,001.7           | 495,012.4   | 429,281.4                  | 65,731.0                              | 68,749.1                                     | -  | 66,667.8                                | 2,081.3 | -     | 18,703.4 | 22,071.9 |
| 2024 / 09 | 756,036.5   | 47,915.9   | 21.7                              | 106,933.8          | 486,831.2   | 420,991.9                  | 65,839.3                              | 73,709.8                                     | -  | 71,640.1                                | 2,069.8 | (0.0) | 18,548.5 | 22,075.6 |
| 2024 / 10 | 745,312.5   | 50,045.2   | 26.0                              | 116,570.1          | 487,842.4   | 422,062.6                  | 65,789.8                              | 50,794.4                                     | -  | 48,748.3                                | 2,046.1 | -     | 17,985.3 | 22,049.2 |
| 2024 / 11 | 760,964.9   | 49,329.0   | 20.1                              | 127,281.6          | 490,567.1   | 424,622.7                  | 65,944.4                              | 52,835.0                                     | -  | 50,800.8                                | 2,034.1 | -     | 18,826.5 | 22,105.7 |
| 2024 / 12 | 776,545.3   | 49,149.5   | 17.9                              | 135,919.1          | 489,939.0   | 426,522.0                  | 63,417.0                              | 61,078.3                                     | -  | 59,056.2                                | 2,022.0 | -     | 18,283.2 | 22,158.3 |

|           | Detyrimet totale / Total liabilities<br>1=(2+3+4+10+14+15+16) | Paraja në qarkullim / Currency in circulation | Depozita të përfshira në parane e gjerë / Deposits included in broad money | Depozita të papërfshira në parane e gjerë / Deposits excluded from broad money 4=(5+6+7+8+9) | Huatë / Loans 10=(11+12+13) |                                       |  |   | Llogari të pagueshme / Other accounts payable | Alokimi i SDR / SDR allocation | Aksione dhe instrumente të tjera të kapitalit / Shares and other equity |   |    |         |          |            |
|-----------|---|---|--|--|-----------------------------|---------------------------------------|--|---|---|--------------------------------|---|---|----|---------|----------|------------|
|           |   |   |  |  | Jorezidentët / Nonresidents | Qeveria Qëndrore / Central Government | Korporata të tjera depozituese / Other depository corporations | Korporata të tjera jofinanciare / Other nonfinancial corporations |   |                                |   | Sektorë të tjerë rezidentë / Other resident sectors |    |         |          |            |
|           | 1   | 2   | 3  | 4  | 5                           | 6                                     | 7  | 8   | 9   | 10                             | 11  | 12  | 13 | 14      | 15       | 16         |
| 2022 / 12 | 732,739.1   | 401,438.5                                     | 56.4   | 299,494.5  | 16,240.6                    | 65,459.6                              | 217,691.9  | 87.6  | 14.9  | -                              | -   | -   | -  | 879.9   | 25,757.0 | 5,112.7    |
| 2023 / 12 | 767,293.9   | 408,275.8                                     | 58.9   | 345,456.1  | 14,372.7                    | 106,885.4                             | 224,111.3  | 71.8  | 14.9  | -                              | -   | -   | -  | 1,071.0 | 22,840.1 | (10,408.0) |
| 2024 / 12 | 776,545.3   | 440,656.9                                     | 64.9   | 321,819.2  | 14,021.1                    | 134,771.9                             | 172,924.4  | 101.9   | -   | -                              | -   | -   | -  | 766.4   | 22,245.8 | (9,007.8)  |
| 2024 / 07 | 738,059.4   | 421,068.7                                     | 132.2  | 308,258.1  | 14,054.1                    | 137,135.7                             | 156,975.4  | 75.5  | 17.5  | -                              | -   | -   | -  | 1,916.1 | 22,487.9 | (15,803.5) |
| 2024 / 08 | 751,021.7   | 423,483.6                                     | 74.5   | 321,692.8  | 14,051.4                    | 138,866.1                             | 168,679.3  | 78.6  | 17.5  | -                              | -   | -   | -  | 838.9   | 21,882.9 | (16,951.0) |
| 2024 / 09 | 756,036.5   | 418,945.9                                     | 73.7   | 331,145.2  | 14,048.6                    | 146,615.7                             | 170,382.4  | 78.6  | 19.9  | -                              | -   | -   | -  | 1,016.3 | 21,655.7 | (16,800.3) |
| 2024 / 10 | 745,312.5   | 417,935.7                                     | 66.5   | 320,880.3  | 14,048.9                    | 143,127.5                             | 163,605.5  | 78.4  | 19.9  | -                              | -   | -   | -  | 696.0   | 21,842.9 | (16,108.8) |
| 2024 / 11 | 760,964.9   | 423,446.2                                     | 76.1   | 323,030.9  | 14,048.0                    | 155,411.0                             | 153,472.4  | 79.6  | 19.9  | -                              | -   | -   | -  | 1,178.1 | 22,121.6 | (8,887.9)  |
| 2024 / 12 | 776,545.3   | 440,656.9                                     | 64.9   | 321,819.2  | 14,021.1                    | 134,771.9                             | 172,924.4  | 101.9   | -   | -                              | -   | -   | -  | 766.4   | 22,245.8 | (9,007.8)  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-2 Paraqitja monetare e Bankës së Shqipërisë

Monetary survey of Bank of Albania 1-2

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Mjete valutore<br>neto/ Net foreign<br>assets<br>1=(2-3) | Pretendime ndaj<br>jorezidentëve/<br>Claims on<br>nonresidents | Minus: Detyrime ndaj<br>jorezidentëve / Less:<br>Liabilities to<br>nonresidents | Mjetet e brendshme /<br>Domestic assets<br>4=(5+8+9+10+11+12) | Pretendime neto<br>ndaj Qeverisë<br>Qëndrore / Net<br>claims on Central<br>Government<br>5=(6-7) | Pretendime ndaj<br>Qeverisë Qëndrore /<br>Claims on Central<br>Government | Minus : Detyrime<br>ndaj Qeverisë<br>Qëndrore /<br>Less: Liabilities to<br>Central Government | Pretendime ndaj<br>korporatave të tjera<br>depozituese / Claims<br>on other depository<br>corporations | Pretendime ndaj<br>korporatave të tjera<br>financiare / Claims<br>on other financial<br>corporations | Pretendime ndaj<br>korporatave<br>jofinanciare publike /<br>Claims on public<br>nonfinancial<br>corporations | Pretendime ndaj<br>korporatave të tjera<br>jofinanciare /<br>Claims on other<br>nonfinancial<br>corporations | Pretendime ndaj<br>sektorëve të tjerë<br>rezidentë / Claims<br>on other resident<br>sectors |
|-----------|--|--|---|---|--|---|---|--|--|--|--|---|
|           | 1  | 2  | 3   | 4   | 5  | 6   | 7   | 8  | 9  | 10   | 11   | 12  |
| 2022 / 12 | 539,812.3  | 582,347.2  | 42,534.9  | 61,993.1  | 8,601.5  | 74,114.7  | 65,513.2  | 51,088.0   | -  | -  | -  | 2,303.6   |
| 2023 / 12 | 584,588.0  | 622,266.8  | 37,678.8  | 15,026.4  | -32,002.3  | 74,943.3  | 106,945.6   | 44,754.7   | -  | -  | 109.6  | 2,164.4   |
| 2024 / 12 | 592,371.0  | 629,081.2  | 36,710.1  | -10,276.4   | -71,365.9  | 63,463.4  | 134,829.3   | 59,056.2   | -  | -  | 11.2   | 2,022.1   |
| 2024 / 07 | 548,444.2  | 585,563.6  | 37,119.4  | -7,516.3  | -68,431.7  | 68,765.4  | 137,197.1   | 58,824.4   | -  | -  | -  | 2,091.0   |
| 2024 / 08 | 556,949.5  | 593,570.3  | 36,620.8  | -4,392.7  | -73,142.2  | 65,777.8  | 138,920.0   | 66,667.8   | -  | -  | -  | 2,081.7   |
| 2024 / 09 | 557,188.4  | 593,549.6  | 36,361.1  | -7,053.0  | -80,763.8  | 65,886.0  | 146,649.8   | 71,640.1   | -  | -  | -  | 2,070.7   |
| 2024 / 10 | 569,401.5  | 605,824.0  | 36,422.5  | -26,556.5   | -77,351.6  | 65,836.4  | 143,188.1   | 48,748.3   | -  | -  | -  | 2,046.9   |
| 2024 / 11 | 582,061.1  | 619,249.6  | 37,188.5  | -36,620.5   | -89,456.8  | 65,991.0  | 155,447.7   | 50,800.8   | -  | -  | -  | 2,035.4   |
| 2024 / 12 | 592,371.0  | 629,081.2  | 36,710.1  | -10,276.4   | -71,365.9  | 63,463.4  | 134,829.3   | 59,056.2   | -  | -  | 11.2   | 2,022.1   |

|           | Baza monetare / Monetary base<br>13=(14+15+16) | Paraja në qarkullim /<br>Currency in<br>circulation | Detyrime ndaj<br>korporatave të tjera<br>depozituese /<br>Liabilities to other<br>depository<br>corporations | Depozita të<br>përfshira në<br>paranë e gjerë /<br>Deposits included<br>in broad money | Depozita të papërfshira në paranë e gjerë<br>/ Deposits excluded from broad money | Huatë / Loans | Llogari të<br>pagueshme / Other<br>accounts payable | Të tjera neto / Other<br>items net | Aksione dhe instrumente të tjerë të<br>kapitalit / Shares and other equity |
|-----------|--|---|--|--|---|---------------|---|------------------------------------|--|
|           | 13   | 14  | 15   | 16   | 17  | 18            | 19  | 20                                 | 21   |
| 2022 / 12 | 619,186.8                                      | 401,438.5   | 217,691.9  | 56.4   | 102.5   | -             | 86.4  | -22,683.0                          | 5,112.7  |
| 2023 / 12 | 632,446.0                                      | 408,275.8   | 224,111.3  | 58.9   | 86.7  | -             | 110.4   | -22,620.7                          | -10,408.0  |
| 2024 / 12 | 613,646.2                                      | 440,656.9   | 172,924.4  | 64.9   | 101.9   | -             | 42.3  | -22,687.8                          | -9,007.8   |
| 2024 / 07 | 578,176.3                                      | 421,068.7   | 156,975.4  | 132.2  | 92.9  | -             | 1,185.3   | -22,723.0                          | -15,803.5  |
| 2024 / 08 | 592,237.4                                      | 423,483.6   | 168,679.3  | 74.5   | 96.1  | -             | 7.3   | -22,833.0                          | -16,951.0  |
| 2024 / 09 | 589,401.9                                      | 418,945.9   | 170,382.4  | 73.7   | 98.5  | -             | 233.0   | -22,797.9                          | -16,800.3  |
| 2024 / 10 | 581,607.7                                      | 417,935.7   | 163,605.5  | 66.5   | 98.3  | -             | 13.8  | -22,765.9                          | -16,108.8  |
| 2024 / 11 | 576,994.6                                      | 423,446.2   | 153,472.4  | 76.1   | 99.5  | -             | 31.5  | -22,797.0                          | -8,887.9   |
| 2024 / 12 | 613,646.2                                      | 440,656.9   | 172,924.4  | 64.9   | 101.9   | -             | 42.3  | -22,687.8                          | -9,007.8   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.



1-3.a Bilanci sektorial i bankave paradepozituese/ Mjetet  
Në milionë lekë, fund periudheSectoral balance sheet of deposit money banks/ Assets 1-3.a  
In millions ALL, end of period

|           | Totali i mjeteve / Total assets<br>1=(2+3+4+8+12+22+25+26+27) |                                      |                             | Depozita / Deposits<br>4=(5+6+7) | Letra me vlerë të ndryshme nga aksionet /<br>Securities others than shares 8=(9+10+11) |   |                             | Korporata të tjera<br>jofinanciare / Other<br>nonfinancial<br>corporations |  |           |    |
|-----------|---|--------------------------------------|-----------------------------|----------------------------------|--|---|-----------------------------|--|--|-----------|----|
|           | Arka në lekë /<br>National currency                           | Arka në valutë /<br>Foreign currency | Jorezidentët / Nonresidents |                                  | Banka Qëndrore /<br>Central Bank   | Bankat paradepozituese / Deposit money<br>banks | Jorezidentët / Nonresidents |  | Qeveria Qëndrore/Central<br>Government |           |    |
|           | 1   | 2                                    | 3                           | 4                                | 5  | 6   | 7                           | 8  | 9                                      | 10        | 11 |
| 2022 / 12 | 1,908,005.1   | 13,761.8                             | 13,775.9                    | 361,979.2                        | 140,224.5  | 212,973.0                                       | 8,781.6                     | 698,702.5  | 191,666.2                              | 507,036.3 | -  |
| 2023 / 12 | 1,996,368.6   | 14,687.4                             | 16,634.8                    | 346,595.3                        | 119,017.6  | 223,537.8                                       | 4,040.0                     | 774,799.9  | 247,687.1                              | 527,112.7 | -  |
| 2024 / 12 | 2,129,257.2   | 17,067.1                             | 26,266.1                    | 285,540.5                        | 112,238.6  | 169,214.2                                       | 4,087.7                     | 853,947.6  | 277,248.8                              | 576,698.7 | -  |
| 2024 / 07 | 2,045,979.7   | 18,387.7                             | 24,837.6                    | 299,162.8                        | 132,907.4  | 158,845.3                                       | 7,410.1                     | 797,266.1  | 249,395.9                              | 547,870.2 | -  |
| 2024 / 08 | 2,075,591.0   | 19,567.2                             | 23,844.4                    | 314,030.9                        | 143,738.8  | 168,022.7                                       | 2,269.4                     | 802,187.5  | 251,894.4                              | 550,293.2 | -  |
| 2024 / 09 | 2,085,644.8   | 19,056.1                             | 20,939.8                    | 315,342.0                        | 143,592.6  | 169,424.5                                       | 2,324.9                     | 814,627.5  | 256,004.8                              | 558,622.8 | -  |
| 2024 / 10 | 2,076,326.6   | 16,849.3                             | 19,671.7                    | 302,612.1                        | 133,120.5  | 163,920.2                                       | 5,571.4                     | 819,284.4  | 257,953.1                              | 561,331.3 | -  |
| 2024 / 11 | 2,093,986.3   | 17,507.2                             | 19,215.8                    | 290,841.5                        | 128,653.6  | 155,635.7                                       | 6,552.2                     | 839,895.9  | 268,856.2                              | 571,039.8 | -  |
| 2024 / 12 | 2,129,257.2   | 17,067.1                             | 26,266.1                    | 285,540.5                        | 112,238.6  | 169,214.2                                       | 4,087.7                     | 853,947.6  | 277,248.8                              | 576,698.7 | -  |

|           | Huatë / Loans<br>12=(13+14+15+16+17+18+19+20+21) |                                  |   |   |  |                                      |   |   |   |                                | Aksione dhe<br>instrumente të<br>tjerë të kapitalit /<br>Shares and other<br>equity<br>22=(23+24) | Derivatet<br>financiare /<br>Financial<br>derivatives | Llogari të<br>Arkëtueshme /<br>Other accounts<br>receivable | Mjete jofinanciare /<br>Nonfinancial assets |                           |          |
|-----------|--|----------------------------------|---|---|--|--------------------------------------|---|---|---|--------------------------------|---|---|---|---|---------------------------|----------|
|           | Jorezidentët /<br>Nonresidents                   | Banka Qëndrore /<br>Central Bank | Bankat<br>paradepozituese /<br>Deposit money<br>banks | Korporata të tjera<br>financiare / Other<br>financial<br>corporations | Qeveria Qëndrore / Central<br>Government | Qeveria lokale /<br>Local government | Korporata<br>jofinanciare<br>publike / Public<br>nonfinancial<br>corporations | Korporata të tjera<br>jofinanciare / Other<br>nonfinancial corporations | Sektorë të tjerë<br>rezidentë / Other<br>resident sectors | Jorezidentët /<br>Nonresidents |   |   |   |   | Rezidentët /<br>Residents |          |
|           | 12   | 13                               | 14  | 15  | 16                                       | 17                                   | 18  | 19  | 20  | 21                             | 22  | 23  | 24  | 25  | 26                        | 27       |
| 2022 / 12 | 752,740.9  | 44,827.7                         | -   | 6,043.0   | 15,557.4                                 | 1,325.6                              | 204.8   | 23,714.0  | 411,853.0   | 249,215.5                      | 14,240.4  | 8,282.5   | 5,957.9   | -   | 10,370.6                  | 42,433.9 |
| 2023 / 12 | 773,968.8  | 40,460.9                         | -   | 3,478.1   | 19,468.4                                 | 6.1                                  | 103.0   | 16,754.0  | 421,985.1   | 271,713.2                      | 14,453.1  | 8,289.7   | 6,163.4   | -   | 10,727.9                  | 44,501.5 |
| 2024 / 12 | 873,204.1  | 50,298.3                         | 854.0   | 1,315.7   | 22,212.3                                 | 4.0                                  | 23.9  | 18,958.8  | 469,926.0   | 309,611.1                      | 13,307.6  | 6,324.9   | 6,982.7   | -   | 12,855.1                  | 47,069.3 |
| 2024 / 07 | 837,371.4  | 50,596.5                         | 450.0   | 2,872.4   | 22,639.5                                 | 4.9                                  | 48.3  | 19,130.7  | 447,448.7   | 294,180.4                      | 12,612.4  | 6,389.6   | 6,222.9   | -   | 13,306.6                  | 43,035.1 |
| 2024 / 08 | 847,965.3  | 47,573.3                         | 475.1   | 2,477.1   | 22,558.7                                 | 4.7                                  | 45.4  | 18,190.3  | 460,522.8   | 296,118.1                      | 12,502.8  | 6,284.4   | 6,218.4   | -   | 12,631.0                  | 42,861.9 |
| 2024 / 09 | 848,135.7  | 49,498.1                         | 134.0   | 494.1   | 22,021.1                                 | 4.5                                  | 37.5  | 17,176.7  | 460,491.1   | 298,278.7                      | 12,415.8  | 6,203.4   | 6,212.4   | -   | 11,739.9                  | 43,388.0 |
| 2024 / 10 | 850,330.7  | 49,461.8                         | 340.0   | 2,843.2   | 22,196.9                                 | 4.4                                  | 28.2  | 17,658.6  | 457,632.5   | 300,165.2                      | 12,470.8  | 6,259.8   | 6,211.0   | -   | 11,543.5                  | 43,563.9 |
| 2024 / 11 | 858,936.1  | 45,582.6                         | 120.0   | 3,741.0   | 22,368.9                                 | 4.2                                  | 25.9  | 19,118.8  | 464,176.3   | 303,798.6                      | 12,620.5  | 6,326.0   | 6,294.5   | -   | 11,074.3                  | 43,894.9 |
| 2024 / 12 | 873,204.1  | 50,298.3                         | 854.0   | 1,315.7   | 22,212.3                                 | 4.0                                  | 23.9  | 18,958.8  | 469,926.0   | 309,611.1                      | 13,307.6  | 6,324.9   | 6,982.7   | -   | 12,855.1                  | 47,069.3 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-3.b Bilanci sektorial i bankave paradepozituese/ Detyrimet  
Në milionë leke, fund përditë

Sectoral balance sheet of deposit money banks/ Liabilities 1-3.b  
In millions ALL, end of period

|           | Detyrimet totale / Total liabilities<br>1= (2+8+17+20+28+29+30) |             |                                    |         |   |           |   | Depozita të përfshira në parane e gjerë / Deposits included in broad money<br>2=(3+4+5+6+7) |   |         |                             |          |                                      |       |  |           | Depozita të papërfshira në parane e gjerë / Deposits not included in broad money<br>8=(9+10+11+12+13+14+15+16) |  |  |  |   |  |   |  |   |  |
|-----------|---|-------------|------------------------------------|---------|---|-----------|---|---|---|---------|-----------------------------|----------|--------------------------------------|-------|--|-----------|--|--|--|--|---|--|---|--|---|--|
|           | 1   | 2           | 3                                  | 4       | 5   | 6         | 7   | 9   | 10  | 11      | 12                          | 13       | 14                                   | 15    | 16   |           |  |  |  |  |   |  |   |  |   |  |
|           | Korporata të tjera financiare / Other financial corporations    |             | Qeveria lokale / Local Governments |         | Korporata jofinanciare publike / Public nonfinancial corporations |           | Korporata të tjera jofinanciare / Other nonfinancial corporations |   | Sektorë të tjerë rezidentë / Other resident sectors |         | Jorezidentët / Nonresidents |          | Banka e Shqipërisë / Bank of Albania |       | Korporata të tjera depozituese / Other depository corporations |           | Qeveria Qëndrore / Central Government  |  | Korporata të tjera financiare / Other financial corporations |  | Korporata jofinanciare publike / Public nonfinancial corporations |  | Korporata të tjera jofinanciare / Other nonfinancial corporations |  | Sektorë të tjerë rezidentë / Other resident sectors |  |
| 2022 / 12 | 1,908,005.1   | 1,261,187.0 | 26,354.3                           | 2,753.7 | 25,873.8  | 252,054.8 | 954,150.6   | 302,487.0   | 27,820.9  | 103.1   | 7,318.7                     | 19,199.6 | 7,249.7                              | 381.8 | 10,098.8   | 230,314.4 |  |  |  |  |   |  |   |  |   |  |
| 2023 / 12 | 1,996,368.6   | 1,293,625.2 | 24,162.0                           | 2,374.8 | 32,611.2  | 281,914.0 | 952,563.2   | 354,682.9   | 27,095.2  | 877.1   | 6,005.5                     | 23,280.0 | 8,018.3                              | 337.7 | 14,863.9   | 274,205.4 |  |  |  |  |   |  |   |  |   |  |
| 2024 / 12 | 2,129,257.2   | 1,350,114.8 | 27,000.3                           | 7,218.2 | 35,957.3  | 279,411.5 | 1,000,527.5   | 383,818.8   | 29,505.1  | 672.3   | 4,980.3                     | 18,724.4 | 11,289.0                             | 463.7 | 19,377.6   | 298,806.5 |  |  |  |  |   |  |   |  |   |  |
| 2024 / 07 | 2,045,979.7   | 1,301,895.6 | 21,716.0                           | 7,149.4 | 29,768.6  | 276,226.5 | 967,035.2   | 367,983.4   | 30,127.7  | 4,417.4 | 4,028.7                     | 15,104.7 | 10,775.4                             | 439.3 | 15,457.0   | 287,633.3 |  |  |  |  |   |  |   |  |   |  |
| 2024 / 08 | 2,075,591.0   | 1,321,001.6 | 22,546.3                           | 7,774.5 | 29,114.9  | 290,468.6 | 971,097.3   | 370,276.8   | 30,132.0  | 1,936.8 | 2,884.0                     | 16,523.3 | 10,590.8                             | 456.3 | 15,768.6   | 291,985.0 |  |  |  |  |   |  |   |  |   |  |
| 2024 / 09 | 2,085,644.8   | 1,321,923.5 | 22,237.7                           | 8,158.2 | 30,960.9  | 287,959.7 | 972,607.0   | 370,156.5   | 26,823.1  | 441.3   | 3,782.8                     | 17,417.4 | 11,082.0                             | 452.9 | 17,980.3   | 292,176.9 |  |  |  |  |   |  |   |  |   |  |
| 2024 / 10 | 2,076,326.6   | 1,325,475.9 | 23,885.1                           | 8,084.5 | 34,900.1  | 283,505.5 | 975,100.7   | 378,034.9   | 30,106.5  | 2,704.8 | 8,626.6                     | 15,308.5 | 8,972.0                              | 454.1 | 18,313.5   | 293,548.9 |  |  |  |  |   |  |   |  |   |  |
| 2024 / 11 | 2,093,986.3   | 1,324,884.1 | 24,204.3                           | 7,892.5 | 33,139.3  | 279,595.9 | 980,052.0   | 383,567.2   | 30,444.1  | 3,658.3 | 6,859.0                     | 16,876.8 | 9,044.6                              | 467.4 | 18,786.2   | 297,430.8 |  |  |  |  |   |  |   |  |   |  |
| 2024 / 12 | 2,129,257.2   | 1,350,114.8 | 27,000.3                           | 7,218.2 | 35,957.3  | 279,411.5 | 1,000,527.5   | 383,818.8   | 29,505.1  | 672.3   | 4,980.3                     | 18,724.4 | 11,289.0                             | 463.7 | 19,377.6   | 298,806.5 |  |  |  |  |   |  |   |  |   |  |

|           | Letrat me vlerë të ndryshme nga aksionet / Securities other than shares<br>17=(18+19) |         |   | Huatë / Loans<br>20=( 21+22+23+24+25+26+27) |                             |          |                               |       |  |    | Derivatet financiare / Financial derivatives |    | Llogaritë të pagueshme / Other accounts payable              |          | Aksione dhe instrumente të tjerë të kapitalit / Shares and other equity |  |   |  |
|-----------|---|---------|---|---|-----------------------------|----------|-------------------------------|-------|--|----|--|----|--|----------|---|--|---|--|
|           | 17  | 18      | 19  | 20  | 21                          | 22       | 23                            | 24    | 25   | 26 | 27   | 28 | 29   | 30       |   |  |   |  |
|           | Korporata të tjera jofinanciare / Other nonfinancial corporations                     |         | Sektorë të tjerë rezidentë / Other resident sectors |   | Jorezidentët / Nonresidents |          | Banka Qëndrore / Central Bank |       | Korporata të tjera depozituese / Other depository corporations |    | Qeveria Qëndrore / Central Government        |    | Korporata të tjera financiare / Other financial corporations |          | Korporata të tjera jofinanciare / Other nonfinancial corporations       |  | Sektorë të tjerë rezidentë / Other resident sectors |  |
| 2022 / 12 | 7,924.7   | 290.9   | 7,633.8   | 81,601.1                                    | 18,089.8                    | 51,091.9 | 7,531.4                       | 252.3 | 4,635.7  | –  | –  | –  | –  | 70,837.6 | 183,967.8   |  |   |  |
| 2023 / 12 | 13,330.9  | 613.7   | 12,717.2  | 73,392.2                                    | 14,989.5                    | 44,762.9 | 7,607.2                       | 153.1 | 5,879.6  | –  | –  | –  | –  | 62,052.7 | 199,284.8   |  |   |  |
| 2024 / 12 | 20,319.9  | 1,167.1 | 19,152.7  | 88,710.3                                    | 16,402.0                    | 59,056.2 | 6,578.4                       | 104.3 | 4,569.3  | –  | –  | –  | –  | 64,633.4 | 221,660.0   |  |   |  |
| 2024 / 07 | 14,191.0  | 899.5   | 13,291.5  | 89,541.8                                    | 18,428.2                    | 58,824.4 | 5,350.6                       | 123.6 | 6,815.0  | –  | –  | –  | –  | 59,387.6 | 212,980.3   |  |   |  |
| 2024 / 08 | 14,147.4  | 897.3   | 13,250.1  | 97,369.3                                    | 18,111.5                    | 66,673.3 | 6,470.2                       | 121.0 | 5,993.4  | –  | –  | –  | –  | 57,138.0 | 215,658.0   |  |   |  |
| 2024 / 09 | 15,816.1  | 1,116.6 | 14,699.6  | 102,077.8                                   | 19,557.4                    | 71,640.0 | 6,432.9                       | 105.8 | 4,341.7  | –  | –  | –  | –  | 61,574.0 | 214,097.1   |  |   |  |
| 2024 / 10 | 15,747.0  | 1,118.1 | 14,628.9  | 76,607.9                                    | 14,711.0                    | 48,748.2 | 7,164.0                       | 102.9 | 5,881.7  | –  | –  | –  | –  | 62,743.3 | 217,717.5   |  |   |  |
| 2024 / 11 | 18,551.2  | 1,123.5 | 17,427.7  | 80,471.0                                    | 15,115.7                    | 50,812.6 | 7,960.7                       | 115.3 | 6,466.8  | –  | –  | –  | –  | 68,876.1 | 217,636.7   |  |   |  |
| 2024 / 12 | 20,319.9  | 1,167.1 | 19,152.7  | 88,710.3                                    | 18,402.0                    | 59,056.2 | 6,578.4                       | 104.3 | 4,569.3  | –  | –  | –  | –  | 64,633.4 | 221,660.0   |  |   |  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-4 Paraqitja monetare e bankave paradepozituese

