

# BANKA E SHQIPERISE

**RAPORTI  
STATISTIKOR  
MUJOR**

**MONTHLY  
STATISTICAL  
REPORT**

**05/2021**

| RAPORTI STATISTIKOR MUJOR  |         | MONTHLY STATISTICAL REPORT   |  |
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## Shënime/ Notes

(AL) Duke filluar nga Raporti Statistikor Mujor i muajit prill 2008, tabelat e sektorit financiar që do të publikohen janë hartuar në përputhje me "Metodikën e Statistikave Monetare dhe Financiare, Banka e Shqipërisë, korrik 2003". Të dhënat sipas kësaj metodike nisin që nga muaji dhjetor, 2002.

Duke filluar nga muaji qershor 2014, statistikatat e sektorit të jashtëm do të publikohen të kompiluara sipas Manualit 6 të Bilancit të Pagesave (M6BP). Shpjegimet lidhur me ndryshimet në këto publikime i gjeni në dokumentin: [Shpjegues për ndryshimet në statistikatat e sektorit të jashtëm sipas BPM6 \(Qershor 2014\)](#).

Duke filluar nga muaji shtator 2016, statistikatat monetare e financiare publikohen mbështetur në klasifikimin e sektorëve kundër-parti sipas ESA 2010. Seritë kohore për treguesit e paraqitur në të dhënat e korporatave depozituese, bilancet sektoriale dhe paraqitjet monetare, si dhe huatë e depozitat në sistemin bankar janë përditësuar sipas këtij standardi që nga muaji dhjetor 2015. Seritë kohore të publikuara deri në muajin gusht 2016 janë vendosur në rubrikën "Arkiva". Shpjegimet lidhur me ndryshimet në këto publikime gjenden në dokumentin e mëposhtëm.  
[https://www.bankofalbania.org/web/pub/statistikat\\_monetare\\_dhe\\_financiare\\_sipas\\_standardit\\_te\\_ri\\_2\\_8906\\_1.pdf](https://www.bankofalbania.org/web/pub/statistikat_monetare_dhe_financiare_sipas_standardit_te_ri_2_8906_1.pdf)

(EN) Starting with the Monthly Statistical Report of April 2008, the tables of the financial sector are compiled in accordance with "Monetary and Financial Statistics Manual, Bank of Albania, July 2003". The data compiled based on this methodology starts since December, 2002.

External sector statistics will be published compiled according to BPM6, starting from June 2014. Commentaries related with these changes are available in the document: [Commentary for changes in the publication of external sector statistics according to BPM6 \(June 2014\)](#).

Starting from September 2016 monetary and financial statistics will be published based on the sectors' classification according to ESA 2010. The data of sectoral balance sheets and monetary surveys of depository corporations as well as deposits and loans of the banking system have been updated since December 2015. The time series compiled and published until August 2016 are placed in section "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 |

(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.

(...) Tregon mungesë të të dhënës statistikore që mund të raportohet në vëzhgime të tjera / indicates that the data are not reported or calculated from underlying observations.

**(AL)** Në të gjitha rastet, rrumbullakimi i vlerave pas presjes dhjetore bëhet automatikisht sipas rastit. Për vlerat 0-4 pas presjes dhjetore, rrumbullakimi bëhet për poshtë, dhe për vlerat 5-9 pas presjes dhjetore, rrumbullakimi bëhet për lart. Mund të ekzistojë një mospërputhje e vogël ndërmjet shumës së përbërësve dhe totalit të paraqitur në tabelë për shkak të rrumbullakimeve.

**(EN)** In all cases, rounding is automatic. For decimal values 0-4, rounding-down is applied and for decimal values 5-9 rounding-up is applied. There may be a slight discrepancy between the sum of individual items and the total as shown in the table owing to rounding.

## 1. Zhvillimet monetare dhe normat e interesit

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

## Monetary developments and interest rates 1.

In billions ALL, unless otherwise indicated, end of period

|      | Agregatet monetare / Monetary aggregates |       |         | Depozitat <sup>1</sup> / Deposits | Kredia <sup>2</sup> / Credit | Normat e interesit 12m / 12m interest rates (%) |                                       |   | Norma e marrëveshjes së riblerjes njëjavore <sup>4</sup> / Weekly repurchase agreement rate <sup>4</sup> |
|------|--|-------|---------|-----------------------------------|------------------------------|---|---------------------------------------|---|--|
|      | M1                                       | M2    | M3      |                                   |                              | Depozita <sup>3</sup> / Deposits <sup>3</sup>   | Hua <sup>3</sup> / Loans <sup>3</sup> | Bono Thesari <sup>4</sup> / T. Bills <sup>4</sup> |  |
|      | 1  | 2     | 3       | 4                                 | 5                            | 6   | 7                                     | 8   | 9  |
| 2018 | 478.7                                    | 731.5 | 1,264.1 | 988.8                             | 532.8                        | 0.73  | 5.66                                  | 1.43  | 1.00   |
| 2019 | 524.0                                    | 758.0 | 1,318.7 | 1,027.3                           | 570.8                        | 0.49  | 6.25                                  | 1.69  | 1.00   |
| 2020 | 637.3                                    | 862.2 | 1,456.9 | 1,112.3                           | 608.6                        | 0.41  | 6.05                                  | 1.77  | 0.50   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 2. Prodhimi i brendshëm bruto, indeksat e çmimeve dhe tregu i punës

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

|      | Rritja reale vjetore e PBB me çmime konstante (%) <sup>5</sup> / Annual real growth of GDP at constant prices (%) <sup>5</sup> | Me çmime korrente, në milionë lekë <sup>5</sup> / At current prices, in million ALL <sup>5</sup> |  |   |   | Ndryshimet vjetore të Indeksit të Çmimeve të konsumit (%) / Yearly changes in CPI (%) | Tregu i punës (grup mosha 15-64) / Labor market (age group 15-64) |  |
|------|--|--|--|---|---|---|---|--|
|      |  | Produkti Brendshëm Bruto (PBB) / Gross domestic product (GDP)                                    | Pagat e të punësuarve, neto / Compensation of employees, net | Të Ardhura nga prona, 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  |
| 2018 | 4.0  | 1,636,731.3  | 36,198.1   | -38,189.6   | 1,634,739.8   | 1.80  | 59.5  | 12.8   |
| 2019 | 2.1  | 1,691,728.9  | 36,781.9   | -58,925.7   | 1,669,585.1   | 1.15  | 61.2  | 12.0   |
| 2020 |  |  |  |   |   | 1.05  | 60.6  | 12.2   |

Burimi: INSTAT.

Source: INSTAT.

3. Bilanci i pagesave<sup>6</sup>, rezerva dhe kursi i këmbimit

Ne milionë euro, përveç rasteve kur shënohet ndryshe

Balance of payments<sup>6</sup>, reserves and exchange rate 3.

In millions EUR, unless otherwise indicated

|      | Bilanci i llogarisë korrente / Current account | Nga të cilat: Bilanci tregtar / Of which: Trade balance (3-4) |                  |                                       | Nga të cilat: Remitancat / Of which: 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 |           |
|------|--|---|------------------|---------------------------------------|--|---|---|---|----------------------------------|-----------|
|      |  | Eksporti / Export   | Importi / Import | Mesatare e periudhës / Period average |  |   |   |   | ALL / EUR                        | ALL / USD |
|      | 1  | 2   | 3                | 4                                     | 5  | 6   | 7   | 8   | 9                                | 10        |
| 2018 | -866.4   | -2,871.1  | 986.1            | 3,857.2                               | 669.6  | -1,022.2  | 3,399.0                                     | 7.0   | 127.6                            | 108.0     |
| 2019 | -1,088.7                                       | -3,143.8  | 906.5            | 4,050.3                               | 701.9  | -1036.3   | 3,359.6                                     | 6.5   | 123.0                            | 109.9     |
| 2020 | -1,155.8                                       | -2,982.5  | 793.6            | 3,776.1                               | 673.3  | -892.0  | 3,942.4                                     | 9.6   | 123.8                            | 108.7     |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

Ne miliardë lekë

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

In billions ALL

|      | Të Ardhura / Revenue | Nga të cilat: Të ardhura latimore / Of which: Tax revenue | Shpenzime / Expenditure | Shpenzime kapitale / Capital expenditure | Deficiti / Deficit | Financim i brendshëm / Domestic financing | Financim i huaj / Foreign financing | Stoku i borxhit të Qeverisë Qendrore, përfshirë borxhin e garantuar / Stock of Central Government Debt including Debt Guarantees |  |
|------|----------------------|---|-------------------------|--|--------------------|---|-------------------------------------|--|--|
|      |                      |   |                         |  |                    |   |                                     | 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  |
| 2018 | 449.9                | 419.3   | 476.1                   | 78.4                                     | -26.2              | -6.9                                      | 33.1                                | 580.3  | 526.3  |
| 2019 | 460.3                | 426.3   | 491.9                   | 75.0                                     | -31.5              | 40.9                                      | -9.4                                | 597.3  | 514.8  |
| 2020 | 425.9                | 398.7   | 536.5                   | 85.3                                     | -110.6             | 49.4                                      | 61.2                                | 644.1  | 580.0  |

Burimi: Ministria e Financave dhe Ekonomisë.

Source: Ministry of Finance and Economy.

1) Përfshihen vetëm llogaritë dhe depozitat që janë pjesë e parase së gjere.

1) Deposits included in broad money.

2) Përfaqëson kredinë për ekonominë.

2) Credit to economy.

3) Norma mesatare e ponderuar vjetore e depozitave dhe huave të reja 12 mujore në lekë për sistemin bankar.

3) The annual weighted average rate of the 12 months new deposits and loans in ALL for the banking system.

4) Të dhënat i referohen normës në fund të periudhës.

4) End of period data.

5) 2019 Gjysëm-finale.

5) 2019 Semifinal data.

6) Janë rishikuar të dhënat për vitin 2020.

6) Data are revised for the year 2020.

1-1 Bilanci sektorial i Bankes së Shqipërisë

Sectoral balance sheet of Bank of Albania 1-1

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Totali i mjeteve / Total assets<br>(2+3+4+5+8+12+13+14) | Ari 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 (6+7) | Jorezidentët / Nonresidents | Qeveria Qendrore / Central Government | Huatë / Loans (9+10+11) | Qeveria Qendrore / Central Government | Korporata të tjera depozituese / Other depository corporations | Sektorë të tjerë rezidentë / Other resident sectors | Derivatet financiare / Financial derivatives | Llogari të arkëtueshme / Receivable accounts | Mjete jofinanciare/ Nonfinancial assets |
|-----------|---|--|-----------------------------------|--------------------|---|-----------------------------|---------------------------------------|-------------------------|---------------------------------------|--|---|--|--|---|
|           | 1   | 2  | 3                                 | 4                  | 5   | 6                           | 7                                     | 8                       | 9                                     | 10   | 11  | 12   | 13   | 14                                      |
| 2018 / 12 | 547,104.2   | 19,625.0   | 67.1                              | 189,904.2          | 261,577.2   | 205,990.4                   | 55,586.8                              | 34,144.7                | -                                     | 32,317.6   | 1,827.1   | 19.3   | 21,224.9                                     | 20,542.0                                |
| 2019 / 12 | 539,621.7   | 24,187.9   | 98.3                              | 152,387.6          | 283,678.9   | 228,514.0                   | 55,164.9                              | 36,097.8                | -                                     | 33,956.4   | 2,141.4   | 13.8   | 22,325.3                                     | 20,832.0                                |
| 2020 / 12 | 627,704.6   | 41,289.9   | 33.7                              | 200,001.8          | 309,231.7   | 242,026.4                   | 67,205.4                              | 34,715.4                | -                                     | 32,670.9   | 2,044.5   | 11.8   | 21,443.3                                     | 20,977.0                                |
| 2020 / 12 | 627,704.6   | 41,289.9   | 33.7                              | 200,001.8          | 309,231.7   | 242,026.4                   | 67,205.4                              | 34,715.4                | -                                     | 32,670.9   | 2,044.5   | 11.8   | 21,443.3                                     | 20,977.0                                |
| 2021 / 01 | 621,076.6   | 41,380.7   | 106.4                             | 196,065.0          | 303,989.5   | 235,959.3                   | 68,030.2                              | 37,558.1                | -                                     | 35,522.3   | 2,035.9   | 12.1   | 21,019.6                                     | 20,945.1                                |
| 2021 / 02 | 619,857.9   | 38,824.2   | 511.3                             | 195,476.0          | 303,304.2   | 236,100.1                   | 67,204.1                              | 39,697.0                | -                                     | 37,669.8   | 2,027.2   | 14.7   | 21,103.0                                     | 20,927.2                                |
| 2021 / 03 | 642,794.5   | 38,714.7   | 34.3                              | 224,215.5          | 299,009.3   | 232,396.6                   | 66,612.7                              | 38,849.1                | -                                     | 36,832.4   | 2,016.7   | 15.7   | 21,033.8                                     | 20,922.1                                |
| 2021 / 04 | 630,997.2   | 38,393.1   | 38.1                              | 216,460.8          | 296,514.2   | 229,009.3                   | 67,504.9                              | 37,528.6                | -                                     | 35,519.7   | 2,008.9   | 14.4   | 21,075.2                                     | 20,972.8                                |
| 2021 / 05 | 620,365.4   | 38,290.6   | 38.8                              | 210,520.7          | 293,870.7   | 227,485.0                   | 66,385.7                              | 35,002.3                | -                                     | 33,001.1   | 2,001.1   | 14.0   | 21,686.4                                     | 20,941.9                                |

|           | Detyrimet totale / Total liabilities<br>(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 (5+6+7+8+9) | Jorezidentët / Nonresidents | Qeveria Qendrore / Central Government | Korporata të tjera depozituese / Other depository corporations | Korporata të tjera jofinanciare / Other nonfinancial corporations | Sektorë të tjerë rezidentë / Other resident sectors | Huatë / Loans (11+12+13) | Jorezidentët / Nonresidents | Qeveria Qendrore / Central Government | Korporata të tjera depozituese / Other depository corporations | Llogari të pagueshme / Other accounts payable | Alokimi i SDR / SDR allocation | Aksione dhe instrumente të tjera të kapitalit / Shares and other equity |
|-----------|---|---|--|--|-----------------------------|---------------------------------------|--|---|---|--------------------------|-----------------------------|---------------------------------------|--|---|--------------------------------|---|
|           | 1   | 2   | 3  | 4  | 5                           | 6                                     | 7  | 8   | 9   | 10                       | 11                          | 12                                    | 13   | 14  | 15                             | 16  |
| 2018 / 12 | 547,104.2   | 286,158.4                                     | 50.6   | 222,291.9  | 17,047.3                    | 67,945.2                              | 137,218.8  | 49.6  | 31.0  | 18.3                     | 18.3                        | -                                     | -  | 518.7   | 6,977.7                        | 31,088.6  |
| 2019 / 12 | 539,621.7   | 303,092.6                                     | 102.2  | 194,622.8  | 17,108.5                    | 46,685.3                              | 130,756.4  | 52.5  | 20.1  | -                        | -                           | -                                     | -  | 1,690.8                                       | 6,987.3                        | 33,126.1  |
| 2020 / 12 | 627,704.6   | 355,481.6                                     | 57.4   | 230,751.7  | 16,521.4                    | 35,343.8                              | 178,807.5  | 61.2  | 17.8  | -                        | -                           | -                                     | -  | 943.4   | 6,747.6                        | 33,723.0  |
| 2020 / 12 | 627,704.6   | 355,481.6                                     | 57.4   | 230,751.7  | 16,521.4                    | 35,343.8                              | 178,807.5  | 61.2  | 17.8  | -                        | -                           | -                                     | -  | 943.4   | 6,747.6                        | 33,723.0  |
| 2021 / 01 | 621,076.6   | 354,455.2                                     | 67.3   | 224,235.7  | 16,553.8                    | 42,517.8                              | 165,084.8  | 61.4  | 17.8  | -                        | -                           | -                                     | -  | 1,040.4                                       | 6,815.8                        | 34,462.2  |
| 2021 / 02 | 619,857.9   | 356,549.9                                     | 63.5   | 221,548.3  | 16,553.5                    | 38,478.5                              | 166,436.7  | 61.8  | 17.8  | -                        | -                           | -                                     | -  | 1,624.3                                       | 6,853.7                        | 33,218.2  |
| 2021 / 03 | 642,794.5   | 359,093.3                                     | 211.3  | 241,630.2  | 16,554.1                    | 54,029.7                              | 170,966.6  | 62.1  | 17.8  | -                        | -                           | -                                     | -  | 489.6   | 6,905.6                        | 34,464.5  |
| 2021 / 04 | 630,997.2   | 362,130.3                                     | 248.6  | 230,851.0  | 16,550.5                    | 51,628.8                              | 162,587.9  | 65.9  | 17.8  | -                        | -                           | -                                     | -  | 617.2   | 6,805.5                        | 30,344.7  |
| 2021 / 05 | 620,365.4   | 363,724.0                                     | 64.2   | 218,801.5  | 16,655.6                    | 44,591.4                              | 157,471.7  | 65.0  | 17.8  | -                        | -                           | -                                     | -  | 724.1   | 6,769.5                        | 30,282.1  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-2 Paraqitja monetare e Bankës së Shqipërisë  
Në milionë lekë, fund periudhe

Monetary survey of Bank of Albania 1-2  
In millions ALL, end of period

|           | Mjete valutore<br>neto/ Net foreign<br>assets<br>(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>(5+8+9+10+11+12) | Pretendime neto<br>ndaj Qeverisë<br>Qëndrore / Net<br>claims on Central<br>Government (6<br>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 / Claims<br>on other<br>nonfinancial<br>corporations | Pretendime ndaj<br>sektorëve të tjerë<br>rezidentë / Claims on<br>other resident<br>sectors |
|-----------|--|--|---|---|--|---|--|--|--|--|--|---|
|           | 1  | 2  | 3   | 4   | 5  | 6   | 7  | 8  | 9  | 10   | 11   | 12  |
| 2018 / 12 | 412,444.5  | 436,487.8  | 24,043.3  | 21,779.0  | -12,365.8  | 55,628.9  | 67,994.8   | 32,317.6   | -  | -  | -  | 1,827.2   |
| 2019 / 12 | 402,015.9  | 426,984.7  | 24,968.8  | 44,588.6  | 8,490.4  | 55,206.3  | 46,715.9   | 33,956.4   | -  | -  | -  | 2,141.8   |
| 2020 / 12 | 480,351.7  | 504,150.2  | 23,798.4  | 66,757.8  | 32,042.3   | 67,438.7  | 35,396.4   | 32,670.9   | -  | -  | -  | 2,044.5   |
| 2020 / 12 | 480,351.7  | 504,150.2  | 23,798.4  | 66,757.8  | 32,042.3   | 67,438.7  | 35,396.4   | 32,670.9   | -  | -  | -  | 2,044.5   |
| 2021 / 01 | 469,702.5  | 493,813.5  | 24,111.1  | 63,332.1  | 25,773.9   | 68,331.6  | 42,557.7   | 35,522.3   | -  | -  | -  | 2,036.0   |
| 2021 / 02 | 466,564.2  | 491,238.1  | 24,673.9  | 68,752.7  | 29,055.2   | 67,571.0  | 38,515.8   | 37,669.8   | -  | -  | -  | 2,027.7   |
| 2021 / 03 | 491,985.8  | 515,717.5  | 23,731.7  | 51,631.4  | 12,782.1   | 66,846.4  | 54,064.3   | 36,832.4   | -  | -  | -  | 2,016.8   |
| 2021 / 04 | 480,500.9  | 504,205.2  | 23,704.3  | 53,591.6  | 16,062.9   | 67,749.3  | 51,686.5   | 35,519.7   | -  | -  | -  | 2,009.0   |
| 2021 / 05 | 473,298.3  | 497,188.8  | 23,890.5  | 57,078.6  | 22,075.9   | 66,702.7  | 44,626.8   | 33,001.1   | -  | -  | -  | 2,001.6   |

|           | Baza monetare / Monetary base<br>(14+15+16) | Paraja në qarkullim /<br>Currency in<br>circulation | Detyrime ndaj<br>korporatave të tjera<br>depozituese / Liabilities<br>to other 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   |
| 2018 / 12 | 423,427.9                                   | 286,158.4   | 137,218.8   | 50.6   | 80.6  | -             | 285.4   | -20,659.0                          | 31,088.6   |
| 2019 / 12 | 433,951.2                                   | 303,092.6   | 130,756.4   | 102.2  | 72.6  | -             | 229.5   | -20,774.9                          | 33,126.1   |
| 2020 / 12 | 534,346.5                                   | 355,481.6   | 178,807.5   | 57.4   | 79.0  | -             | 61.6  | -21,100.6                          | 33,723.0   |
| 2020 / 12 | 534,346.5                                   | 355,481.6   | 178,807.5   | 57.4   | 79.0  | -             | 61.6  | -21,100.6                          | 33,723.0   |
| 2021 / 01 | 519,607.3                                   | 354,455.2   | 165,084.8   | 67.3   | 79.2  | -             | 59.2  | -21,173.4                          | 34,462.2   |
| 2021 / 02 | 523,050.1                                   | 356,549.9   | 166,436.7   | 63.5   | 79.6  | -             | 143.5   | -21,174.4                          | 33,218.2   |
| 2021 / 03 | 530,271.2                                   | 359,093.3   | 170,966.6   | 211.3  | 79.9  | -             | 19.8  | -21,218.2                          | 34,464.5   |
| 2021 / 04 | 524,966.8                                   | 362,130.3   | 162,587.9   | 248.6  | 83.7  | -             | 57.4  | -21,360.1                          | 30,344.7   |
| 2021 / 05 | 521,259.9                                   | 363,724.0   | 157,471.7   | 64.2   | 82.8  | -             | 72.7  | -21,320.6                          | 30,282.1   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.



1-3.a Bilanci sektorial i bankave paradedepozituese/ Mjetet

Sectoral balance sheet of deposit money banks/ Assets 1-3.a

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Totali i mjeteve / Total assets<br>(2+3+4+8+12+22+25+26+27) | Arka në lekë / National currency | Arka në valutë / Foreign currency | Depozita / Deposits<br>(5+6+7) | Letra me vlerë të ndryshme nga aksionet / Securities others than shares<br>(9+10+11) |                               |  | Nga të cilat / of which: | Jorezidentët / Nonresidents | Qeveria Qendrore / Central Government | Korporata të tjera jofinanciare / Other nonfinancial corporations |
|-----------|---|----------------------------------|-----------------------------------|--------------------------------|--|-------------------------------|--|--------------------------|-----------------------------|---------------------------------------|---|
|           |   |                                  |                                   |                                | Jorezidentët / Nonresidents  | Banka Qendrore / Central Bank | Bankat paradedepozituese / Deposit money banks |                          |                             |                                       |   |
|           | 1   | 2                                | 3                                 | 4                              | 5  | 6                             | 7  | 8                        | 9                           | 10                                    | 11  |
| 2018 / 12 | 1,453,176.7   | 10,866.9                         | 14,659.7                          | 336,111.5                      | 186,533.3  | 142,821.5                     | 6,756.8  | 444,459.8                | 87,379.3                    | 357,049.6                             | 30.9  |
| 2019 / 12 | 1,512,443.5   | 11,674.7                         | 14,234.0                          | 341,593.0                      | 204,772.3  | 130,850.8                     | 5,969.8  | 480,209.6                | 104,546.3                   | 375,632.8                             | 30.5  |
| 2020 / 12 | 1,625,360.6   | 10,910.2                         | 18,414.9                          | 332,486.0                      | 147,450.7  | 179,335.3                     | 5,700.0  | 551,038.5                | 138,178.9                   | 412,828.7                             | 31.0  |
| 2020 / 12 | 1,625,360.6   | 10,910.2                         | 18,414.9                          | 332,486.0                      | 147,450.7  | 179,335.3                     | 5,700.0  | 551,038.5                | 138,178.9                   | 412,828.7                             | 31.0  |
| 2021 / 01 | 1,624,868.2   | 11,557.0                         | 15,892.6                          | 313,514.8                      | 141,649.8  | 167,759.0                     | 4,106.0  | 563,482.7                | 143,081.7                   | 420,369.9                             | 31.1  |
| 2021 / 02 | 1,628,725.0   | 10,760.1                         | 18,489.0                          | 306,749.2                      | 137,179.7  | 167,086.7                     | 2,482.8  | 571,416.3                | 148,224.2                   | 423,160.9                             | 31.2  |
| 2021 / 03 | 1,644,830.3   | 11,354.1                         | 16,963.3                          | 309,905.1                      | 134,831.0  | 172,069.3                     | 3,004.7  | 578,994.8                | 148,928.2                   | 430,035.4                             | 31.1  |
| 2021 / 04 | 1,650,602.4   | 11,570.4                         | 14,418.3                          | 303,731.6                      | 136,644.0  | 163,578.3                     | 3,509.3  | 586,561.2                | 151,932.1                   | 434,597.8                             | 31.2  |
| 2021 / 05 | 1,663,032.3   | 13,102.6                         | 17,533.4                          | 300,915.0                      | 139,855.5  | 158,374.5                     | 2,685.0  | 591,750.4                | 152,565.3                   | 439,153.8                             | 31.3  |

