



**RAPORTI  
STATISTIKOR  
MUJOR**

**01/2023**

**MONTHLY  
STATISTICAL  
REPORT**

# RAPORTI STATISTIKOR MUJOR

# MONTHLY STATISTICAL REPORT

## PËRMBAJTJA

### Tregues kryesorë makroekonomikë

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NO.

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## Shënime/ Notes

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

Seria e vjetër ndërpritet në Dhjetor 2022 dhe është e arkivuar në rubrikën [ARKIVA](#)

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

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

## Disa shkurttime/ List of abbreviations

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

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

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

Tregues të përgjithshëm makroekonomikë		Main macroeconomic indicators
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1. Zhvillimet monetare dhe normat e interesit	Monetary developments and interest rates 1.
Në miliardë lekë, përvç rasteve kur shënohet ndryshe, fund periudhe	

	Agregatet monetare / Monetary aggregates			Depozitat <sup>1</sup> / Deposits <sup>1</sup>	Kredita <sup>2</sup> / Credit <sup>2</sup>	Normat e interesit 12m / 12m interest rates (%)			Norma e marrëveshjes së riblerjejeve njëjavore <sup>4</sup> / Weekly repurchase agreement rate <sup>4</sup>
	M1	M2	M3			Depozita <sup>3</sup> / Deposits <sup>3</sup>	Hua <sup>3</sup> / Loans <sup>3</sup>	Bono Thesari <sup>4</sup> / T. Bills <sup>4</sup>	
	1	2	3	4	5	6	7	8	9
2020	637.3	862.3	1,457.0	1,112.4	608.8	0.41	6.05	1.77	0.5
2021	701.4	918.5	1,582.3	1,216.1	666.2	0.47	5.91	1.60	0.5
2022	735.8	939.3	1,665.2	1,277.5	713.6	0.72	6.52	5.63	2.8

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

2. Prodhimi i brendshëm bruto, indekset e çmimeve dhe tregu i punës	Gross domestic product, price indexes and labor market 2.
Në milionë lekë, përvç rasteve kur shënohet ndryshe, fund periudhe	

	Rritja reale vjetore e PBB me çmime konstante (%) <sup>5</sup> Annual real growth of GDP at constant prices (%) <sup>5</sup>	Me çmime korrente, në milionë lekë <sup>5</sup> / At current prices, in million ALL <sup>5</sup>				Ndryshimet vjetore të Indeksit të Çmimeve të konsumit (%) / Yearly changes in CPI (%)	Tregu i punës (grup mosha 15-64) / Labor market (age group 15-64)		
		Produkti Brendshëm Bruto (PBB) / Gross domestic product (GDP)	Pagat e të punësuarve, neto / Compensation of employees, net	Të Ardhura nga prona, neto / Property income, net	Të Ardhurat Kombëtare Bruto / Gross National Income		Shkalla e punësimit / Employment rate (%)	Shkalla e papunësisë / Unemployment rate (%)	
		1	2	3	4	5=2+3+4	6	7	8
2019	2.1	1,691,903.4	36,781.9	-58,926.3	1,669,759.1	1.1	61.2	12.0	
2020	-3.5	1,644,077.3	27,378.1	-54,735.5	1,616,719.9	1.1	60.6	12.2	
2021	8.5					3.7	60.9	12.0	
2022						7.4			

Burimi: INSTAT.

Source: INSTAT.

3. Bilanci i pagesave <sup>6</sup> , rezerva dhe kursi i këmbimit	Balance of payments <sup>6</sup> , reserves and exchange rate 3.
Në milionë euro, përvç rasteve kur shënohet ndryshe	

	Bilanci i illogarisë korrente / Current account	Nga të cilat: Bilanci tregtar / Of which: Trade balance (3-4)			Investimet direkte neto / Direct investments, net	Reservat valutore (stok) / Reserves (stock)	Reservat në muaj importe / Reserves in months of import	Kursi i këmbimit / Exchange rate		
		Eksporti / Export	Importi / Import	Nga të cilat: Të ardhura nga emigrantët / Of which: Workers' remittances				Mesatare e periudhës / Period average	ALL / EUR	ALL / USD
		1	2	3	4	5	6	7	8	9
2020	-1,152.6	-2,982.5	793.6	3,776.1	673.3	-893.6	3,942.4	9.6	123.8	108.7
2021	-1,166.4	-3,829.3	1,264.8	5,094.1	761.0	-989.9	4,972.2	8.8	122.5	103.5
2022							4,952.1		119.0	113.0

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

4. Bilanci fiskal, stoku i borxhit të brendshëm dhe borxhi i jashtëm	Fiscal balance, domestic debt stock and external debt 4.
Në miliardë lekë	

	Të Ardhura / Revenue	Shpenzime / Expenditure			Deficiti / Deficit 5=(1-3)	Financim i brendshëm / Domestic financing	Financim i huaj / Foreign financing	Stoku i borxhit të Qeverisë Qëndrore, përfshirë borxhin e garantuar /Stock of Central Government Debt including Debt Guarantees		
		Shpenzime kapitale / Capital expenditure	Nga të cilat: Të ardhura tatimore / Of which: Tax revenue					Stoku i borxhit të brendshëm / Domestic debt stock	Stoku i borxhit të jashtëm / External debt stock	
		1	2	3	4	5	6	7	8	9
2020	425.9	398.7	536.5	85.3	-110.6	49.4	61.2	644.1	580.0	
2021	510.6	475.6	596.0	98.2	-85.4	-18.7	104.1	702.3	680.4	
2022	572.8	541.3	651.0	112.1	-78.2	87.8	-9.5	732.7	645.8	

Burimi: Ministria e Financave dhe Ekonomisë.

Source: Ministry of Finance and Economy.

1) Përshihen vetëm illogaritë dhe depozitat që janë pjesë e parashë së gjërë.

1) Deposits included in broad money.

2) Përfaqeson kredinë për ekonominë.

2) Credit to economy.

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

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

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

4) End of period data.

5) 2020 Gjysme-finale dhe 2021 paraprake.

5) 2020 Semifinal data and 2021 Flash data.

6) Janë rishikuar të dhënat për vitin 2021.

6) Data are revised for the year 2021.

# 1 SEKTORI FINANCIAR

# 1 FINANCIAL SECTOR

1

**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 1=(2+3+4+5+8+12+13+14)	Ari monetar dhe mbajtjet e SDR/ Monetary gold and SDR holdings	Arkë në valutë / Foreign currency	Depozita/ Deposits	Letrat me vlerë të ndryshme nga aksionet / Securities other than shares 5=(6+7)	Jorezidentë / Nonresidents	Qeveria Qëndrore / Central Government	Huatë / Loans 8=(9+10+11)	Qeveria Qëndrore / Central Government	Korporata të tjera depozituese / Other depository corporations	Sektorë të tjerë rezidentë / Other resident sectors	Derivatet financiare / Financial derivatives	Llogari të arkëtueshme / Receivable accounts	Mjete jofinanciare/ Nonfinancial assets
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2020 / 12	627,704.6	41,289.9	33.7	200,001.8	309,231.7	242,026.4	67,205.4	34,715.4	—	32,670.9	2,044.5	11.8	21,443.3	20,977.0
2021 / 12	749,813.0	54,478.6	90.2	274,042.4	333,221.4	267,953.5	65,267.8	43,768.7	—	41,583.4	2,185.3	13.9	22,551.2	21,646.5
2022 / 12	732,739.1	46,713.6	59.8	89,699.2	499,531.8	425,467.6	74,064.2	53,391.3	—	51,088.0	2,303.3	5.3	21,282.2	22,055.9
2022 / 08	747,808.6	50,994.2	52.9	99,648.4	505,689.0	440,229.5	65,459.5	45,889.5	—	43,548.8	2,340.7	—	23,664.5	21,870.0
2022 / 09	745,840.6	50,586.9	38.0	100,731.7	499,915.9	434,779.3	65,136.6	49,360.4	—	47,028.8	2,331.7	5.9	23,310.3	21,891.6
2022 / 10	739,851.0	50,157.0	34.1	84,911.0	512,762.5	446,463.5	66,298.9	46,725.3	—	44,403.6	2,321.7	5.9	23,265.1	21,990.1
2022 / 11	737,008.8	48,455.2	65.6	81,138.6	513,351.9	445,659.7	67,692.2	48,686.6	—	46,373.9	2,315.8	4.7	23,282.1	22,021.1
2022 / 12	732,739.1	46,713.6	59.8	89,699.2	499,531.8	425,467.6	74,064.2	53,391.3	—	51,088.0	2,303.3	5.3	21,282.2	22,055.9
2023 / 01	728,991.8	48,503.3	46.2	92,850.0	503,895.1	429,042.4	74,852.7	40,241.5	—	37,945.8	2,295.7	5.4	21,424.8	22,025.7

	Detyrimet totale / Total liabilities 1=(2+3+4+10+14+15+16)	Paraja në qarkullim / Currency in circulation	Depozita të përfshira në paranë e gjërë / Deposits included in broad money	Depozita të papërfshira në paranë e gjërë / Deposits excluded from broad money 4=(5+6+7+8+9)	Jorezidentët / Nonresidents	Qeveria Qëndrore / Central Government	Korporata të tjera depozituese / Other depository corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Huatë / Loans 10=(11+12+13)	Jorezidentët / Nonresidents	Qeveria Qëndrore / Central Government	Korporata të tjera depozituese / Other depository corporations	Llogari të paguashme / Other accounts payable	Alokimi i SDR / SDR allocation	Aksione dhe instrumente të tjerë kapitalit / Shares and other equity
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2020 / 12	627,704.6	355,481.6	57.4	230,751.7	16,521.4	35,343.8	178,807.5	61.2	17.8	—	—	—	—	943.4	6,747.6	33,723.0
2021 / 12	749,813.0	378,384.5	53.9	312,786.1	16,957.6	109,008.5	186,724.2	79.9	15.9	—	—	—	—	1,434.5	26,836.7	30,317.3
2022 / 12	732,739.1	401,438.5	56.4	299,494.5	16,240.6	65,459.6	217,691.9	87.6	14.9	—	—	—	—	879.9	25,757.0	5,112.7
2022 / 08	747,808.6	393,543.9	67.8	306,230.2	17,518.7	93,557.3	195,053.1	85.3	15.8	—	—	—	—	1,195.5	27,556.5	19,214.6
2022 / 09	745,840.6	387,370.3	63.9	316,017.2	17,518.8	100,444.7	197,952.1	85.7	15.8	—	—	—	—	948.9	27,364.6	14,075.8
2022 / 10	739,851.0	390,381.9	58.1	304,931.8	17,518.5	95,229.1	192,079.0	89.3	15.8	—	—	—	—	961.5	27,601.0	15,916.7
2022 / 11	737,008.8	392,329.4	66.4	306,436.2	17,516.4	95,697.6	193,117.0	89.4	15.8	—	—	—	—	938.5	26,717.7	10,520.7
2022 / 12	732,739.1	401,438.5	56.4	299,494.5	16,240.6	65,459.6	217,691.9	87.6	14.9	—	—	—	—	879.9	25,757.0	5,112.7
2023 / 01	728,991.8	401,923.0	73.5	285,087.4	16,238.8	62,111.9	206,634.7	87.2	14.9	—	—	—	—	778.9	26,394.1	14,734.8

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 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 1=(2-3)	Pretendime ndaj jorezidentëve/ Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve / Less: Liabilities to nonresidents	Mjetet e brendshme / Domestic assets 4=(5+8+9+10+11+12)	Pretendime neto ndaj Qeverisë Qëndrore / Net claims on Central Government 5=(6-7)	Pretendime ndaj Qeverisë Qëndrore / Claims on Central Government	Minus : Detyrime ndaj Qeverisë Qëndrore / 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 jofinanciare publike / Claims on public nonfinancial corporations	Pretendime ndaj korporatave të tjera jofinanciare / Claims on other nonfinancial corporations	Pretendime ndaj sektorëve të tjerrë rezidentë / Claims on other resident sectors
								1	2	3	4	5
2020 / 12	480,351.7	504,150.2	23,798.4	66,757.8	32,042.3	67,438.7	35,396.4	32,670.9	–	–	–	2,044.5
2021 / 12	573,510.4	617,931.3	44,421.0	45.9	-43,722.9	65,340.3	109,063.2	41,583.4	–	–	–	2,185.4
2022 / 12	539,812.3	582,347.2	42,534.9	61,993.1	8,601.5	74,114.7	65,513.2	51,088.0	–	–	–	2,303.6
2022 / 08	567,296.9	613,282.3	45,985.3	18,144.2	-27,745.6	65,844.8	93,590.4	43,548.8	–	–	–	2,341.0
2022 / 09	562,668.2	608,140.3	45,472.1	14,424.7	-34,936.4	65,551.4	100,487.9	47,028.8	–	–	–	2,332.4
2022 / 10	557,692.7	603,501.7	45,809.1	18,202.8	-28,523.5	66,755.0	95,278.5	44,403.6	–	–	–	2,322.7
2022 / 11	552,384.2	597,361.8	44,977.6	21,044.7	-27,645.7	68,083.7	95,729.4	46,373.9	–	–	–	2,316.6
2022 / 12	539,812.3	582,347.2	42,534.9	61,993.1	8,601.5	74,114.7	65,513.2	51,088.0	–	–	–	2,303.6
2023 / 01	547,779.9	590,937.2	43,157.3	53,034.3	12,792.1	74,944.5	62,152.4	37,945.8	–	–	–	2,296.4

	Baza monetare / Monetary base 13=(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 papërfshira 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 tjerrë të kapitalit / Shares and other equity	
	13	14	15	16	17	18	19	20	21	
2020 / 12	534,346.5	355,481.6	178,807.5	57.4	79.0	–	61.6	-21,100.6	33,723.0	
2021 / 12	565,162.6	378,384.5	186,724.2	53.9	95.7	–	247.6	-22,266.9	30,317.3	
2022 / 12	619,186.8	401,438.5	217,691.9	56.4	102.5	–	86.4	-22,683.0	5,112.7	
2022 / 08	588,664.8	393,543.9	195,053.1	67.8	101.1	–	129.0	-22,668.4	19,214.6	
2022 / 09	585,386.2	387,370.3	197,952.1	63.9	101.6	–	193.2	-22,663.9	14,075.8	
2022 / 10	582,519.0	390,381.9	192,079.0	58.1	105.1	–	99.3	-22,744.8	15,916.7	
2022 / 11	585,512.8	392,329.4	193,117.0	66.4	105.2	–	39.5	-22,749.2	10,520.7	
2022 / 12	619,186.8	401,438.5	217,691.9	56.4	102.5	–	86.4	-22,683.0	5,112.7	
2023 / 01	608,631.2	401,923.0	206,634.7	73.5	102.2	–	107.8	-22,761.8	14,734.8	

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-3-a Bilanci sektorial i bankave paradepozituese/ Mjete

Në milionë lekë, fund periudhe

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

In millions ALL, end of period

	Totali i mjeteve / Total assets 1=(2+3+4+8+12+22+25+26+27)	Arka në lekë / National currency	Arka në valutë / Foreign currency	Depozita / Deposits 4=(5+6+7)	Jorezidentët / Nonresidents	Banka Qëndrore / Central Bank	Bankat paradepozituese / Deposit money banks	Letra me vlerë të ndryshme nga aksionet / Securities others than shares 8=(9+10+11)	Jorezidentët / Nonresidents	Qeveria Qëndrore/Central Government	Korporata të tjera jofinanciare / Other nonfinancial corporations
1	2	3	4	5	6	7	8	9	10	11	
2020 / 12	1,625,360.6	10,910.2	18,414.9	332,486.0	147,450.7	179,335.3	5,700.0	551,038.5	138,178.9	412,828.7	31.0
2021 / 12	1,809,644.0	12,120.1	17,298.9	358,881.1	166,605.4	186,683.2	5,592.5	647,531.5	171,032.4	476,499.2	—
2022 / 12	1,908,005.1	13,761.8	13,775.9	361,979.2	140,224.5	212,973.0	8,781.6	698,702.5	191,666.2	507,036.3	—
2022 / 08	1,890,044.6	15,280.0	26,115.2	370,718.2	165,195.3	192,656.3	12,866.7	653,698.6	167,050.7	486,647.9	—
2022 / 09	1,894,708.7	14,077.5	19,283.8	369,426.7	161,105.1	196,553.0	11,768.5	665,461.5	167,377.0	498,084.4	—
2022 / 10	1,914,990.8	14,626.7	19,146.6	371,200.2	169,469.9	192,148.9	9,581.4	672,429.8	177,644.0	494,785.8	—
2022 / 11	1,909,318.7	16,606.3	17,035.7	372,453.2	164,993.0	197,494.7	9,965.6	676,171.0	179,609.8	496,561.2	—
2022 / 12	1,908,005.1	13,761.8	13,775.9	361,979.2	140,224.5	212,973.0	8,781.6	698,702.5	191,666.2	507,036.3	—
2023 / 01	1,932,729.6	14,393.3	18,502.5	363,974.0	152,322.3	206,774.5	4,877.2	711,727.9	197,685.1	514,042.8	—

	Huatë / Loans 12=(13+14+15+16+17+18+19+20+21)	Jorezidentët / Nonresidents	Banka Qëndrore / Central Bank	Bankat paradepozituese / Deposit money banks	Korporata të tjera jofinanciare / Other financial corporations	Qeveria Qëndrore / Central Government	Qeveria lokale / Local government	Korporata jofinanciare publike / Public nonfinancial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjërë rezidente / Other resident sectors	Aksione dhe instrumente të tjërë të kapitalit / Shares and other equity 22=(23+24)	Jorezidentët / Nonresidents	Residentës / Residents	Derivatal finançare / Financial derivatives	Ulogari të Arketueshme / Other accounts receivable	Mjete jofinanciare / Nonfinancial assets
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
2020 / 12	649,528.1	44,188.2	—	2,809.5	13,169.1	4,283.0	429.1	15,150.8	370,356.3	199,142.1	11,681.6	8,364.7	3,316.9	—	10,255.0	41,046.6
2021 / 12	707,210.8	43,104.8	—	6,662.0	13,815.7	2,789.7	313.2	22,521.8	395,162.7	222,840.9	16,670.0	11,090.5	5,579.5	—	9,632.2	40,299.5
2022 / 12	752,740.9	44,827.7	—	6,043.0	15,557.4	1,325.6	204.8	23,714.0	411,853.0	249,215.5	14,240.4	8,282.5	5,957.9	—	10,370.6	42,433.9
2022 / 08	759,324.0	51,079.0	—	8,136.1	15,083.7	1,356.8	243.9	22,754.3	417,191.6	243,478.7	15,609.7	9,680.8	5,928.9	—	10,495.2	38,803.8
2022 / 09	760,665.1	49,932.8	—	3,925.2	15,179.5	1,351.9	230.5	23,372.7	421,386.6	245,286.0	14,353.5	8,427.6	5,925.8	—	10,137.6	41,303.1
2022 / 10	770,532.6	51,421.4	—	8,177.5	15,127.7	1,370.8	221.9	23,811.0	422,535.8	247,866.6	14,530.7	8,598.4	5,932.3	—	10,984.4	41,539.8
2022 / 11	760,643.9	46,854.2	—	5,309.3	15,449.0	1,358.2	216.3	23,756.3	418,805.4	248,895.3	14,422.8	8,499.1	5,923.7	—	10,590.9	41,394.8
2022 / 12	752,740.9	44,827.7	—	6,043.0	15,557.4	1,325.6	204.8	23,714.0	411,853.0	249,215.5	14,240.4	8,282.5	5,957.9	—	10,370.6	42,433.9
2023 / 01	755,266.0	43,559.2	—	11,825.2	15,839.8	1,355.9	197.2	22,639.4	407,332.3	252,517.1	15,975.4	10,006.3	5,969.2	—	10,598.7	42,291.7

