

RAPORTI
STATISTIKOR
MUJOR

MONTHLY
STATISTICAL
REPORT

02/2013

BANKA E SHQIPERISE

RAPORTI STATISTIKOR MUJOR

MONTHLY STATISTICAL REPORT

PËRMBAJTJA

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NO.

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Shënime/ Notes

(AL) Duke filluar nga Raporti Statistikor Mjutor i muajit prill 2008, tabelat e sektorit finanziar 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.

(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.

Disa shkurtimë/ 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 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.

Tregues të përgjithshëm makroekonomikë

Main macroeconomic indicators

1. Zhvillimet monetare dhe normat e interesit

Në miliardë lekë, përvèç rasteve kur shënonet ndryshe, fund periudhe

Monetary developments and interest rates 1.

In billions ALL, unless otherwise indicated, end of period

| | Aggregatet monetarë/ Monetary aggregates | | | Depozitat ¹ / Deposits ¹ | Kredia ² / Credit ² | Normat e interesit 12m / 12m interest rates (%) | | | Norma e marrëveshjes së riblerjejes njëjavore ⁴ Weekly repurchase agreement rate ⁴ |
|------|---|-------|---------|---|--|--|-------|------|---|
| | M1 | M2 | M3 | | | 5 | 6 | 7 | |
| | 1 | 2 | 3 | 4 | | | | | 9 |
| 2008 | 282.9 | 555.0 | 815.7 | 619.9 | 396.3 | 6.93 | 11.75 | 8.56 | 6.25 |
| 2009 | 284.5 | 578.2 | 871.5 | 662.4 | 440.4 | 6.78 | 12.46 | 9.14 | 5.25 |
| 2010 | 275.4 | 604.5 | 980.3 | 785.2 | 483.1 | 6.40 | 11.29 | 7.09 | 5.00 |
| 2011 | 276.9 | 647.0 | 1,070.1 | 875.2 | 541.9 | 5.87 | 11.17 | 6.95 | 4.75 |
| 2012 | 281.2 | 669.6 | 1,123.4 | 930.7 | 554.7 | 5.38 | 10.28 | 6.37 | 4.00 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

2. Prodhimi i brendshëm bruto⁵, indeksset e çmimeve dhe tregu i punës

Gross domestic product⁵, price indexes and labor market 2.

| Rritja reale vjetore e PBB me çmime konstante (%)/ Annual real growth of GDP at constant prices (%) | Me çmime korrente, në milionë leke/ At current prices, in million ALL | | | | Ndryshimet vjetore të Indekseve (%) / Yearly Index change (%) | | Tregu i punës ⁷ / Labor market ⁷ | | |
|---|--|--|---|--|--|----------------------------|--|---|------|
| | Produkti Brendshëm Bruto (PBB)/ Gross domestic product (GDP) | Pagat e lë punësuarve, neto /Compensation of employees, net | Të Ardhura nga prona, neto/ Property income, net | Të Ardھrat Kombëtare Bruto/ Gross National Income | ICP ⁶ / CPI ^b (12/2007=100) | ICP / PPI (2005=100) | Nivel i punësimit/ Employment rate (%) | Shkalla e papunësise/ Unemployment rate (%) | 9 |
| 2 | 1 | | | 6 | 7 | 8 | | | |
| 2007 | 5.9 | 967,670.0 | 13,858.3 | 13,005.3 | 994,533.7 | 3.1 | 4.1 | 44.7 | 13.2 |
| 2008 | 7.5 | 1,089,293.1 | 21,258.1 | -15,854.6 | 1,094,696.7 | 2.2 | 4.4 | 45.8 | 12.5 |
| 2009 | 3.3 | 1,148,082.1 | 20,783.6 | -34,192.1 | 1,134,673.6 | 3.7 | 0.4 | 41.9 | 13.6 |
| 2010 | 3.8 | 1,222,462.1 | 22,494.7 | -34,879.1 | 1,210,077.7 | 3.4 | 0.2 | 42.3 | 13.6 |
| 2011 | 3.1 | 1,282,254.8 | 18,384.9 | -11,746.1 | 1,288,893.6 | 1.7 | 2.6 | | 13.3 |

Burimi: INSTAT.

Source: INSTAT.

3. Bilanci i pagesave, rezerva dhe kursi i këmbimit

Në milionë euro, përvèç rasteve kur shënonet ndryshe

Balance of payments, 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) | | | | Investimet direkte neto/ Direct investments, net | Rezervat valutore (stok)/ Reserves (stock) | Rezervat në muaj importe/ Reserves in months of import | Kursi i këmbimit/ Exchange rate Mesatare e periudhes/ Period average | | |
|--|---|-------------------|--|----------|---|---|---|--|-----------|-------|
| | Eksport/ Export | Import/ Import | Nga të cilat: Remitancat/ Of which: Remittances | 5 | | | | ALL / EUR | ALL / USD | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| 2008 | -1,381.2 | -2,431.5 | 917.5 | -3,348.9 | 833.3 | 609.8 | 1,675.4 | 4.0 | 122.8 | 83.9 |
| 2009 | -1,329.8 | -2,303.7 | 750.7 | -3,054.4 | 781.3 | 688.7 | 1,646.2 | 4.2 | 132.1 | 95.0 |
| 2010 | -1,018.6 | -2,082.7 | 1,171.5 | -3,254.2 | 689.8 | 788.5 | 1,904.8 | 4.8 | 137.8 | 103.9 |
| 2011 | -1,185.4 | -2,241.6 | 1,405.5 | -3,647.1 | 664.5 | 715.5 | 1,912.5 | 4.4 | 140.3 | 100.9 |
| 2012 | -1,021.3 | -1,999.2 | 1,525.6 | -3,524.8 | 675.3 | 727.2 | 1,972.5 | 4.7 | 139.0 | 108.2 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

Në miliardë lekë

Fiscal balance, domestic debt stock and external debt 4.

In billions ALL

| Të Ardھrat/ Revenue | Nga të cilat: Të ardhura talmore/ Of which: Tax revenue | Shpenzime/ Expenditure | | Deficit/ Deficit | Financim i brendshëm/ Domestic financing | Financim i jashtëm/ Foreign financing | Stoku i borxhit të brendshëm/ Domestic debt stock | Stoku i borxhit të qeverisë qendore/ Central government debt stock | |
|------------------------|--|---------------------------|-------|---------------------|---|--|--|---|-------|
| | | 3 | 4 | | | | | 5 | 6 |
| 1 | 2 | | | | | | | | |
| 2008 | 291.2 | 264.4 | 351.5 | 93.8 | -60.3 | 24.4 | 35.8 | 400.5 | 195.4 |
| 2009 | 299.0 | 270.8 | 379.9 | 95.9 | -80.9 | 70.7 | 10.2 | 415.0 | 267.5 |
| 2010 | 324.7 | 288.6 | 362.8 | 67.5 | -38.0 | 27.8 | 10.2 | 407.4 | 308.0 |
| 2011 | 330.5 | 303.9 | 376.4 | 70.7 | -45.9 | 26.1 | 19.8 | 438.6 | 333.9 |
| 2012 | 330.4 | 300.9 | 376.2 | 61.7 | -45.9 | 26.5 | 19.4 | 470.4 | 357.6 |

Burimi: Ministria e Financave, sipas publikimeve "Statistikat fiskale të qeverisë" dhe Treguesit e Borxhit.

Source: Ministry of Finance, according to "Fiscal Statistics of Government" and "Debt Indicators" publications.

1) Përfshtihen vetem llogarite dhe depozitat që janë pjesë e parase se gjorë.

1) Deposits included in broad money.

2) Përfaqëson kreditin për ekonominë.

2) Credit to economy.

3) Norma mesatare e ponderuar vjetore e depozitave dhe kredive 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 referohen normës në fund të periudhës.

4) End of period data.

5) PBB 2010 jo përfundimtare, PBB 2011 paraprake.

5) GDP 2010 semi final, 2011 flash.

6) Ndryshimi i muajit dhjetor të vitit n e mëdha se vitit n-1.

6) Variation of December index of year n with December index of year n-1.

7) Të dhënat sipas informacionit në tabelat vjetore "Të punësuar gjithsej sipas sektorëve, niveli i punësimit" dhe "Shkalla e papunësise". Të dhëna administrative.

7) Data as of "Total employment by sector, employment rate" and "Unemployment rate" yearly tables. Administrative data.



SEKTORI FINANCIAR



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

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

| | Totali i mjeteve/ Total assets (2+3+4+5+8+12+ 13+14) | Mbajtjet e SDR/ SDR holdings | Arka në valutë/ Foreign currency | Depozita/ Deposits | Letrat me vlerë të ndryshme nga akcionet / Securities other than shares (6+7) | Jorezidentë/ Nonresidents | Qeveria qendrore/ Central Government | Huatë/ Loans (9+10+11) | Qeveria qendrore/ Central Government | Korporata të tjera depozituese/ Other depository corporations | Sektore të tjere 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 |
| 2010 / 12 | 368,031.5 | 8,126.9 | 647.0 | 41,705.7 | 280,300.9 | 215,901.8 | 64,399.2 | 14,302.2 | — | 12,534.8 | 1,767.3 | 81.4 | 10,748.3 | 12,119.1 |
| 2011 / 12 | 384,581.3 | 8,226.5 | 59.8 | 40,286.0 | 284,209.6 | 219,718.8 | 64,490.8 | 27,388.1 | — | 25,485.4 | 1,902.8 | 35.3 | 11,295.9 | 13,080.0 |
| 2012 / 12 | 394,833.6 | 8,789.7 | 67.5 | 39,431.1 | 294,007.2 | 229,313.1 | 64,694.1 | 23,706.8 | — | 21,800.2 | 1,906.5 | 14.2 | 14,129.2 | 14,688.0 |
| 2012 / 09 | 407,908.0 | 7,835.6 | 54.0 | 45,317.6 | 302,043.4 | 233,136.6 | 68,906.8 | 25,028.3 | — | 23,104.0 | 1,924.3 | 16.4 | 12,944.0 | 14,668.8 |
| 10 | 404,172.2 | 8,947.8 | 37.9 | 36,262.7 | 305,464.7 | 237,700.0 | 67,764.7 | 25,673.1 | — | 23,755.0 | 1,918.2 | 13.5 | 13,300.2 | 14,472.3 |
| 11 | 397,020.8 | 8,918.3 | 40.1 | 36,465.4 | 299,785.9 | 233,944.0 | 65,841.9 | 23,275.5 | — | 21,362.6 | 1,912.9 | 13.9 | 13,831.4 | 14,690.3 |
| 12 | 394,833.6 | 8,789.7 | 67.5 | 39,431.1 | 294,007.2 | 229,313.1 | 64,694.1 | 23,706.8 | — | 21,800.2 | 1,906.5 | 14.2 | 14,129.2 | 14,688.0 |
| 2013 / 01 | 382,749.4 | 8,379.5 | 71.9 | 30,196.9 | 295,972.0 | 231,633.7 | 64,338.3 | 18,745.2 | — | 16,844.9 | 1,900.2 | 14.6 | 14,833.6 | 14,535.8 |
| 02 | 378,371.8 | 8,289.8 | 45.8 | 34,733.9 | 294,127.7 | 229,850.6 | 64,277.0 | 15,887.0 | — | 13,991.8 | 1,895.1 | 13.3 | 10,636.9 | 14,637.4 |

| | Detyrimet totale/ Total liabilities (2+3+4+10+14+1 5+16) | Paraja në qarkullim/ Currency in circulation | Depozita të paprëfsira në paranë e gjërë/ Deposits included in broad money | Depozita të paprëfsira në paranë e gjërë/ Deposits excluded from broad money (5+6+7+8+9) | Jorezidentë/ Nonresidents | Qeveria qendrore/ Central Government | Korporata të tjera jofinanciare/ Other nonfinancial corporations | Korporata të tjera jofinanciare/ Other nonfinancial corporations | Sektore të tjere rezidentë/ Other resident sectors | Huatë / Loans (11+12+13) | Jorezidentë/ 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 tjerë të kapitalit/ Shares and other equity |
|-----------|---|---|--|---|------------------------------|---|---|---|---|--------------------------------|------------------------------|---|--|---|----------------------------------|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 2010 / 12 | 368,031.5 | 202,386.7 | 256.8 | 98,841.8 | 8,440.3 | 8,966.2 | 80,810.0 | 14.9 | 610.4 | 5,920.6 | 5,920.6 | — | — | 939.4 | 7,439.5 | 52,246.7 |
| 2011 / 12 | 384,581.3 | 202,906.6 | 102.8 | 108,016.5 | 8,318.7 | 10,465.6 | 88,570.2 | 20.5 | 641.5 | 4,852.0 | 4,852.0 | — | — | 1,064.3 | 7,647.1 | 59,992.0 |
| 2012 / 12 | 394,833.6 | 200,898.7 | 187.3 | 120,691.0 | 10,042.9 | 12,887.1 | 97,054.7 | 37.2 | 669.2 | 3,870.7 | 3,870.7 | — | — | 1,680.5 | 7,557.9 | 59,947.5 |
| 2012 / 09 | 407,908.0 | 195,667.7 | 424.0 | 134,434.5 | 10,056.5 | 18,232.6 | 105,249.1 | 32.6 | 863.8 | 3,939.4 | 3,939.4 | — | — | 1,223.8 | 7,749.8 | 64,468.9 |
| 10 | 404,172.2 | 193,494.6 | 1,287.3 | 133,756.9 | 10,054.3 | 19,428.0 | 103,037.5 | 34.1 | 1,203.1 | 3,917.7 | 3,917.7 | — | — | 1,395.6 | 7,691.4 | 62,628.9 |
| 11 | 397,020.8 | 194,855.6 | 1,451.7 | 124,545.1 | 10,054.7 | 16,111.2 | 97,532.7 | 35.2 | 811.3 | 3,909.2 | 3,909.2 | — | — | 1,911.0 | 7,668.5 | 62,679.8 |
| 12 | 394,833.6 | 200,898.7 | 187.3 | 120,691.0 | 10,042.9 | 12,887.1 | 97,054.7 | 37.2 | 669.2 | 3,870.7 | 3,870.7 | — | — | 1,680.5 | 7,557.9 | 59,947.5 |
| 2013 / 01 | 382,749.4 | 193,000.1 | 147.2 | 120,798.6 | 10,026.1 | 17,145.8 | 92,666.5 | 39.0 | 921.3 | 3,663.0 | 3,663.0 | — | — | 1,634.3 | 7,371.2 | 56,135.0 |
| 02 | 378,371.8 | 192,517.2 | 510.4 | 118,056.9 | 9,983.9 | 15,370.2 | 91,879.3 | 42.7 | 780.7 | 3,505.2 | 3,505.2 | — | — | 3,968.5 | 7,490.2 | 52,323.5 |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-2 Paraqitura 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 neto/ Net foreign assets (2-3) | Pretendime ndaj jorezidentëve/ Claims on nonresidents | Minus: Detyrime ndaj jorezidentëve/ Less: Liabilities to nonresidents | Mjetet e brendshme / Domestic assets (5+8+9+10+11+12) | Pretendime neto ndaj qeverisë qendrore/ Net claims on Central Government (6-7) | Pretendime ndaj qeverisë qendrore/ Claims on Central Government | Minus: Detyrime ndaj qeverisë qendrore/ Less: Liabilities to Central Government | Pretendime ndaj korporatave të tjera depozituese/ Claims on other depository corporations | Pretendime ndaj korporatave të tjera financiare/ Claims on other financial corporations | Pretendime ndaj korporatave jo financiare publike / Claims on public nonfinancial corporations | Pretendime ndaj korporatave të tjera jo financiare/ Claims on other nonresident corporations | Pretendime ndaj sektorëve të tjere rezidentë/ Claims on other resident sectors |
|-----------|---|--|--|---|--|--|---|--|--|---|--|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 2010 / 12 | 252,827.8 | 274,628.2 | 21,800.3 | 72,244.3 | 57,937.1 | 66,928.8 | 8,991.7 | 12,535.6 | — | — | — | 1,771.7 |
| 2011 / 12 | 255,657.9 | 276,475.7 | 20,817.8 | 84,492.3 | 57,098.1 | 67,590.8 | 10,492.8 | 25,485.8 | — | — | — | 1,908.5 |
| 2012 / 12 | 266,540.0 | 288,142.1 | 21,602.1 | 78,858.1 | 55,145.6 | 68,057.8 | 12,912.2 | 21,800.8 | — | — | — | 1,911.7 |
| 2012 / 09 | 274,936.1 | 296,790.1 | 21,854.0 | 77,983.8 | 52,949.0 | 71,200.7 | 18,251.7 | 23,104.5 | — | — | — | 1,930.4 |
| 10 | 271,611.3 | 293,490.4 | 21,879.1 | 76,539.5 | 50,856.5 | 70,305.8 | 19,449.2 | 23,755.5 | — | — | — | 1,927.5 |
| 11 | 267,950.8 | 290,121.5 | 22,170.8 | 75,852.8 | 52,569.1 | 68,700.3 | 16,131.2 | 21,363.0 | — | — | — | 1,920.7 |
| 12 | 266,540.0 | 288,142.1 | 21,602.1 | 78,858.1 | 55,145.6 | 68,057.8 | 12,912.2 | 21,800.8 | — | — | — | 1,911.7 |
| 2013 / 01 | 259,567.1 | 280,833.2 | 21,266.1 | 69,984.8 | 51,233.8 | 68,400.2 | 17,166.4 | 16,845.5 | — | — | — | 1,905.5 |
| 02 | 262,132.3 | 283,325.2 | 21,192.9 | 62,576.4 | 46,685.1 | 64,487.7 | 17,802.6 | 13,992.4 | — | — | — | 1,899.0 |

| | Baza monetare/ Monetary base (14+15+16) | Paraja në qarkullim/ Currency in circulation | Detyrime ndaj korporatave të tjera depozituese/ Liabilities to other depository corporations | Depozita të përfshira në paranë e gjerë/ Deposits included in broad money | Depozita të papërftira në paranë e gjerë/ Deposits excluded from broad money | Huatë/ Loans | Llogari të pagueshme/ Other accounts payable | Të tjera neto/ Other items net | Aksione dhe instrumente të tjerë të kapitalit/ Shares and other equity |
|-----------|---|---|---|--|---|-----------------|---|-----------------------------------|---|
| | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 2010 / 12 | 283,453.5 | 202,386.7 | 80,810.0 | 256.8 | 625.3 | — | 797.9 | -12,051.3 | 52,246.7 |
| 2011 / 12 | 289,809.5 | 202,906.6 | 86,800.2 | 102.8 | 2,432.0 | — | 901.1 | -12,984.4 | 59,992.0 |
| 2012 / 12 | 297,721.9 | 200,898.7 | 96,635.9 | 187.3 | 1,125.1 | — | 1,306.1 | -14,702.6 | 59,947.5 |
| 2012 / 09 | 301,340.8 | 195,667.7 | 105,249.1 | 424.0 | 896.4 | — | 1,033.4 | -14,819.4 | 64,468.9 |
| 10 | 297,819.4 | 193,494.6 | 103,037.5 | 1,287.3 | 1,237.1 | — | 1,061.6 | -14,596.1 | 62,628.9 |
| 11 | 293,420.5 | 194,855.6 | 97,113.2 | 1,451.7 | 1,265.9 | — | 1,261.6 | -14,824.3 | 62,679.8 |
| 12 | 297,721.9 | 200,898.7 | 96,635.9 | 187.3 | 1,125.1 | — | 1,306.1 | -14,702.6 | 59,947.5 |
| 2013 / 01 | 285,395.0 | 193,000.1 | 92,247.7 | 147.2 | 1,379.0 | — | 1,323.8 | -14,681.0 | 56,135.0 |
| 02 | 284,488.0 | 192,517.2 | 91,460.3 | 510.4 | 1,242.5 | — | 1,120.3 | -14,465.5 | 52,323.5 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-3.a Bilanci sektorial i bankave paradepozituese/ Mjetet
Në milionë lekë, fund periudhe