|           | Huatë / Loans<br>(13+14+15+16+17+18+19+20+21) | Jorezidentët / Nonresidents | Banka Qendrore / Central Bank | Bankat paradedepozituese / Deposit money banks | Korporata të tjera jofinanciare / Other financial corporations | Qeveria Qendrore / Central Government | Qeveria lokale / Local government | Korporata jofinanciare publike / Public nonfinancial corporations | Korporata të tjera jofinanciare / Other nonfinancial corporations | Sektorë të tjerë rezidentë / Other resident sectors | Aksione dhe instrumente të tjerë të kapitalit / Shares and other equity<br>(23+24) | Jorezidentët / Nonresidents | Rezidentët / Residents | Derivatet financiare / Financial derivatives | Llogari të Arketueshme / Other accounts receivable | Mjete jofinanciare / Nonfinancial assets |
|-----------|---|-----------------------------|-------------------------------|--|--|---------------------------------------|-----------------------------------|---|---|---|--|-----------------------------|------------------------|--|--|--|
|           |   |                             |                               |  |  |                                       |                                   |   |   |   |  |                             |                        |  |  |  |
| 2018 / 12 | 586,280.5                                     | 54,657.4                    | —                             | 713.3  | 10,164.0   | 7,119.7                               | 682.6                             | 20,270.0  | 317,578.4   | 175,095.2   | 8,089.8  | 7,189.6                     | 900.2                  | —  | 7,676.2  | 45,032.1                                 |
| 2019 / 12 | 605,644.8                                     | 37,338.5                    | —                             | 1,992.8  | 13,555.1   | 5,620.6                               | 560.6                             | 24,182.4  | 335,884.5   | 186,510.3   | 7,119.0  | 6,129.0                     | 990.0                  | —  | 8,870.7  | 43,097.7                                 |
| 2020 / 12 | 649,528.1                                     | 44,188.2                    | —                             | 2,809.5  | 13,169.1   | 4,283.0                               | 429.1                             | 15,150.8  | 370,356.3   | 199,142.1   | 11,681.6   | 8,364.7                     | 3,316.9                | —  | 10,255.0   | 41,046.6                                 |
| 2020 / 12 | 649,528.1                                     | 44,188.2                    | —                             | 2,809.5  | 13,169.1   | 4,283.0                               | 429.1                             | 15,150.8  | 370,356.3   | 199,142.1   | 11,681.6   | 8,364.7                     | 3,316.9                | —  | 10,255.0   | 41,046.6                                 |
| 2021 / 01 | 657,045.2                                     | 54,428.4                    | —                             | 2,575.0  | 13,214.5   | 4,282.4                               | 419.5                             | 14,776.8  | 368,131.8   | 199,216.8   | 11,501.5   | 8,184.7                     | 3,316.8                | —  | 11,223.5   | 40,651.1                                 |
| 2021 / 02 | 660,330.2                                     | 55,409.2                    | —                             | 3,092.4  | 13,040.6   | 4,278.9                               | 409.9                             | 13,351.5  | 370,594.8   | 200,152.9   | 11,458.9   | 7,892.1                     | 3,566.9                | —  | 9,395.5  | 40,125.7                                 |
| 2021 / 03 | 666,108.6                                     | 58,641.3                    | —                             | 3,053.8  | 13,291.2   | 4,263.7                               | 396.8                             | 11,747.4  | 372,662.3   | 202,052.0   | 12,022.1   | 8,455.8                     | 3,566.3                | —  | 9,029.0  | 40,453.6                                 |
| 2021 / 04 | 671,230.9                                     | 60,776.9                    | —                             | 2,930.0  | 13,296.2   | 2,848.6                               | 387.4                             | 13,289.3  | 374,080.7   | 203,621.8   | 13,832.4   | 10,215.9                    | 3,616.5                | —  | 9,563.9  | 39,693.7                                 |
| 2021 / 05 | 676,537.5                                     | 61,657.0                    | —                             | 4,036.0  | 13,290.8   | 2,841.9                               | 382.1                             | 12,768.3  | 374,767.8   | 206,793.7   | 14,321.9   | 10,705.4                    | 3,616.6                | —  | 9,060.5  | 39,811.2                                 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-3.b Bilanci sektorial i bankave paradedepozituese/ Detyrimet  
Ne milione lekë, fund periudheSectoral balance sheet of deposit money banks/ Liabilities 1-3.b  
In millions ALL, end of period

|           | Detyrimet totale /<br>Total liabilities<br>(2+8+17+20+28+29+<br>30) | Depozita të përfshira në parane<br>e gjere / Deposits<br>included in broad<br>money<br>(3+4+5+6+7) | Korporata të tjera<br>financiare / Other<br>financial<br>corporations | Qeveria lokale /<br>Local<br>Governments | Korporata<br>jofinanciare<br>publike / Public<br>nonfinancial<br>corporations | Korporata të tjera<br>jofinanciare /<br>Other nonfinancial<br>corporations | Sektorë të tjerë<br>rezidentë / Other<br>resident sectors | Depozita të<br>paperfshira në<br>parane e gjere /<br>Deposits not<br>included in broad<br>money<br>(9+10+11+12+13+1<br>4+15+16) | Jorezidentët /<br>Nonresidents | Banka e<br>Shqipërisë / Bank<br>of Albania | Korporata të tjera<br>depozituese / Other<br>depository<br>corporations | Qeveria<br>Qendrore /<br>Central<br>Government | Korporata të tjera<br>financiare / Other<br>financial corporations | Korporata<br>jofinanciare<br>publike / Public<br>nonfinancial<br>corporations | Korporata të tjera<br>jofinanciare / Other<br>nonfinancial<br>corporations | Sektorë të tjerë<br>rezidentë /<br>Other resident<br>sectors |
|-----------|---|--|---|--|---|--|---|---|--------------------------------|--|---|--|--|---|--|--|
|           | 1   | 2  | 3   | 4  | 5   | 6  | 7   | 8   | 9                              | 10   | 11  | 12   | 13   | 14  | 15   | 16   |
| 2018 / 12 | 1,453,176.7   | 981,771.8  | 14,850.6  | 1,608.5                                  | 13,599.7  | 148,777.4  | 802,935.5   | 188,146.8   | 15,813.7                       | 6,004.2                                    | 9,478.6   | 8,155.9  | 2,092.0  | 376.2   | 7,349.1  | 138,877.1  |
| 2019 / 12 | 1,512,443.5   | 1,018,915.1  | 20,250.0  | 1,792.5                                  | 15,840.7  | 153,398.3  | 827,633.6   | 209,523.2   | 13,646.4                       | 822.2                                      | 8,429.9   | 8,455.7  | 3,879.2  | 335.9   | 8,185.2  | 165,768.9  |
| 2020 / 12 | 1,625,360.6   | 1,103,646.1  | 22,346.2  | 1,736.5                                  | 19,453.2  | 183,860.3  | 876,249.9   | 219,301.5   | 13,447.8                       | 1,446.8                                    | 6,874.5   | 10,828.1                                       | 4,665.7  | 252.2   | 6,863.4  | 174,923.1  |
| 2020 / 12 | 1,625,360.6   | 1,103,646.1  | 22,346.2  | 1,736.5                                  | 19,453.2  | 183,860.3  | 876,249.9   | 219,301.5   | 13,447.8                       | 1,446.8                                    | 6,874.5   | 10,828.1                                       | 4,665.7  | 252.2   | 6,863.4  | 174,923.1  |
| 2021 / 01 | 1,624,868.2   | 1,105,130.7  | 21,924.2  | 1,738.5                                  | 20,106.6  | 180,818.4  | 880,543.0   | 219,848.4   | 13,772.8                       | 3,031.1                                    | 5,370.8   | 9,233.7  | 4,976.1  | 249.3   | 7,083.6  | 176,130.9  |
| 2021 / 02 | 1,628,725.1   | 1,106,941.7  | 21,331.5  | 1,371.7                                  | 19,307.8  | 178,162.2  | 886,768.5   | 221,264.8   | 14,132.2                       | 1,216.3                                    | 5,746.7   | 9,749.8  | 5,023.1  | 227.5   | 7,212.8  | 177,956.4  |
| 2021 / 03 | 1,644,830.3   | 1,112,370.2  | 20,662.9  | 1,732.4                                  | 19,156.3  | 181,002.1  | 889,816.6   | 226,000.4   | 14,880.2                       | 1,727.1                                    | 8,635.5   | 9,715.5  | 5,212.8  | 246.7   | 7,101.0  | 178,481.6  |
| 2021 / 04 | 1,650,602.4   | 1,118,741.2  | 20,210.8  | 1,811.4                                  | 18,419.9  | 183,212.5  | 895,086.5   | 225,678.4   | 15,477.6                       | 1,603.3                                    | 7,909.4   | 8,637.1  | 5,374.8  | 277.3   | 7,123.9  | 179,275.0  |
| 2021 / 05 | 1,663,032.3   | 1,125,884.1  | 20,436.0  | 1,159.5                                  | 18,720.9  | 188,669.3  | 896,898.5   | 233,900.6   | 15,780.6                       | 1,459.6                                    | 9,530.0   | 12,702.5                                       | 5,372.7  | 287.3   | 7,767.5  | 181,000.5  |

|           | Letrat me vlerë të<br>ndryshme nga<br>aksionet (18+19) | Korporata të tjera<br>jofinanciare / Other<br>nonfinancial<br>corporations | Sektorë të tjerë<br>rezidentë /<br>Other resident<br>sectors | Huatë /<br>Loans<br>(21+22+23+24+<br>25+26+27) | Jorezidentët /<br>Nonresidents | Banka Qendrore / Central Bank | Korporata të tjera<br>depozituese /<br>Other depository<br>corporations | Qeveria<br>Qendrore /<br>Central<br>Government | Korporata të tjera<br>financiare /<br>Other financial<br>corporations | Korporata të<br>tjera jofinanciare<br>/ Other<br>nonfinancial<br>corporations | Sektorë të tjerë<br>rezidentë /<br>Other resident sectors | Derivatet<br>financiare /<br>Financial<br>derivatives | Llogari të<br>pagueshme /<br>Other accounts<br>payable | Aksione dhe<br>instrumente të<br>tjera të kapitalit /<br>Shares and<br>other equity |
|-----------|--|--|--|--|--------------------------------|-------------------------------|---|--|---|---|---|---|--|---|
|           | 17   | 18   | 19   | 20   | 21                             | 22                            | 23  | 24   | 25  | 26  | 27  | 28  | 29   | 30  |
| 2018 / 12 | 6,183.1  | 164.4  | 6,018.7  | 59,518.4                                       | 21,105.8                       | 32,318.6                      | 2,882.4   | 373.7  | 2,837.8   | -   | -   | 1.8   | 61,225.6   | 156,329.1   |
| 2019 / 12 | 6,656.0  | 101.2  | 6,554.8  | 63,411.7                                       | 22,276.8                       | 33,957.4                      | 4,244.5   | 405.7  | 2,527.2   | -   | -   | 0.0   | 48,328.9   | 165,608.7   |
| 2020 / 12 | 5,926.3  | 57.0   | 5,869.3  | 60,881.0                                       | 20,016.9                       | 32,670.9                      | 3,944.9   | 491.5  | 3,756.8   | -   | -   | -   | 56,808.6   | 178,797.2   |
| 2020 / 12 | 5,926.3  | 57.0   | 5,869.3  | 60,881.0                                       | 20,016.9                       | 32,670.9                      | 3,944.9   | 491.5  | 3,756.8   | -   | -   | -   | 56,808.6   | 178,797.2   |
| 2021 / 01 | 5,086.8  | 55.7   | 5,031.1  | 63,597.6                                       | 20,026.5                       | 35,523.2                      | 3,145.5   | 491.2  | 4,411.2   | -   | -   | -   | 54,421.9   | 176,782.8   |
| 2021 / 02 | 5,081.6  | 55.7   | 5,025.9  | 64,957.6                                       | 20,687.1                       | 37,670.9                      | 1,422.4   | 491.5  | 4,685.7   | -   | -   | -   | 53,343.9   | 177,135.5   |
| 2021 / 03 | 5,910.6  | 55.9   | 5,854.7  | 65,997.8                                       | 22,788.1                       | 36,832.4                      | 1,243.7   | 456.8  | 4,676.8   | -   | -   | -   | 54,946.2   | 179,605.3   |
| 2021 / 04 | 5,908.6  | 56.3   | 5,852.4  | 66,690.5                                       | 23,186.5                       | 35,519.7                      | 2,562.1   | 447.7  | 4,974.6   | -   | -   | -   | 58,001.5   | 175,582.2   |
| 2021 / 05 | 8,550.2  | 2,696.3  | 5,853.9  | 59,283.1                                       | 21,495.9                       | 33,001.1                      | 2,074.8   | 455.1  | 4,895.8   | (2,639.6)   | -   | -   | 58,819.1   | 176,595.1   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-4 Paraqitja monetare e bankave paradepozituese  
Në milionë leke, fund periodhe

Monetary survey of deposit money banks 1-4  
In millions ALL, end of period

|           | Mjetet valutore neto /<br>Net foreign assets (2-3) | Pretendime ndaj jorezidentëve /<br>Claims on nonresidents | Minus: Detyrime ndaj jorezidentëve / Less:<br>Liabilities to nonresidents | Mjetet e brendshme /<br>Domestic assets (5+6+9+10+11+12+13) | Pretendime ndaj Bankës Qëndrore /<br>Claims on Central Bank | Pretendimet neto ndaj Qeverisë Qëndrore /<br>Net claims on Central Government (7-8) | Pretendimet ndaj Qeverisë Qëndrore /<br>Claims on Central Government | Minus: Detyrime ndaj Qeverisë Qëndrore /<br>Less: Liabilities to Central Government | Pretendime ndaj korporatave të tjera financiare /<br>Claims on other financial corporations | Pretendimet ndaj qeverisë lokale /<br>Claims on local governments | Pretendimet ndaj korporatave jofinanciare publike /<br>Claims on public nonfinancial corporations | Pretendimet ndaj korporatave të tjera jofinanciare /<br>Claims on other nonfinancial corporations | Pretendime ndaj sektoreve të tjera rezidentë /<br>Claims on other resident sectors |
|-----------|--|---|---|---|---|---|--|---|---|---|---|---|--|
|           | 1  | 2   | 3   | 4   | 5   | 6   | 7  | 8   | 9   | 10  | 11  | 12  | 13   |
| 2018 / 12 | 311,918.5  | 350,419.2   | 38,500.7  | 1,031,419.2   | 153,688.4   | 353,009.5   | 364,169.2  | 11,159.8  | 11,064.2  | 682.6   | 20,270.0  | 317,609.3   | 175,095.2  |
| 2019 / 12 | 331,096.9  | 367,020.1   | 35,923.2  | 1,074,147.2   | 142,525.5   | 369,908.2   | 381,253.4  | 11,345.2  | 14,545.2  | 560.6   | 24,182.4  | 335,915.0   | 186,510.3  |
| 2020 / 12 | 323,132.6  | 356,597.3   | 33,464.7  | 1,195,179.7   | 190,245.5   | 403,339.0   | 417,111.7  | 13,772.8  | 16,486.0  | 429.1   | 15,150.8  | 370,387.3   | 199,142.1  |
| 2020 / 12 | 323,132.6  | 356,597.3   | 33,464.7  | 1,195,179.7   | 190,245.5   | 403,339.0   | 417,111.7  | 13,772.8  | 16,486.0  | 429.1   | 15,150.8  | 370,387.3   | 199,142.1  |
| 2021 / 01 | 329,437.9  | 363,237.2   | 33,799.4  | 1,190,942.0   | 179,316.0   | 412,518.8   | 424,652.4  | 12,133.6  | 16,531.3  | 419.5   | 14,776.8  | 368,162.8   | 199,216.8  |
| 2021 / 02 | 332,374.8  | 367,194.1   | 34,819.3  | 1,193,218.6   | 177,846.9   | 414,224.0   | 427,439.8  | 13,215.8  | 16,607.5  | 409.9   | 13,351.5  | 370,626.0   | 200,152.9  |
| 2021 / 03 | 330,151.4  | 367,819.6   | 37,668.2  | 1,207,564.9   | 183,423.4   | 420,394.4   | 434,299.2  | 13,904.7  | 16,857.5  | 396.8   | 11,747.4  | 372,693.5   | 202,052.0  |
| 2021 / 04 | 335,323.2  | 373,987.2   | 38,664.1  | 1,208,868.0   | 175,148.8   | 425,396.1   | 437,446.5  | 12,050.4  | 16,912.7  | 387.4   | 13,289.3  | 374,112.0   | 203,621.8  |
| 2021 / 05 | 345,040.0  | 382,316.4   | 37,276.5  | 1,209,315.3   | 171,477.1   | 426,187.6   | 441,995.7  | 15,808.1  | 16,907.4  | 382.1   | 12,768.3  | 374,799.1   | 206,793.7  |

|           | Detyrime ndaj Bankës Qëndrore /<br>Liabilities to Central Bank | Depozita të përfshira në paranë e gjerë /<br>Deposits included in broad money (16+17) | Depozita të transferueshme /<br>Transferable deposits | Depozita të tjera /<br>Other deposits | Depozita të pa përfshira në paranë e gjerë /<br>Deposits not included in broad money | Letra me vlerë të ndryshme nga aksionet /<br>Securities others than shares | Huatë /<br>Loans | Aksione dhe instrumente të tjera të kapitalit /<br>Shares and other equity | Nga të cilat: Rezerva rivlerësimi /<br>Of which: Valuation adjustment | Detyrime të tjera neto /<br>Other net liabilities | Axhustimi i konsolidimit /<br>Consolidation adjustment |
|-----------|--|---|---|---------------------------------------|--|--|------------------|--|---|---|--|
|           | 14   | 15  | 16  | 17                                    | 18   | 19   | 20               | 21   | 22  | 23  | 24   |
| 2018 / 12 | 38,322.8   | 981,771.8   | 374,996.6   | 606,775.2                             | 148,694.4  | 6,183.1  | 2,837.8          | 156,329.1  | -7,505.5  | 4,307.8   | 4,890.9  |
| 2019 / 12 | 34,779.6   | 1,018,915.1   | 408,677.6   | 610,237.5                             | 178,169.1  | 6,656.0  | 2,527.2          | 165,608.7  | -5,112.5  | -6,123.3  | 4,711.8  |
| 2020 / 12 | 34,117.7   | 1,103,646.1   | 490,336.5   | 613,309.6                             | 186,704.3  | 5,926.3  | 3,756.8          | 178,797.2  | -4,060.2  | 3,053.9   | 2,310.0  |
| 2020 / 12 | 34,117.7   | 1,103,646.1   | 490,336.5   | 613,309.6                             | 186,704.3  | 5,926.3  | 3,756.8          | 178,797.2  | -4,060.2  | 3,053.9   | 2,310.0  |
| 2021 / 01 | 38,554.4   | 1,105,130.7   | 491,128.9   | 614,001.8                             | 188,439.9  | 5,086.8  | 4,411.2          | 176,782.8  | -4,997.6  | 138.6   | 1,835.3  |
| 2021 / 02 | 38,887.2   | 1,106,941.7   | 491,251.0   | 615,690.7                             | 190,419.7  | 5,081.6  | 4,685.7          | 177,135.5  | -5,520.1  | 848.2   | 1,593.9  |
| 2021 / 03 | 38,559.5   | 1,112,370.2   | 497,803.9   | 614,566.2                             | 191,042.2  | 5,910.6  | 4,676.8          | 179,605.3  | -5,229.9  | 1,731.2   | 3,820.6  |
| 2021 / 04 | 37,123.0   | 1,118,741.2   | 505,021.6   | 613,719.6                             | 192,051.0  | 5,908.6  | 4,974.6          | 175,582.2  | -5,896.6  | 5,778.2   | 4,032.2  |
| 2021 / 05 | 34,460.8   | 1,125,884.1   | 511,059.7   | 614,824.4                             | 194,428.0  | 8,550.2  | 2,256.2          | 176,595.1  | -6,246.0  | 7,297.0   | 4,883.8  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-5 Bilanci sektorial i shoqërive të kursim-kreditit  
Në milionë lekë, fund periudheSectoral balance sheet of savings and loan associations 1-5  
In millions ALL, end of period

|            | Totali i mjeteve /<br>Total assets<br>(2+3+4+7+8+11+12) | Monedha dhe kartemonedha në lekë /<br>Notes and coins in national currency | Monedha dhe kartemonedha në valutë /<br>Notes and coins in foreign currency | Depozita /<br>Deposits<br>(5+6) | Bankat paradeponituese /<br>Deposit money banks | Korporatat e tjera financiare /<br>Other financial corporations | Letra me vlerë /<br>Securities | Huatë /<br>Loans<br>(9+10) | Sektorë të tjerë rezidentë /<br>Other resident sectors | Korporatat e tjera jofinanciare /<br>Other nonfinancial corporations | Mjete të tjera /<br>Other financial assets | Mjete jofinanciare /<br>Nonfinancial assets |
|------------|---|--|---|---------------------------------|---|---|--------------------------------|----------------------------|--|--|--|---|
|            | 1   | 2  | 3   | 4                               | 5   | 6   | 7                              | 8                          | 9  | 10   | 11   | 12  |
| 2018 / IV  | 9,651.1   | 6.3  | 0.2   | 2,009.9                         | 1,572.5   | 437.4   | 137.0                          | 7,201.3                    | 7,201.3  | -  | 41.5                                       | 254.9                                       |
| 2019 / IV  | 11,235.3  | 8.9  | 1.4   | 2,327.8                         | 2,238.7   | 89.1  | 125.3                          | 7,957.9                    | 7,957.9  | -  | 125.6                                      | 688.5                                       |
| 2020 / IV  | 11,938.7  | 11.4   | 2.7   | 2,392.7                         | 2,299.2   | 93.5  | 232.2                          | 8,487.9                    | 8,487.9  | -  | 152.9                                      | 658.8                                       |
| 2020 / II  | 11,494.7  | 15.3   | 1.6   | 2,309.1                         | 2,216.7   | 92.4  | 237.7                          | 8,108.0                    | 8,108.0  | -  | 139.8                                      | 683.1                                       |
| 2020 / III | 11,719.5  | 15.9   | 2.2   | 2,311.1                         | 2,218.1   | 93.0  | 239.8                          | 8,324.6                    | 8,324.6  | -  | 155.0                                      | 671.1                                       |
| 2020 / IV  | 11,938.7  | 11.4   | 2.7   | 2,392.7                         | 2,299.2   | 93.5  | 232.2                          | 8,487.9                    | 8,487.9  | -  | 152.9                                      | 658.8                                       |
| 2021 / I   | 12,300.5  | 14.7   | 2.8   | 2,492.2                         | 2,398.3   | 93.9  | 334.2                          | 8,633.3                    | 8,633.3  | -  | 169.9                                      | 653.4                                       |

|            | Detyrimet totale /<br>Total liabilities<br>(2+5+8+12+13) | Depozita të përfshira në parandë e gjerë /<br>Deposits included in broad money<br>(3+4) | Sektorë të tjerë rezidentë /<br>Other resident sectors | Korporatat e tjera jofinanciare /<br>Other nonfinancial corporations | Depozita të papërfshira në parandë e gjerë /<br>Deposits excluded from broad money<br>(6+7) | Sektorë të tjerë rezidentë /<br>Other resident sectors | Korporatat e tjera jofinanciare /<br>Other nonfinancial corporations | Huatë /<br>Loans<br>(9+10+11) | Korporatat e tjera financiare /<br>Other financial corporations | Bankat paradeponituese /<br>Deposit money banks | Qeveria qendrore /<br>Central Government | Detyrime të tjera /<br>Other liabilities | Aksione dhe instrumente të tjerë të kapitalit /<br>Shares and other equity |
|------------|--|---|--|--|---|--|--|-------------------------------|---|---|--|--|--|
|            | 1  | 2   | 3  | 4  | 5   | 6  | 7  | 8                             | 9   | 10  | 11                                       | 12                                       | 13   |
| 2018 / IV  | 9,650.9  | 7,019.8   | 7,019.8  | -  | 152.4   | 152.4  | -  | 917.3                         | -   | 917.3   | -  | 111.6                                    | 1,449.9  |
| 2019 / IV  | 11,235.3   | 8,235.7   | 8,235.7  | -  | 133.4   | 133.4  | -  | 1,105.9                       | -   | 1,105.9   | -  | 237.8                                    | 1,522.5  |
| 2020 / IV  | 11,938.7   | 8,729.5   | 8,729.5  | -  | 108.7   | 108.7  | -  | 991.7                         | -   | 991.7   | -  | 234.6                                    | 1,874.1  |
| 2020 / II  | 11,494.7   | 8,487.7   | 8,487.7  | -  | 116.8   | 116.8  | -  | 920.1                         | -   | 920.1   | -  | 260.7                                    | 1,709.4  |
| 2020 / III | 11,719.5   | 8,643.7   | 8,643.7  | -  | 101.4   | 101.4  | -  | 882.7                         | -   | 882.7   | -  | 267.3                                    | 1,824.5  |
| 2020 / IV  | 11,938.7   | 8,729.5   | 8,729.5  | -  | 108.7   | 108.7  | -  | 991.7                         | -   | 991.7   | -  | 234.6                                    | 1,874.1  |
| 2021 / I   | 12,300.5   | 8,941.2   | 8,941.2  | -  | 100.4   | 100.4  | -  | 1,124.3                       | -   | 1,124.3   | -  | 251.6                                    | 1,882.9  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-6 Paraqitja monetare e korporatave të tjera depozituese  
Në milionë Lekë, fund periudhe