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

**1-3.b Bilanci sektorial i bankave paradepozituese/ Detyrimet  
Në milionë lekë, fund periudhe**

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

Detyrimet totale / Total liabilities 1=(2+8+17+20+28+29+30)	Depozita të përfshira në paranë e gjérë / Deposits included in broad money 2=(3+4+5+6+7)	Detyrimet e përfshira në paranë e gjérë / Deposits included in broad money 2=(3+4+5+6+7)						Depozita të përfshira në paranë e gjérë / Deposits not included in broad money 8=(9+10+11+12+13+ 14+15+16)									
		Korporata të tjera financiare / Other financial corporations	Qeveria lokale / Local Governments	Korporata jofinanciare publike Public nonfinancial corporations	Korporata të tjera / jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Jorezidentët / Nonresidents	Banka e Shqipërisë / Bank of Albania	Korporata të tjera depozituese / Other depository corporations	Qeveria Qëndrore / Central Government	Korporata të tjera financiare / Other financial corporations	Korporata jofinanciare publike Public nonfinancial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2020 / 12	1,625,360.6	1,103,646.1	22,346.2	1,736.5	19,453.2	183,860.3	876,249.9	219,301.5	13,447.8	1,446.8	6,874.5	10,828.1	4,665.7	252.2	6,863.4	174,923.1	
2021 / 12	1,809,644.0	1,206,379.7	25,044.5	1,364.7	23,714.7	221,814.3	934,441.5	272,614.5	18,053.9	820.5	12,327.9	19,182.7	5,876.6	391.9	16,519.4	199,441.7	
2022 / 12	1,908,005.1	1,267,125.0	26,354.3	2,753.7	25,873.8	252,054.8	960,088.6	296,549.0	21,882.9	103.1	7,318.7	19,199.6	7,249.7	381.8	10,098.8	230,314.4	
2022 / 08	1,890,044.6	1,233,168.1	21,723.3	1,487.6	23,456.3	243,624.2	962,876.8	298,416.8	22,909.2	2,719.0	17,074.1	18,037.9	6,947.7	376.5	11,570.9	218,781.6	
2022 / 09	1,894,708.7	1,254,003.1	22,302.4	1,539.8	23,376.6	242,250.9	964,533.5	295,211.2	27,197.6	1,343.9	9,845.0	16,161.3	7,199.3	383.0	8,951.9	224,129.3	
2022 / 10	1,914,990.8	1,270,584.6	25,557.3	1,674.5	24,387.5	249,133.8	969,831.5	301,660.9	31,439.5	1,657.4	5,882.0	15,806.0	7,486.3	385.5	9,350.0	229,854.2	
2022 / 11	1,909,318.7	1,257,712.6	25,018.3	1,817.4	24,006.3	243,990.3	962,880.3	302,833.9	29,494.0	5,085.8	4,764.5	15,790.2	7,634.8	381.1	8,676.4	231,007.1	
2022 / 12	1,908,005.1	1,267,125.0	26,354.3	2,753.7	25,873.8	252,054.8	960,088.6	296,549.0	21,882.9	103.1	7,318.7	19,199.6	7,249.7	381.8	10,098.8	230,314.4	
2023 / 01	1,932,729.6	1,290,867.2	25,594.9	1,967.9	27,937.1	263,831.9	971,535.4	308,404.1	23,948.2	1,312.8	9,939.7	16,199.7	7,376.4	382.7	10,324.1	238,920.4	

Letrat me vlerë të ndryshme nga aksionet 17=(18+19)	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Huatë / Loans 20= (21+22+23+24+25+26+27)	Jorezidentët / Nonresidents	Banka Qëndrore / Central Bank	Korporata të tjera depozituese / Other depository corporations	Qeveria Qëndrore / Central Government	Korporata të tjera financiare / Other financial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Derivatet financiare / Financial derivatives	Llogari të pagueshme / Other accounts payable	Aksione dhe instrumente të tjerë të kapitalit / Shares and other equity	
2020 / 12	5,926.3	57.0	5,869.3	60,881.0	20,016.9	32,670.9	3,944.9	491.5	3,756.8	—	—	—	56,808.6	178,797.2
2021 / 12	7,288.0	67.2	7,220.7	77,090.8	26,780.3	41,583.4	4,873.6	346.9	3,506.5	—	—	—	59,130.8	187,140.1
2022 / 12	7,924.7	290.9	7,633.8	81,601.1	18,089.8	51,091.9	7,531.4	252.3	4,635.7	—	—	—	70,837.6	183,967.8
2022 / 08	7,479.3	212.6	7,266.7	81,706.2	22,902.6	43,548.8	9,409.8	307.2	5,627.8	—	—	—	61,607.6	187,576.4
2022 / 09	7,472.4	213.3	7,259.1	87,378.6	21,894.2	47,028.8	13,640.7	281.9	4,533.1	—	—	—	64,408.0	186,235.3
2022 / 10	7,522.1	214.3	7,307.9	80,980.7	19,368.0	44,403.5	12,568.5	285.5	4,355.2	—	—	—	65,282.3	188,960.0
2022 / 11	8,034.1	275.1	7,759.0	84,463.7	20,707.2	46,373.8	12,468.8	282.7	4,631.2	—	—	—	70,262.9	186,011.5
2022 / 12	7,924.7	290.9	7,633.8	81,601.1	18,089.8	51,091.9	7,531.4	252.3	4,635.7	—	—	—	70,837.6	183,967.8
2023 / 01	8,019.8	292.3	7,727.5	71,411.9	16,934.8	37,945.8	7,475.3	263.2	8,792.8	—	—	—	65,172.5	188,854.1

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 1=(2-3)	Pretendime ndaj jorezidentëve / Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve / Less: Liabilities to nonresidents	Mjetet e brendshme / Domestic assets 4=(5+6+9+10+11+12+13)	Pretendime ndaj Banksë Qëndrore / Claims on Central Bank	Pretendimet neto ndaj Qeverisë Qëndrore / Net claims on Central Government 6=(7-8)	Pretendimet ndaj Qeverisë Qëndrore / Claims on Central Government	Minus: Detyrime ndaj Qeverisë Qëndrore / Less: Liabilities to Central Government	Pretendime ndaj korporatave të tjera financiare / Claims on other financial corporations	Pretendimet ndaj korporatave 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 tjerë rezidentë / Claims on other resident sectors
	1	2	3	4	5	6	7	8	9	10	11	12	13
2020 / 12	323,132.6	356,597.3	33,464.7	1,195,179.7	190,245.5	403,339.0	417,111.7	13,772.8	16,486.0	429.1	15,150.8	370,387.3	199,142.1
2021 / 12	364,297.8	409,132.0	44,834.2	1,314,558.1	198,803.3	455,521.0	479,288.9	23,767.9	19,395.2	313.2	22,521.8	395,162.7	222,840.9
2022 / 12	358,804.2	398,776.8	39,972.7	1,415,921.9	226,734.8	482,684.5	508,361.9	25,677.4	21,515.2	204.8	23,714.0	411,853.0	249,215.5
2022 / 08	373,309.3	419,121.0	45,811.7	1,379,966.9	207,936.3	467,349.6	488,004.6	20,655.1	21,012.6	243.9	22,754.3	417,191.6	243,478.7
2022 / 09	357,034.7	406,126.5	49,091.8	1,402,234.8	210,630.5	480,223.3	499,436.3	19,213.1	21,105.3	230.5	23,372.7	421,386.6	245,286.0
2022 / 10	375,472.7	426,280.2	50,807.5	1,399,657.8	206,775.6	477,386.9	496,156.6	18,769.6	21,060.0	221.9	23,811.0	422,535.8	247,866.6
2022 / 11	366,790.5	416,991.7	50,201.2	1,405,058.9	214,101.0	477,912.0	497,919.4	20,007.4	21,372.6	216.3	23,756.3	418,805.4	248,895.3
2022 / 12	358,804.2	398,776.8	39,972.7	1,415,921.9	226,734.8	482,684.5	508,361.9	25,677.4	21,515.2	204.8	23,714.0	411,853.0	249,215.5
2023 / 01	381,192.4	422,075.4	40,883.0	1,422,275.4	221,167.8	496,612.7	515,398.7	18,785.9	21,808.9	197.2	22,639.4	407,332.3	252,517.1

	Detyrime ndaj Banksë Qëndrore / Liabilities to Central Bank	Depozita të përfshira në paranë e gjërë / Deposits included in broad money 15=(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	Letra me vlerë të ndryshme nga aksionet / Securities others than shares	Huatë / Loans	Aksione dhe instrumente të tjere të kapitalit / Shares and other equity	Nga të cilat: Rezerva rivleresimi / Of which: Valuation adjustment	Detyrime të tjera neto / Other net liabilities	Axhustimi i konsolidimit / Consolidation adjustment
	14	15	16	17	18	19	20	21	22	23	24
2020 / 12	34,117.7	1,103,646.1	490,336.5	613,309.6	186,704.3	5,926.3	3,756.8	178,797.2	-4,060.2	3,053.9	2,310.0
2021 / 12	42,403.9	1,206,379.7	584,576.8	621,802.9	222,229.6	7,288.0	3,506.5	187,140.1	-6,782.8	4,960.9	4,947.1
2022 / 12	51,195.0	1,267,125.0	651,518.3	615,606.7	248,044.6	7,924.7	4,635.7	183,967.8	-19,256.0	11,807.7	25.6
2022 / 08	46,267.8	1,253,168.1	632,897.0	620,271.1	237,676.7	7,479.3	5,627.8	187,576.4	-16,319.5	9,998.7	5,481.2
2022 / 09	48,372.7	1,254,003.1	635,720.2	618,282.9	240,663.4	7,472.4	4,533.1	186,235.3	-19,540.3	10,197.4	7,792.0
2022 / 10	46,060.9	1,270,584.6	646,508.4	624,076.1	247,076.0	7,522.1	4,355.2	188,960.0	-18,766.7	9,880.1	691.6
2022 / 11	51,459.7	1,257,712.6	636,369.5	621,343.1	247,699.3	8,034.1	4,631.2	186,011.5	-18,331.1	14,342.7	1,958.4
2022 / 12	51,195.0	1,267,125.0	651,518.3	615,606.7	248,044.6	7,924.7	4,635.7	183,967.8	-19,256.0	11,807.7	25.6
2023 / 01	39,258.6	1,290,867.2	666,541.1	624,326.1	257,003.6	8,019.8	8,792.8	188,854.1	-16,971.5	9,959.1	712.7

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 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 1=(2+3+4+7+8+11+12)	Monedha dhe kartëmonedha në lekë / Notes and coins in national currency	Monedha dhe valutë / Notes and coins in foreign currency	Depozita / Deposits 4=(5+6)	Bankat paradepozituese / Deposit money banks	Korporatat e tjera financiare / Other financial corporations	Letra me vlerë / Securities	Huatë / Loans 8=(9+10)	Sektorë të tjerë rezidentë / Other resident sectors	Korporatat e tjera jofinanciare / Other nonfinancial corporations	Mjete të tjera / Other financial assets	Mjete jofinanciare / Nonfinancial assets
	1	2	3	4	5	6	7	8	9	10	11	12
2020 / IV	11,938.7	11.4	2.7	2,392.7	2,299.2	93.5	232.2	8,487.9	8,487.9	—	152.9	658.8
2021 / IV	13,528.2	13.2	5.8	2,898.2	2,803.8	94.4	455.3	9,338.7	9,338.7	—	155.4	661.5
2022 / IV	14,644.8	24.8	8.5	2,666.2	2,578.4	87.8	464.4	10,704.1	10,704.1	—	184.5	592.3
2022 / I	13,757.6	24.6	8.2	2,865.6	2,769.8	95.8	470.7	9,576.8	9,576.8	—	160.6	651.1
2022 / II	13,919.7	22.4	4.2	2,569.2	2,479.4	89.8	457.3	10,065.5	10,065.5	—	182.6	618.5
2022 / III	14,358.5	23.9	6.3	2,640.9	2,552.1	88.8	456.9	10,440.9	10,440.9	—	183.7	605.9
2022 / IV	14,644.8	24.8	8.5	2,666.2	2,578.4	87.8	464.4	10,704.1	10,704.1	—	184.5	592.3

	Detyrimet totale / Total liabilities 1=(2+5+8+12+13)	Depozita të përfshira në paranë e gjërë / Deposits included in broad money 2=(3+4)	Sektorë të tjerë rezidentë / Other resident sectors	Korporatat e tjera jofinanciare / Other nonfinancial corporations	Depozita të papërfshira në paranë e gjërë / Deposits excluded from broad money 5=(6+7)	Sektorë të tjerë rezidentë / Other resident sectors	Korporatat e tjera jofinanciare / Other nonfinancial corporations	Huatë / Loans 8=(9+10+11)	Korporatat e tjera financiare / Other financial corporations	Bankat paradepozituese / Deposit money banks	Qeveria qëndrore / Central Government	Detyrime të tjera / Other liabilities	Aksione dhe instrumente të tjerë të kapitalit / Shares and other equity
	1	2	3	4	5	6	7	8	9	10	11	12	13
2020 / IV	11,938.7	8,729.5	8,729.5	—	108.7	108.7	—	991.7	—	991.7	—	234.6	1,874.1
2021 / IV	13,528.2	9,625.5	9,625.5	—	83.4	83.4	—	1,291.1	—	1,291.1	—	260.9	2,267.4
2022 / IV	14,644.8	10,398.1	10,398.1	—	71.6	71.6	—	1,355.4	—	1,355.4	—	242.1	2,577.6
2022 / I	13,757.6	9,791.5	9,791.5	—	77.9	77.9	—	1,252.0	—	1,252.0	—	295.1	2,341.1
2022 / II	13,919.7	9,948.1	9,948.1	—	73.6	73.6	—	1,252.0	—	1,252.0	—	288.3	2,357.6
2022 / III	14,358.5	10,258.0	10,258.0	—	78.2	78.2	—	1,219.5	—	1,219.5	—	266.7	2,536.0
2022 / IV	14,644.8	10,398.1	10,398.1	—	71.6	71.6	—	1,355.4	—	1,355.4	—	242.1	2,577.6

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 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 1=(2-3)	Pretendime ndaj jorezidentëve / Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve / Less: Liabilities to nonresidents	Mjetet e brendshme / Domestic assets 4=(5+6+9+10+11+12+13)	Pretendime ndaj Banksë Qëndrore / Claims on Central Bank	Pretendimet neto ndaj Qeverisë Qëndrore / Net claims on Central Government 6=(7-8)	Pretendimet ndaj Qeverisë Qëndrore / Claims on Central Government	Minus: Detyrime ndaj Qeverisë Qëndrore / Less: Liabilities to Central Government	Pretendime ndaj korporatave të tjera financiare / Claims on other financial corporations	Pretendimet ndaj qeverisë lokale / Claims on local government	Pretendimet ndaj korporatave jo-financiare publike / Claims on public nonfinancial corporations	Pretendimet ndaj korporatave të tjera jo-financiare / Claims on other nonfinancial corporations	Pretendime ndaj sektorëve të tjera rezidentë / Claims on other resident sectors
	1	2	3	4	5	6	7	8	9	10	11	12	13
2020 / 12	323,135.4	356,600.1	33,464.7	1,204,004.7	190,256.9	403,571.2	417,343.9	13,772.8	16,579.5	429.1	15,150.8	370,387.3	207,630.0
2021 / 12	364,303.6	409,137.8	44,834.2	1,324,459.7	198,816.5	455,976.2	479,744.1	23,767.9	19,489.7	313.2	22,521.8	395,162.7	232,179.7
2022 / 12	358,812.7	398,785.4	39,972.7	1,427,202.9	226,759.6	483,148.9	508,826.3	25,677.4	21,603.0	204.8	23,714.0	411,853.0	259,919.6
2022 / 08	373,313.5	419,125.2	45,811.7	1,390,601.9	207,958.7	467,806.9	488,461.9	20,655.1	21,102.4	243.9	22,754.3	417,191.6	253,544.2
2022 / 09	357,041.0	406,132.8	49,091.8	1,413,245.2	210,654.4	480,680.2	499,893.2	19,213.1	21,194.1	230.5	23,372.7	421,386.6	255,726.8
2022 / 10	375,479.0	426,286.5	50,807.5	1,410,668.2	206,799.5	477,843.9	496,613.5	18,769.6	21,148.7	221.9	23,811.0	422,535.8	258,307.5
2022 / 11	366,796.8	416,998.0	50,201.2	1,416,069.4	214,124.9	478,368.9	498,376.3	20,007.4	21,461.4	216.3	23,756.3	418,805.4	259,336.2
2022 / 12	358,812.7	398,785.4	39,972.7	1,427,202.9	226,759.6	483,148.9	508,826.3	25,677.4	21,603.0	204.8	23,714.0	411,853.0	259,919.6
2023 / 01	381,200.9	422,083.9	40,883.0	1,433,556.5	221,192.6	497,077.2	515,863.1	18,785.9	21,896.7	197.2	22,639.4	407,332.3	263,221.2