## Monetary survey of deposit money banks 1-4

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Mjetet valutore neto /<br>Net foreign assets<br>1=(2-3) | Pretendime ndaj jorezidentëve /<br>Claims on nonresidents<br>2 | Minus: Detyrime ndaj jorezidentëve / Less:<br>Liabilities to nonresidents<br>3 | Mjetet e brendshme / Domestic<br>assets<br>4=(5+6+9+10+11+12+13) | Pretendime ndaj Bankës Qëndrore /<br>Claims on Central Bank<br>5 | Pretendimet neto ndaj Qeverisë Qëndrore /<br>Net claims on Central Government<br>6=(7-8) | Pretendimet ndaj Qeverisë Qëndrore /<br>Claims on Central Government<br>7 | Minus: Detyrime ndaj Qeverisë Qëndrore /<br>Less: Liabilities to Central Government<br>8 | Pretendime ndaj korporatave të tjera financiare /<br>Claims on other financial corporations<br>9 | Pretendimet ndaj qeverisë lokale /<br>Claims on local governments<br>10 | Pretendimet ndaj jofinanciare publike /<br>Claims on public nonfinancial corporations<br>11 | Pretendimet ndaj korporatave të tjera jofinanciare / Claims on other nonfinancial corporations<br>12 | Pretendime ndaj sektorëve të tjerë rezidentë / Claims on other resident sectors<br>13 |
|-----------|---|--|--|--|--|--|---|--|--|---|---|--|---|
| 2022 / 12 | 352,866.2   | 398,776.8  | 45,910.7   | 1,415,921.9  | 226,734.8  | 482,684.5  | 508,361.9   | 25,677.4   | 21,515.2   | 204.8   | 23,714.0  | 411,853.0  | 249,215.5   |
| 2023 / 12 | 390,005.5   | 432,090.1  | 42,084.6   | 1,473,975.2  | 238,225.2  | 499,563.0  | 527,118.8   | 27,555.9   | 25,631.7   | 103.0   | 16,754.0  | 421,985.1  | 271,713.2   |
| 2024 / 12 | 424,469.6   | 472,376.7  | 47,907.1   | 1,569,803.3  | 187,135.3  | 554,953.2  | 576,702.7   | 21,749.5   | 29,195.0   | 23.9  | 18,958.8  | 469,926.0  | 309,611.1   |
| 2024 / 07 | 415,571.1   | 464,127.0  | 48,555.9   | 1,497,555.8  | 177,683.1  | 530,202.3  | 547,875.0   | 17,672.8   | 28,862.4   | 48.3  | 19,130.7  | 447,448.7  | 294,180.4   |
| 2024 / 08 | 425,091.8   | 473,335.3  | 48,243.5   | 1,522,702.2  | 188,064.9  | 530,983.7  | 550,297.9   | 19,314.2   | 28,777.0   | 45.4  | 18,190.3  | 460,522.8  | 296,118.1   |
| 2024 / 09 | 429,858.1   | 476,238.6  | 46,380.5   | 1,530,194.4  | 188,614.5  | 537,362.5  | 558,627.3   | 21,264.8   | 28,233.5   | 37.5  | 17,176.7  | 460,491.1  | 298,278.7   |
| 2024 / 10 | 421,649.6   | 466,467.0  | 44,817.4   | 1,529,074.9  | 181,109.5  | 544,073.1  | 561,335.6   | 17,262.6   | 28,407.8   | 28.2  | 17,658.6  | 457,632.5  | 300,165.2   |
| 2024 / 11 | 423,074.4   | 468,634.1  | 45,559.8   | 1,538,955.1  | 173,262.9  | 549,909.3  | 571,044.0   | 21,134.7   | 28,663.3   | 25.9  | 19,118.8  | 464,176.3  | 303,798.6   |
| 2024 / 12 | 424,469.6   | 472,376.7  | 47,907.1   | 1,569,803.3  | 187,135.3  | 554,953.2  | 576,702.7   | 21,749.5   | 29,195.0   | 23.9  | 18,958.8  | 469,926.0  | 309,611.1   |

|           | Detyrime ndaj Bankës Qëndrore /<br>Liabilities to Central Bank<br>14 | Depozita të përfshira në paranë e gjerë /<br>Deposits included in broad money<br>15=(16+17) | Depozita të transferueshme /<br>Transferable deposits<br>16 | Depozita të tjera /<br>Other deposits<br>17 | Depozita të pa përfshira në paranë e gjerë /<br>Deposits not included in broad money<br>18 | Letra me vlerë të ndryshme nga aksionet /<br>Securities others than shares<br>19 | Huatë /<br>Loans<br>20 | Aksione dhe instrumente të tjera të kapitalit /<br>Shares and other equity<br>21 | Nga të cilat: Rezerva rivlerësimi / Of which:<br>Valuation adjustment<br>22 | Detyrime të tjera neto /<br>Other net liabilities<br>23 | Axhustimi i konsolidimit /<br>Consolidation adjustment<br>24 |
|-----------|--|---|---|---|--|--|------------------------|--|---|---|--|
| 2022 / 12 | 51,195.0   | 1,261,187.0   | 645,580.3   | 615,606.7                                   | 248,044.6  | 7,924.7  | 4,635.7                | 183,967.8  | -19,256.0   | 11,807.7  | 25.6   |
| 2023 / 12 | 45,639.9   | 1,293,625.2   | 689,437.4   | 604,187.8                                   | 297,425.1  | 13,330.9   | 5,879.6                | 199,284.8  | -22,079.0   | 2,700.5   | 6,094.7  |
| 2024 / 12 | 59,728.6   | 1,350,114.8   | 727,576.6   | 622,538.2                                   | 329,936.8  | 20,319.9   | 4,569.3                | 221,660.0  | -19,122.9   | 1,788.2   | 6,155.3  |
| 2024 / 07 | 63,241.8   | 1,301,895.6   | 694,001.0   | 607,894.6                                   | 314,305.0  | 14,191.0   | 6,815.0                | 212,980.3  | -20,896.5   | 601.3   | -903.2   |
| 2024 / 08 | 68,610.0   | 1,321,001.6   | 707,418.5   | 613,583.1                                   | 318,800.7  | 14,147.4   | 5,993.4                | 215,658.0  | -21,506.2   | -1,024.8  | 4,607.8  |
| 2024 / 09 | 72,081.2   | 1,321,923.5   | 708,992.1   | 612,931.4                                   | 321,692.1  | 15,816.1   | 4,341.7                | 214,097.1  | -21,283.7   | 2,704.4   | 7,396.7  |
| 2024 / 10 | 51,453.1   | 1,325,475.9   | 709,799.8   | 615,676.2                                   | 321,288.5  | 15,747.0   | 5,881.7                | 217,717.5  | -21,148.0   | 5,784.7   | 7,376.1  |
| 2024 / 11 | 54,470.9   | 1,324,884.1   | 711,327.2   | 613,556.9                                   | 325,729.0  | 18,551.2   | 6,466.8                | 217,636.7  | -19,212.5   | 9,764.4   | 4,526.5  |
| 2024 / 12 | 59,728.6   | 1,350,114.8   | 727,576.6   | 622,538.2                                   | 329,936.8  | 20,319.9   | 4,569.3                | 221,660.0  | -19,122.9   | 1,788.2   | 6,155.3  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-5 Bilanci sektorial i shoqërive të kursim-kreditit

Sectoral balance sheet of savings and loan associations 1-5

Në milionë lekë, fund periudhe

In millions ALL, end of period

|            | Totali i mjeteve / Total assets<br>1=(2+3+4+7+8+11+12) | Monedha dhe kartëmonedha në lekë /<br>Notes and coins in national currency | Monedha dhe kartëmonedha në valutë /<br>Notes and coins in foreign currency | Depozita /<br>Deposits<br>4=(5+6) | Bankat paradepozituese /<br>Deposit money banks | Korporatat e tjera<br>financiare /<br>Other financial<br>corporations | Letra me vlerë /<br>Securities | Huatë /<br>Loans<br>8=(9+10) | Sektorë të tjerë<br>rezidentë / Other<br>resident sectors | Korporatat e tjera<br>jofinanciare /<br>Other nonfinancial<br>corporations | Mjete të tjera /<br>Other financial assets | Mjete jofinanciare /<br>Nonfinancial assets |
|------------|--|--|---|-----------------------------------|---|---|--------------------------------|------------------------------|---|--|--|---|
|            |  |  |   |                                   |   |   |                                |                              |   |  |  |   |
| 2021 / IV  | 13,528.2   | 13.2   | 5.8   | 2,898.2                           | 2,803.8   | 94.4  | 455.3                          | 9,338.7                      | 9,338.7   | -  | 155.4                                      | 661.5                                       |
| 2022 / IV  | 14,644.8   | 24.8   | 8.5   | 2,666.2                           | 2,578.4   | 87.8  | 464.4                          | 10,704.1                     | 10,704.1  | -  | 184.5                                      | 592.3                                       |
| 2023 / IV  | 15,577.0   | 33.6   | 16.2  | 2,413.2                           | 2,337.8   | 75.4  | 433.1                          | 11,974.8                     | 11,974.8  | -  | 174.9                                      | 531.0                                       |
| 2023 / I   | 15,577.0   | 33.6   | 16.2  | 2,413.2                           | 2,337.8   | 75.4  | 433.1                          | 11,974.8                     | 11,974.8  | -  | 174.9                                      | 531.0                                       |
| 2024 / I   | 15,899.0   | 44.3   | 15.0  | 2,328.6                           | 2,253.3   | 75.3  | 414.1                          | 12,359.8                     | 12,359.8  | -  | 213.5                                      | 523.6                                       |
| 2024 / II  | 16,447.7   | 49.8   | 16.2  | 2,493.7                           | 2,419.5   | 74.2  | 402.1                          | 12,762.6                     | 12,762.6  | -  | 194.9                                      | 528.5                                       |
| 2024 / III | 16,424.3   | 50.2   | 20.0  | 2,376.1                           | 2,302.4   | 73.8  | 400.5                          | 12,868.4                     | 12,868.4  | -  | 181.4                                      | 527.7                                       |

|            | Detyrimet totale / Total<br>liabilities 1=(2+5+8+12+13) | Depozita të përfshira në<br>paranë e gjerë /<br>Deposits included in<br>broad money<br>2=(3+4) | Sektorë të tjerë<br>rezidentë /<br>Other resident sectors | Korporatat e tjera<br>jofinanciare /<br>Other nonfinancial<br>corporations | Depozita të<br>papërfshira në paranë<br>e gjerë /<br>Deposits excluded<br>from broad money<br>5=(6+7) | Sektorë të tjerë<br>rezidentë /<br>Other resident sectors | Korporatat e tjera<br>jofinanciare /<br>Other nonfinancial<br>corporations | Huatë /<br>Loans<br>8=(9+10+11) | Korporatat e tjera<br>financiare /<br>Other financial<br>corporations | Bankat<br>paradepozituese /<br>Deposit money banks | Qeveria qendrore /<br>Central Government | Detyrime të tjera /<br>Other liabilities | Aksione dhe<br>instrumente të tjerë të<br>kapitalit /<br>Shares and other<br>equity |
|------------|---|--|---|--|---|---|--|---------------------------------|---|--|--|--|---|
|            |   |  |   |  |   |   |  |                                 |   |  |  |  |   |
| 2021 / IV  | 13,528.2  | 9,625.5  | 9,625.5   | -  | 83.4  | 83.4  | -  | 1,291.1                         | -   | 1,291.1  | -  | 260.9                                    | 2,267.4   |
| 2022 / IV  | 14,644.8  | 10,398.1   | 10,398.1  | -  | 71.6  | 71.6  | -  | 1,355.4                         | -   | 1,355.4  | -  | 242.1                                    | 2,577.6   |
| 2023 / IV  | 15,577.0  | 10,992.9   | 10,992.9  | -  | 60.9  | 60.8  | -  | 1,473.3                         | -   | 1,473.3  | -  | 253.3                                    | 2,796.6   |
| 2023 / I   | 15,577.0  | 10,992.9   | 10,992.9  | -  | 60.9  | 60.8  | -  | 1,473.3                         | -   | 1,473.3  | -  | 253.3                                    | 2,796.6   |
| 2024 / I   | 15,899.0  | 11,130.3   | 11,130.3  | -  | 55.9  | 55.9  | -  | 1,532.5                         | -   | 1,532.5  | -  | 286.9                                    | 2,893.4   |
| 2024 / II  | 16,447.7  | 11,209.9   | 11,209.9  | -  | 56.3  | 56.3  | -  | 1,778.5                         | -   | 1,778.5  | -  | 298.7                                    | 3,104.4   |
| 2024 / III | 16,424.3  | 11,364.4   | 11,364.4  | -  | 58.0  | 58.0  | -  | 1,575.2                         | -   | 1,575.2  | -  | 305.5                                    | 3,121.2   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-6 Paraqitja monetare e korporatave të tjera deponituese

Monetary survey of other depository corporations 1-6

Në milionë Lekë, fund periudhe

In millions ALL, end of period

|           | Mjetet valutore neto / Net foreign assets<br>1=(2-3) | Pretendime ndaj jorezidentëve / Claims on nonresidents | Minus: Detyrime ndaj jorezidentëve / Less: Liabilities to nonresidents | Mjetet e brendshme / Domestic assets<br>4=(5+6+9+10+11+12+13) | Pretendime ndaj Bankës Qëndrore / Claims on Central Bank | Pretendimet neto ndaj Qeverisë Qëndrore / Net claims on Central Government 6=(7-8) | Pretendimet ndaj Qeverisë Qëndrore / Claims on Central Government | Minus: Detyrime ndaj Qeverisë Qëndrore / Less: Liabilities to Central Government | Pretendime ndaj korporatave të tjera financiare / Claims on other financial corporations | Pretendimet ndaj qeverisë lokale / Claims on local government | Pretendimet ndaj korporatave jofinanciare publike / Claims on public nonfinancial corporations | Pretendimet ndaj korporatave të tjera jofinanciare / Claims on other nonfinancial corporations | Pretendime ndaj sektorëve të tjerë rezidentë / Claims on other resident sectors |
|-----------|--|--|--|---|--|--|---|--|--|---|--|--|---|
|           | 1  | 2  | 3  | 4   | 5  | 6  | 7   | 8  | 9  | 10  | 11   | 12   | 13  |
| 2022 / 12 | 352,874.7  | 398,785.4  | 45,910.7   | 1,427,202.9   | 226,759.6  | 483,148.9  | 508,826.3   | 25,677.4   | 21,603.0   | 204.8   | 23,714.0   | 411,853.0  | 259,919.6   |
| 2023 / 12 | 390,021.7  | 432,106.3  | 42,084.6   | 1,486,492.2   | 238,258.8  | 499,996.1  | 527,551.9   | 27,555.9   | 25,707.1   | 103.0   | 16,754.0   | 421,985.1  | 283,688.1   |
| 2024 / 12 | 424,489.6  | 472,396.6  | 47,907.1   | 1,583,196.2   | 187,185.5  | 555,353.7  | 577,103.3   | 21,749.5   | 29,268.7   | 23.9  | 18,958.8   | 469,926.0  | 322,479.5   |
| 2024 / 07 | 415,587.2  | 464,143.1  | 48,555.9   | 1,510,844.5   | 177,732.9  | 530,604.4  | 548,277.2   | 17,672.8   | 28,936.6   | 48.3  | 19,130.7   | 447,448.7  | 306,943.0   |
| 2024 / 08 | 425,108.0  | 473,351.5  | 48,243.5   | 1,535,990.9   | 188,114.7  | 531,385.8  | 550,700.0   | 19,314.2   | 28,851.2   | 45.4  | 18,190.3   | 460,522.8  | 308,880.7   |
| 2024 / 09 | 429,878.1  | 476,258.5  | 46,380.5   | 1,543,587.3   | 188,664.7  | 537,763.0  | 559,027.8   | 21,264.8   | 28,307.3   | 37.5  | 17,176.7   | 460,491.1  | 311,147.1   |
| 2024 / 10 | 421,669.5  | 466,486.9  | 44,817.4   | 1,542,467.8   | 181,159.7  | 544,473.6  | 561,736.2   | 17,262.6   | 28,481.6   | 28.2  | 17,658.6   | 457,632.5  | 313,033.6   |
| 2024 / 11 | 423,094.3  | 468,654.1  | 45,559.8   | 1,552,348.0   | 173,313.1  | 550,309.8  | 571,444.5   | 21,134.7   | 28,737.1   | 25.9  | 19,118.8   | 464,176.3  | 316,667.0   |
| 2024 / 12 | 424,489.6  | 472,396.6  | 47,907.1   | 1,583,196.2   | 187,185.5  | 555,353.7  | 577,103.3   | 21,749.5   | 29,268.7   | 23.9  | 18,958.8   | 469,926.0  | 322,479.5   |

|           | Detyrime ndaj Bankës Qëndrore / Liabilities to Central Bank | Depozita të përfshira në parane e gjere / Deposits included in broad money<br>15=(16+17) | Depozita të transferueshme / Transferable deposits | Depozita të tjera / Other deposits | Depozita të pa përfshira në parane e gjere / Deposits not included in broad money | Letra me vlerë të ndryshme nga aksionet / Securities others than shares | Huatë / Loans | Aksione dhe instrumente të tjere të kapitalit / Shares and other equity | Nga të cilat: Rezerva rivleresimi / Of which: Valuation adjustment | Detyrime të tjera neto / Other net liabilities | Axhustimi i konsolidimit / Consolidation adjustment |
|-----------|---|--|--|------------------------------------|---|---|---------------|---|--|--|---|
|           | 14  | 15   | 16   | 17                                 | 18  | 19  | 20            | 21  | 22   | 23   | 24  |
| 2022 / 12 | 51,195.0  | 1,271,585.1  | 645,580.3  | 626,004.8                          | 248,116.2   | 7,924.7   | 4,635.7       | 186,545.3   | -19,256.0  | 11,273.0                                       | -1,197.4  |
| 2023 / 12 | 45,639.9  | 1,304,618.1  | 689,437.4  | 615,180.7                          | 297,485.9   | 13,330.9  | 5,879.6       | 202,081.4   | -22,079.0  | 2,247.9  | 5,230.2   |
| 2024 / 12 | 59,728.6  | 1,361,479.2  | 727,576.6  | 633,902.6                          | 329,994.7   | 20,319.9  | 4,569.3       | 224,781.2   | -19,122.9  | 1,384.6  | 5,428.1   |
| 2024 / 07 | 63,241.8  | 1,313,105.5  | 694,001.0  | 619,104.5                          | 314,361.3   | 14,191.0  | 6,815.0       | 216,084.7   | -20,896.5  | 176.6  | -1,544.2  |
| 2024 / 08 | 68,610.0  | 1,332,211.5  | 707,418.5  | 624,793.0                          | 318,857.0   | 14,147.4  | 5,993.4       | 218,762.4   | -21,506.2  | -1,449.5                                       | 3,966.8   |
| 2024 / 09 | 72,081.2  | 1,333,287.9  | 708,992.1  | 624,295.8                          | 321,750.0   | 15,816.1  | 4,341.7       | 217,218.4   | -21,283.7  | 2,300.8  | 6,669.5   |
| 2024 / 10 | 51,453.1  | 1,336,840.4  | 709,799.8  | 627,040.6                          | 321,346.4   | 15,747.0  | 5,881.7       | 220,838.7   | -21,148.0  | 5,381.1  | 6,648.9   |
| 2024 / 11 | 54,470.9  | 1,336,248.5  | 711,327.2  | 624,921.3                          | 325,786.9   | 18,551.2  | 6,466.8       | 220,757.9   | -19,212.5  | 9,360.9  | 3,799.3   |
| 2024 / 12 | 59,728.6  | 1,361,479.2  | 727,576.6  | 633,902.6                          | 329,994.7   | 20,319.9  | 4,569.3       | 224,781.2   | -19,122.9  | 1,384.6  | 5,428.1   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-7 Paraqitja monetare e korporatave depozituese

Monetary survey of depository corporations 1-7

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Mjetet valutore neto /<br>Net foreign assets<br>1=(2-3) | Pretendime ndaj<br>jorezidentëve /<br>Claims on nonresidents | Minus: Detyrime ndaj<br>jorezidentëve / Less:<br>Liabilities to<br>nonresidents | Mjetet e brendshme /<br>Domestic assets<br>4=(5+8) | Pretendimet neto ndaj<br>Qeverisë Qëndrore /<br>Net claims on Central<br>Government<br>5=(6-7) | Pretendimet ndaj<br>Qeverisë Qëndrore /<br>Claims on Central<br>Government | Minus: Detyrime ndaj<br>Qeverisë Qëndrore /<br>Less: Liabilities to<br>Central Government | Pretendime ndaj<br>sektorëve të tjerë /<br>Claims on other sectors<br>8=(9+10+11+12+13) | Pretendime ndaj<br>korporatave të tjera<br>financiare /<br>Claims on other financial<br>corporations | Pretendimet ndaj<br>qeverisë lokale /<br>Claims on local<br>government | Pretendimet ndaj<br>korporatave jofinanciare<br>publike / Claims on<br>public nonfinancial<br>corporations | Pretendimet ndaj<br>korporatave të tjera<br>jofinanciare /<br>Claims on other<br>nonfinancial corporations | Pretendime ndaj<br>sektorëve të tjerë<br>rezidentë /<br>Claims on other resident<br>sectors |
|-----------|---|--|---|--|--|--|---|---|--|--|--|--|---|
|           | 1   | 2  | 3   | 4  | 5  | 6  | 7   | 8   | 9  | 10   | 11   | 12   | 13  |
| 2022 / 12 | 892,687.0   | 981,132.6  | 88,445.6  | 1,211,348.4  | 491,750.4  | 582,941.0  | 91,190.6  | 719,598.0   | 21,603.0   | 204.8  | 23,714.0   | 411,853.0  | 262,223.2   |
| 2023 / 12 | 974,609.7   | 1,054,373.1  | 79,763.4  | 1,218,505.2  | 467,993.7  | 602,495.3  | 134,501.5   | 750,511.4   | 25,707.1   | 103.0  | 16,754.0   | 422,094.8  | 285,852.5   |
| 2024 / 12 | 1,016,860.6   | 1,101,477.8  | 84,617.2  | 1,326,678.1  | 483,987.8  | 640,566.7  | 156,578.8   | 842,690.3   | 29,268.7   | 23.9   | 18,958.8   | 469,937.2  | 324,501.6   |
| 2024 / 07 | 964,031.4   | 1,049,706.7  | 85,675.3  | 1,266,771.0  | 462,172.8  | 617,042.6  | 154,869.8   | 804,598.2   | 28,936.6   | 48.3   | 19,130.7   | 447,448.7  | 309,034.0   |
| 2024 / 08 | 982,057.4   | 1,066,921.7  | 84,864.3  | 1,276,815.6  | 458,243.6  | 616,477.8  | 158,234.2   | 818,572.0   | 28,851.2   | 45.4   | 18,190.3   | 460,522.8  | 310,962.3   |
| 2024 / 09 | 987,066.5   | 1,069,808.1  | 82,741.6  | 1,276,229.5  | 456,999.2  | 624,913.8  | 167,914.6   | 819,230.3   | 28,307.3   | 37.5   | 17,176.7   | 460,491.1  | 313,217.8   |
| 2024 / 10 | 991,071.0   | 1,072,310.9  | 81,239.9  | 1,286,003.4  | 467,122.0  | 627,572.6  | 160,450.6   | 818,881.4   | 28,481.6   | 28.2   | 17,658.6   | 457,632.5  | 315,080.5   |
| 2024 / 11 | 1,005,155.5   | 1,087,903.7  | 82,748.2  | 1,291,613.5  | 460,853.1  | 637,435.4  | 176,582.4   | 830,760.4   | 28,737.1   | 25.9   | 19,118.8   | 464,176.3  | 318,702.5   |
| 2024 / 12 | 1,016,860.6   | 1,101,477.8  | 84,617.2  | 1,326,678.1  | 483,987.8  | 640,566.7  | 156,578.8   | 842,690.3   | 29,268.7   | 23.9   | 18,958.8   | 469,937.2  | 324,501.6   |

|           | Detyrimet e parashë<br>gjërë /<br>Broad money liabilities<br>14=(15+16) | Paraja jashtë<br>korporatave depozituese<br>/ Money outside<br>depository corporations | Depozita të përfshira në<br>parashë e gjërë /<br>Deposits included in<br>broad money<br>16=(17+18) | Depozita të<br>transferueshme /<br>Transferable deposits | Depozita të tjera / Other<br>deposits | Depozita të pa përfshira<br>në parashë e gjërë /<br>Deposits excluded from<br>broad money | Letra me vlerë të<br>ndryshme nga aksionet /<br>Securities others than<br>shares | Huatë /<br>Loans | Llogari të pagueshme /<br>Other accounts payable | Aksione dhe instrumente<br>të tjerë të kapitalit /<br>Shares and other equity | Nga të cilat: rezerva<br>rivlerësimi / Of which:<br>valuation adjustment | Detyrime të tjera neto /<br>Other liabilities net | Axhustimi i konsolidimit /<br>Consolidation adjustment |
|-----------|---|--|--|--|---------------------------------------|---|--|------------------|--|---|--|---|--|
|           | 14  | 15   | 16   | 17   | 18                                    | 19  | 20   | 21               | 22   | 23  | 24   | 25  | 26   |
| 2022 / 12 | 1,659,293.5   | 387,652.0  | 1,271,641.5  | 645,636.7  | 626,004.8                             | 248,218.7   | 7,924.7  | 4,635.7          | 86.4   | 191,658.1   | -46,106.0  | -12,607.5   | 4,825.9  |
| 2023 / 12 | 1,698,231.7   | 393,554.8  | 1,304,676.9  | 689,496.3  | 615,180.7                             | 297,572.7   | 13,330.9   | 5,879.6          | 110.4  | 191,673.4   | -73,602.7  | -15,142.6   | 1,458.8  |
| 2024 / 12 | 1,785,083.7   | 423,539.6  | 1,361,544.1  | 727,641.5  | 633,902.6                             | 330,096.6   | 20,319.9   | 4,569.3          | 42.3   | 215,773.4   | -76,032.2  | -15,875.1   | 3,528.5  |
| 2024 / 07 | 1,715,868.9   | 402,631.1  | 1,313,237.7  | 694,133.2  | 619,104.5                             | 314,454.2   | 14,191.0   | 6,815.0          | 1,185.3  | 200,281.1   | -77,918.5  | -24,090.6   | 2,097.4  |
| 2024 / 08 | 1,736,152.6   | 403,866.5  | 1,332,286.1  | 707,493.1  | 624,793.0                             | 318,953.1   | 14,147.4   | 5,993.4          | 7.3  | 201,811.4   | -80,923.3  | -20,315.6   | 2,123.8  |
| 2024 / 09 | 1,733,201.1   | 399,839.6  | 1,333,361.5  | 709,065.8  | 624,295.8                             | 321,848.5   | 15,816.1   | 4,341.7          | 233.0  | 200,418.1   | -81,871.1  | -13,827.6   | 1,265.1  |
| 2024 / 10 | 1,737,943.1   | 401,036.2  | 1,336,906.9  | 709,866.3  | 627,040.6                             | 321,444.7   | 15,747.0   | 5,881.7          | 13.8   | 204,729.9   | -82,230.9  | -10,735.9   | 2,050.0  |
| 2024 / 11 | 1,742,213.4   | 405,888.8  | 1,336,324.6  | 711,403.3  | 624,921.3                             | 325,886.5   | 18,551.2   | 6,466.8          | 31.5   | 211,870.0   | -74,204.4  | -9,636.9  | 1,386.7  |
| 2024 / 12 | 1,785,083.7   | 423,539.6  | 1,361,544.1  | 727,641.5  | 633,902.6                             | 330,096.6   | 20,319.9   | 4,569.3          | 42.3   | 215,773.4   | -76,032.2  | -15,875.1   | 3,528.5  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-8.a Agregatët monetarë dhe përbërësit e tyre

Në milionë lekë, përveç rasteve kur shënohet ndryshe, fund periudhe.