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

| | Totali i mjetave/ Total assets (2+3+4+8+11+21+24+25) | Arka në lekë/ National currency | Arka në valutë/ Foreign currency | Depozita/ Deposits (5+6+7) | Jorezidentët/ Nonresidents | Banka qendrore/ Central Bank | Bankat paradepozituese/ Deposit money banks | Letra me vlerë të ndryshme nga aksione/ Securities others than shares (9+10) | Jorezidentët/ Nonresidents | Qeveria qendrore/ Central Government |
|-----------|--|------------------------------------|-------------------------------------|----------------------------------|-------------------------------|---------------------------------|--|---|-------------------------------|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 2010 / 12 | 1,012,069.6 | 7,297.8 | 11,343.3 | 155,910.2 | 65,042.6 | 80,939.8 | 9,927.8 | 313,094.4 | 25,129.5 | 287,964.9 |
| 2011 / 12 | 1,152,773.6 | 7,961.6 | 11,365.7 | 184,302.3 | 88,470.2 | 89,122.7 | 6,709.5 | 342,609.4 | 34,075.6 | 308,533.8 |
| 2012 / 12 | 1,235,866.3 | 8,177.0 | 10,928.2 | 225,802.8 | 122,169.4 | 97,304.4 | 6,329.0 | 355,507.8 | 51,037.8 | 304,470.0 |
| 2012 / 09 | 1,236,615.3 | 7,911.7 | 11,509.6 | 245,355.0 | 134,215.4 | 105,129.4 | 6,010.3 | 340,745.6 | 46,242.7 | 294,502.8 |
| 10 | 1,236,539.0 | 7,966.8 | 11,440.3 | 243,995.9 | 133,163.4 | 103,605.4 | 7,227.1 | 343,731.2 | 45,782.5 | 297,948.7 |
| 11 | 1,239,761.9 | 8,874.6 | 11,008.9 | 241,202.6 | 135,415.2 | 99,040.4 | 6,747.0 | 345,867.0 | 47,511.9 | 298,355.1 |
| 12 | 1,235,866.3 | 8,177.0 | 10,928.2 | 225,802.8 | 122,169.4 | 97,304.4 | 6,329.0 | 355,507.8 | 51,037.8 | 304,470.0 |
| 2013 / 01 | 1,236,149.7 | 8,280.1 | 8,949.5 | 233,998.5 | 130,322.4 | 95,435.8 | 8,240.3 | 353,813.3 | 49,697.6 | 304,115.7 |
| 02 | 1,241,704.4 | 7,386.9 | 9,402.6 | 231,921.4 | 129,358.9 | 93,721.1 | 8,841.4 | 358,846.4 | 51,726.2 | 307,120.2 |

| | Huate/ Loans (12+13+14+15+1 6+17+18+19+20) | Jorezidentët/ Nonresidents | Banka qendrore/ Central Bank | Bankat paradepozituese/ Deposit money banks | Korporata të tjera financiare/ 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 tjere rezidentë/ Other resident sectors | Aksione dhe instrumente të tjerë të kapitalit / Shares and other equity (22+23) | Jorezidentët/ Nonresidents | Rezidentë/ Residents | Derivatet financiare/ Financial derivatives | Llogari të Arkëtueshme/ Other accounts receivable | Mjete jofinanciare/ Nonfinancial assets |
|-----------|---|-------------------------------|---------------------------------|--|--|---|--------------------------------------|--|---|---|---|-------------------------------|-------------------------|--|--|--|
| | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 2010 / 12 | 501,556.9 | 20,228.0 | – | 966.8 | 8,704.5 | 3,475.1 | 85.0 | 9,373.8 | 315,879.1 | 142,844.6 | 2,502.2 | 2,200.3 | 301.9 | – | 5,498.5 | 14,866.4 |
| 2011 / 12 | 579,934.2 | 41,796.5 | – | 1,260.4 | 9,841.9 | 1,400.3 | 147.2 | 18,678.4 | 364,374.0 | 142,435.5 | 2,525.1 | 2,223.2 | 301.9 | – | 6,915.4 | 17,159.8 |
| 2012 / 12 | 598,545.9 | 45,050.3 | – | 3,856.4 | 10,162.9 | 1,397.5 | 193.9 | 23,780.6 | 370,993.0 | 143,111.2 | 4,327.9 | 4,026.0 | 301.9 | – | 6,335.3 | 26,241.4 |
| 2012 / 09 | 592,316.0 | 35,598.9 | – | 4,626.9 | 10,248.6 | 1,404.6 | 157.1 | 21,061.7 | 376,254.2 | 142,964.0 | 11,706.3 | 4,312.9 | 7,393.5 | – | 6,123.2 | 20,948.0 |
| 10 | 592,795.3 | 43,135.6 | – | 2,559.2 | 10,140.0 | 1,402.5 | 159.7 | 23,139.3 | 369,546.9 | 142,712.2 | 7,956.1 | 4,198.6 | 3,757.5 | – | 6,225.8 | 22,427.5 |
| 11 | 596,686.8 | 44,259.1 | – | 3,100.2 | 10,134.7 | 1,399.2 | 159.4 | 24,566.3 | 369,834.7 | 143,233.2 | 6,030.5 | 4,050.1 | 1,980.5 | – | 6,261.6 | 23,829.9 |
| 12 | 598,545.9 | 45,050.3 | – | 3,856.4 | 10,162.9 | 1,397.5 | 193.9 | 23,780.6 | 370,993.0 | 143,111.2 | 4,327.9 | 4,026.0 | 301.9 | – | 6,335.3 | 26,241.4 |
| 2013 / 01 | 595,299.6 | 42,711.7 | – | 6,228.3 | 9,986.4 | 1,399.2 | 189.7 | 23,753.7 | 369,151.5 | 141,879.2 | 3,255.1 | 2,953.2 | 301.9 | – | 6,391.9 | 26,161.7 |
| 02 | 597,823.2 | 43,753.0 | – | 7,544.6 | 9,777.0 | 1,397.1 | 189.5 | 23,946.4 | 369,645.9 | 141,569.7 | 3,565.0 | 3,263.1 | 301.9 | – | 6,516.7 | 26,242.2 |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-3.b Bilanci sektorial i bankave paradepozituese/ Detyrimet
Ne milione leke, fund periudhe

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

| | Detyrimet totale / Total liabilities (2+8+17+18+26+27) | Depozita të përfshira në paranë e gjere/ Deposits included in broad money (3+4+5+6+7) | | | | | | | Depozita të paperfshira në paranë e gjere/ Deposits not included in broad money (9+10+11+12+13+14+15+16) | | | | | | | | |
|-----------|--|---|-----------------------------------|---|--|----------------------------|------------------------------|---|--|---|---|--|--|-------|---------|----------|----|
| | | Korporata të tjera jofinanciare publike / Public nonfinancial corporations | Oeveria lokale/ Local Governments | Korporata jofinanciare/ Other nonfinancial corporations | Korporata të tjera rezidente/ Other resident sectors | Jorezidentët/ Nonresidents | Banka qendrore/ Central Bank | Korporata të tjera depozituese/ Other depository corporations | Oeveria qendrore/ Central Government | Korporata të tjera financiare/ Other financial corporations | Korporata jofinanciare publike / Public nonfinancial corporations | Korporata të tjera jofinanciare/ Other nonfinancial corporations | Sektorë të tjere rezidente/ Other resident sectors | | | | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 2010 / 12 | 1,012,069.6 | 783,208.8 | 8,637.2 | 1,496.1 | 18,760.4 | 88,204.6 | 666,110.6 | 44,302.9 | 14,003.0 | 475.0 | 4,473.9 | 4,638.1 | 61.2 | 258.0 | 6,754.3 | 13,639.6 | |
| 2011 / 12 | 1,152,773.6 | 873,228.0 | 7,875.2 | 1,547.5 | 15,154.6 | 86,392.3 | 762,258.4 | 57,282.9 | 22,100.6 | 894.9 | 5,817.2 | 3,045.8 | 59.8 | 201.8 | 8,424.5 | 16,738.2 | |
| 2012 / 12 | 1,235,866.3 | 928,459.6 | 10,168.9 | 1,123.6 | 12,894.6 | 82,538.2 | 821,734.4 | 59,626.8 | 20,358.2 | 308.2 | 6,702.7 | 4,236.0 | 63.6 | 146.9 | 5,601.5 | 22,209.8 | |
| 2012 / 09 | 1,236,615.3 | 927,951.8 | 8,605.3 | 1,858.7 | 15,103.2 | 85,068.2 | 817,316.5 | 62,791.9 | 19,488.0 | 166.4 | 5,946.9 | 5,526.1 | 63.6 | 174.4 | 9,911.6 | 21,515.0 | |
| 10 | 1,236,539.0 | 929,533.9 | 8,192.4 | 1,561.9 | 15,733.0 | 88,476.7 | 815,569.9 | 59,333.0 | 20,617.0 | 718.0 | 4,851.6 | 5,565.8 | 64.0 | 229.4 | 5,580.9 | 21,706.5 | |
| 11 | 1,239,761.9 | 926,733.2 | 8,525.7 | 1,416.3 | 14,621.7 | 83,665.3 | 818,504.3 | 62,808.2 | 21,104.2 | 1,776.0 | 6,160.7 | 5,232.8 | 81.1 | 169.6 | 5,743.6 | 22,540.3 | |
| 12 | 1,235,866.3 | 928,459.6 | 10,168.9 | 1,123.6 | 12,894.6 | 82,538.2 | 821,734.4 | 59,626.8 | 20,358.2 | 308.2 | 6,702.7 | 4,236.0 | 63.6 | 146.9 | 5,601.5 | 22,209.8 | |
| 2013 / 01 | 1,236,149.7 | 926,356.4 | 10,612.4 | 1,171.6 | 13,921.7 | 79,630.2 | 821,020.4 | 65,066.3 | 19,613.2 | 3,061.9 | 10,400.8 | 4,792.0 | 63.9 | 147.1 | 3,756.3 | 23,231.1 | |
| 02 | 1,241,704.4 | 930,655.9 | 9,924.4 | 1,135.8 | 16,503.9 | 79,755.4 | 823,336.4 | 66,900.8 | 21,241.7 | 1,978.0 | 11,050.5 | 4,753.3 | 64.3 | 145.5 | 4,010.5 | 23,657.1 | |

| | Letrat me vlerë perveç aksioneve/ Securities other than shares | Huata/ Loans (19+20+21+22+23+24+25) | | Jorezidentët/ Nonresidents | Banka qendrore/ Central Bank | Korporata të tjera depozituese/ Other depository corporations | Oeveria qendrore/ Central Government | Korporata të tjera financiare/ Other financial corporations | Korporata të tjera jofinanciare/ Other nonfinancial corporations | Sektorë të tjere rezidente/ Other resident sectors | Derivatet financiare/ Financial derivatives | Aksione dhe instrumente të tjere të kapitalit/ Shares and other equity | | | |
|-----------|--|-------------------------------------|----------|----------------------------|------------------------------|---|--------------------------------------|---|--|--|---|--|-----------|--|--|
| | | | | | | | | | | | | | | | |
| | | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | | |
| 2010 / 12 | – | 49,254.2 | 28,680.5 | | 12,536.9 | 7,761.7 | 274.0 | 1.0 | 1.0 | – | – | 37,701.7 | 97,602.0 | | |
| 2011 / 12 | – | 59,492.0 | 27,467.9 | | 25,488.8 | 5,314.2 | 432.9 | 2.6 | – | 785.6 | – | 62,929.6 | 99,841.1 | | |
| 2012 / 12 | – | 54,001.4 | 23,320.2 | | 21,802.6 | 6,972.9 | 659.8 | 13.3 | – | 1,232.6 | 333.7 | 85,228.8 | 108,216.0 | | |
| 2012 / 09 | – | 57,897.7 | 24,917.5 | | 23,111.7 | 8,188.4 | 560.0 | 5.4 | – | 1,114.7 | 388.7 | 81,792.6 | 105,792.5 | | |
| 10 | – | 58,207.0 | 24,265.3 | | 23,757.6 | 8,434.8 | 626.0 | 2.6 | – | 1,120.8 | 267.0 | 82,628.4 | 106,569.7 | | |
| 11 | – | 54,813.2 | 24,328.3 | | 21,364.9 | 7,174.9 | 680.8 | 1.7 | – | 1,262.7 | 354.1 | 87,282.5 | 107,770.7 | | |
| 12 | – | 54,001.4 | 23,320.2 | | 21,802.6 | 6,972.9 | 659.8 | 13.3 | – | 1,232.6 | 333.7 | 85,228.8 | 108,216.0 | | |
| 2013 / 01 | – | 49,724.5 | 23,356.4 | | 16,846.8 | 7,624.2 | 660.0 | 1.5 | – | 1,235.5 | – | 86,802.4 | 108,200.1 | | |
| 02 | – | 46,857.7 | 22,145.0 | | 13,993.3 | 8,804.7 | 660.7 | 2.2 | – | 1,251.9 | – | 89,355.4 | 107,934.6 | | |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

1-4 Paraqitura monetare e bankave paradepozituese
Në milionë lekë, fund periudhe

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

| | Mjetet valutore neto/ Net foreign assets (2-3) | Pretendime ndaj jorezidenteve/ Claims on nonresidents | Minus: Detyrime ndaj jorezidenteve/ Less: Liabilities to nonresidents | Mjetet e brendshme/ Domestic assets (5+6+9+10+11+ 12+13) | Pretendime ndaj bankes qendore/ Claims on Central Bank | Pretendimet neto ndaj qeverisë qendore / Net claims on Central Government (7-8) | Pretendimet ndaj qeverisë qendore/ Claims on Central Government (7-8) | Minus: Detyrime ndaj qeverisë qendore/ Less: Liabilities to Central Government (8) | Pretendime ndaj korporatave të tjera financiare/ Claims on other financial corporations | Pretendimet ndaj qeverisë lokale / Claims on local governments | Pretendimet ndaj korporatave jofinanciare publike/ Claims on public nonfinancial corporations | Pretendimet ndaj korporatave të tjera jofinanciare/ Claims on other nonfinancial corporations | Pretendime ndaj sektorëve të tjere rezidentë/ Claims on other resident sectors |
|-----------|--|--|---|---|---|---|---|--|--|---|--|--|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 2010 / 12 | 86,578.5 | 123,943.6 | 37,365.1 | 850,582.6 | 88,237.6 | 285,458.0 | 291,440.0 | 5,982.0 | 8,704.5 | 85.0 | 9,373.8 | 315,879.1 | 142,844.6 |
| 2011 / 12 | 131,611.4 | 177,931.2 | 46,319.8 | 937,106.5 | 97,084.3 | 304,545.2 | 309,934.2 | 5,389.0 | 9,841.9 | 147.2 | 18,678.4 | 364,374.0 | 142,435.5 |
| 2012 / 12 | 184,606.2 | 233,211.8 | 48,605.6 | 952,902.4 | 105,481.4 | 298,877.5 | 305,867.5 | 6,990.1 | 10,464.8 | 193.9 | 23,780.6 | 370,993.0 | 143,111.2 |
| 2012 / 09 | 184,015.1 | 231,879.5 | 47,864.4 | 958,577.2 | 113,041.0 | 287,457.1 | 295,907.4 | 8,450.4 | 17,642.0 | 157.1 | 21,061.7 | 376,254.2 | 142,964.0 |
| 10 | 188,249.1 | 237,720.5 | 49,471.4 | 952,675.6 | 111,572.2 | 291,647.9 | 299,351.1 | 7,703.2 | 13,897.5 | 159.7 | 23,139.3 | 369,546.9 | 142,712.2 |
| 11 | 190,117.1 | 242,245.1 | 52,128.1 | 949,034.8 | 107,915.0 | 291,211.2 | 299,754.3 | 8,543.2 | 12,115.2 | 159.4 | 24,566.3 | 369,834.7 | 143,233.2 |
| 12 | 184,606.2 | 233,211.8 | 48,605.6 | 952,902.4 | 105,481.4 | 298,877.5 | 305,867.5 | 6,990.1 | 10,464.8 | 193.9 | 23,780.6 | 370,993.0 | 143,111.2 |
| 2013 / 01 | 185,853.4 | 234,634.4 | 48,781.0 | 947,133.1 | 103,715.9 | 298,154.9 | 305,514.9 | 7,360.0 | 10,288.3 | 189.7 | 23,753.7 | 369,151.5 | 141,879.2 |
| 02 | 187,800.8 | 237,503.8 | 49,703.0 | 948,250.3 | 101,108.0 | 301,712.0 | 308,517.4 | 6,805.4 | 10,078.9 | 189.5 | 23,946.4 | 369,645.9 | 141,569.7 |

| | Detyrime ndaj bankes qendore/ Liabilities to Central Bank | Depozita të përfshira në paranë e gjerë/ Deposits included in broad money (16+17) | Depozita të transferueshme / Transferable deposits | Depozita të tjera / Other deposits | Depozita të pa përfshira në paranë e gjerë/ Deposits not included in broad money | Huatë/ Loans | Aksione dhe instrumente të tjérë të kapitalit/ Shares and other equity | Nga të cilat: Reserva rivleresimi/ Of which: Valuation adjustment | Detyrime të tjera neto/ Other net liabilities | Axhustimi i konsolidimit/ Consolidation adjustment |
|-----------|--|---|---|---------------------------------------|---|--------------|---|--|--|---|
| | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 2010 / 12 | 13,011.9 | 783,208.8 | 129,777.7 | 653,431.1 | 20,712.9 | 1.0 | 97,602.0 | -93.2 | 21,585.2 | 1,039.1 |
| 2011 / 12 | 26,383.7 | 873,228.0 | 130,169.4 | 743,058.6 | 25,424.4 | 788.2 | 99,841.1 | -1,989.1 | 40,192.9 | 2,859.6 |
| 2012 / 12 | 22,110.8 | 928,459.6 | 137,944.2 | 790,515.4 | 28,021.7 | 1,245.9 | 108,216.0 | 1,155.4 | 45,964.5 | 3,490.2 |
| 2012 / 09 | 23,278.1 | 927,951.8 | 135,032.2 | 792,919.6 | 31,664.6 | 1,120.1 | 105,792.5 | 816.7 | 49,287.1 | 3,498.1 |
| 10 | 24,475.6 | 929,533.9 | 131,841.9 | 797,692.0 | 27,580.7 | 1,123.4 | 106,569.7 | 1,021.4 | 48,141.5 | 3,500.0 |
| 11 | 23,140.9 | 926,733.2 | 133,711.3 | 793,022.0 | 28,534.5 | 1,264.3 | 107,770.7 | 1,406.8 | 48,219.8 | 3,488.3 |
| 12 | 22,110.8 | 928,459.6 | 137,944.2 | 790,515.4 | 28,021.7 | 1,245.9 | 108,216.0 | 1,155.4 | 45,964.5 | 3,490.2 |
| 2013 / 01 | 19,908.7 | 926,356.4 | 132,639.2 | 793,717.2 | 27,198.4 | 1,237.0 | 108,200.1 | 811.4 | 46,529.5 | 3,556.5 |
| 02 | 15,971.3 | 930,655.9 | 133,788.8 | 796,867.0 | 27,877.4 | 1,254.0 | 107,934.6 | 436.3 | 48,888.7 | 3,469.2 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-5 Bilanci sektorial i shoqërive të kursim-kreditit

Në milionë lekë, fund periudhe

Sectoral balance sheet of savings and loan associations 1-5

In millions ALL, end of period

| | Totali i mjeteve/ Total assets (2+3+4+7+8+11+12) | Monedha dhe kartëmonedha në lekë/ Notes and coins in national currency | Monedha dhe kartëmonedha në valutë/ Notes and coins in foreign currency | Depozita/ Deposits (5+6) | Bankat paradepozituese/ Deposit money banks | Korporatat e tjera financiare/ Other financial corporations | Letra me vlerë/ Securities | Huatë/ Loans (9+10) | Sektorë të tjere residente/ Other resident sectors | Korporatat e tjera jofinanciare / Other nonfinancial corporations | Mjete të tjera/ Other financial assets | Mjete jofinanciare/ Nonfinancial assets |
|-----------|--|--|---|--------------------------------|---|--|-------------------------------|---------------------------|---|--|--|--|
| 2010 / IV | 5,243.2 | 30.0 | 3.0 | 587.4 | 268.4 | 319.0 | – | 4,475.3 | 4,475.3 | – | 132.9 | 14.7 |
| 2011 / IV | 5,379.6 | 21.7 | 1.9 | 636.7 | 345.0 | 291.8 | 19.7 | 4,520.0 | 4,520.0 | – | 164.5 | 15.0 |
| 2012 / IV | 5,476.2 | 16.6 | 0.4 | 671.9 | 383.1 | 288.8 | – | 4,583.9 | 4,583.9 | – | 187.2 | 16.2 |
| 2012 / I | 5,417.2 | 23.2 | 2.1 | 636.9 | 367.1 | 269.8 | 8.9 | 4,566.6 | 4,566.6 | – | 163.4 | 16.1 |
| II | 5,477.4 | 25.8 | 2.3 | 647.0 | 354.0 | 293.0 | – | 4,613.7 | 4,613.7 | – | 172.2 | 16.4 |
| III | 5,477.2 | 29.7 | 1.8 | 682.8 | 382.7 | 300.0 | 6.0 | 4,565.7 | 4,565.7 | – | 174.3 | 16.9 |
| IV | 5,476.2 | 16.6 | 0.4 | 671.9 | 383.1 | 288.8 | – | 4,583.9 | 4,583.9 | – | 187.2 | 16.2 |