	Detyrime ndaj Banksë Qëndrore / Liabilities to Central Bank	Depozita të përfshira në paranë e gjërë / Deposits included in broad money 15=(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	Letra me vlerë të rdryshme nga aktionet / Securities others than shares	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	24
2020 / 12	34,117.7	1,112,375.6	490,336.5	622,039.1	186,812.9	5,926.3	3,756.8	180,671.3	-4,060.2	2,476.8	1,002.5
2021 / 12	42,403.9	1,216,005.2	584,576.8	631,428.4	222,312.9	7,288.0	3,506.5	189,407.5	-6,782.8	4,404.9	3,434.4
2022 / 12	51,195.0	1,277,523.1	651,518.3	626,004.8	248,116.2	7,924.7	4,635.7	186,545.3	-19,256.0	11,273.0	-1,197.4
2022 / 08	46,267.8	1,263,116.2	632,897.0	630,219.2	237,750.2	7,479.3	5,627.8	189,934.1	-16,319.5	9,485.9	4,253.8
2022 / 09	48,372.7	1,264,261.2	635,720.2	628,540.9	240,741.6	7,472.4	4,533.1	188,771.3	-19,540.3	9,674.5	6,459.4
2022 / 10	46,060.9	1,280,842.6	646,508.4	634,334.1	247,154.2	7,522.1	4,355.2	191,496.0	-18,766.7	9,357.2	-641.0
2022 / 11	51,459.7	1,267,970.6	636,369.5	631,601.1	247,777.5	8,034.1	4,631.2	188,547.5	-18,331.1	13,819.8	625.8
2022 / 12	51,195.0	1,277,523.1	651,518.3	626,004.8	248,116.2	7,924.7	4,635.7	186,545.3	-19,256.0	11,273.0	-1,197.4
2023 / 01	39,258.6	1,301,265.2	666,541.1	634,724.2	257,075.2	8,019.8	8,792.8	191,431.7	-16,971.5	9,424.5	-510.3

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-7 Paraqitura monetare e korporatave depozituese

Në milionë lekë, fund periudhe

## Monetary survey of depository corporations 1-7

In millions ALL, end of period

	Mjetet valutore neto / Net foreign assets 1=(2-3)	Pretendime ndaj jorezidentëve / Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve / Less: Liabilities to nonresidents	Mjetet e brendshme / Domestic assets 4=(5+8)	Pretendimet neto ndaj Qeverisë Qëndrore / Net claims on Central Government 5=(6-7)	Pretendimet ndaj Qeverisë Qëndrore / Claims on Central Government	Minus: Detyrime ndaj Qeverisë Qëndrore / Less: Liabilities to Central Government	Pretendime ndaj sektorëve të tjera / Claims on other sectors 8=(9+10+11+12+13 )	Pretendime ndaj korporatave të tjera financiare / Claims on other financial corporations	Pretendimet ndaj qeverisë lokale / Claims on local government	Pretendimet ndaj korporatave jofinanciare publike / Claims on public nonfinancial corporations	Pretendimet ndaj korporatave të tjera jofinanciare / Claims on other nonfinancial corporations	Pretendime ndaj sektorëve të tjera rezidentë / Claims on other resident sectors
	1	2	3	4	5	6	7	8	9	10	11	12	13
2020 / 12	803,487.1	860,750.2	57,263.1	1,047,834.7	435,613.5	484,782.6	49,169.2	612,221.2	16,579.5	429.1	15,150.8	370,387.3	209,674.6
2021 / 12	937,814.0	1,027,069.1	89,255.1	1,084,105.8	412,253.3	545,084.4	132,831.1	671,852.4	19,489.7	313.2	22,521.8	395,162.7	234,365.1
2022 / 12	898,625.0	981,132.6	82,507.6	1,205,317.6	485,719.6	576,910.2	91,190.6	719,598.0	21,603.0	204.8	23,714.0	411,853.0	262,223.2
2022 / 08	940,610.4	1,032,407.4	91,797.0	1,157,238.6	440,061.3	554,306.7	114,245.5	717,177.3	21,102.4	243.9	22,754.3	417,191.6	255,885.1
2022 / 09	919,709.2	1,014,273.0	94,563.9	1,169,986.8	445,743.7	565,444.7	119,700.9	724,243.1	21,194.1	230.5	23,372.7	421,386.6	258,059.2
2022 / 10	933,171.7	1,029,788.2	96,616.6	1,177,667.9	449,320.3	563,368.5	114,048.2	728,347.6	21,148.7	221.9	23,811.0	422,535.8	260,630.2
2022 / 11	919,181.0	1,014,359.8	95,178.8	1,176,615.4	450,723.2	566,460.0	115,736.8	725,892.1	21,461.4	216.3	23,756.3	418,805.4	261,652.8
2022 / 12	898,625.0	981,132.6	82,507.6	1,205,317.6	485,719.6	576,910.2	91,190.6	719,598.0	21,603.0	204.8	23,714.0	411,853.0	262,223.2
2023 / 01	928,980.8	1,013,021.1	84,040.3	1,221,382.6	503,799.5	584,737.9	80,938.3	717,583.1	21,896.7	197.2	22,639.4	407,332.3	265,517.5

	Detyrimet e parașë së gjërë / Broad money liabilities 14=(15+16)	Paraja jashtë korporatave depozituese / Money outside depository corporations	Depozita të përfshira në paranë e gjërë / Deposits included in broad money 16=(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	Letra me vlerë të ndryshme nga aksionet / Securities others than shares	Huatë / Loans	Llogari të pagueshme / Other accounts payable	Aksione dhe instrumente të tjera 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	26
2020 / 12	1,456,993.0	344,560.0	1,112,433.0	490,393.9	622,039.1	186,892.0	5,926.3	3,756.8	61.6	214,394.3	-1,094.9	-17,621.4	919.0
2021 / 12	1,582,310.3	366,251.2	1,216,059.1	584,630.7	631,428.4	222,408.7	7,288.0	3,506.5	247.6	219,724.7	-5,442.4	-14,427.7	861.5
2022 / 12	1,665,231.5	387,652.0	1,277,579.5	651,574.7	626,004.8	248,218.7	7,924.7	4,635.7	86.4	185,627.3	-46,110.2	-12,607.5	4,825.9
2022 / 08	1,641,425.6	378,241.6	1,263,184.0	632,964.9	630,219.2	237,851.3	7,479.3	5,627.8	129.0	209,148.7	-22,926.6	-8,928.7	5,115.8
2022 / 09	1,637,593.9	373,268.9	1,264,325.0	635,784.1	628,540.9	240,843.2	7,472.4	4,533.1	193.2	202,847.1	-31,038.1	-6,530.0	2,743.0
2022 / 10	1,656,632.0	375,731.3	1,280,900.7	646,566.6	634,334.1	247,259.3	7,522.1	4,355.2	99.3	207,412.8	-28,268.3	-14,028.6	1,587.4
2022 / 11	1,643,736.2	375,699.2	1,268,037.0	636,435.9	631,601.1	247,882.8	8,034.1	4,631.2	39.5	199,068.2	-33,502.4	-8,303.6	708.1
2022 / 12	1,665,231.5	387,652.0	1,277,579.5	651,574.7	626,004.8	248,218.7	7,924.7	4,635.7	86.4	185,627.3	-46,110.2	-12,607.5	4,825.9
2023 / 01	1,688,843.7	387,505.0	1,301,338.8	666,614.6	634,724.2	257,177.4	8,019.8	8,792.8	107.8	200,096.8	-34,632.1	-13,847.7	1,172.9

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-8.a Agregatet monetare dhe përbërësit e tyre

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

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

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

	M3 1=(2+7)	M2 2=(3+6)	M1 3=(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
<b>Gjendja në fund të periudhës (në milionë Lekë) / Stock at end of period (in millions ALL)</b>							
2020 / 12	1,456,993.0	862,338.3	637,317.5	344,560.0	292,757.5	225,020.9	594,654.7
2021 / 12	1,582,310.3	918,474.0	701,404.1	366,251.2	335,152.9	217,069.9	663,836.3
2022 / 12	1,665,231.5	939,309.0	735,839.0	387,652.0	348,187.0	203,470.0	725,852.7
2022 / 08	1,641,425.6	917,679.3	711,654.7	378,241.6	333,413.1	206,024.7	723,746.3
2022 / 09	1,637,593.9	915,113.2	709,325.2	373,268.9	336,056.3	205,788.0	722,480.7
2022 / 10	1,656,632.0	920,698.8	715,975.9	375,731.3	340,244.6	204,722.9	735,933.2
2022 / 11	1,643,736.2	917,705.6	714,606.2	375,699.2	338,907.0	203,099.4	726,030.6
2022 / 12	1,665,231.5	939,309.0	735,839.0	387,652.0	348,187.0	203,470.0	725,852.7
2023 / 01	1,688,843.7	943,594.5	740,217.5	387,505.0	352,712.5	203,377.1	745,249.2
<b>Ndryshimi vjetor në përqindje / Annual percentage changes</b>							
2020 / 12	10.5	13.8	21.6	18.2	25.9	-3.9	6.1
2021 / 12	8.6	6.5	10.1	6.3	14.5	-3.5	11.6
2022 / 12	5.2	2.3	4.9	5.8	3.9	-6.3	9.3
2022 / 08	6.7	3.2	5.7	4.3	7.4	-4.8	11.6
2022 / 09	6.1	2.8	5.4	3.9	7.1	-5.2	10.4
2022 / 10	6.8	3.5	6.5	5.0	8.2	-5.6	11.2
2022 / 11	6.4	3.3	6.3	4.4	8.4	-6.0	10.7
2022 / 12	5.2	2.3	4.9	5.8	3.9	-6.3	9.3
2023 / 01	5.7	3.1	5.9	6.8	4.9	-5.8	9.3

Burimi :Banka e Shqipërisë.

Source: Bank of Albania.

## 1-8.b Kundërpartitë e aggregatëve monetarë

## Counterparts of monetary aggregates 1-8.b

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

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

	Mjetet valutore neto / Net Foreign Assets	Mjetet e brendshme / Domestic assets 2=(3+4)	Pretendimet ndaj Qeverisë Qëndrore neto / Net claims on Central Government	Pretendime ndaj sektorëve të tjera*/ Claims on other sectors *	Të tjera neto / Other items net
			3	4	
Gjendja në fund të periudhës (millionë Lekë)/ Stock at end of period (in millions ALL)					
2020 / 12	803,487.1	1,047,834.7	435,613.5	612,221.2	(17,621.4)
2021 / 12	937,814.0	1,084,105.8	412,253.3	671,852.4	(14,427.7)
2022 / 12	898,625.0	1,205,317.6	485,719.6	719,598.0	(12,607.5)
2022 / 08	940,610.4	1,157,238.6	440,061.3	717,177.3	(8,928.7)
2022 / 09	919,709.2	1,169,986.8	445,743.7	724,243.1	(6,530.0)
2022 / 10	933,171.7	1,177,667.9	449,320.3	728,347.6	(14,028.6)
2022 / 11	919,181.0	1,176,615.4	450,723.2	725,892.1	(8,303.6)
2022 / 12	898,625.0	1,205,317.6	485,719.6	719,598.0	(12,607.5)
2023 / 01	928,980.8	1,221,382.6	503,799.5	717,583.1	(13,847.7)
Ndryshimi vjetor në përqindje / Annual percentage changes					
	Mjetet valutore neto / Net foreign assets	Mjetet e brendshme / Domestic assets	Pretendimet ndaj Qeverisë Qëndrore neto / Net claims on Central Government	Pretendime ndaj sektorëve të tjera*/ Claims on other sectors *	
	1	2	3	4	
2020 / 12	9.6	10.2	15.1	7.0	
2021 / 12	16.7	3.5	(5.4)	9.7	
2022 / 12	(4.2)	11.2	17.8	7.1	
2022 / 08	9.4	5.6	(4.5)	12.9	
2022 / 09	7.0	5.5	(4.7)	13.0	
2022 / 10	6.9	6.0	(1.6)	11.2	
2022 / 11	(1.9)	13.1	18.8	9.7	
2022 / 12	(4.2)	11.2	17.8	7.11	
2023 / 01	(1.1)	12.2	20.6	7.0	

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

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

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

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

Lek denominated deposits by sectors\* 1-9

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Totali i depozitave / Total deposits 1=(2+8)	Llogari rrijedhëse dhe depozita pa afat / Current account and sight deposits 2=(3+4+5+6+7)	Qeveria lokale / Local government	Korporatat jofinanciare publike / Public nonfinancial corporations	Korporata të tjera financiare / Other financial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Depozitat me afat / Time deposits 8=(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	Sektorë të tjerë rezidentë / Other resident sectors
2020 / 12	517,778.3	292,757.5	1,644.1	13,912.5	3,797.6	70,043.5	203,359.8	225,020.9	10.1	1,465.4	4,868.2	6,836.3	211,841.0
2021 / 12	552,222.8	335,152.9	1,301.5	18,879.3	4,821.1	81,311.4	228,839.6	217,069.9	—	757.3	5,136.3	7,597.8	203,578.5
2022 / 12	551,657.0	348,187.0	1,694.3	18,667.0	7,082.0	80,159.5	240,584.3	203,470.0	—	598.2	5,113.7	6,378.8	191,379.3
2022 / 08	539,437.8	333,413.1	1,429.1	18,248.0	4,328.4	75,371.9	234,035.7	206,024.7	—	603.0	4,332.0	6,170.1	194,919.6
2022 / 09	541,844.3	336,056.3	1,488.0	18,463.6	4,256.2	75,419.3	236,429.3	205,788.0	—	603.2	4,910.1	6,213.3	194,061.4
2022 / 10	544,967.5	340,244.6	1,580.3	18,890.9	7,417.3	76,484.0	235,872.1	204,722.9	—	598.3	4,673.7	6,131.9	193,319.0
2022 / 11	542,006.4	338,907.0	1,717.7	18,576.7	7,601.7	72,751.7	238,259.1	203,099.4	—	497.9	4,085.4	6,350.4	192,165.7
2022 / 12	551,657.0	348,187.0	1,694.3	18,667.0	7,082.0	80,159.5	240,584.3	203,470.0	—	598.2	5,113.7	6,378.8	191,379.3
2023 / 01	556,089.6	352,712.5	1,663.9	19,072.9	6,278.8	86,633.5	239,063.5	203,377.1	—	597.8	4,929.9	6,488.4	191,361.0

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

Foreign currency denominated deposits by sectors\* 1-10

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Totali i depozitave / Total deposits 1=(2+8)	Llogari rrijedhëse dhe depozita pa afat / Current account and sight deposits 2=(3+4+5+6+7)	Qeveria lokale / Local government	Korporatat jofinanciare publike / Public nonfinancial corporations	Korporata të tjera financiare / Other financial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Depozitat me afat / Time deposits 8=(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	Sektorë të tjerë rezidentë / Other resident sectors
2020 / 12	594,654.7	369,776.5	82.3	2,343.5	6,743.5	96,126.3	264,480.9	224,878.1	—	1,731.9	6,938.6	10,854.2	205,353.4
2021 / 12	663,836.3	444,963.8	38.9	2,558.9	6,153.0	120,282.6	315,930.5	218,872.5	24.3	1,519.3	8,935.6	12,622.5	195,770.9
2022 / 12	725,852.7	499,721.0	75.7	4,001.7	6,598.9	141,613.2	347,431.6	226,201.5	983.7	2,606.9	7,561.1	23,903.3	191,146.5
2022 / 08	723,746.3	503,101.4	33.8	3,365.6	6,787.2	144,868.6	348,046.2	220,644.8	24.7	1,239.7	6,277.8	17,213.7	195,889.1
2022 / 09	722,480.7	503,013.5	27.2	3,391.4	6,738.3	141,364.3	351,492.2	219,467.2	24.6	918.4	6,399.2	19,254.0	192,871.1
2022 / 10	735,933.2	510,468.8	69.3	3,970.2	7,089.2	146,418.2	352,921.8	225,464.4	24.9	928.1	6,378.4	20,099.7	198,033.4
2022 / 11	726,030.6	497,956.1	75.1	4,019.5	6,817.4	140,410.0	346,634.1	228,074.5	24.6	912.1	6,515.3	24,478.2	196,144.3
2022 / 12	725,852.7	499,721.0	75.7	4,001.7	6,598.9	141,613.2	347,431.6	226,201.5	983.7	2,606.9	7,561.1	23,903.3	191,146.5
2023 / 01	745,249.2	513,087.3	69.5	4,746.1	8,342.6	146,806.5	353,122.6	232,161.9	234.5	3,520.3	6,049.5	23,903.6	198,454.0

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania

\* Deposits included in broad money.

## 1-11 Kredia për ekonominë sipas sektorit \*

Në milionë lekë, fund periudhe

Credit to economy by sector \* 1-11

In millions ALL, end of period

	Totali i kredisë / Total credit 1=(2+8)	Kredia në lekë / Credit in national currency 2=(3+4+5+6+7)	Qeveria lokale / Local government					Korporatat jofinanciare publike / Public nonfinancial corporations					Korporata të tjera jofinanciare / Other nonfinancial corporations					Korporata të tjera financiare / Other financial corporations					Sektorë të tjerë rezidentë / Other resident sectors					Kredia në valutë / Credit in foreign currency 8=(9+10+11+12+13)				
			1	2	3	4	5	6	7	8	9	10	11	12	13	1	2	3	4	5	6	7	8	9	10	11	12	13				
2020 / 12	608,779.8	320,699.6	429.1	11,819.6	161,975.3	7,489.2	138,986.4	288,080.2	—	3,331.2	208,381.0	5,679.9	70,688.1																			
2021 / 12	666,178.4	347,389.7	313.2	9,210.6	172,000.2	7,772.8	158,093.0	318,788.7	—	13,311.3	223,162.5	6,043.0	76,272.0																			
2022 / 12	713,552.1	368,890.6	204.8	10,508.7	173,607.4	8,668.9	175,900.8	344,661.5	—	13,205.4	238,245.6	6,888.4	86,322.1																			
2022 / 08	711,158.3	366,516.6	243.9	9,454.4	176,097.2	8,153.6	172,567.6	344,641.8	—	13,300.0	241,094.4	6,930.2	83,317.2																			
2022 / 09	718,227.7	369,063.3	230.5	9,670.2	176,742.5	8,268.9	174,151.2	349,164.5	—	13,702.5	244,644.1	6,910.6	83,907.3																			
2022 / 10	722,325.5	370,561.1	221.9	9,961.0	177,444.1	8,139.6	174,794.5	351,764.5	—	13,850.0	245,091.7	6,988.1	85,834.7																			
2022 / 11	719,878.9	373,116.0	216.3	10,388.9	178,638.6	8,362.6	175,509.6	346,762.9	—	13,367.4	240,166.8	7,086.3	86,142.3																			
2022 / 12	713,552.1	368,890.6	204.8	10,508.7	173,607.4	8,668.9	175,900.8	344,661.5	—	13,205.4	238,245.6	6,888.4	86,322.1																			
2023 / 01	711,525.5	363,545.6	197.2	9,148.8	169,606.3	8,709.3	175,884.0	347,979.9	—	13,490.6	237,726.0	7,130.5	89,632.8																			

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

1-12 Huatë e korporatave jofinanciare sipas  
aktivitetit ekonomik (NVE - Rev.2) \*  
Në milionë lekë, fund periudhe