Monetary survey of other depository corporations 1-6  
In millions ALL, end of period

|           | Mjetet valutore neto /<br>Net foreign assets<br>(2-3) | Pretendime ndaj<br>jorezidentëve /<br>Claims on nonresidents | Minus: Detyrime<br>ndaj<br>jorezidentëve /<br>Less: Liabilities to<br>nonresidents | Mjetet e brendshme /<br>Domestic assets<br>(5+6+9+10+11+12+13) | Pretendime ndaj<br>Bankës Qendrore /<br>Claims on Central<br>Bank | Pretendimet neto ndaj<br>Qeverisë Qendrore /<br>Net claims on Central<br>Government (7-8) | Pretendimet ndaj<br>Qeverisë Qendrore /<br>Claims on Central<br>Government | Minus: Detyrime<br>ndaj Qeverisë<br>Qendrore /<br>Less: Liabilities to<br>Central<br>Government | Pretendime ndaj<br>korporatave të<br>tjera financiare /<br>Claims on other<br>financial<br>corporations | Pretendimet ndaj<br>qeverisë lokale /<br>Claims on local<br>government | Pretendimet ndaj<br>korporatave<br>jo-financiare publike /<br>Claims on public<br>nonfinancial<br>corporations | Pretendimet<br>ndaj korporatave<br>të tjera<br>jo-financiare /<br>Claims on other<br>nonfinancial<br>corporations | Pretendime<br>ndaj sektorëve<br>të tjerë<br>rezidentë /<br>Claims on other<br>resident sectors |
|-----------|---|--|--|--|---|---|--|---|---|--|--|---|--|
|           | 1   | 2  | 3  | 4  | 5   | 6   | 7  | 8   | 9   | 10   | 11   | 12  | 13   |
| 2018 / 12 | 311,918.7   | 350,419.4  | 38,500.7   | 1,039,201.2  | 153,694.6   | 353,146.5   | 364,306.3  | 11,159.8  | 11,501.7  | 682.6  | 20,270.0   | 317,609.3   | 182,296.5  |
| 2019 / 12 | 331,098.2   | 367,021.5  | 35,923.2   | 1,082,328.3  | 142,534.4   | 370,033.5   | 381,378.7  | 11,345.2  | 14,634.3  | 560.6  | 24,182.4   | 335,915.0   | 194,468.1  |
| 2020 / 12 | 323,135.4   | 356,600.1  | 33,464.7   | 1,204,004.7  | 190,256.9   | 403,571.2   | 417,343.9  | 13,772.8  | 16,579.5  | 429.1  | 15,150.8   | 370,387.3   | 207,630.0  |
| 2020 / 12 | 323,135.4   | 356,600.1  | 33,464.7   | 1,204,004.7  | 190,256.9   | 403,571.2   | 417,343.9  | 13,772.8  | 16,579.5  | 429.1  | 15,150.8   | 370,387.3   | 207,630.0  |
| 2021 / 01 | 329,440.6   | 363,240.0  | 33,799.4   | 1,199,767.0  | 179,327.4   | 412,751.0   | 424,884.6  | 12,133.6  | 16,624.8  | 419.5  | 14,776.8   | 368,162.8   | 207,704.7  |
| 2021 / 02 | 332,377.5   | 367,196.8  | 34,819.3   | 1,202,043.6  | 177,858.3   | 414,456.2   | 427,672.0  | 13,215.8  | 16,700.9  | 409.9  | 13,351.5   | 370,626.0   | 208,640.8  |
| 2021 / 03 | 330,154.2   | 367,822.4  | 37,668.2   | 1,216,640.9  | 183,438.1   | 420,728.6   | 434,633.4  | 13,904.7  | 16,951.3  | 396.8  | 11,747.4   | 372,693.5   | 210,685.2  |
| 2021 / 04 | 335,326.0   | 373,990.0  | 38,664.1   | 1,217,944.0  | 175,163.5   | 425,730.3   | 437,780.7  | 12,050.4  | 17,006.6  | 387.4  | 13,289.3   | 374,112.0   | 212,255.0  |
| 2021 / 05 | 345,042.8   | 382,319.2  | 37,276.5   | 1,218,391.3  | 171,491.8   | 426,521.8   | 442,329.9  | 15,808.1  | 17,001.2  | 382.1  | 12,768.3   | 374,799.1   | 215,427.0  |

|           | Detyrime ndaj Bankës Qendrore / Liabilities to<br>Central Bank | Depozita të përfshira në parane e gjere /<br>Deposits included in broad money<br>(16+17) | Depozita të<br>transferueshme /<br>Transferable deposits | Depozita të tjera/<br>Other deposits | Depozita të pa<br>përfshira në parane<br>e gjere /<br>Deposits not<br>included in broad<br>money | Letra me vlerë të<br>ndryshme nga<br>aksionet /<br>Securities others<br>than shares | Huatë /<br>Loans | Aksione dhe<br>instrumente të tjere<br>të kapitalit / Shares<br>and other equity | Nga të cilat:<br>Rezerva rivileresimi /<br>Of which: Valuation<br>adjustment | Detyrime të tjera<br>neto /<br>Other net<br>liabilities | Axhustimi i<br>konsolidimit /<br>Consolidation<br>adjustment |
|-----------|--|--|--|--------------------------------------|--|---|------------------|--|--|---|--|
|           | 14   | 15   | 16   | 17                                   | 18   | 19  | 20               | 21   | 22   | 23  | 24   |
| 2018 / 12 | 38,322.8   | 988,791.5  | 374,996.6  | 613,794.9                            | 148,846.8  | 6,183.1   | 2,837.8          | 157,779.0  | -7,505.5   | 4,123.0   | 4,235.7  |
| 2019 / 12 | 34,779.6   | 1,027,150.7  | 408,677.6  | 618,473.2                            | 178,302.5  | 6,656.0   | 2,527.2          | 167,131.2  | -5,112.5   | -6,699.6  | 3,579.0  |
| 2020 / 12 | 34,117.7   | 1,112,375.6  | 490,336.5  | 622,039.1                            | 186,812.9  | 5,926.3   | 3,756.8          | 180,671.3  | -4,060.2   | 2,476.8   | 1,002.5  |
| 2020 / 12 | 34,117.7   | 1,112,375.6  | 490,336.5  | 622,039.1                            | 186,812.9  | 5,926.3   | 3,756.8          | 180,671.3  | -4,060.2   | 2,476.8   | 1,002.5  |
| 2021 / 01 | 38,554.4   | 1,113,860.3  | 491,128.9  | 622,731.3                            | 188,548.6  | 5,086.8   | 4,411.2          | 178,656.9  | -4,997.6   | -438.5  | 527.8  |
| 2021 / 02 | 38,887.2   | 1,115,671.2  | 491,251.0  | 624,420.2                            | 190,528.4  | 5,081.6   | 4,685.7          | 179,009.6  | -5,520.1   | 271.1   | 286.4  |
| 2021 / 03 | 38,559.5   | 1,121,311.3  | 497,803.9  | 623,507.4                            | 191,142.6  | 5,910.6   | 4,676.8          | 181,488.3  | -5,229.9   | 1,159.4   | 2,546.6  |
| 2021 / 04 | 37,123.0   | 1,127,682.4  | 505,021.6  | 622,660.8                            | 192,151.4  | 5,908.6   | 4,974.6          | 177,465.1  | -5,896.6   | 5,206.5   | 2,758.2  |
| 2021 / 05 | 34,460.8   | 1,134,825.3  | 511,059.7  | 623,765.6                            | 194,528.4  | 8,550.2   | 2,256.2          | 178,478.0  | -6,246.0   | 6,725.2   | 3,609.8  |

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>(2-3) | Pretendime ndaj<br>jorezidentëve /<br>Claims on<br>nonresidents | Minus: Detyrime<br>ndaj jorezidentëve<br>/ Less: Liabilities<br>to nonresidents | Mjetet e<br>brendshme /<br>Domestic assets<br>(5+8) | Pretendimet neto<br>ndaj Qeverisë<br>Qendrore /<br>Net claims on<br>Central<br>Government<br>(6-7) | Pretendimet ndaj<br>Qeverisë Qendrore /<br>Claims on Central<br>Government | Minus: Detyrime<br>ndaj Qeverisë<br>Qendrore /<br>Less: Liabilities to<br>Central<br>Government | Pretendime ndaj<br>sektorëve të tjerë /<br>Claims on other<br>sectors<br>(9+10+11+12+13) | Pretendime ndaj<br>korporatave të tjera<br>financiare /<br>Claims on other<br>financial<br>corporations | Pretendimet ndaj<br>qeverisë lokale /<br>Claims on local<br>government | Pretendimet ndaj<br>jofinanciare publike<br>/ Claims on public<br>nonfinancial<br>corporations | Pretendimet ndaj<br>jofinanciare /<br>Claims on other<br>nonfinancial<br>corporations | Pretendime ndaj<br>sektorëve të tjerë<br>rezidentë /<br>Claims on other<br>resident sectors |
|-----------|---|---|---|---|--|--|---|--|---|--|--|---|---|
|           | 1   | 2   | 3   | 4   | 5  | 6  | 7   | 8  | 9   | 10   | 11   | 12  | 13  |
| 2018 / 12 | 724,363.2   | 786,907.1   | 62,544.0  | 874,968.0   | 340,780.7  | 419,935.2  | 79,154.5  | 534,187.3  | 11,501.7  | 682.6  | 20,270.0   | 317,609.3   | 184,123.7   |
| 2019 / 12 | 733,114.2   | 794,006.2   | 60,892.0  | 950,426.1   | 378,523.9  | 436,585.0  | 58,061.0  | 571,902.2  | 14,634.3  | 560.6  | 24,182.4   | 335,915.0   | 196,609.9   |
| 2020 / 12 | 803,487.1   | 860,750.2   | 57,263.1  | 1,047,834.7   | 435,613.5  | 484,782.6  | 49,169.2  | 612,221.2  | 16,579.5  | 429.1  | 15,150.8   | 370,387.3   | 209,674.6   |
| 2020 / 12 | 803,487.1   | 860,750.2   | 57,263.1  | 1,047,834.7   | 435,613.5  | 484,782.6  | 49,169.2  | 612,221.2  | 16,579.5  | 429.1  | 15,150.8   | 370,387.3   | 209,674.6   |
| 2021 / 01 | 799,143.1   | 857,053.5   | 57,910.4  | 1,048,249.5   | 438,524.9  | 493,216.1  | 54,691.3  | 609,724.6  | 16,624.8  | 419.5  | 14,776.8   | 368,162.8   | 209,740.7   |
| 2021 / 02 | 798,941.7   | 858,434.9   | 59,493.3  | 1,055,268.2   | 443,511.4  | 495,243.1  | 51,731.6  | 611,756.8  | 16,700.9  | 409.9  | 13,351.5   | 370,626.0   | 210,668.5   |
| 2021 / 03 | 822,140.0   | 883,539.9   | 61,399.9  | 1,048,001.8   | 433,510.8  | 501,479.8  | 67,969.0  | 614,491.1  | 16,951.3  | 396.8  | 11,747.4   | 372,693.5   | 212,702.1   |
| 2021 / 04 | 815,826.8   | 878,195.2   | 62,368.3  | 1,060,852.4   | 441,793.2  | 505,530.0  | 63,736.8  | 619,059.3  | 17,006.6  | 387.4  | 13,289.3   | 374,112.0   | 214,264.1   |
| 2021 / 05 | 818,341.1   | 879,508.1   | 61,167.0  | 1,070,977.0   | 448,597.7  | 509,032.6  | 60,434.9  | 622,379.3  | 17,001.2  | 382.1  | 12,768.3   | 374,799.1   | 217,428.6   |

|           | Detyrimet e parase<br>së gjërë /<br>Broad money<br>liabilities<br>(15+16) | Paraja jashtë<br>korporatave<br>depozituese /<br>Money outside<br>depository<br>corporations | Depozita të<br>përfshira në parane<br>e gjërë /<br>Deposits included<br>in broad money<br>(17+18) | Depozita të<br>transferueshme /<br>Transferable<br>deposits | Depozita të tjera /<br>Other deposits | Depozita të pa<br>përfshira në parane<br>e gjërë /<br>Deposits excluded<br>from broad money | Letra me vlerë të<br>ndryshme nga<br>aksionet /<br>Securities others<br>than shares | Huatë /<br>Loans | Llogari të<br>pagueshme /<br>Other accounts<br>payable | Aksione dhe<br>instrumente të tjerë<br>të kapitalit /<br>Shares and other<br>equity | Nga te cilat:<br>rezerva rivleresimi<br>/ Of which:<br>valuation<br>adjustment | Detyrime të tjera<br>neto /<br>Other liabilities net | Axhustimi i<br>konsolidimit /<br>Consolidation<br>adjustment |
|-----------|---|--|---|---|---------------------------------------|---|---|------------------|--|---|--|--|--|
|           | 14  | 15   | 16  | 17  | 18                                    | 19  | 20  | 21               | 22   | 23  | 24   | 25   | 26   |
| 2018 / 12 | 1,264,127.4   | 275,285.3  | 988,842.1   | 375,047.2   | 613,794.9                             | 148,927.5   | 6,183.1   | 2,837.8          | 285.4  | 188,867.6   | -6,265.5   | -12,300.4  | 402.5  |
| 2019 / 12 | 1,318,662.0   | 291,409.0  | 1,027,252.9   | 408,779.8   | 618,473.2                             | 178,375.1   | 6,656.0   | 2,527.2          | 229.5  | 200,257.3   | -2,651.7   | -23,895.5  | 728.7  |
| 2020 / 12 | 1,456,993.0   | 344,560.0  | 1,112,433.0   | 490,393.9   | 622,039.1                             | 186,892.0   | 5,926.3   | 3,756.8          | 61.6   | 214,394.3   | -1,094.9   | -17,621.4  | 919.0  |
| 2020 / 12 | 1,456,993.0   | 344,560.0  | 1,112,433.0   | 490,393.9   | 622,039.1                             | 186,892.0   | 5,926.3   | 3,756.8          | 61.6   | 214,394.3   | -1,094.9   | -17,621.4  | 919.0  |
| 2021 / 01 | 1,456,814.4   | 342,886.8  | 1,113,927.5   | 491,196.2   | 622,731.3                             | 188,627.8   | 5,086.8   | 4,411.2          | 59.2   | 213,119.1   | -1,410.2   | -21,084.0  | 357.9  |
| 2020 / 02 | 1,461,513.1   | 345,778.4  | 1,115,734.7   | 491,314.5   | 624,420.2                             | 190,608.0   | 5,081.6   | 4,685.7          | 143.5  | 212,227.8   | -3,264.3   | -20,616.9  | 567.4  |
| 2021 / 03 | 1,469,247.2   | 347,724.6  | 1,121,522.6   | 498,015.2   | 623,507.4                             | 191,222.5   | 5,910.6   | 4,676.8          | 19.8   | 215,952.8   | -1,717.6   | -17,512.1  | 624.3  |
| 2021 / 04 | 1,478,476.2   | 350,545.2  | 1,127,931.0   | 505,270.3   | 622,660.8                             | 192,235.1   | 5,908.6   | 4,974.6          | 57.4   | 207,809.8   | -4,992.0   | -13,395.5  | 612.9  |
| 2021 / 05 | 1,485,496.2   | 350,606.7  | 1,134,889.5   | 511,124.0   | 623,765.6                             | 194,611.2   | 8,550.2   | 2,256.2          | 72.7   | 208,760.2   | -5,399.6   | -10,985.6  | 556.8  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

|  | M3<br>(2+7) | M2<br>(3+6) | M1 (4+5)  | Paraja jashtë<br>korporatave deponituese<br>/<br>Currency<br>outside depository<br>corporations | Llogari rrjedhëse dhe<br>depozitat pa afat në lekë /<br>Current accounts and non-<br>term deposits in national<br>currency | Depozitat me afat<br>në lekë /<br>Time deposits in<br>national currency | Depozitat në valutë<br>/<br>Deposits in foreign<br>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> |             |             |           |   |  |   |   |
| 2018 / 12  | 1,264,127.4 | 731,502.1   | 478,721.5 | 275,285.3   | 203,436.2  | 252,780.6   | 532,625.3   |
| 2019 / 12  | 1,318,662.0 | 758,021.7   | 523,968.3 | 291,409.0   | 232,559.3  | 234,053.4   | 560,640.3   |
| 2020 / 12  | 1,456,993.0 | 862,338.3   | 637,317.5 | 344,560.0   | 292,757.5  | 225,020.9   | 594,654.7   |
| 2020 / 12  | 1,456,993.0 | 862,338.3   | 637,317.5 | 344,560.0   | 292,757.5  | 225,020.9   | 594,654.7   |
| 2021 / 01  | 1,456,814.4 | 859,170.2   | 635,405.2 | 342,886.8   | 292,518.4  | 223,765.0   | 597,644.1   |
| 2021 / 02  | 1,461,513.1 | 861,728.2   | 638,100.6 | 345,778.4   | 292,322.2  | 223,627.6   | 599,784.9   |
| 2021 / 03  | 1,469,247.2 | 866,989.3   | 644,023.6 | 347,724.6   | 296,299.0  | 222,965.7   | 602,257.9   |
| 2021 / 04  | 1,478,476.2 | 873,606.9   | 652,100.8 | 350,545.2   | 301,555.6  | 221,506.2   | 604,869.3   |
| 2021 / 05  | 1,485,496.2 | 875,893.6   | 655,036.5 | 350,606.7   | 304,429.8  | 220,857.0   | 609,602.7   |
| <b>Ndryshimi vjetor në përqindje / Annual percentage changes</b>                                 |             |             |           |   |  |   |   |
| 2018 / 12  | -0.2        | -1.0        | 3.7       | 3.8   | 3.6  | -8.9  | 0.9   |
| 2019 / 12  | 4.3         | 3.6         | 9.5       | 5.9   | 14.3   | -7.4  | 5.3   |
| 2020 / 12  | 10.5        | 13.8        | 21.6      | 18.2  | 25.9   | -3.9  | 6.1   |
| 2020 / 12  | 10.5        | 13.8        | 21.6      | 18.2  | 25.9   | -3.9  | 6.1   |
| 2021 / 01  | 10.0        | 13.6        | 21.5      | 19.6  | 23.8   | -4.2  | 5.3   |
| 2021 / 02  | 9.8         | 13.0        | 20.6      | 19.6  | 21.9   | -4.3  | 5.5   |
| 2021 / 03  | 7.6         | 12.9        | 20.0      | 18.4  | 22.0   | -3.6  | 0.8   |
| 2021 / 04  | 9.9         | 11.2        | 17.7      | 15.6  | 20.2   | -4.3  | 8.1   |
| 2021 / 05  | 9.1         | 9.9         | 15.7      | 12.5  | 19.7   | -4.5  | 8.0   |

Burimi :Banka e Shqipërisë.

Source: Bank of Albania.

## 1-8.b Kundërpartitë e agregatëve monetarë

## Counterparts of monetary aggregates 1-8.b

|  | Mjetet valutore neto /<br>Net Foreign Assets | Mjetet e brendshme /<br>Domestic assets<br>(3+4) | Pretendimet ndaj Qeverisë<br>Qëndrore neto / Net claims on<br>Central Government | Pretendime ndaj sektorëve<br>të tjerë* / Claims on other<br>sectors * | Të tjera neto /<br>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> |  |  |  |   |                                    |
| 2018 / 12  | 724,363.2                                    | 874,968.0  | 340,780.7  | 534,187.3   | (12,300.4)                         |
| 2019 / 12  | 733,114.2                                    | 950,426.1  | 378,523.9  | 571,902.2   | (23,895.5)                         |
| 2020 / 12  | 803,487.1                                    | 1,047,834.7                                      | 435,613.5  | 612,221.2   | (17,621.4)                         |
| 2020 / 12  | 803,487.1                                    | 1,047,834.7                                      | 435,613.5  | 612,221.2   | (17,621.4)                         |
| 2021 / 01  | 799,143.1                                    | 1,048,249.5                                      | 438,524.9  | 609,724.6   | (21,084.0)                         |
| 2021 / 02  | 798,941.7                                    | 1,055,268.2                                      | 443,511.4  | 611,756.8   | (20,616.9)                         |
| 2021 / 03  | 822,140.0                                    | 1,048,001.8                                      | 433,510.8  | 614,491.1   | (17,512.1)                         |
| 2021 / 04  | 815,826.8                                    | 1,060,852.4                                      | 441,793.2  | 619,059.3   | (13,395.5)                         |
| 2021 / 05  | 818,341.1                                    | 1,070,977.0                                      | 448,597.7  | 622,379.3   | (10,985.6)                         |
| <b>Ndryshimi vjetor në përqindje / Annual percentage changes</b>                             |  |  |  |   |                                    |
|  | Mjetet valutore neto /<br>Net foreign assets | Mjetet e brendshme /<br>Domestic assets          | Pretendimet ndaj Qeverisë<br>Qëndrore neto / Net claims on<br>Central Government | Pretendime ndaj sektorëve<br>të tjerë* / Claims on other<br>sectors * |                                    |
|  | 1  | 2  | 3  | 4   |                                    |
| 2018 / 12  | 3.4  | -3.1   | -2.9   | -3.2  |                                    |
| 2019 / 12  | 1.2  | 8.6  | 11.1   | 7.1   |                                    |
| 2020 / 12  | 9.6  | 10.2   | 15.1   | 7.0   |                                    |
| 2020 / 12  | 9.6  | 10.2   | 15.1   | 7.0   |                                    |
| 2021 / 01  | 7.8  | 9.6  | 13.5   | 6.9   |                                    |
| 2021 / 02  | 7.6  | 8.8  | 13.7   | 5.5   |                                    |
| 2021 / 03  | 5.6  | 5.2  | 9.0  | 2.6   |                                    |
| 2021 / 04  | 7.3  | 9.1  | 12.5   | 6.9   |                                    |
| 2021 / 05  | 7.6  | 8.2  | 10.3   | 6.7   |                                    |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

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

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



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

Ne milione lekë, fund periudhe

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

In millions ALL, end of period

|           | Totali i depozitave /<br>Total deposits<br>(2+8) | Llogari rrjedhëse dhe<br>depozita pa afat /<br>Current account and<br>sight deposits<br>(3+4+5+6+7) | Qeveria lokale /<br>Local government | Korporatat<br>jofinanciare publike /<br>Public nonfinancial<br>corporations | Korporata të tjera<br>financiare /<br>Other financial<br>corporations | Korporata të tjera<br>jofinanciare /<br>Other nonfinancial<br>corporations | Sektorë të tjerë rezidentë /<br>Other resident sectors | Depozitat me afat /<br>Time deposits<br>(9+10+11+12+13) | Qeveria lokale /<br>Local government | Korporatat<br>jofinanciare publike /<br>Public nonfinancial<br>corporations | Korporata të tjera<br>financiare /<br>Other financial<br>corporations | Korporata të tjera<br>jofinanciare /<br>Other nonfinancial<br>corporations | Sektorë të tjerë rezidentë /<br>Other resident sectors |
|-----------|--|---|--------------------------------------|---|---|--|--|---|--------------------------------------|---|---|--|--|
|           | 1  | 2   | 3                                    | 4   | 5   | 6  | 7  | 8   | 9                                    | 10  | 11  | 12   | 13   |
| 2018 / 12 | 456,216.8  | 203,436.2   | 1,482.1                              | 8,861.1   | 2,586.8   | 49,221.4   | 141,284.9  | 252,780.6   | 13.1                                 | 1,634.7   | 5,050.5   | 9,687.0  | 236,395.4  |
| 2019 / 12 | 466,612.6  | 232,559.3   | 1,624.5                              | 10,786.4  | 3,780.6   | 51,972.3   | 164,395.5  | 234,053.4   | 10.1                                 | 709.2   | 4,146.7   | 7,977.5  | 221,209.9  |
| 2020 / 12 | 517,778.3  | 292,757.5   | 1,644.1                              | 13,912.5  | 3,797.6   | 70,043.5   | 203,359.8  | 225,020.9   | 10.1                                 | 1,465.4   | 4,868.2   | 6,836.3  | 211,841.0  |
| 2020 / 12 | 517,778.3  | 292,757.5   | 1,644.1                              | 13,912.5  | 3,797.6   | 70,043.5   | 203,359.8  | 225,020.9   | 10.1                                 | 1,465.4   | 4,868.2   | 6,836.3  | 211,841.0  |
| 2021 / 01 | 516,283.4  | 292,518.4   | 1,630.4                              | 15,178.7  | 4,108.5   | 67,318.1   | 204,282.8  | 223,765.0   | 10.1                                 | 899.7   | 4,535.3   | 6,501.7  | 211,818.3  |
| 2021 / 02 | 515,949.8  | 292,322.2   | 1,296.3                              | 14,232.2  | 3,628.8   | 64,232.8   | 208,932.1  | 223,627.6   | 10.1                                 | 890.1   | 4,758.4   | 6,159.6  | 211,809.4  |
| 2021 / 03 | 519,264.7  | 296,299.0   | 1,656.0                              | 14,061.3  | 4,120.5   | 65,307.8   | 211,153.5  | 222,965.7   | 10.1                                 | 802.4   | 4,349.7   | 6,675.0  | 211,128.6  |
| 2021 / 04 | 523,061.8  | 301,555.6   | 1,734.0                              | 13,455.6  | 4,087.2   | 66,724.9   | 215,553.9  | 221,506.2   | 10.1                                 | 769.2   | 4,146.5   | 6,160.4  | 210,420.0  |
| 2021 / 05 | 525,286.9  | 304,429.8   | 1,107.9                              | 13,050.0  | 3,713.6   | 70,388.2   | 216,170.2  | 220,857.0   | -                                    | 556.8   | 4,152.4   | 6,205.3  | 209,942.6  |

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

Ne milione lekë, fund periudhe

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

In millions ALL, end of period

|           | Totali i depozitave /<br>Total deposits<br>(2+8) | Llogari rrjedhëse dhe<br>depozita pa afat /<br>Current account and<br>sight deposits<br>(3+4+5+6+7) | Qeveria lokale /<br>Local government | Korporatat<br>jofinanciare publike /<br>Public nonfinancial<br>corporations | Korporata të tjera<br>financiare /<br>Other financial<br>corporations | Korporata të tjera<br>jofinanciare /<br>Other nonfinancial<br>corporations | Sektorë të tjerë rezidentë/<br>Other resident sectors | Depozitat me afat /<br>Time deposits<br>(9+10+11+12+13) | Qeveria lokale /<br>Local government | Korporatat<br>jofinanciare publike /<br>Public nonfinancial<br>corporations | Korporata të tjera<br>financiare /<br>Other financial<br>corporations | Korporata të tjera<br>jofinanciare /<br>Other nonfinancial<br>corporations | Sektorë të tjerë rezidentë /<br>Other resident sectors |
|-----------|--|---|--------------------------------------|---|---|--|---|---|--------------------------------------|---|---|--|--|
|           | 1  | 2   | 3                                    | 4   | 5   | 6  | 7   | 8   | 9                                    | 10  | 11  | 12   | 13   |
| 2018 / 12 | 532,625.3  | 289,232.7   | 113.4                                | 1,407.7   | 3,616.5   | 78,055.3   | 206,039.8   | 243,392.6   | -                                    | 1,696.3   | 3,598.1   | 11,813.8   | 226,284.5  |
| 2019 / 12 | 560,640.3  | 324,658.7   | 157.9                                | 2,823.3   | 5,360.3   | 81,786.9   | 234,530.3   | 235,981.6   | -                                    | 1,521.8   | 7,057.6   | 11,661.7   | 215,740.6  |
| 2020 / 12 | 594,654.7  | 369,776.5   | 82.3                                 | 2,343.5   | 6,743.5   | 96,126.3   | 264,480.9   | 224,878.1   | -                                    | 1,731.9   | 6,938.6   | 10,854.2   | 205,353.4  |
| 2020 / 12 | 594,654.7  | 369,776.5   | 82.3                                 | 2,343.5   | 6,743.5   | 96,126.3   | 264,480.9   | 224,878.1   | -                                    | 1,731.9   | 6,938.6   | 10,854.2   | 205,353.4  |
| 2021 / 01 | 597,644.1  | 373,180.6   | 73.4                                 | 2,182.1   | 6,535.2   | 96,280.5   | 268,109.5   | 224,463.5   | 24.7                                 | 1,846.2   | 6,746.1   | 10,718.2   | 205,128.3  |
| 2021 / 02 | 599,784.9  | 375,702.3   | 40.6                                 | 2,338.5   | 6,176.7   | 96,899.8   | 270,246.8   | 224,082.6   | 24.8                                 | 1,847.1   | 6,769.6   | 10,870.0   | 204,571.2  |
| 2021 / 03 | 602,257.9  | 378,175.7   | 41.7                                 | 2,272.8   | 5,485.8   | 98,359.4   | 272,016.1   | 224,082.2   | 24.7                                 | 2,019.8   | 6,854.5   | 10,660.1   | 204,523.2  |
| 2021 / 04 | 604,869.3  | 382,224.8   | 42.7                                 | 2,185.4   | 5,425.0   | 100,031.4  | 274,540.4   | 222,644.5   | 24.7                                 | 2,009.8   | 6,745.8   | 10,295.9   | 203,568.4  |
| 2021 / 05 | 609,602.7  | 387,117.5   | 26.9                                 | 3,205.0   | 5,828.8   | 101,420.8  | 276,635.9   | 222,485.2   | 24.7                                 | 1,909.2   | 6,742.4   | 10,655.0   | 203,153.9  |

