



**RAPORTI
STATISTIKOR
MUJOR**

**MONTHLY
STATISTICAL
REPORT**

06/2023

RAPORTI STATISTIKOR MUJOR

MONTHLY STATISTICAL REPORT

PËRMBAJTJA

Tregues kryesorë makroekonomikë

NR.
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), 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) 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

1. Zhvillimet monetare dhe normat e interesit Monetary developments and interest rates 1.
Në miliardë lekë, përvç rasteve kur shënohet ndryshe, fund periudhe In billions ALL, unless otherwise indicated, end of period

	Aggregatet monetarë / Monetary aggregates			Depozitat ¹ / Deposits ¹	Kredita ² / Credit ²	Normat e interesit 12m / 12m interest rates(%)				Norma e marrëveshjes së riblerjejeve njëjavore ⁴ / Weekly repurchase agreement rate ⁴
	M1	M2	M3			Deposits ³	Hua ³ /	Loans ³	Bono Thesari ⁴ / T. Bills ⁴	
	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	1,659.3	1,271.6	713.6	0.72	6.52	5.63	2.8	

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

2. Prodhim i brendshëm bruto, indekset e çmimeve dhe tregu i punës Gross domestic product, price indexes and labor market 2.
Në milionë lekë, përvç rasteve kur shënohet ndryshe, fund periudhe In millions ALL, unless otherwise indicated, end of period

	Rritja reale vjetore e PBB me çmime konstante (%) ⁵ Annual real growth of GDP at constant prices (%) ⁵	Me çmime korrente, në milionë lekë ⁶ / At current prices, in million ALL ⁶				Ndryshimet vjetore të Indeksit të Cmimeve 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	-3.3	1,647,431.1	27,378.1	-54,735.5	1,620,073.7	1.1		60.6	12.2	
2021	8.9	1,856,172.3	36,242.2	-62,222.6	1,830,191.8	3.7		60.9	12.0	
2022						7.4		65.0	11.3	

Burimi: INSTAT.

Source: INSTAT.

3. Bilanci i pagesave, rezerva dhe kursi i këmbimit Balance of payments , reserves and exchange rate 3.
Në milionë euro, përvç rasteve kur shënohet ndryshe In millions EUR, unless otherwise indicated

	Bilanci i illogarës korrente / Current account	Nga të cilat: Bilanci tregtar / Of which:Trade balance (3-4)			Nga të cilat: Të ardhura nga emigrantët / Of which: Workers' remittances	Investimet direkte neto / Direct investments, net	Rezervat valutore (stok)/ Reserves (stock)	Rezervat në muaj importe / Reserves in months of import	Kursi i këmbimit / Exchange rate Mesatare e periudhës / Period average	
		Eksporti / Export	Importi / Import						ALL / EUR	ALL / USD
		1	2	3		4	5	6	7	8
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	-1,165.4	-3,829.3	1,264.8	5,094.1	761.0	-989.9	4,972.2	8.8	122.5	103.5
2022	-1,080.3	-4,269.1	1,932.5	6,201.6	833.7	-1,206.8	4,952.1	6.9	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 In billions ALL

	Të Ardhura / Revenue	Shpenzime / Expenditure		Deficiti / Deficit 5=(1-3)	Financim i brendshëm / Domestic financing			Stoku i borxhit të Qeverisë Qendrore, përfshirë borxhin e garantuar /Stock of Central Government Debt including Debt Guarantees		
		Nga të cilat: Të ardhura tatimore /Of which: Tax revenue	Shpenzime kapitale / Capital expenditure		Financim i huaj / Foreign financing	Stoku i borxhit të brendshëm / Domestic debt stock	Stoku i borxhit të jashtëm / External debt stock			
		1	2		3	4	5	6	7	8
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) Përfshihen vetëm illogaritë dhe depozitat që janë pjesë e parash së gjërë.

1) Deposits included in broad money.

2) Përfaqësion kreditin për ekonomi.

2) Credit to economy.

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

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) 2021 Gjysmë-finale.

5) 2021 Semifinal data.

1 SEKTORI FINANCIAR

FINANCIAL SECTOR

1

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

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

	Totali i mjetave / Total assets 1=(2+3+4+5+6+12+13+14)	Arri monetar dhe mbajtjet e SDR/ Monetary gold and SDR holdings	Arkë në valutë / Foreign currency	Depozita/ Deposits	Letrat me vlerë të ndryshme nga akcionet / Securities other than shares 5=(6+7)	Jorezidentë / Nonresidents	Oeveria Qëndrore / Central Government	Huatë / Loans 8= (9+10+11)	Qeveria Qëndrore / Central Government	Korporata të tjera depozituese / Other depository corporations	Sektorë të tjere rezidentë / Other resident sectors	Derivatet financiare / Financial derivatives	Lilogjari të arkëtueshme / Receivable accounts	Mjetë 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	54,478.8	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	21,546.5
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
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
2023 / 02	730,747.6	46,242.6	26.9	77,165.6	518,527.5	443,283.7	75,243.9	45,473.4	—	43,185.3	2,288.1	5.3	21,284.6	22,021.8
2023 / 03	722,396.4	47,438.4	42.8	81,003.1	510,883.9	436,301.4	74,582.5	39,395.2	—	37,117.7	2,277.5	5.2	21,562.6	22,065.3
2023 / 04	706,528.3	48,929.9	(28.8)	67,786.8	504,154.6	429,329.0	74,825.6	43,012.3	—	40,748.4	2,263.9	(0.2)	20,638.7	22,035.0
2023 / 05	713,961.5	47,833.8	108.4	71,973.3	493,735.1	419,186.0	74,549.1	57,618.3	—	55,364.6	2,253.7	(0.1)	20,686.9	22,005.8
2023 / 06	763,105.4	44,984.9	11.2	115,609.0	500,709.9	426,538.2	74,171.8	59,529.1	—	57,284.8	2,244.3	4.3	20,280.2	21,976.9