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

	Totali i huave pér korporatat jofinanciare / Total loans to non- financial corporations 1=(2+3+4+5+6+7+8+9+10+11+1 2+13+14+15+16+17+18+19+20+ 21+22)	Bujqësia, Pyjet, Peshkimi / Agriculture, forestry and fishing	Industria nxjerrëse / Mining and quarrying	Industria përpunuese / Manufacturing	Energjia elektrike, furnizimi me gaz, avull dhe ajër i kondicionuar / Electricity, gas, steam and air conditioning supply	Furnizimi me ujë, aktivitete të trajtimit dhe menaxhimit të mbeturinave, mbetjeve / Water supply; sewerage, waste management and remediation activities	Ndërtimi / Construction	Tregtia me shumicë dhe me pakicë; Riparimi i automjeteve dhe motoçikletave / Wholesale and retail trade; repair of motor vehicles and motorcycles	Transporti dhe magazinimi / Transportation and storage	Akademimi dhe shërbimi ushqimor / Accommodation and food service activities	Informacioni dhe komunikacioni / Information and communication
	1	2	3	4	5	6	7	8	9	10	11
2020 / 12	385,507.2	5,830.3	11,266.2	53,309.9	39,014.6	2,021.3	49,131.3	129,988.3	6,103.0	22,638.1	6,805.7
2021 / 12	417,684.5	6,675.5	11,281.8	53,028.3	53,167.6	2,832.2	62,323.6	132,407.5	6,614.3	30,875.1	10,280.1
2022 / 12	435,567.0	6,946.7	6,103.0	51,927.0	54,064.1	2,978.3	72,691.9	136,522.5	10,554.4	33,491.0	7,085.7
2022 / 08	439,945.9	6,725.4	6,618.4	52,962.2	56,188.3	2,681.0	71,031.1	136,264.2	9,317.5	34,927.5	11,152.6
2022 / 09	444,759.4	6,983.6	6,248.1	53,226.0	60,090.2	2,667.2	71,837.9	136,764.7	9,428.8	34,583.9	11,096.7
2022 / 10	446,346.8	7,157.4	6,081.9	53,488.0	56,330.0	2,668.6	72,905.0	138,825.5	9,787.1	35,032.5	11,393.5
2022 / 11	442,561.8	7,066.9	5,925.3	52,753.5	54,680.8	2,843.5	73,126.2	138,631.9	10,399.9	33,802.5	10,861.5
2022 / 12	435,567.0	6,946.7	6,103.0	51,927.0	54,064.1	2,978.3	72,691.9	136,522.5	10,554.4	33,491.0	7,085.7
2023 / 01	429971.61	6,688.8	5,884.4	51,711.5	50,541.2	2,808.9	73,062.6	135,087.6	10,592.7	33,944.5	6,260.8

	Aktiviteti financiare dhe të sigurimit / Financial and insurance activities	Aktiviteti të pasurive të palujtëshme / Real estate activities	Aktiviteti profesional, shkençore dhe teknike / Professional, scientific and technical activities	Shërbime administrative dhe mbështetëse / Administrative and support service activities	Administrimi publik dhe mbrojtja; Siguri sociali i detyrueshëm / Public administration and defence; compulsory social security	Arsimi / Education	Shëndetësia dhe aktivitete të punës sociale / Human health and social work activities	Arte, argëtim dhe plodhje / Arts, entertainment and recreation	Aktiviteti të tjera shërbimi / Other service activities	Aktiviteti të familjeve si punëdhënës; Aktiviteti të prodhimit të mallrave e shërbimeve të familjeve pér pér. e vët / Activities of households as employers; undifferentiated goods- and services-producing activities of Hh for own use	Aktiviteti të organizave dhe organizave ndërkombëtare / Activities of extraterritorial organisations and bodies
	12	13	14	15	16	17	18	19	20	21	22
2020 / 12	1,925.5	4,963.5	3,251.7	2,913.1	1,040.6	4,364.4	7,215.2	1,340.5	30,776.3	759.9	847.9
2021 / 12	2,266.4	6,871.9	1,744.6	3,117.5	889.2	6,016.7	4,895.5	851.1	20,100.4	632.2	813.0
2022 / 12	3,484.2	7,943.5	2,350.6	3,510.1	702.2	6,086.0	5,449.1	603.7	23,044.9	28.1	0.1
2022 / 08	3,455.4	7,111.1	2,267.7	4,097.8	403.9	6,034.3	5,084.3	589.7	23,006.0	26.4	1.0
2022 / 09	3,466.7	7,215.9	2,379.9	4,019.7	400.2	5,941.0	5,043.1	612.0	22,725.0	28.1	0.7
2022 / 10	3,469.5	7,228.0	2,374.7	4,008.1	398.0	5,929.6	5,091.5	632.1	23,516.6	29.3	0.1
2022 / 11	3,432.7	7,131.0	2,414.2	3,711.9	933.5	5,878.2	5,008.5	586.7	23,342.6	30.4	0.1
2022 / 12	3,484.2	7,943.5	2,350.6	3,510.1	702.2	6,086.0	5,449.1	603.7	23,044.9	28.1	0.1
2023 / 01	3,556.0	8,030.3	2,315.0	3,541.7	708.0	6,090.8	5,427.4	602.8	23,087.8	28.7	0.3

Burimi: Banka e Shqipërisë.

\* Të dhënat e huave përfshijnë interesat e përllogaritur.

Source: Bank of Albania.

\* Data on loans include accrued interests.

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

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

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Huatë për korporatat jofinanciare private / Private non-financial corporations loans 1=(2+9+16+23)	Në lekë / In ALL 2=(3+4+5+6+7+8)	Ovërdraft / Overdraft	Kapital qarkullues / Working capital	Hua për çelje biznesi / Loans for starting up a business	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua për investime në instrumenta financiare / Loans for investments in financial instruments
2020 / 12	370,356.3	161,975.3	35,870.3	39,685.4	7,470.3	48,028.6	30,920.6	—
2021 / 12	395,162.7	172,000.2	40,584.8	39,762.3	8,337.6	49,691.4	33,624.2	—
2022 / 12	411,853.0	173,607.4	45,668.9	38,093.6	8,074.2	49,850.9	31,919.8	—
2022 / 08	417,191.6	176,097.2	42,197.3	38,504.4	8,370.8	51,569.1	35,455.6	—
2022 / 09	421,386.7	176,742.5	43,428.0	38,440.6	8,304.4	51,145.6	35,423.8	—
2022 / 10	422,535.7	177,444.1	43,535.8	38,985.9	8,272.9	50,932.8	35,716.8	—
2022 / 11	418,805.5	178,638.7	44,695.8	38,486.8	8,240.3	51,333.4	35,882.3	—
2022 / 12	411,853.0	173,607.4	45,668.9	38,093.6	8,074.2	49,850.9	31,919.8	—
2023 / 01	407,332.2	169,606.3	43,975.5	37,098.7	8,052.6	48,792.1	31,687.5	—
	Në dollarë amerikanë / In USD 9=(10+11+12+13+14+15)	Ovërdraft / Overdraft	Kapital qarkullues / Working capital	Hua për çelje biznesi / Loans for starting up a business	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua për investime në instrumenta financiare/ Loans for investments in financial instruments	
	9	10	11	12	13	14		15
2020 / 12	14,427.2	5,935.6	3,337.8	—	1,871.9	3,282.0	—	
2021 / 12	14,695.3	7,148.2	2,507.0	—	1,763.6	3,276.6	—	
2022 / 12	16,545.4	7,322.1	4,316.8	—	977.2	3,929.4	—	
2022 / 08	18,779.7	9,028.8	4,130.8	—	1,349.4	4,270.7	—	
2022 / 09	19,225.9	8,979.6	4,653.5	—	1,347.8	4,245.0	—	
2022 / 10	18,410.5	8,977.8	3,832.5	—	1,341.7	4,258.5	—	
2022 / 11	17,116.4	8,322.4	3,535.8	—	1,242.1	4,016.0	—	
2022 / 12	16,545.4	7,322.1	4,316.8	—	977.2	3,929.4	—	
2023 / 01	15,828.4	7,266.2	3,684.6	—	1,131.1	3,746.5	—	
	Në euro / In EUR 16=(17+18+19+20+21+22)	Ovërdraft / Overdraft	Kapital qarkullues / Working capital	Hua për çelje biznesi / Loans for starting up a business	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua për investime në instrumenta financiare / Loans for investments in financial instruments	Hua në monedha të tjera / In other currencies
	16	17	18	19	20	21	22	23
2020 / 12	193,953.6	39,183.8	29,016.9	1,692.5	52,335.0	71,308.9	416.6	0.2
2021 / 12	208,467.0	42,655.7	31,531.8	1,520.9	57,724.2	74,514.0	520.4	0.2
2022 / 12	221,700.1	49,185.4	33,244.6	1,221.8	60,978.7	76,532.9	536.7	0.1
2022 / 08	222,314.5	49,241.7	34,814.6	1,356.2	60,678.7	75,651.5	571.8	0.2
2022 / 09	225,418.1	51,602.0	35,876.5	1,307.4	61,496.4	74,565.5	570.3	0.2
2022 / 10	226,681.0	51,440.7	34,514.4	1,314.3	62,070.8	76,767.5	573.4	0.1
2022 / 11	223,050.3	50,557.0	32,970.3	1,275.4	61,226.7	76,457.9	563.1	0.1
2022 / 12	221,700.1	49,185.4	33,244.6	1,221.8	60,978.7	76,532.9	536.7	0.1
2023 / 01	221,897.4	48,741.4	30,922.6	1,221.0	62,192.3	78,276.3	543.9	0.2

Burimi: Banka e Shqipërisë.

\* Të dhënat e huave përfshijnë interesat e përllogaritur.

Source: Bank of Albania.

\* Data on loans include accrued interests.

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

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

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Huatë për korporatat jofinanciare publike / Public non-financial corporations loans 1=(2+8+14+20)	Në lekë / In ALL 2=(3+4+5+6+7)	Ovërdraft / Overdraft	Kapital qarkullues / Working capital	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua të tjera / Other loans	
	1	2	3	4	5	6	7	
2020 / 12	15,150.8	11,819.7	10,431.7	—	534.8	853.2	—	
2021 / 12	22,521.8	9,210.6	8,174.1	—	326.9	709.6	—	
2022 / 12	23,714.0	10,508.7	9,715.3	—	227.3	566.0	—	
2022 / 08	22,754.3	9,454.4	8,609.0	—	231.6	613.8	—	
2022 / 09	23,372.7	9,670.2	8,838.9	—	229.5	601.8	—	
2022 / 10	23,811.0	9,961.0	9,141.7	—	229.5	589.9	—	
2022 / 11	23,756.3	10,388.9	9,581.6	—	229.5	577.8	—	
2022 / 12	23,714.0	10,508.7	9,715.3	—	227.3	566.0	—	
2023 / 01	22,639.4	9,148.8	8,368.4	—	225.2	555.2	—	
	Në dollarë amerikanë / In USD 8=(9+10+11+12+13)	Ovërdraft / Overdraft	Kapital qarkullues / Working capital	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate		Hua të tjera / Other loans	
	8	9	10	11	12		13	
2020 / 12	0.0	0.0	—	—	—		—	
2021 / 12	0.1	0.1	—	—	—		—	
2022 / 12	0.1	0.1	—	—	—		—	
2022 / 08	0.1	0.1	—	—	—		—	
2022 / 09	0.1	0.1	—	—	—		—	
2022 / 10	0.1	0.1	—	—	—		—	
2022 / 11	0.1	0.1	—	—	—		—	
2022 / 12	0.1	0.1	—	—	—		—	
2023 / 01	0.1	0.1	—	—	—		—	
	Në euro / In EUR 14=(15+16+17+18+19)	Ovërdraft / Overdraft	Kapital qarkullues / Working capital	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua të tjera / Other loans	Hua në monedha të tjera / In other currencies	
	14	15	16	17	18	19	20	
2020 / 12	3,331.2	3,331.2	—	—	—	—	—	
2021 / 12	13,311.2	9,763.4	3,547.8	—	—	—	—	
2022 / 12	13,205.3	9,929.6	3,249.1	—	26.64	—	—	
2022 / 08	13,299.9	9,881.7	3,390.1	—	28.1	—	—	
2022 / 09	13,702.5	10,300.9	3,373.8	—	27.8	—	—	
2022 / 10	13,849.9	10,461.7	3,360.3	—	27.9	—	—	
2022 / 11	13,367.4	10,016.8	3,323.1	—	27.5	—	—	
2022 / 12	13,205.3	9,929.6	3,249.1	—	26.6	—	—	
2023 / 01	13,490.5	10,150.0	3,313.5	—	27.0	—	—	

Burimi: Banka e Shqipërisë.

\* Të dhënët e huave përfshijnë interesat e përllogaritur.

Source: Bank of Albania.

\* Data on loans include accrued interests.

1-14 Huatë e Individëve dhe Institucioneve jo me qëllim fitimi që u shërbejnë individëve sipas qëllimit të përdorimit dhe monedhës*							Households & Non-profit institutions serving households loans by purpose and currency* 1-14	
Në milionë lekë, fund periudhe							In millions ALL, end of period	

	Huatë për Individët dhe Institucionet jo me qëllim fitimi që u shërbejnë individëve / Households + Non-profit institutions serving households loans 1=(2+9+16+23)	Në lekë / In ALL 2=(3+4+5+6+7)	Ovërdraft / Overdraft	Mallra jo të qëndrueshëm / Nondurable goods	Mallra të qëndrueshëm / Durable goods	Hua për blerje baneshash / Loans for house purchase	Hua për qëllime të tjera / Loans for other purposes	nga të cilat: për të vëtpunësuarit / of which: sole proprietorships; partnerships without legal status
				1	2	3	4	
2020 / 12	199,141.1	128,453.3	6,168.8	28,817.6	16,251.5	69,623.7	7,591.7	1,444.6
2021 / 12	222,840.9	146,569.0	6,313.7	31,426.9	18,321.3	82,763.1	7,744.0	1,259.0
2022 / 12	249,215.5	162,893.4	6,873.3	34,629.1	19,372.1	94,190.7	7,828.3	3,563.9
2022 / 08	243,478.7	160,161.5	7,182.7	33,735.8	19,323.8	92,095.2	7,824.1	3,515.7
2022 / 09	245,285.9	161,378.6	7,186.4	34,038.0	19,458.5	92,903.1	7,792.6	3,485.9
2022 / 10	247,866.6	162,031.9	7,276.6	34,161.0	19,437.5	93,355.9	7,800.9	3,492.8
2022 / 11	248,895.3	162,753.0	7,305.1	34,486.6	19,334.4	93,702.4	7,924.5	3,597.4
2022 / 12	249,215.5	162,893.4	6,873.3	34,629.1	19,372.1	94,190.7	7,828.3	3,563.9
2023 / 01	252,517.2	162,884.3	6,971.6	34,695.5	19,199.9	94,198.2	7,819.1	3,581.5
	Në dollarë amerikanë / In USD 9=(10+11+12+13+14)	Ovërdraft / Overdraft	Mallra jo të qëndrueshëm / Nondurable goods	Mallra të qëndrueshëm / Durable goods	Hua për blerje baneshash / Loans for house purchase	Hua për qëllime të tjera / Loans for other purposes	nga të cilat: për të vëtpunësuarit / of which: sole proprietorships; partnerships without legal status	
			10	11	12	13	14	
2020 / 12	425.6	20.4	36.2	21.9	313.5	33.5	-	
2021 / 12	419.0	23.6	61.8	18.9	285.7	29.1	-	
2022 / 12	349.2	26.4	51.3	16.5	241.2	13.9	0.7	
2022 / 08	410.8	29.7	63.6	19.8	278.0	19.7	1.1	
2022 / 09	406.9	31.0	56.8	19.9	282.7	16.5	1.0	
2022 / 10	398.8	29.2	58.7	19.8	275.0	16.1	0.9	
2022 / 11	371.6	27.6	55.7	17.5	255.9	15.0	0.8	
2022 / 12	349.2	26.4	51.3	16.5	241.2	13.9	0.7	
2023 / 01	350.4	28.1	51.4	16.5	240.8	13.7	0.6	
	Në euro / In EUR 16=(17+18+19+20+21)	Ovërdraft / Overdraft	Mallra jo të qëndrueshëm / Nondurable goods	Mallra të qëndrueshëm / Durable goods	Hua për blerje baneshash / Loans for house purchase	Hua për qëllime të tjera / Loans for other purposes	nga të cilat: për të vëtpunësuarit / of which: sole proprietorships; partnerships without legal status	Hua në monedha të tjera / In other currencies
			17	18	19	20	21	
2020 / 12	70,134.4	1,243.0	1,894.2	4,975.1	57,312.4	4,709.7	373.0	127.9
2021 / 12	75,745.2	1,195.9	2,050.9	4,891.8	62,839.9	4,766.8	327.4	107.7
2022 / 12	85,901.0	1,070.4	1,911.5	5,234.0	72,220.2	5,465.0	1,609.4	71.9
2022 / 08	82,826.6	1,011.0	1,905.0	5,228.2	69,465.8	5,216.7	1,645.6	79.8
2022 / 09	83,420.9	1,012.3	1,961.0	5,208.5	69,961.9	5,277.2	1,627.1	79.5
2022 / 10	85,359.8	1,060.3	1,963.4	5,365.0	71,559.2	5,411.8	1,660.8	76.2
2022 / 11	85,695.8	1,088.6	1,947.7	5,366.6	71,785.7	5,507.2	1,646.5	74.9
2022 / 12	85,901.0	1,070.4	1,911.5	5,234.0	72,220.2	5,465.0	1,609.4	71.9
2023 / 01	89,212.5	1,088.1	1,969.0	5,292.2	75,055.3	5,807.9	1,738.8	69.9

Burimi: Banka e Shqipërisë.

\* Të dhënat e huave përfshijnë interesat e përllogaritur.

Source: Bank of Albania.

\* Data on loans include accrued interests.

## 1-15 Huatë sipas rrretheve\*

Në milionë lekë, fund periudhe

## Loans by districts\* 1-15

In millions ALL, end of period

	Totali i kredisë / Total loans 1=(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
2020 / IV	603,259.1	448,580.9	43,520.6	13,336.1	11,792.6	8,636.9	13,554.8	10,703.6	6,432.3	46,701.2
2021 / IV	662,205.7	497,200.6	44,367.1	13,141.7	12,759.2	9,338.2	14,746.6	11,321.5	7,194.9	52,136.0
2022 / IV	705,871.1	528,244.5	48,671.6	12,962.3	12,750.3	9,204.8	15,459.6	14,326.1	7,675.4	56,576.7
2022 / I	675,976.5	507,192.3	45,793.2	13,350.7	12,599.1	9,281.4	15,169.0	11,451.5	7,591.3	53,548.2
2022 / II	691,749.3	517,616.4	47,355.2	13,485.8	12,627.8	9,219.9	15,732.9	12,662.3	8,118.3	54,930.9
2022 / III	709,557.4	533,775.0	48,310.6	13,324.2	12,648.4	9,069.4	15,684.4	13,481.7	7,758.3	55,505.5
2022 / IV	705,871.1	528,244.5	48,671.6	12,962.3	12,750.3	9,204.8	15,459.6	14,326.1	7,675.4	56,576.7

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Të dhënat e huasë përfshijnë interesat e përllogaritur.