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania

\* 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

|           | Totali i kredisë /<br>Total credit<br>(2+8) | Kredia në lekë /<br>Credit in national<br>currency<br>(3+4+5+6+7) |  |   |   |   | Kredia në valutë /<br>Credit in foreign<br>currency<br>(9+10+11+12+13) |   |  |   |   |         |          |
|-----------|---|---|--|---|---|---|--|---|--|---|---|---------|----------|
|           |   | Qeveria lokale /<br>Local government                              | Korporatat<br>jofinanciare publike<br>/<br>Public nonfinancial<br>corporations | Korporata të tjera<br>jofinanciare /<br>Other<br>nonfinancial<br>corporations | Korporata të tjera<br>financiare / Other<br>financial<br>corporations | Sektorë të tjerë<br>rezidentë / Other<br>resident sectors | Qeveria lokale /<br>Local government                                   | Korporatat jofinanciare<br>publike /<br>Public nonfinancial<br>corporations | Korporata të tjera<br>jofinanciare / Other<br>nonfinancial<br>corporations | Korporata të tjera<br>financiare /<br>Other financial<br>corporations | Sektorë të tjerë<br>rezidentë /<br>Other resident sectors |         |          |
|           | 1   | 2   | 3  | 4   | 5   | 6   | 7  | 8   | 9  | 10  | 11  | 12      | 13       |
| 2018 / 12 | 532,818.6                                   | 268,753.0   | 682.6  | 16,594.1  | 127,739.6   | 4,802.1   | 118,934.6  | 264,065.6   | –  | 3,675.9   | 189,838.8   | 5,361.9 | 65,189.0 |
| 2019 / 12 | 570,792.2                                   | 298,723.8   | 560.6  | 18,489.7  | 141,240.5   | 8,023.8   | 130,409.2  | 272,068.3   | –  | 5,692.7   | 194,644.1   | 5,531.3 | 66,200.3 |
| 2020 / 12 | 608,779.8                                   | 320,699.6   | 429.1  | 11,819.6  | 161,975.3   | 7,489.2   | 138,986.4  | 288,080.2   | –  | 3,331.2   | 208,381.0   | 5,679.9 | 70,688.1 |
| 2020 / 12 | 608,779.8                                   | 320,699.6   | 429.1  | 11,819.6  | 161,975.3   | 7,489.2   | 138,986.4  | 288,080.2   | –  | 3,331.2   | 208,381.0   | 5,679.9 | 70,688.1 |
| 2021 / 01 | 606,283.2                                   | 321,345.7   | 419.5  | 12,165.0  | 162,044.6   | 7,355.7   | 139,360.8  | 284,937.5   | –  | 2,611.8   | 206,087.1   | 5,858.8 | 70,379.8 |
| 2021 / 02 | 608,064.8                                   | 321,562.7   | 409.9  | 10,450.3  | 163,439.1   | 7,069.2   | 140,194.1  | 286,502.1   | –  | 2,901.2   | 207,155.7   | 5,971.4 | 70,473.9 |
| 2021 / 03 | 610,799.7                                   | 323,952.5   | 396.8  | 9,531.9   | 164,540.6   | 7,254.4   | 142,228.7  | 286,847.2   | –  | 2,215.5   | 208,121.7   | 6,036.8 | 70,473.2 |
| 2021 / 04 | 615,317.6                                   | 326,752.0   | 387.4  | 10,303.2  | 165,111.8   | 7,464.9   | 143,484.6  | 288,565.6   | –  | 2,986.0   | 208,968.9   | 5,831.3 | 70,779.3 |
| 2021 / 05 | 618,637.1                                   | 330,162.1   | 382.1  | 10,547.5  | 166,120.6   | 7,342.1   | 145,769.8  | 288,475.0   | –  | 2,220.9   | 208,647.2   | 5,948.7 | 71,658.3 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Kredia dhënë nga korporatat depozituese (Banka Qëndrore, bankat paradedpozituese 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) \*  
Ne milione leke, fund peridudhe

Loans of non-financial corporations by  
economic activity (Nace - Rev.2) \* 1-12  
In millions ALL, end of period

|           | Totali i huave për korporatat jofinanciare / Total loans to non-financial corporations (2+3+4+5+6+7+8+9+10+11+12+13+14+15+16+17+18+19+20+21+22) | Bujqësia, Pyjet, Peshkimi / Agriculture, forestry and fishing | Industria nxjerrëse / Mining and quarrying | Industria përpunuese / Manufacturing | Energjia elektrike, furnizimi me gaz, avull dhe ajër i kondicionuar / Electricity, gas, steam and air conditioning supply | Furnizimi me ujë, aktivitetet të trajtimit dhe menaxhimit të mbeturinave, mbetjeve / Water supply; sewerage, waste management and remediation activities | Ndërtimi / Construction | Tregtia me shumicë dhe me pakicë; Riparimi i automjeteve dhe motoçikletave / Wholesale and retail trade; repair of motor vehicles and motorcycles | Transporti dhe magazinimi / Transportation and storage | Akomodimi dhe shërbimi ushqimor / Accommodation and food service activities | Informacioni dhe komunikacioni / Information and communication |
|-----------|---|---|--|--------------------------------------|---|--|-------------------------|---|--|---|--|
|           | 1   | 2   | 3  | 4                                    | 5   | 6  | 7                       | 8   | 9  | 10  | 11   |
| 2018 / 12 | 337,848.4   | 5,643.5   | 8,542.9                                    | 51,063.9                             | 36,604.8  | 241.6  | 45,659.5                | 118,490.1   | 5,824.0  | 13,713.5  | 3,119.4  |
| 2019 / 12 | 360,067.0   | 5,068.2   | 10,159.6                                   | 48,381.0                             | 47,413.5  | 265.0  | 45,303.9                | 119,654.3   | 9,525.0  | 16,148.9  | 4,136.2  |
| 2020 / 12 | 385,507.1   | 5,830.3   | 11,266.2                                   | 53,309.9                             | 39,014.6  | 2,021.3  | 49,131.3                | 129,988.2   | 6,103.0  | 22,638.1  | 6,805.7  |
| 2020 / 12 | 385,507.1   | 5,830.3   | 11,266.2                                   | 53,309.9                             | 39,014.6  | 2,021.3  | 49,131.3                | 129,988.2   | 6,103.0  | 22,638.1  | 6,805.7  |
| 2021 / 01 | 382,908.5   | 5,518.5   | 10,875.2                                   | 52,841.1                             | 39,910.3  | 2,083.7  | 46,713.2                | 128,844.1   | 6,169.0  | 25,632.4  | 6,680.9  |
| 2021 / 02 | 383,946.4   | 5,466.3   | 10,615.0                                   | 52,912.7                             | 38,365.8  | 2,176.9  | 48,829.2                | 130,276.2   | 5,833.3  | 26,071.1  | 6,700.3  |
| 2021 / 03 | 384,409.8   | 5,654.7   | 10,819.5                                   | 54,745.7                             | 36,192.5  | 2,210.5  | 50,214.7                | 126,207.0   | 7,882.3  | 27,169.0  | 6,770.0  |
| 2021 / 04 | 387,369.8   | 5,761.0   | 11,335.4                                   | 54,977.9                             | 37,288.4  | 2,201.7  | 50,690.2                | 128,782.9   | 7,004.9  | 27,506.1  | 6,709.5  |
| 2021 / 05 | 387,536.0   | 5,777.6   | 10,761.0                                   | 52,727.5                             | 36,645.5  | 2,173.4  | 52,018.4                | 114,152.3   | 12,071.4   | 37,511.5  | 7,052.2  |

|           | Aktivitetet financiare dhe të sigurimit / Financial and insurance activities | Aktivitetet të pasurive të paluajtëshme / Real estate activities | Aktivitetet profesionale, shkencore dhe teknike / Professional, scientific and technical activities | Shërbime administrative dhe mbështetëse / Administrative and support service activities | Administrimi publik dhe mbrojtja: Sigurimi social i detyrueshëm / Public administration and defence; compulsory social security | Arsimi / Education | Shëndetësia dhe aktivitetet të punës sociale / Human health and social work activities | Arte, argëtim dhe çlodhje / Arts, entertainment and recreation | Aktivitetet të tjera shërbimi / Other service activities | Aktivitetet të familjeve si punëdhënës; Aktivitetet të prodhimit të mallrave e shërbimeve të familjeve për përd. e vet / Activities of households as employers; undifferentiated goods- and services-producing activities of Hh for own use | Aktivitetet të organizatave dhe organizmave ndërkombëtare / Activities of extraterritorial organisations and bodies |
|-----------|--|--|---|---|---|--------------------|--|--|--|---|---|
|           | 12   | 13   | 14  | 15  | 16  | 17                 | 18   | 19   | 20   | 21  | 22  |
| 2018 / 12 | 2,823.6  | 5,449.6  | 1,448.8   | 2,475.2   | 3,333.8   | 5,569.5            | 4,025.3  | 1,147.7  | 21,214.0   | 1,275.2   | 182.9   |
| 2019 / 12 | 2,424.4  | 5,281.0  | 1,510.1   | 3,125.0   | 3,889.5   | 4,265.1            | 4,716.1  | 866.9  | 27,093.4   | 839.8   | 0.3   |
| 2020 / 12 | 1,925.5  | 4,963.5  | 3,251.7   | 2,913.1   | 1,040.6   | 4,364.4            | 7,215.2  | 1,340.5  | 30,776.3   | 759.9   | 847.9   |
| 2020 / 12 | 1,925.5  | 4,963.5  | 3,251.7   | 2,913.1   | 1,040.6   | 4,364.4            | 7,215.2  | 1,340.5  | 30,776.3   | 759.9   | 847.9   |
| 2021 / 01 | 1,911.5  | 5,661.4  | 1,805.6   | 2,874.7   | 1,031.1   | 4,330.9            | 6,814.9  | 1,225.5  | 30,362.6   | 774.2   | 847.8   |
| 2021 / 02 | 1,895.8  | 5,674.4  | 1,799.3   | 2,843.4   | 1,009.0   | 4,307.7            | 6,345.2  | 1,223.1  | 29,836.9   | 920.0   | 844.7   |
| 2021 / 03 | 1,913.9  | 7,135.5  | 1,701.0   | 2,943.6   | 972.1   | 4,291.0            | 6,497.7  | 1,201.5  | 28,194.2   | 845.3   | 848.0   |
| 2021 / 04 | 1,952.6  | 8,061.0  | 1,781.9   | 2,910.6   | 980.6   | 4,355.6            | 6,299.2  | 1,187.3  | 25,905.8   | 840.6   | 836.7   |
| 2021 / 05 | 1,920.8  | 8,311.6  | 1,734.0   | 2,871.6   | 1,078.6   | 4,482.6            | 6,376.5  | 1,126.9  | 27,117.2   | 794.8   | 830.6   |

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 miliona lekë, fund periudhë

In millions ALL, end of period

|           | Huatë për korporatat jofinanciare private / Private non-financial corporations loans (2+9+16+23) | Në lekë / In ALL (3+4+5+6+7+8) | Overdraft / 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  |
| 2018 / 12 | 317,578.4  | 127,739.6                      | 36,319.8                             | 27,253.6   | 6,626.7  | 31,340.4                                      | 26,002.8   | 196.3  |
| 2019 / 12 | 335,884.6  | 141,240.5                      | 38,668.9                             | 29,420.3   | 7,197.1  | 36,369.9                                      | 29,414.4   | 169.8  |
| 2020 / 12 | 370,356.3  | 161,975.3                      | 35,870.3                             | 39,685.4   | 7,470.3  | 48,028.6                                      | 30,920.6   | -  |
| 2020 / 12 | 370,356.3  | 161,975.3                      | 35,870.3                             | 39,685.4   | 7,470.3  | 48,028.6                                      | 30,920.6   | -  |
| 2021 / 01 | 368,131.7  | 162,044.6                      | 35,871.6                             | 39,462.5   | 7,490.7  | 48,064.8                                      | 31,155.0   | -  |
| 2021 / 02 | 370,594.9  | 163,439.2                      | 35,987.1                             | 39,957.8   | 7,684.7  | 48,679.6                                      | 31,130.0   | -  |
| 2021 / 03 | 372,662.4  | 164,540.7                      | 36,690.4                             | 39,905.1   | 7,686.9  | 48,875.5                                      | 31,382.8   | -  |
| 2021 / 04 | 374,080.5  | 165,111.9                      | 36,520.1                             | 39,644.0   | 7,719.5  | 49,958.4                                      | 31,270.0   | -  |
| 2021 / 05 | 374,767.7  | 166,120.6                      | 36,088.9                             | 40,719.9   | 7,894.7  | 50,152.3                                      | 31,264.9   | -  |
|           | Në dollarë amerikanë / In USD (10+11+12+13+14+15)  | Overdraft / 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 |  |
|           | 9  | 10                             | 11                                   | 12   | 13   | 14  | 15   |  |
| 2018 / 12 | 19,833.8   | 9,962.7                        | 3,485.1                              | -  | 3,407.0  | 2,979.0                                       | -  |  |
| 2019 / 12 | 17,379.5   | 7,575.9                        | 5,068.4                              | -  | 2,045.0  | 2,690.2                                       | -  |  |
| 2020 / 12 | 14,427.2   | 5,935.6                        | 3,337.8                              | -  | 1,871.9  | 3,282.0                                       | -  |  |
| 2020 / 12 | 14,427.2   | 5,935.6                        | 3,337.8                              | -  | 1,871.9  | 3,282.0                                       | -  |  |
| 2021 / 01 | 14,313.4   | 6,067.6                        | 2,998.8                              | -  | 1,826.0  | 3,421.0                                       | -  |  |
| 2021 / 02 | 13,949.1   | 6,240.1                        | 2,515.6                              | -  | 1,805.3  | 3,388.1                                       | -  |  |
| 2021 / 03 | 13,512.9   | 5,732.9                        | 2,469.8                              | -  | 1,797.4  | 3,512.8                                       | -  |  |
| 2021 / 04 | 13,514.8   | 5,706.3                        | 2,687.9                              | -  | 1,722.7  | 3,397.9                                       | -  |  |
| 2021 / 05 | 12,926.3   | 5,481.0                        | 2,362.8                              | -  | 1,717.8  | 3,364.7                                       | -  |  |
|           | Në euro / In EUR (17+18+19+20+21+22)   | Overdraft / 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 | Hua në monedha të tjera / In other currencies  |
|           | 16   | 17                             | 18                                   | 19   | 20   | 21  | 22   | 23   |
| 2018 / 12 | 170,004.9  | 36,575.2                       | 28,513.2                             | 2,328.4  | 50,075.6   | 52,335.9                                      | 176.5  | 0.2  |
| 2019 / 12 | 177,264.4  | 38,571.9                       | 27,956.1                             | 2,573.0  | 49,930.2   | 57,754.1                                      | 479.2  | 0.2  |
| 2020 / 12 | 193,953.6  | 39,183.8                       | 29,016.9                             | 1,692.5  | 52,335.0   | 71,308.9                                      | 416.6  | 0.2  |
| 2020 / 12 | 193,953.6  | 39,183.8                       | 29,016.9                             | 1,692.5  | 52,335.0   | 71,308.9                                      | 416.6  | 0.2  |
| 2021 / 01 | 191,773.5  | 37,569.7                       | 28,178.8                             | 1,674.3  | 52,668.7   | 71,268.4                                      | 413.7  | 0.2  |
| 2021 / 02 | 193,206.4  | 38,662.2                       | 28,842.3                             | 1,671.3  | 52,294.1   | 71,323.5                                      | 413.0  | 0.2  |
| 2021 / 03 | 194,608.7  | 39,740.6                       | 27,374.7                             | 1,665.5  | 52,811.5   | 72,606.9                                      | 409.5  | 0.2  |
| 2021 / 04 | 195,453.6  | 39,409.9                       | 27,000.2                             | 1,647.4  | 53,902.4   | 73,086.0                                      | 407.7  | 0.2  |
| 2021 / 05 | 195,720.7  | 40,270.6                       | 25,851.6                             | 1,646.2  | 54,561.0   | 72,986.8                                      | 404.5  | 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 (2+8+14+20) | Në lekë / In ALL (3+4+5+6+7) |                                      |   |                                     |                            |   |
|-----------|---|------------------------------|--------------------------------------|---|-------------------------------------|----------------------------|---|
|           |   | Overdraft / 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   |
| 2018 / 12 | 20,270.1  | 16,594.2                     | 14,521.4                             | 236.9   | 694.9                               | 1,141.1                    | -   |
| 2019 / 12 | 24,182.4  | 18,489.8                     | 16,567.6                             | 182.6   | 743.0                               | 996.6                      | -   |
| 2020 / 12 | 15,150.8  | 11,819.7                     | 10,431.7                             | -   | 534.8                               | 853.2                      | -   |
| 2020 / 12 | 15,150.8  | 11,819.7                     | 10,431.7                             | -   | 534.8                               | 853.2                      | -   |
| 2021 / 01 | 14,776.8  | 12,165.0                     | 10,808.3                             | -   | 515.4                               | 841.3                      | -   |
| 2021 / 02 | 13,351.5  | 10,450.3                     | 9,124.0                              | -   | 497.2                               | 829.1                      | -   |
| 2021 / 03 | 11,747.4  | 9,531.9                      | 8,236.1                              | -   | 478.4                               | 817.4                      | -   |
| 2021 / 04 | 13,289.3  | 10,303.2                     | 9,038.4                              | -   | 459.5                               | 805.3                      | -   |
| 2021 / 05 | 12,768.4  | 10,547.5                     | 9,310.7                              | -   | 443.4                               | 793.4                      | -   |
|           | Në dollarë amerikanë / In USD (9+10+11+12+13)   | Overdraft / 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  |
| 2018 / 12 | 0.1   | 0.1                          | -                                    | -   | -                                   | -                          | -   |
| 2019 / 12 | 0.0   | 0.0                          | -                                    | -   | -                                   | -                          | -   |
| 2020 / 12 | 0.0   | 0.0                          | -                                    | -   | -                                   | -                          | -   |
| 2020 / 12 | 0.0   | 0.0                          | -                                    | -   | -                                   | -                          | -   |
| 2021 / 01 | 0.0   | 0.0                          | -                                    | -   | -                                   | -                          | -   |
| 2021 / 02 | 0.0   | 0.0                          | -                                    | -   | -                                   | -                          | -   |
| 2021 / 03 | 0.0   | 0.0                          | -                                    | -   | -                                   | -                          | -   |
| 2021 / 04 | 0.0   | 0.0                          | -                                    | -   | -                                   | -                          | -   |
| 2021 / 05 | 0.0   | 0.0                          | -                                    | -   | -                                   | -                          | -   |
|           | Në euro / In EUR (15+16+17+18+19)   | Overdraft / 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  |
| 2018 / 12 | 3,675.9   | 3,675.9                      | -                                    | -   | -                                   | -                          | -   |
| 2019 / 12 | 5,692.6   | 5,692.6                      | -                                    | -   | -                                   | -                          | -   |
| 2020 / 12 | 3,331.2   | 3,331.2                      | -                                    | -   | -                                   | -                          | -   |
| 2020 / 12 | 3,331.2   | 3,331.2                      | -                                    | -   | -                                   | -                          | -   |
| 2021 / 01 | 2,611.8   | 2,611.8                      | -                                    | -   | -                                   | -                          | -   |
| 2021 / 02 | 2,901.1   | 1,627.6                      | 1,273.5                              | -   | -                                   | -                          | -   |
| 2021 / 03 | 2,215.4   | 946.1                        | 1,269.4                              | -   | -                                   | -                          | -   |
| 2021 / 04 | 2,986.0   | 1,774.4                      | 1,211.5                              | -   | -                                   | -                          | -   |
| 2021 / 05 | 2,220.8   | 1,009.6                      | 1,211.2                              | -   | -                                   | -                          | -   |

Burimi: Banka e Shqipërisë.

\* Të dhënat e huave përfshijnë interesat e përlogaritur.

Source: Bank of Albania.

\* 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\*  
Në milionë lekë, fund periudhe

Households & Non-profit institutions serving households loans by purpose and currency\* 1-14  
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 (2+9+16+23) | Në lekë / In ALL (3+4+5+6+7) | Overdraft / 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   |  |
| 2018 / 12 | 175,095.1   | 109,906.1                    | 6,742.5                                     | 27,031.9                                    | 13,129.5   | 56,105.2  | 6,897.0   | 2,403.7   |  |
| 2019 / 12 | 186,510.2   | 120,310.0                    | 6,511.6                                     | 29,342.1                                    | 14,292.2   | 62,706.7  | 7,457.3   | 1,554.3   |  |
| 2020 / 12 | 199,142.1   | 128,454.0                    | 6,168.8                                     | 28,817.6                                    | 16,252.3   | 69,623.7  | 7,591.7   | 1,444.6   |  |
| 2020 / 12 | 199,142.1   | 128,454.0                    | 6,168.8                                     | 28,817.6                                    | 16,252.3   | 69,623.7  | 7,591.7   | 1,444.6   |  |
| 2021 / 01 | 199,216.8   | 128,837.0                    | 6,268.5                                     | 28,689.6                                    | 16,242.3   | 70,110.6  | 7,526.1   | 1,425.4   |  |
| 2021 / 02 | 200,152.9   | 129,679.1                    | 6,210.8                                     | 28,749.1                                    | 16,373.4   | 70,821.5  | 7,524.2   | 1,389.0   |  |
| 2021 / 03 | 202,052.0   | 131,578.8                    | 6,348.1                                     | 28,934.2                                    | 16,632.4   | 71,895.5  | 7,768.7   | 1,344.5   |  |
| 2021 / 04 | 203,622.0   | 132,843.2                    | 6,247.2                                     | 29,192.9                                    | 16,850.5   | 73,060.1  | 7,492.4   | 1,344.5   |  |
| 2021 / 05 | 206,793.6   | 135,135.4                    | 6,439.7                                     | 29,447.6                                    | 17,083.7   | 74,445.6  | 7,718.8   | 1,343.6   |  |
|           | Në dollarë amerikanë / In USD (10+11+12+13+14)  | Overdraft / 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  |   |  |
| 2018 / 12 | 484.7   | 47.7                         | 50.2  | 18.3  | 317.2  | 51.4  | 32.4  |   |  |
| 2019 / 12 | 471.8   | 113.2                        | 47.3  | 25.6  | 239.2  | 46.5  | -   |   |  |
| 2020 / 12 | 425.6   | 20.4                         | 36.2  | 21.9  | 313.5  | 33.5  | -   |   |  |
| 2020 / 12 | 425.6   | 20.4                         | 36.2  | 21.9  | 313.5  | 33.5  | -   |   |  |
| 2021 / 01 | 429.2   | 21.0                         | 34.0  | 22.1  | 318.6  | 33.4  | -   |   |  |
| 2021 / 02 | 423.8   | 20.6                         | 25.9  | 21.9  | 322.4  | 33.0  | -   |   |  |
| 2021 / 03 | 432.5   | 21.9                         | 25.4  | 22.3  | 329.6  | 33.3  | -   |   |  |
| 2021 / 04 | 426.0   | 21.1                         | 23.3  | 23.3  | 326.3  | 32.0  | -   |   |  |
| 2021 / 05 | 408.3   | 22.0                         | 22.8  | 18.2  | 314.2  | 31.2  | -   |   |  |
|           | Në euro / In EUR (17+18+19+20+21)   | Overdraft / 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  |  |
| 2018 / 12 | 64,533.3  | 1,032.5                      | 1,749.0                                     | 4,464.9                                     | 52,867.4   | 4,419.5   | 649.0   | 171.0   |  |
| 2019 / 12 | 65,580.0  | 913.3                        | 1,862.4                                     | 4,472.1                                     | 53,703.4   | 4,628.9   | 523.6   | 148.5   |  |
| 2020 / 12 | 70,134.6  | 1,243.0                      | 1,894.2                                     | 4,975.3                                     | 57,312.4   | 4,709.7   | 373.0   | 127.9   |  |
| 2020 / 12 | 70,134.6  | 1,243.0                      | 1,894.2                                     | 4,975.3                                     | 57,312.4   | 4,709.7   | 373.0   | 127.9   |  |
| 2021 / 01 | 69,823.8  | 1,221.5                      | 1,869.3                                     | 4,600.6                                     | 57,369.3   | 4,763.2   | 368.1   | 126.8   |  |
| 2021 / 02 | 69,927.5  | 1,214.0                      | 1,862.5                                     | 4,580.1                                     | 57,504.5   | 4,766.4   | 359.2   | 122.6   |  |
| 2021 / 03 | 69,921.5  | 1,201.6                      | 1,848.1                                     | 4,597.4                                     | 57,338.8   | 4,935.6   | 350.7   | 119.2   |  |
| 2021 / 04 | 70,234.3  | 1,211.7                      | 1,854.4                                     | 4,687.7                                     | 57,924.5   | 4,556.0   | 344.3   | 118.6   |  |
| 2021 / 05 | 71,132.7  | 1,202.4                      | 1,873.8                                     | 4,782.4                                     | 58,619.1   | 4,655.0   | 341.8   | 117.3   |  |

Burimi: Banka e Shqipërisë.