## Monetary aggregates and their components 1-8.a

In millions ALL, unless otherwise indicated, end of period.

|           | M3<br>1=(2+7)  | M2<br>2=(3+6) | M1<br>3=(4+5) | Paraja jashtë korporatave<br>depozituese / Currency outside<br>depository corporations | Llogari rrjedhëse dhe depozitat pa<br>afat në lekë / Current accounts and<br>non-term deposits in national<br>currency | Depozitat me afat në lekë /<br>Time deposits in national currency | Depozitat në valutë /<br>Deposits in foreign currency |
|-----------|--|---------------|---------------|--|--|---|---|
|           | 1  | 2             | 3             | 4  | 5  | 6   | 7   |
|           | <b>Gjendja në fund të periudhës (në milionë Lekë) / Stock at end of period (in millions ALL)</b> |               |               |  |  |   |   |
| 2022 / 12 | 1,659,293.5  | 939,309.0     | 735,839.0     | 387,652.0  | 348,187.0  | 203,470.0   | 719,984.5   |
| 2023 / 12 | 1,698,231.7  | 972,613.2     | 772,512.5     | 393,554.8  | 378,957.7  | 200,100.7   | 725,618.5   |
| 2024 / 12 | 1,785,083.7  | 1,052,680.9   | 845,660.1     | 423,539.6  | 422,120.5  | 207,020.8   | 732,402.8   |
| 2024 / 07 | 1,715,868.9  | 997,787.1     | 793,360.6     | 402,631.1  | 390,729.5  | 204,426.5   | 718,081.8   |
| 2024 / 08 | 1,736,152.6  | 998,030.8     | 794,108.0     | 403,866.5  | 390,241.5  | 203,922.8   | 738,121.8   |
| 2024 / 09 | 1,733,201.1  | 991,606.7     | 787,316.4     | 399,839.6  | 387,476.8  | 204,290.3   | 741,594.4   |
| 2024 / 10 | 1,737,943.1  | 1,005,407.1   | 796,944.7     | 401,036.2  | 395,908.5  | 208,462.5   | 732,535.9   |
| 2024 / 11 | 1,742,213.4  | 1,011,112.9   | 805,626.5     | 405,888.8  | 399,737.8  | 205,486.3   | 731,100.5   |
| 2024 / 12 | 1,785,083.7  | 1,052,680.9   | 845,660.1     | 423,539.6  | 422,120.5  | 207,020.8   | 732,402.8   |
|           | <b>Ndryshimi vjetor në përqindje / Annual percentage changes</b>                                 |               |               |  |  |   |   |
| 2022 / 12 | 4.9  | 2.3           | 4.9           | 5.8  | 3.9  | -6.3  | 8.5   |
| 2023 / 12 | 2.3  | 3.5           | 5.0           | 1.5  | 8.8  | -1.7  | 0.8   |
| 2024 / 12 | 5.1  | 8.2           | 9.5           | 7.6  | 11.4   | 3.5   | 0.9   |
| 2024 / 07 | 5.7  | 6.3           | 7.4           | 2.5  | 13.1   | 2.0   | 5.0   |
| 2024 / 08 | 3.4  | 6.7           | 7.2           | 2.4  | 12.6   | 5.0   | -0.8  |
| 2024 / 09 | 3.6  | 5.9           | 6.2           | 1.8  | 11.2   | 4.7   | 0.6   |
| 2024 / 10 | 3.9  | 7.2           | 7.4           | 2.7  | 12.6   | 6.4   | -0.4  |
| 2024 / 11 | 4.7  | 5.8           | 6.5           | 3.8  | 9.3  | 3.1   | 3.3   |
| 2024 / 12 | 5.1  | 8.2           | 9.5           | 7.6  | 11.4   | 3.5   | 0.9   |

Burimi :Banka e Shqipërisë.

Source: Bank of Albania.

## 1-8.b Kundërpartitë e agregatëve monetarë

Në milionë lekë, përveç rasteve kur shënohet ndryshe, fund periudhe.

## Counterparts of monetary aggregates 1-8.b

In millions ALL, unless otherwise indicated, end of period.

|  | Mjetet valutore neto/ Net Foreign Assets | Mjetet e brendshme/ Domestic assets<br>2=(3+4) | Pretendimet ndaj Qeverisë Qëndrore neto/ Net<br>claims on Central Government | Pretendime ndaj sektorëve të tjerë*/ Claims on<br>other sectors * | Të tjera neto/ Other items net |
|--|--|--|--|---|--------------------------------|
|  | 1  | 2  | 3  | 4   | 5                              |
| <b>Gjendja në fund të periudhës (milionë Lekë)/ Stock at end of period (in millions ALL)</b> |  |  |  |   |                                |
| 2022 / 12  | 892,687.0                                | 1,211,348.4                                    | 491,750.4  | 719,598.0   | (12,607.5)                     |
| 2023 / 12  | 974,609.7                                | 1,218,505.2                                    | 467,993.7  | 750,511.4   | (15,142.6)                     |
| 2024 / 12  | 1,016,860.6                              | 1,326,678.1                                    | 483,987.8  | 842,690.3   | (15,875.1)                     |
| 2024 / 07  | 964,031.4                                | 1,266,771.0                                    | 462,172.8  | 804,598.2   | (24,090.6)                     |
| 2024 / 08  | 982,057.4                                | 1,276,815.6                                    | 458,243.6  | 818,572.0   | (20,315.6)                     |
| 2024 / 09  | 987,066.5                                | 1,276,229.5                                    | 456,999.2  | 819,230.3   | (13,827.6)                     |
| 2024 / 10  | 991,071.0                                | 1,286,003.4                                    | 467,122.0  | 818,881.4   | (10,735.9)                     |
| 2024 / 11  | 1,005,155.5                              | 1,291,613.5                                    | 460,853.1  | 830,760.4   | (9,636.9)                      |
| 2024 / 12  | 1,016,860.6                              | 1,326,678.1                                    | 483,987.8  | 842,690.3   | (15,875.1)                     |
| <b>Ndryshimi vjetor në përqindje / Annual percentage changes</b>                             |  |  |  |   |                                |
|  | Mjetet valutore neto/ Net foreign assets | Mjetet e brendshme/ Domestic assets            | Pretendimet ndaj Qeverisë Qëndrore neto/ Net<br>claims on Central Government | Pretendime ndaj sektorëve të tjerë*/ Claims on<br>other sectors * |                                |
|  | 1  | 2  | 3  | 4   |                                |
| 2022 / 12  | (4.8)                                    | 11.7   | 19.3   | 7.1   |                                |
| 2023 / 12  | 9.2                                      | 0.6  | (4.8)  | 4.3   |                                |
| 2024 / 12  | 4.3                                      | 8.9  | 3.4  | 12.3  |                                |
| 2024 / 07  | 5.6                                      | 11.9   | 9.5  | 13.2  |                                |
| 2024 / 08  | (1.2)                                    | 10.3   | 7.3  | 12.0  |                                |
| 2024 / 09  | (0.3)                                    | 10.2   | 7.2  | 12.0  |                                |
| 2024 / 10  | 1.0                                      | 9.6  | 6.9  | 11.2  |                                |
| 2024 / 11  | 7.1                                      | 8.5  | (0.2)  | 14.0  |                                |
| 2024 / 12  | 4.3                                      | 8.9  | 3.4  | 12.3  |                                |

Burimi: Banka e Shqipërisë

\* Përfshin kredinë për ekonominë dhe pretendime të tjera ndaj sektorëve mbajtës së parësë së gjerë.

Source: Bank of Albania.

\* Include credit to economy and other claims on broad money holding sectors



## 1-9 Depozitat në lekë sipas sektorëve\*

## Lek denominated deposits by sectors\* 1-9

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Totali i depozitave / Total deposits<br>1=(2+8)  |           |                                   |  |  |   | Depozitat me afat / Time deposits<br>8=(9+10+11+12+13) |                                   |  |  |   |   |           |
|-----------|--|-----------|-----------------------------------|--|--|---|--|-----------------------------------|--|--|---|---|-----------|
|           | Llogari rrjedhëse dhe depozita pa afat / Current account and sight deposits<br>2=(3+4+5+6+7) |           | Qeveria lokale / Local government | Korporatat jofinanciare publike / Public nonfinancial corporations | Korporata të tjera financiare / Other financial corporations | Korporata të tjera jofinanciare / Other nonfinancial corporations | Sektorë të tjerë rezidentë / Other resident sectors    | Qeveria lokale / Local government | Korporatat jofinanciare publike / Public nonfinancial corporations | Korporata të tjera financiare / Other financial corporations | Korporata të tjera jofinanciare / Other nonfinancial corporations | Sektorë të tjerë rezidentë / Other resident sectors |           |
|           | 1  | 2         | 3                                 | 4  | 5  | 6   | 7  | 8                                 | 9  | 10   | 11  | 12  | 13        |
| 2022 / 12 | 551,657.0  | 348,187.0 | 1,694.3                           | 18,667.0   | 7,082.0  | 80,159.5  | 240,584.3  | 203,470.0                         | –  | 598.2  | 5,113.7   | 6,378.8   | 191,379.3 |
| 2023 / 12 | 579,058.4  | 378,957.7 | 2,000.1                           | 22,897.3   | 5,178.5  | 95,349.7  | 253,532.1  | 200,100.7                         | 0.3  | 2,655.7  | 5,385.5   | 9,553.3   | 182,506.0 |
| 2024 / 12 | 629,141.3  | 422,120.5 | 3,535.8                           | 25,709.9   | 5,819.3  | 99,977.8  | 287,077.8  | 207,020.8                         | 1,003.5  | 3,900.9  | 5,659.4   | 9,789.3   | 186,667.8 |
| 2024 / 07 | 595,155.9  | 390,729.5 | 4,366.5                           | 18,247.8   | 4,070.9  | 98,608.4  | 265,435.9  | 204,426.5                         | 0.3  | 4,345.0  | 5,039.0   | 9,037.1   | 186,005.2 |
| 2024 / 08 | 594,164.3  | 390,241.5 | 4,504.9                           | 18,442.1   | 4,381.8  | 98,943.8  | 263,968.9  | 203,922.8                         | 501.3  | 3,871.6  | 4,879.3   | 9,360.9   | 185,309.7 |
| 2024 / 09 | 591,767.1  | 387,476.8 | 4,420.2                           | 20,459.8   | 3,800.3  | 92,379.8  | 266,416.8  | 204,290.3                         | 1,004.1  | 3,377.1  | 4,758.2   | 9,623.5   | 185,527.5 |
| 2024 / 10 | 604,371.0  | 395,908.5 | 4,392.6                           | 22,306.4   | 4,918.6  | 94,293.1  | 269,997.8  | 208,462.5                         | 1,007.7  | 6,892.2  | 5,020.0   | 9,782.5   | 185,760.1 |
| 2024 / 11 | 605,224.1  | 399,737.8 | 4,198.3                           | 23,332.4   | 4,950.4  | 93,947.4  | 273,309.3  | 205,486.3                         | 1,005.3  | 3,896.4  | 5,038.2   | 9,304.2   | 186,242.3 |
| 2024 / 12 | 629,141.3  | 422,120.5 | 3,535.8                           | 25,709.9   | 5,819.3  | 99,977.8  | 287,077.8  | 207,020.8                         | 1,003.5  | 3,900.9  | 5,659.4   | 9,789.3   | 186,667.8 |

## 1-10 Depozitat në valutë sipas sektorëve\*

## Foreign currency denominated deposits by sectors\* 1-10

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Totali i depozitave / Total deposits<br>1=(2+8)  |           |                                   |  |  |   | Depozitat me afat / Time deposits<br>8=(9+10+11+12+13) |                                   |  |  |   |   |           |
|-----------|--|-----------|-----------------------------------|--|--|---|--|-----------------------------------|--|--|---|---|-----------|
|           | Llogari rrjedhëse dhe depozita pa afat / Current account and sight deposits<br>2=(3+4+5+6+7) |           | Qeveria lokale / Local government | Korporatat jofinanciare publike / Public nonfinancial corporations | Korporata të tjera financiare / Other financial corporations | Korporata të tjera jofinanciare / Other nonfinancial corporations | Sektorë të tjerë rezidentë / Other resident sectors    | Qeveria lokale / Local government | Korporatat jofinanciare publike / Public nonfinancial corporations | Korporata të tjera financiare / Other financial corporations | Korporata të tjera jofinanciare / Other nonfinancial corporations | Sektorë të tjerë rezidentë / Other resident sectors |           |
|           | 1  | 2         | 3                                 | 4  | 5  | 6   | 7  | 8                                 | 9  | 10   | 11  | 12  | 13        |
| 2022 / 12 | 719,984.5  | 493,783.0 | 75.7                              | 4,001.7  | 6,598.9  | 141,613.2   | 341,493.6  | 226,201.5                         | 983.7  | 2,606.9  | 7,561.1   | 23,903.3  | 191,146.5 |
| 2023 / 12 | 725,618.5  | 494,920.7 | 155.2                             | 4,134.8  | 5,425.4  | 154,566.8   | 330,638.6  | 230,697.8                         | 219.2  | 2,923.4  | 8,174.0   | 22,444.2  | 196,936.9 |
| 2024 / 12 | 732,402.8  | 490,986.8 | 107.2                             | 3,972.5  | 5,416.1  | 150,170.9   | 331,320.2  | 241,415.9                         | 2,571.8  | 2,374.1  | 10,106.8  | 19,473.6  | 206,889.6 |
| 2024 / 07 | 718,081.8  | 486,924.7 | 150.7                             | 4,633.6  | 5,251.4  | 146,656.5   | 330,232.5  | 231,157.1                         | 2,632.0  | 2,542.1  | 7,413.8   | 21,924.5  | 196,644.7 |
| 2024 / 08 | 738,121.8  | 501,280.0 | 147.1                             | 4,272.4  | 5,261.5  | 159,041.0   | 332,558.1  | 236,841.7                         | 2,621.3  | 2,528.8  | 8,024.8   | 23,122.8  | 200,544.0 |
| 2024 / 09 | 741,594.4  | 504,243.7 | 144.3                             | 4,813.9  | 4,865.9  | 164,372.0   | 330,247.5  | 237,350.8                         | 2,589.6  | 2,510.1  | 8,814.4   | 21,584.4  | 201,852.2 |
| 2024 / 10 | 732,535.9  | 495,365.4 | 102.9                             | 3,121.1  | 4,754.3  | 158,749.8   | 328,637.3  | 237,170.6                         | 2,581.3  | 2,580.5  | 9,193.6   | 20,680.0  | 202,135.2 |
| 2024 / 11 | 731,100.5  | 493,170.1 | 101.9                             | 3,467.1  | 4,855.3  | 156,799.1   | 327,946.7  | 237,930.4                         | 2,587.0  | 2,443.5  | 9,361.7   | 19,545.4  | 203,992.9 |
| 2024 / 12 | 732,402.8  | 490,986.8 | 107.2                             | 3,972.5  | 5,416.1  | 150,170.9   | 331,320.2  | 241,415.9                         | 2,571.8  | 2,374.1  | 10,106.8  | 19,473.6  | 206,889.6 |

Burimi: Banka e Shqipërisë

Source: Bank of Albania

\* Përfshihen vetëm llogaritë dhe depozitat që janë pjesë e parasë së gjerë.

\* Deposits included in broad money.

1-11 Kredia për ekonominë sipas sektorit \*

Credit to economy by sector \* 1-11

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Kredia në lekë / Credit in national currency |  |                                   |  |   |  |   | Kredia në valutë / Credit in foreign currency                   |                                   |  |   |  |   |
|-----------|--|--|-----------------------------------|--|---|--|---|---|-----------------------------------|--|---|--|---|
|           | 1  | 2  | 3                                 | 4  | 5   | 6  | 7   | 8   | 9                                 | 10   | 11  | 12   | 13  |
|           | Totali i kredisë / Total credit 1=(2+8)      | Kredia në lekë / Credit in national currency 2=(3+4+5+6+7) | Qeveria lokale / Local government | Korporatat jofinanciare publike / Public nonfinancial corporations | Korporata të tjera jofinanciare / Other nonfinancial corporations | Korporata të tjera financiare / Other financial corporations | Sektorë të tjerë rezidentë / Other resident sectors | Kredia në valutë / Credit in foreign currency 8=(9+10+11+12+13) | Qeveria lokale / Local government | Korporatat jofinanciare publike / Public nonfinancial corporations | Korporata të tjera jofinanciare / Other nonfinancial corporations | Korporata të tjera financiare / Other financial corporations | Sektorë të tjerë rezidentë / Other resident sectors |
| 2022 / 12 | 713,552.1                                    | 368,890.6  | 204.8                             | 10,508.7   | 173,607.4   | 8,668.9  | 175,900.8   | 344,661.5   | -                                 | 13,205.4   | 238,245.6   | 6,888.4  | 86,322.1  |
| 2023 / 12 | 744,162.7                                    | 422,945.2  | 103.0                             | 9,247.1  | 196,936.3   | 12,411.3   | 204,247.5   | 321,217.5   | -                                 | 7,506.9  | 225,048.8   | 7,057.0  | 81,604.7  |
| 2024 / 12 | 835,622.6                                    | 483,925.2  | 23.9                              | 7,354.1  | 216,945.6   | 14,719.3   | 244,882.3   | 351,697.3   | -                                 | 11,604.7   | 252,980.4   | 7,493.0  | 79,619.3  |
| 2024 / 07 | 798,301.1                                    | 466,812.7  | 48.3                              | 10,029.2   | 213,315.0   | 14,637.1   | 228,783.1   | 331,488.4   | -                                 | 9,101.4  | 234,133.7   | 8,002.5  | 80,250.7  |
| 2024 / 08 | 812,279.1                                    | 467,870.7  | 45.4                              | 9,346.0  | 212,509.7   | 14,739.8   | 231,229.8   | 344,408.4   | -                                 | 8,844.3  | 248,013.1   | 7,818.8  | 79,732.2  |
| 2024 / 09 | 812,943.2                                    | 469,869.7  | 37.5                              | 8,185.2  | 213,529.4   | 14,186.1   | 233,931.5   | 343,073.5   | -                                 | 8,991.5  | 246,961.7   | 7,835.0  | 79,285.3  |
| 2024 / 10 | 812,595.9                                    | 471,045.0  | 28.2                              | 7,807.5  | 212,052.4   | 14,361.6   | 236,795.3   | 341,550.9   | -                                 | 9,851.1  | 245,580.1   | 7,835.2  | 78,284.4  |
| 2024 / 11 | 824,390.9                                    | 477,111.7  | 25.9                              | 8,035.3  | 214,791.8   | 14,506.1   | 239,752.6   | 347,279.3   | -                                 | 11,083.4   | 249,384.5   | 7,862.7  | 78,948.6  |
| 2024 / 12 | 835,622.6                                    | 483,925.2  | 23.9                              | 7,354.1  | 216,945.6   | 14,719.3   | 244,882.3   | 351,697.3   | -                                 | 11,604.7   | 252,980.4   | 7,493.0  | 79,619.3  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Kredia dhënë nga korporatat depozituese (Banka Qëndrore, bankat paradedepozituese dhe shoqëritë e kursim-kreditit).

\* Credit granted by depository corporations (Central bank, deposit money banks and savings and loan associations).

1-12 Huatë e korporatave jofinanciare sipas aktivitetit ekonomik (NVE - Rev.2) \*

Loans of non-financial corporations by economic activity (Nace - Rev.2) \* 1-12

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Totali i huave për korporatat jofinanciare /<br>Total loans to non-financial corporations<br>1=(2+3+4+5+6+7+8+9+10+11+12+13+14+15+16+17+18+19+20+21+22) | Bujqësia, Pyjet,<br>Peshkimi / Agriculture,<br>forestry and fishing | Industria nxjerrëse /<br>Mining and quarrying | Industria përpunuese /<br>Manufacturing | Energjia elektrike, furnizimi me<br>gaz, avull dhe ajër i<br>kondicionuar / Electricity, gas,<br>steam and air conditioning<br>supply | Furnizimi me ujë, aktivite<br>të trajtimit dhe menaxhimit<br>të mbeturinave, mbetjeve /<br>Water supply; sewerage,<br>waste management and<br>remediation activities | Ndërtimi /<br>Construction | Tregtia me shumicë<br>dhe me pakicë;<br>Riparimi i automjeteve<br>dhe motoçikletave /<br>Wholesale and retail<br>trade; repair of motor<br>vehicles and<br>motorcycles | Transporti dhe<br>magazini /<br>Transportation and<br>storage | Akomodimi dhe shërbimi ushqimor /<br>Accommodation and food service<br>activities | Informacioni dhe<br>komunikacioni / Information<br>and communication |
|-----------|---|---|---|---|---|--|----------------------------|--|---|---|--|
|           | 1   | 2   | 3   | 4                                       | 5   | 6  | 7                          | 8  | 9   | 10  | 11   |
| 2022 / 12 | 435,567.0   | 6,946.7   | 6,103.0                                       | 51,927.0                                | 54,064.1  | 2,978.3  | 72,691.9                   | 136,522.5  | 10,554.4  | 33,491.0  | 7,085.7  |
| 2023 / 12 | 438,739.1   | 6,817.0   | 5,132.0                                       | 52,523.7                                | 48,364.8  | 2,896.7  | 72,826.0                   | 127,886.2  | 16,102.9  | 37,512.9  | 6,127.6  |
| 2024 / 12 | 488,884.8   | 6,331.3   | 3,563.5                                       | 57,350.5                                | 56,931.3  | 3,550.9  | 77,885.1                   | 141,017.6  | 20,572.0  | 44,004.4  | 9,435.5  |
| 2024 / 07 | 466,579.4   | 6,316.0   | 4,037.8                                       | 52,630.5                                | 47,352.2  | 2,609.4  | 75,877.1                   | 135,919.6  | 23,836.6  | 41,410.8  | 5,977.6  |
| 2024 / 08 | 478,713.0   | 6,376.4   | 3,894.5                                       | 52,436.1                                | 57,084.4  | 2,564.7  | 75,756.9                   | 138,644.6  | 22,407.2  | 42,177.4  | 5,708.9  |
| 2024 / 09 | 477,667.7   | 6,300.0   | 3,668.6                                       | 52,832.8                                | 55,910.7  | 2,568.2  | 75,524.2                   | 138,270.2  | 24,181.3  | 43,382.2  | 6,088.3  |
| 2024 / 10 | 475,291.1   | 6,394.6   | 3,428.9                                       | 56,112.7                                | 52,207.3  | 3,177.9  | 73,522.0                   | 137,498.6  | 21,899.4  | 43,718.8  | 9,811.4  |
| 2024 / 11 | 483,295.1   | 6,328.5   | 3,822.3                                       | 57,747.7                                | 53,869.1  | 3,366.7  | 74,398.0                   | 139,637.2  | 21,620.4  | 43,924.4  | 9,740.3  |
| 2024 / 12 | 488,884.8   | 6,331.3   | 3,563.5                                       | 57,350.5                                | 56,931.3  | 3,550.9  | 77,885.1                   | 141,017.6  | 20,572.0  | 44,004.4  | 9,435.5  |

|           | Aktivite financiare dhe të sigurimit /<br>Financial and insurance activities | Aktivite të pasurive të<br>paluajtëshme / Real<br>estate activities | Aktivite profesionale,<br>shkencore dhe teknike /<br>Professional, scientific<br>and technical activities | Shërbime administrative<br>dhe mbështetëse /<br>Administrative and<br>support service activities | Administrimi publik dhe<br>mbrojtja; Sigurimi social i<br>detyrueshëm / Public<br>administration and defence;<br>compulsory social security | Arsimi /<br>Education | Shëndetësia dhe<br>aktivite të punës<br>sociale / Human<br>health and social work<br>activities | Arte, argëtim dhe<br>çlodhje / Arts,<br>entertainment and<br>recreation | Aktivite të tjera<br>shërbimi / Other<br>service activities | Aktivite të familjeve si punëdhënës;<br>Aktivite të prodhimit të mallrave e<br>shërbimeve të familjeve për përd. e<br>vet / Activities of households as<br>employers; undifferentiated goods-<br>and services-producing activities of<br>Hh for own use | Aktivite të organizatave<br>dhe organizmave<br>ndërkombëtare / Activities of<br>extraterritorial organisations<br>and bodies |
|-----------|--|---|---|--|---|-----------------------|---|---|---|---|--|
|           | 12   | 13  | 14  | 15   | 16  | 17                    | 18  | 19  | 20  | 21  | 22   |
| 2022 / 12 | 3,484.2  | 7,943.5   | 2,350.6   | 3,510.1  | 702.2   | 6,086.0               | 5,449.1   | 603.7   | 23,044.9  | 28.1  | 0.1  |
| 2023 / 12 | 4,690.1  | 13,321.6  | 1,949.3   | 3,676.7  | 276.7   | 4,582.9               | 6,848.9   | 683.8   | 25,045.5  | 1,334.4   | 139.7  |
| 2024 / 12 | 4,064.5  | 19,004.2  | 5,324.9   | 7,104.9  | 109.6   | 3,892.8               | 6,912.7   | 2,470.8   | 19,198.1  | 154.3   | 5.9  |
| 2024 / 07 | 4,545.7  | 17,586.2  | 2,662.7   | 3,988.1  | 940.5   | 5,050.9               | 6,755.0   | 469.6   | 28,606.4  | 3.8   | 3.0  |
| 2024 / 08 | 4,549.5  | 18,075.3  | 2,628.9   | 4,036.7  | 918.7   | 5,017.3               | 6,857.1   | 540.1   | 29,027.2  | 7.4   | 3.7  |
| 2024 / 09 | 3,991.4  | 17,930.3  | 2,635.0   | 4,071.9  | 535.9   | 4,823.3               | 6,850.3   | 584.2   | 27,507.7  | 7.3   | 4.1  |
| 2024 / 10 | 4,023.6  | 18,230.9  | 5,282.7   | 6,812.7  | 117.4   | 3,944.0               | 6,896.5   | 2,188.6   | 19,860.5  | 156.9   | 5.8  |
| 2024 / 11 | 4,036.7  | 18,884.0  | 5,254.0   | 7,048.5  | 116.9   | 3,940.7               | 6,828.3   | 2,461.9   | 20,108.4  | 155.3   | 5.9  |
| 2024 / 12 | 4,064.5  | 19,004.2  | 5,324.9   | 7,104.9  | 109.6   | 3,892.8               | 6,912.7   | 2,470.8   | 19,198.1  | 154.3   | 5.9  |

Burimi: Banka e Shqipërisë.

\* Të dhënat e huave përfshijnë interesat e përlogaritur.

Source: Bank of Albania.

\* Data on loans include accrued interests.