\* Data on loans include accrued interests.

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

**Official interest rates\* 1-16**  
In percentage

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

Burimi: Banka e Shqipërisë.

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

Source: Bank of Albania.

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

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

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

	Individët/ Households				Korporatat jo-financiare/ Nonfinancial corporations					
	Njëditore/ Overnight	Me afat /With agreed maturity			Njëditore/ Overnight	Me afat /With agreed maturity				
		Deri në 2 vjet/ Up to 2 years	Mbi 2 vjet/ Over 2 years			Deri në 2 vjet/ Up to 2 years	Mbi 2 vjet/ Over 2 years			
	1	2	3	4	5	6	7	8	9	10
<b>Në Lek/ In Lek</b>										
2022 / 02	0.13	0.55	2.37	1.26	0.79	0.07	0.83	1.98	1.03	0.16
2022 / 03	0.14	0.55	2.37	1.27	0.79	0.07	0.97	2.38	1.23	0.17
2022 / 04	0.13	0.61	2.52	1.37	0.85	0.07	1.32	2.61	1.55	0.20
2022 / 05	0.13	0.62	2.52	1.39	0.86	0.07	1.38	2.60	1.59	0.20
2022 / 06	0.14	0.65	2.52	1.40	0.86	0.08	1.41	2.54	1.61	0.21
2022 / 07	0.13	0.67	2.51	1.42	0.87	0.08	1.47	2.62	1.68	0.21
2022 / 08	0.12	0.73	2.49	1.46	0.89	0.08	1.48	2.73	1.68	0.21
2022 / 09	0.14	0.79	2.49	1.50	0.92	0.08	1.50	2.74	1.70	0.20
2022 / 10	0.14	0.83	2.49	1.53	0.94	0.08	1.57	2.75	1.76	0.21
2022 / 11	0.13	0.88	2.51	1.57	0.96	0.08	1.53	2.77	1.73	0.21
2022 / 12	0.13	0.93	2.53	1.61	0.98	0.10	1.75	2.79	1.91	0.24
2023 / 01	0.13	1.00	2.55	1.67	1.01	0.10	2.04	2.80	2.15	0.24
<b>Në Euro/ In Euro</b>										
2022 / 02	0.02	0.11	0.87	0.30	0.14	–	0.26	0.45	0.27	0.03
2022 / 03	0.02	0.12	0.87	0.31	0.14	0.01	0.27	0.39	0.28	0.04
2022 / 04	0.02	0.14	0.90	0.33	0.16	–	0.33	0.72	0.35	0.04
2022 / 05	0.02	0.16	0.91	0.36	0.17	–	0.34	1.40	0.42	0.05
2022 / 06	0.02	0.18	0.94	0.38	0.17	–	0.35	1.40	0.43	0.05
2022 / 07	0.02	0.21	0.96	0.41	0.19	–	0.37	1.42	0.45	0.05
2022 / 08	0.02	0.28	1.06	0.50	0.23	–	0.38	1.45	0.45	0.05
2022 / 09	0.02	0.31	1.09	0.54	0.24	–	0.52	1.63	0.59	0.08
2022 / 10	0.02	0.34	1.11	0.57	0.26	0.01	0.53	1.74	0.62	0.09
2022 / 11	0.02	0.36	1.13	0.60	0.27	0.01	0.67	1.75	0.74	0.12
2022 / 12	0.02	0.40	1.17	0.65	0.29	0.02	0.72	1.78	0.78	0.14
2023 / 01	0.03	0.46	1.22	0.70	0.33	0.03	0.75	1.93	0.82	0.16

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

Në përqindje

In percentage

	Individët/ Households								Korporatat jo-financiare/ non-financial corporations					
	Overdraftet/ Overdrafts	Kredi për banesa / Lending for house purchase			Kredi konsumatore dhe kredi të tjera/ Consumer and other credit			Overdraftet/ Overdrafts	Kredi sipas maturitetit original/credit by original maturity					
		Deri në 1 vit/ up to 1 year	Nga 1-5 vjet/ from 1 to 5 years	Mbi 5 vjet/ Over 5 years	Deri në 1 vit/ up to 1 year	Nga 1-5 vjet/ from 1 to 5 years	Mbi 5 vjet/ Over 5 years		Deri në 1 vit/up to 1 year	Nga 1-5 vjet/from 1 to 5 years	Mbi 5 vjet/ Over 5 years			
		1	2	3	4	5	6	7	8	9	10	11	12	13
Në Lek/ In Lek														
2022 / 02	11.70	3.78	3.96	3.78	3.83	10.12	7.88	8.14	8.23	5.29	5.37	4.74	5.57	5.27
2022 / 03	11.70	3.59	3.95	3.82	3.86	9.75	7.94	8.20	8.24	5.52	5.37	4.83	5.56	5.29
2022 / 04	11.57	4.18	3.99	3.76	3.84	9.62	7.95	8.38	8.34	5.41	5.58	4.87	5.78	5.45
2022 / 05	11.57	3.58	3.96	3.81	3.86	9.70	8.12	8.39	8.41	5.35	5.60	4.89	5.82	5.49
2022 / 06	11.56	3.37	3.98	3.85	3.89	9.06	8.15	8.46	8.40	5.34	5.78	4.96	5.82	5.55
2022 / 07	11.53	4.35	4.02	3.85	3.94	9.08	8.30	8.67	8.59	5.65	5.71	5.01	6.01	5.63
2022 / 08	11.64	3.75	4.05	3.87	3.93	8.97	8.10	8.84	8.62	5.70	5.32	5.10	6.03	5.56
2022 / 09	11.64	4.55	4.17	4.20	4.19	7.71	7.83	8.27	8.07	5.72	5.85	5.28	6.06	5.78
2022 / 10	11.67	3.91	4.25	4.35	4.32	9.26	8.80	9.28	9.12	6.54	5.82	6.19	7.23	6.53
2022 / 11	11.63	3.89	4.42	4.53	4.50	9.36	9.04	9.64	9.43	6.90	6.18	6.29	7.44	6.73
2022 / 12	12.37	4.30	4.62	4.66	4.65	9.39	9.16	9.78	9.56	6.86	6.18	6.21	6.91	6.49
2023 / 01	13.02	4.38	6.24	4.67	5.12	9.69	9.35	9.35	9.37	6.77	6.64	6.87	7.03	6.89
Në Euro/ In Euro														
2022 / 02	6.17	2.86	3.77	3.53	3.53	5.62	5.05	5.01	5.06	4.10	3.76	3.81	4.18	3.99
2022 / 03	5.72	3.23	3.79	3.54	3.54	5.68	5.11	5.03	5.09	4.17	3.77	3.84	4.21	4.02
2022 / 04	5.49	3.45	3.57	3.57	3.56	5.68	4.93	5.08	5.10	4.11	3.75	3.93	4.20	4.03
2022 / 05	5.65	3.27	3.91	3.58	3.58	5.84	5.23	5.11	5.18	4.13	3.75	4.00	4.19	4.04
2022 / 06	5.72	3.32	4.01	3.69	3.70	6.02	4.83	5.15	5.16	4.39	4.07	3.96	4.21	4.12
2022 / 07	6.08	3.59	4.03	3.19	3.26	5.36	5.24	5.33	5.32	4.46	3.97	4.02	4.45	4.22
2022 / 08	5.95	3.03	4.46	3.92	3.93	6.32	5.54	5.48	5.54	4.60	3.19	3.83	4.50	4.08
2022 / 09	5.83	3.78	4.34	4.06	4.07	4.49	4.74	5.20	4.94	4.91	4.30	4.07	4.62	4.40
2022 / 10	6.12	3.44	4.36	4.31	4.31	5.82	5.89	5.74	5.77	5.13	4.24	4.50	5.12	4.73
2022 / 11	5.95	3.44	4.57	4.30	4.31	5.79	6.02	5.77	5.81	5.33	4.55	4.49	5.12	4.82
2022 / 12	6.30	3.43	4.78	4.43	4.44	6.38	6.10	6.02	6.05	6.19	4.94	4.67	5.26	5.02
2023 / 01	6.72	3.09	4.80	4.54	4.55	6.44	6.07	5.54	5.64	5.74	5.04	4.83	5.69	5.32

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

Në përqindje

## Interest rates on deposits of Monetary Financial Institutions (outstanding amounts) 1-18a

In percentage

	Individët/ Households			Korporatat jo-financiare/ non-financial corporations				8	
	Me afat të caktuar/ With agreed maturity			Me afat të caktuar/ With agreed maturity					
	Deri në 1 vit/ up to 1 year	Nga 1-2 vit / from 1 to 2 years	mbi 2 vjet / over 2 years	Deri në 1 vit/ up to 1 year	Nga 1-2 vit / from 1 to 2 years	mbi 2 vjet / over 2 years			
	1	2	3	4	5	6	7	8	
2022 / 02	0.35	0.81	1.90	0.62	0.40	1.34	2.57	1.27	
2022 / 03	0.35	0.97	1.82	0.59	0.49	1.34	3.20	0.35	
2022 / 04	0.48	0.96	1.95	0.74	1.61	1.35	2.56	1.61	
2022 / 05	0.69	0.92	2.11	0.86	1.51	1.38	2.16	1.55	
2022 / 06	0.60	0.95	2.01	0.88	0.91	1.52	2.99	0.81	
2022 / 07	0.68	0.95	2.12	0.94	1.13	1.37	2.99	1.11	
2022 / 08	0.68	1.36	2.31	1.08	0.99	1.37	2.49	1.24	
2022 / 09	0.89	1.70	2.42	1.30	1.74	1.94	2.49	1.66	
2022 / 10	0.93	1.64	2.35	1.29	1.08	2.21	2.62	1.18	
2022 / 11	1.01	2.02	2.41	1.38	1.47	1.95	3.79	1.98	
2022 / 12	1.02	1.93	2.69	1.43	1.96	2.97	2.88	2.13	
2023 / 01	1.06	1.72	2.89	1.54	2.15	4.97	3.32	2.77	
Në Lek/ In Lek									
2022 / 02	0.07	0.47	1.02	0.13	0.10	0.47	0.59	0.1	
2022 / 03	0.12	0.47	0.86	0.18	0.16	0.15	0.01	0.14	
2022 / 04	0.22	0.55	0.88	0.32	0.82	0.20	1.90	0.78	
2022 / 05	0.37	0.58	1.05	0.42	0.23	0.55	3.21	0.76	
2022 / 06	0.33	0.56	1.37	0.49	0.35	0.09	1.67	0.38	
2022 / 07	0.37	0.61	1.33	0.52	0.45	0.86	2.45	0.47	
2022 / 08	0.40	0.70	1.46	0.66	0.31	0.52	2.56	0.34	
2022 / 09	0.39	0.77	1.36	0.63	0.72	0.60	2.45	0.75	
2022 / 10	0.43	0.89	1.29	0.61	0.52	1.21	2.11	0.78	
2022 / 11	0.47	1.23	1.39	0.67	1.17	1.40	2.28	1.18	
2022 / 12	0.47	1.08	1.52	0.71	0.83	1.27	2.35	0.87	
2023 / 01	0.56	0.91	1.79	0.85	0.93	1.11	2.89	1.01	
Në Euro/ In Euro									

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-18b Normat e interesit të kredive per individet të Institucioneve Monetare Financiare (sasitë e reja)\*

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

Në përqindje

In percentage

Individët/ Households									
Kredi për banesa/ Lending for house purchase			Kredi konsumatore / Consumer credit			Kredi për qëllime të tjera/ Credit for other purposes			
	Normë e ndryshueshme dhe deri në një vit normë fillestare e pandryshuar/ The floating rate and up to 1 year period of initial rate fixation	Mbi 1 vit e pandryshuar/ Over 1 year fixed rate		Normë e ndryshueshme dhe deri në një vit normë fillestare e pandryshuar/ The floating rate and up to 1 year period of initial rate fixation	Mbi 1 vit e pandryshuar/ Over 1 year fixed rate		Nga te cilat: te vetepunesuarit/ of which selfemployed		
1	2	3	4	5	6	7	8	9	
Në Lek/ In Lek									
2022 / 02	2.98	3.93	3.57	8.15	9.56	9.30	7.78	11.12	6.85
2022 / 03	3.34	4.14	3.84	7.77	9.13	8.89	6.38	9.48	6.49
2022 / 04	3.61	3.89	3.76	8.29	9.87	9.57	7.60	9.26	6.80
2022 / 05	2.71	4.35	3.87	7.54	9.83	9.49	9.08	12.55	6.83
2022 / 06	2.92	4.42	3.99	7.52	9.84	9.45	6.80	9.25	6.63
2022 / 07	3.61	4.63	4.27	7.16	10.00	9.59	8.05	10.38	7.40
2022 / 08	3.20	4.96	4.31	7.74	10.62	10.15	8.04	13.42	7.35
2022 / 09	4.01	4.79	4.54	8.91	10.78	10.48	8.63	14.32	7.98
2022 / 10	4.19	4.71	4.51	7.92	11.36	10.89	8.71	13.56	8.56
2022 / 11	4.27	5.51	4.99	9.11	9.63	9.59	9.39	12.52	8.08
2022 / 12	3.79	5.32	4.81	8.43	9.20	9.12	8.25	13.08	7.49
2023 / 01	3.99	4.98	4.41	8.29	8.94	8.89	8.87	17.77	7.18
Në Euro/ In Euro									
2022 / 02	3.74	3.47	3.54	4.36	4.56	4.48	5.08	6.88	4.90
2022 / 03	3.66	3.45	3.52	4.45	3.78	4.15	3.96	6.54	4.66
2022 / 04	4.97	3.23	3.89	4.58	5.57	5.37	4.72	6.69	4.65
2022 / 05	4.38	2.73	3.15	4.14	4.44	4.28	4.66	5.13	4.02
2022 / 06	4.63	2.51	3.08	4.64	4.97	4.74	4.15	6.22	4.24
2022 / 07	3.98	2.59	2.97	3.71	5.56	4.73	4.83	6.20	4.87
2022 / 08	4.24	2.62	3.10	5.39	5.58	5.46	5.03	5.88	4.34
2022 / 09	4.49	3.67	3.82	4.95	4.92	4.93	5.44	8.19	5.05
2022 / 10	4.44	3.02	3.35	6.52	6.13	6.38	5.41	6.45	5.22
2022 / 11	5.32	3.12	3.57	4.49	6.93	6.32	6.42	6.90	5.54
2022 / 12	5.48	2.93	3.35	5.66	6.56	6.10	5.42	6.95	5.46
2023 / 01	5.48	2.48	3.13	5.92	6.55	6.45	6.35	7.28	6.24

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

Në përqindje

In percentage

Korporatat jo-financiare/ non-financial corporations							
	Kredi me shumë (deri në 140 milionë lek / 1 millionë euro)/ loans (up to to an amount of 140 millions of lek/ 1 millions of euro)			Kredi me shumë (mbi 140 milionë lek/1 millionë euro / loans (over an amount of 140 millions of lek /1 millions of euro)			
	Normë e ndryshuese dhe deri në një vit normë fillostarte e pandryshuar/ The floating rate and up to 1 year period of initial rate fixation	Mbi 1 vit e pandryshuar/ Over 1 year initial rate fixation		Normë e ndryshuese dhe deri në një vit normë fillostarte e pandryshuar/ The floating rate and up to 1 year period of initial rate fixation	Mbi 1 vit e pandryshuar/ Over 1 year initial rate fixation		
	1	2	3	4	5	6	7
Në Lek/ In Lek							
2022 / 02	5.89	5.58	5.71	8.03	6.17	7.18	6.05
2022 / 03	6.04	5.44	5.68	4.26	5.12	4.29	4.68
2022 / 04	5.73	6.69	6.11	4.16	6.39	4.96	5.15
2022 / 05	5.00	5.83	5.50	6.88	5.84	6.04	5.76
2022 / 06	5.77	6.06	5.95	5.32	—	5.32	5.64
2022 / 07	6.15	6.48	6.30	5.18	—	5.18	5.68
2022 / 08	6.18	6.16	6.17	6.75	3.52	5.89	6.03
2022 / 09	6.86	6.51	6.67	7.33	7.43	7.39	6.81
2022 / 10	7.41	7.64	7.53	—	6.31	6.31	6.92
2022 / 11	8.16	8.13	8.13	8.83	6.15	6.51	7.34
2022 / 12	7.35	7.44	7.41	—	5.93	5.93	6.87
2023 / 01	7.85	7.89	7.89	—	6.09	6.09	6.72
Në Euro/ In Euro							
2022 / 02	5.10	4.60	5.11	5.32	3.50	4.79	4.90
2022 / 03	4.53	4.21	5.06	4.90	5.13	4.36	4.63
2022 / 04	4.36	4.29	5.01	5.25	4.27	4.32	4.65
2022 / 05	4.37	4.13	3.51	3.46	3.68	4.24	4.01
2022 / 06	4.57	4.29	4.00	5.27	3.69	4.40	4.24
2022 / 07	4.94	4.26	5.44	5.98	4.68	4.61	5.13
2022 / 08	4.77	4.59	4.04	4.05	4.03	4.71	4.34
2022 / 09	5.00	5.40	5.31	5.37	5.11	5.20	5.27
2022 / 10	5.46	5.22	5.05	5.40	4.23	5.34	5.23
2022 / 11	5.32	5.92	5.52	5.45	5.53	5.57	5.54
2022 / 12	5.03	5.91	5.55	5.42	5.38	5.40	5.46
2023 / 01	6.28	6.65	6.43	—	5.91	5.91	6.24

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-19 Normat e interesit të titjuve shtetërorë