| | Detyrimet totale / Total liabilities (2+5+8+12+13) | Depozita të përfshtira në paranë e gjere/ Deposits included in broad money (3+4) | Sektorë të tjere residente/ Other resident sectors | Korporatat e tjera jofinanciare/ Other nonfinancial corporations | Depozita të paperfshira në paranë e gjere/ Deposits excluded from broad money (6+7) | Sektorë të tjere residente/ Other resident sectors | Korporatat e tjera jofinanciare/ Other nonfinancial corporations | Huatë/ Loans (9+10+11) | Korporatat e tjera financiare/ Other financial corporations | Bankat paradepozituese/ Deposit money banks | Overia qendrore/ Central Government | Detyrime të tjera/ Other liabilities | Aksione dhe instrumente të tjere të kapitalit/ Shares and other equity |
|-----------|--|---|---|---|--|---|---|------------------------------|--|--|---|--|--|
| 2010 / IV | 5,243.2 | 1,759.4 | 1,759.4 | – | 16.9 | 16.9 | – | 2,569.3 | 2,569.3 | – | – | 125.5 | 772.0 |
| 2011 / IV | 5,379.6 | 1,895.6 | 1,895.6 | – | 20.0 | 20.0 | – | 2,525.7 | 2,525.7 | – | – | 128.6 | 809.8 |
| 2012 / IV | 5,476.2 | 2,055.8 | 2,055.8 | – | 23.6 | 23.6 | – | 2,441.4 | 2,438.3 | 3.1 | – | 131.3 | 824.0 |
| 2012 / I | 5,417.2 | 1,925.9 | 1,925.9 | – | 27.3 | 27.3 | – | 2,519.9 | 2,519.9 | – | – | 113.2 | 830.9 |
| II | 5,477.4 | 1,975.7 | 1,975.7 | – | 19.7 | 19.7 | – | 2,563.5 | 2,563.5 | – | – | 115.0 | 803.5 |
| III | 5,477.2 | 2,042.7 | 2,042.7 | – | 20.6 | 20.6 | – | 2,480.8 | 2,480.8 | – | – | 116.3 | 816.8 |
| IV | 5,476.2 | 2,055.8 | 2,055.8 | – | 23.6 | 23.6 | – | 2,441.4 | 2,438.3 | 3.1 | – | 131.3 | 824.0 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-6 Paraqitura 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/ Net foreign assets (2-3) | Pretendime ndaj jorezidenteve/ Claims on nonresidents | Minus: Detyrime ndaj jorezidenteve/ Less: Liabilities to nonresidents | Mjetet e brendshme/ Domestic assets (5+6+9+10+11+12+13) | Pretendime ndaj bankës qendrore/ Claims on Central Bank | Pretendimet neto ndaj qeverisë qendrore/ Net claims on Central Government (7-8) | Pretendimet ndaj qeverisë qendrore/ Claims on Central Government | Minus: Detyrime ndaj qeverisë qendrore/ Less: Liabilities to Central Government | Pretendime ndaj korporatave të tjera financiare/ Claims on other financial corporations | Pretendimet ndaj korporatave lokale/ Claims on local government | Pretendimet ndaj korporatave jo-financiare publike/ Claims on public nonfinancial corporations | Pretendimet ndaj korporatave të tjera jo-financiare/ Claims on other nonfinancial corporations | Pretendime ndaj sektorëve të tjere rezidente/ Claims on other resident sectors |
|-----------|--|--|--|---|--|--|---|--|--|--|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | |
| 2010 / 12 | 86,581.4 | 123,946.5 | 37,365.1 | 855,406.8 | 88,267.5 | 285,458.0 | 291,440.0 | 5,982.0 | 9,023.5 | 85.0 | 9,373.8 | 315,879.1 | 147,320.0 |
| 2011 / 12 | 131,613.3 | 177,933.1 | 46,319.8 | 941,959.7 | 97,106.0 | 304,565.0 | 309,953.9 | 5,389.0 | 10,133.6 | 147.2 | 18,678.4 | 364,374.0 | 146,955.5 |
| 2012 / 12 | 184,606.6 | 233,212.1 | 48,605.6 | 957,791.7 | 105,498.0 | 298,877.5 | 305,867.5 | 6,990.1 | 10,753.6 | 193.9 | 23,780.6 | 370,993.0 | 147,695.1 |
| 2012 / 09 | 184,016.9 | 231,881.3 | 47,864.4 | 963,478.5 | 113,070.7 | 287,463.0 | 295,913.4 | 8,450.4 | 17,942.1 | 157.1 | 21,061.7 | 376,254.2 | 147,529.7 |
| 10 | 188,251.0 | 237,722.3 | 49,471.4 | 957,577.0 | 111,601.9 | 291,653.9 | 299,357.1 | 7,703.2 | 14,197.5 | 159.7 | 23,139.3 | 369,546.9 | 147,277.9 |
| 11 | 190,118.9 | 242,247.0 | 52,128.1 | 953,936.2 | 107,944.7 | 291,217.1 | 299,760.3 | 8,543.2 | 12,415.2 | 159.4 | 24,566.3 | 369,834.7 | 147,798.9 |
| 12 | 184,606.6 | 233,212.1 | 48,605.6 | 957,791.7 | 105,498.0 | 298,877.5 | 305,867.5 | 6,990.1 | 10,753.6 | 193.9 | 23,780.6 | 370,993.0 | 147,695.1 |
| 2013 / 01 | 185,853.8 | 234,634.8 | 48,781.0 | 952,022.5 | 103,732.5 | 298,154.9 | 305,514.9 | 7,360.0 | 10,577.1 | 189.7 | 23,753.7 | 369,151.5 | 146,463.1 |
| 02 | 187,801.2 | 237,504.1 | 49,703.0 | 953,139.6 | 101,124.6 | 301,712.0 | 308,517.4 | 6,805.4 | 10,367.7 | 189.5 | 23,946.4 | 369,645.9 | 146,153.7 |

| | Detyrime ndaj bankës qendrore/ Liabilities to Central Bank | Depozita të përfshira në paranë e gjërë/ Deposits included in broad money (16+17) | Depozita të transferueshme/ Transferable deposits | Depozita të tjera/ Other deposits | Depozita të pa përfshira në paranë e gjërë/ Deposits not included in broad money | Huatë/ Loans | Aksione dhe instrumente të tjera të kapitalit/ Shares and other equity | Nga të cilat: Rezerva rivleresimi/ Of which: Valuation adjustment | Detyrime të tjera neto/ Other net liabilities | Axhustimi i konsolidimit/ Consolidation adjustment |
|-----------|---|---|--|--------------------------------------|---|-----------------|---|---|--|---|
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | |
| 2010 / 12 | 13,011.9 | 784,968.2 | 129,777.7 | 655,190.5 | 20,729.9 | 2,570.4 | 98,374.1 | -93.2 | 21,563.1 | 770.7 |
| 2011 / 12 | 26,383.7 | 875,123.5 | 130,169.4 | 744,954.2 | 25,444.4 | 3,313.9 | 100,650.8 | -1,989.1 | 40,142.0 | 2,514.7 |
| 2012 / 12 | 22,110.8 | 930,515.4 | 137,944.2 | 792,571.2 | 28,045.4 | 3,684.2 | 109,040.0 | 1,155.4 | 45,892.5 | 3,110.1 |
| 2012 / 09 | 23,278.1 | 929,994.5 | 135,032.2 | 794,962.3 | 31,685.2 | 3,600.9 | 106,609.3 | 816.7 | 49,212.1 | 3,115.3 |
| 10 | 24,475.6 | 931,576.6 | 131,841.9 | 799,734.6 | 27,601.4 | 3,604.3 | 107,386.5 | 1,021.4 | 48,066.5 | 3,117.3 |
| 11 | 23,140.9 | 928,775.9 | 133,711.3 | 795,064.6 | 28,555.2 | 3,745.2 | 108,587.5 | 1,406.8 | 48,144.9 | 3,105.6 |
| 12 | 22,110.8 | 930,515.4 | 137,944.2 | 792,571.2 | 28,045.4 | 3,684.2 | 109,040.0 | 1,155.4 | 45,892.5 | 3,110.1 |
| 2013 / 01 | 19,908.7 | 928,412.1 | 132,639.2 | 795,773.0 | 27,222.1 | 3,675.3 | 109,024.1 | 811.4 | 46,457.5 | 3,176.4 |
| 02 | 15,971.3 | 932,711.7 | 133,788.8 | 798,922.8 | 27,901.0 | 3,692.4 | 108,758.7 | 436.3 | 48,816.7 | 3,089.1 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-7 Paraqitura monetare e korporatave depozituese
Në milionë leke, fund periudhe

Monetary survey of depository corporations 1-7
In millions ALL, end of period

| | Mjetet valutore neto/ Net foreign assets (2-3) | Pretendime ndaj jorezidentëve/ Claims on nonresidents | Minus: Detyrime ndaj jorezidentëve/ Less: Liabilities to nonresidents | Mjetet e brendshme/ Domestic assets (5+8) | Pretendimet neto ndaj qeverisë qendrore/ Net claims on Central Government (6-7) | Pretendimet ndaj qeverisë qendrore/ Less: Liabilities to Central Government | Minus: Detyrime ndaj qeverisë qendrore/ Less: Liabilities to other sectors (9+10+11+12+13) | Pretendime ndaj korporatave të tjera financiare/ Claims on other financial corporations | Pretendimet ndaj korporatave jo-financiare publike/ Claims on local government | Pretendimet ndaj korporatave jo-financiare publike/ Claims on public nonfinancial corporations | Pretendimet ndaj korporatave të tjera jo-financiare/ Claims on other nonfinancial corporations | Pretendime ndaj sektorëve të tjere rezidentë/ Claims on other resident sectors | |
|-----------|--|--|--|---|---|--|--|--|---|---|---|---|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 2010 / 12 | 339,409.2 | 398,574.7 | 59,165.5 | 826,848.0 | 343,395.1 | 358,368.8 | 14,973.7 | 483,453.0 | 9,023.5 | 85.0 | 9,373.8 | 315,879.1 | 149,091.6 |
| 2011 / 12 | 387,271.2 | 454,408.8 | 67,137.6 | 903,860.2 | 361,663.0 | 377,544.7 | 15,881.7 | 542,197.2 | 10,133.6 | 147.2 | 18,678.4 | 364,374.0 | 148,864.0 |
| 2012 / 12 | 451,146.6 | 521,354.3 | 70,207.7 | 909,351.1 | 354,023.1 | 373,925.3 | 19,902.3 | 555,328.0 | 10,753.6 | 193.9 | 23,780.6 | 370,993.0 | 149,606.8 |
| 2012 / 09 | 458,953.0 | 528,671.4 | 69,718.3 | 905,287.2 | 340,412.1 | 367,114.1 | 26,702.1 | 564,875.2 | 17,942.1 | 157.1 | 21,061.7 | 376,254.2 | 149,460.1 |
| 10 | 459,862.3 | 531,212.7 | 71,350.5 | 898,759.2 | 342,510.5 | 369,662.9 | 27,152.4 | 556,248.8 | 14,197.5 | 159.7 | 23,139.3 | 369,546.9 | 149,205.4 |
| 11 | 458,069.6 | 532,368.5 | 74,298.9 | 900,481.4 | 343,786.3 | 368,460.6 | 24,674.3 | 556,695.1 | 12,415.2 | 159.4 | 24,566.3 | 369,834.7 | 149,719.6 |
| 12 | 451,146.6 | 521,354.3 | 70,207.7 | 909,351.1 | 354,023.1 | 373,925.3 | 19,902.3 | 555,328.0 | 10,753.6 | 193.9 | 23,780.6 | 370,993.0 | 149,606.8 |
| 2013 / 01 | 445,420.9 | 515,468.0 | 70,047.1 | 901,429.2 | 349,388.6 | 373,915.1 | 24,526.4 | 552,040.6 | 10,577.1 | 189.7 | 23,753.7 | 369,151.5 | 148,368.6 |
| 02 | 449,933.5 | 520,829.3 | 70,895.8 | 900,599.1 | 348,397.0 | 373,005.1 | 24,608.0 | 552,202.0 | 10,367.7 | 189.5 | 23,946.4 | 369,645.9 | 148,052.6 |

| | Detyrimet e parasë së gjërë/ Broad money liabilities (15+16) | Paraja jashtë korporatave depozituese/ Money outside depository corporations | Depozita të përfshira në paranë e gjërë/ Deposits included in broad money (17+18) | Depozita të transferueshme/ Transferable deposits | Depozita të tjera/ Other deposits | Depozita të pa përfshira në paranë e gjërë/ Deposits excluded from broad money | Huate/ Loans | Llogari të pagueshme/ Other accounts payable | Aksione dhe instrumente të tjere të kapitalit/ Shares and other equity | Nga te cilat: rezerva rivleresimi/ Of which: valuation adjustment | Detyrime të tjera neto/ Other liabilities net | Axhustimi i konsolidimit/ Consolidation adjustment |
|-----------|--|---|---|--|--------------------------------------|---|-----------------|---|---|---|--|---|
| | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 2010 / 12 | 980,283.9 | 195,059.0 | 785,225.0 | 130,026.9 | 655,198.1 | 21,355.2 | 2,570.4 | 797.9 | 150,620.8 | 17,085.2 | 10,282.6 | 346.5 |
| 2011 / 12 | 1,070,149.5 | 194,923.2 | 875,226.3 | 130,270.2 | 744,956.1 | 26,106.4 | 3,313.9 | 901.1 | 160,642.8 | 22,761.6 | 29,672.2 | 345.4 |
| 2012 / 12 | 1,123,407.8 | 192,705.1 | 930,702.7 | 138,024.5 | 792,678.3 | 28,751.7 | 3,684.2 | 1,306.1 | 168,987.5 | 23,771.0 | 34,300.0 | 60.3 |
| 2012 / 09 | 1,118,144.9 | 187,726.4 | 930,418.5 | 135,070.1 | 795,348.4 | 32,581.6 | 3,600.9 | 1,033.4 | 171,078.2 | 29,046.6 | 37,508.0 | 293.4 |
| 10 | 1,118,362.0 | 185,498.2 | 932,863.8 | 133,113.2 | 799,750.7 | 28,838.5 | 3,604.3 | 1,061.6 | 170,015.3 | 27,073.6 | 36,587.7 | 152.2 |
| 11 | 1,116,179.0 | 185,951.4 | 930,227.6 | 133,747.9 | 796,479.7 | 29,401.6 | 3,745.2 | 1,261.6 | 171,267.3 | 27,023.5 | 36,426.2 | 270.2 |
| 12 | 1,123,407.8 | 192,705.1 | 930,702.7 | 138,024.5 | 792,678.3 | 28,751.7 | 3,684.2 | 1,306.1 | 168,987.5 | 23,771.0 | 34,300.0 | 60.3 |
| 2013 / 01 | 1,113,262.8 | 184,703.5 | 928,559.3 | 132,676.8 | 795,882.5 | 28,182.3 | 3,675.3 | 1,323.8 | 165,159.2 | 19,251.9 | 34,952.9 | 293.9 |
| 02 | 1,118,335.9 | 185,113.8 | 933,222.1 | 133,825.7 | 799,396.4 | 28,724.5 | 3,692.4 | 1,120.3 | 161,082.2 | 21,344.8 | 37,440.3 | 137.1 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-8.a Agregatet monetare dhe përbërësit e tyre

Monetary aggregates and their components 1-8.a

| | M3 (2+7) | M2 (3+6) | M1 (4+5) | Paraja jashtë korporatave depozituese/ Currency outside depository corporations | Llogari rrjedhëse dhe depozitat pa afat në lekë/ Current accounts and non-term deposits in national currency | Depozitat me afat në lekë/ Time deposits in national currency | Depozitat në valutë/ Deposits in foreign currency |
|---|-------------|-------------|-------------|--|---|--|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Gjendja në fund të periudhës (në milionë Lekë)/ Stock at end of period (in millions ALL) | | | | | | | |
| 2010 / 12 | 980,283.9 | 604,517.3 | 275,427.3 | 195,059.0 | 80,368.4 | 329,090.0 | 375,766.6 |
| 2011 / 12 | 1,070,149.6 | 647,003.3 | 276,898.1 | 194,923.2 | 81,974.9 | 370,105.2 | 423,146.2 |
| 2012 / 12 | 1,123,407.8 | 669,577.1 | 281,246.6 | 192,705.1 | 88,541.5 | 388,330.5 | 453,830.8 |
| 2012 / 09 | 1,118,144.9 | 652,703.2 | 272,566.4 | 187,726.4 | 84,840.0 | 380,136.8 | 465,441.6 |
| 10 | 1,118,362.0 | 652,754.9 | 268,618.1 | 185,498.2 | 83,119.9 | 384,136.8 | 465,607.1 |
| 11 | 1,116,179.0 | 655,677.7 | 267,390.8 | 185,951.4 | 81,439.5 | 388,286.9 | 460,501.3 |
| 12 | 1,123,407.8 | 669,577.1 | 281,246.6 | 192,705.1 | 88,541.5 | 388,330.5 | 453,830.8 |
| 2013 / 01 | 1,113,262.8 | 660,455.2 | 267,783.0 | 184,703.5 | 83,079.5 | 392,672.2 | 452,807.5 |
| 02 | 1,118,335.9 | 666,244.1 | 270,666.9 | 185,113.8 | 85,553.1 | 395,577.2 | 452,091.8 |
| Ndryshimi vjetor në përqindje/ Annual percentage changes | | | | | | | |
| 2010 / 12 | 12.5 | 4.6 | -3.2 | -6.7 | 6.5 | 12.1 | 28.1 |
| 2011 / 12 | 9.2 | 7.0 | 0.5 | -0.1 | 2.0 | 12.5 | 12.6 |
| 2012 / 12 | 5.0 | 3.5 | 1.6 | -1.1 | 8.0 | 4.9 | 7.3 |
| 2012 / 09 | 6.8 | 3.5 | 1.4 | -0.6 | 6.1 | 5.1 | 11.8 |
| 10 | 6.2 | 3.4 | 0.5 | -0.6 | 3.1 | 5.5 | 10.3 |
| 11 | 5.6 | 2.9 | -0.6 | -0.7 | -0.5 | 5.5 | 9.6 |
| 12 | 5.0 | 3.5 | 1.6 | -1.1 | 8.0 | 4.9 | 7.3 |
| 2013 / 01 | 4.9 | 2.9 | 1.0 | -1.9 | 7.9 | 4.3 | 8.0 |
| 02 | 4.8 | 3.4 | 1.8 | -1.2 | 8.9 | 4.5 | 6.9 |

Burimi :Banka e Shqipërisë.

Source: Bank of Albania.

1-8.b Kundërpartitë e aggregatëve monetarë

Counterparts of monetary aggregates 1-8.b

| | Mjetet valutore neto/ Net Foreign Assets 1 | Mjetet e brendshme/ Domestic assets (3+4) 2 | Pretendimet ndaj qeverisë qendrore neto/ Net claims on Central Government 3 | Pretendime ndaj sektorëve të tjere*/ Claims on other sectors* 4 | Të tjera neto/ Other items net 5 |
|---|--|--|--|---|--|
| Gjendja në fund të periudhës (millionë Lekë)/ Stock at end of period (in millions ALL) | | | | | |
| 2010 / 12 | 339,409.2 | 826,848.0 | 343,395.1 | 483,453.0 | 10,282.6 |
| 2011 / 12 | 387,271.2 | 903,860.2 | 361,663.0 | 542,197.2 | 29,672.2 |
| 2012 / 12 | 451,146.6 | 909,351.1 | 354,023.1 | 555,328.0 | 34,300.0 |
| 2012 / 09 | 458,953.0 | 905,287.2 | 340,412.1 | 564,875.2 | 37,508.0 |
| 10 | 459,862.3 | 898,759.2 | 342,510.5 | 556,248.8 | 36,587.7 |
| 11 | 458,069.6 | 900,481.4 | 343,786.3 | 556,695.1 | 36,426.2 |
| 12 | 451,146.6 | 909,351.1 | 354,023.1 | 555,328.0 | 34,300.0 |
| 2013 / 01 | 445,420.9 | 901,429.2 | 349,388.6 | 552,040.6 | 34,952.9 |
| 02 | 449,933.5 | 900,599.1 | 348,397.0 | 552,202.0 | 37,440.3 |

| | Ndryshimi vjetor në përqindje/ Annual percentage changes | | | |
|-----------|---|--|--|---|
| | Mjetet valutore neto/ Net foreign assets 1 | Mjetet e brendshme/ Domestic assets (3+4) 2 | Pretendimet ndaj qeverisë qendrore neto/ Net claims on Central Government 3 | Pretendime ndaj sektorëve të tjere*/ Claims on other sectors* 4 |
| 2010 / 12 | 38.9 | 5.7 | 0.6 | 9.7 |
| 2011 / 12 | 14.1 | 9.3 | 5.3 | 12.2 |
| 2012 / 12 | 16.5 | 0.6 | -2.1 | 2.4 |
| 2012 / 09 | 23.0 | 2.0 | -5.2 | 6.9 |
| 10 | 21.3 | 1.1 | -4.3 | 4.7 |
| 11 | 21.1 | 0.7 | -4.8 | 4.4 |
| 12 | 16.5 | 0.6 | -2.1 | 2.4 |
| 2013 / 01 | 16.7 | 0.0 | -3.1 | 2.1 |
| 02 | 17.2 | -0.6 | -4.2 | 1.7 |

Burimi: Banka e Shqipërisë

* Përfshin kreditin për ekonominë dhe pretendime të tjera ndaj sektorëve mbajtës së parasë së gjërë.

Source: Bank of Albania.