1-13a Huatë e korporatave jofinanciare private sipas qëllimit të përdorimit dhe monedhës\*

Private non-financial corporations loans by purpose and currency\* 1-13a

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Huatë për korporatat jofinanciare private / Private non-financial corporations loans<br>1=(2+9+16+23) | Në lekë / In ALL<br>2=(3+4+5+6+7+8) | Overdraft /<br>Overdraft             | Kapital qarkullues / Working capital                     | Hua për çelje biznesi / Loans for starting up a business | Blerje pajisjesh / Machineries and appliances | Pasuri të paluajtshme / Real estate  | Hua për investime në instrumenta financiare / Loans for investments in financial instruments |
|-----------|---|-------------------------------------|--------------------------------------|--|--|---|--|--|
|           | 1   | 2                                   | 3                                    | 4  | 5  | 6   | 7  | 8  |
| 2022 / 12 | 411,853.0   | 173,607.4                           | 45,668.9                             | 38,093.6   | 8,074.2  | 49,850.9                                      | 31,919.8   | -  |
| 2023 / 12 | 419,985.1   | 196,936.3                           | 53,376.3                             | 42,855.8   | 7,225.8  | 30,522.4                                      | 62,895.7   | 60.3   |
| 2024 / 12 | 469,926.0   | 216,945.7                           | 57,830.0                             | 46,725.1   | 6,196.3  | 35,749.1                                      | 70,389.2   | 55.9   |
| 2024 / 07 | 447,448.7   | 213,315.0                           | 59,208.9                             | 43,763.3   | 6,636.2  | 35,438.2                                      | 68,210.4   | 57.9   |
| 2024 / 08 | 460,522.8   | 212,509.6                           | 59,026.2                             | 44,108.9   | 6,649.6  | 35,129.5                                      | 67,537.9   | 57.5   |
| 2024 / 09 | 460,491.0   | 213,529.3                           | 58,096.3                             | 44,615.9   | 6,479.7  | 35,583.4                                      | 68,696.9   | 57.1   |
| 2024 / 10 | 457,632.5   | 212,052.4                           | 56,639.5                             | 44,204.9   | 6,448.2  | 35,891.5                                      | 68,811.5   | 56.7   |
| 2024 / 11 | 464,176.3   | 214,791.8                           | 58,567.8                             | 44,724.7   | 6,416.0  | 36,061.7                                      | 68,965.3   | 56.3   |
| 2024 / 12 | 469,926.0   | 216,945.7                           | 57,830.0                             | 46,725.1   | 6,196.3  | 35,749.1                                      | 70,389.2   | 55.9   |
|           | Në dollarë amerikanë /<br>in USD<br>9=(10+11+12+13+14+15)   | Overdraft /<br>Overdraft            | Kapital qarkullues / Working capital | Hua për çelje biznesi / Loans for starting up a business | Blerje pajisjesh / Machineries and appliances            | Pasuri të paluajtshme /<br>Real estate        | Hua për investime në instrumenta financiare/<br>Loans for investments in financial instruments |  |
|           | 9   | 10                                  | 11                                   | 12   | 13   | 14  |  | 15   |
| 2022 / 12 | 16,545.4  | 7,322.1                             | 4,316.8                              | -  | 977.2  | 3,929.4                                       | -  | -  |
| 2023 / 12 | 9,677.8   | 2,840.9                             | 1,810.7                              | -  | 890.7  | 4,135.5                                       | -  | -  |
| 2024 / 12 | 9,213.2   | 3,112.1                             | 2,049.1                              | -  | 720.3  | 3,331.7                                       | -  | -  |
| 2024 / 07 | 8,241.8   | 2,151.6                             | 1,981.5                              | -  | 672.5  | 3,436.2                                       | -  | -  |
| 2024 / 08 | 9,851.6   | 3,944.9                             | 1,914.9                              | -  | 645.2  | 3,346.6                                       | -  | -  |
| 2024 / 09 | 7,534.3   | 1,935.7                             | 1,773.5                              | -  | 625.3  | 3,199.7                                       | -  | -  |
| 2024 / 10 | 7,637.4   | 1,749.7                             | 1,899.1                              | -  | 714.7  | 3,273.9                                       | -  | -  |
| 2024 / 11 | 9,364.8   | 3,426.4                             | 1,897.0                              | -  | 726.7  | 3,314.8                                       | -  | -  |
| 2024 / 12 | 9,213.2   | 3,112.1                             | 2,049.1                              | -  | 720.3  | 3,331.7                                       | -  | -  |
|           | Në euro / In EUR<br>16=(17+18+19+20+21+22)  | Overdraft /<br>Overdraft            | Kapital qarkullues / Working capital | Hua për çelje biznesi / Loans for starting up a business | Blerje pajisjesh / Machineries and appliances            | Pasuri të paluajtshme /<br>Real estate        | Hua për investime në instrumenta financiare / Loans for investments in financial instruments   | Hua në monedha të tjera /<br>In other currencies   |
|           | 16  | 17                                  | 18                                   | 19   | 20   | 21  | 22   | 23   |
| 2022 / 12 | 221,700.1   | 49,185.4                            | 33,244.6                             | 1,221.8  | 60,978.7   | 76,532.9                                      | 536.7  | 0.1  |
| 2023 / 12 | 213,370.8   | 43,183.4                            | 28,543.9                             | 808.7  | 46,065.2   | 94,270.9                                      | 498.7  | 0.2  |
| 2024 / 12 | 243,766.9   | 42,769.8                            | 30,724.2                             | 317.7  | 54,125.4   | 115,571.5                                     | 258.3  | 0.2  |
| 2024 / 07 | 225,891.8   | 42,991.3                            | 28,876.4                             | 470.8  | 52,363.5   | 100,911.6                                     | 278.2  | 0.2  |
| 2024 / 08 | 238,161.3   | 44,311.7                            | 28,624.1                             | 430.5  | 52,230.5   | 112,290.3                                     | 274.3  | 0.3  |
| 2024 / 09 | 239,427.1   | 42,589.6                            | 28,367.6                             | 389.3  | 54,299.8   | 113,512.3                                     | 268.6  | 0.3  |
| 2024 / 10 | 237,942.4   | 42,613.1                            | 27,732.2                             | 364.5  | 54,167.9   | 112,801.6                                     | 263.2  | 0.3  |
| 2024 / 11 | 240,019.5   | 44,377.3                            | 27,420.5                             | 341.5  | 53,801.5   | 113,817.2                                     | 261.4  | 0.2  |
| 2024 / 12 | 243,766.9   | 42,769.8                            | 30,724.2                             | 317.7  | 54,125.4   | 115,571.5                                     | 258.3  | 0.2  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Të dhënat e huave përfshijnë interesat e përlogaritur.

\* Data on loans include accrued interests.

1-13b Huatë e korporatave jofinanciare publike sipas qëllimit të përdorimit dhe monedhës \*

Public non-financial corporations loans by purpose and currency \* 1-13b

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Huatë për korporatat jofinanciare publike / Public non-financial corporations loans<br>1=(2+8+14+20) |                                      |   |   |                                     |   |    |
|-----------|--|--------------------------------------|---|---|-------------------------------------|---|----|
|           | Në lekë / In ALL<br>2=(3+4+5+6+7)  | Ovërdraft / Overdraft                | Kapital qarkullues / Working capital          | Blerje pajisjesh / Machineries and appliances | Pasuri të paluajtshme / Real estate | Hua të tjera / Other loans                    |    |
|           | 1  | 2                                    | 3   | 4   | 5                                   | 6   | 7  |
| 2022 / 12 | 23,714.0   | 10,508.7                             | 9,715.3                                       | -   | 227.3                               | 566.0   | -  |
| 2023 / 12 | 18,754.0   | 9,247.1                              | 8,644.7                                       | -   | 179.0                               | 423.3   | -  |
| 2024 / 12 | 18,958.8   | 7,354.1                              | 6,923.2                                       | -   | 151.9                               | 279.1   | -  |
| 2024 / 07 | 19,130.7   | 10,029.2                             | 9,526.9                                       | -   | 163.3                               | 339.0   | -  |
| 2024 / 08 | 18,190.3   | 9,346.0                              | 8,858.0                                       | -   | 161.1                               | 327.0   | -  |
| 2024 / 09 | 17,176.7   | 8,185.2                              | 7,711.4                                       | -   | 158.8                               | 315.0   | -  |
| 2024 / 10 | 17,658.6   | 7,807.5                              | 7,348.0                                       | -   | 156.5                               | 303.0   | -  |
| 2024 / 11 | 19,118.8   | 8,035.3                              | 7,590.1                                       | -   | 154.2                               | 291.0   | -  |
| 2024 / 12 | 18,958.8   | 7,354.1                              | 6,923.2                                       | -   | 151.9                               | 279.1   | -  |
|           | Në dollarë amerikanë / In USD<br>8=(9+10+11+12+13)   |                                      |   |   |                                     |   |    |
|           | Ovërdraft / Overdraft  | Kapital qarkullues / Working capital | Blerje pajisjesh / Machineries and appliances | Pasuri të paluajtshme / Real estate           | Hua të tjera / Other loans          |   |    |
|           | 8  | 9                                    | 10  | 11  | 12                                  | 13  |    |
| 2022 / 12 | 0.1  | 0.1                                  | -   | -   | -                                   | -   |    |
| 2023 / 12 | 0.1  | 0.1                                  | -   | -   | -                                   | -   |    |
| 2024 / 12 | 0.1  | 0.1                                  | -   | -   | -                                   | -   |    |
| 2024 / 07 | 0.1  | 0.1                                  | -   | -   | -                                   | -   |    |
| 2024 / 08 | 0.1  | 0.1                                  | -   | -   | -                                   | -   |    |
| 2024 / 09 | 0.1  | 0.1                                  | -   | -   | -                                   | -   |    |
| 2024 / 10 | 0.1  | 0.1                                  | -   | -   | -                                   | -   |    |
| 2024 / 11 | 0.1  | 0.1                                  | -   | -   | -                                   | -   |    |
| 2024 / 12 | 0.1  | 0.1                                  | -   | -   | -                                   | -   |    |
|           | Në euro / In EUR<br>14=(15+16+17+18+19)  |                                      |   |   |                                     |   |    |
|           | Ovërdraft / Overdraft  | Kapital qarkullues / Working capital | Blerje pajisjesh / Machineries and appliances | Pasuri të paluajtshme / Real estate           | Hua të tjera / Other loans          | Hua në monedha të tjera / In other currencies |    |
|           | 14   | 15                                   | 16  | 17  | 18                                  | 19  | 20 |
| 2022 / 12 | 13,205.3   | 9,929.6                              | 3,249.1                                       | -   | 26.6                                | -   | -  |
| 2023 / 12 | 9,506.8  | 6,620.3                              | 2,864.2                                       | -   | 22.3                                | -   | -  |
| 2024 / 12 | 11,604.6   | 10,934.9                             | 650.6   | -   | 19.1                                | -   | -  |
| 2024 / 07 | 9,101.3  | 8,366.1                              | 714.6   | -   | 20.7                                | -   | -  |
| 2024 / 08 | 8,844.1  | 8,110.7                              | 713.4   | -   | 20.1                                | -   | -  |
| 2024 / 09 | 8,991.3  | 8,261.8                              | 709.8   | -   | 19.7                                | -   | -  |
| 2024 / 10 | 9,851.0  | 9,185.2                              | 646.4   | -   | 19.5                                | -   | -  |
| 2024 / 11 | 11,083.3   | 10,414.7                             | 649.31  | -   | 19.3                                | -   | -  |
| 2024 / 12 | 11,604.6   | 10,934.9                             | 650.6   | -   | 19.1                                | -   | -  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Të dhënat e huave përfshijnë interesat e përlogaritur.

\* Data on loans include accrued interests.

1-14 Huatë e Individëve dhe Institucioneve jo me qëllim fitimi që u shërbejnë individëve sipas qëllimit të përdorimit dhe monedhës\*

Households &amp; Non-profit institutions serving households loans by purpose and currency\* 1-14

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Huatë për Individët dhe Institucionet jo me qëllim fitimi që u shërbejnë individëve / Households + Non-profit institutions serving households loans<br>1=(2+9+16+23) | Në lekë / In ALL<br>2=(3+4+5+6+7) | Ovërdraft / Overdraft                       | Mallra jo të qëndrueshëm / Nondurable goods | Mallra të qëndrueshëm / Durable goods              | Hua për blerje banesash / Loans for house purchase  | Hua për qëllime të tjera / Loans for other purposes   | nga të cilat: për të vetëpunësuarit / of which: sole proprietorships; partnerships without legal status |   |
|-----------|--|-----------------------------------|---|---|--|---|---|---|---|
|           |  |                                   |   |   |  |   |   |   |   |
|           | 1  | 2                                 | 3   | 4   | 5  | 6   | 7   | 8   | 9   |
| 2022 / 12 | 249,215.5  | 162,893.4                         | 6,873.3                                     | 34,629.1                                    | 19,372.1   | 94,190.7  | 7,828.3   | 3,563.9   |   |
| 2023 / 12 | 271,713.2  | 190,108.5                         | 8,067.9                                     | 40,050.7                                    | 20,883.5   | 112,151.2   | 8,955.1   | 4,473.4   |   |
| 2024 / 12 | 309,611.1  | 229,991.8                         | 7,563.2                                     | 47,982.8                                    | 23,633.8   | 142,137.0   | 8,675.0   | 4,565.4   |   |
| 2024 / 07 | 294,180.4  | 213,929.7                         | 7,872.7                                     | 46,694.3                                    | 20,085.0   | 130,626.8   | 8,650.9   | 4,496.1   |   |
| 2024 / 08 | 296,118.1  | 216,386.0                         | 7,822.0                                     | 45,341.8                                    | 22,178.4   | 132,515.6   | 8,528.2   | 4,440.4   |   |
| 2024 / 09 | 298,278.8  | 218,993.4                         | 7,932.3                                     | 46,010.4                                    | 22,479.4   | 134,039.7   | 8,531.6   | 4,409.9   |   |
| 2024 / 10 | 300,165.2  | 221,880.8                         | 7,916.0                                     | 46,835.1                                    | 22,920.0   | 135,605.4   | 8,604.2   | 4,413.1   |   |
| 2024 / 11 | 303,798.6  | 224,850.0                         | 7,919.1                                     | 47,394.7                                    | 23,219.8   | 137,661.2   | 8,655.1   | 4,530.8   |   |
| 2024 / 12 | 309,611.1  | 229,991.8                         | 7,563.2                                     | 47,982.8                                    | 23,633.8   | 142,137.0   | 8,675.0   | 4,565.4   |   |
|           | Në dollarë amerikanë / In USD<br>9=(10+11+12+13+14)  | Ovërdraft / Overdraft             | Mallra jo të qëndrueshëm / Nondurable goods | Mallra të qëndrueshëm / Durable goods       | Hua për blerje banesash / Loans for house purchase | Hua për qëllime të tjera / Loans for other purposes | nga të cilat: për të vetëpunësuarit / of which: sole proprietorships; partnerships without legal status |   |   |
|           | 9  | 10                                | 11  | 12  | 13   | 14  | 15  | 16  |   |
| 2022 / 12 | 349.2  | 26.4                              | 51.3  | 16.5  | 241.2  | 13.9  | 0.7   |   |   |
| 2023 / 12 | 282.8  | 44.5                              | 32.8  | 14.5  | 187.6  | 3.5   | 0.1   |   |   |
| 2024 / 12 | 240.3  | 27.0                              | 41.6  | 16.4  | 152.8  | 2.5   | -   |   |   |
| 2024 / 07 | 247.5  | 21.3                              | 53.3  | 9.4   | 160.7  | 2.9   | -   |   |   |
| 2024 / 08 | 236.2  | 22.6                              | 51.6  | 9.0   | 150.2  | 2.7   | -   |   |   |
| 2024 / 09 | 235.6  | 23.4                              | 54.4  | 8.6   | 146.5  | 2.6   | -   |   |   |
| 2024 / 10 | 243.0  | 24.3                              | 58.3  | 8.7   | 149.1  | 2.6   | -   |   |   |
| 2024 / 11 | 250.9  | 26.4                              | 60.1  | 8.8   | 153.1  | 2.6   | -   |   |   |
| 2024 / 12 | 240.3  | 27.0                              | 41.6  | 16.4  | 152.8  | 2.5   | -   |   |   |
|           | Në euro / In EUR<br>16=(17+18+19+20+21)  | Ovërdraft / Overdraft             | Mallra jo të qëndrueshëm / Nondurable goods | Mallra të qëndrueshëm / Durable goods       | Hua për blerje banesash / Loans for house purchase | Hua për qëllime të tjera / Loans for other purposes | nga të cilat: për të vetëpunësuarit / of which: sole proprietorships; partnerships without legal status |   | Hua në monedha të tjera / In other currencies |
|           | 16   | 17                                | 18  | 19  | 20   | 21  | 22  | 23  |   |
| 2022 / 12 | 85,901.0   | 1,070.4                           | 1,911.5                                     | 5,234.0                                     | 72,220.2   | 5,465.0   | 1,609.4   | 71.9  |   |
| 2023 / 12 | 81,269.1   | 884.7                             | 2,014.6                                     | 4,641.1                                     | 68,302.2   | 5,426.6   | 1,706.6   | 52.9  |   |
| 2024 / 12 | 79,340.8   | 1,091.9                           | 3,182.6                                     | 4,509.5                                     | 66,366.5   | 4,190.3   | 1,698.0   | 38.1  |   |
| 2024 / 07 | 79,961.9   | 813.5                             | 3,278.6                                     | 4,201.3                                     | 67,517.2   | 4,151.3   | 1,715.8   | 41.3  |   |
| 2024 / 08 | 79,455.0   | 824.9                             | 3,333.9                                     | 4,190.4                                     | 66,926.0   | 4,179.9   | 1,695.7   | 40.9  |   |
| 2024 / 09 | 79,009.8   | 943.1                             | 3,339.3                                     | 4,189.4                                     | 66,409.3   | 4,128.7   | 1,705.8   | 40.0  |   |
| 2024 / 10 | 78,002.3   | 982.7                             | 3,299.7                                     | 4,299.2                                     | 65,326.1   | 4,094.7   | 1,692.5   | 39.3  |   |
| 2024 / 11 | 78,658.4   | 1,032.6                           | 3,232.3                                     | 4,438.6                                     | 65,811.2   | 4,143.6   | 1,699.9   | 39.4  |   |
| 2024 / 12 | 79,340.8   | 1,091.9                           | 3,182.6                                     | 4,509.5                                     | 66,366.5   | 4,190.3   | 1,698.0   | 38.1  |   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Të dhënat e huave përfshijnë interesat e përllogaritur.

\* Data on loans include accrued interests.

1-15 Huatë sipas rretheve\*

Loans by districts\* 1-15

Në milionë lekë, fund periudhe

In millions ALL, end of period

|            | Totali i kredisë /<br>Total loans<br>1=(2+3+4+5+6+7+8+9+10) | Tiranë / Tirana | Durrës / Durrës | Elbasan / Elbasan | Shkodër / Shkodra | Korçë / Korca | Vlorë / Vlova | Fier / Fier | Lezhë / Lezha | Të tjera / Other |
|------------|---|-----------------|-----------------|-------------------|-------------------|---------------|---------------|-------------|---------------|------------------|
|            | 1   | 2               | 3               | 4                 | 5                 | 6             | 7             | 8           | 9             | 10               |
| 2022 / IV  | 705,871.1   | 528,244.5       | 48,671.6        | 12,962.3          | 12,750.3          | 9,204.8       | 15,459.6      | 14,326.1    | 7,675.4       | 56,576.7         |
| 2023 / IV  | 731,341.9   | 556,891.1       | 44,306.7        | 13,176.9          | 12,319.1          | 9,650.8       | 16,031.5      | 14,313.1    | 8,068.6       | 56,584.2         |
| 2024 / IV  | 822,582.8   | 630,128.2       | 50,250.2        | 13,259.3          | 13,225.1          | 10,327.5      | 16,949.0      | 15,691.2    | 9,674.7       | 63,077.6         |
| 2024 / I   | 751,244.1   | 570,404.8       | 46,019.1        | 12,753.1          | 12,252.6          | 9,453.3       | 16,538.4      | 14,573.0    | 9,550.3       | 59,699.5         |
| 2024 / II  | 782,946.2   | 597,098.6       | 47,321.2        | 12,950.3          | 12,863.5          | 9,834.3       | 16,899.2      | 15,308.8    | 9,754.6       | 60,915.8         |
| 2024 / III | 798,637.6   | 612,203.0       | 47,862.8        | 13,045.8          | 13,083.3          | 10,097.6      | 16,838.8      | 15,144.6    | 9,642.3       | 60,719.5         |
| 2024 / IV  | 822,582.8   | 630,128.2       | 50,250.2        | 13,259.3          | 13,225.1          | 10,327.5      | 16,949.0      | 15,691.2    | 9,674.7       | 63,077.6         |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Të dhënat e huasë përfshijnë interesat e përlogaritur.

\* Data on loans include accrued interests.

1-16 Normat e interesit të Bankës së Shqipërisë\*  
Në përqindje

Official interest rates\* 1-16  
In percentage

|            | Depozita njëditore / Overnight deposit |                    | Marrëveshje riblerjeje njëjavore / Weekly repurchase agreement |                    | Kredia njëditore / Overnight credit |                    |
|------------|--|--------------------|--|--------------------|-------------------------------------|--------------------|
|            | Vlera / Level                          | Ndryshimi / Change | Vlera / Level  | Ndryshimi / Change | Vlera / Level                       | Ndryshimi / Change |
|            | 1                                      | 2                  | 3  | 4                  | 5                                   | 6                  |
| 2004 29/04 | 3.25                                   | 0.00               | 6.25   | 0.00               | 8.75                                | 0.00               |
| 12/05      | 3.00                                   | -0.25              | 6.00   | -0.25              | 8.50                                | -0.25              |
| 24/06      | 2.75                                   | -0.25              | 5.75   | -0.25              | 8.25                                | -0.25              |
| 28/07      | 2.50                                   | -0.25              | 5.50   | -0.25              | 8.00                                | -0.25              |
| 04/11      | 2.25                                   | -0.25              | 5.25   | -0.25              | 7.75                                | -0.25              |
| 2005 31/03 | 2.00                                   | -0.25              | 5.00   | -0.25              | 7.50                                | -0.25              |
| 27/07      | 3.25                                   | 1.25               | 5.00   | 0.00               | 6.75                                | -0.75              |
| 2006 12/07 | 3.50                                   | 0.25               | 5.25   | 0.25               | 7.00                                | 0.25               |
| 30/11      | 3.75                                   | 0.25               | 5.50   | 0.25               | 7.25                                | 0.25               |
| 2007 28/06 | 4.00                                   | 0.25               | 5.75   | 0.25               | 7.50                                | 0.25               |
| 27/09      | 4.25                                   | 0.25               | 6.00   | 0.25               | 7.75                                | 0.25               |
| 30/11      | 4.50                                   | 0.25               | 6.25   | 0.25               | 8.00                                | 0.25               |
| 2008 24/12 | 4.50                                   | 0.00               | 6.25   | 0.00               | 7.00                                | -1.00              |
| 2009 28/01 | 4.50                                   | 0.00               | 6.25   | 0.00               | 7.00                                | 0.00               |
| 29/01      | 4.00                                   | -0.50              | 5.75   | -0.50              | 6.50                                | -0.50              |
| 28/10      | 3.50                                   | -0.50              | 5.25   | -0.50              | 6.00                                | -0.50              |
| 2010 29/07 | 3.25                                   | -0.25              | 5.00   | -0.25              | 5.75                                | -0.25              |
| 2011 03/01 | 3.25                                   | 0.00               | 5.00   | 0.00               | 6.75                                | 1.00               |
| 24/03      | 3.50                                   | 0.25               | 5.25   | 0.25               | 7.00                                | 0.25               |
| 30/09      | 3.25                                   | -0.25              | 5.00   | -0.25              | 6.75                                | -0.25              |
| 01/12      | 3.00                                   | -0.25              | 4.75   | -0.25              | 6.50                                | -0.25              |
| 2012 26/01 | 2.75                                   | -0.25              | 4.50   | -0.25              | 6.25                                | -0.25              |
| 29/03      | 2.50                                   | -0.25              | 4.25   | -0.25              | 6.00                                | -0.25              |
| 10/05      | 2.50                                   | 0.00               | 4.25   | 0.00               | 6.00                                | 0.00               |
| 25/07      | 2.25                                   | -0.25              | 4.00   | -0.25              | 5.75                                | -0.25              |
| 2013 31/01 | 2.00                                   | -0.25              | 3.75   | -0.25              | 5.50                                | -0.25              |
| 01/08      | 1.75                                   | -0.25              | 3.50   | -0.25              | 5.25                                | -0.25              |
| 02/12      | 1.50                                   | -0.25              | 3.25   | -0.25              | 5.00                                | -0.25              |
| 16/12      | 1.25                                   | -0.25              | 3.00   | -0.25              | 4.75                                | -0.25              |
| 2014 27/02 | 1.00                                   | -0.25              | 2.75   | -0.25              | 4.50                                | -0.25              |
| 02/06      | 0.75                                   | -0.25              | 2.50   | -0.25              | 4.25                                | -0.25              |
| 27/11      | 0.50                                   | -0.25              | 2.25   | -0.25              | 4.00                                | -0.25              |
| 2015 29/01 | 0.25                                   | -0.25              | 2.00   | -0.25              | 3.75                                | -0.25              |
| 05/11      | 0.00                                   | -0.25              | 1.75   | -0.25              | 3.50                                | -0.25              |
| 2016 06/04 | 0.25                                   | 0.25               | 1.50   | -0.25              | 2.75                                | -0.75              |
| 05/05      | 0.25                                   | 0.00               | 1.25   | -0.25              | 2.25                                | -0.50              |
| 2018 06/06 | 0.10                                   | -0.15              | 1.00   | -0.25              | 1.90                                | -0.35              |
| 2020 25/03 | 0.10                                   | 0.00               | 0.50   | -0.50              | 0.90                                | -1.00              |
| 2022 24/03 | 0.10                                   | 0.00               | 1.00   | 0.50               | 1.90                                | 1.00               |
| 07/07      | 0.25                                   | 0.15               | 1.25   | 0.25               | 2.25                                | 0.35               |
| 03/08      | 0.75                                   | 0.50               | 1.75   | 0.50               | 2.75                                | 0.50               |
| 06/10      | 1.25                                   | 0.50               | 2.25   | 0.50               | 3.25                                | 0.50               |
| 03/11      | 1.75                                   | 0.50               | 2.75   | 0.50               | 3.75                                | 0.50               |
| 2023 24/03 | 2.00                                   | 0.25               | 3.00   | 0.25               | 4.00                                | 0.25               |
| 02/11      | 2.25                                   | 0.25               | 3.25   | 0.25               | 4.25                                | 0.25               |
| 2024 10/07 | 2.00                                   | -0.25              | 3.00   | -0.25              | 4.00                                | -0.25              |
| 13/11      | 1.75                                   | -0.25              | 2.75   | -0.25              | 3.75                                | -0.25              |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\*Tabela paraqet ndryshimin e normave bazë të interesit sipas vendimit të politikës monetare.

\* The table presents the change of key interest rates according to the monetary policy decisions on interest rates.