## Interest rates of government securities 1-19

Në përqindje

In percentage

	Normat e interesit për bonot e thesarit / Interest rates of treasury bills			Normat e interesit për obligacionet / Interest rates of government bonds						
	Bono thesari 3-mujore / 3-Months treasury bills	Bono thesari 6-mujore / 6-Months treasury bills	Bono thesari 12-mujore / 12-Months treasury bills	Obligacione 2-vjecare/ 2-Years Bonds	Obligacione 3-vjecare/ 3-Years Bonds	Obligacione 5-vjecare-kupon fiks/ 5-Years Bonds with fix coupon	Obligacione 7-vjecare-kupon fiks/ 7-Years Bonds with fix coupon	Obligacione 7-vjecare-kupon i ndryshueshëm/ 7-Years Bonds with variable coupon	Obligacione 10-vjecare-kupon fiks/ 10-Years Bonds with fix coupon	Obligacione 15-vjecare-kupon fiks/ 15-Years Bonds with fix coupon
	1	2	3	4	5	6	7	8	9	10
2020 / 01	–	1.50	1.77	2.25	–	–	–	–	5.29	–
2020 / 02	1.29	–	1.87	2.20	2.72	–	–	–	–	–
2020 / 03	–	–	1.98	2.55	–	4.34	4.08	–	–	–
2020 / 04	1.30	–	2.05	2.55	3.10	–	–	–	5.38	–
2020 / 05	1.54	1.81	2.16	2.55	–	4.09	–	–	–	–
2020 / 06	1.20	–	1.98	2.20	2.77	–	4.05	–	–	–
2020 / 07	–	–	1.74	2.07	–	4.02	–	–	5.22	–
2020 / 08	0.70	–	1.66	2.54	2.65	–	–	–	–	–
2020 / 09	–	1.30	1.71	2.38	–	4.36	4.38	–	–	–
2020 / 10	–	–	1.73	2.40	2.75	–	–	–	5.34	–
2020 / 11	0.54	1.35	1.77	2.40	–	–	–	–	–	–
2020 / 12	–	–	1.77	2.55	2.82	–	4.52	–	–	–
2021 / 01	1.09	–	1.92	2.63	–	4.30	–	–	5.38	–
2021 / 02	1.28	1.58	2.06	2.65	3.25	–	–	–	–	–
2021 / 03	1.37	1.76	2.13	2.63	–	3.96	4.25	–	–	–
2021 / 04	1.37	–	1.83	2.58	2.80	–	–	–	–	–
2021 / 05	0.88	1.25	1.67	2.19	–	3.63	–	–	–	–
2021 / 06	0.96	–	1.49	1.90	2.70	–	–	4.02	–	–
2021 / 07	0.99	–	1.48	2.08	–	3.57	–	–	5.00	–
2021 / 08	0.86	1.22	1.73	2.20	2.67	–	–	–	–	–
2021 / 09	0.93	1.34	1.77	2.20	–	3.53	4.01	–	–	–
2021 / 10	1.00	–	1.70	2.20	2.74	–	–	–	5.20	–
2021 / 11	0.82	1.31	1.69	2.00	–	3.51	–	–	–	5.88
2021 / 12	1.00	–	1.60	2.00	2.64	–	4.00	–	–	–
2022 / 01	0.96	–	1.58	2.70	–	4.30	–	–	5.10	–
2022 / 02	0.85	1.27	1.58	1.99	2.93	–	–	–	–	5.84
2022 / 03	1.10	1.24	1.87	2.70	–	3.56	4.23	–	–	–
2022 / 04	1.43	1.82	2.83	2.56	3.28	–	–	–	5.75	–
2022 / 05	1.26	–	2.27	2.74	–	4.40	–	–	–	6.90
2022 / 06	1.52	–	2.43	2.90	3.76	–	5.00	–	–	–
2022 / 07	1.69	2.10	2.78	2.90	2.21	4.75	–	–	6.25	–
2022 / 08	1.90	2.37	3.26	3.40	4.94	–	–	–	–	–
2022 / 09	2.25	2.88	4.69	4.70	2.78	6.27	6.88	–	–	8.39
2022 / 10	2.78	3.83	5.10	4.90	6.60	–	–	–	7.48	–
2022 / 11	2.97	4.57	5.79	6.48	–	7.98	–	–	–	8.95
2022 / 12	3.13	4.64	5.63	6.24	6.32	–	7.98	–	–	–
2023 / 01	3.03	4.57	5.19	5.80	–	6.13	–	–	7.60	–

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

**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

	Totali i aktiveve / Total Assets 1=(2+13+22+23+24+25+26)	Veprime me thesarin dhe ndërbankare / Treasury and interbank transactions 2=(3+4+7+8)	Mjete monetare / Cash on hand	Marrëdhënies me Bankën Qëndrore / Transactions with the Central Bank 4=(5+6)	Rezerva të dytueshme në Bankën Qëndrore / Required reserves with Central Bank	Të tjera / Others	Bono thesari dhe bono të tjera të pranueshme përfinancim nga BQ / 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* 8=(9+10+11+12)	Llogari rrjedhëse / Current accounts	Depozita në banka, institucione krediti dhe të tjera financiare / Deposits with banks, credit and other fin.inst.	Hua / Loans	Të tjera / Others	Veprime me klientët, bruto / Operations with customers, gross 13=(14+15+16)	Hua dhënë administratës publike / Loans to public administration	Llogari të tjera të klientëve / Other customer accounts
2020 / IV	1,581,466.05	468,874.53	29,325.06	179,337.97	114,546.26	64,791.71	70,284.88	189,926.62	47,460.55	103,828.39	36,757.04	1,943.19	606,434.93	4,708.10	18,736.23
2021 / IV	1,773,792.56	492,980.15	29,418.99	186,688.07	127,219.17	59,468.91	73,012.92	203,860.16	61,457.45	107,805.38	31,621.11	3,036.16	668,609.56	3,100.47	21,119.57
2022 / IV	1,877,307.74	520,031.03	27,537.75	212,952.96	137,621.49	75,331.47	99,994.85	179,545.46	44,075.98	99,389.59	30,603.18	5,483.38	711,928.59	1,526.18	21,642.88
2022 / I	1,775,187.55	470,036.07	32,536.65	178,738.94	132,858.20	45,880.74	72,651.49	186,108.99	49,112.29	104,215.70	28,725.61	4,116.83	687,295.19	3,006.47	18,939.04
2022 / II	1,805,548.41	486,652.52	35,654.36	185,000.00	132,726.93	52,273.08	70,794.73	195,203.43	40,929.20	111,672.70	38,626.44	4,040.21	698,477.99	1,560.14	18,887.09
2022 / III	1,864,128.32	519,626.00	33,361.30	196,542.35	138,559.10	57,983.25	79,162.85	210,559.50	40,514.17	126,564.31	37,553.62	5,996.90	715,848.93	1,579.89	23,632.65
2022 / IV	1,877,307.74	520,031.03	27,537.75	212,952.96	137,621.49	75,331.47	99,994.85	179,545.46	44,075.98	99,389.59	30,603.18	5,483.38	711,928.59	1,526.18	21,642.88

	Hua dhënë sektorit privat dhe individëve / Loans to private sector and individuals 16=(17+18+19+20+21)	Hua afatshkurtër / Short-term loans	Hua afatmesme / Medium-term loans	Hua afatgjatë / Long-term loans	Hua për prona të patundshme / Real estate loans	Kontrata qeraje / Finance leasing	Veprimet me letrat me vlerë / Securities Transactions	Fonde rezervë të krijuara / Provisions	Mjete të tjera / Other assets	Mjete të qëndrueshme / Fixed assets	Interesa të përllogaritura / Accrued interests	Aktive nga të cilat: / Assets of which: Totali i aktiveve në valutë / Total assets denominated in foreign currency	Totali i aktiveve jorëzidente / Total assets of non-residents (plus accrued interests)	Teprica e kredisë neto (sé bashku me interesat e llogaritura) / Stock of loans net (plus accrued interests)	Teprica e kredisë bruto (sé bashku me interesat e llogaritura) / Stock of loans gross (plus accrued interests)
2020 / IV	582,990.60	126,972.42	93,182.65	234,244.31	125,080.41	3,510.81	479,581.13	-32,413.82	24,667.36	26,009.67	8,312.24	811,163.14	333,371.93	576,718.00	608,910.88
2021 / IV	644,389.51	141,318.18	97,935.54	260,144.48	140,959.41	4,031.91	581,648.13	-27,144.59	23,190.40	25,082.40	9,426.52	922,821.37	390,657.13	645,039.40	671,030.72
2022 / IV	688,759.53	162,463.76	93,552.68	266,869.26	160,865.46	5,008.37	617,591.93	-32,814.97	22,714.39	27,050.57	10,806.22	988,602.42	395,935.57	692,005.69	714,992.01
2022 / I	665,349.67	149,415.42	99,060.40	265,296.81	147,432.93	4,144.10	594,539.06	-32,618.70	22,819.88	24,788.49	8,327.56	948,697.04	391,192.83	665,582.84	689,945.42
2022 / II	678,030.76	151,618.59	97,430.62	270,735.08	153,723.10	4,523.36	597,200.15	-35,050.46	23,895.68	24,538.87	9,833.66	966,332.92	393,766.96	677,566.53	701,152.29
2022 / III	690,636.40	160,296.52	97,756.68	270,145.63	157,598.92	4,838.64	607,108.54	-36,132.37	22,058.10	26,591.63	9,027.48	1,010,182.43	401,243.66	694,976.09	718,796.15
2022 / IV	688,759.53	162,463.76	93,552.68	266,869.26	160,865.46	5,008.37	617,591.93	-32,814.97	22,714.39	27,050.57	10,806.22	988,602.42	395,935.57	692,005.69	714,992.01

Burimi: Banka e Shqipërisë.  
\*Jave zbutur /ondet rezerve per llogarite per tu arketur nga bankat, institucionet e kreditit dhe institucionet e tjerë financiare

Source: Bank of Albania.  
\*Provisions on doubtful receivables from banks, credit institutions and other financial institutions\* are deducted

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

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

	Totali i pasiveve / Total of liabilities 1=(2+9+17+18+19+30)	Vepërime me thesarin dhe ndërbankare / Treasury and Interbank transactions 2=(3+4+5+6+7+8)	Banka Qendrore / Central Bank	Bono thesar & 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	Vepërime me klientët / Operations with customers 9=(10+11)	Administrata publike / Public administration	Sektori privat / Private sector 11=(12+13+14+15+16)	Llogari rjedhëse / Current account	Depozita pa afat / Demand deposits	Depozita me afat / Time deposits	Të tjera / Others	Çertifikata depozitash / Certificate of deposits	Vepërime me letrat me vlerë / Securities Transactions
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2020 / IV	1,581,466.05	86,880.03	1,446.82	32,660.52	11,430.92	21,675.46	17,305.04	2,361.27	1,282,671.95	13,053.38	1,269,618.58	485,063.72	173,106.25	594,069.01	17,379.60	—	3,556.77
2021 / IV	1,773,792.56	112,730.85	820.49	41,572.69	11,983.32	30,050.46	25,239.45	3,064.45	1,429,636.90	20,893.92	1,408,742.98	581,479.70	197,013.33	603,053.99	27,195.97	—	3,106.34
2022 / IV	1,877,307.74	114,306.28	103.10	51,044.03	15,029.52	27,470.86	18,290.45	2,368.31	1,514,236.15	22,200.38	1,492,035.78	646,409.70	198,179.80	627,728.84	19,717.44	—	3,113.80
2022 / I	1,775,187.55	105,562.81	2,270.94	39,037.52	11,464.42	23,829.24	25,880.72	3,079.98	1,434,972.95	17,054.45	1,417,918.50	587,639.40	200,780.27	610,132.66	19,366.16	—	2,862.68
2022 / II	1,805,548.41	113,998.35	1,563.22	46,422.83	11,716.68	24,697.70	26,687.87	2,910.04	1,455,907.75	17,136.24	1,438,771.50	608,490.08	201,393.56	610,368.94	18,518.93	—	3,433.21
2022 / III	1,864,128.32	122,600.85	1,343.88	46,996.52	14,329.63	28,149.07	29,324.84	2,456.91	1,498,911.31	17,980.33	1,480,930.97	636,669.94	205,175.58	620,268.36	18,817.10	—	2,804.10
2022 / IV	1,877,307.74	114,306.28	103.10	51,044.03	15,029.52	27,470.86	18,290.45	2,368.31	1,514,236.15	22,200.38	1,492,035.78	646,409.70	198,179.80	627,728.84	19,717.44	—	3,113.80

	Detyrime të tjera / Other liabilities	Burimet e përhershme / Permanent Resources 19=(20+21+22+23)	Ndihma dhe financimi publik / Grants and public financing	Fonde rezervë specifike / Discretionary provisions	Bonxhi varur / Subordinated debt	Kapitali i vet i aksionerëve / Shareholder's equity 23=(24+25+26+27+28+29)	Kapitali i paguar / Paid in capital	Primet e aksioneve / Share premiums	Rezervat / Reserves	Diferencë rirëresimi / Revaluation difference	Fitimet e paspërdëndarë ose humbja / Retained earnings (loss)	Fitimi (humbja) i vitit në vazhdim / Current year profit (loss)	Pasive nga të cilat: / Liabilities of which:		
													Totali i pasiveve në valutë / Total liabilities in foreign currency	Totali i pasiveve jorezidente / Total liabilities of nonresidents	
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
2020 / IV	17,859.04	186,476.66	—	9,507.01	12,624.57	164,345.08	107,102.65	7,084.11	23,469.46	(9,005.23)	18,818.83	16,875.26	4,021.59	789,678.49	35,121.21
2021 / IV	24,534.09	199,831.86	—	10,098.11	13,946.52	175,787.23	102,362.97	7,130.63	26,034.97	(8,037.58)	26,661.97	21,634.28	3,952.52	897,038.78	51,369.31
2022 / IV	29,686.79	211,401.37	—	10,563.79	16,564.31	184,273.27	94,421.61	7,152.71	33,858.95	(8,386.65)	35,548.86	21,677.79	4,563.35	966,419.38	47,017.35
2022 / I	22,080.31	205,694.81	—	10,458.29	15,826.44	179,410.08	102,739.70	7,141.87	26,012.36	(6,793.43)	47,030.09	3,279.49	4,014.00	917,344.24	50,546.12
2022 / II	19,485.18	208,267.77	—	10,646.14	15,039.82	182,581.81	102,739.70	7,141.87	27,574.87	(5,943.03)	44,575.97	6,492.43	4,456.15	932,021.81	53,819.24
2022 / III	19,884.29	215,776.17	—	10,964.75	15,206.12	189,605.30	104,679.29	7,152.71	27,828.67	(5,205.48)	42,357.67	12,792.44	4,151.60	970,659.97	50,816.88
2022 / IV	29,686.79	211,401.37	—	10,563.79	16,564.31	184,273.27	94,421.61	7,152.71	33,858.95	(8,386.65)	35,548.86	21,677.79	4,563.35	966,419.38	47,017.35

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-21 Tregues të shëndetit finansiar

Në përgjindje, përvç rasteve kur shënohet ndryshe, fund periudhës.

## Financial Soundness Indicators 1-21

In percentage, unless otherwise indicated, end of period.

Numri i bankave / Number of banks	Treguesi me bazë kapitalin / Capital based														
	Kapitali regulatori ndaj aktiveve të ponderuar me rezik (%) / Regulatory capital as a percent of risk-weighted assets (2=3/4*100)	Kapitali regulatori (min lekë) / Regulatory capital (million ALL)	Aktive të ponderuar me rezik (min lekë) / Risk-weighted assets (million ALL)	Kapitali i regjulatorit i nivelit I ndaj aktiveve të ponderuar me rezik (%) / Regulatory Tier 1 capital as a percent of total assets	Kapitali ndaj totalit të aktiveve (%) / Capital as a percent of total assets			Huatë me probleme neto nga provizionet ndaj kapitalit (%) / Nonperforming loans net of provisions as a percent of capital			Kthimi nga kapitali (ROE) (baze vjetore) / Return on equity (ROE) (annual basis) (in %)	Pozicioni i hapur neto ne valutë ndaj kapitalit (%) / Net open position in foreign exchange as a percent of capital			
					Kapitali regulatori i nivelit I ndaj aktiveve të aktiveve (%) / Regulatory Tier 1 capital as a percent of total assets	Kapitali regulatori ndaj totalit të aktiveve (%) / Regulatory capital as a percent of total assets	Kapitali aksioner ndaj totalit të aktiveve (%) / Shareholders' equity as a percent of total assets	Huatë me probleme neto nga provizionet ndaj kapitalit i regjulatorit të nivelit I (%) / Nonperforming loans net of provisions as a percent of regulatory Tier 1 capital	Huatë me probleme neto nga provizionet ndaj kapitalit i regjulatorit të nivelit I (%) / Nonperforming loans net of provisions as a percent of regulatory shareholders' equity	Pozicioni i hapur neto ne valutë ndaj kapitalit (%) / Net open position in foreign exchange as a percent of regulatory capital	Pozicioni i hapur neto ne valutë ndaj kapitalit aksioner (%) / Net open position in foreign exchange as a percent of shareholders' equity				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
2020	12	18.32	152,550.65	832,628.31	17.23	9.07	9.65	10.39	12.00	11.28	10.47	10.65	8.97	8.44	7.83
2021	12	18.00	167,214.86	928,993.61	16.89	8.85	9.43	9.91	7.59	7.13	6.78	12.89	9.80	9.20	8.75
2022	11	18.13	173,261.80	955,647.87	16.89	8.60	9.23	9.82	7.89	7.35	6.91	12.30	5.36	4.99	4.69
2022/08	12	—	—	—	—	9.32	9.95	10.09	7.70	7.21	7.12	9.21	9.42	8.82	8.70
2022/09	12	19.26	186,999.44	971,049.86	18.06	9.41	10.03	10.17	7.17	6.73	6.63	9.37	9.50	8.91	8.79
2022/10	12	—	—	—	—	9.35	9.96	10.19	6.75	6.33	6.19	9.35	9.05	8.49	8.31
2022/11	12	—	—	—	—	8.94	9.57	9.92	7.48	6.99	6.75	9.87	7.39	6.90	6.66
2022/12	11	18.13	173,261.80	955,647.87	16.89	8.60	9.23	9.82	7.89	7.35	6.91	12.30	5.36	4.99	4.69
2023/01	11	—	—	—	—	8.64	9.30	9.86	7.85	7.29	6.88	14.52	5.54	5.15	4.86

Tregues me bazë aktivet / Assets-based items								Tregues të të ardhurave dhe shpenzimeve / Income and expense-based	
Aktive likvide ndaj totalit të aktiveve (%) / Liquid assets as a percent of total assets (in %) (broad measure)	Aktive likvide ndaj totalit të aktiveve (%) / Liquid assets as a percent of total assets (in %) (core measure)	Aktive likvide ndaj detyrimeve afatshkurta (deri në një vit) (%) / Liquid assets as a percent of short-term liabilities (till one year) (in %) (broad measure)	Aktive likvide ndaj detyrimeve afatshkurta (deri në një vit) (%) / Liquid assets as a percent of short-term liabilities (core measure)	Kthimi nga aktivet (ROA) (baze vjetore) / Return on assets (ROA) (annual basis) (in %)	Huatë me probleme (bruto) / Nonperforming loans (gross) as a percent of total loans (in %)	Marzhi i interesave ndaj të ardhurave bruto / Interest margin to gross income	Shpenzime jointeresi ndaj të ardhurave bruto / Noninterest expenses to gross income		
16	17	18	19	20	21	22	23		
2020	34.81	13.56	47.39	18.46	1.20	8.11	74.09	58.73	
2021	33.28	13.29	45.39	18.12	1.42	5.65	73.96	60.25	
2022	29.57	11.00	41.08	15.28	1.36	5.00	81.49	60.37	
2022/08	29.22	12.89	40.24	17.75	1.02	5.20	85.10	66.55	
2022/09	28.85	12.13	40.02	16.83	1.04	5.06	84.92	65.36	
2022/10	29.65	12.32	41.09	17.07	1.04	5.00	84.82	64.48	
2022/11	29.01	12.03	40.19	16.67	1.10	5.05	84.07	63.47	
2022/12	29.57	11.00	41.08	15.28	1.36	5.00	81.49	60.37	
2023/01	30.98	11.65	42.89	16.12	1.74	5.10	87.44	53.32	

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

**1-22 Tregues të përqendrimit të veprimitarës bankare**  
Në përqindje, përvç rasteve kur shënohet ndryshe.

Indicators of banking activity concentration 1-22  
In percentage, unless otherwise indicated.