	Detyrimet totale / Total liabilities 1=(2+3+4+10+14+15+16)	Paraja në qarkullim / Currency in circulation	Depozita të përfshira në parane e gjëre / Deposits included in broad money	Depozita të papërfshira në parane e gjëre / Deposits excluded from broad money 4=(5+6+7+8+9)	Jorezidentët / Nonresidents	Oeveria Qëndrore / Central Government	Korporata të tjera depozituese / Other depository corporations	Korporata të tjera jo-financiare / Other nonfinancial corporations	Sektorë të tjere rezidentë / Other resident sectors	Huatë / Loans 10=(11+12+13)	Jorezidentët / Nonresidents	Qeveria Qëndrore / Central Government	Korporata të tjera depozituese / Other depository corporations	Lilogjari të paguashme / Other accounts payable	Alokimi i SDR / SDR allocation	Aksione dhe instrumente të tjera të kapitalit / Shares and other equity
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
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
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
2023 / 02	730,747.6	399,101.5	120.3	296,394.6	16,238.6	64,076.3	215,978.3	86.6	14.9	—	—	—	—	942.0	25,946.9	8,242.2
2023 / 03	722,396.4	397,501.1	67.1	292,558.3	16,237.0	60,283.5	215,936.1	86.8	14.9	—	—	—	—	1,025.3	25,315.7	5,928.9
2023 / 04	706,528.3	399,589.9	396.6	282,197.6	16,235.9	74,633.1	191,228.4	85.2	14.9	—	—	—	—	817.3	24,794.8	(1,267.8)
2023 / 05	713,961.5	398,641.8	68.3	291,610.2	15,493.9	83,306.8	192,715.4	79.2	14.9	—	—	—	—	996.2	24,690.4	(2,045.4)
2023 / 06	763,105.4	403,782.2	66.9	352,439.7	15,492.2	156,937.8	179,918.0	76.8	14.9	—	—	—	—	603.8	23,711.1	(17,498.3)

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-2 Paraqitura monetare e Bankës së Shqipërisë

Monetary survey of Bank of Albania 1-2

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Mjete valutore neto/ Net foreign assets 1=(2-3)	Pretendime ndaj jorezidentëve/ Claims on 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 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	6	7	8	9
		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	—	—	—
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
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
2023 / 02	544,288.0	587,061.1	42,773.0	56,731.7	11,257.5	75,371.8	64,114.3	43,185.3	—	—	—	—	2,289.0
2023 / 03	543,057.3	585,426.2	42,368.9	53,799.2	14,403.5	74,719.1	60,315.6	37,117.7	—	—	—	—	2,278.0
2023 / 04	524,237.3	565,751.3	41,514.0	43,296.1	283.4	74,962.0	74,678.6	40,748.4	—	—	—	—	2,264.3
2023 / 05	517,856.3	558,856.2	40,999.9	48,987.1	-8,632.9	74,711.0	83,343.9	55,364.6	—	—	—	—	2,255.4
2023 / 06	566,729.5	606,326.0	39,596.5	-22,966.3	-82,496.3	74,496.0	156,992.3	57,284.8	—	—	—	—	2,245.2

	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 gjërë / Deposits included in broad money	Depozita të papërfshira në paranë e gjërë / 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	
2023 / 01	608,631.2	401,923.0	206,634.7	73.5		102.2	—	107.8	-22,761.8		14,734.8	
2023 / 02	615,200.1	399,101.5	215,978.3	120.3		101.5	—	217.2	-22,741.3		8,242.2	
2023 / 03	613,504.2	397,501.1	215,936.1	67.1		101.7	—	78.7	-22,757.0		5,928.9	
2023 / 04	591,214.9	399,589.9	191,228.4	396.6		100.2	—	190.2	-22,703.9		-1,267.8	
2023 / 05	591,425.5	398,641.8	192,715.4	68.3		94.2	—	45.3	-22,676.2		-2,045.4	
2023 / 06	583,767.1	403,782.2	179,918.0	66.9		91.8	—	57.9	-22,655.2		-17,498.3	

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

	Totali i 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
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	—
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	—
2023 / 02	1,913,101.5	13,973.0	15,268.1	362,090.0	142,480.7	214,539.5	5,069.8	702,061.4	196,167.8	505,893.5	—
2023 / 03	1,903,796.6	14,722.6	16,122.1	363,744.6	141,516.1	217,239.6	4,988.9	693,600.5	186,516.5	507,084.0	—
2023 / 04	1,888,616.0	14,438.5	14,745.6	334,826.0	135,179.1	194,658.9	4,788.0	708,996.4	196,039.1	512,957.3	—
2023 / 05	1,900,191.5	14,481.4	17,681.8	331,787.3	132,691.9	192,818.8	6,276.6	724,401.0	204,519.8	519,881.2	—
2023 / 06	1,893,962.3	14,737.6	17,844.8	314,481.8	127,542.9	181,838.2	5,100.7	730,547.3	205,153.7	525,393.6	—

	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 financiare / 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 tjerrë residentë / Other resident sectors	Aksione dhe instrumente të tjerë të kapitalit / Shares and other equity 22=(23+24)	Jorezidentët / Nonresidents	Rezidentë / Residents	Derivatet financiare / Financial derivatives	Llogari të Arkëtueshme / Other accounts receivable	Mjete jofinanciare / Nonfinancial assets	
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	
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	
2023 / 02	752,326.7	41,793.6	—	12,248.0	15,875.2	1,341.5	191.6	22,620.2	405,116.4	253,140.3	16,337.6	10,375.0	5,962.6	—	9,714.5	41,330.3	
2023 / 03	748,931.3	43,601.0	—	5,927.4	16,403.0	1,323.7	178.2	20,752.9	405,170.1	255,575.1	15,980.4	10,028.5	5,951.9	—	9,356.1	41,339.1	
2023 / 04	748,325.9	39,821.1	—	11,099.2	16,540.9	7.5	174.8	21,163.1	403,579.6	255,939.8	15,721.4	9,636.3	6,085.2	—	10,618.9	41,143.4	
2023 / 05	744,322.9	40,919.2	—	4,103.0	16,673.6	7.3	167.0	18,938.0	405,701.5	257,813.3	15,543.3	9,465.7	6,077.6	—	10,559.9	41,413.9	
2023 / 06	749,265.1	41,285.4	—	8,042.3	16,797.8	7.2	153.5	19,218.9	404,347.3	259,412.8	15,637.3	9,581.4	6,055.9	—	10,326.7	41,121.7	