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

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-9 Depozitat në lekë sipas sektorit*
Në milionë lekë, fund periudhe

Lek denominated deposits by sector* 1-9
In millions ALL, end of period

| Totali i depozitave/ Total deposits (2+8) | Llogari rrjedhese dhe depozita pa afat/ Current account and sight deposits (3+4+5+6+7) | | | | | | Sektore të tjera rezidente/ Other resident sectors | Depozitat me afat/ Time deposits (9+10+11+12+13) | Depozitat me afat/ Time deposits (9+10+11+12+13) | | | | | | | | | | | | |
|---|--|--|--|---|--|--|---|--|--|--|---|---|-----------|---|---|---|---|----|----|----|----|
| | Qeveria lokale/ Local government | Korporatat jofinanciare publike/ Public nonfinancial corporations | Korporata të tjera financiare/ Other financial corporations | Korporata të tjera jofinanciare/ Other nonfinancial corporations | Korporatat jofinanciare publike/ Public nonfinancial corporations | Korporata të tjera financiare/ Other financial corporations | | | Korporatat jofinanciare publike/ Public nonfinancial corporations | Korporata të tjera financiare/ Other financial corporations | Korporata të tjera jofinanciare/ Other nonfinancial corporations | Sektore të tjera rezidente/ Other resident sectors | | | | | | | | | |
| | | | | | | | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 2010 / 12 | 409,458.4 | 80,368.4 | 948.1 | 7,134.0 | 920.6 | 22,505.0 | 48,860.8 | 329,090.0 | 55.1 | 3,054.3 | 1,773.4 | 8,316.8 | 315,890.5 | | | | | | | | |
| 2011 / 12 | 452,080.1 | 81,974.9 | 1,157.4 | 7,303.5 | 532.5 | 20,681.5 | 52,300.1 | 370,105.2 | 109.6 | 2,608.9 | 1,423.5 | 11,292.5 | 354,670.8 | | | | | | | | |
| 2012 / 12 | 476,872.0 | 88,541.5 | 1,059.7 | 7,168.0 | 1,789.2 | 24,716.6 | 53,807.9 | 388,330.5 | 19.4 | 1,715.4 | 2,224.4 | 10,954.1 | 373,417.3 | | | | | | | | |
| 2012 / 09 | 464,976.8 | 84,840.0 | 1,608.5 | 7,473.1 | 563.2 | 22,001.6 | 53,193.7 | 380,136.8 | 33.7 | 1,799.3 | 3,073.8 | 9,259.2 | 365,970.8 | | | | | | | | |
| 10 | 467,256.7 | 83,119.9 | 1,439.9 | 7,648.1 | 1,778.7 | 22,115.1 | 50,138.2 | 384,136.8 | 18.7 | 2,098.1 | 1,919.2 | 10,201.3 | 369,899.5 | | | | | | | | |
| 11 | 469,726.3 | 81,439.5 | 1,377.6 | 7,126.2 | 532.1 | 21,478.4 | 50,925.1 | 388,286.9 | 18.7 | 1,410.0 | 3,727.5 | 10,750.4 | 372,380.3 | | | | | | | | |
| 12 | 476,872.0 | 88,541.5 | 1,059.7 | 7,168.0 | 1,789.2 | 24,716.6 | 53,807.9 | 388,330.5 | 19.4 | 1,715.4 | 2,224.4 | 10,954.1 | 373,417.3 | | | | | | | | |
| 2013 / 01 | 475,751.8 | 83,079.5 | 1,089.7 | 7,193.7 | 567.8 | 22,346.8 | 51,881.6 | 392,672.2 | 17.2 | 2,555.5 | 3,743.4 | 9,775.8 | 376,580.4 | | | | | | | | |
| 02 | 481,130.3 | 85,553.1 | 1,059.8 | 7,946.2 | 561.1 | 23,921.6 | 52,064.4 | 395,577.2 | 17.6 | 3,502.0 | 3,740.9 | 9,739.6 | 378,577.1 | | | | | | | | |

1-10 Depozitat në valutë sipas sektorit*
Në milionë lekë, fund periudhe

Foreign currency denominated deposits by sector* 1-10
In millions ALL, end of period

| Totali i depozitave/ Total deposits (2+8) | Llogari rrjedhese dhe depozita pa afat/ Current account and sight deposits (3+4+5+6+7) | | | | | | Sektore të tjera rezidente/ Other resident sectors | Depozitat me afat/ Time deposits (9+10+11+12+13) | Depozitat me afat/ Time deposits (9+10+11+12+13) | | | | | | | | | | | | |
|---|--|--|--|---|--|--|---|--|--|--|---|---|-----------|---|---|---|---|----|----|----|----|
| | Qeveria lokale/ Local government | Korporatat jofinanciare publike/ Public nonfinancial corporations | Korporata të tjera financiare/ Other financial corporations | Korporata të tjera jofinanciare/ Other nonfinancial corporations | Korporatat jofinanciare publike/ Public nonfinancial corporations | Korporata të tjera financiare/ Other financial corporations | | | Korporatat jofinanciare publike/ Public nonfinancial corporations | Korporata të tjera financiare/ Other financial corporations | Korporata të tjera jofinanciare/ Other nonfinancial corporations | Sektore të tjera rezidente/ Other resident sectors | | | | | | | | | |
| | | | | | | | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 2010 / 12 | 375,766.6 | 87,471.8 | 256.0 | 4,102.0 | 971.9 | 29,547.6 | 52,594.2 | 288,294.8 | 237.0 | 4,470.0 | 5,229.1 | 27,835.3 | 250,523.5 | | | | | | | | |
| 2011 / 12 | 423,146.2 | 86,753.0 | 263.1 | 2,091.5 | 971.8 | 28,217.3 | 55,209.4 | 336,393.2 | 17.4 | 3,150.8 | 5,050.5 | 26,201.1 | 301,973.4 | | | | | | | | |
| 2012 / 12 | 453,830.8 | 89,206.6 | 44.5 | 2,137.6 | 253.4 | 29,224.4 | 57,546.6 | 364,624.2 | — | 1,873.6 | 6,049.9 | 17,643.1 | 339,057.6 | | | | | | | | |
| 2012 / 09 | 465,441.6 | 88,991.8 | 213.7 | 2,832.9 | 221.0 | 28,954.6 | 56,769.7 | 376,449.8 | 2.9 | 2,997.9 | 5,136.0 | 24,852.8 | 343,460.2 | | | | | | | | |
| 10 | 465,607.1 | 88,644.7 | 100.4 | 2,884.7 | 474.9 | 31,355.3 | 53,829.5 | 376,962.4 | 2.9 | 3,102.1 | 5,233.5 | 24,805.1 | 343,818.8 | | | | | | | | |
| 11 | 460,501.3 | 91,098.3 | 17.0 | 3,502.9 | 270.3 | 31,697.5 | 55,610.7 | 369,403.0 | 2.9 | 2,582.7 | 5,411.2 | 19,739.0 | 341,667.1 | | | | | | | | |
| 12 | 453,830.8 | 89,206.6 | 44.5 | 2,137.6 | 253.4 | 29,224.4 | 57,546.6 | 364,624.2 | — | 1,873.6 | 6,049.9 | 17,643.1 | 339,057.6 | | | | | | | | |
| 2013 / 01 | 452,807.5 | 87,576.5 | 64.8 | 2,276.6 | 730.9 | 29,141.9 | 55,362.2 | 365,231.1 | — | 1,895.9 | 5,681.4 | 18,365.6 | 339,288.2 | | | | | | | | |
| 02 | 452,091.8 | 87,985.5 | 58.5 | 2,603.8 | 315.7 | 28,116.4 | 56,891.1 | 364,106.3 | — | 2,451.8 | 5,780.5 | 17,977.7 | 337,896.2 | | | | | | | | |

Burimi: Banka e Shqipërisë

* Perftshihen vetem illogaritë dhe depozitat që janë pjesë e parase së gjërë.

Source: Bank of Albania.

* Deposits included in broad money.

1-11 Kredia për ekonominë sipas sektorit¹

Në millionë lekë, fund periudhe

Credit to economy by sector¹ 1-11

In millions ALL, end of period

| | Totali i kredisë/ Total credit (2+8) | Kredia në lekë/ Credit in national currency (3+4+5+6+7) | Kredia në lekë/ Credit in national currency (3+4+5+6+7) | | | | | Kredia në valutë/ Credit in foreign currency (9+10+11+12+13) | | | | | |
|-----------|--|--|--|--|---|---|--|---|--|---|---|--|----------|
| | | | Qeveria lokale/ Local government | Korporatat jofinanciare publike/ Public nonfinancial corporations | Korporata të tjera jofinanciare/ Other nonfinancial corporations | Korporata të tjera financiare/ Other financial corporations | Sektorë të tjerrë rezidentë/ Other resident sectors | Qeveria lokale/ Local government | Korporatat jofinanciare publike/ Public nonfinancial corporations | Korporata të tjera jofinanciare/ Other nonfinancial corporations | Korporata të tjera financiare/ Other financial corporations | Sektorë të tjerrë rezidentë/ Other resident sectors | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 2010 / 12 | 483,129.7 | 157,197.3 | 85.0 | 5,022.9 | 83,234.9 | 2,957.0 | 65,897.5 | 325,932.4 | — | 4,351.0 | 232,644.2 | 5,747.5 | 83,189.8 |
| 2011 / 12 | 541,899.8 | 188,779.1 | 147.2 | 8,446.2 | 108,321.7 | 3,364.2 | 68,499.9 | 353,120.7 | — | 10,232.3 | 256,052.2 | 6,477.7 | 80,358.5 |
| 2012 / 12 | 554,732.1 | 215,122.7 | 193.9 | 18,474.3 | 121,808.7 | 4,031.7 | 70,614.1 | 339,609.5 | — | 5,306.4 | 249,184.3 | 6,131.2 | 78,987.6 |
| 2012 / 09 | 557,175.7 | 204,098.0 | 157.1 | 10,535.5 | 118,753.8 | 4,110.3 | 70,541.3 | 353,077.7 | — | 10,526.2 | 257,500.4 | 6,138.3 | 78,912.8 |
| 10 | 552,181.9 | 209,154.0 | 159.7 | 14,390.8 | 119,790.5 | 4,059.7 | 70,753.2 | 343,027.9 | — | 8,748.5 | 249,756.4 | 6,080.3 | 78,442.8 |
| 11 | 554,406.8 | 214,105.5 | 159.4 | 18,152.0 | 120,989.5 | 4,109.9 | 70,694.8 | 340,301.4 | — | 6,414.3 | 248,845.2 | 6,024.8 | 79,017.1 |
| 12 | 554,732.1 | 215,122.7 | 193.9 | 18,474.3 | 121,808.7 | 4,031.7 | 70,614.1 | 339,609.5 | — | 5,306.4 | 249,184.3 | 6,131.2 | 78,987.6 |
| 2013 / 01 | 551,444.6 | 212,455.4 | 189.7 | 18,401.1 | 119,665.3 | 3,968.4 | 70,231.0 | 338,989.3 | — | 5,352.6 | 249,486.2 | 6,018.1 | 78,132.4 |
| 02 | 551,607.5 | 211,914.0 | 189.5 | 18,595.4 | 119,056.1 | 3,839.0 | 70,234.0 | 339,693.5 | — | 5,351.0 | 250,589.8 | 5,937.9 | 77,814.8 |

Burimi: Banka e Shqipërisë

1) Kredia dhënë nga korporatat depozituese (Banka Qendrore, bankat paradepozituese dhe shoqëritë e kursim-kreditit).

Source: Bank of Albania

1) Credit granted by depository corporations (Central Bank, deposit money banks and savings and loan associations).

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-12 Kredita sipas aktivitetit ekonomik¹

Ne milione leke, fund periudhe

Loans by economic activity¹ 1-12

In millions ALL, end of period

| | Totali i kredisë për bizneset/ Total loans to business (2+3+4+5+6+7+8 +9+10+11+12+1 3+14+15+16+17) | Bujqësia, gjueta dhe silvikultural/ Agriculture, hunting and forestry | Peshkimi/ Fishing | Industria nxjerese/ Mining and quarrying | Industria përputnuese/ Manufacturing | Prodhimi, shpërndarja e energjise elektrike, e gazit dhe e ujit/ Electricity, gas and water supply | Ndërlimi/ Construction | Tregtia, riparimi i automjeteve dhe artikujve shtëpiake/ Trade, repair of motor vehicles and personal and household goods | Hotelet dhe restorantet/ Hotels and restaurants | Transporti, magazinimi dhe telekomunikacioni/ Transport, storage and telecommunications | Ndërmjetësim monetar dhe financiar/ Financial intermediation | Pasuritë e patundshme, dhënia me qira, etj. / Real estate, renting, etc. | Administrimi publik/ Public administration | Arsimi/ Education | Shendetli dhe veprimtaritë sociale/ Health and social work | Shërbime kolektive, sociale dhe individuale/ Other community, social and personal service activities | Te tjera/ Other |
|-----------|--|---|----------------------|---|---|---|---------------------------|--|--|--|---|--|---|----------------------|---|---|--------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 2010 / 12 | 330,388.1 | 3,982.6 | 903.8 | 6,736.7 | 47,196.6 | 23,563.2 | 65,787.3 | 113,996.3 | 14,118.4 | 10,910.9 | 10,631.7 | 2,437.6 | 797.1 | 3,687.1 | 4,797.3 | 12,117.9 | 8,723.4 |
| 2011 / 12 | 389,425.7 | 5,586.3 | 1,036.4 | 6,572.6 | 57,853.6 | 37,073.3 | 70,875.5 | 129,075.9 | 15,876.4 | 11,060.5 | 11,404.7 | 2,672.0 | 1,660.4 | 4,496.7 | 4,675.2 | 16,811.3 | 12,695.1 |
| 2012 / 12 | 401,699.1 | 5,655.4 | 905.5 | 7,566.5 | 57,931.2 | 46,518.3 | 63,410.3 | 137,951.2 | 17,467.7 | 11,470.1 | 13,087.6 | 5,829.6 | 808.6 | 5,517.6 | 4,916.4 | 15,199.2 | 7,463.9 |
| 2012 / 09 | 403,255.1 | 5,274.9 | 958.9 | 8,416.6 | 60,213.1 | 39,897.1 | 71,871.6 | 138,409.1 | 17,727.9 | 11,685.7 | 12,675.1 | 2,607.0 | 861.4 | 5,805.4 | 4,848.0 | 15,055.3 | 6,948.0 |
| 10 | 398,225.7 | 5,527.7 | 945.8 | 7,626.0 | 60,306.6 | 42,903.0 | 67,898.5 | 135,074.0 | 17,570.1 | 11,602.3 | 12,660.1 | 2,657.8 | 875.5 | 5,696.9 | 4,808.1 | 15,024.0 | 7,049.4 |
| 11 | 400,202.8 | 5,506.2 | 941.5 | 7,483.4 | 59,587.4 | 45,807.6 | 63,554.7 | 136,025.4 | 17,680.9 | 11,469.7 | 12,965.9 | 5,883.3 | 886.6 | 5,569.7 | 4,840.2 | 15,283.9 | 6,716.7 |
| 12 | 401,699.1 | 5,655.4 | 905.5 | 7,566.5 | 57,931.2 | 46,518.3 | 63,410.3 | 137,951.2 | 17,467.7 | 11,470.1 | 13,087.6 | 5,829.6 | 808.6 | 5,517.6 | 4,916.4 | 15,199.2 | 7,463.9 |
| 2013 / 01 | 399,045.8 | 5,619.2 | 914.4 | 6,960.0 | 57,308.5 | 48,942.0 | 62,836.7 | 134,637.0 | 17,539.9 | 11,962.2 | 12,926.3 | 5,755.8 | 774.5 | 5,441.7 | 4,949.2 | 15,084.3 | 7,394.0 |
| 02 | 399,112.1 | 5,619.8 | 912.9 | 6,513.0 | 56,670.3 | 48,798.7 | 63,102.4 | 135,249.6 | 17,563.6 | 12,388.0 | 12,712.1 | 5,731.1 | 797.8 | 5,413.3 | 4,985.3 | 14,886.0 | 7,768.1 |

Burimi: Banka e Shqipërisë

1) Të dhënat e kredisë nuk përfshijnë interesat e përllogaritur.

Source: Bank of Albania.

1) Data on loans do not include accrued interests.

1-13 Kredia sipas qëllimit të përdorimit dhe monedhës
për bizneset¹
Në milionë lekë, fund periudhe

Business loans by purpose and currency¹ 1-13
In millions ALL, end of period

| | Kredia për bizneset/ Business loans (2+7+12+17) | Në lekë / In ALL (3+4+5+6) | Overdraft/ Overdraft | Kapital qarkullues/ Working capital | Blerje pajisjesh/ Machineries and appliances | Pasuri të paluajtshme/ Real estate |
|-----------|---|----------------------------------|-------------------------|--|--|---------------------------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 2010 / 12 | 330,388.1 | 89,529.3 | 33,349.8 | 21,738.1 | 21,121.2 | 13,320.3 |
| 2011 / 12 | 389,425.7 | 118,862.4 | 37,883.4 | 33,938.2 | 26,536.0 | 20,504.8 |
| 2012 / 12 | 401,699.1 | 142,844.8 | 42,857.0 | 44,283.3 | 22,145.0 | 33,559.5 |
| 2012 / 09 | 403,255.1 | 131,646.5 | 37,769.1 | 41,368.3 | 31,090.4 | 21,418.7 |
| 10 | 398,225.7 | 136,257.5 | 41,650.0 | 41,947.9 | 31,038.1 | 21,621.5 |
| 11 | 400,202.8 | 141,551.9 | 43,001.0 | 43,347.0 | 22,518.2 | 32,685.8 |
| 12 | 401,699.1 | 142,844.8 | 42,857.0 | 44,283.3 | 22,145.0 | 33,559.5 |
| 2013 / 01 | 399,045.8 | 140,377.8 | 44,383.3 | 43,221.9 | 21,951.7 | 30,820.9 |
| 02 | 399,112.1 | 139,672.1 | 44,368.8 | 42,910.4 | 21,595.0 | 30,797.9 |

| | Në dollarë amerikanë / In USD (8+9+10+11) | Overdraft/ Overdraft | Kapital qarkullues/ Working capital | Blerje pajisjesh/ Machineries and appliances | Pasuri të paluajtshme/ Real estate |
|-----------|---|-------------------------|--|--|---------------------------------------|
| | 7 | 8 | 9 | 10 | 11 |
| 2010 / 12 | 31,186.8 | 12,966.4 | 6,116.6 | 6,474.7 | 5,629.1 |
| 2011 / 12 | 36,138.2 | 17,403.7 | 5,354.5 | 7,070.4 | 6,309.6 |
| 2012 / 12 | 34,546.2 | 14,513.9 | 6,114.0 | 9,176.9 | 4,741.3 |
| 2012 / 09 | 36,543.9 | 14,607.3 | 5,717.7 | 10,560.0 | 5,658.9 |
| 10 | 34,777.8 | 13,534.0 | 5,621.6 | 10,412.0 | 5,210.1 |
| 11 | 34,655.3 | 13,857.5 | 6,254.8 | 9,430.4 | 5,112.6 |
| 12 | 34,546.2 | 14,513.9 | 6,114.0 | 9,176.9 | 4,741.3 |
| 2013 / 01 | 31,535.4 | 12,542.4 | 5,652.0 | 8,770.8 | 4,570.2 |
| 02 | 32,270.2 | 12,763.8 | 5,715.0 | 9,004.4 | 4,787.0 |

| | Në euro / In EUR (13+14+15+16) | Overdraft/ Overdraft | Kapital qarkullues/ Working capital | Blerje pajisjesh/ Machineries and appliances | Pasuri të paluajtshme/ Real estate | Kredia në monedha të tjera/ In other currencies |
|-----------|--------------------------------------|-------------------------|--|--|---------------------------------------|---|
| | 12 | 13 | 14 | 15 | 16 | 17 |
| 2010 / 12 | 209,347.5 | 61,989.3 | 27,174.5 | 60,072.5 | 60,111.2 | 324.5 |
| 2011 / 12 | 234,203.0 | 68,305.4 | 31,695.8 | 65,354.7 | 68,847.0 | 222.1 |
| 2012 / 12 | 224,224.0 | 62,521.8 | 28,140.0 | 57,525.4 | 76,036.8 | 84.1 |
| 2012 / 09 | 234,976.5 | 66,240.1 | 29,735.7 | 67,908.4 | 71,092.2 | 88.3 |
| 10 | 227,103.6 | 62,727.9 | 28,740.8 | 66,515.7 | 69,119.2 | 86.8 |
| 11 | 223,909.8 | 63,159.5 | 27,919.5 | 58,096.8 | 74,734.0 | 85.8 |
| 12 | 224,224.0 | 62,521.8 | 28,140.0 | 57,525.4 | 76,036.8 | 84.1 |
| 2013 / 01 | 227,063.2 | 62,381.4 | 27,970.9 | 57,910.0 | 78,800.9 | 69.3 |
| 02 | 227,100.8 | 62,099.7 | 28,152.7 | 56,940.4 | 79,908.0 | 69.0 |

Burimi: Banka e Shqipërisë

1) Të dhënata e kredisë nuk përfshijnë interesat e përllogaritur.

Source: Bank of Albania.

1) Data on loans do not include accrued interests.

1-14 Kredia sipas qëllimit të përdorimit dhe monedhës për individët¹Household loans by purpose and currency¹ 1-14

Në milionë lekë, fund periudhe

In millions ALL, end of period

| | Kredia për individët/ Household Loans (2+8+14+20) | Në lekë / In ALL (3+4+5+6+7) | Overdraft/ Overdraft | Mallra jo të qëndrueshëm/ Nondurable goods | Mallra të qëndrueshëm/ Durable goods | Pasuri të paluajtshme/ Real estate | Ushtrim aktiviteti/ Business activity |
|-----------|---|------------------------------------|--|--|--|--|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2010 / 12 | 142,176.0 | 59,411.9 | 4,468.4 | 14,403.5 | 5,434.0 | 27,782.7 | 7,323.3 |
| 2011 / 12 | 141,618.3 | 61,524.9 | 5,271.1 | 16,128.1 | 5,489.7 | 30,285.5 | 4,350.5 |
| 2012 / 12 | 142,270.8 | 63,553.9 | 5,617.3 | 15,501.0 | 5,442.2 | 33,014.8 | 3,978.5 |
| 2012 / 09 | 142,010.4 | 63,389.1 | 5,601.8 | 15,670.8 | 5,410.8 | 32,456.2 | 4,249.5 |
| 10 | 141,732.3 | 63,573.0 | 5,711.8 | 15,605.6 | 5,365.6 | 32,707.3 | 4,182.8 |
| 11 | 142,358.9 | 63,587.6 | 5,676.9 | 15,520.0 | 5,427.8 | 32,817.8 | 4,145.2 |
| 12 | 142,270.8 | 63,553.9 | 5,617.3 | 15,501.0 | 5,442.2 | 33,014.8 | 3,978.5 |
| 2013 / 01 | 140,995.6 | 63,134.5 | 5,559.8 | 15,349.8 | 5,313.8 | 33,010.1 | 3,901.1 |
| 02 | 140,697.0 | 63,157.2 | 5,476.3 | 15,293.2 | 5,321.8 | 33,146.0 | 3,919.9 |
| | Në dollarë amerikanë / In USD (9+10+11+12+13) | Overdraft/ Overdraft | Mallra jo të qëndrueshëm/ Nondurable goods | Mallra të qëndrueshëm/ Durable goods | Pasuri të paluajtshme/ Real estate | Ushtrim aktiviteti/ Business activity | |
| | 8 | 9 | 10 | 11 | 12 | 13 | |
| 2010 / 12 | 2,254.3 | 236.8 | 20.6 | 135.1 | 1,756.7 | 105.1 | |
| 2011 / 12 | 2,253.4 | 251.0 | 35.5 | 93.3 | 1,606.5 | 267.2 | |
| 2012 / 12 | 1,900.9 | 223.0 | 62.6 | 44.9 | 1,354.1 | 216.3 | |
| 2012 / 09 | 1,938.7 | 214.0 | 36.2 | 49.1 | 1,417.9 | 221.6 | |
| 10 | 1,924.9 | 218.6 | 48.4 | 46.3 | 1,390.0 | 221.6 | |
| 11 | 1,875.5 | 164.2 | 51.1 | 45.7 | 1,393.7 | 220.8 | |
| 12 | 1,900.9 | 223.0 | 62.6 | 44.9 | 1,354.1 | 216.3 | |
| 2013 / 01 | 1,764.1 | 189.1 | 32.9 | 36.5 | 1,298.0 | 207.7 | |
| 02 | 1,811.1 | 203.6 | 41.2 | 36.2 | 1,315.6 | 214.6 | |
| | Në euro / In EUR (15+16+17+18+19) | Overdraft/ Overdraft | Mallra jo të qëndrueshëm/ Nondurable goods | Mallra të qëndrueshëm/ Durable goods | Pasuri të paluajtshme/ Real estate | Ushtrim aktiviteti/ Business activity | Kredia në moneda të tjera / In other currencies |
| | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 2010 / 12 | 80,001.6 | 1,559.4 | 1,732.9 | 2,415.5 | 70,107.7 | 4,186.0 | 508.3 |
| 2011 / 12 | 77,355.1 | 1,624.0 | 1,687.8 | 2,912.2 | 68,167.1 | 2,964.0 | 484.9 |
| 2012 / 12 | 76,371.6 | 2,759.3 | 1,761.0 | 3,194.8 | 66,055.3 | 2,601.3 | 444.4 |
| 2012 / 09 | 76,228.2 | 2,129.2 | 1,780.2 | 3,271.2 | 66,561.6 | 2,485.9 | 454.4 |
| 10 | 75,741.9 | 2,201.7 | 1,759.1 | 3,128.2 | 66,150.5 | 2,502.4 | 492.5 |
| 11 | 76,405.4 | 2,723.3 | 1,771.5 | 3,209.3 | 66,065.7 | 2,635.7 | 490.5 |
| 12 | 76,371.6 | 2,759.3 | 1,761.0 | 3,194.8 | 66,055.3 | 2,601.3 | 444.4 |
| 2013 / 01 | 75,665.2 | 2,670.9 | 1,646.8 | 3,118.2 | 65,689.3 | 2,540.0 | 431.7 |
| 02 | 75,294.4 | 2,653.2 | 1,682.6 | 3,039.8 | 65,420.8 | 2,497.9 | 434.3 |

Burimi: Banka e Shqipërisë

1) Të dhënat e kredisë nuk përfshijnë interesat e përllogaritur.