Numri i bankave tregtare sipas madhësisë së aktiveve / Number of commercial banks by asset size			Pesha e bankave më të mëdha ndaj aktiveve dhe depozitave të sistemit bankar (në %) / The weight of largest banks to banking system assets and deposits (in %)				Indeksi H i illogaritur 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	
2020 / IV	11	1	–	41.84	34.15	57.15	46.68	0.15
2021 / IV	11	1	–	41.83	33.93	57.49	46.95	0.14
2022 / IV	10	1	–	42.20	34.58	57.46	47.52	0.15
2022 / I	11	1	–	41.45	33.91	56.96	46.62	0.14
2022 / II	11	1	–	41.95	34.12	57.43	46.93	0.14
2022 / III	11	1	–	41.97	34.10	57.66	47.07	0.15
2022 / IV	10	1	–	42.20	34.58	57.46	47.52	0.15

**1-23 Struktura e kapitalit aksioner në terma relative**  
Në përqindje

Shareholders' equity in relative terms 1-23  
In percentage

Kapitali i vet aksioner / Shareholders' own capital 1=(2+3+4+5+6+7)	Kapitali i paguar / Paid up capital	Primet e aksioneve /Shares premium	Rezervat / Reserves	Diferencë rivlerësimi / Revaluation difference	Fitimet e pashpërndara ose humbja / Retained earnings or loss	Fitimi (humbja) e vitiit në vazhdim / (loss) of the current year	Profit
	1	2	3	4	5	6	7
2020 / IV	100.00	65.17	4.31	14.28	-5.48	11.45	10.27
2021 / IV	100.00	58.23	4.06	14.81	-4.57	15.17	12.31
2022 / IV	100.00	51.24	3.88	18.37	-4.55	19.29	11.76
2022 / I	100.00	57.27	3.98	14.50	-3.79	26.21	1.83
2022 / II	100.00	56.27	3.91	15.10	-3.25	24.41	3.56
2022 / III	100.00	55.21	3.77	14.68	-2.75	22.34	6.75
2022 / IV	100.00	51.24	3.88	18.37	-4.55	19.29	11.76

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

## Income and expenditure of banking system 1-24

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Të ardhura nga interes / Interest income 1=(2-3)	Të ardhurat bruto nga interes / Gross interest income	minus provijonet për interesin e përllogaritur për aktivet me probleme / less provisions for accrued interest on nonperforming assets	Shpenzime interesë / Interest expenses	Të ardhurat neto nga interesë / Net interest income	Të ardhura jo nga interes / Noninterest income 6=(7+8+9+10)	Gjoba dhe komisione të arkëtueshme / Fees and commissions receivable	Humbjet ose fitimet nga instrumentat financiarë / Gains or losses on financial instruments	Fitimi nga pjesëmarjet në shoqëri të lëdhura / Prorated earnings	Të ardhura të tjera / Other income	Të ardhurat bruto / Gross income
	1	2	3	4	5	6	7	8	9	10	11
2020 / IV	50,413.64	50,413.64	–	7,623.17	42,790.47	14,967.33	10,869.17	2,654.16	13.71	1,430.29	57,757.80
2021 / IV	53,333.71	53,333.71	–	7,362.79	45,970.91	16,183.94	13,357.94	1,150.94	262.97	1,412.09	62,154.85
2022 / IV	60,788.72	60,788.72	–	8,775.13	52,013.59	11,815.49	14,953.24	-4,098.03	322.68	637.59	63,829.08
2022 / I	14,117.91	14,117.91	–	1,960.63	12,157.28	1,585.10	3,223.98	-2,090.88	0.05	451.95	13,742.38
2022 / II	28,773.28	28,773.28	–	4,050.10	24,723.18	1,864.03	7,247.20	-6,260.45	289.08	588.20	26,587.21
2022 / III	44,764.42	44,764.42	–	6,315.93	38,448.49	6,826.01	11,495.19	-5,663.14	322.63	671.34	45,274.50
2022 / IV	60,788.72	60,788.72	–	8,775.13	52,013.59	11,815.49	14,953.24	-4,098.03	322.68	637.59	63,829.08

	Shpenzime jo interesë / Noninterest expenses 12=(13+14)	Shpenzime për personelin / Personnel costs	Shpenzime të tjera / Other expenses	Provijonet (neto) / Provisions (net) 15=(16+17)	Provijonet për kreditë e humbura / Loan loss provisions	Provijonet për njëte të tjera financiare / Other financial asset provisions	Të ardhurat neto (përparrë zërave të jashtëzakonshëm) / Net income (before extraordinary items and taxes) 18=(19+20+21)	Zëra të jashtëzakonshëm / Extraordinary items	Taksat mbi të ardhurat / Income tax	Të ardhurat neto (pas zërave të jashtëzakonshëm) / Net income (after extraordinary items and taxes)
	12	13	14	15	16	17	18	19	20	21
2020 / IV	33,922.52	11,469.03	22,453.49	5,403.55	7,245.34	-1,841.80	18,431.74	-1,249.29	2,805.78	16,875.26
2021 / IV	37,449.58	12,238.84	25,210.74	1,217.65	841.00	376.64	23,487.63	-1,561.77	3,415.12	21,634.28
2022 / IV	38,535.05	13,008.87	25,526.18	1,499.84	4,090.82	-2,590.98	23,794.19	-1,357.42	3,473.83	21,677.79
2022 / I	9,128.55	3,080.41	6,048.14	913.95	708.40	205.55	3,699.88	-270.15	690.53	3,279.49
2022 / II	19,229.37	6,434.84	12,794.53	206.26	1,251.33	-1,045.07	7,151.58	-595.89	1,255.04	6,492.43
2022 / III	29,592.91	9,954.27	19,638.64	1,563.78	2,920.28	-1,356.50	14,117.81	-990.02	2,315.40	12,792.44
2022 / IV	38,535.05	13,008.87	25,526.18	1,499.84	4,090.82	-2,590.98	23,794.19	-1,357.42	3,473.83	21,677.79

Burimi: Banka e Shqipërisë.

Udhëzuesi për hartimin e FSI, FMN, viti 2006.

Source: Bank of Albania.

Compilation Guide of Financial Soundness Indicators, IMF 2006.

## 1-25 Statistika të sistemit të pagesave

## Payment systems statistics 1-25

	Volumi i transaksioneve / Volume of transactions		Vlera e transaksioneve (në milionë lekë) / Value of transactions (in millions ALL)	
	AIPS	AECH	AIPS	AECH
	1	2	3	4
Totali i periudhës / Total of period				
2020	127,500	789,885	9,905,395	128,162
2021	138,548	998,733	10,758,434	158,444
2022	153,972	1,231,847	13,020,805	185,476
Flukse mujore / Monthly flows				
2022 / 08	13,109	102,428	1,168,761	15,701
2022 / 09	14,085	106,392	1,211,633	16,185
2022 / 10	12,658	108,055	1,089,862	16,382
2022 / 11	12,322	107,407	1,109,785	16,150
2022 / 12	19,911	133,123	1,452,389	20,531
2023 / 01	13,204	99,287	1,300,904	15,355

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

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

Fund periudhe

End of period

	Shpërndarja rajonale e ATM / Number of ATM by regions						
	Total 1=(2+3+4+5+6+7)	Tirana	Shkodra	Korça	Gjirokastra	Elbasani	Lushnja
	1	2	3	4	5	6	7
2020	738	503	59	40	42	27	67
2021	822	482	75	56	69	44	96
2022	855	484	82	55	88	42	104
Shpërndarja rajonale e terminaleve POS / Number of POS terminals by regions							
2020	12,147	10,748	335	185	288	168	423
2021	13,741	11,374	534	431	383	410	609
2022	16,227	13,509	614	448	619	321	716

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

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

Fund periudhe

End of period

	Llogaritë totale / Total accounts 1=(2+5)	Llogari jo rezidente / Non resident accounts 5=(6+7)					
		Llogari rezidente / Resident accounts 2=(3+4)	Individë / Individuals	Kompani / Companies	Individë / Individuals	Kompani / Companies	
	1	2	3	4	5	6	7
2020	2,956,564	2,917,045	2,695,903	221,142	39,519	37,936	1,583
2021	3,047,259	3,002,467	2,777,170	225,297	44,792	42,889	1,903
2022	3,108,899	3,058,459	2,819,104	239,355	50,440	48,511	1,929

Burimi: Banka e Shqipërisë.

\* Raportimet e bankave sipas metodologjisë per raportimin e instrumenteve të pagesave (2008) e rishikuar në Janar të vitit 2014.

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

Source: Bank of Albania.

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

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

## 2

## SEKTORI I JASHTËM

## EXTERNAL SECTOR

## 2

2-1 Bilanci i Pagesave  
Në milionë euro

Balance of payments 2-1  
In millions EUR

	Llogaria korrente / Current account 1=(2+5+8+11)	Mallrat / Goods 2=(3-4)			Shërbimet / Services 5=(6-7)			Të ardhura pârësore / Primary income 8=(9-10)			Të ardhura dyfisore / Secondary income 11=(12-13)			Llogaria kapitale / Capital account	
		Kredi / Credit	Debi / Debit	Kredi / Credit	Debi / Debit	Kredi / Credit	Debi / Debit	Kredi / Credit	Debi / Debit	Kredi / Credit	Debi / Debit	Kredi / Credit	Debi / Debit		
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
2019	-1088.73	-3143.79	906.52	4050.30	1263.90	3404.61	2140.71	-180.14	420.18	600.33	971.30	1105.45	134.15	76.10	
2020	-1152.61	-2982.51	793.63	3776.14	1051.75	2226.22	1174.47	-219.33	337.11	556.44	997.48	1169.75	172.27	143.56	
2021	-1166.43	-3829.34	1264.79	5094.13	1795.86	3485.79	1689.93	-210.93	397.62	608.55	1077.98	1244.02	166.04	359.25	
2021/ IV	-540.64	-1223.99	357.16	1581.15	421.25	848.38	427.12	-31.84	123.02	154.87	293.94	336.54	42.61	113.83	
2022 / I	-248.93	-815.96	482.61	1298.56	408.41	865.68	457.27	-84.71	118.59	203.30	243.33	284.12	40.78	9.54	
2022 / II	-206.24	-997.93	509.29	1507.21	601.03	1215.26	614.23	-69.16	143.26	212.41	259.82	303.87	44.05	-5.91	
2022 / III	-166.05	-1215.57	476.93	1692.51	847.07	1586.69	739.63	-80.74	148.79	229.53	283.20	330.84	47.64	-6.61	

	Llogaria financiare / Financial account 15=(16+19+22-28)	Investimet direkte / Direct investment 16=(17-18)			Investime portofoli / Portfolio investment 19=(20-21)			Investime të tjera* / Other investment* 22=(23-24)			Gabime dhe harresa neto / Net errors and omissions 26=(27-28)	Mjete e rezervës dhe të lidhura me to / Reserve assets and related items 26=(27-28)	Mjetet e rezervës / Reserve assets 27	Kredi dhe hua nga FMN / Credit and loans from the IMF 28
		Mjete / Assets	Detyrime / Liabilities	Mjete / Assets	Detyrime / Liabilities	Mjete / Assets	Detyrime** / Liabilities**	Mjete / Assets	Detyrime** / Liabilities**	Mjete / Assets				
		15	16	17	18	19	20	21	22	23	24	25	26	27
2019	-827.07	-1036.31	35.98	1072.29	140.58	73.68	-66.90	50.86	14.25	-36.60	107.89	-59.86	-77.67	-17.81
2020	-1504.38	-893.56	43.11	936.67	-65.85	264.21	330.07	-403.83	-379.65	24.18	159.33	513.52	654.65	141.13
2021	-1564.51	-989.93	42.30	1032.23	-96.45	324.66	421.12	-531.66	171.49	703.15	178.83	989.71	936.17	-53.54
2021/ IV	-1076.00	-290.09	12.14	302.23	-444.90	67.93	512.83	-351.73	-121.44	230.28	77.42	737.32	726.61	-10.71
2022 / I	-223.41	-271.45	31.59	303.04	136.68	69.40	-67.28	-108.29	-14.02	94.27	-72.97	-69.29	-88.94	-19.65
2022 / II	-223.36	-286.97	50.03	337.00	77.36	4.17	-81.53	-24.79	64.36	89.15	-74.54	-52.28	-63.32	-11.04
2022 / III	-138.06	-300.27	44.00	344.27	84.64	41.36	-43.27	56.93	52.94	-3.98	128.70	114.75	94.10	-20.65

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\* Në kategorinë 22 përfshihen edhe derivativat finansiarë.

\* Other investment (22) include financial derivatives.

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

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

Janë rishikuar të dhënat për gjashëmujorin e parë 2022.

Data are revised for the first half of 2022.

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

Lekë për njësi të monedhës së huaj

Exchange rate 2-2

ALL per unit of foreign currencies

Monedhat kryesore / Main foreign currencies	Mesatarja e periudhës/ Average of period						Fundi i periudhës / End of period					
	Dollari amerikan / USD	EURO / EUR	Sterlina Angleze / GBP	Franga Zvicerane / CHF	Jeni Japonez (per 100) / JPY	Dollari Kanadez / CAD	Dollari amerikan / USD	EURO / EUR	Sterlina Angleze / GBP	Franga Zvicerane / CHF	Jeni Japonez (per 100) / JPY	Dollari Kanadez / CAD
	1	2	3	4	5	6	7	8	9	10	11	12
2020	108.65	123.77	139.34	115.71	101.77	81.02	100.84	123.70	137.93	114.46	97.88	79.14
2021	103.52	122.46	142.42	113.29	94.33	82.61	106.54	120.76	143.95	116.82	92.57	83.78
2022	113.04	118.98	139.60	118.40	86.40	86.91	107.05	114.23	128.92	116.13	81.13	79.04
2022 / 08	115.47	116.97	138.43	120.70	85.48	89.45	117.26	117.19	136.42	119.86	84.51	89.42
2022 / 09	118.01	116.99	133.71	121.38	82.47	88.58	118.85	116.60	132.65	121.64	82.36	86.81
2022 / 10	119.26	117.25	134.54	119.73	81.02	86.95	118.76	118.07	137.10	118.76	79.90	86.97
2022 / 11	115.15	117.12	134.74	119.01	80.69	85.67	112.72	116.86	135.38	118.65	81.16	83.23
2022 / 12	108.52	114.93	132.13	116.51	80.49	79.92	107.05	114.23	128.92	116.13	81.13	79.04
2023 / 01	107.90	116.39	132.00	116.85	82.73	80.41	107.72	116.55	132.65	116.07	82.60	80.07

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 1=(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 other 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
2020	271,955.03	39,050.12	39,915.09	7,409.43	1,811.25	8,642.77	102,344.47	41,809.10	22,396.20	8,576.59
2021	368,769.36	44,468.59	69,326.77	10,681.19	2,176.93	10,148.00	112,455.10	80,071.65	28,886.87	10,554.26
2022	486,786.59	51,714.73	107,489.58	17,617.70	2,888.36	14,282.52	135,222.02	105,359.74	39,689.01	12,522.92
2022 / 08	35,187.99	3,377.92	8,989.78	882.13	170.82	1,120.24	7,175.31	9,872.94	2,691.53	907.33
2022 / 09	38,530.68	3,860.69	7,917.70	1,271.67	204.81	1,321.15	11,764.44	7,623.42	3,500.18	1,066.62
2022 / 10	38,211.00	4,591.99	6,387.77	1,332.29	260.01	1,262.17	12,169.98	7,265.95	3,729.36	1,211.49
2022 / 11	42,110.42	5,062.34	8,907.74	1,209.31	273.45	1,402.38	12,874.04	7,318.72	3,960.45	1,101.98
2022 / 12	40,223.77	5,474.68	11,691.58	1,180.24	245.84	1,073.24	10,670.07	5,482.23	3,403.88	1,002.01
2023 / 01	42,078.65	3,577.79	13,869.44	1,011.48	261.93	995.42	11,355.07	7,070.32	3,135.98	801.22

Burimi: INSTAT.

Source: INSTAT.

\* Eksportet janë në vlerën F.O.B.

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

## 2-4 Importi sipas grup mallrave\*

Në milionë lekë

## Import by commodity groups\* 2-4

In millions ALL

	Gjithsej / Total 1=(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 other 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
2020	605,262.04	110,926.66	54,551.97	91,016.38	12,631.09	24,005.72	75,456.77	78,258.65	133,819.82	24,594.98
2021	800,718.13	130,016.55	105,102.54	114,702.23	14,920.60	28,893.66	90,830.63	111,817.78	170,093.33	34,340.82
2022	950,380.92	149,224.72	171,644.58	117,053.99	17,021.21	35,218.91	101,788.20	137,116.10	187,019.01	34,294.21
2022 / 08	79,567.76	13,814.47	20,265.89	9,230.15	873.04	2,661.80	6,127.96	9,835.21	13,825.39	2,933.85
2022 / 09	87,912.19	14,059.63	15,683.00	9,835.69	1,343.11	3,224.59	9,414.58	14,956.17	16,648.64	2,746.78
2022 / 10	83,289.52	11,862.41	15,766.93	9,845.46	1,608.60	2,940.04	10,016.86	11,257.44	16,941.58	3,050.20
2022 / 11	77,343.15	11,386.13	10,518.63	10,268.91	1,360.75	2,911.76	9,098.22	12,807.48	16,171.24	2,820.02
2022 / 12	94,567.56	12,556.39	26,522.89	9,983.66	1,290.26	2,989.62	8,310.08	9,172.42	20,454.54	3,287.69
2023 / 01	58,197.89	9,791.18	8,106.13	7,154.34	952.75	1,765.14	6,394.08	9,068.63	12,594.62	2,371.01

Burimi: INSTAT.