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-3.b Bilanci sektorial i bankave paradepozituese/ Detyrimet
Në milionë lekë, fund periudheSectoral 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 përshtira në paranë e gjërë / Deposits included in broad money 2=(3+4+5+6+7)	Korporata të tjera financiare / Other financial corporations	Qeveria lokale / Local Governments	Korporata jo-financiare publike / Public nonfinancial corporations	Korporata të tjera jo-financiare / Other nonfinancial corporations	Sektorë të tjerrë rezidentë / Other resident sectors	Depozita të papërfshira në paranë e gjërë / Deposits not included in broad money 8=(9+10+11+12+13+ 14+15+16)	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 jo-financiare publike / Public nonfinancial corporations	Korporata të tjera jo-financiare / Other nonfinancial corporations	Sektorë të tjerrë 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	1,261,187.0	26,354.3	2,753.7	25,873.8	252,054.8	954,150.6	302,487.0	27,820.9	103.1	7,318.7	19,199.6	7,249.7	381.8	10,098.8	230,314.4
2023 / 01	1,932,729.6	1,284,929.2	25,594.9	1,967.9	27,937.1	263,831.9	965,597.4	314,342.1	29,886.2	1,312.8	9,939.7	16,199.7	7,376.4	382.7	10,324.1	238,920.4
2023 / 02	1,913,101.5	1,269,667.4	24,650.8	2,139.4	27,063.9	253,439.8	962,373.5	307,783.8	23,376.8	112.6	10,216.8	16,884.1	7,099.8	383.8	9,688.4	240,021.4
2023 / 03	1,903,796.6	1,258,459.5	26,363.3	1,966.3	26,768.4	249,755.6	953,616.0	310,205.4	24,481.0	3,369.3	4,135.8	19,349.4	7,401.6	383.6	10,804.9	240,279.8
2023 / 04	1,888,616.0	1,243,805.1	22,640.3	1,966.9	27,014.1	249,986.7	942,197.1	316,749.1	24,716.5	2,736.1	8,636.9	19,239.6	7,352.2	383.7	11,395.4	242,888.8
2023 / 05	1,900,191.5	1,242,516.5	22,994.0	1,933.1	27,537.3	249,180.7	940,871.4	315,965.9	22,807.2	1,441.6	8,884.7	18,172.4	6,894.2	383.0	12,527.0	244,855.7
2023 / 06	1,893,962.3	1,234,162.2	23,440.1	1,970.1	25,662.9	252,496.2	930,593.1	321,027.8	24,115.1	3,087.0	9,630.6	20,588.0	7,070.9	382.8	12,312.5	243,841.0

	Letrat me vlerë të ndryshme nga akcionet 17-(18+19)	Korporata të tjera jo-financiare / Other nonfinancial corporations	Sektorë të tjerrë 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 jo-financiare / Other nonfinancial corporations	Sektorë të tjerrë rezidentë / Other resident sectors	Derivatet financiare / Financial derivatives	Llogari të pagueshme / Other accounts payable	Aksione dhe instrumente të tjerrë të kapitalit / Shares and other equity
	17	18	19	20	21	22	23	24	25	26	27	28	29	30
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
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
2023 / 02	7,942.3	288.2	7,654.0	77,300.1	17,421.8	43,185.3	6,645.8	259.9	9,787.4	—	—	—	60,629.0	189,778.9
2023 / 03	8,833.6	311.3	8,522.3	70,153.3	19,455.9	37,117.6	7,205.3	233.2	6,141.4	—	—	—	72,987.2	183,157.6
2023 / 04	8,749.7	288.0	8,461.6	74,832.7	17,592.0	40,755.3	6,069.9	227.5	10,165.5	22.5	—	—	60,677.5	183,801.9
2023 / 05	8,757.2	311.8	8,445.3	86,476.9	19,815.7	55,364.6	6,063.7	224.6	5,008.2	—	—	—	59,998.7	186,476.0
2023 / 06	7,772.6	305.9	7,466.6	83,637.7	16,449.1	57,284.8	4,691.3	197.3	5,015.1	0.1	—	—	60,066.1	187,295.9

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 qeverisë lokale / Claims on local governments	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 tjerrë 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	352,866.2	398,776.8	45,910.7	1,415,921.9	226,734.8	482,684.5	508,361.9	25,677.4	21,515.2	204.8	23,714.0	411,853.0	249,215.5
2023 / 01	375,254.4	422,075.4	46,821.0	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
2023 / 02	365,286.5	406,085.2	40,798.6	1,418,835.7	228,512.5	487,417.0	507,235.1	19,818.1	21,837.8	191.6	22,620.2	405,116.4	253,140.3
2023 / 03	353,847.3	397,784.2	43,936.8	1,415,248.4	231,962.3	479,255.2	508,407.8	29,152.6	22,354.8	178.2	20,752.9	405,170.1	255,575.1
2023 / 04	353,112.6	395,421.1	42,308.5	1,402,442.3	209,097.4	489,861.6	512,964.8	23,103.3	22,626.1	174.8	21,163.1	403,579.6	255,939.8
2023 / 05	362,655.5	405,278.4	42,622.9	1,411,862.3	207,300.2	499,191.2	519,888.5	20,697.4	22,751.1	167.0	18,938.0	405,701.5	257,813.3
2023 / 06	360,844.0	401,408.2	40,564.2	1,403,725.4	196,575.8	501,163.5	525,400.7	24,237.2	22,853.7	153.5	19,218.9	404,347.3	259,412.8

	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 tjerrë të kapitalit / Shares and other equity	Nga të cilat: Reserva rivleresimi / Of which: Valuation adjustment	Detyrime të tjera neto / Other net liabilities	Axhustimi i konsolidimit / Consolidation adjustment
	14	15	16	17	18	19	20	21	22	23	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	1,261,187.0	645,580.3	615,606.7	248,044.6	7,924.7	4,635.7	183,967.8	-19,256.0	11,807.7	25.6
2023 / 01	39,258.6	1,284,929.2	660,603.1	624,326.1	257,003.6	8,019.8	8,792.8	188,854.1	-16,971.5	9,959.1	712.7
2023 / 02	43,297.9	1,269,667.4	648,927.6	620,739.8	257,193.4	7,942.3	9,787.4	189,778.9	-18,338.2	6,910.1	-455.1
2023 / 03	40,486.9	1,258,459.5	642,409.3	616,050.2	258,869.9	8,833.6	6,141.4	183,157.6	-20,029.6	12,722.0	424.9
2023 / 04	43,491.4	1,243,805.1	634,015.4	609,789.7	261,420.1	8,749.7	10,188.0	183,801.9	-21,460.0	5,279.1	-1,180.3
2023 / 05	56,806.2	1,242,516.5	634,423.2	608,093.3	264,659.9	8,757.2	5,008.2	186,476.0	-21,343.5	5,724.5	4,568.9
2023 / 06	60,371.7	1,234,162.2	638,492.8	595,669.5	263,607.2	7,772.6	5,015.2	187,295.9	-23,696.6	5,165.8	1,178.9

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 kartëmoneda në lekë / Notes and coins in national currency	Monedha dhe kartëmoneda në 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	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 / 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
2023 / I	14,594.5	30.3	11.1	2,206.7	2,118.9	87.8	485.1	11,096.7	11,096.7	—	189.0	575.7

	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)			Depozita të papërfshira në paranë e gjërë / Deposits excluded from broad money 5=(6+7)			Huatë / Loans 8=(9+10+11)				Detyrime të tjera / Other liabilities	Aksione dhe instrumente të tjerë të kapitalit / Shares and other equity
		Sektorë të tjerë rezidentë / Other resident sectors	Korporatat e tjera jofinanciare / Other nonfinancial corporations	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 / 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
2023 / I	14,594.5	10,446.4	10,446.4	—	69.8	69.8	—	1,183.7	—	1,183.7	—	253.6	2,640.9