\* Te dhënat e huave përfshijnë interesat e përllogaritur.

Source: Bank of Albania.

\* Data on loans include accrued interests.

## 1-15 Huatë sipas rretheve\*

Në milionë lekë, fund periudhe

## Loans by districts\* 1-15

In millions ALL, end of period

|            | Totali i kredisë /<br>Total loans<br>(2+3+4+5+6+7+8+9+10)<br>1 | Tiranë / Tirana<br>2 | Durrës / Durrës<br>3 | Elbasan / Elbasan<br>4 | Shkodër / Shkodra<br>5 | Korçë / Korca<br>6 | Vlorë / Vlorë<br>7 | Fier / Fier<br>8 | Lezhë / Lezha<br>9 | Të tjera / Other<br>10 |
|------------|--|----------------------|----------------------|------------------------|------------------------|--------------------|--------------------|------------------|--------------------|------------------------|
| 2018 / IV  | 531,084.7  | 388,831.9            | 39,985.0             | 13,796.4               | 10,654.4               | 8,014.9            | 11,723.6           | 10,656.0         | 5,866.4            | 41,556.2               |
| 2019 / IV  | 567,129.8  | 424,399.1            | 37,645.3             | 12,551.1               | 10,956.2               | 8,635.2            | 12,164.8           | 10,715.7         | 6,095.7            | 43,966.7               |
| 2020 / IV  | 603,260.0  | 448,581.8            | 43,520.6             | 13,336.1               | 11,792.6               | 8,636.9            | 13,554.8           | 10,703.6         | 6,432.3            | 46,701.2               |
| 2020 / II  | 586,400.5  | 437,345.6            | 40,516.1             | 12,878.2               | 11,503.1               | 8,621.1            | 13,011.9           | 10,989.5         | 6,142.2            | 45,392.8               |
| 2020 / III | 589,342.7  | 439,974.8            | 39,696.1             | 13,421.6               | 11,646.4               | 8,677.5            | 13,352.2           | 10,778.1         | 6,263.9            | 45,532.0               |
| 2020 / IV  | 603,260.0  | 448,581.8            | 43,520.6             | 13,336.1               | 11,792.6               | 8,636.9            | 13,554.8           | 10,703.6         | 6,432.3            | 46,701.2               |
| 2021 / I   | 605,115.9  | 458,409.9            | 39,913.7             | 12,763.8               | 11,479.0               | 8,324.0            | 12,696.0           | 10,132.4         | 6,051.8            | 45,345.4               |

Burimi: Banka e Shqipërisë.

\* Të dhënat e huasë përfshijnë interesat e përllogaritur.

Source: Bank of Albania.

\* Data on loans include accrued interests.

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

Bank of Albania interest rates\* 1-16

Në përqindje

In percentage

|            | Depozita njëditore /<br>Overnight deposit |                    | Marrëveshje riblerjeje njëjavore /<br>Weekly repurchase agreement |                    | Kredia njëditore /<br>Overnight credit |                    | Kredia për mbështetje me likuiditet** /<br>Liquidity supporting loan |                    |
|------------|---|--------------------|---|--------------------|--|--------------------|--|--------------------|
|            | Vlera / Level                             | Ndryshimi / Change | Vlera / Level   | Ndryshimi / Change | Vlera / Level                          | Ndryshimi / Change | Vlera / Level  | Ndryshimi / Change |
|            | 1   | 2                  | 3   | 4                  | 5                                      | 6                  | 7  | 8                  |
| 2004 29/04 | 3.25                                      | 0.00               | 6.25  | 0.00               | 8.75                                   | 0.00               | 12.25  | 0.00               |
| 12/05      | 3.00                                      | -0.25              | 6.00  | -0.25              | 8.50                                   | -0.25              | 12.00  | -0.25              |
| 24/06      | 2.75                                      | -0.25              | 5.75  | -0.25              | 8.25                                   | -0.25              | 11.75  | -0.25              |
| 28/07      | 2.50                                      | -0.25              | 5.50  | -0.25              | 8.00                                   | -0.25              | 11.50  | -0.25              |
| 04/11      | 2.25                                      | -0.25              | 5.25  | -0.25              | 7.75                                   | -0.25              | 11.25  | -0.25              |
| 2005 31/03 | 2.00                                      | -0.25              | 5.00  | -0.25              | 7.50                                   | -0.25              | 11.00  | -0.25              |
| 27/07      | 3.25                                      | 1.25               | 5.00  | 0.00               | 6.75                                   | -0.75              | 11.00  | 0.00               |
| 2006 12/07 | 3.50                                      | 0.25               | 5.25  | 0.25               | 7.00                                   | 0.25               | 11.25  | 0.25               |
| 30/11      | 3.75                                      | 0.25               | 5.50  | 0.25               | 7.25                                   | 0.25               | 11.50  | 0.25               |
| 2007 28/06 | 4.00                                      | 0.25               | 5.75  | 0.25               | 7.50                                   | 0.25               | 11.75  | 0.25               |
| 27/09      | 4.25                                      | 0.25               | 6.00  | 0.25               | 7.75                                   | 0.25               | 12.00  | 0.25               |
| 30/11      | 4.50                                      | 0.25               | 6.25  | 0.25               | 8.00                                   | 0.25               | 12.25  | 0.25               |
| 2008 24/12 | 4.50                                      | 0.00               | 6.25  | 0.00               | 7.00                                   | -1.00              | 12.25  | 0.00               |
| 2009 28/01 | 4.50                                      | 0.00               | 6.25  | 0.00               | 7.00                                   | 0.00               | 12.25  | 0.00               |
| 29/01      | 4.00                                      | -0.50              | 5.75  | -0.50              | 6.50                                   | -0.50              | 11.75  | -0.50              |
| 28/10      | 3.50                                      | -0.50              | 5.25  | -0.50              | 6.00                                   | -0.50              | 11.25  | -0.50              |
| 2010 29/07 | 3.25                                      | -0.25              | 5.00  | -0.25              | 5.75                                   | -0.25              | 11.00  | -0.25              |
| 2011 03/01 | 3.25                                      | 0.00               | 5.00  | 0.00               | 6.75                                   | 1.00               | 11.00  | 0.00               |
| 24/03      | 3.50                                      | 0.25               | 5.25  | 0.25               | 7.00                                   | 0.25               | 11.25  | 0.25               |
| 30/09      | 3.25                                      | -0.25              | 5.00  | -0.25              | 6.75                                   | -0.25              | 11.00  | -0.25              |
| 01/12      | 3.00                                      | -0.25              | 4.75  | -0.25              | 6.50                                   | -0.25              | 10.75  | -0.25              |
| 2012 26/01 | 2.75                                      | -0.25              | 4.50  | -0.25              | 6.25                                   | -0.25              | 10.50  | -0.25              |
| 29/03      | 2.50                                      | -0.25              | 4.25  | -0.25              | 6.00                                   | -0.25              | 10.25  | -0.25              |
| 10/05      | 2.50                                      | 0.00               | 4.25  | 0.00               | 6.00                                   | 0.00               | 8.25   | -0.20              |
| 25/07      | 2.25                                      | -0.25              | 4.00  | -0.25              | 5.75                                   | -0.25              | 8.00   | -0.25              |
| 2013 31/01 | 2.00                                      | -0.25              | 3.75  | -0.25              | 5.50                                   | -0.25              | 7.75   | -0.25              |
| 01/08      | 1.75                                      | -0.25              | 3.50  | -0.25              | 5.25                                   | -0.25              | 7.50   | -0.25              |
| 02/12      | 1.50                                      | -0.25              | 3.25  | -0.25              | 5.00                                   | -0.25              | 7.25   | -0.25              |
| 16/12      | 1.25                                      | -0.25              | 3.00  | -0.25              | 4.75                                   | -0.25              | 7.00   | -0.25              |
| 2014 27/02 | 1.00                                      | -0.25              | 2.75  | -0.25              | 4.50                                   | -0.25              | 6.75   | -0.25              |
| 02/06      | 0.75                                      | -0.25              | 2.50  | -0.25              | 4.25                                   | -0.25              | 6.50   | -0.25              |
| 27/11      | 0.50                                      | -0.25              | 2.25  | -0.25              | 4.00                                   | -0.25              | 6.25   | -0.25              |
| 2015 29/01 | 0.25                                      | -0.25              | 2.00  | -0.25              | 3.75                                   | -0.25              | 6.00   | -0.25              |
| 05/11      | 0.00                                      | -0.25              | 1.75  | -0.25              | 3.50                                   | -0.25              | 5.75   | -0.25              |
| 2016 06/04 | 0.25                                      | 0.25               | 1.50  | -0.25              | 2.75                                   | -0.75              | 5.50   | -0.25              |
| 05/05      | 0.25                                      | 0.00               | 1.25  | -0.25              | 2.25                                   | -0.50              | 5.25   | -0.25              |
| 2018 06/06 | 0.10                                      | -0.15              | 1.00  | -0.25              | 1.90                                   | -0.35              | 5.00   | -0.25              |
| 2020 25/03 | 0.10                                      | 0.00               | 0.50  | -0.50              | 0.90                                   | -1.00              | 4.50   | -0.50              |

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.

\*\* Me hyrjen në fuqi të vendimit nr. 16 datë 13.03.2012, për miratimin e rregullores "Për kredinë për mbështetje me likuiditet", instrumenti "Kredia Lombard" u pasua nga "Kredia për mbështetje me likuiditet".

\*\* Upon the entry into force of Decision No. 16, dated 13 March 2012, on the approval of the Regulation "On the liquidity supporting loan", the instrument "Lombard Loan" followed by the "Liquidity supporting loan".



1-17 Normat e interesit për depozitat e reja të korporatave jo-financiare, individëve dhe institucioneve jo me qëllim fitimi që u shërbejnë individëve sipas monedhave \*

Interest rates on new deposits of non-financial corporations, households and NPISH by currency \* 1-17

Në përqindje

In percentage

|           | Në lekë / In ALL                        |                                       |                        |                        |                        |                          |                          |
|-----------|---|---------------------------------------|------------------------|------------------------|------------------------|--------------------------|--------------------------|
|           | Llogari rrjedhëse /<br>Current accounts | Depozita pa afat /<br>Demand deposits | 1 mujore /<br>1 months | 3 mujore /<br>3 months | 6 mujore /<br>6 months | 12 mujore / 12<br>months | 24 mujore /<br>24 months |
| 2018      | 0.09                                    | 0.26                                  | 0.76                   | 0.28                   | 0.59                   | 0.73                     | 1.55                     |
| 2019      | 0.10                                    | 0.24                                  | 0.66                   | 0.23                   | 0.42                   | 0.49                     | 1.13                     |
| 2020      | 0.13                                    | 0.23                                  | 0.49                   | 0.21                   | 0.35                   | 0.41                     | 0.97                     |
| 2020 / 12 | 0.12                                    | 0.24                                  | 0.42                   | 0.15                   | 0.34                   | 0.54                     | 0.93                     |
| 2021 / 01 | 0.13                                    | 0.22                                  | 0.41                   | 0.15                   | 0.32                   | 0.47                     | 0.86                     |
| 2021 / 02 | 0.14                                    | 0.25                                  | 0.40                   | 0.15                   | 0.29                   | 0.63                     | 1.02                     |
| 2021 / 03 | 0.15                                    | 0.28                                  | 0.40                   | 0.16                   | 0.34                   | 0.45                     | 0.95                     |
| 2021 / 04 | 0.13                                    | 0.26                                  | 0.42                   | 0.17                   | 0.30                   | 0.47                     | 0.94                     |
| 2021 / 05 | 0.13                                    | 0.27                                  | 0.38                   | 0.15                   | 0.40                   | 0.52                     | 0.87                     |
|           | Në dollarë amerikanë / In USD           |                                       |                        |                        |                        |                          |                          |
| 2018      | 0.01                                    | 0.15                                  | 0.44                   | 0.18                   | 0.31                   | 0.54                     | 0.86                     |
| 2019      | 0.01                                    | 0.14                                  | 0.31                   | 0.22                   | 0.35                   | 0.76                     | 1.47                     |
| 2020      | 0.01                                    | 0.16                                  | 0.16                   | 0.18                   | 0.33                   | 0.49                     | 0.44                     |
| 2020 / 12 | 0.01                                    | 0.14                                  | 0.20                   | 0.16                   | 0.43                   | 0.47                     | 0.80                     |
| 2021 / 01 | 0.02                                    | 0.21                                  | 0.21                   | 0.14                   | 0.32                   | 0.45                     | 0.51                     |
| 2021 / 02 | 0.01                                    | 0.15                                  | 0.29                   | 0.11                   | 0.22                   | 0.42                     | 0.65                     |
| 2021 / 03 | 0.01                                    | 0.14                                  | 0.21                   | 0.12                   | 0.39                   | 0.63                     | 0.53                     |
| 2021 / 04 | 0.02                                    | 0.21                                  | 0.20                   | 0.13                   | 0.18                   | 0.31                     | 0.48                     |
| 2021 / 05 | 0.01                                    | 0.15                                  | 0.17                   | 0.13                   | 0.25                   | 0.33                     | 0.90                     |
|           | Në Euro / In EUR                        |                                       |                        |                        |                        |                          |                          |
| 2018      | 0.02                                    | 0.06                                  | 0.06                   | 0.05                   | 0.07                   | 0.12                     | 0.36                     |
| 2019      | 0.01                                    | 0.05                                  | 0.06                   | 0.05                   | 0.05                   | 0.09                     | 0.24                     |
| 2020      | 0.02                                    | 0.07                                  | 0.06                   | 0.05                   | 0.06                   | 0.13                     | 0.22                     |
| 2020 / 12 | 0.02                                    | 0.06                                  | 0.07                   | 0.06                   | 0.05                   | 0.14                     | 0.33                     |
| 2021 / 01 | 0.03                                    | 0.08                                  | 0.06                   | 0.04                   | 0.04                   | 0.11                     | 0.25                     |
| 2021 / 02 | 0.02                                    | 0.10                                  | 0.06                   | 0.05                   | 0.10                   | 0.06                     | 0.28                     |
| 2021 / 03 | 0.02                                    | 0.08                                  | 0.06                   | 0.06                   | 0.10                   | 0.08                     | 0.29                     |
| 2021 / 04 | 0.02                                    | 0.08                                  | 0.07                   | 0.05                   | 0.24                   | 0.13                     | 0.55                     |
| 2021 / 05 | 0.03                                    | 0.08                                  | 0.14                   | 0.05                   | 0.05                   | 0.10                     | 0.37                     |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Normat vjetore përfaqësojnë normal mesatare të ponderuara vjetore, ndërsa normat mujore përfaqësojnë normal mesatare të ponderuara mujore.

\* Yearly data present the annual weighted average rate, while the monthly data present the monthly weighted average rate.

1-18 Normat e interesit për huatë e reja të korporatave jo-financiare, individëve dhe institucioneve jo me qëllim fitimi që u shërbejnë individëve sipas monedhave\*

Interest rates on new loans of non-financial corporations, households and NPISH by currency\* 1-18

Në përqindje

In percentage

|           | Në lekë / In ALL                |                                    |                      |                          |                           |
|-----------|---------------------------------|------------------------------------|----------------------|--------------------------|---------------------------|
|           | Deri në 6 muaj / Up to 6 months | 6 muaj - 1 vit / 6 months - 1 year | 1-3 vjet / 1-3 years | 3 - 5 vjet / 3 - 5 years | Mbi 5 vjet / Over 5 years |
| 2018      | 8.12                            | 5.66                               | 7.45                 | 7.28                     | 5.66                      |
| 2019      | 7.07                            | 6.25                               | 6.82                 | 7.12                     | 5.59                      |
| 2020      | 6.28                            | 6.05                               | 5.32                 | 6.22                     | 5.41                      |
| 2020 / 12 | 6.48                            | 6.36                               | 5.92                 | 6.07                     | 5.33                      |
| 2021 / 01 | 5.56                            | 6.85                               | 6.43                 | 6.16                     | 5.46                      |
| 2021 / 02 | 5.39                            | 6.56                               | 6.89                 | 6.72                     | 5.70                      |
| 2021 / 03 | 5.84                            | 5.35                               | 6.93                 | 7.16                     | 5.44                      |
| 2021 / 04 | 5.94                            | 6.34                               | 6.63                 | 6.99                     | 5.38                      |
| 2021 / 05 | 6.12                            | 5.79                               | 6.48                 | 6.80                     | 5.12                      |
|           | Në dollarë amerikanë / In USD   |                                    |                      |                          |                           |
| 2018      | 5.51                            | 5.30                               | 5.03                 | 5.56                     | 4.42                      |
| 2019      | 4.14                            | 4.82                               | 4.46                 | 4.72                     | 6.25                      |
| 2020      | 4.13                            | 3.87                               | 4.95                 | 6.92                     | 5.67                      |
| 2020 / 12 | 3.40                            | 3.65                               | -                    | -                        | 4.00                      |
| 2021 / 01 | 1.32                            | -                                  | 5.76                 | 4.00                     | -                         |
| 2021 / 02 | 5.30                            | 4.86                               | -                    | -                        | 3.00                      |
| 2021 / 03 | 3.38                            | 3.35                               | -                    | -                        | -                         |
| 2021 / 04 | 3.00                            | 4.12                               | 5.69                 | -                        | 4.50                      |
| 2021 / 05 | 6.74                            | 10.32                              | 13.30                | -                        | 6.50                      |
|           | Në Euro / In EUR                |                                    |                      |                          |                           |
| 2018      | 3.96                            | 4.01                               | 4.36                 | 4.58                     | 4.09                      |
| 2019      | 4.76                            | 4.02                               | 4.30                 | 4.50                     | 3.92                      |
| 2020      | 4.20                            | 3.90                               | 3.79                 | 4.24                     | 4.19                      |
| 2020 / 12 | 4.81                            | 3.84                               | 3.44                 | 3.45                     | 5.07                      |
| 2021 / 01 | 3.78                            | 3.74                               | 3.95                 | 4.24                     | 4.15                      |
| 2021 / 02 | 3.39                            | 4.04                               | 3.86                 | 4.14                     | 2.80                      |
| 2021 / 03 | 4.47                            | 4.29                               | 3.64                 | 4.75                     | 4.02                      |
| 2021 / 04 | 4.60                            | 3.93                               | 3.57                 | 3.86                     | 4.10                      |
| 2021 / 05 | 3.57                            | 3.44                               | 4.26                 | 5.13                     | 3.76                      |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Normat vjetore përfaqësojnë normat mesatare të ponderuara vjetore, ndërsa normat mujore përfaqësojnë normat mesatare të ponderuara mujore.

\* Yearly data present the annual weighted average rate, while the monthly data present the monthly weighted average rate.

1-18a Normat e interesit për huatë e reja të korporatave jofinanciare private sipas qëllimit të përdorimit dhe monedhës \*

Interest rates on new loans of private non-financial corporations by purpose and currency \* 1-18a

Në përqindje

In percentage

|                                      | Norma e interesit e huave të reja për korporata jofinanciare private / Average monthly interest rates of new loans to private non-financial corporations | Overdraft / 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 |      |
|--------------------------------------|--|-----------------------|--------------------------------------|--|---|-------------------------------------|--|------|
| <b>Në lekë / In ALL</b>              |  |                       |                                      |  |   |                                     |  |      |
| 2018                                 | 6.71   | 7.21                  | 6.14                                 | 6.99   | 5.70  | 4.95                                |  | -    |
| 2019                                 | 6.26   | 6.48                  | 6.37                                 | 6.14   | 6.33  | 4.88                                |  | -    |
| 2020                                 | 5.48   | 5.69                  | 5.34                                 | 5.69   | 5.44  | 5.09                                |  | -    |
| 2020 / 12                            | 5.89   | 5.55                  | 6.50                                 | 6.00   | 5.50  | 5.09                                |  | -    |
| 2021 / 01                            | 5.41   | 5.50                  | 5.58                                 | 7.00   | 4.88  | 5.02                                |  | -    |
| 2021 / 02                            | 5.68   | 5.17                  | 5.84                                 | 7.00   | 6.39  | 5.06                                |  | -    |
| 2021 / 03                            | 5.52   | 5.36                  | 5.72                                 | 7.00   | 6.34  | 4.72                                |  | -    |
| 2021 / 04                            | 5.57   | 5.40                  | 5.35                                 | 7.00   | 6.02  | 5.31                                |  | -    |
| 2021 / 05                            | 5.46   | 5.75                  | 4.72                                 | 7.00   | 5.98  | 5.24                                |  | -    |
| <b>Në dollarë amerikanë / In USD</b> |  |                       |                                      |  |   |                                     |  |      |
| 2018                                 | 5.38   | 5.37                  | 5.79                                 | -  | 4.76  | 5.64                                |  | -    |
| 2019                                 | 4.31   | 4.30                  | 4.70                                 | -  | 4.32  | 4.16                                |  | -    |
| 2020                                 | 4.67   | 4.00                  | 4.61                                 | -  | 3.65  | 6.97                                |  | -    |
| 2020 / 12                            | 3.68   | 3.65                  | -                                    | -  | 4.00  | -                                   |  | -    |
| 2021 / 01                            | 2.25   | 9.80                  | -                                    | -  | 4.00  | 1.30                                |  | -    |
| 2021 / 02                            | 5.24   | 5.26                  | 5.00                                 | -  | -   | -                                   |  | -    |
| 2021 / 03                            | 3.37   | 3.37                  | -                                    | -  | -   | -                                   |  | -    |
| 2021 / 04                            | 4.24   | 4.53                  | 4.00                                 | -  | -   | -                                   |  | -    |
| 2021 / 05                            | 7.47   | 8.82                  | -                                    | -  | 6.50  | -                                   |  | -    |
| <b>Në Euro / In EUR</b>              |  |                       |                                      |  |   |                                     |  |      |
| 2018                                 | 4.20   | 3.90                  | 4.66                                 | 5.04   | 4.59  | 4.10                                |  | 4.93 |
| 2019                                 | 4.18   | 4.21                  | 4.06                                 | 5.00   | 4.30  | 4.06                                |  | 5.00 |
| 2020                                 | 4.27   | 4.03                  | 4.02                                 | 4.98   | 4.18  | 4.75                                |  | 5.00 |
| 2020 / 12                            | 4.73   | 4.10                  | 3.50                                 | -  | 4.42  | 5.57                                |  | -    |
| 2021 / 01                            | 4.26   | 3.70                  | 4.74                                 | -  | 5.00  | 4.23                                |  | -    |
| 2021 / 02                            | 3.89   | 3.66                  | 3.90                                 | -  | 4.41  | 4.08                                |  | -    |
| 2021 / 03                            | 4.11   | 3.97                  | 3.97                                 | -  | 3.83  | 4.41                                |  | -    |
| 2021 / 04                            | 4.07   | 3.90                  | 3.69                                 | -  | 4.78  | 3.96                                |  | -    |
| 2021 / 05                            | 4.00   | 3.52                  | 4.50                                 | -  | 5.10  | 4.14                                |  | -    |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Normat vjetore përfaqësojnë normat mesatare të ponderuara vjetore, ndërsa normat mujore përfaqësojnë normat mesatare të ponderuara mujore.

\* Yearly data present the annual weighted average rate, while the monthly data present the monthly weighted average rate.

1-18b Normat e interesit për huatë e reja të individëve dhe institucioneve jo me qëllim fitimi që u shërbejnë individëve, sipas qëllimit të përdorimit dhe monedhës \*

Interest rates on new loans of households and NPISH by purpose and currency \* 1-18b

Në përqindje

In percentage

|                                      | Norma e interesit e huave të reja për individët dhe institucionet jo me qëllim fitimi që u shërbejnë individëve / Average monthly interest rates of new loans to households and NPISH | Overdraft / Overdraft | Mallra jo të qëndrueshëm / Consuming of non durable goods | Mallra të qëndrueshëm / Consuming of 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 |
|--------------------------------------|---|-----------------------|---|--|--|---|--|
| <b>Në lekë / In ALL</b>              |   |                       |   |  |  |   |  |
| 2018                                 | 6.96  | 11.80                 | 7.69  | 7.73   | 3.70   | 9.02  | 8.68   |
| 2019                                 | 6.66  | 11.51                 | 7.74  | 7.60   | 3.47   | 8.22  | 8.34   |
| 2020                                 | 6.54  | 11.35                 | 7.59  | 7.65   | 3.66   | 7.72  | 7.33   |
| 2020 / 12                            | 6.37  | 11.22                 | 7.54  | 8.07   | 3.73   | 7.08  | 6.76   |
| 2021 / 01                            | 6.73  | 12.33                 | 8.07  | 8.30   | 3.63   | 8.95  | 7.45   |
| 2021 / 02                            | 6.83  | 11.92                 | 8.06  | 8.50   | 3.66   | 8.65  | 8.58   |
| 2021 / 03                            | 6.46  | 11.86                 | 8.11  | 7.74   | 3.79   | 7.45  | 10.98  |
| 2021 / 04                            | 6.39  | 11.42                 | 8.07  | 8.42   | 3.34   | 9.72  | 7.09   |
| 2021 / 05                            | 6.14  | 11.51                 | 7.77  | 8.20   | 3.44   | 7.75  | 8.26   |
| <b>Në dollarë amerikanë / In USD</b> |   |                       |   |  |  |   |  |
| 2018                                 | 6.05  | 6.62                  | 3.29  | 2.75   | 4.78   | -   | -  |
| 2019                                 | 6.54  | 7.01                  | 3.39  | 3.19   | -  | 6.43  | -  |
| 2020                                 | 3.66  | 7.23                  | 3.54  | 4.59   | 0.50   | 4.00  | -  |
| 2020 / 12                            | 4.92  | 9.81                  | 3.40  | -  | -  | -   | -  |
| 2021 / 01                            | 5.41  | 12.77                 | 2.26  | 2.26   | 5.29   | -   | -  |
| 2021 / 02                            | 3.82  | 10.03                 | -   | -  | 3.00   | -   | -  |
| 2021 / 03                            | 14.98   | 14.98                 | -   | -  | -  | -   | -  |
| 2021 / 04                            | 4.67  | 6.39                  | -   | 3.00   | -  | -   | -  |
| 2021 / 05                            | 6.38  | 13.67                 | 6.13  | 3.00   | -  | -   | -  |
| <b>Në Euro / In EUR</b>              |   |                       |   |  |  |   |  |
| 2018                                 | 3.78  | 9.28                  | 2.84  | 4.21   | 3.10   | 5.43  | 5.17   |
| 2019                                 | 3.79  | 8.49                  | 3.10  | 4.21   | 3.23   | 5.13  | 2.82   |
| 2020                                 | 3.56  | 8.50                  | 3.27  | 4.14   | 3.09   | 4.75  | 5.79   |
| 2020 / 12                            | 3.57  | 12.15                 | 4.80  | 5.15   | 3.05   | 4.98  | 5.50   |
| 2021 / 01                            | 3.37  | 12.84                 | 3.04  | 6.13   | 2.81   | 3.45  | 6.00   |
| 2021 / 02                            | 3.81  | 12.16                 | 3.07  | 4.41   | 3.29   | 6.20  | -  |
| 2021 / 03                            | 3.75  | 12.04                 | 3.13  | 3.52   | 3.10   | 5.01  | -  |
| 2021 / 04                            | 3.57  | 10.79                 | 2.46  | 4.18   | 3.25   | 7.83  | -  |
| 2021 / 05                            | 3.51  | 13.64                 | 4.06  | 3.62   | 3.12   | 4.90  | 2.80   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Normat vjetore përfaqësojnë normat mesatare të ponderuara vjetore, ndërsa normat mujore përfaqësojnë normat mesatare të ponderuara mujore.