1-17a Normat e interesit të depozitave të Institucioneve Monetare Financiare (sasitë gjendje)

Interest rates on deposits of Monetary Financial Institutions (outstanding amounts) 1-17a

Në përqindje

In percentage

|                         | Individët / Households |                                |                           |      | Korporatat jo-financiare / Nonfinancial corporations |                                |                           |      |      |      |
|-------------------------|------------------------|--------------------------------|---------------------------|------|--|--------------------------------|---------------------------|------|------|------|
|                         | Njëditore / Overnight  | Me afat / With agreed maturity |                           |      | Njëditore / Overnight                                | Me afat / With agreed maturity |                           |      |      |      |
|                         |                        | Deri në 2 vjet / Up to 2 years | Mbi 2 vjet / Over 2 years |      |  | Deri në 2 vjet / Up to 2 years | Mbi 2 vjet / Over 2 years |      |      |      |
|                         | 1                      | 2                              | 3                         | 4    | 5  | 6                              | 7                         | 8    | 9    | 10   |
| <b>Në Lek/ In Lek</b>   |                        |                                |                           |      |  |                                |                           |      |      |      |
| 2024 / 01               | 0.13                   | 1.47                           | 2.72                      | 2.06 | 1.22   | 0.13                           | 2.74                      | 3.37 | 2.82 | 0.38 |
| 2024 / 02               | 0.13                   | 1.71                           | 2.88                      | 2.26 | 1.33   | 0.13                           | 2.68                      | 3.46 | 2.78 | 0.38 |
| 2024 / 03               | 0.22                   | 1.76                           | 2.90                      | 2.29 | 1.39   | 0.14                           | 2.60                      | 3.36 | 2.69 | 0.41 |
| 2024 / 04               | 0.13                   | 1.79                           | 2.92                      | 2.32 | 1.37   | 0.21                           | 2.90                      | 3.47 | 2.96 | 0.54 |
| 2024 / 05               | 0.06                   | 1.84                           | 2.94                      | 2.36 | 1.35   | 0.14                           | 2.90                      | 3.50 | 2.97 | 0.47 |
| 2024 / 06               | 0.06                   | 1.87                           | 2.96                      | 2.39 | 1.36   | 0.14                           | 2.95                      | 3.51 | 3.02 | 0.49 |
| 2024 / 07               | 0.06                   | 1.90                           | 2.98                      | 2.41 | 1.37   | 0.15                           | 3.09                      | 3.54 | 3.14 | 0.49 |
| 2024 / 08               | 0.15                   | 1.92                           | 3.01                      | 2.44 | 1.43   | 0.15                           | 3.07                      | 3.64 | 3.14 | 0.49 |
| 2024 / 09               | 0.06                   | 1.93                           | 3.04                      | 2.45 | 1.39   | 0.14                           | 3.04                      | 3.67 | 3.13 | 0.49 |
| 2024 / 10               | 0.06                   | 1.90                           | 3.06                      | 2.45 | 1.38   | 0.11                           | 2.99                      | 3.62 | 3.07 | 0.52 |
| 2024 / 11               | 0.15                   | 1.89                           | 3.08                      | 2.46 | 1.42   | 0.12                           | 2.90                      | 3.60 | 2.99 | 0.44 |
| 2024 / 12               | 0.15                   | 1.85                           | 3.11                      | 2.45 | 1.39   | 0.14                           | 2.84                      | 3.60 | 2.94 | 0.45 |
| <b>Në Euro/ In Euro</b> |                        |                                |                           |      |  |                                |                           |      |      |      |
| 2024 / 01               | 0.02                   | 0.92                           | 1.60                      | 1.18 | 0.58   | 0.03                           | 1.71                      | 2.16 | 1.78 | 0.31 |
| 2024 / 02               | 0.04                   | 1.05                           | 1.64                      | 1.27 | 0.63   | 0.04                           | 1.74                      | 2.19 | 1.81 | 0.33 |
| 2024 / 03               | 0.04                   | 1.08                           | 1.66                      | 1.30 | 0.65   | 0.07                           | 1.80                      | 2.22 | 1.87 | 0.35 |
| 2024 / 04               | 0.04                   | 1.09                           | 1.67                      | 1.31 | 0.65   | 0.07                           | 1.88                      | 2.25 | 1.94 | 0.38 |
| 2024 / 05               | 0.03                   | 1.11                           | 1.69                      | 1.33 | 0.66   | 0.06                           | 1.98                      | 2.27 | 2.03 | 0.37 |
| 2024 / 06               | 0.03                   | 1.14                           | 1.73                      | 1.37 | 0.68   | 0.03                           | 2.08                      | 2.32 | 2.12 | 0.38 |
| 2024 / 07               | 0.03                   | 1.16                           | 1.75                      | 1.39 | 0.69   | 0.03                           | 2.10                      | 2.23 | 2.13 | 0.37 |
| 2024 / 08               | 0.05                   | 1.17                           | 1.83                      | 1.43 | 0.72   | 0.03                           | 2.17                      | 2.36 | 2.20 | 0.38 |
| 2024 / 09               | 0.03                   | 1.18                           | 1.89                      | 1.46 | 0.73   | 0.03                           | 2.08                      | 2.52 | 2.19 | 0.37 |
| 2024 / 10               | 0.03                   | 1.17                           | 1.89                      | 1.45 | 0.73   | 0.03                           | 2.07                      | 2.47 | 2.18 | 0.38 |
| 2024 / 11               | 0.03                   | 1.17                           | 1.90                      | 1.46 | 0.74   | 0.03                           | 2.09                      | 2.50 | 2.21 | 0.37 |
| 2024 / 12               | 0.03                   | 1.16                           | 1.93                      | 1.47 | 0.75   | 0.03                           | 1.99                      | 2.51 | 2.13 | 0.38 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-17b Normat e interesit të kredive të Institucioneve Monetare Financiare (sasitë gjendje)

Interest rates on loans of Monetary Financial Institutions (outstanding amounts) 1-17b

Në përqindje

In percentage

|                         | Individët / Households  |   |                                 |                          |  |                                 |                          |                             | Korporatat jo-financiare / non-financial corporations |  |                          |      |      |      |
|-------------------------|-------------------------|---|---------------------------------|--------------------------|--|---------------------------------|--------------------------|-----------------------------|---|--|--------------------------|------|------|------|
|                         | Overdraftet/ Overdrafts | Kredi për banesa / Lending for house purchase |                                 |                          | Kredi konsumatore dhe kredi të tjera / Consumer and other credit |                                 |                          |                             | Overdraftet/ Overdrafts                               | Kredi sipas maturitetit original / credit by original maturity |                          |      |      |      |
|                         |                         | Deri në 1 vit/ up to 1 year                   | Nga 1-5 vjet/ from 1 to 5 years | Mbi 5 vjet/ Over 5 years | Deri në 1 vit/ up to 1 year                                      | Nga 1-5 vjet/ from 1 to 5 years | Mbi 5 vjet/ Over 5 years | Deri në 1 vit/ up to 1 year |   | Nga 1-5 vjet/ from 1 to 5 years                                | Mbi 5 vjet/ Over 5 years |      |      |      |
| 1                       | 2                       | 3   | 4                               | 5                        | 6  | 7                               | 8                        | 9                           | 10  | 11   | 12                       | 13   | 14   |      |
| <b>Në Lek/ In Lek</b>   |                         |   |                                 |                          |  |                                 |                          |                             |   |  |                          |      |      |      |
| 2024 / 01               | 11.10                   | 5.89  | 5.82                            | 4.64                     | 4.65   | 9.79                            | 9.97                     | 8.86                        | 9.16  | 4.79   | 5.27                     | 6.43 | 6.46 | 6.16 |
| 2024 / 02               | 12.46                   | 2.04  | 6.09                            | 4.65                     | 4.66   | 11.79                           | 9.96                     | 9.07                        | 9.37  | 6.21   | 6.32                     | 6.40 | 6.44 | 6.40 |
| 2024 / 03               | 12.39                   | 6.12  | 6.03                            | 4.61                     | 4.63   | 10.31                           | 9.93                     | 9.02                        | 9.29  | 6.38   | 6.22                     | 6.44 | 6.41 | 6.37 |
| 2024 / 04               | 12.17                   | 6.06  | 6.04                            | 4.68                     | 4.70   | 11.68                           | 9.97                     | 9.10                        | 9.41  | 6.06   | 6.17                     | 6.67 | 6.51 | 6.47 |
| 2024 / 05               | 12.48                   | 2.54  | 5.84                            | 4.58                     | 4.59   | 12.27                           | 9.96                     | 9.08                        | 9.39  | 6.53   | 6.46                     | 6.59 | 6.47 | 6.50 |
| 2024 / 06               | 12.60                   | 6.24  | 5.85                            | 4.56                     | 4.57   | 12.19                           | 9.96                     | 9.04                        | 9.36  | 6.49   | 6.41                     | 6.53 | 6.41 | 6.44 |
| 2024 / 07               | 12.54                   | 5.51  | 5.83                            | 4.55                     | 4.56   | 12.20                           | 9.96                     | 9.03                        | 9.36  | 6.40   | 6.37                     | 6.54 | 6.40 | 6.43 |
| 2024 / 08               | 12.58                   | 7.38  | 7.09                            | 4.52                     | 4.56   | 12.19                           | 9.96                     | 8.63                        | 9.03  | 6.41   | 6.42                     | 6.51 | 6.41 | 6.44 |
| 2024 / 09               | 12.63                   | 5.72  | 5.81                            | 4.54                     | 4.55   | 12.14                           | 9.90                     | 8.95                        | 9.28  | 6.46   | 6.33                     | 6.55 | 6.40 | 6.42 |
| 2024 / 10               | 12.71                   | 5.66  | 5.83                            | 4.53                     | 4.54   | 12.13                           | 9.80                     | 8.83                        | 9.17  | 6.54   | 6.43                     | 6.61 | 6.38 | 6.45 |
| 2024 / 11               | 12.75                   | 5.65  | 6.55                            | 4.48                     | 4.52   | 12.15                           | 9.74                     | 8.81                        | 9.13  | 6.54   | 6.44                     | 6.55 | 6.38 | 6.44 |
| 2024 / 12               | 12.70                   | 5.61  | 6.82                            | 4.46                     | 4.52   | 12.00                           | 9.72                     | 8.79                        | 9.11  | 6.21   | 6.29                     | 6.56 | 6.34 | 6.38 |
| <b>Në Euro/ In Euro</b> |                         |   |                                 |                          |  |                                 |                          |                             |   |  |                          |      |      |      |
| 2024 / 01               | 6.34                    | 8.05  | 5.80                            | 5.17                     | 5.19   | 7.84                            | 6.20                     | 7.07                        | 6.98  | 4.25   | 4.90                     | 6.37 | 6.78 | 6.32 |
| 2024 / 02               | 6.18                    | 4.73  | 5.75                            | 5.21                     | 5.22   | 7.72                            | 6.36                     | 7.27                        | 7.14  | 6.38   | 6.39                     | 6.46 | 6.78 | 6.62 |
| 2024 / 03               | 6.70                    | 4.84  | 6.07                            | 5.22                     | 5.25   | 6.78                            | 6.38                     | 7.35                        | 7.12  | 6.22   | 6.09                     | 6.47 | 6.78 | 6.56 |
| 2024 / 04               | 6.46                    | 3.74  | 6.17                            | 5.34                     | 5.36   | 8.76                            | 6.59                     | 7.30                        | 7.29  | 6.00   | 6.31                     | 6.69 | 6.79 | 6.67 |
| 2024 / 05               | 6.86                    | 3.84  | 6.22                            | 5.32                     | 5.34   | 8.59                            | 6.44                     | 7.23                        | 7.19  | 6.12   | 6.48                     | 6.63 | 6.76 | 6.67 |
| 2024 / 06               | 6.91                    | 4.78  | 6.16                            | 5.35                     | 5.38   | 8.63                            | 6.49                     | 7.21                        | 7.19  | 6.06   | 6.48                     | 6.58 | 6.73 | 6.64 |
| 2024 / 07               | 6.85                    | 4.79  | 6.12                            | 5.35                     | 5.37   | 8.69                            | 6.42                     | 7.21                        | 7.17  | 6.01   | 6.27                     | 6.56 | 6.69 | 6.56 |
| 2024 / 08               | 6.81                    | 3.79  | 6.09                            | 5.33                     | 5.35   | 8.81                            | 6.28                     | 6.75                        | 6.80  | 6.07   | 6.23                     | 6.46 | 6.55 | 6.47 |
| 2024 / 09               | 6.94                    | 5.39  | 6.05                            | 5.31                     | 5.33   | 8.57                            | 6.26                     | 7.16                        | 7.10  | 6.08   | 6.18                     | 6.41 | 6.49 | 6.41 |
| 2024 / 10               | 7.73                    | 6.59  | 6.04                            | 5.21                     | 5.24   | 9.06                            | 6.24                     | 7.10                        | 7.10  | 6.08   | 6.21                     | 6.33 | 6.37 | 6.33 |
| 2024 / 11               | 7.55                    | 6.32  | 5.95                            | 5.21                     | 5.23   | 9.07                            | 6.16                     | 6.93                        | 6.97  | 5.95   | 6.04                     | 6.31 | 6.31 | 6.25 |
| 2024 / 12               | 6.83                    | 5.91  | 5.95                            | 5.23                     | 5.26   | 8.54                            | 6.11                     | 6.94                        | 6.91  | 5.76   | 5.94                     | 6.23 | 6.11 | 6.10 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-18a Normat e interesit të depozitave të Institucioneve Monetare Financiare (sasitë e reja)

Interest rates on deposits of Monetary Financial Institutions (new business) 1-18a

Në përqindje

In percentage

|           | Individët / Households                    |                                    |                              | Korporatat jo-financiare / non-financial corporations |                                    |                              |      |      |  |
|-----------|---|------------------------------------|------------------------------|---|------------------------------------|------------------------------|------|------|--|
|           | Me afat të caktuar / With agreed maturity |                                    |                              | Me afat të caktuar / With agreed maturity             |                                    |                              |      |      |  |
|           | Deri në 1 vit/<br>up to 1 year            | Nga 1-2 vit /<br>from 1 to 2 years | mbi 2 vjet /<br>over 2 years | Deri në 1 vit/<br>up to 1 year                        | Nga 1-2 vit /<br>from 1 to 2 years | mbi 2 vjet /<br>over 2 years |      |      |  |
| 1         | 2   | 3                                  | 4                            | 5   | 6                                  | 7                            | 8    |      |  |
|           | <b>Në Lek/ In Lek</b>                     |                                    |                              |   |                                    |                              |      |      |  |
| 2024 / 01 | 1.07                                      | 1.77                               | 2.93                         | 1.51  | 3.01                               | 2.49                         | 4.69 | 3.12 |  |
| 2024 / 02 | 1.72                                      | 2.83                               | 3.10                         | 2.16  | 2.27                               | 2.88                         | 4.50 | 2.45 |  |
| 2024 / 03 | 1.70                                      | 2.84                               | 3.22                         | 2.14  | 1.85                               | 3.17                         | 4.54 | 2.06 |  |
| 2024 / 04 | 1.56                                      | 2.67                               | 3.25                         | 2.04  | 3.35                               | 3.38                         | 3.77 | 3.37 |  |
| 2024 / 05 | 1.76                                      | 2.75                               | 3.04                         | 2.09  | 2.76                               | 3.18                         | 3.59 | 2.79 |  |
| 2024 / 06 | 1.67                                      | 2.78                               | 3.08                         | 2.02  | 2.78                               | 3.43                         | 3.11 | 2.79 |  |
| 2024 / 07 | 1.68                                      | 2.62                               | 2.94                         | 1.99  | 2.70                               | 2.89                         | 3.74 | 2.72 |  |
| 2024 / 08 | 1.67                                      | 1.99                               | 2.91                         | 1.94  | 2.74                               | 3.98                         | 3.38 | 2.82 |  |
| 2024 / 09 | 1.64                                      | 1.98                               | 2.77                         | 1.87  | 2.51                               | 3.76                         | 3.13 | 2.68 |  |
| 2024 / 10 | 1.54                                      | 2.35                               | 2.74                         | 1.85  | 2.82                               | 3.87                         | 3.32 | 2.90 |  |
| 2024 / 11 | 1.52                                      | 2.35                               | 2.94                         | 1.89  | 2.41                               | 1.95                         | 2.72 | 2.41 |  |
| 2024 / 12 | 1.26                                      | 2.27                               | 2.62                         | 1.62  | 2.15                               | 2.83                         | 0.68 | 2.12 |  |
|           | <b>Në Euro/ In Euro</b>                   |                                    |                              |   |                                    |                              |      |      |  |
| 2024 / 01 | 0.70                                      | 0.96                               | 1.74                         | 0.88  | 1.52                               | 1.89                         | 2.60 | 1.59 |  |
| 2024 / 02 | 1.06                                      | 1.75                               | 1.70                         | 1.25  | 1.96                               | 1.93                         | 2.21 | 1.96 |  |
| 2024 / 03 | 0.88                                      | 1.35                               | 1.69                         | 1.06  | 1.71                               | 3.06                         | 2.50 | 2.01 |  |
| 2024 / 04 | 1.10                                      | 1.60                               | 1.67                         | 1.23  | 1.86                               | 2.50                         | 2.51 | 1.92 |  |
| 2024 / 05 | 0.98                                      | 1.33                               | 1.60                         | 1.12  | 1.93                               | 1.80                         | 2.48 | 1.95 |  |
| 2024 / 06 | 1.35                                      | 1.38                               | 2.24                         | 1.53  | 2.22                               | 1.72                         | 2.30 | 2.22 |  |
| 2024 / 07 | 1.04                                      | 1.39                               | 1.73                         | 1.19  | 1.35                               | 3.37                         | 2.80 | 1.76 |  |
| 2024 / 08 | 1.07                                      | 1.24                               | 1.75                         | 1.23  | 2.28                               | 0.61                         | 2.55 | 2.31 |  |
| 2024 / 09 | 1.08                                      | 1.38                               | 1.83                         | 1.23  | 1.49                               | –                            | 2.82 | 2.09 |  |
| 2024 / 10 | 1.02                                      | 1.56                               | 1.66                         | 1.18  | 1.54                               | 1.81                         | 2.40 | 1.62 |  |
| 2024 / 11 | 0.89                                      | 1.64                               | 1.76                         | 1.10  | 1.09                               | 1.73                         | 3.26 | 1.64 |  |
| 2024 / 12 | 0.93                                      | 1.75                               | 1.71                         | 1.12  | 0.88                               | 1.97                         | 2.46 | 0.95 |  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-18b Normat e interesit të kredive për individët të Institucioneve Monetare Financiare (sasitë e reja)

Interest rates on household loans of Monetary Financial Institutions (new business) 1-18b

Në përqindje

In percentage

|           | Individët / Households   |   |      |  |   |      |  |  |      |
|-----------|--|---|------|--|---|------|--|--|------|
|           | Kredi për banesa / Lending for house purchase  |   |      | Kredi konsumatore / Consumer credit  |   |      | Kredi për qëllime të tjera / Credit for other purposes |  |      |
|           | Normë e ndryshueshme dhe deri në një vit normë fillestare e pandryshuar/<br>The floating rate and up to 1 year period of initial rate fixation | Mbi 1 vit e pandryshuar/ Over 1 year fixed rate |      | Normë e ndryshueshme dhe deri në një vit normë fillestare e pandryshuar/<br>The floating rate and up to 1 year period of initial rate fixation | Mbi 1 vit e pandryshuar/ Over 1 year fixed rate |      |  | Nga te cilat: te vetepunësuarit/ of which selfemployed |      |
| 1         | 2  | 3   | 4    | 5  | 6   | 7    | 8  | 9  |      |
|           | <b>Në Lek/ In Lek</b>  |   |      |  |   |      |  |  |      |
| 2024 / 01 | 4.45   | 4.23  | 4.35 | 7.96   | 10.26   | 9.89 | 6.52   | 10.46  | 6.66 |
| 2024 / 02 | 4.78   | 4.72  | 4.75 | 7.54   | 10.50   | 9.75 | 7.25   | 11.08  | 6.89 |
| 2024 / 03 | 3.89   | 4.48  | 4.29 | 7.55   | 9.98  | 9.34 | 8.27   | 12.36  | 6.67 |
| 2024 / 04 | 3.72   | 4.55  | 4.27 | 7.37   | 10.37   | 9.55 | 7.95   | 12.75  | 6.88 |
| 2024 / 05 | 3.20   | 4.33  | 3.95 | 7.41   | 10.30   | 9.46 | 9.12   | 13.12  | 6.73 |
| 2024 / 06 | 3.56   | 4.44  | 4.20 | 7.23   | 10.07   | 9.40 | 7.90   | 12.35  | 6.62 |
| 2024 / 07 | 3.58   | 4.26  | 4.06 | 6.98   | 10.03   | 9.23 | 7.50   | 10.10  | 6.69 |
| 2024 / 08 | 3.10   | 4.11  | 3.66 | 7.56   | 10.15   | 9.54 | 6.07   | 12.24  | 6.43 |
| 2024 / 09 | 3.21   | 4.59  | 3.95 | 7.43   | 7.83  | 7.74 | 6.71   | 12.64  | 6.07 |
| 2024 / 10 | 3.15   | 4.22  | 3.76 | 7.38   | 7.52  | 7.49 | 6.87   | 10.71  | 5.86 |
| 2024 / 11 | 3.31   | 4.24  | 3.79 | 7.32   | 9.28  | 8.82 | 7.08   | 8.81   | 6.24 |
| 2024 / 12 | 3.05   | 4.26  | 3.60 | 7.52   | 9.90  | 9.27 | 7.18   | 10.39  | 5.73 |
|           | <b>Në Euro/ In Euro</b>  |   |      |  |   |      |  |  |      |
| 2024 / 01 | 6.04   | 5.15  | 5.70 | 4.33   | 6.16  | 5.50 | 6.73   | 7.35   | 5.91 |
| 2024 / 02 | 5.87   | 4.48  | 5.21 | 5.21   | 6.97  | 6.27 | 6.84   | 7.22   | 5.44 |
| 2024 / 03 | 6.07   | 4.69  | 5.23 | 7.19   | 6.50  | 6.66 | 7.22   | 7.61   | 5.50 |
| 2024 / 04 | 6.08   | 5.41  | 5.66 | 5.51   | 6.98  | 6.29 | 7.25   | 11.30  | 5.86 |
| 2024 / 05 | 6.65   | 5.38  | 5.90 | 4.15   | 5.99  | 5.76 | 6.28   | 7.97   | 5.96 |
| 2024 / 06 | 5.41   | 5.83  | 5.73 | 4.94   | 6.18  | 6.02 | 6.28   | 8.29   | 5.84 |
| 2024 / 07 | 5.33   | 5.52  | 5.43 | 5.39   | 5.35  | 5.36 | 6.45   | 11.12  | 5.47 |
| 2024 / 08 | 6.43   | 6.35  | 6.38 | 4.06   | 6.26  | 5.92 | 5.19   | 7.41   | 6.14 |
| 2024 / 09 | 4.42   | 5.52  | 5.27 | 5.04   | 5.99  | 5.82 | 5.21   | 4.87   | 5.36 |
| 2024 / 10 | 4.31   | 5.03  | 4.88 | 3.45   | 6.57  | 5.85 | 5.01   | 8.40   | 5.04 |
| 2024 / 11 | 4.93   | 5.36  | 5.26 | 3.20   | 6.75  | 5.90 | 4.48   | 6.87   | 5.23 |
| 2024 / 12 | 4.13   | 4.97  | 4.70 | 3.84   | 5.81  | 5.38 | 4.73   | 4.79   | 4.78 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-18c Normat e interesit të kredive per korporatat jofinanciare të Institucioneve Monetare Financiare (sasitë e reja)

Interest rates on nonfinancial corporations loans of Monetary Financial Institutions (new business) 1-18c

Në përqindje

In percentage

| Korporatat jo-financiare / non-financial corporations |   |  |      |   |  |      |  |  |      |
|---|---|--|------|---|--|------|--|--|------|
|   | Kredi me shumë (deri në 140 milionë lek / 1 milionë euro) / loans (up to an amount of 140 millions of lek / 1 millions of euro)             |  |      | Kredi me shumë (mbi 140 milionë lek / 1 milionë euro / loans (over an amount of 140 millions of lek / 1 millions of euro)                   |  |      |  |  |      |
|   | Normë e ndryshueshme dhe deri në një vit normë fillestare e pandryshuar/ The floating rate and up to 1 year period of initial rate fixation | Mbi 1 vit e pandryshuar/ Over 1 year initial rate fixation |      | Normë e ndryshueshme dhe deri në një vit normë fillestare e pandryshuar/ The floating rate and up to 1 year period of initial rate fixation | Mbi 1 vit e pandryshuar/ Over 1 year initial rate fixation |      |  |  |      |
|   | 1   | 2  | 3    | 4   | 5  | 6    |  |  | 7    |
| <b>Në Lek/ In Lek</b>                                 |   |  |      |   |  |      |  |  |      |
| 2024 / 01   | 6.83  | 6.90   | 6.86 | 13.50   | 5.58   | 7.35 |  |  | 7.03 |
| 2024 / 02   | 6.36  | 7.65   | 6.77 | 7.10  | 6.99   | 7.01 |  |  | 6.84 |
| 2024 / 03   | 6.51  | 7.39   | 7.06 | 5.79  | 6.15   | 5.85 |  |  | 6.39 |
| 2024 / 04   | 6.46  | 8.25   | 7.28 | 5.55  | 6.94   | 5.75 |  |  | 6.54 |
| 2024 / 05   | 6.36  | 8.01   | 7.27 | 6.64  | 6.58   | 6.60 |  |  | 6.90 |
| 2024 / 06   | 6.49  | 7.18   | 6.90 | 6.32  | 9.04   | 7.61 |  |  | 7.09 |
| 2024 / 07   | 6.27  | 7.38   | 6.93 | 6.38  | -  | 6.38 |  |  | 6.69 |
| 2024 / 08   | 6.23  | 7.06   | 6.71 | -   | 6.37   | 6.37 |  |  | 6.51 |
| 2024 / 09   | 6.43  | 7.14   | 6.92 | 4.18  | 5.91   | 5.59 |  |  | 6.32 |
| 2024 / 10   | 6.50  | 7.30   | 7.03 | 6.48  | 5.63   | 6.25 |  |  | 6.75 |
| 2024 / 11   | 5.92  | 7.18   | 6.68 | 4.00  | 5.96   | 5.32 |  |  | 6.16 |
| 2024 / 12   | 6.31  | 6.87   | 6.69 | 6.84  | 5.98   | 6.05 |  |  | 6.32 |
| <b>Në Euro/ In Euro</b>                               |   |  |      |   |  |      |  |  |      |
| 2024 / 01   | 7.10  | 6.98   | 7.06 | 5.74  | 5.84   | 5.77 |  |  | 6.37 |
| 2024 / 02   | 7.51  | 6.74   | 7.25 | 7.14  | 6.49   | 6.97 |  |  | 7.10 |
| 2024 / 03   | 6.83  | 7.25   | 7.08 | 7.64  | 6.08   | 7.03 |  |  | 7.05 |
| 2024 / 04   | 6.81  | 6.72   | 6.75 | 7.70  | 6.52   | 7.11 |  |  | 6.94 |
| 2024 / 05   | 6.39  | 7.18   | 6.89 | 7.60  | 7.07   | 7.27 |  |  | 7.13 |
| 2024 / 06   | 7.26  | 7.01   | 7.15 | 6.37  | 6.54   | 6.49 |  |  | 6.78 |
| 2024 / 07   | 6.14  | 7.02   | 6.59 | 7.40  | 7.19   | 7.31 |  |  | 6.87 |
| 2024 / 08   | 6.51  | 6.68   | 6.63 | 5.47  | 6.02   | 5.83 |  |  | 5.92 |
| 2024 / 09   | 5.93  | 6.38   | 6.10 | 6.46  | 4.97   | 5.68 |  |  | 5.80 |
| 2024 / 10   | 5.80  | 6.29   | 6.08 | -   | 6.27   | 6.27 |  |  | 6.11 |
| 2024 / 11   | 5.92  | 6.28   | 6.10 | 5.49  | 6.22   | 5.79 |  |  | 6.04 |
| 2024 / 12   | 6.00  | 6.43   | 6.24 | 5.01  | 6.48   | 5.97 |  |  | 6.06 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-19 Normat e interesit të titujve shtetërorë