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-6 Paraqitura monetare e korporatave të tjera depozituese
Në milionë Lekë, fund perudhe

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 Bankës Qëndrore / Claims on Central Bank	Pretendimet neto ndaj Qeverisë Qëndrore / Net claims on Central Government 6=(7-8)	Pretendimet ndaj Qeverisë Qëndrore / Claims on Central Government	Minus: Detyrime ndaj Qeverisë Qëndrore / Less: Liabilities to Central Government	Pretendime ndaj korporatave të tjera financiare / Claims on other financial corporations	Pretendimet ndaj qeverisë lokale / Claims on local government	Pretendimet ndaj korporatave jofinanciare publike / Claims on public nonfinancial corporations	Pretendimet ndaj korporatave të tjera jofinanciare / Claims on other nonfinancial corporations	Pretendime ndaj sektorëve të tjerrë 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	352,874.7	398,785.4	45,910.7	1,427,202.9	226,759.6	483,148.9	508,826.3	25,677.4	21,603.0	204.8	23,714.0	411,853.0	259,919.6
2023 / 01	375,262.9	422,083.9	46,821.0	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
2023 / 02	365,295.1	406,093.7	40,798.6	1,430,116.8	228,537.3	487,881.4	507,699.5	19,818.1	21,925.6	191.6	22,620.2	405,116.4	263,844.4
2023 / 03	353,858.4	397,195.3	43,936.8	1,426,948.2	231,992.5	479,740.3	508,892.9	29,152.6	22,442.6	178.2	20,752.9	405,170.1	266,671.8
2023 / 04	353,123.7	395,432.2	42,308.5	1,414,142.1	209,127.6	490,346.7	513,449.9	23,103.3	22,713.9	174.8	21,163.1	403,579.6	267,036.5
2023 / 05	362,666.6	405,289.5	42,622.9	1,423,562.1	207,330.5	499,676.2	520,373.6	20,697.4	22,838.9	167.0	18,938.0	405,701.5	268,909.9
2023 / 06	360,855.1	401,419.3	40,564.2	1,415,425.2	196,606.0	501,648.6	525,885.8	24,237.2	22,941.5	153.5	19,218.9	404,347.3	270,509.4

	Detyrime ndaj Bankës 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 lë cilat: Rezerva rivlerosimi / 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	223,312.9	7,288.0	3,506.5	189,407.5	-6,782.8	4,404.9	3,434.4
2022 / 12	51,195.0	1,271,585.1	645,580.3	626,004.8	248,116.2	7,924.7	4,635.7	186,545.3	-19,256.0	11,273.0	-1,197.4
2023 / 01	39,258.6	1,295,327.2	660,603.1	634,724.2	257,075.2	8,019.8	8,792.8	191,431.7	-16,971.5	9,424.5	-510.3
2023 / 02	43,297.9	1,280,065.5	648,927.6	631,137.9	257,265.0	7,942.3	9,787.4	192,356.4	-18,338.2	6,375.5	-1,678.1
2023 / 03	40,486.9	1,268,905.9	642,409.3	626,496.7	258,939.7	8,833.6	6,141.4	185,798.5	-20,029.6	12,210.9	-510.4
2023 / 04	43,491.4	1,254,251.5	634,015.4	620,236.1	261,489.9	8,749.7	10,188.0	186,442.8	-21,460.0	4,768.0	-2,115.5
2023 / 05	56,806.2	1,252,963.0	634,423.2	618,539.8	264,729.8	8,757.2	5,008.2	189,116.9	-21,343.5	5,213.4	3,633.7
2023 / 06	60,371.7	1,244,608.7	638,492.8	606,115.9	263,677.0	7,772.6	5,015.2	189,936.8	-23,696.6	4,654.7	243.7

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 jorezidentive / Claims on nonresidents	Minus: Detyrime ndaj jorezidentive / 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 tjere / Claims on other sectors 8=(9+10+11+12+13)	Pretendime ndaj korporatave të tjera financiare / Claims on other financial corporations	Pretendime 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 tjere 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	892,687.0	981,132.6	88,445.6	1,211,348.4	491,750.4	582,941.0	91,190.6	719,598.0	21,603.0	204.8	23,714.0	411,853.0	262,223.2
2023 / 01	923,042.8	1,013,021.1	89,978.3	1,227,452.3	509,869.2	590,807.5	80,938.3	717,583.1	21,896.7	197.2	22,639.4	407,332.3	265,517.5
2023 / 02	909,583.1	993,154.7	83,571.7	1,215,126.0	499,138.9	583,071.2	83,932.3	715,987.1	21,925.6	191.6	22,620.2	405,116.4	266,133.3
2023 / 03	896,915.8	983,221.4	86,305.7	1,211,637.2	494,143.7	583,611.9	89,468.2	717,493.5	22,442.6	178.2	20,752.9	405,170.1	268,949.8
2023 / 04	877,361.1	961,183.5	83,822.4	1,207,562.1	490,630.1	588,412.0	97,781.9	716,932.1	22,713.9	174.8	21,163.1	403,579.6	269,300.8
2023 / 05	880,523.0	964,145.7	83,622.8	1,209,854.0	491,043.3	595,084.6	104,041.3	718,810.7	22,838.9	167.0	18,938.0	405,701.5	271,165.3
2023 / 06	927,584.5	1,007,745.3	80,160.8	1,138,568.0	419,152.3	600,381.8	181,229.5	719,415.7	22,941.5	153.5	19,218.9	404,347.3	272,754.6

	Detyrimet e parasë 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 tjere të kapitalit / Shares and other equity	Nga të cilat: rezerva rivleresimi / Of which: valuation adjustment	Detyrime të tjera neto / Other liabilities net	Axhustimi i konsolidimit / Consolidation adjustment
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	1,659,293.5	387,652.0	1,271,641.5	645,636.7	626,004.8	248,218.7	7,924.7	4,635.7	86.4	191,658.1	-46,106.0	-12,607.5	4,825.9
2023 / 01	1,682,905.7	387,505.0	1,295,400.8	660,676.6	634,724.2	257,177.4	8,019.8	8,792.8	107.8	206,166.5	-34,613.3	-13,847.7	1,172.9
2023 / 02	1,665,289.6	385,103.8	1,280,185.8	649,047.9	631,137.9	257,366.5	7,942.3	9,787.4	217.2	200,598.7	-42,251.0	-18,044.0	1,551.3
2023 / 03	1,651,721.2	382,748.2	1,268,973.1	642,476.4	626,496.7	259,041.4	8,833.6	6,141.4	78.7	191,727.3	-46,570.9	-11,056.5	2,065.6
2023 / 04	1,639,769.2	385,121.2	1,254,648.0	634,411.9	620,236.1	261,590.0	8,749.7	10,188.0	190.2	185,174.9	-55,509.2	-20,051.4	-687.4
2023 / 05	1,637,161.4	384,130.2	1,253,031.3	634,491.5	618,539.8	264,823.9	8,757.2	5,008.2	45.3	187,071.5	-56,924.1	-13,829.1	1,338.2
2023 / 06	1,633,689.9	389,014.3	1,244,675.6	638,559.7	606,115.9	263,768.7	7,772.6	5,015.2	57.9	172,438.5	-75,367.8	-17,756.8	1,166.7