\* Yearly data present the annual weighted average rate, while the monthly data present the monthly weighted average rate.

|   |   |
|---|---|
| 1-19 Normat e interesit për bonot e thesarit sipas afatit<br>Në përqindje | Maturity breakdown of Treasury bills yields 1-19<br>In percentage |
|---|---|

|           | Normat e interesit për bonot e thesarit /<br>Maturity breakdown of Treasury bill yields |                    |                      |
|-----------|---|--------------------|----------------------|
|           | 3 mujor / 3 months  | 6 mujor / 6 months | 12 mujor / 12 months |
| 2009 / 12 | 6.30  | 7.52               | 9.14                 |
| 2010 / 12 | 5.29  | 6.41               | 7.09                 |
| 2011 / 12 | 5.31  | 6.23               | 6.95                 |
| 2012 / 12 | 5.03  | 5.65               | 6.37                 |
| 2013 / 12 | 3.40  | 3.54               | 3.66                 |
| 2014 / 12 | 3.15  | 3.16               | 3.33                 |
| 2015 / 12 | –   | 2.46               | 2.40                 |
| 2016 / 12 | –   | 2.00               | 2.92                 |
| 2017 / 12 | –   | –                  | 2.63                 |
| 2018 / 01 | 1.31  | –                  | 2.71                 |
| 2018 / 02 | –   | 2.04               | 2.62                 |
| 2018 / 03 | –   | –                  | 2.51                 |
| 2018 / 04 | –   | 1.84               | 2.36                 |
| 2018 / 05 | –   | 1.92               | 2.26                 |
| 2018 / 06 | –   | –                  | 2.07                 |
| 2018 / 07 | –   | –                  | 1.82                 |
| 2018 / 08 | –   | 1.36               | 1.68                 |
| 2018 / 09 | –   | –                  | 1.67                 |
| 2018 / 10 | –   | 1.34               | 1.65                 |
| 2018 / 11 | –   | –                  | 1.54                 |
| 2018 / 12 | –   | –                  | 1.43                 |
| 2019 / 01 | –   | –                  | 1.33                 |
| 2019 / 02 | –   | 1.07               | 1.25                 |
| 2019 / 03 | –   | –                  | 1.14                 |
| 2019 / 04 | –   | 0.85               | 1.11                 |
| 2019 / 05 | –   | 0.96               | 1.29                 |
| 2019 / 06 | –   | –                  | 1.57                 |
| 2019 / 07 | –   | –                  | 1.81                 |
| 2019 / 08 | –   | 1.48               | 2.05                 |
| 2019 / 09 | –   | –                  | 2.26                 |
| 2019 / 10 | –   | –                  | 2.07                 |
| 2019 / 11 | –   | –                  | 1.85                 |
| 2019 / 12 | –   | –                  | 1.69                 |
| 2020 / 01 | –   | 1.50               | 1.77                 |
| 2020 / 02 | 1.29  | –                  | 1.87                 |
| 2020 / 03 | –   | –                  | 1.98                 |
| 2020 / 04 | 1.30  | –                  | 2.05                 |
| 2020 / 05 | 1.54  | 1.81               | 2.16                 |
| 2020 / 06 | 1.20  | –                  | 1.98                 |
| 2020 / 07 | –   | –                  | 1.74                 |
| 2020 / 08 | 0.70  | –                  | 1.66                 |
| 2020 / 09 | –   | 1.30               | 1.71                 |
| 2020 / 10 | –   | –                  | 1.73                 |
| 2020 / 11 | 0.54  | 1.35               | 1.77                 |
| 2020 / 12 | –   | –                  | 1.77                 |
| 2021 / 01 | 1.09  | –                  | 1.92                 |
| 2021 / 02 | 1.29  | 1.58               | 2.06                 |
| 2021 / 03 | 1.37  | 1.76               | 2.13                 |
| 2021 / 04 | 1.37  | –                  | 1.83                 |
| 2021 / 05 | 0.89  | 1.25               | 1.67                 |

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 /<br>Total Assets<br>(2+13+22+23+24+25<br>+26) | Veprime me<br>thesarin dhe<br>ndërbankare /<br>Treasury and<br>interbank<br>transactions<br>(3+4+7+8) | Mjete monetare /<br>Cash on hand | Marrëdhënie me<br>Bankën<br>Qëndrore /<br>Transactions<br>with the Central<br>Bank (5+6) | Rezerva të<br>detyrueshme në<br>Bankën<br>Qëndrore /<br>Required<br>reserves with<br>Central Bank | Të tjera /<br>Others | Bono thesari dhe<br>bono të tjera të<br>pranueshme për<br>rrefinancim nga BQ<br>/<br>Treasury bills and<br>other bills eligible<br>for refin.with CB | Marrëdhënie me<br>bankat, institucionet<br>e kreditit dhe të tjera<br>financiare* /<br>Transactions with<br>banks, credit and<br>other financial inst*<br>(9+10+11+12) | Llogari<br>rjedhëse /<br>Current<br>accounts | Depozita në<br>banka, institucione<br>kreditit dhe të tjera<br>financiare /<br>Deposits with<br>banks, credit and<br>other fin.inst. | Hua /<br>Loans | Të tjera /<br>Others | Veprime me<br>klientët, bruto /<br>Operations with<br>customers, gross<br>(14+15+16) | Hua dhënë<br>administratës<br>publike /<br>Loans to public<br>administration | Llogari të tjera të<br>klientëve /<br>Other customer<br>accounts |
|------------|--|---|----------------------------------|--|---|----------------------|--|--|--|--|----------------|----------------------|--|--|--|
|            | 1  | 2   | 3                                | 4  | 5   | 6                    | 7  | 8  | 9  | 10   | 11             | 12                   | 13   | 14   | 15   |
| 2018 / IV  | 1,452,926.4  | 474,296.7   | 28,246.3                         | 146,678.8  | 98,911.8  | 47,767.0             | 67,417.9   | 231,953.7  | 65,322.5                                     | 128,410.9  | 36,443.1       | 1,834.4              | 577,911.3  | 7,650.4  | 19,256.4   |
| 2019 / IV  | 1,475,550.9  | 470,059.3   | 25,908.6                         | 130,849.9  | 107,737.7   | 23,112.2             | 74,026.9   | 239,273.9  | 64,424.2                                     | 144,558.9  | 28,539.5       | 1,817.6              | 573,354.6  | 6,175.7  | 19,427.1   |
| 2020 / IV  | 1,581,466.1  | 468,874.5   | 29,325.1                         | 179,338.0  | 114,546.3   | 64,791.7             | 70,284.9   | 189,926.6  | 47,460.6                                     | 103,828.4  | 36,757.0       | 1,943.2              | 606,434.9  | 4,708.1  | 18,736.2   |
| 2020 / II  | 1,528,346.0  | 430,530.1   | 31,930.6                         | 143,829.2  | 110,870.6   | 32,958.6             | 72,538.6   | 182,231.8  | 58,483.2                                     | 74,339.6   | 47,531.9       | 1,945.6              | 585,895.9  | 4,795.9  | 19,025.7   |
| 2020 / III | 1,552,178.5  | 447,603.5   | 29,798.3                         | 154,622.8  | 113,556.7   | 41,066.1             | 70,173.3   | 193,009.2  | 64,555.1                                     | 80,781.6   | 45,817.0       | 1,920.5              | 590,905.4  | 4,751.9  | 16,705.0   |
| 2020 / I   | 1,581,466.1  | 468,874.5   | 29,325.1                         | 179,338.0  | 114,546.3   | 64,791.7             | 70,284.9   | 189,926.6  | 47,460.6                                     | 103,828.4  | 36,757.0       | 1,943.2              | 606,434.9  | 4,708.1  | 18,736.2   |
| 2021 / I   | 1,602,926.5  | 471,505.1   | 28,317.3                         | 172,073.1  | 118,091.3   | 53,981.8             | 82,545.7   | 188,569.0  | 52,893.7                                     | 83,058.6   | 50,428.8       | 2,252.6              | 608,979.4  | 4,657.0  | 16,664.0   |

|            | Hua dhënë sektorit<br>privat dhe individëve<br>/ Loans to private<br>sector and<br>individuals<br>(17+18+19+20+21) | Hua afatshkurtër /<br>Short-term loans | Hua afatmesme /<br>Medium-term<br>loans | Hua afatgjatë /<br>Long-term loans | Hua për pronë të<br>patundshme /<br>Real estate<br>loans | Kontrata qeraje /<br>Finance leasing | Veprimet me letrat<br>me vlerë /<br>Securities<br>Transactions | Fonde rezervë të<br>krijuara /<br>Provisions | Mjete të tjera /<br>Other assets | Mjete të<br>qëndrueshme /<br>Fixed assets | Interesa të<br>përlogaritura /<br>Accrued interests | Aktive nga të cilat: / Assets of which:  |  | Teprica e kreditit<br>neto (së bashku<br>me interesat e<br>llogaritura) /<br>Stock of loans net<br>(plus accrued<br>interests) | Teprica e kreditit<br>bruto (së bashku<br>me interesat e<br>llogaritura) /<br>Stock of loans<br>gross (plus<br>accrued interests) |
|------------|--|--|---|------------------------------------|--|--------------------------------------|--|--|----------------------------------|---|---|--|--|--|---|
|            | 16   | 17                                     | 18                                      | 19                                 | 20   | 21                                   | 22   | 23   | 24                               | 25  | 26  | Totali i aktiveve<br>në valutë /<br>Total assets<br>denominated in<br>foreign currency | Totali i aktiveve<br>jorezidentë /<br>Total assets of<br>non-residents | 29   | 30  |
| 2018 / IV  | 551,004.5  | 135,814.6                              | 109,888.2                               | 193,424.3                          | 109,166.8  | 2,710.8                              | 384,913.0  | -43,492.6                                    | 30,551.6                         | 20,009.5                                  | 8,737.0   | 798,171.1  | 385,864.6  | 538,450.7  | 580,686.9   |
| 2019 / IV  | 547,751.8  | 133,729.5                              | 94,519.2                                | 199,279.1                          | 116,819.0  | 3,405.0                              | 404,408.7  | -28,751.3                                    | 25,712.7                         | 23,562.1                                  | 7,204.8   | 773,921.6  | 351,271.9  | 547,133.9  | 575,745.6   |
| 2020 / IV  | 582,990.6  | 126,972.4                              | 93,182.7                                | 234,244.3                          | 125,080.4  | 3,510.8                              | 479,581.1  | -32,413.8                                    | 24,667.4                         | 26,009.7                                  | 8,312.2   | 811,163.1  | 333,371.9  | 576,718.0  | 608,910.9   |
| 2020 / II  | 562,074.3  | 132,745.0                              | 94,490.7                                | 211,788.3                          | 119,921.4  | 3,128.9                              | 484,642.7  | -31,734.1                                    | 25,837.3                         | 22,822.3                                  | 10,351.9  | 792,136.5  | 336,074.3  | 559,368.9  | 590,521.7   |
| 2020 / III | 569,448.5  | 128,510.2                              | 98,652.6                                | 216,523.7                          | 122,617.6  | 3,144.3                              | 486,599.6  | -32,890.7                                    | 26,508.6                         | 23,844.2                                  | 9,607.9   | 804,426.8  | 346,204.4  | 562,782.4  | 595,167.6   |
| 2020 / I   | 582,990.6  | 126,972.4                              | 93,182.7                                | 234,244.3                          | 125,080.4  | 3,510.8                              | 479,581.1  | -32,413.8                                    | 24,667.4                         | 26,009.7                                  | 8,312.2   | 811,163.1  | 333,371.9  | 576,718.0  | 608,910.9   |
| 2021 / I   | 587,658.4  | 123,285.1                              | 92,179.2                                | 241,249.0                          | 127,419.6  | 3,525.5                              | 498,541.3  | -33,425.0                                    | 23,526.3                         | 25,921.7                                  | 7,877.8   | 823,215.9  | 348,430.7  | 578,735.5  | 611,789.5   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\*Janë zbritur \*Fondet rezervë për llogaritë 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 (2+9+17+18+19+30) | Veprime me thesarin dhe ndërbankare / Treasury and Interbank transactions (3+4+5+6+7+8) | Banka Qendrore / Central Bank | Bono thesari & bono të tjera të pranueshme / Treasury bills and other eligible bills | Llogari rrjedhëse / Current account | Depozita nga bankat, inst. Financiar / Deposits from banks and other financial inst. | Hua / Loans | Të tjera / Others | Veprime me klientet / Operations with customers (10+11) | Administrata publike / Public administration | Sektori privat / Private sector (12+13+14+15+16) | Llogari rrjedhëse / Current account | Depozita pa afat / Demand deposits | Depozita me afat / Time deposits | Të tjera / Others | Çertifikata depozitash / Certificate of deposits | Veprime me letrat me vlerë / Securities Transactions |
|------------|--|---|-------------------------------|--|-------------------------------------|--|-------------|-------------------|---|--|--|-------------------------------------|------------------------------------|----------------------------------|-------------------|--|--|
|            | 1  | 2   | 3                             | 4  | 5                                   | 6  | 7           | 8                 | 9   | 10   | 11   | 12                                  | 13                                 | 14                               | 15                | 16   | 17   |
| 2018 / IV  | 1,452,926.4  | 79,590.3  | 6,004.2                       | 31,655.5   | 8,481.7                             | 17,570.1   | 12,660.4    | 3,218.4           | 1,176,537.9   | 10,134.9                                     | 1,166,403.0                                      | 387,944.8                           | 124,119.8                          | 638,058.4                        | 16,280.0          | -  | 7,582.0  |
| 2019 / IV  | 1,475,550.9  | 88,013.4  | 2,072.2                       | 32,686.0   | 10,748.8                            | 20,855.0   | 18,492.8    | 3,158.6           | 1,189,632.8   | 10,649.6                                     | 1,178,983.2                                      | 403,885.2                           | 149,423.0                          | 608,798.6                        | 16,876.4          | -  | 2,526.8  |
| 2020 / IV  | 1,581,466.1  | 86,880.0  | 1,446.8                       | 32,660.5   | 11,430.9                            | 21,675.5   | 17,305.0    | 2,361.3           | 1,282,672.0   | 13,053.4                                     | 1,269,618.6                                      | 485,063.7                           | 173,106.3                          | 594,069.0                        | 17,379.6          | -  | 3,556.8  |
| 2020 / II  | 1,528,346.0  | 96,667.6  | 576.3                         | 38,445.8   | 10,851.3                            | 23,332.6   | 20,947.4    | 2,514.3           | 1,226,458.0   | 11,784.6                                     | 1,214,673.4                                      | 433,572.3                           | 156,224.7                          | 607,624.5                        | 17,251.9          | -  | 2,673.9  |
| 2020 / III | 1,552,178.5  | 95,905.5  | 1,274.9                       | 40,580.5   | 10,108.6                            | 21,527.6   | 19,903.7    | 2,510.2           | 1,247,323.8   | 11,579.6                                     | 1,235,744.2                                      | 455,310.6                           | 165,482.1                          | 597,797.7                        | 17,153.8          | -  | 3,742.2  |
| 2020 / IV  | 1,581,466.1  | 86,880.0  | 1,446.8                       | 32,660.5   | 11,430.9                            | 21,675.5   | 17,305.0    | 2,361.3           | 1,282,672.0   | 13,053.4                                     | 1,269,618.6                                      | 485,063.7                           | 173,106.3                          | 594,069.0                        | 17,379.6          | -  | 3,556.8  |
| 2021 / I   | 1,602,926.5  | 92,270.1  | 1,727.1                       | 36,821.2   | 10,139.6                            | 23,913.8   | 17,157.5    | 2,511.0           | 1,296,703.4   | 11,900.2                                     | 1,284,803.2                                      | 494,588.4                           | 177,382.4                          | 594,894.7                        | 17,937.7          | -  | 4,676.4  |

|            | Detyrime të tjera / Other liabilities | Burimet e përhershme / Permanent Resources (20+21+22+23) | Ndihma dhe financimi publik / Grants and public financing | Fonde rezervë specifike / Discretionary provisions | Borxh i varur / Subordinated debt | Kapitali i vet i aksionerëve / Shareholder's equity (24+25+26+27+28+29) | Kapitali i paguar / Paid in capital | Primet e aksioneve / Share premiums | Rezervat / Reserves | Diference rivlerësimi / Revaluation difference | Fitimet e pashpërdarura ose humbja / Retained earnings (loss) | Fitimi (humbja) i vitit në vazhdim / Current year profit (loss) | Interesa të përfituarit / Accrued interests | Pasive nga të cilat: / Liabilities of which:                        |   |
|------------|---------------------------------------|--|---|--|-----------------------------------|---|-------------------------------------|-------------------------------------|---------------------|--|---|---|---|---|---|
|            |                                       |  |   |  |                                   |   |                                     |                                     |                     |  |   |   |   | Totali i pasiveve në valutë / Total liabilities in foreign currency | Totali i pasiveve jorezidente / Total liabilities of nonresidents |
|            | 18                                    | 19   | 20  | 21   | 22                                | 23  | 24                                  | 25                                  | 26                  | 27   | 28  | 29  | 30  | 31  | 32  |
| 2018 / IV  | 14,256.5                              | 170,942.8  | -   | 9,521.8  | 13,967.5                          | 147,453.5   | 110,251.8                           | 6,440.5                             | 18,220.7            | (6,994.0)                                      | 1,143.5   | 18,391.0  | 4,016.9                                     | 771,328.9   | 88,138.0  |
| 2019 / IV  | 13,136.1                              | 178,368.7  | -   | 9,674.4  | 14,459.8                          | 154,234.5   | 105,767.5                           | 6,991.6                             | 21,271.5            | (6,812.3)                                      | 7,121.4   | 19,894.8  | 3,873.2                                     | 751,052.4   | 37,574.2  |
| 2020 / IV  | 17,859.0                              | 186,476.7  | -   | 9,507.0  | 12,624.6                          | 164,345.1   | 107,102.7                           | 7,084.1                             | 23,469.5            | -9,005.2                                       | 18,818.8  | 16,875.3  | 4,021.6                                     | 789,678.5   | 35,121.2  |
| 2020 / II  | 17,397.0                              | 180,864.8  | -   | 10,176.8   | 13,040.0                          | 157,648.1   | 105,920.8                           | 7,023.6                             | 22,880.8            | -5,285.3                                       | 19,958.0  | 7,150.3   | 4,284.7                                     | 769,902.4   | 39,041.9  |
| 2020 / III | 18,707.9                              | 182,567.6  | -   | 10,283.4   | 12,880.1                          | 159,404.2   | 106,410.0                           | 7,023.6                             | 23,351.5            | -7,102.5                                       | 18,975.5  | 10,746.1  | 3,931.5                                     | 780,884.8   | 37,409.5  |
| 2020 / IV  | 17,859.0                              | 186,476.7  | -   | 9,507.0  | 12,624.6                          | 164,345.1   | 107,102.7                           | 7,084.1                             | 23,469.5            | -9,005.2                                       | 18,818.8  | 16,875.3  | 4,021.6                                     | 789,678.5   | 35,121.2  |
| 2021 / I   | 15,592.7                              | 189,654.9  | -   | 10,092.9   | 12,600.0                          | 166,961.9   | 107,102.7                           | 7,084.1                             | 23,515.2            | -7,780.3                                       | 32,229.4  | 4,810.8   | 4,029.0                                     | 800,099.6   | 39,325.7  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-21 Tregues të shëndetit financiar

Financial Soundness Indicators 1-21

Në milione leke, fund periudhe

In millions ALL, 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 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 provigjonet ndaj kapitalit (në %) /<br>Nonperforming loans net of provisions as a percent of capital  |  |   | Kthimi nga kapitali (ROE) (bazë vjetore) (në %) /<br>Return on equity (ROE) (annual basis) (in %) | Pozicioni i hapur neto ne valutë ndaj kapitalit (në %) /<br>Net open position in foreign exchange as a percent of capital  |  |   |
|           |  | Kapitali rregullator (min leke) /<br>Regulatory capital (million ALL)  | Aktive të ponderuara me rrezik (min leke) /<br>Risk-weighted assets (million ALL) |            |   | 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 provigjonet 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 provigjonet ndaj kapitalit rregullator (në %) /<br>Nonperforming loans net of provisions as a percent of regulatory capital | Huatë me probleme neto nga provigjonet ndaj kapitalit aksioner (në %) /<br>Nonperforming loans net of provisions as a percent of shareholders' equity |   | Pozicioni i hapur neto ne 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 ne valutë ndaj kapitalit rregullator (në %) /<br>Net open position in foreign exchange as a percent of regulatory capital | Pozicioni i hapur neto ne 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   |   |
| 2018      | 14   | 18.24  | 142,719.49  | 782,665.63 | 16.99   | 9.15   | 9.82  | 10.15  | 16.65  | 15.51  | 15.01   | 12.96   | 8.35   | 7.78   | 7.53  |
| 2019      | 12   | 18.28  | 143,478.02  | 785,013.08 | 17.06   | 9.08   | 9.72  | 10.45  | 14.61  | 13.64  | 12.69   | 13.45   | 7.96   | 7.43   | 6.92  |
| 2020      | 12   | 18.32  | 152,550.65  | 832,628.31 | 17.23   | 9.07   | 9.65  | 10.39  | 12.00  | 11.28  | 10.47   | 10.65   | 8.97   | 8.44   | 7.83  |
| 2020 / 12 | 12   | 18.32  | 152,550.65  | 832,628.31 | 17.23   | 9.07   | 9.65  | 10.39  | 12.00  | 11.28  | 10.47   | 10.65   | 8.97   | 8.44   | 7.83  |
| 2021 / 01 | 12   | -  | -   | -          | -   | 8.91   | 9.48  | 10.34  | 11.28  | 10.61  | 9.72  | 11.64   | 7.44   | 7.00   | 6.41  |
| 2021 / 02 | 12   | -  | -   | -          | -   | 8.86   | 9.41  | 10.37  | 11.55  | 10.87  | 9.87  | 11.58   | 7.70   | 7.24   | 6.57  |
| 2021 / 03 | 12   | 18.10  | 155,922.65  | 861,257.81 | 17.00   | 9.13   | 9.73  | 10.42  | 10.70  | 10.05  | 9.38  | 11.68   | 8.21   | 7.71   | 7.20  |
| 2021 / 04 | 12   | -  | -   | -          | -   | 9.16   | 9.74  | 10.11  | 10.56  | 9.92   | 9.57  | 11.97   | 4.05   | 3.81   | 3.67  |
| 2021 / 05 | 12   | -  | -   | -          | -   | 9.16   | 9.73  | 10.09  | 10.50  | 9.89   | 9.54  | 11.57   | 4.87   | 4.59   | 4.43  |

|           | Tregues 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 gjere)/<br>Liquid assets as a percent of total assets (in %) (broad measure) | Aktive likuide ndaj totalit të aktiveve (në %) (metoda baze) /<br>Liquid assets as a percent of total assets (in %) (core measure) | Aktive likuide ndaj detyrimeve afatshkurtra (deri ne nje vit) (në %) (metoda e gjere)/<br>Liquid assets as a percent of short-term liabilities (till one year) (in %) (broad measure) | Aktive likuide ndaj detyrimeve afatshkurtra (deri ne nje vit) (metoda baze) /<br>Liquid assets as a percent of short-term liabilities (core measure) | Kthimi nga aktivet (ROA) (bazë vjetore) (filimi 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 joiinteres ndaj të ardhurave bruto /<br>Noninterest expenses to gross income |
|           | 16  | 17   | 18  | 19   | 20  | 21   | 22   | 23   |
| 2018      | 34.23   | 14.77  | 46.21   | 19.93  | 1.20  | 11.08  | 100.82   | 77.65  |
| 2019      | 35.68   | 15.10  | 49.40   | 20.90  | 1.49  | 8.37   | 75.75  | 61.22  |
| 2020      | 34.81   | 13.56  | 47.39   | 18.46  | 1.20  | 8.11   | 74.09  | 58.73  |
| 2020 / 12 | 34.81   | 13.56  | 47.39   | 18.46  | 1.20  | 8.11   | 74.09  | 58.73  |
| 2021 / 01 | 34.92   | 13.42  | 47.45   | 18.24  | 1.37  | 8.20   | 72.38  | 52.50  |
| 2021 / 02 | 34.25   | 12.61  | 46.72   | 17.20  | 1.29  | 8.15   | 76.32  | 58.37  |
| 2021 / 03 | 33.70   | 11.98  | 45.87   | 16.31  | 1.25  | 7.96   | 76.43  | 58.67  |
| 2021 / 04 | 32.85   | 11.16  | 44.67   | 15.17  | 1.28  | 7.88   | 74.92  | 58.40  |
| 2021 / 05 | 34.09   | 12.32  | 46.16   | 16.69  | 1.26  | 7.80   | 74.89  | 58.53  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.