Source: Bank of Albania.

1) Data on loans do not include accrued interests.

1-15 Kredia sipas rrethit*

Në milionë lekë, fund periudhe

Loans by district* 1-15

In millions ALL, end of period

| | Totali i kredisë/ Total loans (2+3+4+5+6+7+8+9 +10) | Tiranë/ Tirana | Durrës/ Durrës | Elbasan/ Elbasan | Shkodër/ Shkodra | Korçë/ Korca | Vlorë/ Vlora | Fier/ Fier | Lezhë/ Lezha | Të tjera/ Other |
|-----------|--|-------------------|-------------------|---------------------|---------------------|-----------------|-----------------|---------------|-----------------|--------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 2010 / IV | 472,564.0 | 330,634.1 | 37,138.3 | 12,921.5 | 12,024.4 | 8,083.6 | 16,490.2 | 14,187.2 | 8,909.6 | 32,175.2 |
| 2011 / IV | 531,044.0 | 374,940.9 | 41,383.8 | 15,266.5 | 13,128.9 | 8,649.4 | 16,477.1 | 15,779.5 | 10,257.8 | 35,160.0 |
| 2012 / IV | 543,969.9 | 390,253.4 | 41,266.8 | 15,272.7 | 13,134.1 | 8,496.4 | 16,190.1 | 13,810.2 | 10,611.4 | 34,934.7 |
| 2012 / I | 538,710.5 | 383,738.6 | 40,801.6 | 15,279.7 | 13,051.5 | 8,680.3 | 16,607.8 | 15,424.7 | 10,323.8 | 34,802.5 |
| II | 540,907.8 | 387,458.9 | 41,273.3 | 14,693.4 | 13,100.3 | 8,425.2 | 16,341.3 | 15,292.2 | 10,522.3 | 33,800.9 |
| III | 545,265.5 | 391,195.8 | 40,854.7 | 15,594.7 | 13,186.4 | 8,466.6 | 16,343.9 | 14,588.4 | 10,567.4 | 34,467.7 |
| IV | 543,969.9 | 390,253.4 | 41,266.8 | 15,272.7 | 13,134.1 | 8,496.4 | 16,190.1 | 13,810.2 | 10,611.4 | 34,934.7 |

Burimi: Banka e Shqipërisë

* Të dhënat e kredisë nuk përfshijnë interesat e përllogaritur.

Source: Bank of Albania

* Data on loans do not include accrued interests.

1-16 Normat e interesit të Bankës së Shqipërisë *

Në përqindje

Bank of Albania interest rates* 1-16

In percentage

| | | Depozita njëditore/ Overnight deposit | | Marreveshje riblerjeje njëjavore/ Weekly repurchase agreement | | Kredia njëditore/ Overnight credit | | Kredia për mbështetje me likuiditet ¹ / Liquidity supporting loan ¹ | |
|------|--------|--|---------------------------|--|---------------------------|---------------------------------------|---------------------------|--|---------------------------|
| | | Vlera/ Level 1 | Ndryshimi/ Change 2 | Vlera/ Level 3 | Ndryshimi/ Change 4 | Vlera/ Level 5 | Ndryshimi/ Change 6 | Vlera/ Level 7 | Ndryshimi/ Change 8 |
| 2004 | 29/ 04 | 3.25 | – | 6.25 | – | 8.75 | – | 12.25 | – |
| | 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 | – | 6.75 | -0.75 | 11.00 | – |
| 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 | – | 6.25 | – | 7.00 | -1.00 | 12.25 | – |
| 2009 | 28/ 01 | 4.50 | – | 6.25 | – | 7.00 | – | 12.25 | – |
| | 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 | – | 5.00 | – | 6.75 | 1.00 | 11.00 | – |
| | 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 | – | 4.25 | – | 6.00 | – | 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 |

Burimi: Banka e Shqipërisë

Source: Bank of Albania

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

*Table present the change of key interest rates according to the monetary policy decisions for interest rates.

1) Me hyrjen në fuqi të vendimit nr. 16 datë 13.03.2012, për miratimin e rregullores "Për kreditin për mbështetje me likuiditet", instrumenti "Kredia Lombard" do të pasohet nga "Kredia për mbështetje me likuiditet".

1) 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 of "Lombard Loan" will be followed by the "Liquidity supporting loan".

**1-17 Normat e interesit për depozitat e reja
sipas monedhës***

Në përqindje

Interest rates on new deposits by currency* 1-17

In percentage

| | Në lekë/ In ALL | | | | | |
|------------------------------|--|-----------------------|-----------------------|-----------------------|-------------------------|-------------------------|
| | Llogari rrjedhëse/ Current accounts | 1 mujore/ 1 months | 3 mujore/ 3 months | 6 mujore/ 6 months | 12 mujore/ 12 months | 24 mujore/ 24 months |
| 2010 | 0.30 | 4.55 | 4.64 | 5.38 | 6.40 | 7.04 |
| 2011 | 0.22 | 4.39 | 4.22 | 4.87 | 5.87 | 6.59 |
| 2012 | 0.05 | 3.62 | 3.83 | 4.50 | 5.38 | 6.50 |
| 2012/09 | 0.05 | 3.51 | 3.79 | 4.40 | 5.19 | 6.50 |
| 10 | 0.05 | 3.43 | 3.74 | 4.47 | 5.24 | 6.24 |
| 11 | 0.05 | 3.55 | 3.54 | 4.39 | 5.25 | 6.42 |
| 12 | 0.05 | 3.06 | 3.78 | 4.30 | 5.17 | 6.64 |
| 2013/01 | 0.04 | 2.75 | 3.56 | 4.20 | 5.07 | 6.44 |
| 02 | 0.05 | 3.09 | 3.71 | 4.25 | 5.25 | 6.48 |
| Në dollarë amerikanë/ In USD | | | | | | |
| 2010 | 0.09 | 1.15 | 1.19 | 1.39 | 2.04 | 2.34 |
| 2011 | 0.09 | 0.84 | 1.07 | 1.59 | 2.14 | 1.96 |
| 2012 | 0.03 | 0.96 | 1.46 | 1.81 | 2.56 | 2.56 |
| 2012/09 | 0.04 | 1.02 | 1.54 | 1.82 | 2.34 | 2.43 |
| 10 | 0.03 | 0.84 | 1.37 | 1.69 | 2.59 | 3.19 |
| 11 | 0.04 | 0.76 | 0.99 | 1.79 | 3.33 | 2.11 |
| 12 | 0.03 | 1.00 | 1.54 | 1.58 | 2.16 | 2.03 |
| 2013/01 | 0.04 | 0.94 | 1.20 | 1.62 | 1.99 | 2.27 |
| 02 | 0.04 | 0.84 | 0.96 | 1.48 | 3.31 | 2.23 |
| Në Euro/ In EUR | | | | | | |
| 2010 | 0.15 | 1.87 | 2.52 | 3.00 | 3.57 | 4.22 |
| 2011 | 0.11 | 2.04 | 2.09 | 2.45 | 3.11 | 3.85 |
| 2012 | 0.03 | 1.86 | 2.02 | 2.40 | 3.06 | 3.80 |
| 2012/09 | 0.04 | 1.79 | 1.93 | 2.38 | 2.96 | 3.62 |
| 10 | 0.03 | 1.58 | 1.92 | 2.00 | 3.00 | 3.53 |
| 11 | 0.04 | 1.52 | 1.70 | 2.28 | 2.93 | 3.58 |
| 12 | 0.04 | 1.38 | 1.98 | 2.09 | 2.85 | 3.47 |
| 2013/01 | 0.03 | 1.48 | 1.85 | 1.92 | 2.74 | 3.36 |
| 02 | 0.04 | 1.53 | 1.64 | 1.85 | 2.79 | 3.28 |

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania.

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

1-18 Normat e interesit për kreditë e reja sipas monedhës*

Interest rates on new loans 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 |
| 2010 | 13.17 | 11.29 | 15.68 | 14.16 | 12.05 |
| 2011 | 12.28 | 11.17 | 13.43 | 12.79 | 10.73 |
| 2012 | 10.61 | 10.28 | 14.35 | 12.37 | 10.22 |
| 2012/09 | 9.98 | 10.96 | 14.95 | 13.49 | 10.25 |
| 10 | 9.44 | 8.07 | 14.30 | 13.61 | 10.01 |
| 11 | 11.22 | 9.22 | 15.74 | 13.00 | 9.56 |
| 12 | 10.34 | 10.58 | 15.43 | 11.66 | 9.61 |
| 2013/01 | 9.80 | 9.26 | 15.48 | 13.26 | 9.42 |
| 02 | 11.13 | 11.57 | 16.02 | 13.99 | 9.51 |
| Në dollarë amerikanë / In USD | | | | | |
| 2010 | 7.44 | 6.68 | 6.72 | 7.06 | 8.01 |
| 2011 | 8.85 | 6.57 | 7.15 | 4.52 | 6.91 |
| 2012 | 7.29 | 6.96 | 6.38 | 6.90 | 8.96 |
| 2012/09 | 6.86 | 6.86 | 8.03 | 7.95 | — |
| 10 | 7.77 | 8.28 | 5.08 | — | — |
| 11 | 7.50 | 6.69 | 6.06 | — | 2.76 |
| 12 | 8.87 | 6.80 | 4.90 | 8.72 | — |
| 2013/01 | 8.30 | 7.30 | 14.97 | 8.47 | — |
| 02 | 4.60 | 6.49 | — | 13.48 | 5.52 |
| Në Euro/ In EUR | | | | | |
| 2010 | 7.20 | 7.14 | 8.02 | 7.87 | 7.41 |
| 2011 | 7.51 | 7.18 | 7.76 | 7.45 | 7.56 |
| 2012 | 6.94 | 6.92 | 7.41 | 7.92 | 7.22 |
| 2012/09 | 7.24 | 7.04 | 7.98 | 7.85 | 6.90 |
| 10 | 7.94 | 7.06 | 8.08 | 7.34 | 7.53 |
| 11 | 7.11 | 7.40 | 6.88 | 7.60 | 7.17 |
| 12 | 7.11 | 6.69 | 7.29 | 8.56 | 6.91 |
| 2013/01 | 7.92 | 7.21 | 7.35 | 5.51 | 5.60 |
| 02 | 6.24 | 7.33 | 7.53 | 7.95 | 7.01 |

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 presents the annual weighted average rate, while the monthly data presents the monthly weighted average rate.

1-19 Normat e interesit për bonot e thesarit
sipas afatit*
Në përqindje

Maturity breakdown of Treasury bills yields* 1-19
In percentage

| | Normat e interesit për bonot e thesarit/ Maturity breakdown of Treasury bill yields | | |
|-----------|--|-------------------|---------------------|
| | 3 mujor/ 3 months | 6 mujor/ 6 months | 12 mujor/ 12 months |
| 2007 / 12 | 6.32 | 7.41 | 8.26 |
| 2008 / 12 | 6.27 | 7.45 | 8.56 |
| 2009 / 12 | 6.30 | 7.52 | 9.14 |
| 2010 / 02 | 6.27 | 7.46 | 8.88 |
| 03 | 6.22 | 7.39 | 8.65 |
| 04 | 6.04 | 7.30 | 8.44 |
| 05 | 5.90 | 7.15 | 8.02 |
| 06 | 5.86 | 7.12 | 7.91 |
| 07 | 5.86 | 7.11 | 7.94 |
| 08 | 5.74 | 7.03 | 7.86 |
| 09 | 5.59 | 6.98 | 7.75 |
| 10 | – | 6.80 | 7.71 |
| 11 | 5.51 | 6.70 | 7.55 |
| 12 | 5.29 | 6.41 | 7.09 |
| 2011 / 01 | – | 6.32 | 6.83 |
| 02 | 5.21 | 6.38 | 6.95 |
| 03 | 5.35 | 6.72 | 7.27 |
| 04 | – | 6.84 | 7.41 |
| 05 | 5.47 | 6.82 | 7.36 |
| 06 | 5.65 | 6.80 | 7.54 |
| 07 | – | 6.82 | 7.69 |
| 08 | 5.61 | 6.78 | 7.68 |
| 09 | 5.62 | 6.77 | 7.68 |
| 10 | – | 6.49 | 7.50 |
| 11 | 5.49 | 6.44 | 7.40 |
| 12 | 5.31 | 6.23 | 6.95 |
| 2012 / 01 | – | 6.23 | 7.07 |
| 02 | 5.08 | 6.10 | 7.11 |
| 03 | 5.29 | 6.20 | 7.33 |
| 04 | – | 6.20 | 7.35 |
| 05 | 5.30 | 6.20 | 7.36 |
| 06 | 5.26 | 6.25 | 7.37 |
| 07 | – | 6.24 | 7.34 |
| 08 | 5.15 | 6.23 | 7.19 |
| 09 | 5.08 | 6.17 | 6.93 |
| 10 | – | 6.13 | 6.78 |
| 11 | 5.03 | 6.06 | 6.46 |
| 12 | 5.03 | 5.65 | 6.37 |
| 2013 / 01 | 5.08 | 6.08 | 6.56 |
| 02 | 5.05 | 6.00 | 6.38 |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

* Përfaqësojnë normat mesatare të ponderuara të periudhës.

* Weighted average interest rates.

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-20.a Aktivet - Struktura për sistemin bankar
Në milionë lekë, fund periudhe

Assets - Composition for banking system 1-20.a
In millions ALL, end of period

| | Total i aktiveve/ Total Assets (2+13+22+23+24+25 +26) | Veprime me thesarin dhe ndërbankare/ Treasury and interbank transactions (3+4+7+8) | Mjete monetare/ Cash on hand | Marrëdhënies me Banken Qendore/ Transactions with the Central Bank (5+6) | Reserva të detyrueshme në Bankën Qendore/ Required reserves with Central Bank | Të tjera/ Others | Bono thesari dhe bono të tjera të pranueshme pë rifinancim nga BO/ Treasury bills and other bills eligible for refin.with CB | Marrëdhënies me bankat, institucionet e kreditit dhe të tjera financiare/ Transactions with banks, credit and other financial inst. (9+10+11+12) | Llogari rrjedhëse/ Current accounts | Depozita në banka, institucionë kreditit dhe të tjera financiare/ Deposits with banks, credit and other fin.inst. | Hua/ Loans | Të tjera/ Others | Veprime me klientët, bruto/ Operations with customers, gross (14+15+16) | Hua dhëne administratës publike/ Loans to public administration | Llogari të tjera të klientëve/ Other customer accounts |
|-----------|--|--|---------------------------------|---|---|---------------------|---|---|--|--|---------------|---------------------|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 2010 / IV | 990,631.3 | 296,181.9 | 19,043.3 | 82,199.0 | 75,555.9 | 6,643.1 | 103,022.1 | 91,917.6 | 7,168.5 | 65,907.8 | 16,450.3 | 2,391.0 | 486,490.2 | 3,554.1 | 26,115.7 |
| 2011 / IV | 1,120,168.1 | 333,249.0 | 19,810.2 | 91,213.7 | 85,915.9 | 5,297.7 | 104,620.9 | 117,604.2 | 8,052.9 | 85,314.5 | 22,512.6 | 1,724.3 | 561,682.1 | 1,535.1 | 30,317.1 |
| 2012 / IV | 1,187,983.4 | 382,157.9 | 19,992.0 | 102,229.3 | 91,686.4 | 10,542.9 | 96,199.1 | 163,737.5 | 26,581.6 | 100,832.1 | 35,268.5 | 1,055.3 | 573,507.2 | 1,587.9 | 26,919.0 |
| 2012 / I | 1,139,830.6 | 350,134.5 | 20,557.2 | 90,651.2 | 87,096.0 | 3,555.2 | 113,332.4 | 125,593.8 | 11,837.0 | 85,874.5 | 26,610.8 | 1,271.5 | 567,020.2 | 1,549.4 | 30,806.9 |
| II | 1,158,252.5 | 368,704.1 | 19,319.2 | 102,022.4 | 88,217.2 | 13,805.2 | 100,402.2 | 146,960.2 | 14,779.3 | 98,708.9 | 30,530.5 | 2,941.5 | 566,795.9 | 1,524.1 | 30,605.2 |
| III | 1,189,144.8 | 390,585.6 | 20,305.0 | 106,943.6 | 92,192.4 | 14,751.2 | 92,810.7 | 170,526.4 | 31,332.7 | 106,565.2 | 29,880.9 | 2,747.6 | 571,906.0 | 1,557.4 | 30,022.4 |
| IV | 1,187,983.4 | 382,157.9 | 19,992.0 | 102,229.3 | 91,686.4 | 10,542.9 | 96,199.1 | 163,737.5 | 26,581.6 | 100,832.1 | 35,268.5 | 1,055.3 | 573,507.2 | 1,587.9 | 26,919.0 |

| | Hua dhëne sektorit privat dhe individuve/ Loans to private sector and individuals (17+18+19+20+21) | | | | | | Veprimet me letrat me vlerë/ Securities Transactions | Fonde rezervë të krijuar/ Provisions | Mjete të tjera/ Other assets | Mjete të qendrueshme/ Fixed assets | Interesa të përllogaritura/ Accrued interests | Aktive nga të cilat: / Assets of which: | | Teprica e kredisë neto (së bashku me interesat e ilogaritura)/ Stock of loans net (plus accrued interests) | Teprica e kredisë bruto (së bashku me interesat e ilogaritura)/ Stock of loans gross (plus accrued interests) | | | | |
|-----------|---|--|-----------------------------------|---|-------------------------------------|-------|---|--|---------------------------------|--|---|---|-----------|--|--|----|----|----|----|
| | Hua afatshkurë/ Short-term loans | Hua afatmesme/ Medium-term loans | Hua afatgjatë/ Long-term loans | Hua për prona të patundshme/ Real estate loans | Kontrata qerajë/ Finance leasing | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 2010 / IV | 456,820.4 | 128,659.8 | 99,882.6 | 124,003.2 | 103,786.6 | 488.3 | 210,662.6 | -37,384.6 | 9,108.5 | 13,825.4 | 11,747.3 | 525,588.5 | 121,992.4 | 454,729.8 | 490,861.4 | | | | |
| 2011 / IV | 529,829.8 | 156,760.1 | 116,335.0 | 144,755.6 | 111,235.5 | 743.6 | 244,172.0 | -58,793.8 | 13,799.5 | 13,869.2 | 12,190.1 | 616,432.9 | 183,261.7 | 511,158.7 | 566,217.1 | | | | |
| 2012 / IV | 545,000.4 | 162,085.0 | 114,453.4 | 155,116.3 | 113,101.9 | 243.7 | 256,682.2 | -73,798.1 | 21,402.9 | 15,895.2 | 12,136.0 | 665,671.5 | 249,885.9 | 505,746.5 | 577,816.0 | | | | |
| 2012 / I | 534,663.8 | 157,951.8 | 116,344.6 | 147,616.4 | 112,059.6 | 691.4 | 244,801.1 | -62,257.1 | 13,594.6 | 13,731.8 | 12,805.4 | 630,628.9 | 193,846.2 | 512,180.2 | 571,845.4 | | | | |
| II | 534,666.5 | 157,908.3 | 116,363.6 | 151,794.6 | 108,034.7 | 565.4 | 248,970.5 | -67,347.8 | 13,449.8 | 15,232.8 | 12,447.3 | 645,823.3 | 214,460.9 | 507,223.9 | 571,911.8 | | | | |
| III | 540,326.2 | 159,306.0 | 115,064.7 | 153,607.6 | 111,770.5 | 577.4 | 255,480.2 | -72,048.5 | 15,069.7 | 15,098.8 | 13,053.1 | 678,854.4 | 246,422.8 | 507,127.0 | 577,169.7 | | | | |
| IV | 545,000.4 | 162,085.0 | 114,453.4 | 155,116.3 | 113,101.9 | 243.7 | 256,682.2 | -73,798.1 | 21,402.9 | 15,895.2 | 12,136.0 | 665,671.5 | 249,885.9 | 505,746.5 | 577,816.0 | | | | |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