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
Gjendja në fund të periudhës (në milionë Lekë) / Stock at end of period (in millions ALL)							
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	1,659,293.5	939,309.0	735,839.0	387,652.0	348,187.0	203,470.0	719,984.5
2023 / 01	1,682,905.7	943,594.5	740,217.5	387,505.0	352,712.5	203,377.1	739,311.2
2023 / 02	1,665,289.6	935,575.1	732,160.5	385,103.8	347,056.7	203,414.6	729,714.5
2023 / 03	1,651,721.2	932,045.4	728,374.3	382,748.2	345,626.1	203,671.1	719,675.9
2023 / 04	1,639,769.2	928,433.5	726,140.2	385,121.2	341,019.0	202,293.3	711,335.7
2023 / 05	1,637,161.4	926,096.0	724,464.4	384,130.2	340,334.2	201,631.6	711,065.4
2023 / 06	1,633,689.9	936,837.2	735,732.3	389,014.3	346,718.0	201,104.9	696,852.8
Ndryshimi vjetor në përqindje / Annual percentage changes							
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	4.9	2.3	4.9	5.8	3.9	-6.3	8.5
2023 / 01	5.4	3.1	5.9	6.8	4.9	-5.8	8.4
2023 / 02	4.6	2.8	5.3	6.0	4.5	-5.3	7.0
2023 / 03	3.7	2.7	4.9	4.6	5.2	-4.3	4.9
2023 / 04	2.7	2.5	4.6	4.6	4.7	-4.7	3.0
2023 / 05	2.5	2.2	4.3	4.4	4.2	-4.6	3.0
2023 / 06	1.4	2.4	4.6	4.8	4.4	-4.9	0.1

Burimi :Banka e Shqipërisë.

Source: Bank of Albania.

1-8.b Kundërpertitë e aggregatëve monetarë

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

Counterparts of monetary aggregates 1-8.b

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

	Mjetet valutore neto / Net Foreign Assets	Mjetet e brendshme / Domestic assets 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	
			1	2	3	4
Gjendja në fund të periudhës (milionë 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	892,687.0	1,211,348.4	491,750.4	719,598.0	(12,607.5)	
2023 / 01	923,042.8	1,227,452.3	509,869.2	717,583.1	(13,847.7)	
2023 / 02	909,583.1	1,215,126.0	499,138.9	715,987.1	(18,044.0)	
2023 / 03	896,915.8	1,211,637.2	494,143.7	717,493.5	(11,056.5)	
2023 / 04	877,361.1	1,207,562.1	490,630.1	716,932.1	(20,051.4)	
2023 / 05	880,523.0	1,209,854.0	491,043.3	718,810.7	(13,829.1)	
2023 / 06	927,584.5	1,138,568.0	419,152.3	719,415.7	(17,756.8)	
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	(4.8)	11.7	19.3	7.1		
2023 / 01	(1.7)	12.8	22.0	7.0		
2023 / 02	(2.5)	10.8	19.9	5.3		
2023 / 03	(2.9)	9.2	17.6	4.1		
2023 / 04	(4.3)	7.6	15.0	3.0		
2023 / 05	(2.8)	6.7	13.9	2.4		
2023 / 06	2.1	0.0	(2.6)	1.6		

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania.

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

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-9 Depozitat në lekë sipas sektorëve*
Në millionë lekë, fund periudhe

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

Totali i depozitave / Total deposits 1=(2+8)	Lilogari rjedhëse dhe depozita pa afat / Current account and sight deposits 2=(3+4+5+6+7)							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													
							1	2	3	4	5	6	7	8	9	10	11	12	13
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						
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						
2023 / 02	550,471.3	347,056.7	1,737.9	18,852.7	5,788.9	79,997.8	240,679.4	203,414.6	—	598.1	4,609.1	6,652.8	191,554.6						
2023 / 03	549,297.2	345,626.1	1,662.9	18,373.6	6,654.0	77,830.3	241,105.4	203,671.1	—	598.7	4,746.8	7,079.9	191,245.7						
2023 / 04	543,312.3	341,019.0	1,698.6	18,823.2	4,464.3	75,873.5	240,159.4	202,293.3	—	599.1	4,512.8	7,018.2	190,163.2						
2023 / 05	541,965.8	340,334.2	1,741.6	19,938.4	4,109.1	75,902.9	238,642.2	201,631.6	—	599.5	4,412.9	7,195.4	189,423.8						
2023 / 06	547,822.8	346,718.0	1,798.0	18,173.9	4,751.3	81,101.4	240,893.5	201,104.9	—	598.5	4,606.9	7,272.0	188,627.5						

1-10 Depozitat në valutë sipas sektorëve*
Në millionë lekë, fund periudhe

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

Totali i depozitave / Total deposits 1=(2+8)	Lilogari rjedhëse dhe depozita pa afat / Current account and sight deposits 2=(3+4+5+6+7)							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													
							1	2	3	4	5	6	7	8	9	10	11	12	13
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	719,984.5	493,783.0	75.7	4,001.7	6,598.9	141,613.2	341,493.6	226,201.5	983.7	2,606.9	7,561.1	23,903.3	191,146.5						
2023 / 01	739,311.2	507,149.3	69.5	4,746.1	8,342.6	148,806.5	347,184.6	232,161.9	234.5	3,520.3	6,049.5	23,903.6	198,454.0						
2023 / 02	729,714.5	496,492.9	169.7	4,409.8	7,333.4	142,110.1	342,470.0	233,221.6	231.7	3,203.3	6,972.7	24,679.2	198,134.6						
2023 / 03	719,675.9	488,492.0	88.9	4,657.3	7,782.2	140,099.2	335,864.4	231,183.9	204.4	3,138.9	7,181.4	24,746.1	195,913.1						
2023 / 04	711,335.7	481,183.7	61.8	4,507.8	7,093.9	140,299.5	329,220.8	230,152.0	206.5	3,084.0	6,906.6	26,795.5	193,159.5						
2023 / 05	711,065.4	480,358.5	75.3	4,081.2	6,457.8	140,136.0	329,608.2	230,707.0	116.2	2,918.3	8,015.9	25,946.4	193,710.1						
2023 / 06	696,852.8	475,765.2	59.2	6,027.4	6,351.4	141,949.7	321,377.6	221,087.5	112.9	863.1	7,736.2	22,173.1	190,202.2						