## 1-22 Tregues të përqendrimit të veprimtarisë bankare

## Indicators of banking activity concentration 1-22

Në milionë lekë, fund periudhe

In millions ALL, end of period

|            | Numri i bankave tregtare sipas madhësisë së aktiveve /<br>Number of commercial banks by asset size |  |   | Pesha e bankave më të mëdha ndaj aktiveve dhe depozitave të sistemit bankar (në %) /<br>The weight of largest banks to banking system assets and deposits (in %) |  |   |   | Indeksi H i logarititur për<br>totalin e aktiveve /<br>H index of banking system<br>assets |
|------------|--|--|---|--|--|---|---|--|
|            |  |  |   | Dy bankat më të mëdha / Two largest banks  |  | Tre bankat më të mëdha / Three largest banks  |   |  |
|            | Mbi 15,000,001 Lekë /<br>Over 15 000 001 ALL   | 5,000,001-15,000,000<br>Lekë /<br>5,000,001 to 15,000,000<br>ALL | Deri në 5,000,000 Lekë /<br>Up to 5,000,000 ALL | Pesha e tyre ndaj aktiveve të<br>sistemit /<br>Their weight to banking system<br>assets  | Pesha e tyre ndaj depozitave të<br>sistemit /<br>Their<br>weight to banking system<br>deposits | Pesha e tyre ndaj aktiveve të<br>sistemit /<br>Their weight to banking<br>system assets | Pesha e tyre ndaj depozitave<br>të sistemit /<br>Their weight to banking<br>system deposits |  |
| 1          | 2  | 3  | 4   | 5  | 6  | 7   | 8   |  |
| 2018 / IV  | 11   | 2  | 1   | 44.92  | 35.74  | 58.40   | 47.17   | 0.16   |
| 2019 / IV  | 11   | 1  | -   | 42.50  | 33.27  | 57.32   | 45.99   | 0.15   |
| 2020 / IV  | 11   | 1  | -   | 41.84  | 34.15  | 57.15   | 46.68   | 0.15   |
| 2020 / II  | 11   | 1  | -   | 42.26  | 33.71  | 57.41   | 46.00   | 0.15   |
| 2020 / III | 11   | 1  | -   | 41.94  | 33.63  | 57.14   | 45.99   | 0.15   |
| 2020 / IV  | 11   | 1  | -   | 41.84  | 34.15  | 57.15   | 46.68   | 0.15   |
| 2021 / I   | 11   | 1  | -   | 41.71  | 33.89  | 57.09   | 46.46   | 0.14   |

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

## Shareholders' equity in relative terms 1-23

Në përqindje

In percentage

|            | Kapitali i vet aksioner /<br>Shareholders' own capital<br>(2+3+4+5+6+7) | Kapitali i paguar /<br>Paid up capital | Primet e aksioneve /<br>Shares premium | Rezervat /<br>Reserves | Diferencë rivlerësimi /<br>Revaluation difference | Fitimet e pashpërdara ose<br>humbja /<br>Retained earnings or loss | Fitimi (humbja) e vitit në vazhdim /<br>Profit (loss) of the current year |
|------------|---|--|--|------------------------|---|--|---|
|            | 1   | 2                                      | 3                                      | 4                      | 5   | 6  | 7   |
| 2018 / IV  | 100.00  | 74.77                                  | 4.37                                   | 12.36                  | -4.74   | 0.78   | 12.47   |
| 2019 / IV  | 100.00  | 68.58                                  | 4.53                                   | 13.79                  | -4.42   | 4.62   | 12.9  |
| 2020 / IV  | 100.00  | 65.17                                  | 4.31                                   | 14.28                  | -5.48   | 11.45  | 10.27   |
| 2020 / II  | 100.00  | 67.19                                  | 4.46                                   | 14.51                  | -3.35   | 12.66  | 4.54  |
| 2020 / III | 100.00  | 66.75                                  | 4.41                                   | 14.65                  | -4.46   | 11.90  | 6.74  |
| 2020 / IV  | 100.00  | 65.17                                  | 4.31                                   | 14.28                  | -5.48   | 11.45  | 10.27   |
| 2021 / I   | 100.00  | 64.15                                  | 4.24                                   | 14.08                  | -4.66   | 19.30  | 2.88  |

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<br>interesi / Interest<br>income | Të ardhurat bruto<br>nga interesi / Gross<br>interest income | minus provigjonet për interesin e<br>përlogaritur për aktivet me<br>probleme / less provisions for<br>accrued interest on nonperforming<br>assets | Shpenzime<br>interesi / Interest<br>expenses | Të ardhurat neto<br>nga interesi / Net<br>interest income | Të ardhura jo nga interesi /<br>Noninterest income | Gjoha dhe komisione të<br>arkëtueshme / Fees and<br>commissions receivable | Humbjet ose fitimet nga<br>instrumentat financiarë /<br>Gains or losses on financial<br>instruments | Fitimi nga pjesëmarrjet<br>në shoqëri të lidhura /<br>Prorated earnings | Të ardhura të<br>tjera / Other<br>income | Të ardhurat bruto /<br>Gross income |
|------------|---|--|---|--|---|--|--|---|---|--|-------------------------------------|
|            | 1   | 2  | 3   | 4  | 5   | 6  | 7  | 8   | 9   | 10                                       | 11                                  |
| 2018 / IV  | 52,319.34                                       | 52,319.34  | -   | 8,547.29                                     | 43,772.05   | -356.30  | 11,000.78  | -12,465.46  | 301.16  | 807.22                                   | 43,415.74                           |
| 2019 / IV  | 49,814.32                                       | 49,814.32  | -   | 8,158.59                                     | 41,655.73   | 13,337.65  | 11,054.17  | 1,516.61  | 56.80   | 710.08                                   | 54,993.38                           |
| 2020 / IV  | 50,413.64                                       | 50,413.64  | -   | 7,623.17                                     | 42,790.47   | 14,967.33  | 10,869.17  | 2,654.16  | 13.71   | 1,430.29                                 | 57,757.80                           |
| 2020 / II  | 24,705.90                                       | 24,705.90  | -   | 3,971.14                                     | 20,734.77   | 6,174.72   | 5,053.69   | 942.86  | 1.85  | 176.31                                   | 26,909.49                           |
| 2020 / III | 37,449.65                                       | 37,449.65  | -   | 5,792.31                                     | 31,657.34   | 9,724.99   | 7,835.62   | 1,633.33  | 1.89  | 254.14                                   | 41,382.33                           |
| 2020 / IV  | 50,413.64                                       | 50,413.64  | -   | 7,623.17                                     | 42,790.47   | 14,967.33  | 10,869.17  | 2,654.16  | 13.71   | 1,430.29                                 | 57,757.80                           |
| 2021 / I   | 12,726.41                                       | 12,726.41  | -   | 1,760.91                                     | 10,965.49   | 3,381.09   | 2,940.07   | 149.92  | 0.04  | 291.06                                   | 14,346.58                           |

|            | Shpenzime jo<br>interesi /<br>Noninterest<br>expenses | Shpenzime për<br>personelin /<br>Personnel costs | Shpenzime të tjera / Other<br>expenses | Provigjonet<br>(neto) /<br>Provisions (net) | Provigjonet për<br>kredite e humbura /<br>Loan loss<br>provisions | Provigjonet për mjete të<br>tjera financiare / Other<br>financial asset provisions | Të ardhurat neto (përpara<br>zërave të jashtëzakonshëm) /<br>Net income (before<br>extraordinary items and taxes) | Zëra të jashtëzakonshëm /<br>Extraordinary items | Taksat mbi të ardhurat<br>/ Income tax | Të ardhurat neto (pas zërave të<br>jashtëzakonshëm) / Net income<br>(after extraordinary items and<br>taxes) |
|------------|---|--|--|---|---|--|---|--|--|--|
|            | 12  | 13   | 14                                     | 15  | 16  | 17   | 18  | 19   | 20                                     | 21   |
| 2018 / IV  | 33,711.32   | 11,501.51  | 22,209.81                              | -7,010.85                                   | 2,281.05  | -9,291.90  | 16,715.28   | -4,352.17  | 2,676.48                               | 18,390.96  |
| 2019 / IV  | 33,664.32   | 11,343.65  | 22,320.67                              | -83.20                                      | 181.96  | -265.15  | 21,412.26   | -745.88  | 2,263.32                               | 19,894.82  |
| 2020 / IV  | 33,922.52   | 11,469.03  | 22,453.49                              | 5,403.55                                    | 7,245.34  | -1,841.80  | 18,431.74   | -1,249.29  | 2,805.78                               | 16,875.26  |
| 2020 / II  | 16,452.18   | 5,622.55   | 10,829.63                              | 2,663.07                                    | 2,352.81  | 310.26   | 7,794.23  | -404.67  | 1,048.62                               | 7,150.27   |
| 2020 / III | 25,029.45   | 8,457.08   | 16,572.36                              | 4,688.05                                    | 5,139.07  | -451.01  | 11,664.83   | -817.43  | 1,736.17                               | 10,746.09  |
| 2020 / IV  | 33,922.52   | 11,469.03  | 22,453.49                              | 5,403.55                                    | 7,245.34  | -1,841.80  | 18,431.74   | -1,249.29  | 2,805.78                               | 16,875.26  |
| 2021 / I   | 8,417.29  | 2,870.77   | 5,546.52                               | 965.42                                      | 569.67  | 395.75   | 4,963.88  | -491.72  | 644.79                                 | 4,810.80   |

Burimi: Banka e Shqipërisë.

Udhëzuesi për hartimin e FSI, FMN, viti 2006.

Source: Bank of Albania.

Compilation Guide of Financial Soundness Indicators, IMF 2006.

## 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<br>1  | AECH<br>2 | AIPS<br>3  | AECH<br>4 |
| <b>Totali i periudhës / Total of period</b> |  |           |  |           |
| 2018  | 126,038  | 632,923   | 9,141,173  | 108,682   |
| 2019  | 125,766  | 705,120   | 10,453,299   | 121,178   |
| 2020  | 127,500  | 789,885   | 9,905,395  | 128,162   |
| <b>Flukse mujore / Monthly flows</b>        |  |           |  |           |
| 2020 / 12                                   | 14,586   | 101,799   | 919,661  | 16,900    |
| 2021 / 01                                   | 9,785  | 58,751    | 750,629  | 9,518     |
| 2021 / 02                                   | 10,505   | 65,553    | 753,501  | 10,197    |
| 2021 / 03                                   | 11,232   | 78,159    | 837,348  | 12,224    |
| 2021 / 04                                   | 11,796   | 80,245    | 1,048,767  | 12,916    |
| 2021 / 05                                   | 10,785   | 78,218    | 765,324  | 12,560    |

## 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<br>(2+3+4+5+6+7)                                | Tirana | Shkodra | Korça | Gjirokastra | Elbasani | Lushnja |
|  | 1   | 2      | 3       | 4     | 5           | 6        | 7       |
| 2018   | 723   | 390    | 83      | 76    | 46          | 38       | 90      |
| 2019   | 707   | 442    | 68      | 57    | 38          | 30       | 72      |
| 2020   | 738   | 503    | 59      | 40    | 42          | 27       | 67      |
| <b>Shpërndarja rajonale e terminaleve POS / Number of POS terminals by regions</b> |   |        |         |       |             |          |         |
| 2018   | 8,726   | 7,259  | 373     | 282   | 218         | 278      | 316     |
| 2019   | 11,195  | 9,449  | 459     | 323   | 217         | 377      | 370     |
| 2020   | 12,147  | 10,748 | 335     | 185   | 288         | 168      | 423     |

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

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

Fund periudhe

End of period

|      | Llogaritë totale<br>/ Total accounts<br>(2+5) | Llogari rezidente / Resident accounts |                        | Llogari jo rezidente / Non resident accounts<br>(6+7) |                        | Kompani / Companies |       |
|------|---|---------------------------------------|------------------------|---|------------------------|---------------------|-------|
|      |   | Individë / Individuals<br>(3+4)       | Individë / Individuals | Individë / Individuals                                | Individë / Individuals |                     |       |
|      | 1   | 2                                     | 3                      | 4   | 5                      | 6                   | 7     |
| 2018 | 3,115,421                                     | 3,081,286                             | 2,892,461              | 188,825   | 34,135                 | 32,377              | 1,758 |
| 2019 | 2,984,912                                     | 2,947,647                             | 2,722,451              | 225,196   | 37,265                 | 35,557              | 1,708 |
| 2020 | 2,956,564                                     | 2,917,045                             | 2,695,903              | 221,142   | 39,519                 | 37,936              | 1,583 |

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>(2+5+8+11) |         |       | Mallrat / Goods<br>(3-4) |        |        | Shërbimet /<br>Services (6-7) |        |       | Të ardhura parësore /<br>Primary income<br>(9-10) |       |        | Të ardhura dytësore /<br>Secondary income<br>(12-13) |       |  | Llogaria kapitale /<br>Capital account |
|------------|--|---------|-------|--------------------------|--------|--------|-------------------------------|--------|-------|---|-------|--------|--|-------|--|--|
|            | 1  | 2       | 3     | 4                        | 5      | 6      | 7                             | 8      | 9     | 10  | 11    | 12     | 13   |       |  |  |
| 2018       | -866.4   | -2871.1 | 986.1 | 3857.2                   | 1111.0 | 3072.8 | 1961.8                        | -13.9  | 392.8 | 406.6   | 907.5 | 1005.4 | 97.9   | 104.0 |  |  |
| 2019       | -1088.7  | -3143.8 | 906.5 | 4050.3                   | 1263.9 | 3404.6 | 2140.7                        | -180.1 | 420.2 | 600.3   | 971.3 | 1105.5 | 134.2  | 76.1  |  |  |
| 2020       | -1155.8  | -2982.5 | 793.6 | 3776.1                   | 1056.3 | 2230.7 | 1174.5                        | -227.0 | 337.1 | 564.1   | 997.5 | 1169.7 | 172.3  | 143.6 |  |  |
| 2020 / II  | -375.2   | -655.5  | 170.8 | 826.4                    | 138.5  | 317.4  | 178.9                         | -59.9  | 80.8  | 140.7   | 201.7 | 241.9  | 40.2   | 26.1  |  |  |
| 2020 / III | -190.7   | -794.4  | 189.3 | 983.7                    | 347.0  | 663.3  | 316.3                         | -30.2  | 96.6  | 126.8   | 286.9 | 333.5  | 46.6   | 36.6  |  |  |
| 2020 / IV  | -351.8   | -879.7  | 233.9 | 1113.6                   | 302.2  | 602.4  | 300.2                         | -79.1  | 90.0  | 169.0   | 304.7 | 350.3  | 45.5   | 55.4  |  |  |
| 2021 / I   | -309.1   | -752.1  | 263.9 | 1015.9                   | 270.3  | 582.6  | 312.3                         | -75.5  | 69.8  | 145.4   | 248.3 | 286.5  | 38.2   | 98.0  |  |  |

  

|            | Llogaria financiare /<br>Financial account<br>(16+19+22-28) |         |      | Investimet direkte /<br>Direct investment<br>(17-18) |        |       | Investime portofoli /<br>Portfolio investment<br>(20-21) |        |        | Investime të tjera* /<br>Other investment*<br>(23-24) |       |        | Gabime dhe harresa<br>neto /<br>Net errors and<br>omissions | Mjete e rezervës<br>dhe të lidhura<br>me to / Reserve<br>assets and<br>related Items<br>(27-28) | 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  |       |        |   |   |                                       |  |
| 2018       | -1142.6   | -1022.2 | -2.6 | 1019.6   | -76.1  | 176.1 | 252.2  | -50.4  | 27.4   | 77.8  | -8.7  | 377.6  | 371.5   | -6.1  |                                       |  |
| 2019       | -827.1  | -1036.3 | 36.0 | 1072.3   | 140.6  | 73.7  | -66.9  | 50.9   | 14.3   | -36.6   | 107.9 | -59.9  | -77.7   | -17.8   |                                       |  |
| 2020       | -1507.3   | -892.0  | 41.2 | 933.2  | -70.3  | 264.2 | 334.5  | -403.8 | -379.7 | 24.2  | 159.6 | 513.5  | 654.7   | 141.1   |                                       |  |
| 2020 / II  | -1129.8   | -219.9  | 2.1  | 222.0  | -260.5 | 330.9 | 591.4  | -482.5 | -486.9 | -4.4  | 67.4  | 681.2  | 848.2   | 166.9   |                                       |  |
| 2020 / III | -93.3   | -217.8  | 19.6 | 237.4  | 10.6   | -8.0  | -18.6  | 103.5  | 99.4   | -4.1  | 61.1  | 10.7   | 0.3   | -10.4   |                                       |  |
| 2020 / IV  | -64.1   | -229.4  | 12.3 | 241.7  | 159.5  | -66.8 | -226.3   | -4.6   | 10.6   | 15.2  | 89.7  | -132.2 | -142.7  | -10.4   |                                       |  |
| 2021 / I   | -326.5  | -217.8  | 11.0 | 228.7  | 111.8  | 89.3  | -22.5  | -233.8 | 23.4   | 257.2   | -41.0 | 87.7   | 74.5  | -13.3   |                                       |  |

Burimi: Banka e Shqipërisë.

\* Në kategorinë 22 përfshihen edhe derivativat financiarë.

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

1) Janë rishikuar të dhënat për vitin 2020.

Source: Bank of Albania.

\* Other investment (22) include financial derivatives.

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

1) Data are revised for the year 2020.

2-2 Kurset e këmbimit të lekut kundrejt monedhave kryesore

Exchange rate 2-2

Lekë për njësi të monedhës së huaj

ALL per unit of foreign currencies

| Monedhat kryesore / Main foreign currencies | Mesatarja e periudhës/ Average of period |            |                        |                        |                              |                       | Fundi i periudhës / End of period |            |                        |                        |                              |                       |
|---|--|------------|------------------------|------------------------|------------------------------|-----------------------|-----------------------------------|------------|------------------------|------------------------|------------------------------|-----------------------|
|   | Dollari amerikan / USD                   | EURO / EUR | Sterlina Angleze / GBP | Franga Zvicerane / CHF | Jeni Japonez (per 100) / JPY | Dollari Kanadez / CAD | Dollari amerikan / USD            | EURO / EUR | Sterlina Angleze / GBP | Franga Zvicerane / CHF | Jeni Japonez (per 100) / JPY | Dollari Kanadez / CAD |
|   | 1  | 2          | 3                      | 4                      | 5                            | 6                     | 7                                 | 8          | 9                      | 10                     | 11                           | 12                    |
| 2018  | 107.99                                   | 127.59     | 144.21                 | 110.48                 | 97.83                        | 83.40                 | 107.82                            | 123.42     | 137.42                 | 109.60                 | 98.00                        | 79.22                 |
| 2019  | 109.85                                   | 123.01     | 140.25                 | 110.57                 | 100.79                       | 82.82                 | 108.64                            | 121.77     | 143.00                 | 112.30                 | 100.09                       | 83.38                 |
| 2020  | 108.65                                   | 123.77     | 139.34                 | 115.71                 | 101.77                       | 81.02                 | 100.84                            | 123.70     | 137.93                 | 114.46                 | 97.88                        | 79.14                 |
| 2020 / 12                                   | 101.59                                   | 123.55     | 136.45                 | 114.30                 | 97.89                        | 79.25                 | 100.84                            | 123.70     | 137.93                 | 114.46                 | 97.88                        | 79.14                 |
| 2021 / 01                                   | 101.61                                   | 123.53     | 138.57                 | 114.57                 | 97.89                        | 79.85                 | 101.97                            | 123.61     | 139.61                 | 114.81                 | 97.37                        | 79.50                 |
| 2021 / 02                                   | 102.22                                   | 123.61     | 141.65                 | 113.94                 | 97.03                        | 80.54                 | 101.99                            | 123.67     | 141.97                 | 112.66                 | 95.88                        | 80.74                 |
| 2021 / 03                                   | 103.61                                   | 123.34     | 143.60                 | 111.50                 | 95.35                        | 82.35                 | 104.91                            | 123.16     | 144.65                 | 111.38                 | 94.89                        | 83.28                 |
| 2021 / 04                                   | 102.89                                   | 123.10     | 142.41                 | 111.60                 | 94.38                        | 82.29                 | 101.89                            | 123.19     | 141.68                 | 112.14                 | 93.55                        | 82.99                 |
| 2021 / 05                                   | 101.24                                   | 123.01     | 142.66                 | 112.23                 | 92.80                        | 83.51                 | 100.96                            | 123.05     | 143.08                 | 112.15                 | 92.04                        | 83.65                 |

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>(2+3+4+5+6+7+8+9+10) | Ushqim, pije duhan /<br>Food, beverages,<br>tobacco | Minerale, lëndë<br>djegëse, ener.<br>elek./ Minerals,<br>fuels, electricity | Produkte kimike<br>dhe plastike /<br>Chemical and<br>plastic products | Lëkure dhe artikuj prej<br>lëkure / Leather and<br>other leather<br>manufactures | Prodhime druri dhe<br>letre / Wood<br>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<br>pjesë këmbimi /<br>Machineries,<br>equipments and spare<br>parts | Të tjera /<br>Others |
|-----------|--|---|---|---|--|---|---|---|---|----------------------|
|           | 1  | 2   | 3   | 4   | 5  | 6   | 7   | 8   | 9   | 10                   |
| 2018      | 310,435.9                                | 32,333.6  | 56,397.6  | 6,190.8   | 2,727.4  | 9,627.0   | 123,741.9                                     | 53,193.9  | 18,002.0  | 8,221.7              |
| 2019      | 298,791.8                                | 35,374.3  | 50,273.9  | 7,653.5   | 2,444.1  | 9,592.0   | 118,201.5                                     | 45,384.8  | 20,892.1  | 8,975.6              |
| 2020      | 271,955.0                                | 39,050.1  | 39,915.1  | 7,409.4   | 1,811.3  | 8,642.8   | 102,344.5                                     | 41,809.1  | 22,396.2  | 8,576.6              |
| 2020 / 12 | 23,087.9                                 | 3,250.2   | 3,307.7   | 587.2   | 120.4  | 744.3   | 7,963.5                                       | 4,648.2   | 1,742.6   | 723.7                |
| 2021 / 01 | 23,735.7                                 | 2,596.0   | 3,574.2   | 620.7   | 142.7  | 617.7   | 9,299.0                                       | 4,249.9   | 2,008.9   | 626.5                |
| 2021 / 02 | 24,772.2                                 | 2,719.8   | 4,653.8   | 699.5   | 147.5  | 659.7   | 8,369.1                                       | 4,649.6   | 2,016.7   | 856.5                |
| 2021 / 03 | 31,717.1                                 | 3,492.3   | 7,333.0   | 914.0   | 182.4  | 798.5   | 9,615.2                                       | 6,076.0   | 2,447.0   | 858.7                |
| 2021 / 04 | 28,691.4                                 | 3,654.2   | 5,308.3   | 775.1   | 208.7  | 743.2   | 8,619.9                                       | 6,157.9   | 2,374.1   | 850.0                |
| 2021 / 05 | 32,856.9                                 | 4,427.6   | 6,614.5   | 820.9   | 171.7  | 742.2   | 9,761.3                                       | 6,772.9   | 2,581.4   | 964.2                |

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 leke

In millions ALL

|           | Gjithsej /<br>Total<br>(2+3+4+5+6+7+8+9+10) | Ushqim, pije duhan /<br>Food, beverages,<br>tobacco | Minerale, lëndë<br>djegëse, ener. elek./<br>Minerals, fuels,<br>electricity | Produkte kimike<br>dhe plastike /<br>Chemical and<br>plastic products | Lëkure dhe artikuj<br>prej lëkure / Leather<br>and other leather<br>manufactures | Prodhome druri dhe<br>letre /<br>Wood manufactures<br>and articles of paper | Tekstile dhe këpucë /<br>Textile and footwear | Materiale ndërtimi<br>dhe metale /<br>Construction<br>materials and metals | Makineri, pajisje dhe<br>pjesë këmbimi /<br>Machineries,<br>equipments and<br>spare parts | Të tjera /<br>Others |
|-----------|---|---|---|---|--|---|---|--|---|----------------------|
|           | 1   | 2   | 3   | 4   | 5  | 6   | 7   | 8  | 9   | 10                   |
| 2018      | 641,465.5                                   | 106,507.7   | 68,384.8  | 87,748.2  | 18,895.9   | 25,156.2  | 88,222.4                                      | 78,396.3   | 142,335.3   | 25,818.7             |
| 2019      | 649,118.4                                   | 110,365.2   | 77,235.3  | 88,729.4  | 17,329.5   | 25,817.8  | 87,202.9                                      | 78,441.4   | 138,753.1   | 25,243.7             |
| 2020      | 605,262.0                                   | 110,926.7   | 54,552.0  | 91,016.4  | 12,631.1   | 24,005.7  | 75,456.8                                      | 78,258.6   | 133,819.8   | 24,595.0             |
| 2020 / 12 | 61,369.0                                    | 9,848.3   | 6,616.5   | 9,456.4   | 960.8  | 2,351.7   | 7,150.4                                       | 7,168.1  | 14,808.4  | 3,008.4              |
| 2021 / 01 | 45,419.9                                    | 7,126.2   | 5,963.0   | 6,004.2   | 701.1  | 1,457.4   | 5,882.7                                       | 6,055.8  | 10,533.9  | 1,695.7              |
| 2021 / 02 | 52,246.9                                    | 8,586.5   | 3,900.9   | 8,594.7   | 859.8  | 1,795.9   | 6,076.3                                       | 7,255.5  | 12,479.5  | 2,697.8              |
| 2021 / 03 | 64,496.6                                    | 10,372.7  | 4,637.3   | 10,843.4  | 1,363.6  | 2,350.3   | 7,351.5                                       | 9,807.2  | 14,893.0  | 2,877.7              |
| 2021 / 04 | 62,928.6                                    | 9,914.7   | 5,233.7   | 10,291.9  | 1,365.2  | 2,466.7   | 7,317.5                                       | 8,965.1  | 14,692.7  | 2,681.1              |
| 2021 / 05 | 61,942.4                                    | 10,704.7  | 5,410.2   | 9,439.8   | 1,609.6  | 2,074.1   | 8,064.1                                       | 9,019.8  | 12,864.7  | 2,755.4              |

Burimi: INSTAT.