Interest rates of government securities 1-19

Në përqindje

In percentage

|           | Normat e interesit për bonot e thesarit / Interest rates of treasury bills |   |   | Normat e interesit për obligacionet / Interest rates of government bonds |                                       |  |   |  |   |  |  |
|-----------|--|---|---|--|---------------------------------------|--|---|--|---|--|--|
|           | Bono thesari 3-mujore / 3-Months treasury bills                            | Bono thesari 6-mujore / 6-Months treasury bills | Bono thesari 12-mujore / 12-Months treasury bills | Obligacione 2-vjecare / 2-Years Bonds                                    | Obligacione 3-vjecare / 3-Years Bonds | Obligacione 5-vjecare-kupon fiks / 5-Years Bonds with fix coupon | Obligacione 5-vjecare-kupon i ndryshueshem / 5-Years Bonds with variable coupon | Obligacione 7-vjecare-kupon fiks / 7-Years Bonds with fix coupon | Obligacione 7-vjecare-kupon i ndryshueshem / 7-Years Bonds with variable coupon | Obligacione 10-vjecare-kupon fiks / 10-Years Bonds with fix coupon | Obligacione 15-vjecare-kupon fiks / 15-Years Bonds with fix coupon |
|           | 1  | 2   | 3   | 4  | 5                                     | 6  | 7   | 8  | 9   | 10   | 11   |
| 2021 / 12 | 1.00   | –   | 1.60  | 2.00   | 2.64                                  | –  | –   | 4.00   | –   | –  | –  |
| 2022 / 01 | 0.96   | –   | 1.58  | 2.70   | –                                     | 4.30   | –   | –  | –   | 5.10   | –  |
| 2022 / 02 | 0.85   | 1.27  | 1.58  | 1.99   | 2.93                                  | –  | –   | –  | –   | –  | 5.84   |
| 2022 / 03 | 1.10   | 1.24  | 1.87  | 2.70   | –                                     | 3.56   | –   | 4.23   | –   | –  | –  |
| 2022 / 04 | 1.43   | 1.82  | 2.83  | 2.56   | 3.28                                  | –  | –   | –  | –   | 5.75   | –  |
| 2022 / 05 | 1.26   | –   | 2.27  | 2.74   | –                                     | 4.40   | –   | –  | –   | –  | 6.90   |
| 2022 / 06 | 1.52   | –   | 2.43  | 2.90   | 3.76                                  | –  | –   | 5.00   | –   | –  | –  |
| 2022 / 07 | 1.69   | 2.10  | 2.78  | 2.90   | 2.21                                  | 4.75   | –   | –  | –   | 6.25   | –  |
| 2022 / 08 | 1.90   | 2.37  | 3.26  | 3.40   | 4.94                                  | –  | –   | –  | –   | –  | –  |
| 2022 / 09 | 2.25   | 2.88  | 4.69  | 4.70   | 2.78                                  | 6.27   | –   | 6.88   | –   | –  | 8.39   |
| 2022 / 10 | 2.78   | 3.83  | 5.10  | 4.90   | 6.60                                  | –  | –   | –  | –   | 7.48   | –  |
| 2022 / 11 | 2.97   | 4.57  | 5.79  | 6.48   | –                                     | 7.98   | –   | –  | –   | –  | 8.95   |
| 2022 / 12 | 3.13   | 4.64  | 5.63  | 6.24   | 6.32                                  | –  | –   | 7.98   | –   | –  | –  |
| 2023 / 01 | 3.03   | 4.57  | 5.19  | 5.80   | –                                     | 6.13   | –   | –  | –   | 7.60   | –  |
| 2023 / 02 | 2.76   | 4.37  | 4.46  | 5.35   | 5.45                                  | 5.62   | –   | 6.00   | –   | –  | 6.80   |
| 2023 / 03 | 2.80   | 3.26  | 3.94  | 4.50   | 4.67                                  | 4.98   | –   | 5.45   | –   | –  | –  |
| 2023 / 04 | 3.05   | 3.29  | 3.87  | 4.35   | 4.57                                  | 4.89   | –   | –  | –   | 6.60   | –  |
| 2023 / 05 | 3.00   | –   | 3.65  | 4.16   | 4.55                                  | 4.79   | –   | 5.21   | –   | –  | 7.08   |
| 2023 / 06 | –  | 3.18  | 3.27  | 3.93   | 4.48                                  | 4.82   | 5.08  | –  | –   | –  | –  |
| 2023 / 07 | –  | –   | 3.12  | 3.88   | 4.56                                  | 4.89   | –   | –  | –   | 6.00   | –  |
| 2023 / 08 | –  | –   | 3.15  | 3.80   | 4.54                                  | 4.80   | –   | 5.06   | –   | –  | –  |
| 2023 / 09 | 3.00   | –   | 3.15  | 3.89   | 4.72                                  | 4.94   | –   | 5.55   | –   | –  | 7.30   |
| 2023 / 10 | –  | 1.50  | 3.11  | 4.04   | 4.69                                  | 5.11   | –   | –  | –   | 6.44   | 7.98   |
| 2023 / 11 | –  | –   | 3.28  | 4.18   | 4.94                                  | 5.40   | –   | –  | –   | –  | –  |
| 2023 / 12 | –  | –   | 3.36  | 4.23   | 5.05                                  | 5.65   | –   | 5.96   | –   | –  | –  |
| 2024 / 01 | 3.09   | –   | 3.48  | 4.21   | –                                     | 5.62   | –   | –  | –   | 6.78   | –  |
| 2024 / 02 | –  | 3.28  | 3.62  | 4.23   | 4.91                                  | 5.57   | –   | 6.03   | –   | –  | 7.94   |
| 2024 / 03 | –  | –   | 3.63  | 4.23   | 4.83                                  | 5.47   | –   | 5.98   | –   | –  | –  |
| 2024 / 04 | 3.05   | –   | 3.69  | 4.29   | 4.71                                  | 5.33   | –   | –  | –   | 6.36   | –  |
| 2024 / 05 | –  | –   | 3.54  | 4.21   | 4.44                                  | 5.02   | –   | 5.78   | –   | –  | 7.45   |
| 2024 / 06 | –  | 3.24  | 3.30  | 4.19   | 4.32                                  | 4.93   | –   | 5.50   | –   | –  | –  |
| 2024 / 07 | –  | –   | 3.19  | 3.89   | 4.17                                  | 4.88   | –   | 5.36   | –   | 6.13   | –  |
| 2024 / 08 | –  | 3.12  | 3.16  | 3.89   | 4.10                                  | 4.79   | –   | –  | –   | –  | 6.98   |
| 2024 / 09 | –  | –   | 3.11  | 3.88   | 4.09                                  | 4.76   | –   | 5.36   | –   | –  | –  |
| 2024 / 10 | –  | –   | 3.01  | 3.85   | 4.09                                  | 4.67   | –   | 5.36   | –   | 5.93   | –  |
| 2024 / 11 | –  | –   | 2.84  | 3.66   | 3.87                                  | 4.34   | –   | 4.85   | –   | –  | 6.41   |
| 2024 / 12 | –  | –   | 2.72  | 3.38   | 3.44                                  | 3.91   | –   | –  | –   | –  | –  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-20.a Aktivët - Struktura për sistemin bankar

Assets - Composition for banking system 1-20.a

Në milionë lekë, fund periudhe

In millions ALL, end of period

|            | Totali i aktiveve / Total Assets<br>1=(2+13+22+23+24+25+26) | Veprime me thesarin dhe ndërbankare / Treasury and interbank transactions<br>2=(3+4+7+8) | Mjete monetare / Cash on hand | Marrëdhënie me Bankën Qendrore / Transactions with the Central Bank<br>4=(5+6) | Rezerva të detyrueshme në Bankën Qendrore / Required reserves with Central Bank | Të tjera / Others | Bono thesari dhe bono të tjera të pranueshme për refinancim nga BQ / Treasury bills and other bills eligible for refin. with CB | Marrëdhënie me bankat, institucionet e kreditit dhe të tjera financiare / Transactions with banks, credit and other financial inst*<br>8=(9+10+11+12) | Llogari rrjedhëse / Current accounts | Depozita në banka, institucione krediti dhe të tjera financiare / Deposits with banks, credit and other fin. inst. | Hua / Loans | Të tjera / Others | Veprime me klientët, bruto / Operations with customers, gross<br>13=(14+15+16) | Hua dhënë administratës publike / Loans to public administration | Llogari të tjera të klientëve / Other customer accounts |
|------------|---|--|-------------------------------|--|---|-------------------|---|---|--------------------------------------|--|-------------|-------------------|--|--|---|
|            |   |  |                               |  |   |                   |   |   |                                      |  |             |                   |  |  |   |
| 2022 / IV  | 1,877,307.74  | 520,031.03   | 27,537.75                     | 212,952.96   | 137,621.49  | 75,331.47         | 99,994.85   | 179,545.46  | 44,075.98                            | 99,389.59  | 30,603.18   | 5,483.38          | 711,928.59   | 1,526.18   | 21,642.88   |
| 2023 / IV  | 1,965,275.66  | 510,414.40   | 31,322.21                     | 223,520.40   | 138,648.01  | 84,872.38         | 103,972.11  | 151,599.69  | 25,860.40                            | 92,991.36  | 28,964.39   | 3,783.57          | 735,875.15   | 108.70   | 19,262.17   |
| 2024 / IV  | 2,091,592.74  | 451,068.75   | 43,333.14                     | 170,049.77   | 141,587.30  | 28,462.47         | 87,109.49   | 150,576.34  | 19,912.86                            | 91,992.25  | 34,767.34   | 3,904.13          | 830,164.16   | 27.88  | 19,716.69   |
| 2024 / I   | 1,984,338.11  | 494,866.26   | 32,888.47                     | 189,853.96   | 139,317.55  | 50,536.42         | 102,711.56  | 169,412.26  | 24,735.53                            | 106,950.23   | 33,013.98   | 4,712.57          | 755,545.91   | 84.13  | 19,534.34   |
| 2024 / II  | 1,999,658.35  | 465,472.56   | 35,736.58                     | 159,544.75   | 137,748.91  | 21,795.84         | 100,959.16  | 169,232.07  | 21,328.83                            | 106,393.93   | 36,826.99   | 4,682.36          | 787,402.90   | 59.47  | 19,509.35   |
| 2024 / III | 2,051,186.24  | 488,312.45   | 39,995.89                     | 169,541.46   | 141,115.66  | 28,425.80         | 99,327.53   | 179,447.57  | 16,973.13                            | 124,505.10   | 33,831.24   | 4,138.13          | 807,680.83   | 41.93  | 19,404.92   |
| 2024 / IV  | 2,091,592.74  | 451,068.75   | 43,333.14                     | 170,049.77   | 141,587.30  | 28,462.47         | 87,109.49   | 150,576.34  | 19,912.86                            | 91,992.25  | 34,767.34   | 3,904.13          | 830,164.16   | 27.88  | 19,716.69   |

|            | Hua dhënë sektorit privat dhe individëve / Loans to private sector and individuals<br>16=(17+18+19+20+21) | Hua afatshkurtër / Short-term loans | Hua afatmesme / Medium-term loans | Hua afatgjatë / Long-term loans | Hua për pronë të patundshme / Real estate loans | Kontrata qeraje / Finance leasing | Veprimet me letrat me vlerë / Securities Transactions | Fonde rezervë të krijuara / Provisions | Mjete të tjera / Other assets | Mjete të qëndrueshme / Fixed assets | Interesa të përillogaritura / Accrued interests | Aktive nga të cilat / Assets of which:                                     |   | Teprica e kredisë neto (së bashku me interesat e llogaritura) / Stock of loans net (plus accrued interests) | Teprica e kredisë bruto (së bashku me interesat e llogaritura) / Stock of loans gross (plus accrued interests) |
|------------|---|-------------------------------------|-----------------------------------|---------------------------------|---|-----------------------------------|---|--|-------------------------------|-------------------------------------|---|--|---|---|--|
|            |   |                                     |                                   |                                 |   |                                   |   |  |                               |                                     |   | Totali i aktiveve në valutë / Total assets denominated in foreign currency | Totali i aktiveve jorezidentë / Total assets of non residents |   |  |
| 2022 / IV  | 688,759.53  | 162,463.76                          | 93,552.68                         | 266,869.26                      | 160,865.46                                      | 5,008.37                          | 617,591.93  | -32,814.97                             | 22,714.39                     | 27,050.57                           | 10,806.22                                       | 988,602.42   | 395,935.57  | 692,005.69  | 714,992.01   |
| 2023 / IV  | 716,504.28  | 149,888.90                          | 94,469.63                         | 238,689.85                      | 226,175.08                                      | 7,280.82                          | 682,763.39  | -30,320.61                             | 23,413.36                     | 29,279.93                           | 13,850.04                                       | 1,002,173.47   | 422,678.26  | 714,784.66  | 739,491.00   |
| 2024 / IV  | 810,419.59  | 169,385.89                          | 101,332.54                        | 277,281.05                      | 252,358.12                                      | 10,061.99                         | 770,880.76  | -32,286.81                             | 25,167.67                     | 30,679.83                           | 15,918.38                                       | 1,038,566.14   | 450,385.91  | 807,705.11  | 834,176.55   |
| 2024 / I   | 735,927.43  | 157,651.28                          | 95,434.22                         | 243,203.11                      | 231,730.34                                      | 7,908.49                          | 701,804.62  | -31,043.46                             | 22,983.39                     | 28,918.06                           | 11,263.34                                       | 1,016,349.04   | 457,119.02  | 734,836.79  | 759,420.46   |
| 2024 / II  | 767,834.08  | 165,973.10                          | 98,434.96                         | 253,784.36                      | 240,556.25                                      | 9,085.41                          | 708,356.20  | -31,185.20                             | 25,953.24                     | 29,304.28                           | 14,354.36                                       | 994,428.12   | 438,352.91  | 766,615.30  | 791,627.08   |
| 2024 / III | 788,233.98  | 163,781.81                          | 99,316.61                         | 269,644.53                      | 245,792.75                                      | 9,698.28                          | 720,858.92  | -31,039.89                             | 23,748.63                     | 29,185.67                           | 12,439.62                                       | 1,036,613.67   | 459,511.75  | 785,928.32  | 812,008.64   |
| 2024 / IV  | 810,419.59  | 169,385.89                          | 101,332.54                        | 277,281.05                      | 252,358.12                                      | 10,061.99                         | 770,880.76  | -32,286.81                             | 25,167.67                     | 30,679.83                           | 15,918.38                                       | 1,038,566.14   | 450,385.91  | 807,705.11  | 834,176.55   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\*Janë zbritur \*Fondet rezervë për illogaritë për t'u arkëtuar nga bankat, institucionet e kreditit dhe institucionet e tjera financiare.

\* Provisions on doubtful receivables from banks, credit institutions and other financial institutions\* are deducted.

1-20.b Pasivet - Struktura për sistemin bankar  
Në milionë lekë, fund periudhe

Liabilities - Compositions for banking system 1-20.b  
In millions ALL, end of period

|            | Totali i pasiveve / Total of liabilities<br>1=(2+9+17+18+19+30)                                |            |          |           |           |           |           |          | Veprime me Klientët / Operations with customers<br>9=(10+11)                        |           |              |            |            |            |           | Veprime me letrat me vlerë / Securities Transactions   |           |  |  |  |  |  |  |
|------------|--|------------|----------|-----------|-----------|-----------|-----------|----------|---|-----------|--------------|------------|------------|------------|-----------|--|-----------|--|--|--|--|--|--|
|            | 1  | 2          | 3        | 4         | 5         | 6         | 7         | 8        | 9   | 10        | 11           | 12         | 13         | 14         | 15        | 16   | 17        |  |  |  |  |  |  |
|            | Veprime me thesaririn dhe ndërbankare / Treasury and Interbank transactions<br>2=(3+4+5+6+7+8) |            |          |           |           |           |           |          | Veprime me Klientët / Operations with customers<br>9=(10+11)                        |           |              |            |            |            |           | Veprime me letrat me vlerë / Securities Transactions   |           |  |  |  |  |  |  |
|            | Banka Qëndrore / Central Bank  |            |          |           |           |           |           |          | Administrata publike / Public administration  |           |              |            |            |            |           | Sektori privat / Private sector<br>11=(12+13+14+15+16) |           |  |  |  |  |  |  |
|            | Bono thesari & bono të tjera të pranueshme / Treasury bills and other eligible bills           |            |          |           |           |           |           |          | Llogari rrjedhëse / Current account   |           |              |            |            |            |           | Llogari rrjedhëse / Current account                    |           |  |  |  |  |  |  |
|            | Llogari rrjedhëse / Current account  |            |          |           |           |           |           |          | Depozita nga bankat, inst.Financiar / Deposits from banks and other financial inst. |           |              |            |            |            |           | Depozita pa afat / Demand deposits                     |           |  |  | Depozita me afat / Time deposits                 |  |  |  |
|            | Hua / Loans  |            |          |           |           |           |           |          | Të tjera / Others   |           |              |            |            |            |           | Të tjera / Others                                      |           |  |  | Çertifikata depozitash / Certificate of deposits |  |  |  |
| 2022 / IV  | 1,877,307.74   | 114,306.28 | 103.10   | 51,044.03 | 15,029.52 | 27,470.86 | 18,290.45 | 2,368.31 | 1,514,236.15  | 22,200.38 | 1,492,035.78 | 646,409.70 | 198,179.80 | 627,728.84 | 19,717.44 | -  | 3,113.80  |  |  |  |  |  |  |
| 2023 / IV  | 1,965,275.66   | 100,011.17 | 877.07   | 44,685.42 | 12,635.55 | 27,602.15 | 12,595.42 | 1,615.56 | 1,598,900.79  | 25,801.42 | 1,573,099.37 | 689,002.74 | 186,785.46 | 673,290.65 | 24,020.52 | -  | 7,302.14  |  |  |  |  |  |  |
| 2024 / IV  | 2,091,592.74   | 123,319.62 | 672.31   | 59,029.24 | 15,700.75 | 30,477.01 | 14,229.61 | 3,210.71 | 1,675,197.45  | 26,026.03 | 1,649,171.43 | 724,058.93 | 187,820.15 | 714,452.88 | 22,839.47 | -  | 12,322.73 |  |  |  |  |  |  |
| 2024 / I   | 1,984,338.11   | 88,239.43  | 2,446.59 | 31,497.56 | 14,890.71 | 24,275.37 | 11,934.63 | 3,194.58 | 1,602,675.48  | 22,928.17 | 1,579,747.31 | 682,192.71 | 185,587.80 | 687,196.85 | 24,769.96 | -  | 17,716.56 |  |  |  |  |  |  |
| 2024 / II  | 1,999,668.35   | 114,757.20 | 2,610.02 | 59,034.27 | 13,285.29 | 25,001.03 | 10,841.38 | 3,985.21 | 1,602,711.13  | 22,995.25 | 1,579,715.88 | 680,927.74 | 184,024.73 | 692,363.42 | 22,379.98 | -  | 12,679.53 |  |  |  |  |  |  |
| 2024 / III | 2,051,186.24   | 129,259.40 | 441.25   | 71,551.22 | 11,124.94 | 25,348.92 | 16,240.91 | 4,552.16 | 1,642,408.40  | 25,650.97 | 1,616,757.42 | 707,025.34 | 184,926.88 | 704,407.15 | 20,396.06 | -  | 6,976.54  |  |  |  |  |  |  |
| 2024 / IV  | 2,091,592.74   | 123,319.62 | 672.31   | 59,029.24 | 15,700.75 | 30,477.01 | 14,229.61 | 3,210.71 | 1,675,197.45  | 26,026.03 | 1,649,171.43 | 724,058.93 | 187,820.15 | 714,452.88 | 22,839.47 | -  | 12,322.73 |  |  |  |  |  |  |

|            | Detyrime të tjera / Other liabilities                          |            |    |           |           |            |            |          |           |             |           |           |          |              | Interesa të përlogaritura / Accrued interests             |   | Pasive nga të cilat / Liabilities of which:                       |  |                                   |  |   |  |                                     |  |                                     |  |                     |  |  |  |  |  |   |  |
|------------|--|------------|----|-----------|-----------|------------|------------|----------|-----------|-------------|-----------|-----------|----------|--------------|---|---|---|--|-----------------------------------|--|---|--|-------------------------------------|--|-------------------------------------|--|---------------------|--|--|--|--|--|---|--|
|            | 18   | 19         | 20 | 21        | 22        | 23         | 24         | 25       | 26        | 27          | 28        | 29        | 30       | 31           | 32  | Totali i pasiveve në valutë / Total liabilities in foreign currency | Totali i pasiveve jorezidente / Total liabilities of nonresidents |  |                                   |  |   |  |                                     |  |                                     |  |                     |  |  |  |  |  |   |  |
|            | Burimet e përhershme / Permanent Resources<br>19=(20+21+22+23) |            |    |           |           |            |            |          |           |             |           |           |          |              | Ndhima dhe financimi publik / Grants and public financing |   | Fonde rezervë specifike / Discretionary provisions                |  | Bonxh i varur / Subordinated debt |  | Kapitali i vet i aksionerëve / Shareholder's equity<br>23=(24+25+26+27+28+29) |  | Kapitali i paguar / Paid in capital |  | Primet e aksioneve / Share premiums |  | Rezervat / Reserves |  | Diferencat rivelesimi / Revaluation difference |  | Fitimet e pashpërndara ose humbja / Retained earnings (loss) |  | Fitimi (humbja) i vitit në vazhdim / Current year profit (loss) |  |
| 2022 / IV  | 29,686.79  | 211,401.37 | -  | 10,563.79 | 16,564.31 | 184,273.27 | 94,421.61  | 7,152.71 | 33,858.95 | (8,386.65)  | 35,548.86 | 21,677.79 | 4,563.35 | 966,419.38   | 47,017.35   |   |   |  |                                   |  |   |  |                                     |  |                                     |  |                     |  |  |  |  |  |   |  |
| 2023 / IV  | 24,097.78  | 227,965.49 | -  | 11,075.75 | 21,500.33 | 195,389.41 | 97,840.28  | 7,152.71 | 35,626.44 | (14,888.90) | 37,176.35 | 32,482.53 | 6,996.30 | 983,017.42   | 43,998.15   |   |   |  |                                   |  |   |  |                                     |  |                                     |  |                     |  |  |  |  |  |   |  |
| 2024 / IV  | 23,071.08  | 248,769.67 | -  | 10,640.56 | 22,863.73 | 215,265.38 | 105,090.53 | 7,713.85 | 36,627.79 | (14,876.86) | 43,346.01 | 37,364.06 | 8,912.19 | 1,022,170.05 | 51,009.24   |   |   |  |                                   |  |   |  |                                     |  |                                     |  |                     |  |  |  |  |  |   |  |
| 2024 / I   | 36,186.92  | 231,723.29 | -  | 10,663.77 | 21,113.03 | 199,946.50 | 102,666.28 | 7,152.71 | 35,996.92 | (14,491.89) | 59,042.25 | 9,580.23  | 7,796.44 | 1,000,512.99 | 57,530.14   |   |   |  |                                   |  |   |  |                                     |  |                                     |  |                     |  |  |  |  |  |   |  |
| 2024 / II  | 24,303.19  | 236,349.79 | -  | 10,953.59 | 20,420.87 | 204,975.33 | 103,752.90 | 7,152.71 | 36,561.06 | (14,774.40) | 53,707.73 | 18,575.33 | 8,857.51 | 975,888.95   | 49,482.77   |   |   |  |                                   |  |   |  |                                     |  |                                     |  |                     |  |  |  |  |  |   |  |
| 2024 / III | 23,252.65  | 240,702.09 | -  | 10,886.55 | 22,420.08 | 207,395.46 | 103,921.38 | 7,304.74 | 36,650.40 | (17,098.83) | 48,755.81 | 27,861.96 | 8,587.14 | 1,020,729.12 | 48,592.84   |   |   |  |                                   |  |   |  |                                     |  |                                     |  |                     |  |  |  |  |  |   |  |
| 2024 / IV  | 23,071.08  | 248,769.67 | -  | 10,640.56 | 22,863.73 | 215,265.38 | 105,090.53 | 7,713.85 | 36,627.79 | (14,876.86) | 43,346.01 | 37,364.06 | 8,912.19 | 1,022,170.05 | 51,009.24   |   |   |  |                                   |  |   |  |                                     |  |                                     |  |                     |  |  |  |  |  |   |  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.



1-21 Tregues të shëndetit financiar

Financial Soundness Indicators 1-21

Në përqindje, përveç rasteve kur shënohet ndryshe, fund periudhe.

In percentage, unless otherwise indicated, end of period.

|           | Treguesi me bazë kapitalin / Capital based |  |   |   |   |  |   |  |  |  |   |   |  |  |   |
|-----------|--|--|---|---|---|--|---|--|--|--|---|---|--|--|---|
|           | Numri i bankave /<br>Number of banks       | Kapitali rregullator ndaj aktiveve të ponderuara me rrezik (në %) /<br>Regulatory capital as a percent of risk-weighted assets (2=3/4*100) | Kapitali rregullator (mln lekë) /<br>Regulatory capital (million ALL) | Aktive të ponderuara me rrezik (mln lekë) /<br>Risk-weighted assets (million ALL) | Kapitali rregullator i nivelit I ndaj aktiveve të ponderuara me rrezik (në %) /<br>Regulatory Tier 1 capital as a percent of risk-weighted assets | Kapitali ndaj totalit të aktiveve (në %) /<br>Capital as a percent of total assets   |   |  | Huatë me probleme neto nga provizionet ndaj kapitalit (në %) /<br>Nonperforming loans net of provisions as a percent of capital  |  |   | Pozicioni i hapur neto në valutë ndaj kapitalit (në %) /<br>Net open position in foreign exchange as a percent of capital |  |  |   |
|           |  |  |   |   |   | Kapitali rregullator i nivelit I ndaj totalit të aktiveve (në %) /<br>Regulatory Tier 1 capital as a percent of total assets | Kapitali rregullator ndaj totalit të aktiveve (në %) /<br>Regulatory capital as a percent of total assets | Kapitali aksioner ndaj totalit të aktiveve (në %) /<br>Shareholders' equity as a percent of total assets | Huatë me probleme neto nga provizionet ndaj kapitalit rregullator të nivelit I (në %) /<br>Nonperforming loans net of provisions as a percent of regulatory Tier 1 capital | Huatë me probleme neto nga provizionet ndaj kapitalit rregullator (në %) /<br>Nonperforming loans net of provisions as a percent of regulatory capital | Huatë me probleme neto nga provizionet ndaj kapitalit aksioner (në %) /<br>Nonperforming loans net of provisions as a percent of shareholders' equity | Kthimi nga kapitali (ROE) (bazë vjetore) (në %) /<br>Return on equity (ROE) (annual basis) (in %)                         | Pozicioni i hapur neto në valutë ndaj kapitalit rregullator të nivelit I (në %) /<br>Net open position in foreign exchange as a percent of regulatory Tier 1 capital | Pozicioni i hapur neto në valutë ndaj kapitalit rregullator (në %) /<br>Net open position in foreign exchange as a percent of regulatory capital | Pozicioni i hapur neto në valutë ndaj kapitalit aksioner (në %) /<br>Net open position in foreign exchange as a percent of shareholders' equity |
| 1         | 2  | 3  | 4   | 5   | 6   | 7  | 8   | 9  | 10   | 11   | 12  | 13  | 14   | 15   |   |
| 2022      | 11   | 18.13  | 173,261.80  | 955,647.87  | 16.89   | 8.60   | 9.23  | 9.82   | 7.89   | 7.35   | 6.91  | 12.30   | 5.36   | 4.99   | 4.69  |
| 2023      | 11   | 19.42  | 187,160.43  | 963,614.28  | 17.73   | 8.69   | 9.52  | 9.94   | 6.04   | 5.51   | 5.28  | 17.26   | 6.70   | 6.11   | 5.86  |
| 2024      | 11   | 19.82  | 207,180.15  | 1,045,267.01  | 18.18   | 9.09   | 9.91  | 10.29  | 4.38   | 4.01   | 3.86  | 18.21   | 4.92   | 4.51   | 4.34  |
| 2024 / 07 | 11   | -  | -   | -   | -   | 8.85   | 9.63  | 10.30  | 6.23   | 5.73   | 5.36  | 18.53   | 6.18   | 5.68   | 5.31  |
| 2024 / 08 | 11   | -  | -   | -   | -   | 9.03   | 9.79  | 10.25  | 5.98   | 5.51   | 5.27  | 18.28   | 6.15   | 5.67   | 5.42  |
| 2024 / 09 | 11   | 20.23  | 202,807.05  | 1,002,541.01  | 18.60   | 9.09   | 9.89  | 10.11  | 5.94   | 5.46   | 5.34  | 18.30   | 5.05   | 4.65   | 4.54  |
| 2024 / 10 | 11   | -  | -   | -   | -   | 9.16   | 9.96  | 10.36  | 5.91   | 5.43   | 5.22  | 18.51   | 4.58   | 4.21   | 4.05  |
| 2024 / 11 | 11   | -  | -   | -   | -   | 9.22   | 10.02   | 10.25  | 5.45   | 5.01   | 4.90  | 17.96   | 4.28   | 3.94   | 3.85  |
| 2024 / 12 | 11   | 19.82  | 207,180.15  | 1,045,267.01  | 18.18   | 9.09   | 9.91  | 10.29  | 4.38   | 4.01   | 3.86  | 18.21   | 4.92   | 4.51   | 4.34  |

|           | Treguesi me bazë aktivet / Assets-based items  |  |  |  |   |  | Tregues të të ardhurave dhe shpenzimeve /<br>Income and expense-based            |  |
|-----------|--|--|--|--|---|--|--|--|
|           | Aktive likuide ndaj totalit të aktiveve (në %) (metoda e gjerë) /<br>Liquid assets as a percent of total assets (in %) (broad measure) | Aktive likuide ndaj totalit të aktiveve (në %) (metoda bazë) /<br>Liquid assets as a percent of total assets (in %) (core measure) | Aktive likuide ndaj detyrimeve afatshkurtra (deri në një vit) (në %) (metoda e gjerë) /<br>Liquid assets as a percent of short-term liabilities (till one year) (in %) (broad measure) | Aktive likuide ndaj detyrimeve afatshkurtra (deri në një vit) (metoda bazë) /<br>Liquid assets as a percent of short-term liabilities (core measure) | Kthimi nga aktivet (ROA) (bazë vjetore) (fitimi neto para taksave) (në %) /<br>Return on assets (ROA) (annual basis) (net profit before taxes) (in %) | Huatë me probleme (bruto) ndaj totalit të huave (në %) /<br>Nonperforming loans (gross) as a percent of total loans (in %) | Marzhi i interesave ndaj të ardhurave bruto /<br>Interest margin to gross income | Shpenzime jointerese ndaj të ardhurave bruto /<br>Noninterest expenses to gross income |
|           | 16   | 17   | 18   | 19   | 20  | 21   | 22   | 23   |
| 2022      | 29.57  | 11.00  | 41.08  | 15.28  | 1.36  | 5.00   | 81.49  | 60.37  |
| 2023      | 30.79  | 30.13  | 43.44  | 42.51  | 1.99  | 4.74   | 78.89  | 52.90  |
| 2024      | 28.63  | 28.27  | 41.76  | 41.23  | 2.17  | 4.17   | 75.94  | 51.32  |
| 2024 / 07 | 29.00  | 28.84  | 42.12  | 41.89  | 2.19  | 4.72   | 77.39  | 50.08  |
| 2024 / 08 | 28.99  | 28.91  | 42.33  | 42.21  | 2.17  | 4.61   | 77.05  | 50.35  |
| 2024 / 09 | 28.82  | 28.78  | 41.86  | 41.80  | 2.17  | 4.58   | 77.07  | 50.64  |
| 2024 / 10 | 29.50  | 29.24  | 42.90  | 42.52  | 2.19  | 4.60   | 76.41  | 50.80  |
| 2024 / 11 | 28.91  | 28.68  | 42.11  | 41.76  | 2.13  | 4.48   | 76.66  | 51.14  |
| 2024 / 12 | 28.63  | 28.27  | 41.76  | 41.23  | 2.17  | 4.17   | 75.94  | 51.32  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-22 Tregues të përqendrimit të veprimtarisë bankare

Në përqindje, përveç rasteve kur shënohet ndryshe.