Burimi: Banka e Shqipërisë

* Përfshtohen vetëm illogaritë dhe depozitat që janë pjesë e parashë 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)	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
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
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
2023 / 02	709,935.9	364,290.0	191.6	9,443.1	169,711.7	8,910.3	176,033.4	345,645.9	—	13,177.1	235,404.7	6,964.9	90,099.1
2023 / 03	711,453.3	367,063.6	178.2	7,938.8	171,992.7	9,061.1	177,892.9	344,389.8	—	12,814.1	233,177.4	7,341.9	91,056.4
2023 / 04	710,758.8	371,851.9	174.8	8,780.5	174,403.5	9,087.7	179,405.3	338,906.9	—	12,382.5	229,176.1	7,453.2	89,895.1
2023 / 05	712,643.7	378,807.9	167.0	8,926.2	178,416.2	9,293.1	182,005.4	333,835.9	—	10,011.9	227,285.3	7,380.5	89,158.2
2023 / 06	713,271.2	386,952.6	153.5	9,337.4	182,482.1	9,310.7	185,669.0	326,318.6	—	9,881.6	221,865.2	7,487.2	87,084.7

Burimi: Banka e Shqipërisë.

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

Source: Bank of Albania.

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

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

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

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Totali i huave pér korporatat jofinanciare / Total loans to non-financial corporations 1=(2+3+4+5+6+7+8+9+10+11+12 +13+14+15+16+17+18+19+20+21 +22)	Bujqësia, Pyjet, Peshkimi / Agriculture, forestry and fishing	Industria nxjerrëse / Mining and quarrying	Industria përpunuese / Manufacturing	Energjia elektrike, furnizimi me gaz, avull dhe ajër i kondicionuar / Electricity, gas, steam and air conditioning supply	Furnizimi me ujë, 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 motocikletave / Wholesale and retail trade; repair of motor vehicles and motorcycles	Transporti dhe magazinimi / Transportation and storage	Akomodimi dhe shërbimi ushqimor / Accommodation and food service activities	Informacioni dhe komunikacioni / Information and communication
	1	2	3	4	5	6	7	8	9	10	11
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
2023 / 01	429,971.6	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
2023 / 02	427,736.6	6,586.8	5,203.7	50,100.2	49,930.7	2,766.4	70,693.4	136,227.8	10,436.1	34,091.1	6,118.3
2023 / 03	425,922.9	6,517.2	5,117.5	49,599.5	48,221.6	2,726.7	70,158.3	134,655.5	11,009.3	34,512.7	6,329.5
2023 / 04	424,742.7	6,424.2	4,661.5	49,142.4	48,235.8	2,643.6	70,683.3	133,861.6	11,045.2	34,573.1	6,078.7
2023 / 05	424,639.5	6,478.1	4,518.4	48,378.0	46,490.9	2,568.2	71,715.8	133,713.1	10,901.6	35,387.6	6,184.5
2023 / 06	423,566.2	6,528.8	4,702.5	47,846.2	45,502.4	2,554.2	71,781.4	133,349.8	11,580.8	35,447.4	6,568.5

	Aktivitete financiare dhe të sigurimit / Financial and insurance activities	Aktivitete të pasurive të palujtëshme / Real estate activities	Aktivitete profesionale, shkençore dhe teknike / Professional, scientific and technical activities	Shërbime administrative dhe mbështetëse / Administrative and support service activities	Administrimi publik dhe mbrojtja; Sigurimi social i detyrueshëm / Public administration and defence; compulsory social security	Arsimi / Education	Shëndetësia dhe aktivitete të punës sociale / Human health and social work activities	Arte, argëtim dhe çlodhje / Arts, entertainment and recreation	Aktivitete të tjera shërbimi / Other service activities	Aktivitete të familjeve si punëdhënës; Aktivitete të prodhimit të mallrave e shërbimeve të familjeve pér pér. e vet / Activities of households as employers; undifferentiated goods-and services-producing activities of HH for own use	Aktivitete të organizatave 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
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
2023 / 02	3,538.5	8,666.0	2,296.4	2,804.9	891.3	5,973.8	5,332.6	617.9	25,432.3	28.2	0.3
2023 / 03	3,435.1	8,778.3	2,367.6	2,866.3	340.3	5,896.7	6,893.1	610.2	25,855.9	27.3	4.3
2023 / 04	3,340.2	8,782.5	2,364.8	3,120.3	565.2	5,760.8	6,730.2	606.8	26,088.0	30.5	4.1
2023 / 05	3,355.4	9,340.6	2,248.7	3,302.6	282.5	5,642.7	6,759.1	589.9	26,745.4	32.7	3.6
2023 / 06	3,658.3	8,834.2	2,009.6	3,390.0	417.1	5,212.9	6,929.9	556.6	26,660.3	32.4	3.1

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

* Të dhënat e huave pérftshijnë interesat périlogaritur.

* Data on loans include accrued interests.