Source: INSTAT.

\* Importet janë në vlerën C.I.F.

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

2-5 Borxhi i jashtëm bruto  
Në milionë euroGross external debt 2-5  
In millions Eur

|            | Borxhi i jashtëm<br>bruto /<br>Gross external<br>debt<br>(2+5+8+11+14) | Qeveria e përgjithshme<br>/ General Government<br>(3+4) |                          | Banka Qëndrore /<br>Central Bank<br>(6+7) |                          | *Korporata<br>Depozituese, me<br>përfashtim të Bankës<br>Qëndrore /<br>*Deposit-taking<br>corporations, except<br>Central Bank<br>(9+10) |                          | Sektorë të tjerë /<br>Other sectors<br>(12+13) |                          | Investimi Direkt: Huatë<br>Ndërkompani /<br>Direct Investment:<br>Intercompany Lending |         |       |         |         |
|------------|--|---|--------------------------|---|--------------------------|--|--------------------------|--|--------------------------|--|---------|-------|---------|---------|
|            |  | Afatshkurter /<br>Short-term                            | Afatgjatë /<br>Long-term | Afatshkurter /<br>Short-term              | Afatgjatë /<br>Long-term | Afatshkurter /<br>Short-term   | Afatgjatë /<br>Long-term | Afatshkurter /<br>Short-term                   | Afatgjatë /<br>Long-term |  |         |       |         |         |
|            | 1  | 2   | 3                        | 4   | 5                        | 6  | 7                        | 8  | 9                        | 10   | 11      | 12    | 13      | 14      |
| 2018       | 8,353.2  | 3,829.0   | -                        | 3,829.0                                   | 56.8                     | -  | 56.8                     | 1,427.0  | 190.4                    | 1,236.6  | 1,345.9 | 371.2 | 974.7   | 1,694.5 |
| 2019       | 8,246.0  | 3,756.4   | -                        | 3,756.4                                   | 57.4                     | -  | 57.4                     | 1,421.8  | 174.8                    | 1,247.0  | 1,341.9 | 366.9 | 975.0   | 1,668.4 |
| 2020       | 8,554.8  | 4,110.4   | -                        | 4,110.4                                   | 54.6                     | -  | 54.6                     | 1,362.9  | 175.7                    | 1,187.2  | 1,417.5 | 371.3 | 1,046.2 | 1,609.4 |
| 2020 / II  | 8,930.7  | 4,476.2   | -                        | 4,476.2                                   | 57.2                     | -  | 57.2                     | 1,410.8  | 187.1                    | 1,223.7  | 1,359.6 | 368.4 | 991.2   | 1,627.0 |
| 2020 / III | 8,829.0  | 4,391.0   | -                        | 4,391.0                                   | 55.9                     | -  | 55.9                     | 1,384.7  | 176.8                    | 1,207.9  | 1,379.2 | 361.8 | 1,017.4 | 1,618.3 |
| 2020 / IV  | 8,554.8  | 4,110.4   | -                        | 4,110.4                                   | 54.6                     | -  | 54.6                     | 1,362.9  | 175.7                    | 1,187.2  | 1,417.5 | 371.3 | 1,046.2 | 1,609.4 |
| 2021 / I   | 8,852.1  | 4,291.8   | -                        | 4,291.8                                   | 56.1                     | -  | 56.1                     | 1,407.0  | 228.1                    | 1,178.9  | 1,480.4 | 422.7 | 1,057.7 | 1,616.8 |

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)".

\* Është bërë një riklasifikim në maturitetin e instrumentit "Monedha dhe depozita" të sektorit Korporata depozituese me përfashtim të Bankës Qëndrore, nga T4 2018 si pasojë e informacionit shtesë mbi depozitat e emigrantëve.

\* There is a reclassification in the maturity of the instrument "Currency and deposits" of the sector Deposit-taking corporations, except Central Bank, from Q4 2018 due to additional info on emigrant deposits.



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 (2+3+4) |                                   |  |        | Totali i shpenzimeve / Total expenditure (6+7+8) |   |  |          | Deficiti / Cash balance | Financimi i deficitit / Deficit financing  |                                      |
|-----------|---|-----------------------------------|--|--------|--|---|--|----------|-------------------------|--|--------------------------------------|
|           | Të ardhura nga ndihmat / Grants               | Të ardhura tatimore / Tax revenue | Të ardhura jo tatimore / Non tax revenue |        | Shpenzimet korente / Current expenditures        | Shpenzime kapitale / Capital expenditures | Shpenzime të tjera / Other expenditure |          |                         | Financimi i brendshëm / Domestic financing | Financimi i huaj / Foreign financing |
|           | 1   | 2                                 | 3  | 4      | 5  | 6   | 7                                      | 8        | 9                       | 10   | 11                                   |
| 2018      | 449,909                                       | 8,164                             | 419,333                                  | 22,412 | 476,147  | 397,345                                   | 78,434                                 | 368      | -26,238                 | -6,866                                     | 33,104                               |
| 2019      | 460,349                                       | 8,811                             | 426,271                                  | 25,267 | 491,897  | 416,852                                   | 74,993                                 | 53       | -31,549                 | 40,932                                     | -9,383                               |
| 2020      | 425,905                                       | 8,295                             | 398,658                                  | 18,953 | 536,507  | 421,367                                   | 85,309                                 | 29,831.8 | -110,602                | 49,426                                     | 61,176                               |
| 2020 / 12 | 425,905                                       | 8,295                             | 398,658                                  | 18,953 | 536,507  | 421,367                                   | 85,309                                 | 29,831.8 | -110,602                | 49,426                                     | 61,176                               |
| 2021 / 01 | 35,215  | 108                               | 33,908                                   | 1,200  | 33,206   | 31,128                                    | 1,980                                  | 98       | 2,010                   | -2,779                                     | 770                                  |
| 2021 / 02 | 69,540  | 331                               | 66,871                                   | 2,339  | 70,038   | 63,237                                    | 5,758                                  | 1,043    | -498                    | 1,599                                      | -1,101                               |
| 2021 / 03 | 109,350                                       | 1,087                             | 103,982                                  | 4,281  | 118,164  | 101,635                                   | 13,388                                 | 3,141    | -8,814                  | -9,057                                     | 17,871                               |
| 2021 / 04 | 153,004                                       | 2,649                             | 142,401                                  | 7,954  | 167,820  | 139,998                                   | 20,699                                 | 7,123    | -14,817                 | 1,950                                      | 12,867                               |
| 2021 / 05 | 191,487                                       | 2,707                             | 179,308                                  | 9,472  | 212,157  | 175,246                                   | 27,454                                 | 9,456.7  | -20,669                 | 8,489                                      | 12,181                               |

Burimi: Ministria e Financave dhe Ekonomisë.

Source: Ministry of Finance and Economy.

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 (2+10) | I. Borxhi i Qeverisë Qëndrore Buxhetore / Budgetary Central Government Debt (3+4+5+6+7+8+9) | Bono Thesari / Treasury bills | Obligacione dy vjeçare / 2 years Note | Obligacione tre vjeçare / 3 years Note | Obligacione pesë vjeçare / 5 years Note | Obligacione shtatë vjeçare / 7 years Note | Obligacione dhjetë vjeçare / 10 years Note | Letër me vlerë 6/M <sup>2)</sup> / 6 Month Security <sup>2)</sup> | II. Borxhi i garantuar <sup>3)</sup> / Publicly guaranteed <sup>3)</sup> debt 10 =11+12 | (i) Garanci të brendshme / Domestic Guarantees | (ii) Garanci për situatën e pandemisë (GS1+GS2) / (ii) Guarantees for the pandemic situation (GS1+GS2) |
|--------------------------|---|---|-------------------------------|---------------------------------------|--|---|---|--|---|---|--|--|
|                          | 1   | 2   | 3                             | 4                                     | 5                                      | 6                                       | 7   | 8  | 9   | 10  | 11   | 12   |
| 2018                     | 580,310   | 565,093   | 194,545                       | 100,751                               | 18,679                                 | 101,266                                 | 81,788                                    | 68,064                                     | –   | 15,218  | 15,218   | –  |
| 2019                     | 597,290   | 582,136   | 193,739                       | 86,791                                | 26,201                                 | 107,569                                 | 88,306                                    | 79,530                                     | –   | 15,154  | 15,154   | –  |
| 2020 <sup>3)</sup>       | 644,088   | 630,791   | 200,437                       | 97,455                                | 43,358                                 | 112,837                                 | 83,675                                    | 93,029                                     | –   | 13,297  | 4,196  | 9,101  |
| 2020 / II <sup>3)</sup>  | 638,558   | 625,401   | 206,357                       | 96,146                                | 33,908                                 | 109,787                                 | 86,430                                    | 86,529                                     | 6,243   | 13,157  | 13,157   | –  |
| 2020 / III <sup>3)</sup> | 643,784   | 626,572   | 199,121                       | 96,490                                | 36,908                                 | 112,650                                 | 85,130                                    | 90,029                                     | 6,243   | 17,212  | 9,117  | 8,095  |
| 2020 / IV <sup>3)</sup>  | 644,088   | 630,791   | 200,437                       | 97,455                                | 43,358                                 | 112,837                                 | 83,675                                    | 93,029                                     | –   | 13,297  | 4,196  | 9,101  |
| 2021 / I <sup>3)</sup>   | 667,912   | 654,383   | 213,239                       | 102,015                               | 44,358                                 | 108,837                                 | 83,162                                    | 96,529                                     | 6,243   | 13,529  | 4,184  | 9,345  |

Burimi: Ministria e Financave dhe Ekonomisë.

Source: Ministry of Finance and Economy.

<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> Letër me vlerë me afat maturimi 6 mujor, emetuar më 22.06.2020.

Security with a 6 months maturity, issued on 22.06.2020. <sup>2)</sup>

<sup>3)</sup> Në stokun e borxhit të garantuar përfshihet edhe stoku i dy garancive shtetërore të emetuara për përballimin e situatës së pandemisë (ii).

The stock of two state guarantees to cope with the pandemic situation, is included in the Guaranteed debt (ii). <sup>3)</sup>

4-1 Prodhimi i brendshëm bruto sipas klasifikimit të aktivitetit ekonomik, (Metoda e Prodhimit NVE Rev 2)  
2017 – 2019, me çmime korrente, në milionë lekë

Gross domestic product by economic activities, (Production Method NACE Rev 2) 4-1  
2017 - 2019 at current prices , In millions ALL

| Kodi<br>Code | NVE Rev.2<br>Nace Rev.2 | Aktiviteti ekonomik   | 2017             |                  |                  | 2018 |      |       | 2019* |      |       | Economic activities  |
|--------------|-------------------------|---|------------------|------------------|------------------|------|------|-------|-------|------|-------|--|
|              |                         |   | 2017             | 2018             | 2019*            | 2017 | 2018 | 2019* | 2017  | 2018 | 2019* |  |
| A1           | 01-03                   | Bujqësia, pyjet dhe peshkimi  | 294,966          | 301,641          | 311,130          |      |      |       |       |      |       | Agriculture, forestry and fishing                                    |
| A2           | 05-09                   | Industria nxjerrëse   | 37,242           | 41,737           | 48,429           |      |      |       |       |      |       | Mining and quarrying   |
| A3           | 10-33                   | Industria përpunuese  | 95,491           | 100,385          | 105,917          |      |      |       |       |      |       | Manufacturing  |
| A4           | 35                      | Energjia elektrike, gazi, avulli dhe furnizimi me ajër të kondicionuar            | 29,869           | 44,953           | 34,389           |      |      |       |       |      |       | Electricity, gas, steam and air conditioning supply                  |
| A5           | 36-39                   | Furnizimi me ujë, aktivitetet e trajtimit dhe menaxhimit të mbeturinave, mbetjeve | 11,392           | 14,174           | 15,310           |      |      |       |       |      |       | Water supply; sewerage, waste management and remediation activities  |
| A6           | 41-43                   | Ndërtimi  | 141,692          | 147,036          | 144,591          |      |      |       |       |      |       | Construction   |
| A7           | 45-47                   | Tregtia me shumicë dhe me pakicë; riparimi i automjeteve dhe motorcikletave       | 166,786          | 175,769          | 183,441          |      |      |       |       |      |       | Wholesale and retail trade; repair of motor vehicles and motorcycles |
| A8           | 49-53                   | Transporti dhe magazinimi   | 49,554           | 53,806           | 55,212           |      |      |       |       |      |       | Transportation and storage   |
| A9           | 55-56                   | Akomodimi dhe shërbimi ushqimor   | 33,825           | 39,143           | 45,526           |      |      |       |       |      |       | Accommodation and food service activities                            |
| A10          | 58-63                   | Informacioni dhe komunikacioni  | 47,910           | 46,893           | 50,009           |      |      |       |       |      |       | Information and communication  |
| A11          | 64-66                   | Aktivite financiare dhe të sigurimit  | 38,745           | 37,249           | 39,430           |      |      |       |       |      |       | Financial and insurance activities                                   |
| A12          | 68                      | Aktivite të pasurive të paluajtshme   | 87,238           | 89,875           | 94,737           |      |      |       |       |      |       | Real estate activities   |
| A13          | 69-75                   | Aktivite profesionale, shkencore dhe teknike                                      | 45,745           | 52,411           | 53,743           |      |      |       |       |      |       | Professional, scientific and technical activities                    |
| A14          | 77-82                   | Shërbime administrative dhe mbështetëse   | 51,886           | 53,889           | 60,318           |      |      |       |       |      |       | Administrative and support service activities                        |
| A15          | 84                      | Administrim publik dhe mbrojtja; sigurimi social i detyrueshëm                    | 69,823           | 71,823           | 74,467           |      |      |       |       |      |       | Public administration and defence; compulsory social security        |
| A16          | 85                      | Arsimimi  | 66,159           | 67,887           | 70,189           |      |      |       |       |      |       | Education  |
| A17          | 86-88                   | Shëndetësia dhe aktivite të punës sociale   | 44,916           | 48,442           | 52,814           |      |      |       |       |      |       | Human health and social work activities                              |
| A18          | 90-93                   | Arte, argëtim dhe çlodhje   | 16,700           | 17,165           | 8,708            |      |      |       |       |      |       | Arts, entertainment and recreation                                   |
| A19          | 94-98                   | Aktivite të tjera shërbimi;   | 24,550           | 27,277           | 30,465           |      |      |       |       |      |       | Other service activities   |
|              |                         | <b>Vlera e Shtuar Bruto me çmime bazë</b>   | <b>1,354,490</b> | <b>1,431,558</b> | <b>1,478,825</b> |      |      |       |       |      |       | <b>GVA at basic prices</b>   |
|              |                         | Taksa neto mbi produktet  | 196,155          | 205,173          | 212,904          |      |      |       |       |      |       | Net taxes on products  |
|              |                         | <b>PBB ME ÇMIMET E TREGUT</b>   | <b>1,550,645</b> | <b>1,636,731</b> | <b>1,691,729</b> |      |      |       |       |      |       | <b>GDP at market prices</b>  |

Burimi: INSTAT.

\* 2019 Gjysëm-finale.

Source: INSTAT.

\* 2019 Semifinal data.

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

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

Indeks

Index

|            | Indekset e çmimeve të prodhimit/ Producer price index  |   |   |   |  | Construction cost index<br>(for dwellings)  |  |
|------------|--|---|---|---|--|---|--|
|            | IÇP Indeksi Total<br>(NVE Rev.2),<br>2020 =100 (%) /<br>PPI Total Index<br>(NACE Rev.2), 2020<br>= 100 (%) | Industria nxjerrëse /<br>Mining and quarrying | Industria përpunuese /<br>Manufacturing | Energjia elektrike, gaz,<br>avull dhe ajër i<br>kondicionuar /<br>Electricity, gas, steam and<br>air conditioning | Furnizimi me ujë, aktivitete të<br>trajtimit dhe menaxhimit të<br>mbeturinave, mbetjeve /<br>Water supply, treatment<br>activities and waste<br>management | Indeksi i kushtimit në ndërtim (për<br>banesa)<br>T4 / 2020=100 (%) /<br>Construction cost index (for<br>dwellings)<br>Q 4 / 2020=100 (%) | Ndryshimet vjetore të indeksit të kushtimit në<br>ndërtim (për banesa) /<br>Annual changes of the construction cost index<br>(for dwellings) |
|            | 1  | 2   | 3                                       | 4   | 5  | 6   | 7  |
| 2018*      | 104.2  | 131.1   | 101.8                                   | 102.8   | 96.5   | 99.7  | 0.60   |
| 2019*      | 103.4  | 127.0   | 100.6                                   | 102.8   | 97.3   | 99.9  | 0.20   |
| 2020*      | 100.0  | 100.0   | 100.0                                   | 100.0   | 100.0  | 100.1   | 0.20   |
| 2020 / II  | 99.8   | 90.3  | 100.7                                   | 99.8  | 100.6  | 100.2   | 0.35   |
| 2020 / III | 99.0   | 100.6   | 99.8                                    | 98.7  | 100.1  | 99.9  | 0.20   |
| 2020 / IV  | 99.5   | 101.8   | 99.3                                    | 98.7  | 99.4   | 100.0   | -0.13  |
| 2021 / I   | 101.1  | 106.1   | 100.7                                   | 100.0   | 100.6  | 100.9   | 0.61   |

Burimi: INSTAT.

Source: INSTAT.

\* Mesatare vjetore.

\* Annual average.

|           | IÇK Totali dhjetor 2020=100 / CPI Total December 2020=100 | Ushqime dhe pije jo-alkoolike / Food and non-alcoholic beverages | Pije alkoolike dhe duhan / Alcoholic beverages and tobacco | Veshje dhe këpucë / Clothing and footwear | Oira, ujë lëndë djegëse dhe energji / Rent, water, fuel and power | Mobilje, pajisje shtëpie dhe mirëmbajtje e shtëpisë / Furniture household and maintenance | Shëndeti / Medical care | Transporti / Transport | Komunikimi / Communication | Argëtim dhe kulturë / Recreation and culture | Shërbimi arsimor / Education service | Hotele, kafene dhe restorante / Hotels, coffee-house and restaurants | Mallra dhe shërbime të ndryshme / Goods and various services |
|-----------|---|--|--|---|---|---|-------------------------|------------------------|----------------------------|--|--------------------------------------|--|--|
|           | 1   | 2  | 3  | 4   | 5   | 6   | 7                       | 8                      | 9                          | 10   | 11                                   | 12   | 13   |
| 2018*     | 97.41   | 94.71  | 98.01  | 100.35                                    | 97.97   | 97.28   | 100.80                  | 104.90                 | 99.43                      | 97.46  | 99.32                                | 97.99  | 99.03  |
| 2019*     | 98.79   | 97.48  | 99.24  | 100.33                                    | 98.66   | 98.18   | 100.54                  | 104.66                 | 99.55                      | 98.47  | 99.92                                | 99.09  | 99.15  |
| 2020*     | 100.39  | 100.99   | 99.84  | 99.75                                     | 100.06  | 99.61   | 100.08                  | 101.27                 | 99.75                      | 99.99  | 100.03                               | 99.76  | 99.62  |
| 2020 / 12 | 100.00  | 100.00   | 100.00   | 100.00                                    | 100.00  | 100.00  | 100.00                  | 100.00                 | 100.00                     | 100.00                                       | 100.00                               | 100.00   | 100.00   |
| 2021 / 01 | 101.26  | 102.99   | 100.82   | 100.14                                    | 100.10  | 100.70  | 100.95                  | 100.20                 | 100.00                     | 100.64                                       | 100.06                               | 100.59   | 100.15   |
| 2021 / 02 | 102.37  | 106.08   | 101.20   | 99.78                                     | 100.18  | 100.92  | 101.01                  | 100.80                 | 100.01                     | 100.08                                       | 100.06                               | 100.67   | 99.95  |
| 2021 / 03 | 103.04  | 107.82   | 101.25   | 100.03                                    | 100.23  | 101.15  | 100.89                  | 101.02                 | 101.40                     | 99.72  | 100.06                               | 100.70   | 99.78  |
| 2021 / 04 | 103.29  | 108.30   | 101.40   | 100.20                                    | 100.20  | 100.63  | 100.27                  | 101.16                 | 102.77                     | 101.83                                       | 100.13                               | 100.68   | 99.98  |
| 2021 / 05 | 102.35  | 105.23   | 101.26   | 100.26                                    | 100.41  | 100.72  | 100.62                  | 102.39                 | 102.77                     | 101.52                                       | 100.15                               | 100.81   | 100.12   |

| Ndryshimet vjetore të indeksit të çmimeve të konsumit sipas grupeve kryesore (në %) / Year on year consumer price index, main groups (in %) |  |  |   |   |   |                         |                        |                            |  |                                      |  |  |      | Inflacioni mesatar vjetor** / Annual average inflation** |
|---|--|--|---|---|---|-------------------------|------------------------|----------------------------|--|--------------------------------------|--|--|------|--|
| IÇK Totali / CPI total  | Ushqime dhe pije jo-alkoolike / Food and non-alcoholic beverages | Pije alkoolike dhe duhan / Alcoholic beverages and tobacco | Veshje dhe këpucë / Clothing and footwear | Oira, ujë lëndë djegëse dhe energji / Rent, water, fuel and power | Mobilim, pajisje shtëpie dhe mirëmbajtje e shtëpisë / Furniture household and maintenance | Shëndeti / Medical care | Transporti / Transport | Komunikimi / Communication | Argëtim dhe kulturë / Recreation and culture | Shërbimi arsimor / Education service | Hotele, kafene dhe restorante / Hotels, coffee-house and restaurants | Mallra dhe shërbime të ndryshme / Goods and various services |      |  |
| 1   | 2  | 3  | 4   | 5   | 6   | 7                       | 8                      | 9                          | 10   | 11                                   | 12   | 13   | 14   |  |
| 2018  | 1.80   | 2.85   | 2.55                                      | -1.56   | 2.16  | -0.01                   | -0.52                  | 1.35                       | 0.46   | 2.66                                 | 0.73   | 1.24   | 0.13 | 2.03   |
| 2019  | 1.15   | 2.58   | 0.21                                      | -0.22   | 0.12  | 1.23                    | -0.40                  | 0.15                       | -0.09  | 2.25                                 | 0.18   | 0.64   | 0.24 | 1.41   |
| 2020  | 1.05   | 2.55   | 0.88                                      | -0.64   | 1.16  | 1.15                    | -0.23                  | -4.93                      | 0.50   | 0.50                                 | -0.04  | 0.68   | 0.72 | 1.62   |
| 2020 / 12   | 1.05   | 2.55   | 0.88                                      | -0.64   | 1.16  | 1.15                    | -0.23                  | -4.93                      | 0.50   | 0.50                                 | -0.04  | 0.68   | 0.72 | 1.62   |
| 2021 / 01   | 0.40   | 1.18   | 1.13                                      | -0.40   | -0.08   | 1.96                    | 0.90                   | -4.72                      | 0.72   | 1.66                                 | 0.00   | 1.01   | 0.88 | 1.53   |
| 2021 / 02   | 1.14   | 3.23   | 1.40                                      | -0.56   | 0.01  | 2.18                    | 1.09                   | -3.91                      | 0.74   | 0.44                                 | 0.01   | 1.04   | 0.55 | 1.53   |
| 2021 / 03   | 1.24   | 3.06   | 1.33                                      | 0.16  | 0.05  | 2.21                    | 0.70                   | -1.56                      | 2.20   | 0.05                                 | 0.01   | 1.05   | 0.49 | 1.45   |
| 2021 / 04   | 1.91   | 4.53   | 1.68                                      | 0.39  | 0.12  | 0.63                    | 0.13                   | 0.26                       | 3.58   | 1.34                                 | 0.09   | 0.98   | 0.76 | 1.45   |
| 2021 / 05   | 1.84   | 3.70   | 1.46                                      | 0.98  | 0.30  | 0.86                    | 0.48                   | 2.17                       | 2.81   | 1.44                                 | 0.11   | 1.14   | 0.83 | 1.43   |

Burimi: INSTAT.

Source: INSTAT.

\* Indekse mesatare të çmimeve të konsumit.

\*Average CPI by main groups.

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

\*\* 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 sipas sektorëve / Employed by sectors |   |  | Punëkërkuës të papunë të regjistruar / Registered jobseekers | Pagat (në Lekë) / Wages (in ALL)   |   |
|------------|---|---|--|--|--|---|
|            | Në sektorin shtetëror / In public sector          | Në sektorin privat jo-bujqësor / In non agricultural private sector | Në sektorin privat bujqësor / In agricultural private sector |  | Paga mesatare mujore në sektorin shtetëror / Average monthly wage in public sector | Paga minimale e miratuar** / Approved minimum monthly wage ** |
|            | 1   | 2   | 3  | 4  | 5  | 6   |
| 2018*      | 170   | 508   | 460  | 75   | 61,023   | 24,000  |
| 2019*      | 173   | 514   | 461  | 71   | 63,084   | 26,000  |
| 2020*      | 175   | 505   | 451  | 83   | 64,389   | 26,000  |
| 2020 / II  | 173   | 486   | 446  | 85   | 63,389   | 26,000  |
| 2020 / III | 172   | 515   | 446  | 88   | 64,334   | 26,000  |
| 2020 / IV  | 183   | 511   | 451  | 91   | 66,479   | 26,000  |
| 2021 / I   | 184   | 509   | 416  | 95   | 67,769   | 30,000  |

Burimi: INSTAT.

Source: INSTAT.

\* Mesatare vjetore përveç pagës minimale (6).

\* Annual average except approved minimum monthly wage (6).

\*\* Të dhëna administrative.

\*\* Administrative data.