## Indicators of banking activity concentration 1-22

In percentage, unless otherwise indicated.

|            | Numri i bankave tregtare sipas madhësisë së aktiveve / Number of commercial banks by asset size |   |  | Pesha e bankave më të mëdha ndaj aktiveve dhe depozitave të sistemit bankar (në %) / The weight of largest banks to banking system assets and deposits (in %) |  |  |  | Indeksi H i llogaritur për totalin e aktiveve (%) / H index of banking system assets (%) |
|------------|---|---|--|---|--|--|--|--|
|            | Mbi 15,000,001 Lekë / Over 15 000 001 ALL   | 5,000,001-15,000,000 Lekë / 5,000,001 to 15,000,000 ALL | Deri në 5,000,000 Lekë / Up to 5,000,000 ALL | Dy bankat më të mëdha / Two largest banks   |  | Tre bankat më të mëdha / Three largest banks                                   |  |  |
|            |   |   |  | Pesha e tyre ndaj aktiveve të sistemit / Their weight to banking system assets  | Pesha e tyre ndaj depozitave të sistemit / Their weight to banking system deposits | Pesha e tyre ndaj aktiveve të sistemit / Their weight to banking system assets | Pesha e tyre ndaj depozitave të sistemit / Their weight to banking system deposits |  |
|            | 1   | 2   | 3  | 4   | 5  | 6  | 7  | 8  |
| 2022 / IV  | 10  | 1   | –  | 42.20   | 34.58  | 57.46  | 47.52  | 0.15   |
| 2023 / IV  | 11  | 0   | –  | 41.23   | 34.89  | 56.82  | 47.73  | 0.14   |
| 2024 / IV  | 11  | 0   | –  | 41.15   | 34.25  | 55.86  | 46.17  | 0.14   |
| 2024 / I   | 11  | 0   | –  | 41.24   | 34.65  | 56.25  | 46.94  | 0.14   |
| 2024 / II  | 11  | 0   | –  | 40.85   | 34.39  | 55.83  | 46.52  | 0.14   |
| 2024 / III | 11  | 0   | –  | 40.91   | 34.29  | 55.55  | 46.20  | 0.14   |
| 2024 / IV  | 11  | 0   | –  | 41.15   | 34.25  | 55.86  | 46.17  | 0.14   |

## 1-23 Struktura e kapitalit aksioner në terma relative

Në përqindje

## Shareholders' equity in relative terms 1-23

In percentage

|            | Kapitali i vet aksioner / Shareholders' own capital<br>1=(2+3+4+5+6+7) | Kapitali i paguar / Paid up capital | Primet e aksioneve / Shares premium | Rezervat / Reserves | Diferencë rivelesimi / Revaluation difference | Fitimet e pashpërdara ose humbja / Retained earnings or loss | Fitimi (humbja) e vitit në vazhdim / Profit (loss) of the current year |
|------------|--|-------------------------------------|-------------------------------------|---------------------|---|--|--|
|            | 1  | 2                                   | 3                                   | 4                   | 5   | 6  | 7  |
| 2022 / IV  | 100.00   | 51.24                               | 3.88                                | 18.37               | -4.55   | 19.29  | 11.76  |
| 2023 / IV  | 100.00   | 50.07                               | 3.66                                | 18.23               | -7.62   | 19.03  | 16.62  |
| 2024 / IV  | 100.00   | 48.82                               | 3.58                                | 17.02               | -6.91   | 20.14  | 17.36  |
| 2024 / I   | 100.00   | 51.35                               | 3.58                                | 18.00               | -7.25   | 29.53  | 4.79   |
| 2024 / II  | 100.00   | 50.62                               | 3.49                                | 17.84               | -7.21   | 26.20  | 9.06   |
| 2024 / III | 100.00   | 50.11                               | 3.52                                | 17.67               | -8.24   | 23.51  | 13.43  |
| 2024 / IV  | 100.00   | 48.82                               | 3.58                                | 17.02               | -6.91   | 20.14  | 17.36  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-24 Të ardhurat dhe shpenzimet për sistemin bankar \*

Në milionë lekë, fund periudhe

## Income and expenditure of banking system 1-24\*

In millions ALL, end of period

|            | Të ardhura nga interesi / Interest income 1=(2-3) | Të ardhurat bruto nga interesi / Gross interest income | minus provizionet për interesin e përlogaritur për aktivet me probleme / less provisions for accrued interest on nonperforming assets | Shpenzime interesi / Interest expenses | Të ardhurat neto nga interesi / Net interest income | Të ardhura jo nga interesi / Noninterest income 6=(7+8+9+10) | Gjoha dhe komisionet të arkëtueshme / Fees and commissions receivable | Humbjet ose fitimet nga instrumentat financiarë / Gains or losses on financial instruments | Fitimi nga pjesëmarrjet në shoqëri të lidhura / Prorated earnings | Të ardhura të tjera / Other income | Të ardhurat bruto / Gross income |
|------------|---|--|---|--|---|--|---|--|---|------------------------------------|----------------------------------|
|            | 1   | 2  | 3   | 4                                      | 5   | 6  | 7   | 8  | 9   | 10                                 | 11                               |
| 2022 / IV  | 60,788.72   | 60,788.72  | -   | 8,775.13                               | 52,013.59   | 13,241.44  | 14,953.24   | -4,098.03  | 322.68  | 2,063.54                           | 65,255.03                        |
| 2023 / IV  | 83,359.69   | 83,359.69  | -   | 13,870.65                              | 69,489.04   | 18,591.82  | 16,566.06   | 422.78   | 126.29  | 1,476.69                           | 88,080.86                        |
| 2024 / IV  | 94,750.58   | 94,750.58  | -   | 19,183.71                              | 75,566.86   | 23,942.37  | 18,871.43   | 2,370.55   | 128.68  | 2,571.72                           | 99,509.24                        |
| 2024 / I   | 22,845.73   | 22,845.73  | -   | 4,380.16                               | 18,465.57   | 4,779.86   | 4,015.06  | 378.07   | -   | 386.73                             | 23,245.43                        |
| 2024 / II  | 46,504.94   | 46,504.94  | -   | 9,128.98                               | 37,375.96   | 10,709.57  | 8,557.56  | 967.94   | 64.08   | 1,120.00                           | 48,085.53                        |
| 2024 / III | 70,298.72   | 70,298.72  | -   | 14,099.35                              | 56,199.37   | 16,723.54  | 14,179.35   | 1,097.98   | 128.68  | 1,317.53                           | 72,922.91                        |
| 2024 / IV  | 94,750.58   | 94,750.58  | -   | 19,183.71                              | 75,566.86   | 23,942.37  | 18,871.43   | 2,370.55   | 128.68  | 2,571.72                           | 99,509.24                        |

|            | Shpenzime jo interesi / Noninterest expenses 12=(13+14) | Shpenzime për personelin / Personnel costs | Shpenzime të tjera / Other expenses | Provizionet (neto) / Provisions (net) 15=(16+17) | Provizionet për kreditë e humbura / Loan loss provisions | Provizionet për mjete të tjera financiare / Other financial asset provisions | Të ardhurat neto përpara taksave / Net income before taxes | Taksat mbi të ardhurat / Income taxes | Të ardhurat neto pas taksave / Net income after taxes 20=18-19 | Të ardhura të tjera (humbje) të përcaktuara pas taksimit / Other comprehensive income (loss) net of taxes |
|------------|---|--|-------------------------------------|--|--|--|--|---------------------------------------|--|---|
|            | 12  | 13   | 14                                  | 15   | 16   | 17   | 18   | 19                                    | 20   | 21  |
| 2022 / IV  | 38,603.58   | 13,008.87                                  | 25,594.70                           | 1,499.84   | 4,090.82   | (2,590.98)   | 25,151.62  | 3,473.83                              | 21,677.79  | -   |
| 2023 / IV  | 46,594.93   | 15,685.37                                  | 30,909.56                           | 3,812.75   | 5,720.54   | (1,907.79)   | 37,673.18  | 5,190.64                              | 32,482.53  | -   |
| 2024 / IV  | 51,063.17   | 17,774.89                                  | 33,288.28                           | 4,829.93   | 5,570.19   | (740.25)   | 43,616.13  | 6,252.08                              | 37,364.06  | -   |
| 2024 / I   | 11,371.59   | 4,080.97                                   | 7,290.61                            | 976.18   | 843.59   | 132.58   | 10,897.66  | 1,317.43                              | 9,580.23   | -   |
| 2024 / II  | 23,798.59   | 8,447.48                                   | 15,351.11                           | 2,566.91   | 2,771.84   | (204.93)   | 21,720.03  | 3,144.70                              | 18,575.33  | -   |
| 2024 / III | 36,926.63   | 12,843.08                                  | 24,083.55                           | 3,413.51   | 4,388.72   | (975.20)   | 32,582.76  | 4,720.80                              | 27,861.96  | -   |
| 2024 / IV  | 51,063.17   | 17,774.89                                  | 33,288.28                           | 4,829.93   | 5,570.19   | (740.25)   | 43,616.13  | 6,252.08                              | 37,364.06  | -   |

Burimi: Banka e Shqipërisë.

\*Udhëzuesi për hartimin e treguesve të shëndetit financiar, FMN viti 2019.

Source: Bank of Albania.

\*Compilation Guide of Financial Soundness Indicators, IMF 2019.

## 1-25 Statistika të sistemit të pagesave

## Payment systems statistics 1-25

|   | Volumi i transaksioneve / Volume of transactions |           | Vlera e transaksioneve (në milionë lekë) / Value of transactions (in millions ALL) |         |
|---|--|-----------|--|---------|
|   | AIPS   | AECH      | AIPS   | AECH    |
|   | 1  | 2         | 3  | 4       |
| <b>Totali i periudhës / Total of period</b> |  |           |  |         |
| 2022  | 153,972  | 1,231,847 | 13,020,805   | 185,476 |
| 2023  | 152,637  | 1,384,521 | 12,849,309   | 198,127 |
| 2024  | 168,573  | 1,623,126 | 13,343,210   | 221,667 |
| <b>Flukse mujore / Monthly flows</b>        |  |           |  |         |
| 2024 / 07                                   | 14,235   | 146,453   | 980,782  | 20,189  |
| 2024 / 08                                   | 13,977   | 130,074   | 1,009,503  | 18,275  |
| 2024 / 09                                   | 12,573   | 132,761   | 765,877  | 17,450  |
| 2024 / 10                                   | 15,821   | 151,297   | 996,802  | 20,373  |
| 2024 / 11                                   | 12,455   | 130,725   | 809,678  | 17,673  |
| 2024 / 12                                   | 18,776   | 181,953   | 1,230,267  | 25,745  |

## 1-26 Shpërndarja rajonale e terminaleve të bankave ATM &amp; POS \*

## ATM &amp; POS bank terminals' distribution of by regions\* 1-26

Fund periudhe

End of period

|  | Shpërndarja rajonale e ATM / Number of ATM by regions |        |         |       |             |          |         |
|--|---|--------|---------|-------|-------------|----------|---------|
|  | Total 1=(2+3+4+5+6+7)                                 | Tirana | Shkodra | Korça | Gjirokastra | Elbasani | Lushnja |
|  | 1   | 2      | 3       | 4     | 5           | 6        | 7       |
| 2022   | 855   | 484    | 82      | 55    | 88          | 42       | 104     |
| 2023   | 925   | 544    | 87      | 54    | 107         | 45       | 88      |
| 2024   | 1011  | 586    | 119     | 57    | 126         | 55       | 68      |
| <b>Shpërndarja rajonale e terminaleve POS / Number of POS terminals by regions</b> |   |        |         |       |             |          |         |
| 2022   | 16,227  | 13,509 | 614     | 448   | 619         | 321      | 716     |
| 2023   | 19,184  | 15,387 | 918     | 691   | 1,206       | 446      | 536     |
| 2024   | 24,481  | 18,684 | 1,711   | 989   | 1,600       | 665      | 832     |

## 1-27 Numri i llogarive të klientëve në banka\*

## Number of customers accounts with banks\* 1-27

Fund periudhe

End of period

|      | Llogaritë totale / Total accounts |   |                     |         |  |                     |       |
|------|-----------------------------------|---|---------------------|---------|--|---------------------|-------|
|      | 1=(2+5)                           | Llogari rezidente / Resident accounts 2=(3+4) |                     |         | Llogari jo rezidente / Non resident accounts 5=(6+7) |                     |       |
|      |                                   | Individë / Individuals                        | Kompani / Companies |         | Individë / Individuals                               | Kompani / Companies |       |
| 1    | 2                                 | 3   | 4                   | 5       | 6  | 7                   |       |
| 2022 | 3,108,899                         | 3,058,459                                     | 2,819,104           | 239,355 | 50,440   | 48,511              | 1,929 |
| 2023 | 3,235,508                         | 3,175,012                                     | 2,942,916           | 232,096 | 60,496   | 58,560              | 1,936 |
| 2024 | 3,453,572                         | 3,381,727                                     | 3,090,086           | 291,641 | 71,845   | 69,754              | 2,091 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Raportimet e bankave sipas "Metodologjisë për raportimin e instrumenteve të pagesave(2008)" e rishikuar në Janar të vitit 2014.

\* Banks reports according to "Methodology for reporting payments instruments (2008)" revised in January 2014.

\* Të dhënat nuk janë audituar nga Banka e Shqipërisë.

\* Data are not audited by the Bank of Albania.

2-1 Bilanci i Pagesave

Balance of payments 2-1

Në milionë euro

In millions EUR

|            | Llogaria korrente /<br>Current account<br>1=(2+5+8+11) | Mallrat / Goods<br>2=(3-4) |              |         | Shërbimet /<br>Services<br>5=(6-7) |              |         | Të ardhura parësore /<br>Primary income<br>8=(9-10) |              |         | Të ardhura dytësore /<br>Secondary income<br>11=(12-13) |              |        | Llogaria kapitale /<br>Capital account |
|------------|--|----------------------------|--------------|---------|------------------------------------|--------------|---------|---|--------------|---------|---|--------------|--------|--|
|            |  | Kredi / Credit             | Debi / Debit |         | Kredi /<br>Credit                  | Debi / Debit |         | Kredi / Credit                                      | Debi / Debit |         | Kredi / Credit  | Debi / Debit |        |  |
|            | 1  | 2                          | 3            | 4       | 5                                  | 6            | 7       | 8   | 9            | 10      | 11  | 12           | 13     | 14                                     |
| 2021       | -1166.43   | -3829.34                   | 1264.79      | 5094.13 | 1795.85                            | 3485.79      | 1689.93 | -210.93   | 397.62       | 608.55  | 1077.98   | 1244.02      | 166.05 | 359.26                                 |
| 2022       | -1063.27   | -4268.90                   | 1932.53      | 6201.43 | 2401.33                            | 4801.38      | 2400.05 | -314.76   | 596.79       | 911.55  | 1119.06   | 1280.21      | 161.16 | 20.14                                  |
| 2023       | -263.76  | -4539.87                   | 1836.09      | 6375.96 | 3357.78                            | 6571.65      | 3213.87 | -278.45   | 771.30       | 1049.75 | 1196.78   | 1367.95      | 171.18 | 45.81                                  |
| 2023/ IV   | -241.14  | -1221.49                   | 503.67       | 1725.17 | 743.58                             | 1557.00      | 813.42  | -85.69  | 215.15       | 300.84  | 322.47  | 368.42       | 45.95  | -49.78                                 |
| 2024 / I   | -357.54  | -1236.16                   | 389.57       | 1625.73 | 629.15                             | 1365.11      | 735.96  | -47.01  | 217.87       | 264.88  | 296.48  | 344.25       | 47.77  | -75.51                                 |
| 2024 / II  | -222.47  | -1354.94                   | 488.26       | 1843.21 | 864.24                             | 1737.89      | 873.64  | -69.12  | 240.79       | 309.91  | 337.35  | 386.77       | 49.41  | -61.65                                 |
| 2024 / III | 349.93   | -1455.36                   | 407.71       | 1863.07 | 1495.20                            | 2587.41      | 1092.21 | -21.11  | 264.20       | 285.31  | 331.20  | 382.51       | 51.31  | -63.04                                 |

|            | Llogaria financiare /<br>Financial account<br>15=(16+19+22-28) | Investimet direkte /<br>Direct investment<br>16=(17-18) |                           |         | Investime portofoli<br>/ Portfolio<br>investment<br>19=(20-21) |                           |         | Investime të tjera*/ Other<br>investment*<br>22=(23-24) |                               |         | Gabime dhe harresa neto /<br>Net errors and omissions | Mjete e rezervës dhe të<br>lidhura me to / Reserve<br>assets and related items<br>26=(27-28) |  |         |
|------------|--|---|---------------------------|---------|--|---------------------------|---------|---|-------------------------------|---------|---|--|--|---------|
|            |  | Mjete / Assets  | Detyrime /<br>Liabilities |         | Mjete /<br>Assets  | Detyrime /<br>Liabilities |         | Mjete / Assets  | Detyrime** /<br>Liabilities** |         |   | Mjetet e rezervës /<br>Reserve assets  | Kredi dhe hua nga<br>FMN /<br>Credit and loans from<br>the IMF |         |
|            | 15   | 16  | 17                        | 18      | 19   | 20                        | 21      | 22  | 23                            | 24      | 25  | 26   | 27   | 28      |
| 2021       | -1564.51   | -989.93   | 42.29                     | 1032.22 | -96.46   | 324.67                    | 421.13  | -531.66   | 171.49                        | 703.15  | 178.83  | 989.71   | 936.17   | -53.54  |
| 2022       | -819.19  | -1189.95  | 182.43                    | 1372.37 | 573.11   | 376.49                    | -196.62 | -264.84   | -91.89                        | 172.95  | 154.14  | -7.33  | -69.80   | -62.48  |
| 2023       | -1002.34   | -1255.64  | 242.80                    | 1498.44 | 325.01   | 683.75                    | 358.74  | -175.23   | -41.95                        | 133.28  | 152.42  | 1040.33  | 936.81   | -103.53 |
| 2023/ IV   | -356.57  | -340.18   | 53.97                     | 394.15  | 304.30   | 161.64                    | -142.66 | -353.02   | -112.79                       | 240.23  | 85.08   | 183.06   | 150.73   | -32.33  |
| 2024 / I   | -141.63  | -287.27   | 67.09                     | 354.36  | 159.26   | 101.18                    | -58.07  | -54.64  | 199.18                        | 253.82  | 11.33   | -239.06  | -280.09  | -41.03  |
| 2024 / II  | -214.09  | -327.37   | 67.97                     | 395.34  | -42.81   | -115.23                   | -72.43  | 123.59  | 11.19                         | -112.40 | -46.77  | -84.29   | -116.79  | -32.50  |
| 2024 / III | 33.95  | -353.91   | 57.48                     | 411.39  | 118.18   | 97.89                     | -20.29  | 228.91  | 230.69                        | 1.78    | 114.23  | 407.94   | 367.17   | -40.77  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Në kategorinë 22 përfshihen edhe derivivat financiarë.

\* Other investment (22) include financial derivatives.

\*\* Nuk përfshihet zëri 28 "Kredi dhe hua nga FMN"

\*\* The item 28 "Credit and Loans from IMF" is excluded.

1) Janë rishikuar të dhënat për periudhën 2024 / I -2024 / II.

1) Data are revised for the period 2024 / I -2024 / II.

## 2-2 Kurset e këmbimit të lekut kundrejt monedhave kryesore

Lekë për njësi të monedhës së huaj

Exchange rate 2-2

ALL per unit of foreign currencies

| Monedhat kryesore /<br>Main foreign<br>currencies | Mesatarja e periudhës/ Average of period |            |                           |                            |                                 |                       | Fundi i periudhës / End of period |            |                           |                            |                                 |                       |
|---|--|------------|---------------------------|----------------------------|---------------------------------|-----------------------|-----------------------------------|------------|---------------------------|----------------------------|---------------------------------|-----------------------|
|   | Dollari amerikan /<br>USD                | EURO / EUR | Sterlina Angleze /<br>GBP | Franga Zvicereane /<br>CHF | Jeni Japonez (per<br>100) / JPY | Dollari Kanadez / CAD | Dollari amerikan /<br>USD         | EURO / EUR | Sterlina Angleze /<br>GBP | Franga Zvicereane /<br>CHF | Jeni Japonez (per<br>100) / JPY | Dollari Kanadez / CAD |
|   | 1  | 2          | 3                         | 4                          | 5                               | 6                     | 7                                 | 8          | 9                         | 10                         | 11                              | 12                    |
| 2022  | 113.04                                   | 118.98     | 139.60                    | 118.40                     | 86.40                           | 86.91                 | 107.05                            | 114.23     | 128.92                    | 116.13                     | 81.13                           | 79.04                 |
| 2023  | 100.65                                   | 108.80     | 125.01                    | 111.94                     | 71.92                           | 74.59                 | 93.94                             | 103.88     | 119.47                    | 112.10                     | 66.30                           | 70.85                 |
| 2024  | 93.09                                    | 100.71     | 118.94                    | 105.76                     | 61.50                           | 67.98                 | 94.26                             | 98.15      | 118.16                    | 104.27                     | 60.11                           | 65.56                 |
| 2024 / 07   | 92.50                                    | 100.31     | 118.90                    | 103.68                     | 58.63                           | 67.48                 | 92.58                             | 100.22     | 118.85                    | 105.07                     | 61.52                           | 66.87                 |
| 2024 / 08   | 90.78                                    | 99.97      | 117.41                    | 105.80                     | 62.07                           | 66.43                 | 89.92                             | 99.65      | 118.54                    | 105.98                     | 61.98                           | 66.73                 |
| 2024 / 09   | 89.43                                    | 99.35      | 118.22                    | 105.57                     | 62.47                           | 66.07                 | 88.25                             | 98.77      | 118.34                    | 104.76                     | 61.91                           | 65.31                 |
| 2024 / 10   | 90.48                                    | 98.68      | 118.14                    | 105.15                     | 60.51                           | 65.82                 | 90.45                             | 98.29      | 117.51                    | 104.54                     | 59.36                           | 64.98                 |
| 2024 / 11   | 92.25                                    | 98.21      | 117.68                    | 104.86                     | 59.96                           | 66.03                 | 93.45                             | 98.35      | 117.86                    | 105.96                     | 61.73                           | 66.52                 |
| 2024 / 12   | 93.89                                    | 98.30      | 118.69                    | 105.29                     | 60.98                           | 65.92                 | 94.26                             | 98.15      | 118.16                    | 104.27                     | 60.11                           | 65.56                 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 2-3 Eksporti sipas grup mallrave\*

## Export by commodity groups\* 2-3

Në milionë lekë

In millions ALL

|           | Gjithsej / Total<br>1=(2+3+4+5+6+7+8+9+10) | Ushqim, pije duhan / Food,<br>beverages, tobacco | Minerale, lëndë djegëse,<br>ener. elek./ Minerals, fuels,<br>electricity | Produkte kimike dhe<br>plastike / Chemical and<br>plastic products | Lëkure dhe artikuj prej<br>lëkure / Leather and other<br>leather manufactures | Prodhime druri dhe letre /<br>Wood manufactures and<br>articles of paper | Tekstile dhe këpucë /<br>Textile and footwear | Materiale ndërtimi dhe<br>metale / Construction<br>materials and metals | Makineri, pajisje dhe pjesë<br>këmbimi / Machineries,<br>equipments and spare parts | Të tjera /<br>Others |
|-----------|--|--|--|--|---|--|---|---|---|----------------------|
|           | 1  | 2  | 3  | 4  | 5   | 6  | 7   | 8   | 9   | 10                   |
| 2022      | 486,784.26                                 | 51,714.73  | 107,489.58   | 17,617.70  | 2,888.36  | 14,282.52  | 135,222.02                                    | 105,359.74  | 39,689.01   | 12,520.59            |
| 2023      | 440,307.65                                 | 55,667.27  | 94,033.93  | 16,346.99  | 2,613.52  | 11,178.54  | 126,307.76                                    | 83,243.23   | 39,070.95   | 11,845.46            |
| 2024      | 372,599.75                                 | 53,287.34  | 70,813.53  | 15,256.81  | 2,029.50  | 9,929.72   | 105,081.12                                    | 65,209.68   | 37,580.77   | 13,411.26            |
| 2024 / 07 | 33,320.42                                  | 4,518.91   | 5,415.90   | 1,825.86   | 168.96  | 949.45   | 9,931.17                                      | 6,430.11  | 3,130.80  | 949.25               |
| 2024 / 08 | 22,493.42                                  | 2,978.51   | 5,960.72   | 1,064.01   | 45.34   | 628.25   | 4,838.35                                      | 4,074.01  | 2,276.13  | 628.12               |
| 2024 / 09 | 30,727.95                                  | 3,501.88   | 5,024.01   | 1,297.78   | 139.95  | 845.60   | 8,810.33                                      | 6,680.28  | 3,599.44  | 828.67               |
| 2024 / 10 | 30,992.28                                  | 4,489.41   | 5,737.66   | 1,279.53   | 186.08  | 912.40   | 9,503.69                                      | 4,474.13  | 3,382.03  | 1,027.35             |
| 2024 / 11 | 30,128.11                                  | 5,394.85   | 4,664.24   | 1,046.23   | 178.15  | 865.96   | 9,346.09                                      | 3,781.43  | 3,418.63  | 1,432.53             |
| 2024 / 12 | 25,668.85                                  | 4,842.68   | 5,188.06   | 1,089.77   | 154.64  | 706.47   | 7,235.69                                      | 2,926.36  | 2,563.04  | 962.14               |

Burimi: INSTAT.

Source: INSTAT.

\* Eksportet janë në vlerën F.O.B.

\* Exports are valued in F.O.B.