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

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

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Huatë për korporatat jofinanciare private / Private non-financial corporations loans 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	
									8
									1
2020 / 12	370,356.3	161,975.3	35,870.3	39,685.4	7,470.3	48,028.6	30,920.6	–	370,356.3
2021 / 12	395,162.7	172,000.2	40,584.8	39,762.3	8,337.6	49,691.4	33,624.2	–	395,162.7
2022 / 12	411,853.0	173,607.4	45,668.9	38,093.6	8,074.2	49,850.9	31,919.8	–	411,853.0
2023 / 01	407,332.2	169,606.3	43,975.5	37,098.7	8,052.6	48,792.1	31,687.5	–	407,332.2
2023 / 02	405,116.4	169,711.7	44,502.5	36,522.4	8,076.5	49,132.4	31,477.9	–	405,116.4
2023 / 03	405,170.1	171,992.7	45,989.6	36,680.7	7,833.7	49,380.1	32,108.7	–	405,170.1
2023 / 04	403,579.7	174,403.6	46,098.6	37,450.1	7,801.6	51,481.2	31,572.1	–	403,579.7
2023 / 05	405,701.5	178,416.2	48,179.2	37,455.5	7,770.5	53,072.2	31,938.7	–	405,701.5
2023 / 06	404,347.3	182,482.1	50,364.3	38,353.6	7,589.4	53,932.1	32,242.7	–	404,347.3
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	15		
2020 / 12	14,427.2	5,935.6	3,337.8	–	1,871.9	3,282.0	–	–	14,427.2
2021 / 12	14,695.3	7,148.2	2,507.0	–	1,763.6	3,276.6	–	–	14,695.3
2022 / 12	16,545.4	7,322.1	4,316.8	–	977.2	3,929.4	–	–	16,545.4
2023 / 01	15,828.4	7,266.2	3,684.6	–	1,131.1	3,746.5	–	–	15,828.4
2023 / 02	15,049.1	6,644.5	3,626.2	–	1,045.3	3,733.0	–	–	15,049.1
2023 / 03	13,963.9	5,787.7	3,358.2	–	985.6	3,832.5	–	–	13,963.9
2023 / 04	13,405.1	5,724.4	2,979.1	–	1,252.9	3,448.7	–	–	13,405.1
2023 / 05	14,103.7	5,981.5	3,406.3	–	1,247.0	3,468.9	–	–	14,103.7
2023 / 06	11,879.8	4,375.0	3,106.5	–	1,154.8	3,243.6	–	–	11,879.8
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	23	Hua në monedha të tjera / In other currencies	
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	–
2023 / 01	221,897.4	48,741.4	30,922.6	1,221.0	62,192.3	78,276.3	543.9	0.2	–
2023 / 02	220,355.5	47,875.9	31,465.5	1,174.8	61,229.7	78,074.4	535.3	0.2	–
2023 / 03	219,213.4	47,794.1	30,449.3	1,132.2	59,632.6	79,686.1	519.16	0.2	–
2023 / 04	215,770.8	48,737.0	29,129.9	1,085.0	58,952.9	77,350.3	515.72	0.2	–
2023 / 05	213,181.5	47,724.5	29,068.8	1,029.4	58,477.5	76,373.9	507.4	0.2	–
2023 / 06	209,985.2	47,713.0	29,047.8	957.8	56,694.5	75,088.6	483.6	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
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	—
2023 / 01	22,639.4	9,148.8	8,368.4	—	225.2	555.2	—
2023 / 02	22,620.2	9,443.1	8,675.0	—	225.2	542.8	—
2023 / 03	20,752.9	7,938.8	7,184.5	—	223.1	531.1	—
2023 / 04	21,163.1	8,780.6	8,038.3	—	223.1	519.2	—
2023 / 05	18,938.0	8,926.2	8,195.8	—	223.1	507.3	—
2023 / 06	19,218.9	9,337.4	8,621.3	—	220.9	495.2	—
	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	Hua në monedha të tjera / In other currencies
2020 / 12	0.0	0.0	—	—	—	—	—
2021 / 12	0.1	0.1	—	—	—	—	—
2022 / 12	0.1	0.1	—	—	—	—	—
2023 / 01	0.1	0.1	—	—	—	—	—
2023 / 02	0.1	0.1	—	—	—	—	—
2023 / 03	0.1	0.1	—	—	—	—	—
2023 / 04	0.1	0.1	—	—	—	—	—
2023 / 05	0.1	0.1	—	—	—	—	—
2023 / 06	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
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	—	—
2023 / 01	13,490.5	10,150.0	3,313.5	—	27.0	—	—
2023 / 02	13,177.1	9,877.1	3,273.5	—	26.5	—	—
2023 / 03	12,814.0	9,563.4	3,224.7	—	25.9	—	—
2023 / 04	12,382.4	9,248.0	3,109.2	—	25.2	—	—
2023 / 05	10,011.8	6,913.8	3,073.3	—	24.7	—	—
2023 / 06	9,881.5	6,872.5	2,985.2	—	23.8	—	—

Burimi: Banka e Shqipërisë.

* Të dhënat 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*

Në milionë lekë, fund periudhe

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

In millions ALL, end of period

	Huatë për Individët dhe Institucionet jo me qëllim fitimi që u shërbejnë individëve / Households + Non-profit institutions serving households loans 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 vetëpunësuarit / 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
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
2023 / 02	253,140.2	163,041.2	6,952.4	34,875.6	19,068.2	94,296.4	7,848.6	3,671.1
2023 / 03	255,575.1	164,518.8	7,078.9	35,307.5	19,235.4	94,904.9	7,992.1	3,720.7
2023 / 04	255,939.7	166,044.7	7,074.4	35,645.5	19,288.2	95,776.2	8,260.3	3,895.0
2023 / 05	257,813.3	168,655.1	6,803.3	36,606.5	19,532.6	97,319.8	8,392.8	4,014.7
2023 / 06	259,412.9	172,328.2	7,318.2	37,097.6	19,963.8	99,441.1	8,507.5	4,191.4
	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 vetëpunësuarit / of which: sole proprietorships; partnerships without legal status	Hua në monedha të tjera / In other currencies
			9	10	11	12	13	
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	0.7
2023 / 01	350.4	28.1	51.4	16.5	240.8	13.7	0.6	0.6
2023 / 02	365.7	27.2	60.6	24.1	240.4	13.4	0.5	0.5
2023 / 03	341.3	23.0	56.7	22.9	226.2	12.6	0.5	0.5
2023 / 04	332.5	24.2	55.4	22.1	218.9	12.0	0.4	0.4
2023 / 05	332.3	23.3	56.1	22.8	218.3	11.9	0.4	0.4
2023 / 06	310.1	21.3	51.1	21.7	204.8	11.2	0.4	0.4
	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 vetëpunësuarit / of which: sole proprietorships; partnerships without legal status	Hua në monedha të tjera / In other currencies
			16	17	18	19	20	
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
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
2023 / 02	89,665.8	1,109.3	2,218.8	5,228.5	75,258.6	5,850.6	1,833.6	67.6
2023 / 03	90,649.9	1,137.6	1,949.1	5,215.2	76,438.9	5,909.0	1,877.8	65.1
2023 / 04	89,499.4	1,063.4	2,167.2	5,096.1	75,412.3	5,760.4	1,853.3	63.2
2023 / 05	88,764.0	1,056.3	2,258.8	5,263.9	74,501.3	5,683.7	1,826.2	61.8
2023 / 06	86,716.2	1,122.4	2,182.3	4,827.4	72,927.6	5,656.5	1,892.4	58.6

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 rretheve*

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 / 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
2023 / I	702,623.4	523,838.2	48,543.4	12,939.4	12,873.0	8,927.2	15,862.7	14,021.6	8,176.2	57,441.8
2023 / II	701,957.1	523,544.3	47,087.0	13,108.2	12,767.5	9,069.3	15,919.8	14,275.0	8,259.4	57,926.7

Burimi: Banka e Shqipërisë.

* Të dhënat e huasë përfshijnë interesat e përllogaritur.

Source: Bank of Albania.