SEKTORI FINANCIAR

FINANCIAL SECTOR

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 nderbankare/ Treasury and Interbank transactions (3+4+5+6+7+8) | | | | | | | | Veprime me klientët/ Operations with customers (10+11) | | | | | | | | Veprime me letrat me vlerë/ Securities Transactions | | | | | | | |
|-----------|---|--|--|--|--|---------------|---------------------|--|---|--|--|---------------------------------------|---------------------|--|---|---|-------|---|--|--|--|--|--|--|--|
| | | Banka qendore/ Central Bank | Bono thesari & bono të tjera të pranueshme/ Treasury bills and other eligible bills | Llogari rjedhëse/ Current account | Depozita nga bankat, inst.Financiar/ Deposits from banks and other financial inst. | Hua/ Loans | Të tjera/ Others | Administrata publike/ Public administration | Sektori privat/ Private sector (12+13+14+15+ 16) | Llogari rjedhëse/ Current account | Depozita pa afat/ Demand deposits | Depozita me afat/ Time deposits | Të tjera/ Others | Certifikata depozitash/ Certificate of deposits | Veprime me letrat me vlerë/ Securities Transactions | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2010 / IV | 990,631.3 | 61,235.0 | 490.4 | 13,001.3 | 2,800.3 | 13,318.1 | 30,375.2 | 1,249.8 | 805,041.4 | 6,610.5 | 798,430.9 | 130,484.6 | 40,480.1 | 615,423.4 | 12,042.8 | – | – | | | | | | | | |
| 2011 / IV | 1,120,168.1 | 72,127.4 | 1,760.9 | 25,430.5 | 2,957.8 | 16,274.8 | 24,254.3 | 1,449.2 | 911,209.6 | 5,219.3 | 905,990.3 | 133,225.6 | 41,933.5 | 718,881.7 | 11,949.6 | – | – | | | | | | | | |
| 2012 / IV | 1,187,983.4 | 64,231.4 | 308.2 | 21,767.9 | 3,329.0 | 16,922.0 | 20,512.4 | 1,392.0 | 978,087.6 | 6,206.4 | 971,881.2 | 143,763.7 | 45,155.7 | 770,749.2 | 12,212.6 | – | 333.7 | | | | | | | | |
| 2012 / I | 1,139,830.6 | 76,121.5 | 2,356.3 | 19,263.7 | 2,941.8 | 25,771.0 | 24,880.7 | 908.0 | 924,308.1 | 6,737.2 | 917,570.8 | 129,349.5 | 40,933.5 | 734,054.4 | 13,233.4 | – | 155.2 | | | | | | | | |
| II | 1,158,252.5 | 72,407.8 | 58.5 | 23,699.4 | 2,575.3 | 21,658.6 | 23,521.1 | 895.0 | 945,369.2 | 9,129.1 | 936,240.1 | 135,506.7 | 41,908.2 | 746,216.8 | 12,608.4 | – | 220.8 | | | | | | | | |
| III | 1,189,144.8 | 66,934.5 | 166.4 | 23,052.0 | 1,602.6 | 16,195.3 | 24,660.6 | 1,257.6 | 981,530.1 | 8,114.7 | 973,415.5 | 140,550.1 | 43,198.1 | 775,060.2 | 14,607.0 | – | 388.7 | | | | | | | | |
| IV | 1,187,983.4 | 64,231.4 | 308.2 | 21,767.9 | 3,329.0 | 16,922.0 | 20,512.4 | 1,392.0 | 978,087.6 | 6,206.4 | 971,881.2 | 143,763.7 | 45,155.7 | 770,749.2 | 12,212.6 | – | 333.7 | | | | | | | | |

| Detyrime të tjera/ Other liabilities | Burimet e përhershme/ Permanent Resources (20+21+22+23) | Pasive nga të cilat: / Liabilities of which: | | | | | | | | | | Interesa të përllogaritura/ Accrued interests | Pasive nga të cilat: / Liabilities of which: | | | | |
|---|---|---|--|---------------------------------------|--|--|---|-----------------------|--|--|--|--|---|--|----------|--|--|
| | | Ndihma dhe financimi publik/ Grants and public financing | Fonde rezervë specifike/ Discretionary provisions | Borxhi varur/ Subordinated debt | Kapitali i vet i akcionerëve/ Shareholder's equity (24+25+26+27 +28+29) | Kapitali i paguar/ Paid in capital | Primet e akcioneve/ Share premiums | Reservat/ Reserves | Diferencë rivleresimi/ Revaluation difference | Fitimet e pashpëndarë ose humbja/ Retained earnings (loss) | Fitimi (humbja) i viti në vazhdim/ Current year profit (loss) | | Totali i pasiveve në varet/ Total liabilities in foreign currency | Totali i pasiveve jorezidente / Total liabilities of nonresidents | | | |
| | | | | | | | | | | | | | | | | | |
| 2010 / IV | 7,522.3 | 104,822.9 | 14.1 | 6,268.4 | 5,402.0 | 93,138.4 | 70,742.0 | 3,703.5 | 8,486.4 | 1,618.9 | 1,872.6 | 6,715.1 | 12,009.8 | 505,202.8 | 48,379.3 | | |
| 2011 / IV | 10,164.7 | 113,395.6 | 14.0 | 6,965.6 | 9,111.3 | 97,304.7 | 82,803.9 | 4,180.1 | 13,639.6 | 2,292.0 | -6,317.2 | 706.3 | 13,270.8 | 581,435.6 | 76,257.6 | | |
| 2012 / IV | 11,308.6 | 120,061.3 | 15.9 | 7,345.8 | 10,858.6 | 101,841.1 | 92,356.6 | 4,657.8 | 9,558.7 | 1,991.3 | -10,491.8 | 3,768.6 | 13,960.6 | 624,686.3 | 80,174.3 | | |
| 2012 / I | 9,822.5 | 115,264.0 | 13.7 | 7,230.1 | 9,228.7 | 98,791.5 | 85,631.9 | 4,180.1 | 14,066.8 | 2,764.2 | -9,801.4 | 1,950.0 | 14,159.4 | 594,183.5 | 82,606.4 | | |
| II | 7,780.5 | 115,842.3 | 16.5 | 7,194.4 | 9,252.9 | 99,378.6 | 89,648.5 | 4,657.0 | 13,004.4 | 2,135.3 | -12,427.9 | 2,361.2 | 16,631.8 | 605,857.6 | 79,820.7 | | |
| III | 9,628.5 | 117,173.1 | 16.2 | 7,155.3 | 9,371.5 | 100,630.0 | 91,098.8 | 4,657.0 | 9,558.7 | 2,673.1 | -10,501.8 | 3,144.3 | 13,489.9 | 638,391.2 | 78,883.3 | | |
| IV | 11,308.6 | 120,061.3 | 15.9 | 7,345.8 | 10,858.6 | 101,841.1 | 92,356.6 | 4,657.8 | 9,558.7 | 1,991.3 | -10,491.8 | 3,768.6 | 13,960.6 | 624,686.3 | 80,174.3 | | |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

1-21 Tregues të kapitalit dhe cilësisë së aktiveve

Indicators of capital and assets quality 1-21

| | Gjithsej numri i bankave/ Total number of banks | Rentabiliteti (në %) / Profitability (in %) | | | Mjaftueshmëria e kapitalit / Capital adequacy | | |
|-----------|---|---|--|--|--|--|--|
| | | Kthyeshmëria nga aktivet*/ Return on assets* | Kthyeshmëria nga fondet e veta*/ Return on equity* | Raporti i efikasitetit/ Efficiency ratio | Kapitali rregulator (në milionë lekë)/ Regulatory capital (in millions ALL) | Totali i aktiveve të korrektuara (në millionë lekë)/ Total of risk- weighted assets (in millions ALL) | Raporti i mjaftueshmërisë së kapitalit / Capital adequacy ratio (%) (5 / 6) |
| 1 | 2 | 3 | 4 | 5 | 6 | | 7 |
| 2010 / IV | 16 | 0.72 | 7.58 | 75.50 | 90,158.51 | 586,020.69 | 15.38 |
| 2011 / IV | 16 | 0.07 | 0.76 | 91.29 | 98,472.74 | 632,748.71 | 15.56 |
| 2012 / IV | 16 | 0.33 | 3.78 | 84.43 | 104,101.53 | 643,690.14 | 16.17 |
| 2012 / I | 16 | 0.69 | 7.99 | 71.68 | 102,162.54 | 641,905.49 | 15.92 |
| II | 16 | 0.42 | 4.79 | 80.42 | 100,166.73 | 639,658.77 | 15.66 |
| III | 16 | 0.36 | 4.23 | 82.22 | 102,779.96 | 648,406.44 | 15.85 |
| IV | 16 | 0.33 | 3.78 | 84.43 | 104,101.53 | 643,690.14 | 16.17 |

| | Huatë e klasifikuara/ Classified loans (9+10+11+12+ 13) | Cilësia e portofolit të huasë (në %)/ Loans Portofolio Quality (in %) | | | | | | Mbulimi me provigjone/ Provisions coverage |
|-----------|--|--|---|---|---------------------------------------|----------------------------------|-------|---|
| | | Hua standarde/ Standard loans | Hua në ndjekje/ Special mention loans | Hua nënstandarde/ Sub-standard loans | Hua të dyshimta/ Doubtful loans | Hua të humbura/ Lost loans | 14 | |
| 8 | 9 | 10 | 11 | 12 | 13 | | | |
| 2010 / IV | 100 | 79.44 | 6.94 | 6.04 | 3.59 | 3.98 | 8.17 | |
| 2011 / IV | 100 | 73.61 | 7.46 | 9.33 | 3.94 | 5.67 | 10.77 | |
| 2012 / IV | 100 | 68.91 | 8.34 | 9.83 | 5.23 | 7.70 | 13.57 | |
| 2012 / I | 100 | 72.06 | 7.86 | 9.90 | 4.07 | 6.10 | 11.39 | |
| II | 100 | 71.13 | 7.70 | 9.78 | 4.81 | 6.58 | 12.19 | |
| III | 100 | 69.48 | 7.82 | 10.30 | 5.38 | 7.02 | 13.11 | |
| IV | 100 | 68.91 | 8.34 | 9.83 | 5.23 | 7.70 | 13.57 | |

Burimi: Banka e Shqipërisë.

*Treguesit janë në bazë vjetore.

Source: Bank of Albania.

*The indicators are on annual basis.

1-22 Tregues të përqendrimit të veprimtarisë bankare

Indicators of banking activity concentration 1-22

| | Numri i bankave tregtare sipas madhësisë së aktiveve/ Number of commercial banks by asset size | | | Pesha e bankave më të mëdha ndaj aktiveve dhe depozitave të sistemit bankar(në %)/ The weight of largest banks to banking system assets and deposits (in %) | | | | Indeksi H i llogaritur për totalin e aktiveve/ H index of banking system assets |
|-----------|---|---|--|--|--|--|--|--|
| | | | | Dy bankat më të mëdha/ Two largest banks | | Tre bankat më të mëdha/ Three largest banks | | |
| | Mbi 15,000,001 Lekë/ Over 15 000 001 ALL | 5,000,001-15,000,000 Lekë/ 5,000,001 to 15,000,000 ALL | Deri në 5,000,000 Lekë/ Up to 5,000,000 ALL | Pesha e tyre ndaj aktiveve të sistemit/ Their weight to banking system assets | Pesha e tyre ndaj depozitave të sistemit/ Their weight to banking system deposits | Pesha e tyre ndaj aktiveve të sistemit/ Their weight to banking system assets | Pesha e tyre ndaj depozitave të sistemit/ Their weight to banking system deposits | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 2010 / IV | 11 | 3 | 2 | 43.50 | 36.81 | 55.62 | 47.26 | 0.14 |
| 2011 / IV | 11 | 4 | 1 | 46.39 | 39.21 | 57.70 | 48.69 | 0.15 |
| 2012 / IV | 12 | 3 | 1 | 46.92 | 39.84 | 57.6 | 48.8 | 0.15 |
| 2012 / I | 11 | 4 | 1 | 46.69 | 39.25 | 57.86 | 48.52 | 0.15 |
| II | 12 | 3 | 1 | 47.00 | 39.53 | 58.10 | 48.84 | 0.15 |
| III | 12 | 3 | 1 | 47.02 | 40.38 | 58.09 | 49.46 | 0.15 |
| IV | 12 | 3 | 1 | 46.92 | 39.84 | 57.60 | 48.80 | 0.15 |

1-23 Struktura e kapitalit aksioner në terma relative

Shareholders' equity in relative terms 1-23

Në përqindje

In percentage

| | Kapitali i vet aksioner/ Shareholders' own capital (2+3+4+5+6+7) | Kapitali i paguar/ Paid up capital | Primet e aksioneve/ Shares premium | Reservat/ Reserves | Diferencë rivlerësimi/ Revaluation difference | Fitimet e pashpërndara ose humbja/ Retained earnings or loss | Fitimi (humbja) e vitit në vazhdim/ Profit (loss) of the current year | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|-----------|--|---------------------------------------|---------------------------------------|-----------------------|--|--|--|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | | |
| 2010 / IV | 100.00 | 75.95 | 3.98 | 9.11 | 1.74 | 2.01 | 7.21 | | | | | | | |
| 2011 / IV | 100.00 | 85.10 | 4.30 | 14.02 | 2.36 | -6.49 | 0.73 | | | | | | | |
| 2012 / IV | 100.00 | 90.69 | 4.57 | 9.39 | 1.96 | -10.30 | 3.70 | | | | | | | |
| 2012 / I | 100.00 | 86.68 | 4.23 | 14.24 | 2.80 | -9.92 | 1.97 | | | | | | | |
| II | 100.00 | 90.21 | 4.69 | 13.09 | 2.15 | -12.51 | 2.38 | | | | | | | |
| III | 100.00 | 90.53 | 4.63 | 9.50 | 2.66 | -10.44 | 3.12 | | | | | | | |
| IV | 100.00 | 90.69 | 4.57 | 9.39 | 1.96 | -10.30 | 3.70 | | | | | | | |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

1-24 Të ardhurat dhe shpenzimet pér sistemin bankar
Ne milionë lekë, fund periudhe

Income and expenditure of banking system 1-24
In millions ALL, end of period

| | | | | | | | | | | | | | | | Të ardhurat neto/ Net income (loss) after tax (13-14) | |
|----------|--|--|---|---|--|---|--|---|--|---|---|---|---|------------------------------------|---|--|
| | Të ardhurat neto nga interesë/ Net interest income (2-3) | Të ardhura nga interesë/ Interest income | Shpenzime pér interesë/ Interest expenses | Të ardhura neto nga veprimitari të tjera/ Net non-interest income (5-6) | Të ardhura nga veprimitari të tjera/ Non-interest income | Shpenzime pér veprimitari të tjera/ Non-interest expenses | Shpenzime pér provigjone/ Provisions for loan losses | Të ardhura bruto të veprimitarisë/ Gross operating income (1+4-7) | Shpenzimet e veprimitarisë/ Operating expenses | Të ardhurat neto të veprimitarisë/ Net operating income (8-9) | Të ardhurat neto të jashtëzakonshme/ Net extraordinary gains (losses) | Taksa të tjera pérvec taksave mbi të ardhura/ Taxes other than income taxes | Të ardhurat neto para taksave mbi të ardhura/ Net income (loss) before tax (10+11-12) | Tatimi mbi të ardhurat/ Income tax | | |
| | | | | | | | | | | | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | |
| 2010/ IV | 36,982.4 | 69,332.7 | 32,350.3 | 7,210.8 | 54,504.1 | 47,293.3 | 13,078.5 | 31,114.7 | 23,491.2 | 7,623.5 | 578.9 | 173.3 | 8,029.1 | 1,314.0 | 6,715.1 | |
| 2011/ IV | 39,634.6 | 73,324.1 | 33,689.4 | 1.4 | 70,262.5 | 70,261.1 | 12,808.4 | 26,827.6 | 24,490.7 | 2,336.9 | 114.2 | 189.0 | 2,262.1 | 1,555.8 | 706.3 | |
| 2012/ IV | 39,770.9 | 76,731.6 | 36,960.6 | -442.4 | 58,186.9 | 58,629.2 | 8,823.0 | 30,505.6 | 25,930.6 | 4,575.0 | 789.4 | 204.4 | 5,160.0 | 1,391.4 | 3,768.6 | |
| 2012/ I | 9,939.1 | 18,968.2 | 9,029.1 | -1,607.0 | 13,987.6 | 15,594.6 | 27.9 | 8,304.7 | 5,952.5 | 2,352.2 | 72.4 | 35.1 | 2,389.1 | 439.1 | 1,950.0 | |
| II | 19,742.5 | 37,947.2 | 18,204.7 | -2,465.3 | 28,068.2 | 30,533.5 | 2,026.3 | 15,250.9 | 12,264.7 | 2,986.2 | 207.6 | 117.7 | 3,076.1 | 714.9 | 2,361.2 | |
| III | 29,479.6 | 56,960.6 | 27,481.0 | -2,074.3 | 45,038.2 | 47,112.5 | 4,837.7 | 22,567.6 | 18,555.6 | 4,012.1 | 285.4 | 149.8 | 4,147.6 | 1,003.3 | 3,144.3 | |
| IV | 39,770.9 | 76,731.6 | 36,960.6 | -442.4 | 58,186.9 | 58,629.2 | 8,823.0 | 30,505.6 | 25,930.6 | 4,575.0 | 789.4 | 204.4 | 5,160.0 | 1,391.4 | 3,768.6 | |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-25.a Struktura e të ardhurave për sistemin bankar
Ne përqindje

Income structure of banking system 1-25.a
In Percentage

| | Totali i të ardhurave/ Total income (2+7+14+15+16) | Te ardhurat nga interesat/ Interest income (3+4+5+6) | Veprimet me thesin dhe nderbankare/ Treasury and interbank transactions | Interesa arketur nga klientel/ Receivable Interest from customers | Interesa arketur nga letrat me vlerë/ Receivable Interest from securities | Interesa të tjera të arkëtuar/ Other Interest Receivable | Të ardhura nga veprimitaritë e tjera/ Income from other operations (8+9+10+11+12+13) | Të ardhura nga veprime me letrat me vlerë/ Income from operations with securities | Të ardhura nga komisionet/ Commissions income | Të ardhura nga veprimet e qerase/ Leasing income | Të ardhura të tjera të veprimitarise bankare/ Other Income from banking operations | Filime nga veprimet me valutat/ Profit from foreign exchange operations | Të ardhura të tjera nga veprimet me letrat me vlerë/ Profit from securities transactions | Transferime nga fondet rezervë për amortizimin e mjeteve të qëndrueshme/ Transfers from reserve funds for amortization of tangible assets | Transferime nga fondet rezervë për zhvlerësimin e illogarive për t'u arkëtuar/ Transfers from reserve funds for devaluation of payable accounts | Te ardhura të jashtezakonshme/ Extraordinary income |
|----------|--|--|---|---|---|---|--|---|--|---|---|---|--|--|---|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 2010/ IV | 100.00 | 48.84 | 1.78 | 28.83 | 18.02 | 0.21 | 38.39 | 0.06 | 4.39 | 0.01 | 0.14 | 32.82 | 0.98 | – | 12.31 | 0.45 |
| 2011/ IV | 100.00 | 41.56 | 1.78 | 24.82 | 14.86 | 0.10 | 39.83 | 0.02 | 3.96 | 0.01 | 0.37 | 34.25 | 1.22 | – | 18.43 | 0.18 |
| 2012/ IV | 100.00 | 39.26 | 1.61 | 24.06 | 13.46 | 0.12 | 29.77 | 0.20 | 3.67 | 0.01 | 0.11 | 24.93 | 0.86 | – | 30.51 | 0.46 |
| 2012/ I | 100.00 | 41.36 | 1.64 | 25.32 | 14.31 | 0.09 | 30.50 | 0.02 | 3.56 | 0.01 | 0.05 | 25.88 | 0.97 | – | 27.95 | 0.19 |
| II | 100.00 | 41.37 | 1.60 | 25.18 | 14.47 | 0.11 | 30.60 | 0.04 | 3.74 | 0.01 | 0.14 | 25.74 | 0.92 | – | 27.77 | 0.26 |
| III | 100.00 | 38.35 | 1.51 | 23.36 | 13.37 | 0.11 | 30.32 | 0.04 | 3.61 | 0.01 | 0.08 | 25.67 | 0.91 | – | 31.10 | 0.22 |
| IV | 100.00 | 39.26 | 1.61 | 24.06 | 13.46 | 0.12 | 29.77 | 0.20 | 3.67 | 0.01 | 0.11 | 24.93 | 0.86 | – | 30.51 | 0.46 |

1-25.b Struktura e shpenzimeve për sistemin bankar
Ne përqindje

Expenditure structure of banking system 1-25.b
In Percentage

| | Totali i shpenzimeve/ Total expenses (2+7+13+15+16+17+18+19) | Shpenzime per interesat/ Interest expenses (3+4+5+6) | Interesa të paguara për veprimet e thesarisht dhe nderbanks/ Interest from Treasury and interbank transactions | Interesa paguar për letrat me vlerë/ Payable Interest for customers | Interesa paguar për letrat me vlerë/ Payable Interest for securities | Interesa të tjera të paguara/ Other Interest payable | Shpenzime nga veprimitaritë e tjera/ Expenses from other operations (8+9+10+11+12) | Humbje nga veprimet me letrat me vlerë/ Loss from operations with securities | Shpenzime përkomisione/ Commission expenses | Shpenzime për operacionet e qerase/ Leasing expenses | Shpenzime të tjera të veprimitarise bankare/ Other expenses from banking operations | Humbje nga veprimet me valutat/ Loss from foreign exchange operations | Shpenzime të veprimitarise/ Activities expenses | Nga të cilat: Shpenzime personali/ Personnel expenses | Amortizimi dñe fondet rezervë për zhvlerësimin e mjeteve të qëndrueshme/ Amortization and reserve funds for devaluation of tangible assets | Humbje nga illogarite për t'u arketur të pambledhshme, shpenzime përfondre rezerve/ Loss from payable accounts, expenses for reserve funds | Shpenzime të jashtezakonshme/ Extraordinary expenses | Taksa të tjera përvç talimat mbi të ardhura/ Other taxes rather than income tax | Taksa mbi të ardhurat/ Income tax |
|----------|--|--|--|---|--|---|--|--|--|---|--|---|--|---|---|---|---|---|--------------------------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 2010/ IV | 100.00 | 23.92 | 1.21 | 21.46 | 1.15 | 0.10 | 34.97 | 0.90 | 0.65 | – | 0.22 | 33.20 | 15.14 | 6.64 | 2.23 | 22.60 | 0.05 | 0.13 | 0.97 |
| 2011/ IV | 100.00 | 19.17 | 0.87 | 17.45 | 0.79 | 0.07 | 39.99 | 5.84 | 0.49 | – | 0.35 | 33.30 | 12.26 | 5.33 | 1.68 | 25.79 | 0.12 | 0.11 | 0.89 |
| 2012/ IV | 100.00 | 19.28 | 0.91 | 17.53 | 0.77 | 0.07 | 30.59 | 5.52 | 0.46 | – | 0.25 | 24.36 | 12.03 | 5.24 | 1.50 | 35.71 | 0.06 | 0.11 | 0.73 |
| 2012/ I | 100.00 | 20.56 | 0.96 | 18.62 | 0.90 | 0.08 | 35.51 | 8.94 | 0.47 | – | 0.17 | 25.93 | 11.92 | 5.36 | 1.64 | 29.26 | 0.03 | 0.08 | 1.00 |
| II | 100.00 | 20.37 | 1.00 | 18.46 | 0.83 | 0.08 | 34.16 | 8.30 | 0.48 | – | 0.22 | 25.17 | 12.11 | 5.38 | 1.61 | 30.78 | 0.04 | 0.13 | 0.80 |
| III | 100.00 | 18.90 | 0.89 | 17.16 | 0.78 | 0.07 | 32.41 | 6.61 | 0.45 | – | 0.21 | 25.14 | 11.28 | 5.02 | 1.48 | 35.10 | 0.03 | 0.10 | 0.69 |
| IV | 100.00 | 19.28 | 0.91 | 17.53 | 0.77 | 0.07 | 30.59 | 5.52 | 0.46 | – | 0.25 | 24.36 | 12.03 | 5.24 | 1.50 | 35.71 | 0.06 | 0.11 | 0.73 |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