Source: INSTAT.

\* Importet janë në vlerën C.I.F.

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

## 2-5 Borxhi i jashtëm bruto

Në milionë euro

Gross external debt 2-5

In millions Eur

	Borxhi i jashtëm bruto / Gross external debt 1=(2+5+8+11+14)	Qeveria e përgjithshme / General Government 2=(3+4)	Afatshkurtër / Short-term	Afatgjatë / Long-term	Banka Qëndrore / Central Bank 5=(6+7)	Afatshkurtër / Short-term	Afatgjatë / Long-term	Korporata Depozituese, me përjashtim të Banks Qëndrore / Deposit-taking corporations, except Central Bank 8=(9+10)	Afatshkurtër / Short-term	Afatgjatë / Long-term	Sektorë të tjerrë / Other sectors 11=(12+13)	Afatshkurtër / Short-term	Afatgjatë / Long-term	Investimi Direkt: Huatë Ndërkompani / Direct Investment: Interccompany Lending
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2019	8,246.00	3,756.43	—	3,756.43	57.38	—	57.38	1,421.81	174.80	1,247.01	1,341.93	366.95	974.99	1,668.45
2020	8,549.13	4,086.49	—	4,086.49	54.55	—	54.55	1,362.88	175.71	1,187.18	1,413.05	371.30	1,041.75	1,632.16
2021	9,755.31	4,845.98	—	4,845.98	222.23	—	222.23	1,529.76	358.72	1,171.04	1,512.11	485.69	1,026.42	1,645.22
2021 / IV	9,755.31	4,845.98	—	4,845.98	222.23	—	222.23	1,529.76	358.72	1,171.04	1,512.11	485.69	1,026.42	1,645.22
2022 / I	9,805.08	4838.32	—	4838.32	223.76	—	223.76	1530.45	341.88	1188.57	1535.29	519.22	1016.07	1677.26
2022 / II	9,915.83	4848.04	—	4848.04	230.23	—	230.23	1585.01	383.17	1201.84	1554.21	524.64	1029.57	1698.34
2022 / III	9,947.38	4825.89	—	4825.89	234.69	—	234.69	1620.37	375.35	1245.02	1555.55	538.2	1017.35	1710.88

Burimi: Banka e Shqipërisë.

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

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

## 3 SEKTORI FISKAL

## FISCAL SECTOR

3

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

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

								Deficiti / Cash balance 9=(1-5)	Financimi i deficitit / Deficit financing		
	Totali i të ardhurave / Total revenue 1=(2+3+4)	Të ardhura nga ndihmat / Grants	Të ardhura tatumore / Tax revenue	Të ardhura jo tatumore / Non tax revenue	Totali i shpenzimeve / Total expenditure 5=(6+7+8)	Shpenzimet korente / Current expenditures	Shpenzime kapitale / Capital expenditures	Shpenzime të tjera / Other expenditure	Financimi i brendshëm / Domestic financing	Financimi i huaj / Foreign financing	
	1	2	3	4	5	6	7	8	9	10	11
2020	425,905	8,295	398,658	18,953	536,507	421,367	85,309	29,832	-110,602	49,426	61,176
2021	510,572	12,671	475,612	22,289	595,968	461,075	98,203	36,691	-85,397	-18,701	104,098
2022	572,790	9,510	541,342	21,938	651,015	499,989	112,119	38,907	-78,226	87,765	-9,539
2022 / 07	327,543	3,673	310,602	13,268	312,287	265,660	38,720	7,907	15,256	-12,981	-2,274
2022 / 08	376,705	4,216	357,972	14,517	362,342	303,430	43,004	15,907	14,363	-11,817	-2,546
2022 / 09	426,195	4,710	405,433	16,053	409,906	343,031	50,968	15,907	16,289	-11,453	-4,836
2022 / 10	476,110	7,563	451,013	17,535	465,698	385,485	56,306	23,907	10,412	-1,901	-8,511
2022 / 11	522,897	8,145	494,970	19,782	513,725	426,780	63,037	23,908	9,172	558	-9,730
2022 / 12	572,790	9,510	541,342	21,938	651,015	499,989	112,119	38,907	-78,226	87,765	-9,539

Burimi: Ministria e Financave dhe Ekonomisë.

Source: Ministry of Finance and Economy.

**3-2 Stoku i borxhit të brendshëm sipas instrumenteve<sup>1</sup>**  
Në milionë lekë, fund periudhe, të dhëna progresive

**Domestic debt stock by instruments<sup>1</sup> 3-2**  
In millions ALL, end of period, progressive data

Stoku i borxhit të brendshëm / Domestic debt stock 1=(2+11)	I. Borxhi i Qeverisë Qendrore Buxhetore / I. Budgetary Central Government Debt 2=(3+4+5+6+7+8+9+10)	A. Instrumenta Afatshkurtër/ A. Short term Instruments							B. Instrumenta Afatgjatë / B. Long Term Instruments				C. Rivlerësim valutor/ C. Foreign exchange currency revaluation		II. Borxhi i Garantuar (D+E) <sup>2</sup> / Public Guaranteed Debt (D+E) <sup>2</sup> 11=12+13	
		Bono Thesari / Treasury bills	Obligacione 2 vjeçare / 2 years Note	Obligacione 3 vjeçare / 3 years Note	Obligacione 5 vjeçare / 5 years Note	Obligacione 7 vjeçare / 7 years Note	Obligacione 10 vjeçare / 10 years Note	Obligacione 15 vjeçare / 15 years Note	Rivlerësim valutor/ Foreign exchange currency revaluation	(D) Garanci të brendshme / (D) Domestic Guarantees	(E) Garanci të tjera të brendshme / (E) Other domestic guarantees					
		1	2	3	4	5	6	7	8	9	10	11	12	13		
2020	644,088	630,791	200,437	97,455	43,358	112,837	83,675	93,029	—	—	13,297	4,196	9,101			
2021	702,256	678,881	202,112	101,932	59,858	117,754	84,728	111,347	1,150	—	23,375	13,836	9,538			
2022	732,654	712,779	234,470	96,203	57,376	105,003	85,931	121,392	6,385	6,020	19,875	13,009	6,865			
2022 / I	706,334	684,055	199,395	103,646	51,657	117,450	84,693	116,836	3,450	6,929	22,279	13,926	8,353			
2022 / II	703,764	682,456	198,679	99,163	56,126	115,201	84,405	118,627	4,235	6,020	21,308	13,603	7,705			
2022 / III	710,382	689,803	209,829	97,615	54,533	110,363	85,431	120,627	5,385	6,020	20,579	13,326	7,253			
2022 / IV	732,654	712,779	234,470	96,203	57,376	105,003	85,931	121,392	6,385	6,020	19,875	13,009	6,865			

Burimi: Ministria e Financave dhe Ekonomisë.

<sup>1</sup> Borxhi i brendshëm i Qeverisë Qendrore Buxhetore përfshin vetëm letra me vlerë të borxhit dhe nuk ka kredi të marrë në tregun e brendshëm.

<sup>2</sup> Në stokun e borxhit të garantuar ne 31.12.2022 përfshihet edhe stoku i dy garancive shtetërore të emetuarë përbashilim e situatës së pandemisë si dhe të garancisë për situatën e veçantë të krijuar në treg.

Source: Ministry of Finance and Economy.

Budgetary Central Government Domestic Debt is comprised only of debt securities and there are no domestically contracted loans.<sup>1</sup>

The stock of guaranteed debt on 31.12.2022 includes also the stock of two state guarantees issued to cope with the pandemic situation<sup>2</sup>

and the guarantee issued for the special situation created in the market.<sup>2</sup>

## 4 SEKTORI REAL

## REAL SECTOR

## 4

4-1 Prodhimi i brendshëm bruto sipas klasifikimit të aktivitetit ekonomik, (Metoda e Prodhimit NVE Rev 2)  
2018 – 2020, me çmime korrente, në milionë lekë

Gross domestic product by economic activities, (Production Method NACE Rev 2) 4-1  
2018 – 2020 at current prices , In millions ALL

Kodi	NVE Rev.2	Aktiviteti ekonomik				Economic activities
			2018	2019	2020*	
A1	01-03	Bujqësi, pyje dhe peshkim	301,641	311,130	316,722	Agriculture, forestry and fishing
A2	05-09	Industria nxjerrëse	41,737	48,200	33,455	Mining and quarrying
A3	10-33	Industria përpunuuese	100,385	105,849	99,270	Manufacturing Industry
A4	35	Energjia elektrike, furnizimi me gaz, avull dhe ajër të kondicionuar	44,953	34,389	34,147	Electricity, gas, steam and air conditioning supply
A5	36-39	Furnizimi me ujë, aktivitetet e trajtimit dhe menaxhimit të mbeturinave, mbetjeve	14,174	15,473	14,176	Water supply; sewerage, waste management and remediation activities
A6	41-43	Ndërtimi	147,036	144,953	147,908	Construction
A7	45-47	Tregtia me shumicë dhe me pakicë; riparimi i automjeteve dhe motorcikletave	175,769	183,812	184,727	Wholesale and retail trade; repair of motor vehicles and motorcycles
A8	49-53	Transporti dhe magazinimi	53,806	55,458	46,194	Transportation and storage
A9	55-56	Akomodimi dhe shërbimi ushqimor	39,143	45,979	34,889	Accommodation and food service activities
A10	58-63	Informacioni dhe komunikacioni	46,893	50,493	49,985	Information and communication
A11	64-66	Aktiviteti financiare dhe të siguracionit	37,249	36,730	34,220	Financial and insurance activities
A12	68	Aktiviteti të Real estate (Dhënies-Marries me qera)	89,875	94,736	102,207	Real estate activities
A13	69-75	Aktivitet profesionale, shkencore dhe teknike	52,411	54,068	48,764	Professional, scientific and technical activities
A14	77-82	Aktiviteti administrative dhe shërbime mbështetëse	53,889	60,365	56,064	Administrative and support service activities
A15	84	Administrim publik dhe mbrojtja; sigurimi social i detryueshëm	71,823	74,467	75,482	Public administration and defense; compulsory social security
A16	85	Arsimi	67,887	70,211	71,760	Education
A17	86-88	Shëndetësia dhe aktivitetet të punës sociale	48,442	52,997	54,753	Human health activities
A18	90-93	Arte, argëtim dhe clodhje	17,165	8,786	7,910	Arts, entertainment and recreation
A19	94-98	Aktivitetet të tjera shërbimi dhe aktivitetet të familjeve	27,277	30,903	28,601	Other services and activities of households
<b>Vlera e Shtuar Bruto me çmime bazë</b>			<b>1,431,558</b>	<b>1,478,999</b>	<b>1,441,237</b>	<b>GVA at basic prices</b>
Taksa neto mbi produktet			205,173	212,904	202,840	Net taxes on products
<b>PBB ME ÇMIMET E TREGUT</b>			<b>1,636,731</b>	<b>1,691,903</b>	<b>1,644,077</b>	<b>GDP at market prices</b>

Burimi: INSTAT.

Source: INSTAT.

\* 2020 Gjysém-finale.

\* 2020 Semifinal data.

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

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

Indeks

Index

	Indekset e çmimeve të prodhimit/ Producer price index					Construction cost index (for dwellings)	
	IÇP Indeksi Total (NVE Rev.2), 2020 =100 (%) / PPI Total Index (NACE Rev.2), 2020 = 100 (%)	Industria nxjerrëse / Mining and quarrying	Industria përpunuese / Manufacturing	Energjia elektrike, gaz, avull dhe ajër i kondicionuar / Electricity,gas, steam and air conditioning	Furnizimi me ujë, aktivitete të trajtimit dhe menaxhimit të mbeturinave, mbetjeve / Water supply, treatment activities and waste management	Indeksi i kushtimit në ndërtim (për banesa) T4 / 2020=100 (%) / Construction cost index (for dwellings) Q 4 / 2020=100 (%)	Ndryshimet vjetore të indeksit të kushtimit në ndërtim (për banesa)/ Annual changes of the construction cost index (for dwellings)
	1	2	3	4	5	6	7
2020*	100.00	100.00	100.00	100.00	100.00	100.11	0.20
2021*	102.70	108.90	101.92	101.92	100.88	101.90	1.80
2022*	123.17	145.16	119.15	134.33	103.26	108.40	
2022 / I	118.28	136.39	116.19	122.36	102.88	106.04	5.05
2022 / II	122.13	149.73	117.86	130.41	103.10	107.81	6.20
2022 / III	124.73	144.11	119.52	142.41	103.33	109.45	7.22
2022 / IV	127.56	150.41	123.04	142.16	103.73	110.30	7.03

Burimi: INSTAT.

Source: INSTAT.

\* Mesatare vjetore.

\* Annual avenge.

## 4-3 Indeks i çmimeve të konsumit

Consumer price index 4-3

	IÇK Totali / CPI total 2020=100 / CPI Total December 2020=100												
		Ushqime dhe pije jo-alkoolike / Food and non-alcoholic beverages	Pije alkoolike dhe duhan / Alcoholic beverages and tobacco	Veshje dhe këpucë / Clothing and footwear	Qira, ujë lëndë djegëse dhe energji / Rent, water, fuel and power	Mobilje, pajisje shtëpie dhe mirëmbajtje e shtëpisë / Furniture household and maintenance	Shëndeti / Medical care	Transporti / Transport	Komunikimi / Communication	Argëtim dhe kulturë / Recreation and culture	Shërbimi arsimor / Education service	Hotele, kafene dhe restorante / Hotels, coffee-house and restaurants	Mallra dhe shërbime të ndryshme / Goods and various services
	1	2	3	4	5	6	7	8	9	10	11	12	13
2020*	100.39	100.99	99.84	99.75	100.06	99.61	100.08	101.27	99.75	99.99	100.03	99.76	99.62
2021*	102.44	104.93	101.39	100.57	100.76	100.82	100.77	103.95	102.35	101.78	100.26	101.33	99.92
2022*	109.32	117.28	106.27	102.70	103.58	104.70	101.31	121.14	103.73	104.18	101.34	106.60	101.60
2022 / 08	110.13	118.02	107.37	102.04	104.18	105.36	101.33	125.35	103.85	106.74	100.90	107.55	101.84
2022 / 09	110.81	119.29	107.72	104.18	104.42	106.32	101.62	123.16	103.85	107.01	102.55	107.96	102.74
2022 / 10	111.21	119.75	107.34	104.71	105.01	107.15	101.99	125.01	103.85	104.34	102.17	108.08	102.98
2022 / 11	110.92	119.66	107.45	105.22	104.84	107.35	102.05	118.99	104.39	105.04	102.49	108.66	103.11
2022 / 12	111.40	121.43	107.71	105.58	104.76	107.69	101.99	115.61	104.57	105.56	102.85	108.69	103.04
2023 / 01	112.62	124.54	108.22	105.50	105.07	107.99	101.89	116.39	104.57	106.02	102.89	109.36	103.29

	Ndryshimet vjetore të indeksit të çmimeve të konsumit sipas grupave kryesore (në %) / Year on year consumer price index, main groups (in %)												Inflacioni mesatar vjetor / Annual average inflation "	
	IÇK Totali / CPI total	Ushqime dhe pije jo-alkoolike / Food and non-alcoholic beverages	Pije alkoolike dhe duhan / Alcoholic beverages and tobacco	Veshje dhe këpucë / Clothing and footwear	Qira, ujë lëndë djegëse dhe energji / Rent, water, fuel and power	Mobilim, pajisje shtëpie dhe mirëmbajtje e shtëpisë / Furniture household and maintenance	Shëndeti / Medical care	Transporti / Transport	Komunikimi / Communication	Argëtim dhe kulturë / Recreation and culture	Shërbimi arsimor / Education service	Hotele, kafene dhe restorante / Hotels, coffee-house and restaurants	Mallra dhe shërbime të ndryshme / Goods and various services	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2020	1.05	2.55	0.88	-0.64	1.16	1.15	-0.23	-4.93	0.50	0.50	-0.04	0.68	0.72	1.62
2021	3.72	6.36	2.10	1.67	1.91	1.15	0.85	9.03	3.26	4.21	0.53	3.31	-0.30	2.05
2022	7.40	14.17	5.49	3.85	2.79	6.46	1.13	6.04	1.27	1.30	2.31	5.21	3.35	6.73
2022 / 08	7.96	13.99	6.16	1.92	3.21	4.65	0.56	19.35	0.87	5.22	0.74	6.22	1.85	5.07
2022 / 09	8.09	14.01	6.45	2.95	3.30	5.53	0.91	17.21	0.88	4.73	1.78	6.38	2.90	5.53
2022 / 10	8.32	14.56	5.73	3.03	3.62	6.45	1.26	16.92	0.65	1.71	1.76	6.07	3.31	6.02
2022 / 11	7.85	14.69	5.84	3.64	3.10	6.25	1.28	9.63	1.11	1.02	1.95	6.08	3.56	6.42
2022 / 12	7.40	14.17	5.49	3.85	2.79	6.46	1.13	6.04	1.27	1.30	2.31	5.21	3.35	6.73
2023 / 01	7.23	13.34	5.14	4.10	2.97	6.40	1.03	6.54	1.27	1.75	2.35	5.57	3.55	7.01

Burimi: INSTAT.

\* Indeksat mesatare të çmimeve të konsumit .

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

Source: INSTAT.

\*Average CPI by main groups.

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

## 4-4 Punësimi, papunësia dhe pagat

Në mijë, ose në rast të kundërt, sikurse përcaktohet

## Employment, unemployment and wages 4-4

In thousands, unless otherwise indicated

	Të punësuar kontribues në sigurimet shoqërore sipas sektorëve. / Employed contributors in social insurance by sectors.		Punëkërkues të papunë të regjistruar / Registered jobseekers	Pagat (në Lekë) / Wages (in ALL)		
	Të punësuar kontribues në sektorin shtetëror / Employed contributors in public sector	Të punësuar kontribues në sektorin privat /Employed contributors in private sector		Paga mesatare mujore në sektorin shtetëror / Average monthly wage in public sector	Paga minimale e miratuar** / Approved minimum monthly wage **	
	1	2		3	4	5
2019*	173	514	71	63,084	26,000	
2020*	175	505	83	64,389	26,000	
2021*	183	520	87	68,508	30,000	
2022 / I	184	524	74	67,045	30,000	
2022 / II	186	534	76	68,245	32,000	
2022 / III	182	542	78	70,593	32,000	
2022 / IV	184	532	80	74,450	34,000	

Burimi: INSTAT.

Source: INSTAT.

\* Mesatare vjetore përvç pagës minimale (5).

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

\*\* Të dhëna administrative.

\*\* Administrative data.