## 2-4 Importi sipas grup mallrave\*

## Import by commodity groups\* 2-4

Në milionë lekë

In millions ALL

|           | Gjithsej /<br>Total<br>1=(2+3+4+5+6+7+8+9+10) | Ushqim, pije duhan / Food,<br>beverages, tobacco | Minerale, lëndë djegëse,<br>ener. elek./ Minerals, fuels,<br>electricity | Produkte kimike dhe<br>plastike / Chemical and<br>plastic products | Lëkure dhe artikuj prej<br>lëkure / Leather and other<br>leather manufactures | Prodhime druri dhe letre /<br>Wood manufactures and<br>articles of paper | Tekstile dhe këpucë /<br>Textile and footwear | Materiale ndërtimi dhe<br>metale /<br>Construction materials and<br>metals | Makineri, pajisje dhe pjesë<br>këmbimi / Machineries,<br>equipments and spare parts | Të tjera /<br>Others |
|-----------|---|--|--|--|---|--|---|--|---|----------------------|
|           | 1   | 2  | 3  | 4  | 5   | 6  | 7   | 8  | 9   | 10                   |
| 2022      | 950,380.92                                    | 149,224.72                                       | 171,644.58   | 117,053.99   | 17,021.21   | 35,218.91  | 101,788.20                                    | 137,116.10   | 187,019.01  | 34,294.21            |
| 2023      | 872,675.52                                    | 145,778.25                                       | 101,960.53   | 114,053.26   | 13,656.48   | 30,045.24  | 94,190.57                                     | 122,814.98   | 212,947.43  | 37,228.79            |
| 2024      | 894,381.21                                    | 156,127.35                                       | 93,156.75  | 116,102.97   | 11,555.47   | 29,865.73  | 86,680.94                                     | 120,003.25   | 238,361.73  | 42,527.03            |
| 2024 / 07 | 85,470.57                                     | 15,345.00  | 9,186.03   | 10,273.76  | 974.77  | 3,079.13   | 7,973.72                                      | 11,927.64  | 22,750.30   | 3,960.23             |
| 2024 / 08 | 68,920.10                                     | 14,212.16  | 9,571.40   | 8,191.90   | 557.97  | 2,175.58   | 5,500.26                                      | 8,206.42   | 17,125.43   | 3,378.98             |
| 2024 / 09 | 71,019.32                                     | 12,682.24  | 8,335.93   | 9,522.67   | 920.96  | 2,262.43   | 7,846.96                                      | 8,841.55   | 17,726.14   | 2,880.44             |
| 2024 / 10 | 76,881.21                                     | 13,547.33  | 7,849.59   | 10,234.31  | 1,014.78  | 2,555.35   | 8,193.60                                      | 9,580.67   | 19,945.55   | 3,960.03             |
| 2024 / 11 | 73,043.94                                     | 12,105.93  | 7,189.51   | 9,482.32   | 892.71  | 2,263.40   | 7,278.18                                      | 9,304.66   | 19,972.41   | 4,554.81             |
| 2024 / 12 | 78,811.79                                     | 13,408.24  | 9,021.18   | 10,267.66  | 851.46  | 2,788.43   | 7,194.08                                      | 8,811.22   | 22,255.14   | 4,214.38             |

Burimi: INSTAT.

Source: INSTAT.

\* Importet janë në vlerën C.I.F.

\* Imports are valued in C.I.F.

2-5 Borxhi i jashtëm bruto

Gross external debt 2-5

Në milionë euro

In millions Eur

|            | Borxhi i jashtëm bruto /<br>Gross external debt<br>1=(2+5+8+11+14) |          | Qeveria e përgjithshme<br>/ General Government<br>2=(3+4) |          | Banka Qëndrore /<br>Central Bank<br>5=(6+7) |   | Korporata Depozituese,<br>me përjashtim të<br>Bankës Qëndrore /<br>Deposit-taking<br>corporations, except<br>Central Bank<br>8=(9+10) |          |        | Sektorë të tjerë /<br>Other sectors<br>11=(12+13) |          |        | Investimi Direkt: Huatë<br>Ndërkompani /<br>Direct Investment:<br>Intercompany Lending |          |
|------------|--|----------|---|----------|---|---|---|----------|--------|---|----------|--------|--|----------|
|            | 1  | 2        | 3   | 4        | 5   | 6 | 7   | 8        | 9      | 10  | 11       | 12     |  | 13       |
| 2021       | 9,755.31   | 4,845.98 | -   | 4,845.98 | 222.23                                      | - | 222.23  | 1,529.76 | 358.72 | 1,171.04  | 1,512.11 | 485.69 | 1,026.42   | 1,645.22 |
| 2022       | 9,766.34   | 4,687.88 | -   | 4,687.88 | 225.48                                      | - | 225.48  | 1,673.64 | 409.97 | 1,263.67  | 1,485.72 | 544.03 | 941.70   | 1,693.62 |
| 2023       | 10,075.49  | 4,942.05 | -   | 4,942.05 | 219.87                                      | - | 219.87  | 1,842.82 | 341.99 | 1,500.83  | 1,460.66 | 531.91 | 928.75   | 1,610.08 |
| 2023 / IV  | 10,075.49  | 4,942.05 | -   | 4,942.05 | 219.87                                      | - | 219.87  | 1,842.82 | 341.99 | 1,500.83  | 1,460.66 | 531.91 | 928.75   | 1,610.08 |
| 2024 / I   | 10,292.15  | 4,876.32 | -   | 4,876.32 | 224.41                                      | - | 224.41  | 2,013.14 | 480.52 | 1,532.62  | 1,558.45 | 608.99 | 949.46   | 1,619.83 |
| 2024 / II  | 10,115.78  | 4,738.86 | -   | 4,738.86 | 226.12                                      | - | 226.12  | 1,949.42 | 407.34 | 1,542.08  | 1,563.07 | 624.60 | 938.47   | 1,638.30 |
| 2024 / III | 10,002.70  | 4,616.28 | -   | 4,616.28 | 219.25                                      | - | 219.25  | 2,007.94 | 385.52 | 1,622.42  | 1,531.08 | 592.65 | 938.43   | 1,628.15 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Për detaje referohuni tek "Shpjegues për ndryshimet në statistikat e sektorit të jashtëm sipas BPM6 (Qershor 2014)".

For details refer to: "Commentary for changes in the publication of external sector statistics according to BPM6 (June 2014)"

1) Janë rishikuar të dhënat për periudhën 2024 / I -2024 / II.

1) Data are revised for the period 2024 / I -2024 / II.



## 3 SEKTORI FISKAL

## FISCAL SECTOR 3

3-1 Treguesit fiskalë sipas buxhetit të konsoliduar  
Në milionë lekë, fund periodhe, të dhëna progresive

Fiscal indicators regarding consolidated budget 3-1  
In millions ALL, end of period, progressive data

|           | Totali i të ardhurave / Total revenue |                                 |                                   |  | Totali i shpenzimeve / Total expenditure |   |   | Deficiti / Cash balance<br>9=(1-5) | Financimi i deficitit / Deficit financing |         |                                      |
|-----------|---------------------------------------|---------------------------------|-----------------------------------|--|--|---|---|------------------------------------|---|---------|--------------------------------------|
|           | 1=(2+3+4)                             | Të ardhura nga ndihmat / Grants | Të ardhura tatimore / Tax revenue | Të ardhura jo tatimore / Non tax revenue | 5=(6+7+8)                                | Shpenzimet korente / Current expenditures | Shpenzime kapitale / Capital expenditures |                                    | Shpenzime të tjera / Other expenditure    | 10      | Financimi i huaj / Foreign financing |
|           |                                       |                                 |                                   |  |  |   |   |                                    |   |         |                                      |
| 2021      | 510,572                               | 12,671                          | 475,612                           | 22,289                                   | 595,968                                  | 461,075                                   | 98,203                                    | 36,691                             | -85,397                                   | -18,701 | 104,098                              |
| 2022      | 572,790                               | 9,510                           | 541,342                           | 21,938                                   | 651,015                                  | 499,991                                   | 112,117                                   | 38,907                             | -78,225                                   | 87,765  | -9,539                               |
| 2023      | 643,678                               | 22,431                          | 598,662                           | 22,585                                   | 674,857                                  | 547,039                                   | 119,053                                   | 8,766                              | -31,180                                   | -7,323  | 38,503                               |
| 2024 / 06 | 343,113                               | 1,794                           | 321,095                           | 20,224                                   | 291,300                                  | 264,797                                   | 26,464                                    | 39                                 | 51,813                                    | -40,816 | -10,997                              |
| 2024 / 07 | 402,677                               | 2,184                           | 378,390                           | 22,103                                   | 348,265                                  | 314,682                                   | 33,537                                    | 46                                 | 54,412                                    | -41,247 | -13,166                              |
| 2024 / 08 | 464,298                               | 2,374                           | 437,875                           | 24,049                                   | 405,998                                  | 363,856                                   | 42,096                                    | 46                                 | 58,301                                    | -43,731 | -14,570                              |
| 2024 / 09 | 528,433                               | 2,596                           | 491,550                           | 34,287                                   | 459,603                                  | 411,251                                   | 48,306                                    | 46                                 | 68,830                                    | -52,817 | -16,013                              |
| 2024 / 10 | 589,813                               | 4,193                           | 547,575                           | 38,045                                   | 519,226                                  | 463,076                                   | 55,955                                    | 196                                | 70,586                                    | -51,112 | -19,474                              |
| 2024 / 11 | 647,007                               | 5,762                           | 600,394                           | 40,852                                   | 575,332                                  | 512,460                                   | 62,677                                    | 196                                | 71,675                                    | -49,109 | -22,566                              |

Burimi: Ministria e Financave.

Source: Ministry of Finance.

3-2 Stoku i borxhit të brendshëm sipas instrumenteve<sup>1</sup>Domestic debt stock by instruments<sup>1</sup> 3-2

Në milionë lekë, fund periudhe, të dhëna progresive

In millions ALL, end of period, progressive data

|            | Stoku i borxhit të brendshëm / Domestic debt stock 1=(2+11) | I. Borxhi i Qeverisë Qëndrore Buxhetore / I. Budgetary Central Government Debt 2=(3+4+5+6+7+8+9+10) | B. Instrumenta Afatgjatë / B. Long Term Instruments    |                                      |                                      |                                      |                                      |  |  | C. Rivlerësim valutor/ C. Foreign exchange currency revaluation | II. Borxhi i Garantuar (D+E) <sup>2</sup> / Public Guaranteed Debt (D+E) <sup>2</sup> 11=12+13 | (D) Garanci të brendshme / (D) Domestic Guarantees | (E) Garanci të tjera të brendshme / (E) Other domestic guarantees |
|------------|---|---|--|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|--|---|--|--|---|
|            |   |   | A. Instrumenta Afatshkurtër/ A. Short term Instruments |                                      |                                      |                                      |                                      |  |  |   |  |  |   |
|            |   |   | Bono Thesari / Treasury bills                          | Obligacione 2 vjeçare / 2 years Note | Obligacione 3 vjeçare / 3 years Note | Obligacione 5 vjeçare / 5 years Note | Obligacione 7 vjeçare / 7 years Note | Obligacione 10 vjeçare / 10 years Note | Obligacione 15 vjeçare / 15 years Note |   |  |  |   |
| 1          | 2   | 3   | 4  | 5                                    | 6                                    | 7                                    | 8                                    | 9                                      | 10                                     | 11  | 12   | 13   |   |
| 2021       | 702,256   | 678,881   | 202,112  | 101,932                              | 59,858                               | 117,754                              | 84,728                               | 111,347                                | 1,150                                  | -   | 23,375   | 13,836   | 9,538   |
| 2022       | 732,654   | 712,779   | 234,470  | 96,203                               | 57,376                               | 105,003                              | 85,931                               | 121,392                                | 6,385                                  | 6,020   | 19,875   | 13,009   | 6,865   |
| 2023       | 741,778   | 725,399   | 213,533  | 96,268                               | 67,853                               | 114,294                              | 96,277                               | 125,244                                | 11,930                                 | -   | 16,379   | 11,772   | 4,607   |
| 2023 / IV  | 741,778   | 725,399   | 213,533  | 96,268                               | 67,853                               | 114,294                              | 96,277                               | 125,244                                | 11,930                                 | -   | 16,379   | 11,772   | 4,607   |
| 2024 / I   | 740,756   | 724,760   | 215,268  | 106,171                              | 55,072                               | 107,065                              | 100,023                              | 127,397                                | 13,765                                 | -   | 15,996   | 11,650   | 4,346   |
| 2024 / II  | 764,041   | 748,978   | 216,003  | 107,028                              | 61,671                               | 116,515                              | 103,025                              | 129,245                                | 15,490                                 | -   | 15,063   | 11,327   | 3,736   |
| 2024 / III | 776,420   | 761,947   | 203,881  | 108,784                              | 68,672                               | 126,965                              | 108,546                              | 127,430                                | 17,671                                 | -   | 14,473   | 11,075   | 3,398   |

Burimi: Ministria e Financave.

Source: Ministry of Finance.

<sup>1</sup> Borxhi i brendshëm i Qeverisë Qëndrore Buxhetore përfshin vetëm letra me vlerë të borxhit dhe nuk ka kredi të marra në tregun e brendshëm.Budgetary Central Government Domestic Debt is comprised only of debt securities and there are no domestically contracted loans.<sup>1</sup><sup>2</sup> Garanci të tjera të brendshme përfshijnë garanci shtetërore të emetuara për përbalimin e situatës së pandemisë si dhe garancisë për situatën e veçantë të krijuar në treg.Other domestic guarantees include state guarantees issued to cope with the pandemic situation and the guarantee issued for the special situation created in the market.<sup>2</sup>

4-1 Prodhimi i brendshëm bruto sipas klasifikimit të aktivitetit ekonomik, (Metoda e Prodhimit NVE Rev 2)  
2018 – 2023\*, me çmime korrente, në milionë lekëGross domestic product by economic activities, (Production Method NACE Rev 2) 4-1  
2018 - 2023\* at current prices , In millions ALL

| Kodi<br>Code | NVE Rev.2<br>Nace Rev.2 | Aktiviteti ekonomik  | Vitet/Years      |                  |                  | Economic activities  |
|--------------|-------------------------|--|------------------|------------------|------------------|--|
|              |                         |  | 2021             | 2022             | 2023*            |  |
| A1           | 01-03                   | Bujqësi, pyje dhe peshkim  | 332,141          | 365,122          | 384,460          | Agriculture, forestry and fishing                                    |
| A2           | 05-09                   | Industria nxjerrëse  | 27,896           | 32,182           | 26,949           | Mining and quarrying   |
| A3           | 10-33                   | Industria përpunuese   | 129,142          | 161,330          | 162,996          | Manufacturing Industry   |
| A4           | 35                      | Energjia elektrike, furnizimi me gaz, avull dhe ajër të kondicionuar             | 35,615           | 38,208           | 54,290           | Electricity, gas, steam and air conditioning supply                  |
| A5           | 36-39                   | Furnizimi me ujë, aktivitetet e trajtimit dhe menaxhimit të mbeturinave, mbejeve | 12,372           | 14,545           | 15,411           | Water supply; sewerage, waste management and remediation activities  |
| A6           | 41-43                   | Ndërtimi   | 213,746          | 248,715          | 285,869          | Construction   |
| A7           | 45-47                   | Tregtia me shumicë dhe me pakicë; riparimi i automjeteve dhe motorcikletave      | 213,310          | 262,168          | 287,940          | Wholesale and retail trade; repair of motor vehicles and motorcycles |
| A8           | 49-53                   | Transporti dhe magazinimi  | 50,953           | 62,368           | 65,033           | Transportation and storage   |
| A9           | 55-56                   | Akomodimi dhe shërbimi ushqimor  | 38,927           | 57,155           | 86,779           | Accommodation and food service activities                            |
| A10          | 58-63                   | Informacioni dhe komunikacioni   | 43,296           | 52,158           | 57,425           | Information and communication  |
| A11          | 64-66                   | Aktivite financiare dhe të siguracionit  | 30,590           | 34,055           | 37,647           | Financial and insurance activities                                   |
| A12          | 68                      | Aktivite të Real estate (Dhënies-Marrjes me qera)                                | 103,485          | 111,305          | 112,622          | Real estate activities   |
| A13          | 69-75                   | Aktivite profesionale, shkencore dhe teknike                                     | 53,542           | 69,874           | 75,483           | Professional, scientific and technical activities                    |
| A14          | 77-82                   | Aktivite administrative dhe shërbime mbështetëse                                 | 60,961           | 73,515           | 95,113           | Administrative and support service activities                        |
| A15          | 84                      | Administrim publik dhe mbrojtja; sigurimi social i detyrueshëm                   | 99,095           | 104,804          | 122,244          | Public administration and defense; compulsory social security        |
| A16          | 85                      | Arsimi   | 61,173           | 64,376           | 76,741           | Education  |
| A17          | 86-88                   | Shëndetësia dhe aktivite të punës sociale  | 61,626           | 65,533           | 75,609           | Human health activities  |
| A18          | 90-93                   | Arte, argëtim dhe çlodhje  | 9,531            | 12,470           | 16,581           | Arts, entertainment and recreation                                   |
| A19          | 94-98                   | Aktivite të tjera shërbimi dhe aktivite të familjeve                             | 18,067           | 23,602           | 27,330           | Other services and activities of households                          |
|              |                         | <b>Vlera e Shtuar Bruto me çmime bazë</b>  | <b>1,595,468</b> | <b>1,853,484</b> | <b>2,066,523</b> | <b>GVA at basic prices</b>   |
|              |                         | Taksa neto mbi produktet   | 271,206          | 296,257          | 303,383          | Net taxes on products  |
|              |                         | <b>PBB ME ÇMIMET E TREGUT</b>  | <b>1,866,674</b> | <b>2,149,741</b> | <b>2,369,906</b> | <b>GDP at market prices</b>  |

Burimi: INSTAT.

\* 2023 Gjysëm-finale.

Source: INSTAT.

\* 2023 Semifinal data.

4-2 Indeksi i çmimeve të prodhimit dhe indeksi i kushtimit në ndërtim (për banesa)

Producer price index and construction cost index (for dwellings) 4-2

Indeks Index

|            | Indekset e çmimeve të prodhimit/ Producer price index                                       |  |                                      |   |   | Indeksi i kushtimit në ndërtim (për banesa) / Construction cost index (for dwellings)                                      |   |
|------------|---|--|--------------------------------------|---|---|--|---|
|            | IÇP Indeksi Total (NVE Rev.2), 2021 =100 (%) / PPI Total Index (NACE Rev.2), 2021 = 100 (%) | Industria nxjerrëse / Mining and quarrying | Industria përpunuese / Manufacturing | Energjia elektrike, gaz, avull dhe ajër i kondicionuar / Electricity, gas, steam and air conditioning | Furnizimi me ujë, aktivitete të trajtimit dhe menaxhimit të mbeturinave / Water supply, treatment activities and waste management | Indeksi i kushtimit në ndërtim (për banesa) T4 / 2021=100 (%) / Construction cost index (for dwellings) Q 4 / 2021=100 (%) | Ndryshimet vjetore të indeksit të kushtimit në ndërtim (për banesa) / Annual changes of the construction cost index (for dwellings) |
|            |   |  |                                      |   |   |  |   |
| 2021*      | 99.98   | 100.00                                     | 100.00                               | 100.00  | 100.00  | 98.88  | 1.80  |
| 2022*      | 119.95  | 133.28                                     | 116.90                               | 131.83  | 102.35  | 105.19   | 6.40  |
| 2023*      | 127.23  | 142.98                                     | 122.35                               | 146.55  | 104.33  | 109.97   | 4.50  |
| 2023 / IV  | 128.12  | 144.35                                     | 122.53                               | 149.91  | 104.54  | 111.43   | 4.11  |
| 2024 / I   | 129.21  | 147.08                                     | 123.19                               | 152.34  | 104.64  | 112.04   | 3.42  |
| 2024 / II  | 129.34  | 148.12                                     | 122.98                               | 153.26  | 104.73  | 112.25   | 2.53  |
| 2024 / III | 129.22  | 147.95                                     | 122.79                               | 153.18  | 104.98  | 112.35   | 1.57  |

Burimi: INSTAT.

\* Mesatare vjetore.

Source: INSTAT.

\* Annual average.

## 4-3 Indeksi i çmimeve të konsumit

## Consumer price index 4-3

|           | IÇK Totali dhjetor<br>2020=100 /<br>CPI Total December<br>2020=100 | Ushqime dhe pije jo-<br>alkoolike /<br>Food and non-<br>alcoholic beverages | Pije alkoolike dhe<br>duhan /<br>Alcoholic beverages<br>and tobacco | Veshje dhe<br>këpuçë / Clothing<br>and footwear | Qira, ujë lëndë<br>djegëse dhe energji<br>/ Rent, water, fuel<br>and power | Mobilim, pajisje shtëpie<br>dhe mirëmbajtje e<br>shtëpisë /<br>Furniture household<br>and maintenance | Shëndeti /<br>Medical care | Transporti /<br>Transport | Komunikimi /<br>Communication | Argëtim dhe kulturë<br>/<br>Recreation and<br>culture | Shërbimi arsimor /<br>Education service | Hotele, kafene dhe<br>restorante /<br>Hotels, coffee-<br>house and<br>restaurants | Mallra dhe shërbime të ndryshme /<br>Goods and various services |
|-----------|--|---|---|---|--|---|----------------------------|---------------------------|-------------------------------|---|---|---|---|
|           | 1  | 2   | 3   | 4   | 5  | 6   | 7                          | 8                         | 9                             | 10  | 11                                      | 12  | 13  |
| 2022*     | 109.33   | 117.28  | 106.27  | 102.70  | 103.58   | 104.70  | 101.31                     | 121.14                    | 103.73                        | 104.18  | 101.34                                  | 106.60  | 101.60  |
| 2023*     | 114.53   | 128.32  | 110.31  | 106.61  | 105.91   | 110.90  | 102.51                     | 112.33                    | 104.84                        | 109.95  | 103.66                                  | 111.76  | 105.08  |
| 2024*     | 117.06   | 131.70  | 114.17  | 110.32  | 107.89   | 115.14  | 104.04                     | 110.03                    | 105.32                        | 114.60  | 105.45                                  | 114.54  | 107.62  |
| 2024 / 07 | 116.18   | 129.04  | 114.25  | 110.14  | 107.75   | 115.13  | 104.03                     | 110.06                    | 105.12                        | 113.29  | 105.22                                  | 114.69  | 107.63  |
| 2024 / 08 | 116.78   | 130.29  | 114.71  | 110.78  | 108.15   | 115.49  | 104.14                     | 109.30                    | 105.57                        | 115.31  | 105.40                                  | 115.01  | 107.81  |
| 2024 / 09 | 117.51   | 132.15  | 114.83  | 111.36  | 108.21   | 116.02  | 104.14                     | 109.16                    | 105.82                        | 117.49  | 105.84                                  | 115.03  | 107.95  |
| 2024 / 10 | 117.63   | 132.60  | 115.18  | 111.84  | 107.98   | 116.08  | 104.29                     | 108.57                    | 105.81                        | 117.95  | 105.95                                  | 115.29  | 107.91  |
| 2024 / 11 | 117.60   | 132.20  | 115.45  | 112.54  | 108.30   | 116.28  | 104.18                     | 108.04                    | 105.75                        | 117.69  | 106.00                                  | 115.35  | 108.09  |
| 2024 / 12 | 118.25   | 133.41  | 116.67  | 112.91  | 108.45   | 117.41  | 104.36                     | 108.66                    | 106.16                        | 117.53  | 106.04                                  | 115.56  | 108.20  |

| Ndryshimet vjetore të indeksit të çmimeve të konsumit sipas grupeve kryesore (në %) / Year on year consumer price index, main groups (in %) |   |   |   |  |   |                            |                           |                               |   |   |   |   |      | Inflacioni mesatar<br>vjetor <sup>~</sup> /<br>Annual average<br>inflation <sup>~</sup> |
|---|---|---|---|--|---|----------------------------|---------------------------|-------------------------------|---|---|---|---|------|---|
| IÇK Totali / CPI total  | Ushqime dhe pije jo-<br>alkoolike /<br>Food and non-<br>alcoholic beverages | Pije alkoolike dhe<br>duhan /<br>Alcoholic beverages<br>and tobacco | Veshje dhe<br>këpuçë / Clothing<br>and footwear | Qira, ujë lëndë<br>djegëse dhe energji<br>/ Rent, water, fuel<br>and power | Mobilim, pajisje shtëpie<br>dhe mirëmbajtje e<br>shtëpisë /<br>Furniture household<br>and maintenance | Shëndeti /<br>Medical care | Transporti /<br>Transport | Komunikimi /<br>Communication | Argëtim dhe kulturë<br>/<br>Recreation and<br>culture | Shërbimi arsimor /<br>Education service | Hotele, kafene dhe<br>restorante /<br>Hotels, coffee-<br>house and<br>restaurants | Mallra dhe shërbime<br>të ndryshme /<br>Goods and various<br>services |      |   |
| 1   | 2   | 3   | 4   | 5  | 6   | 7                          | 8                         | 9                             | 10  | 11                                      | 12  | 13  | 14   |   |
| 2022  | 7.40  | 14.17   | 5.49  | 3.85   | 2.79  | 6.46                       | 1.13                      | 6.04                          | 1.27  | 1.30                                    | 2.31  | 5.21  | 3.35 | 6.73  |
| 2023  | 3.98  | 6.69  | 4.32  | 3.00   | 2.60  | 4.59                       | 1.18                      | -3.28                         | 0.31  | 5.44                                    | 2.26  | 4.42  | 3.41 | 4.76  |
| 2024  | 2.09  | 2.98  | 3.84  | 3.82   | 0.91  | 4.24                       | 1.13                      | -2.83                         | 1.20  | 5.60                                    | 0.83  | 1.82  | 1.54 | 2.22  |
| 2024 / 07   | 2.06  | 1.86  | 3.14  | 3.25   | 2.25  | 3.49                       | 1.51                      | 0.28                          | 0.22  | 2.21                                    | 2.19  | 1.95  | 2.14 | 3.03  |
| 2024 / 08   | 1.97  | 2.40  | 3.56  | 3.95   | 1.50  | 3.52                       | 1.40                      | -3.08                         | 0.59  | 3.98                                    | 2.18  | 1.79  | 2.11 | 2.87  |
| 2024 / 09   | 1.91  | 2.69  | 3.45  | 3.61   | 1.51  | 3.56                       | 1.08                      | -4.47                         | 0.82  | 4.65                                    | 0.89  | 1.77  | 1.89 | 2.69  |
| 2024 / 10   | 1.89  | 3.07  | 3.59  | 3.49   | 1.18  | 2.95                       | 1.19                      | -5.27                         | 0.79  | 5.05                                    | 0.73  | 1.79  | 1.86 | 2.53  |
| 2024 / 11   | 2.04  | 3.17  | 3.78  | 3.97   | 1.37  | 3.33                       | 1.10                      | -5.44                         | 0.80  | 5.73                                    | 0.78  | 1.80  | 1.95 | 2.37  |
| 2024 / 12   | 2.09  | 2.98  | 3.84  | 3.82   | 0.91  | 4.24                       | 1.13                      | -2.83                         | 1.20  | 5.60                                    | 0.83  | 1.82  | 1.54 | 2.22  |

Burimi: INSTAT.

\* Indekse mesatare të çmimeve të konsumit.

\*\* Mesatare aritmetike e thjeshtë e inflacioneve vjetore të dymbëdhjetë muajve të fundit (logaritje e B.Sh).

Source: INSTAT.

\*Average CPI by main groups.

\*\* Simple arithmetic average of annual inflation of latest twelve months (calculation of BoA).

## 4-4 Punësimi, papunësia dhe pagat

## Employment, unemployment and wages 4-4

Në mijë, ose në rast të kundërt, sikurse përcaktohet

In thousands, unless otherwise indicated

|            | Të punësuar kontribues në sigurimet shoqërore sipas sektorëve. /<br>Employed contributors in social insurance by sectors. |  | Punëkërkuës të papunë të regjistruar /<br>Registered jobseekers | Pagat (në Lekë) / Wages (in ALL)  |  |
|------------|---|--|---|---|--|
|            | Të punësuar kontribues në sektorin shtetëror /<br>Employed contributors in public sector                                  | Të punësuar kontribues në sektorin privat /<br>Employed contributors in private sector |   | Paga mesatare mujore në sektorin shtetëror /<br>Average monthly wage in public sector | Paga minimale e miratuar** /<br>Approved minimum monthly wage ** |
|            | 1   | 2  |   | 4   | 5  |
| 2021*      | 183   | 520  | 87  | 68,508  | 30,000   |
| 2022*      | 184   | 533  | 77  | 70,007  | 34,000   |
| 2023*      | 182   | 550  | 77  | 81,887  | 40,000   |
| 2023 / IV  | 181   | 549  | 75  | 87,864  | 40,000   |
| 2024 / I   | 182   | 552  | 74  | 84,979  | 40,000   |
| 2024 / II  | 183   | 562  | 69  | 85,901  | 40,000   |
| 2024 / III | 180   | 569  | 68  | 96,856  | 40,000   |

Burimi: INSTAT.

Source: INSTAT.

\* Mesatare vjetore përveç pagës minimale (5).

\* Annual average except approved minimum monthly wage (5).

\*\* Të dhëna administrative.

\*\* Administrative data.