1-26 Sistemi i pagesave ndërbankare

Interbank payment system 1-26

| | Volumi i transaksioneve/ Volume of transactions | | Vlera e transaksioneve (në milionë lekë)/ Value of transactions (in millions ALL) | |
|-------------------------------------|--|-----------|--|-----------|
| | AIPS 1 | AECH 2 | AIPS 3 | AECH 4 |
| Totali i periudhës/ Total of period | | | | |
| 2010 | 80,356 | 332,777 | 4,436,661 | 43,976 |
| 2011 | 75,269 | 388,208 | 4,085,059 | 64,098 |
| 2012 | 77,090 | 361,552 | 6,743,429 | 66,990 |
| Flukse mujore/ Monthly flows | | | | |
| 2012/ 09 | 6,359 | 24,903 | 659,383 | 5,058 |
| 10 | 6,444 | 28,549 | 696,679 | 5,539 |
| 11 | 5,986 | 22,508 | 698,922 | 4,680 |
| 12 | 7,799 | 46,923 | 556,854 | 8,631 |
| 2013/ 01 | 6,742 | 19,838 | 580,076 | 4,564 |
| 02 | 6,592 | 26,066 | 561,270 | 5,392 |

1-27 Shpërndarja rajonale e terminaleve të ATM & POS

Number of ATM & POS terminals by region 1-27

Fund periudhe

End of period

| | Shpërndarja rajonale e ATM/ Number of ATM by regions | | | | | | |
|--|--|-------------|--------------|------------|------------------|---------------|--------------|
| | Total (2+3+4+5+6+7) | Tirana 1 | Shkodra 2 | Korça 3 | Gjirokastra 4 | Elbasani 5 | Lushnja 6 |
| 2010 | 771 | 407 | 95 | 53 | 68 | 39 | 109 |
| 2011 | 805 | 443 | 84 | 63 | 53 | 41 | 121 |
| 2012 | 823 | 470 | 84 | 55 | 54 | 39 | 121 |
| Shpërndarja rajonale e terminaleve POS/ Number of POS terminals by regions | | | | | | | |
| 2010 | 4,903 | 3,834 | 133 | 238 | 244 | 116 | 338 |
| 2011 | 5,126 | 4,011 | 155 | 241 | 186 | 119 | 414 |
| 2012 | 5,307 | 4,149 | 210 | 245 | 135 | 114 | 454 |

1-28 Numri i llogarive të klientëve në banka

Number of customers accounts with banks 1-28

Fund periudhe

End of period

| | Llogaritë totale/ Total accounts (2+5) | Llogari rezidente/ Resident accounts | | | Llogari jo rezidente / Non resident accounts (6+7) | | |
|------|--|--|-----------|---------|--|--------|-------|
| | | 1 | 2 | 3 | 4 | 5 | 6 |
| 2010 | 2,446,495 | 2,432,998 | 2,257,079 | 175,919 | 13,497 | 12,618 | 879 |
| 2011 | 2,634,971 | 2,603,654 | 2,445,922 | 157,732 | 31,317 | 27,495 | 3,822 |
| 2012 | 2,724,668 | 2,705,819 | 2,554,330 | 151,489 | 18,849 | 17,956 | 893 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

2-1 Bilanci i Pagesave

Në milionë euro

Balance of payments 2-1

In millions EUR

| | Llogaria korente/ Current account (2+5+6+7+8+9+10) | Bilanci tregtar/ mallrat/ Trade balance (3+4) | Eksporti mallrave (fob)/ Export of goods (fob) | Importi i mallrave (fob)/ Import of goods (fob) | Kredi/ Credit | Debi/ Debit | Kredi/ Credit | Debi/ Debit | Transferta private/ Private transfers | Transferta shtetërore/ Official transfers |
|----------|--|---|---|---|------------------|----------------|------------------|----------------|--|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 2010 | -1,018.6 | -2,082.7 | 1,171.5 | -3,254.2 | 1,750.7 | -1,518.9 | 286.3 | -376.4 | 877.1 | 45.3 |
| 2011 | -1,185.4 | -2,241.6 | 1,405.5 | -3,647.1 | 1,747.4 | -1,612.4 | 220.1 | -197.4 | 877.6 | 20.9 |
| 2012 | -1,021.3 | -1,999.2 | 1,525.6 | -3,524.8 | 1,655.1 | -1,459.9 | 204.4 | -293.3 | 846.7 | 25.0 |
| 2012 / I | -290.4 | -465.3 | 325.8 | -791.2 | 293.8 | -285.4 | 48.2 | -88.6 | 201.5 | 5.3 |
| II | -251.8 | -475.5 | 394.2 | -869.7 | 381.1 | -354.9 | 43.0 | -70.8 | 220.5 | 4.8 |
| III | -242.8 | -540.5 | 402.5 | -943.0 | 578.1 | -445.4 | 57.8 | -78.5 | 180.3 | 5.4 |
| IV | -236.3 | -517.8 | 403.1 | -920.9 | 402.1 | -374.2 | 55.3 | -55.5 | 244.4 | 9.5 |

| | Llogaria kapitale / Capital account | Llogaria financial/ Financial account (13+14+15+16) | Investimet direkte neto/ Direct investment, net | Investime portofoli (neto)/ Portfolio investment, net | Kapitale të tjera* (neto)/ Other capital, net* | Përdorim kredish & huash nga FMN/ Use of fund credit and loans | Gabime dhe harresa/ Net errors and omissions | Bilanci i përgjithshëm/ Overall balance (1+11+12+17) | Rezervat/ Reserve assets | Ndryshimi total në rezerva/ Total change in reserves assets | Nga të cilat: Rivlerësim/ Of which: Revaluation |
|----------|--|---|---|--|--|---|--|--|-----------------------------|--|---|
| | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 2010 | 85.5 | 786.6 | 788.5 | 232.1 | -224.9 | -9.2 | 325.4 | 179.0 | -179.0 | 254.6 | 75.7 |
| 2011 | 84.9 | 893.2 | 715.5 | -13.1 | 199.5 | -8.7 | 178.6 | -28.7 | 28.7 | 8.0 | 36.7 |
| 2012 | 81.4 | 785.9 | 727.2 | -24.6 | 95.9 | -12.5 | 231.2 | 77.3 | -77.3 | 60.2 | -17.1 |
| 2012 / I | 12.9 | 245.3 | 202.8 | -46.4 | 89.0 | 0.0 | 35.4 | 3.2 | -3.2 | -21.0 | -24.3 |
| II | 43.0 | 142.5 | 190.8 | 29.5 | -69.1 | -8.7 | 73.8 | 7.5 | -7.5 | 48.4 | 41.0 |
| III | 9.8 | 164.6 | 156.9 | -18.6 | 30.1 | -3.9 | 158.0 | 89.7 | -89.7 | 88.8 | -0.9 |
| IV | 15.6 | 233.5 | 176.7 | 11.0 | 45.9 | 0.0 | -36.0 | -23.2 | 23.2 | -56.0 | -32.9 |

Burimi: Banka e Shqipërisë.

* Nuk përfshihen përdorime huash dhe kredish nga FMN.

Source: Bank of Albania.

* Excluding Use of Fund Credit and Loans.

SEKTORI I JASHTËM

EXTERNAL SECTOR

2-2 Kursi i këmbimit të lekut kundrejt monedhave kryesore

Lekë per njësi të monedhës së huaj

Exchange rate 2-2

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/ US dollar (USD) | Monedha evropiane/ European currency (EUR) | Pound-i britanik/ British pound sterling (GBP) | Franga zvicerane/ Swiss Franc (CHF) | Jeni Japonez/ Japanese yen (per 100) (JPY) | Dollari Kanadez/ Canadian dollar (CAD) | Dollari amerikan/ US Dollar (USD) | Monedha evropiane/ European currency (EUR) | Pound-i britanik/ British pound sterling (GBP) | Franga zvicerane/ Swiss franc (CHF) | Jeni Japonez/ Japanese yen (per 100) (JPY) | Dollari Kanadez/ Canadian dollar (CAD) |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 2010 | 103.94 | 137.79 | 160.53 | 99.87 | 118.66 | 100.94 | 104.00 | 138.77 | 161.46 | 110.98 | 127.90 | 104.29 |
| 2011 | 100.90 | 140.33 | 161.72 | 113.98 | 126.68 | 102.04 | 107.54 | 138.93 | 165.92 | 114.46 | 138.80 | 105.36 |
| 2012 | 108.18 | 139.04 | 171.43 | 115.39 | 135.74 | 108.27 | 105.85 | 139.59 | 171.18 | 115.65 | 122.93 | 106.37 |
| 2012/09 | 108.10 | 138.89 | 174.11 | 114.95 | 138.29 | 110.48 | 108.34 | 140.19 | 175.64 | 116.04 | 139.52 | 110.72 |
| 10 | 107.78 | 139.72 | 173.32 | 115.55 | 136.67 | 109.34 | 107.62 | 139.81 | 173.42 | 115.88 | 134.85 | 107.99 |
| 11 | 109.01 | 139.71 | 173.95 | 115.94 | 134.81 | 109.33 | 107.58 | 139.82 | 172.46 | 116.10 | 130.24 | 108.33 |
| 12 | 106.57 | 139.72 | 172.04 | 115.62 | 127.42 | 107.68 | 105.85 | 139.59 | 171.18 | 115.65 | 122.93 | 106.37 |
| 2013/01 | 104.96 | 139.49 | 167.44 | 113.48 | 117.87 | 105.92 | 103.00 | 139.58 | 162.95 | 113.07 | 113.16 | 102.82 |
| 02 | 104.61 | 139.75 | 162.02 | 113.66 | 112.38 | 103.72 | 106.48 | 139.66 | 161.43 | 114.42 | 115.54 | 104.03 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

2-3 Eksporti sipas grup mallrave*

Në milionë lekë

Export by commodity groups* 2-3

In millions ALL

| | Gjithsej/ Total (2+3+4+5+6+7+8+9 +10) | Ushqim, pije duhan/ Food, beverages, tobacco | Minerale, lëndë djegëse, ener. elek./ Minerals, fuels, electricity | Produkte kimike dhe plastike/ Chemical and plastic products | Lëkure dhe artikuj prej lëkure/ Leather and leather manufactures | Prodhime druri dhe letre/ Wood manufactures and articles of paper | Tekstile dhe këpucë/ Textile and footwear | Materiale ndërtimi dhe metale/ Construction materials and metals | Makineri, pajisje dhe pjesë këmbimi/ Machineries, equipments and spare parts | Të tjera/ Others |
|---------|--|--|---|--|---|--|--|---|--|---------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 2010 | 161,547.7 | 9,454.9 | 44,848.6 | 1,743.3 | 2,567.5 | 4,796.1 | 55,646.4 | 32,339.2 | 6,730.0 | 3,421.6 |
| 2011 | 196,896.6 | 11,177.8 | 58,775.8 | 2,833.9 | 2,926.1 | 4,557.7 | 64,106.4 | 41,303.0 | 7,749.7 | 3,466.1 |
| 2012 | 213,022.1 | 12,818.9 | 76,145.7 | 2,025.6 | 2,773.5 | 5,353.0 | 62,091.9 | 40,213.5 | 7,639.4 | 3,960.6 |
| 2012/09 | 19,207.5 | 1,077.4 | 7,204.4 | 199.7 | 285.3 | 460.0 | 5,479.9 | 3,546.8 | 636.8 | 317.3 |
| 10 | 19,029.9 | 1,359.7 | 6,829.1 | 197.4 | 262.4 | 647.0 | 5,169.1 | 3,568.1 | 686.1 | 310.9 |
| 11 | 19,420.3 | 1,455.4 | 6,882.1 | 165.4 | 280.3 | 608.3 | 5,334.1 | 3,627.2 | 774.3 | 293.3 |
| 12 | 17,908.0 | 1,102.4 | 6,876.5 | 156.8 | 160.1 | 631.5 | 4,889.7 | 3,297.1 | 531.2 | 262.5 |
| 2013/01 | 18,126.2 | 847.7 | 7,481.2 | 169.1 | 226.3 | 500.7 | 5,454.7 | 2,567.5 | 572.8 | 306.3 |
| 02 | 15,862.0 | 793.7 | 5,098.3 | 213.4 | 257.3 | 517.2 | 5,637.8 | 2,421.3 | 686.4 | 236.5 |

Burimi: INSTAT.

*Eksportet janë në vlerën F.O.B.

Të dhënat vjetore sipas tabelës "Tregtia e jashtme sipas produkteve (1993-2012)" në faqen e internetit të INSTAT datë 11.04.2013.

Të dhënat mëujore sipas "Databaza Statistikore" tabela "Eksporti sipas grupmallrave 2005-01 - 2013-01" dhe "Tregtia e jashtme sipas grup mallrave" në faqen e internetit të INSTAT, datë 28.03.2013.

Source: INSTAT.

*Exports are valued in F.O.B.

Annual data as of table "Foreign trade according to the products (1993-2012)", INSTAT web page on 11.04.2013.

Monthly data as of "Statistical Database", table " Export by group of commodities 2005-01-2013-01" and "Foreign Trade by group commodities", INSTAT web page on 28.03.2013.

2-4 Importi sipas grup mallrave*

Në milionë lekë

Import by commodity groups* 2-4

In millions ALL

| | Gjithsej/ Total (2+3+4+5+6+7+8+9+ 10) | Ushqim, pije duhan/ Food, beverages, tobacco | Minerale, lëndë djegëse, ener. elek./ Minerals, fuels, electricity | Produkte kimike dhe plastike/ Chemical and plastic products | Lëkure dhe artikuj prej lëkure/ Leather and leather manufactures | Prodhime druri dhe letre/ Wood manufactures and articles of paper | Tekstile dhe këpucë/ Textile and footwear | Materiale ndërtimi dhe metale/ Construction materials and metals | Makineri, pajisje dhe pjesë këmbimi/ Machineries, equipments and spare parts | Të tjerat/ Others |
|---------|--|--|---|--|--|--|--|---|--|----------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 2010 | 477,767.8 | 87,089.9 | 73,521.5 | 56,300.7 | 8,384.2 | 20,431.9 | 45,733.7 | 76,425.5 | 92,673.1 | 17,207.2 |
| 2011 | 544,003.9 | 91,954.1 | 102,268.7 | 60,994.4 | 9,422.7 | 20,418.9 | 50,499.6 | 82,101.3 | 109,706.7 | 16,637.5 |
| 2012 | 528,475.4 | 93,176.7 | 110,476.3 | 66,012.6 | 9,724.8 | 18,100.5 | 48,321.0 | 68,066.2 | 97,763.8 | 16,833.5 |
| 2012/09 | 17,686.9 | 7,972.1 | 9,700.6 | 0.0 | 0.7 | 0.0 | 12.0 | 0.2 | 0.7 | 0.5 |
| 10 | 23,533.0 | 107.7 | 28.2 | 0.9 | 893.7 | 1,456.4 | 4,765.9 | 6,793.4 | 8,149.1 | 1,337.7 |
| 11 | 45,037.6 | 6,619.5 | 9,965.6 | 5,801.2 | 953.6 | 1,641.1 | 4,489.8 | 5,700.0 | 8,466.7 | 1,400.1 |
| 12 | 46,820.1 | 8,016.6 | 9,418.5 | 6,045.6 | 1,003.2 | 2,017.0 | 4,451.2 | 5,257.2 | 9,052.3 | 1,558.6 |
| 2013/01 | 34,052.3 | 5,912.1 | 7,116.4 | 4,092.0 | 734.5 | 1,218.3 | 3,533.9 | 4,346.5 | 6,214.3 | 884.2 |
| 02 | 33,186.7 | 6,422.3 | 4,916.4 | 4,630.8 | 590.4 | 1,299.5 | 3,685.1 | 4,119.7 | 6,306.7 | 1,215.8 |

Burimi: INSTAT.

*Importet janë në vlerën C.I.F.

Të dhënat vjetore sipas tabelës "Tregtia e jashtme sipas produkteve (1993-2012)" në faqen e internetit të INSTAT datë 11.04.2013.

Të dhënat mësore sipas "Databaza Statistikore" tabela "Importi sipas grupmallrave 2005-01 - 2013-01" dhe "Tregtia e jashtme sipas grup mallrave" në faqen e internetit të INSTAT, datë 28.03.2013.

Source: INSTAT.

*Imports are valued in C.I.F.

Annual data as of table "Foreign trade according to the products (1993-2012)", INSTAT web page on 11.04.2013.

Monthly data as of "Statistical Database", table " Import by group of commodities 2005-01-2013-01' and "Foreign Trade by group commodities", INSTAT web page on 28.03.2013.

SEKTORI I JASHTËM

EXTERNAL SECTOR

2-5 Borxhi i jashtëm

Në milionë euro

External debt 2-5

In millions Eur

| | Borxhi i jashtëm bruto/ Gross external debt (2+5+8+11+14) | Qeveria e përgjithshme/ General Government (3+4) | Afatshkurtër/ Short-term | Afatgjatë/ Long-term | Autoriteti monetar/ Monetary authorities (6+7) | Afatshkurtër/ Short-term | Afatgjatë/ Long-term | Bankat/ Banks (9+10) | Afatshkurtër/ Short-term | Afatgjatë/ Long-term | Sektorë të tjerë/ Other sectors (12+13) | Afatshkurtër/ Short-term | Afatgjatë/ Long-term | Investime direkte: hua ndërmjet kompanive/ Direct investment: intercompany lending |
|---------|--|---|-----------------------------|-------------------------|--|-----------------------------|-------------------------|----------------------------|-----------------------------|-------------------------|--|-----------------------------|-------------------------|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 2010 | 4,097.0 | 1,886.0 | — | 1,886.0 | 105.9 | — | 105.9 | 604.2 | 435.9 | 168.3 | 792.6 | 121.1 | 671.5 | 708.4 |
| 2011 | 4,795.8 | 2,069.1 | — | 2,069.1 | 99.3 | — | 99.3 | 871.0 | 706.1 | 164.9 | 954.6 | 139.0 | 815.6 | 801.8 |
| 2012 | 5,294.5 | 2,223.6 | — | 2,223.6 | 90.0 | — | 90.0 | 1,103.6 | 981.5 | 122.1 | 1,023.9 | 154.0 | 869.8 | 853.4 |
| 2012/ I | 4,886.6 | 2,088.8 | — | 2,088.8 | 93.7 | — | 93.7 | 928.2 | 770.8 | 157.4 | 968.9 | 123.4 | 845.5 | 807.1 |
| II | 5,047.7 | 2,178.2 | — | 2,178.2 | 96.4 | — | 96.4 | 958.7 | 812.6 | 146.1 | 991.3 | 132.2 | 859.1 | 823.1 |
| III | 5,242.6 | 2,204.3 | — | 2,204.3 | 91.8 | — | 91.8 | 1,110.0 | 963.4 | 146.7 | 1,010.9 | 146.7 | 864.2 | 825.7 |
| IV | 5,294.5 | 2,223.6 | — | 2,223.6 | 90.0 | — | 90.0 | 1,103.6 | 981.5 | 122.1 | 1,023.9 | 154.0 | 869.8 | 853.4 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

3-1 Treguesit fiskalë sipas buxhetit të konsoliduar¹

Në milionë lekë, fund periudhe, të dhëna progresive

Fiscal indicators regarding consolidated budget¹ 3-1

In millions ALL, end of period, progressive data

| | | | | | | | | Deficiti/ Cash balance | Financimi i deficitit/ Deficit financing | | |
|-----------|--|--------------------------------------|-------------------------------------|--|---|---|---|---|---|--|--------|
| | Totali i të ardhurave/ Total revenue (2+3+4) | Të ardhura nga ndihmat/ Grants | Të ardhura tatimore/ Tax revenue | Të ardhura jo tatimore/ Non tax revenue | Totali i shpenzimeve/ Total expenditure (6+7+8) | Shpenzimet korente/ Current expenditures | Shpenzime kapitale/ Capital expenditures | Shpenzime të tjera/ Other expenditures | Financimi i brendshëm/ Domestic financing | Financimi i huaj / Foreign financing | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 2010 | 324,721 | 4,605 | 288,564 | 31,552 | 362,752 | 300,878 | 67,492 | -5,618 | -38,031 | 27,819 | 10,212 |
| 2011 | 330,475 | 3,811 | 303,933 | 22,731 | 376,352 | 305,673 | 70,679 | - | -45,877 | 26,119 | 19,758 |
| 2012 | 330,383 | 5,559 | 300,860 | 23,964 | 376,239 | 314,584 | 61,655 | - | -45,856 | 26,494 | 19,362 |
| 2012 / 09 | 245,163 | 2,392 | 225,183 | 17,588 | 271,187 | 230,437 | 40,750 | - | -26,024 | 12,601 | 13,423 |
| 10 | 273,242 | 2,658 | 251,017 | 19,567 | 298,968 | 254,228 | 44,740 | - | -25,726 | 12,582 | 13,144 |
| 11 | 301,551 | 4,805 | 274,966 | 21,780 | 336,825 | 283,707 | 53,118 | - | -35,274 | 19,062 | 16,212 |
| 12 | 330,383 | 5,559 | 300,860 | 23,964 | 376,239 | 314,584 | 61,655 | - | -45,856 | 26,494 | 19,362 |
| 2013 / 01 | 27,684 | 710 | 23,827 | 3,147 | 27,884 | 23,976 | 3,908 | - | -200 | -1,123 | 1,323 |
| 02 | 49,963 | 1,026 | 44,169 | 4,768 | 59,414 | 50,078 | 9,336 | - | -9,451 | 6,794 | 2,657 |

Burimi: Ministria e Financave, sipas publikimeve "Statistikat fiskale të qeverisë" dhe "Treguesit fiskalë sipas buxhetit të konsoliduar".

Të dhënat për 2013 sipas publikimit "Treguesit fiskalë sipas buxhetit të konsoliduar"

1) Të dhënat për vitin 2013 janë paraprake. Përditësimi i fundit në 19.04.2013

Source: Ministry of Finance, according to "Fiscal Statistics of Government" and "Fiscal indicators regarding consolidated budget" publication.

2013 data refer to "Fiscal indicators regarding consolidated budget" publication

1) 2013 data are preliminary. Latest update on 19.04.2013

3-2 Stoku i borxhit të brendshëm sipas instrumenteve

Në milionë lekë, fund periudhe, të dhëna progresive

Domestic debt stock by instruments 3-2

In millions ALL, end of period, progressive data

| | Stoku i borxhit të brendshëm/ Domestic debt stock (2+9) | Borxhi shtetëror/ Public debt (3+4+5+6+7+8) | | | | | | | Borxhi i garantuar/ Publicly guaranteed debt |
|----------|---|---|----------------------------------|---|--|---|---|--|---|
| | | | Bono Thesari / Treasury bills | Obligacione dy vjeçare/ 2 years bonds | Obligacione tre vjeçare/ 3 years bonds | Obligacione pesë vjeçare/ 5 years bonds | Obligacione shtatë vjeçare/ 7 years bonds | Të tjera ¹ / Others ¹ | Garanci Treg.Brend./ Domestic Guarantees |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| 2010 | 407,372 | 401,821 | 231,436 | 70,957 | 15,613 | 71,815 | 12,000 | — | 5,551 |
| 2011 | 438,582 | 429,924 | 241,385 | 75,141 | 19,387 | 82,012 | 12,000 | — | 8,657 |
| 2012 | 470,358 | 454,695 | 250,352 | 76,742 | 22,625 | 87,994 | 16,982 | — | 15,663 |
| 2012 / I | 446,886 | 438,171 | 250,781 | 70,396 | 20,514 | 84,480 | 12,000 | — | 8,715 |
| II | 453,175 | 444,549 | 251,097 | 72,896 | 20,743 | 85,312 | 14,500 | — | 8,627 |
| III | 456,696 | 447,988 | 246,953 | 75,316 | 22,175 | 86,562 | 16,982 | — | 8,708 |
| IV | 470,358 | 454,695 | 250,352 | 76,742 | 22,625 | 87,994 | 16,982 | — | 15,663 |

Burimi: Ministria e Financave sipas publikimeve "Statistikat fiskale të qeverisë" dhe "Treguesit e borxhit".

1) Përfshin "Kredi direkte" dhe "Rivlerësimi i valutës".

Përditësimi i fundit në 01.03.2013.

Source: Ministry of Finance, according to the publications "Fiscal Statistics of Government" and "Debt Indicators".

1) Comprises "Direct credit"and "Forgn. EX. Res.Revalu."

Latest update on 01.03.2013.

4-1 Prodhimi i brendshëm bruto sipas aktivitetit ekonomik*

1996 – 2011, me çmime korrente, në milionë lekë

Gross domestic product by economic activities* 4-1

1996-2011 at current prices , In millions ALL

| | Prodhimi i brendshëm bruto (sipas aktivitetit ekonomik)/ Gross domestic product (by economic activity) (2+8-9) | | | | | | | | Rritja reale vjetore e PBB me çmime konstante krahasuar me vitin e mëparshëm/ Annual real growth of GDP at constant prices compared to previous year (%) | |
|---------------------------------|---|--|---|-----------------------|--------------------------|-----------------------|--|---|---|-------|
| | | Vlera e shtuar bruto, me çmimet baze/ Gross value added at basic prices (3+4+5+6 -7) | Bujgësia, gjuetia dhe pyjet/ Agriculture, hunting and forestry | Industri/ Industry | Ndërtim/ Construction | Sherbime/ Services | (-) Sherbime ndërmjeteuese financiare të matura indirekt/ (-) Financial intermediation services indirectly measured | Taksa mbi produktet/ Tax on products | (-) Subvencionet mbi produktet/ (-) Subsidies on products | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Në milionë lekë/ In million ALL | | | | | | | | | | |
| 1996 | 346,403.2 | 324,861.4 | 121,756.8 | 32,834.9 | 17,011.3 | 161,316.7 | 8,058.3 | 23,163.9 | 1,622.0 | 9.1 |
| 1997 | 346,197.8 | 319,587.7 | 104,505.7 | 28,973.5 | 20,171.6 | 177,085.0 | 11,148.1 | 28,020.1 | 1,410.0 | -10.8 |
| 1998 | 409,208.8 | 363,514.7 | 110,781.9 | 28,321.6 | 19,334.6 | 225,807.8 | 20,731.2 | 48,059.1 | 2,365.0 | 9.0 |
| 1999 | 471,578.5 | 424,066.7 | 114,997.3 | 32,319.7 | 26,942.5 | 271,231.7 | 21,424.5 | 49,577.8 | 2,066.0 | 13.5 |
| 2000 | 523,043.4 | 463,971.1 | 122,908.1 | 37,528.7 | 39,979.4 | 282,062.8 | 18,507.9 | 63,935.8 | 4,863.5 | 6.7 |
| 2001 | 583,368.6 | 523,612.8 | 128,039.3 | 39,448.8 | 56,450.2 | 317,569.8 | 17,895.3 | 67,165.8 | 7,410.0 | 7.9 |
| 2002 | 622,710.8 | 554,994.0 | 134,508.0 | 39,592.3 | 69,164.7 | 330,980.7 | 19,251.7 | 73,710.8 | 5,994.1 | 4.2 |
| 2003 | 694,097.2 | 612,397.9 | 149,012.9 | 54,927.4 | 87,046.7 | 342,259.9 | 20,849.0 | 86,714.3 | 5,015.0 | 5.8 |
| 2004 | 751,021.6 | 660,904.6 | 151,562.1 | 68,028.9 | 94,431.9 | 365,610.7 | 18,729.0 | 94,951.0 | 4,834.0 | 5.7 |
| 2005 | 814,796.7 | 714,127.7 | 151,640.2 | 78,318.6 | 101,759.5 | 405,917.4 | 23,508.0 | 104,158.0 | 3,489.0 | 5.7 |
| 2006 | 882,208.8 | 764,738.5 | 154,648.1 | 88,207.3 | 113,723.7 | 438,605.7 | 30,446.2 | 121,188.3 | 3,718.0 | 5.4 |
| 2007 | 967,670.4 | 833,959.9 | 165,747.9 | 81,692.9 | 129,585.4 | 495,614.7 | 38,681.0 | 136,789.2 | 3,078.8 | 5.9 |
| 2008 | 1,089,293.1 | 932,925.0 | 182,118.2 | 95,229.5 | 145,450.6 | 551,029.0 | 40,902.2 | 158,712.1 | 2,344.0 | 7.5 |
| 2009 | 1,148,082.1 | 985,175.0 | 192,263.0 | 103,945.9 | 146,043.6 | 586,266.5 | 43,343.9 | 164,717.4 | 1,810.3 | 3.3 |
| 2010 ¹⁾ | 1,222,462.1 | 1,047,720.3 | 211,346.1 | 128,504.0 | 119,973.1 | 634,812.1 | 46,914.9 | 176,520.2 | 1,778.4 | 3.8 |
| 2011 ²⁾ | 1,282,254.8 | 1,113,919.7 | 226,598.9 | 139,815.7 | 124,126.9 | 671,793.6 | 48,415.4 | 182,465.3 | **14,130.3 | 3.1 |

Burimi: INSTAT.

Source: INSTAT.

1) Të dhënat e vitit 2010 janë jo përfundimtare.

1) 2010 Semi final data.

2) Të dhënat e vitit 2011 janë paraprake, flash.

2) 2011 preliminary data, flash.

* Të dhënat janë sipas tabelave në faqen e internetit të INSTAT në datën 07.03.2013,

* Data as of INSTAT web page tables on 07.03.2013,

Temat/ Llogaritë Kombëtare/ Shifrat:

Themes/ National account/ Figures:

-Tregues kryesorë makroekonomikë

-Main macroeconomic indicators

-Prodhimi i brendshëm bruto sipas aktivitetit ekonomik (me çmime korrente).

-Gross domestic product by economic activities (at current prices).

** Përfshihen subvencionet e imputuara për energjinë elektrike.

** Here are included imputed subsidies for electricity.

4-2 Indeksi i çmimeve të prodhimit dhe indeksi i kushtimit në ndërtim

Producer price index and construction cost index 4-2

Indeks

Index

| | Indekset e çmimeve të prodhimit duke përashtuar ndërtimin/ Producer price index, excluding construction | | | | Indeksi i kushtimit në ndërtim ² / Construction cost index ² I / 2011=100 |
|----------|--|--|---|--|---|
| | IÇP Indeksi Total ¹ / PPI Total Index ¹ 2005=100 | Industria nxjerrëse/ Mining and quarrying industry | Industria përpunuese/ Manufacturing industry | Prodhimi, shpërndarja e energjisë elektrike, e gazit dhe e ujit/ Electricity, gas and water supply | |
| | 1 | 2 | 3 | 4 | 5 |
| 2009 | 109.2 | 124.3 | 114.1 | 92.1 | 99.3 |
| 2010 | 109.5 | 133.8 | 118.2 | 76.8 | 99.7 |
| 2011 | 112.4 | 139.7 | 122.3 | 77.0 | 100.1 |
| 2012 / I | 114.7 | 140.9 | 125.9 | 77.1 | 100.3 |
| II | 114.1 | 141.6 | 124.8 | 77.1 | 100.7 |
| III | 112.8 | 138.6 | 123.1 | 77.3 | 101.1 |
| IV | 113.1 | 139.3 | 123.6 | 77.3 | 101.0 |

Ndryshimet në % të indeksit të çmimeve të prodhimit dhe të indeksit të kushtimit në ndërtim

Change in % of producer price index and construction cost index

Në përqindje

In percentage

| | Ndryshimi vjetor i indeksit të çmimeve të prodhimit duke përashtuar ndërtimin/ Annual change of producer price index, excluding construction | | | | Ndryshimi tremujor i indeksit të kushtimit në ndërtim ⁴ / Quaterly change of construction cost index ⁴ I / 2011=100 |
|----------|---|--|---|--|---|
| | IÇP Indeksi Total ³ / PPI Total Index ³ 2005=100 | Industria nxjerrëse/ Mining and quarrying industry | Industria përpunuese/ Manufacturing industry | Prodhimi, shpërndarja e energjisë elektrike, e gazit dhe e ujit/ Electricity, gas and water supply | |
| | 1 | 2 | 3 | 4 | 5 |
| 2009 | 0.4 | 2.6 | 0.2 | 0.6 | 0.0 |
| 2010 | 0.2 | 7.7 | 3.6 | -16.5 | 0.3 |
| 2011 | 2.6 | 4.1 | 3.5 | 0.1 | 0.5 |
| 2012 / I | 2.5 | 0.7 | 3.8 | 0.2 | -0.2 |
| II | 1.5 | 0.8 | 2.0 | 0.1 | 0.4 |
| III | 0.5 | -1.1 | 0.9 | 0.4 | 0.4 |
| IV | 0.1 | 0.6 | -0.1 | 0.4 | -0.1 |

Burimi: INSTAT.

Source: INSTAT.

- 1) Të dhënrat vjetore të IÇP përfaqësojnë indekse mesatare vjetore.
- 2) Duke filluar nga T1 2011, INSTAT-i llogarit IKN me shporthën e re të materialeve dhe shpenzimeve dhe me periudhë bazë T1 2011=100.

1) PPI annual data represent yearly average indexes.
2) Starting from Q1 2011, INSTAT calculates CCI referring to the new basket of materials and expenditures, with base period Q1 2011=100.

3) Ndryshimi për të dhënrat vjetore përfaqëson ndryshimin e çmimit të indekseve mesatare vjetore të vitit korrent me vitin e mëparshëm, ndërsa ndryshimi vjetor për të dhënrat tremujore të indeksit mat ndryshimin e çmimit të tremujorit koren me tremujorin e njëjtë të vitit të mëparshëm.

3) Annual data change in % represents price changes of annual average indexes of the current year with the previous one, while the annual change for quarterly data measures the price changes of the current quarter with the same quarter of the previous year.

4) Ndryshimi tremujor mat ndryshimin e indeksit të çmimeve të tremujorit koren me tremujorin e mëparshëm.

4) Quaterly change measures the price changes of the current quarter with the previous one.

| | IÇK ¹ Totali dhjetor 2007=100 / CPI ¹ Total December 2007=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 | Qira, ujë lende djegëse dhe energji/ Rent, water, fuel and power | Mobilim, pajisje shtëpie dhe mirembajtje e shtëpisë/ Furniture household and maintenance | Shëndet/ Medical care | Transporti/ Transport | Komunikimi/ Communication | Argëtim dhe kultura/ Recreation and culture | Sherbimi 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 |
| 2009 | 103.42 | 105.87 | 104.17 | 94.57 | 105.13 | 100.48 | 104.09 | 102.51 | 80.80 | 110.75 | 102.64 | 102.95 | 101.24 |
| 2010 | 107.11 | 111.37 | 109.89 | 93.16 | 108.93 | 100.97 | 111.26 | 107.29 | 81.11 | 110.92 | 105.70 | 104.31 | 102.90 |
| 2011 | 110.78 | 116.25 | 122.84 | 91.37 | 111.94 | 101.87 | 119.90 | 113.66 | 81.30 | 112.09 | 105.83 | 105.64 | 103.23 |
| 2012/ 09 | 112.66 | 118.00 | 126.41 | 88.40 | 112.22 | 103.46 | 123.59 | 119.56 | 81.24 | 114.62 | 106.92 | 107.49 | 110.22 |
| 10 | 112.89 | 118.26 | 128.29 | 88.84 | 112.25 | 103.56 | 123.70 | 119.48 | 81.04 | 114.54 | 108.92 | 107.72 | 110.21 |
| 11 | 113.10 | 118.20 | 128.49 | 88.78 | 112.62 | 103.61 | 123.82 | 119.23 | 81.05 | 114.68 | 108.95 | 108.20 | 113.33 |
| 12 | 114.10 | 121.08 | 128.90 | 88.64 | 112.64 | 103.88 | 123.56 | 119.32 | 82.30 | 114.88 | 108.96 | 108.80 | 108.58 |
| 2013/ 01 | 115.21 | 123.80 | 128.83 | 87.89 | 112.74 | 103.99 | 123.59 | 118.65 | 82.30 | 114.77 | 108.93 | 108.90 | 110.55 |
| 02 | 116.50 | 127.10 | 129.20 | 87.32 | 112.73 | 104.08 | 123.64 | 118.50 | 82.29 | 114.65 | 108.95 | 108.96 | 110.70 |

| | Ndryshimet vjetore të indeksit të çmimeve të konsumit sipas grupave kryesore ²⁾ (në %) / Year on year consumer price index, main groups (in %), | | | | | | | | | | | | | Inflacioni mesatar vjetor ^{3)/} Annual average inflation ³⁾ |
|----------|--|--|--|---|--|---|--------------------------|--------------------------|------------------------------|--|--|--|--|---|
| | IÇK Totali dhjetor 2007=100/ CPI total December 2007=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 | Qira, ujë lende djegëse dhe energji/ Rent, water, fuel and power | Mobilim, pajisje shtëpie dhe mirembajtje e shtëpisë/ Furniture household and maintenance | Shëndet/ Medical care | Transporti/ Transport | Komunikimi/ Communication | Argëtim dhe kultura/ Recreation and culture | Sherbimi 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 |
| 2009 | 3.73 | 6.78 | 4.10 | -1.07 | 0.86 | 0.72 | 8.56 | 4.27 | 0.35 | 1.02 | 4.73 | 1.32 | 0.20 | 2.28 |
| 2010 | 3.37 | 4.55 | 6.46 | -2.30 | 4.73 | 0.25 | 6.55 | 3.29 | 0.63 | 0.11 | -0.49 | 1.38 | 1.78 | 3.56 |
| 2011 | 1.68 | 1.22 | 9.46 | -2.35 | 1.30 | 1.25 | 4.08 | 5.81 | -0.36 | 1.19 | 1.53 | 1.55 | -0.42 | 3.45 |
| 2012/ 09 | 2.63 | 4.18 | 2.63 | -2.14 | 0.08 | 1.31 | 1.71 | 4.63 | -0.02 | 1.64 | 1.46 | 2.03 | 5.96 | 2.06 |
| 10 | 2.40 | 3.39 | 4.17 | -1.97 | 0.02 | 1.36 | 1.58 | 4.15 | -0.27 | 1.38 | 1.92 | 1.67 | 7.69 | 2.01 |
| 11 | 2.54 | 3.40 | 4.03 | -2.10 | 0.37 | 1.31 | 1.67 | 3.38 | -0.26 | 1.51 | 1.88 | 1.67 | 10.62 | 1.98 |
| 12 | 2.43 | 3.56 | 3.82 | -2.30 | 0.32 | 1.47 | 1.53 | 3.41 | 1.32 | 1.86 | 1.90 | 1.99 | 5.73 | 2.04 |
| 2013/ 01 | 2.70 | 4.44 | 3.77 | -3.07 | 0.34 | 1.28 | 1.43 | 1.54 | 1.32 | 1.66 | 1.81 | 1.89 | 7.46 | 2.13 |
| 02 | 2.50 | 4.90 | 3.86 | -3.23 | -0.14 | 1.36 | 1.13 | 0.60 | 1.30 | 1.50 | 1.81 | 1.92 | 1.44 | 2.29 |

Burimi: INSTAT.

Source: INSTAT

- 1) Te dhënat vjetore të Indeksit të Çmimeve të Konsumit janë Indekse mesatare vjetore të çmimeve të konsumit sipas grupave kryesore, ndërsa te dhënat mëujore pasqyrojnë indeksin e çmimeve të konsumit.
- 2) Te dhënat vjetore matin varacionin e indekseve të muajit dhjetor të vitit n me indeksin e muajit dhjetor të vitit n-1, ndërsa te dhënat mëujore matin ndryshimet vjetore të indekseve, ne përgjindje.
- 3) Eshtë mesatarja arimtike e thjeshtë e inflacioneve vjetore të dymbëdhjetë muajje të fundit (ilogaritje e B.Sh).

1) The Consumer Price Index yearly data (for this and consecutive years), represent yearly average consumer price indexes by main groups, while monthly data represent consumer price Index.

2) Yearly data measure the variation of December index of year n with December index of year n-1 while, monthly data measure yearly index changes in percentage.

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

4-4 Punësimi, papunësia dhe pagat¹
Në mijë, ose në rast të kundërt, sikurse përcaktohet

Employment, unemployment and wages¹ 4-4
In thousands, unless otherwise indicated

| | Forca e punës/ Labor force (2+6) | | | | | | Pagat (në Lekë) / Wages (in ALL) | |
|----------|--|--|--|--|--|---|--|---|
| | | Të punësuar, prej të cilëve / Total employment, of which (3+4+5) | | | | Të papunë të regjistruar / Registered unemployment | Paga mesatare mujore në sektorin shtetëror/ Average monthly wage in public sector | Paga minimale e miratuar/ Approved minimum monthly wage |
| | | | Në sektorin shtetëror/ In public sector | Në sektorin privat jo- bujqësor/ In non agricultural private sector | Në sektorin privat bujqësor/ In agricultural private sector | | 6 | 7 |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2009 | | 1,041 | 899 | 166 | 237 | 496 | 142 | 40,874 |
| 2010 | | 1,059 | 917 | 166 | 244 | 507 | 143 | 43,625 |
| 2011 | | 1,070 | 928 | 165 | 256 | 507 | 142 | 46,665 |
| 2012 / I | | 1,092 | 949 | 165 | 262 | 522 | 143 | 48,800 |
| II | | 1,092 | 949 | 165 | 262 | 522 | 143 | 48,800 |
| III | | 1,101 | 959 | 164 | 273 | 522 | 142 | 51,270 |
| IV | | 1,106 | 964 | 164 | 278 | 522 | 142 | 51,500 |

Burimi: INSTAT.

Source: INSTAT

1) Të dhënat vjetore janë administrative sipas informacionit të publikuar në faqen e web-it të INSTAT:

- Temat/ "Tregu i Punës"/ Shifrat
- Temat/ "Pagat dhe të ardhurat"/ Shifrat.

Të dhënat tremujore janë sipas publikimit në faqen e internetit të INSTAT: Temat/ "Tregu i Punës", tabela "Bilanci i forcave të punës".

Përditësimi i fundit në 19.04.2013.

1) Yearly data are administrative and according to the information on INSTAT web page:

- Themes/ "Labour Market" Figures
- Themes/ "Earnings and Wages" Figures.

Quarterly data are according to INSTAT web page publication: Themes/ "Labour Market", table

"Labour force balance".

Latest update on 19.04.2013.