* Data on loans include accrued interests.

1-16 Normat e interesit të Bankës së Shqipërisë*

Official interest rates* 1-16

Në përqindje

In percentage

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

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)

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

Në përqindje

In percentage

	Individët/ Households					Korporatat jo-financiare/ Nonfinancial corporations					
	Njëditore/ Overnight	Me afat /With agreed maturity				Njëditore/ Overnight	Me afat /With agreed maturity				
		Deri në 2 vjet/ Up to 2 years	Mbi 2 vjet/ Over 2 years	Deri në 2 vjet/ Up to 2 years	Mbi 2 vjet/ Over 2 years		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	
	Në Lek/ In Lek										
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
2023 / 02		0.14	1.05	2.58	1.71	1.04	0.11	1.95	2.76	2.06	0.26
2023 / 03		0.14	1.10	2.60	1.75	1.06	0.12	2.03	2.75	2.12	0.29
2023 / 04		0.14	1.14	2.55	1.76	1.06	0.09	2.10	2.77	2.19	0.27
2023 / 05		0.13	1.17	2.62	1.81	1.10	0.09	2.45	2.77	2.49	0.29
2023 / 06		0.06	1.21	2.63	1.84	1.08	0.10	2.36	2.77	2.41	0.29
	Në Euro/ In Euro										
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
2023 / 02		0.02	0.49	1.25	0.74	0.35	0.03	0.77	1.92	0.84	0.16
2023 / 03		0.02	0.53	1.27	0.77	0.36	0.03	0.96	1.95	1.06	0.21
2023 / 04		0.02	0.57	1.29	0.81	0.38	0.03	0.92	1.95	1.01	0.21
2023 / 05		0.02	0.60	1.31	0.84	0.40	0.03	1.09	1.96	1.16	0.23
2023 / 06		0.02	0.63	1.34	0.87	0.41	0.02	1.13	1.97	1.23	0.20

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

	Overdraftet/ Overdrafts	Individet/ Households						Overdraftet/ Overdrafts	Korporatat jo-financiare/ non-financial corporations						
		Kredi për banesa / Lending for house purchase			Kredi konsumatore dhe kredi të tjera/ Consumer and other credit				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				
Në Lek/ In Lek															
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
2023 / 02		11.05	4.52	6.35	4.70	5.17	9.75	9.39	9.49	9.47	5.58	6.72	6.87	7.08	6.92
2023 / 03		12.90	6.67	6.39	5.25	5.26	11.22	10.47	9.59	9.85	6.72	6.63	6.67	7.02	6.83
2023 / 04		12.85	7.01	6.28	5.16	5.17	11.06	10.43	9.45	9.73	6.47	6.54	6.50	6.67	6.59
2023 / 05		12.86	6.87	5.07	5.23	5.21	11.05	10.11	9.18	9.49	6.60	6.47	6.66	6.69	6.63
2023 / 06		12.74	6.56	5.08	5.23	5.22	11.01	10.08	9.10	9.41	6.57	6.35	6.70	6.69	6.61
Në Euro/ In Euro															
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
2023 / 02		6.96	3.24	4.78	4.60	4.60	6.56	6.27	5.70	5.80	3.87	5.13	5.05	5.88	5.49
2023 / 03		6.89	3.68	4.49	4.69	4.66	7.35	5.73	5.39	5.50	5.60	5.44	5.42	6.08	5.73
2023 / 04		7.29	4.18	4.62	4.62	4.62	7.44	5.78	5.66	5.74	5.90	5.68	5.63	6.14	5.87
2023 / 05		7.26	4.49	4.94	4.72	4.75	7.67	5.89	6.01	6.08	5.80	5.74	5.91	6.28	6.05
2023 / 06		7.26	4.85	5.10	4.85	4.89	7.70	6.04	6.28	6.32	5.79	5.84	6.09	6.38	6.18

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

Në përqindje

In percentage

	Individët/ Households			Korporatat jo-financiare/ non-financial corporations				
	Me afat të caktuar/ With agreed maturity			Me afat të caktuar / With agreed maturity				
	Deri në 1 vit/ 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
Në Lek/ In Lek								
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
2023 / 02	1.08	1.93	2.83	1.51	1.34	3.61	3.19	2.30
2023 / 03	1.02	1.53	2.84	1.46	1.80	2.47	2.49	1.83
2023 / 04	0.98	1.63	2.80	1.41	1.62	2.49	2.24	1.73
2023 / 05	1.07	1.81	2.92	1.56	2.99	2.48	2.23	2.99
2023 / 06	0.97	1.72	2.95	1.46	1.17	2.61	3.29	1.22
Në Euro/ In Euro								
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
2023 / 02	0.54	0.97	1.64	0.78	0.77	1.29	1.46	0.77
2023 / 03	0.46	0.86	1.54	0.64	0.87	1.45	2.03	1.04
2023 / 04	0.53	0.95	1.57	0.76	0.42	–	2.20	0.42
2023 / 05	0.65	0.98	1.54	0.82	0.92	3.25	1.81	1.12
2023 / 06	0.56	0.98	1.56	0.74	0.97	–	2.24	1.02

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

	Individet/ Households								9	
	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		
Në Lek/ In Lek										
2022 / 07	3.61	4.63	4.27	7.16	10.00	9.59	8.05	10.38	7.37	
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	12.66	7.18	
2023 / 02	3.58	5.13	4.31	10.14	9.81	9.91	9.83	15.26	7.89	
2023 / 03	4.23	4.62	4.42	8.78	9.80	9.60	8.87	9.15	7.61	
2023 / 04	4.51	3.93	4.23	6.82	9.98	9.57	7.90	9.29	7.21	
2023 / 05	3.94	3.97	3.96	6.79	9.94	9.54	8.11	10.43	6.96	
2023 / 06	4.25	4.35	4.30	6.73	9.28	8.99	6.79	10.13	6.75	
Në Euro/ In Euro										
2022 / 07	3.98	2.59	2.97	3.71	5.56	4.73	4.83	6.20	3.20	
2022 / 08	4.24	2.62	3.10	5.39	5.58	5.46	5.03	5.88	3.50	
2022 / 09	4.49	3.67	3.82	4.95	4.92	4.93	5.44	8.19	4.12	
2022 / 10	4.44	3.02	3.35	6.52	6.13	6.38	5.41	6.45	3.89	
2022 / 11	5.32	3.12	3.57	4.49	6.93	6.32	6.42	6.90	4.05	
2022 / 12	5.48	2.93	3.35	5.66	6.56	6.10	5.42	6.95	3.63	
2023 / 01	5.48	2.48	3.13	5.92	6.55	6.45	6.35	7.28	3.92	
2023 / 02	6.31	2.82	3.74	6.47	6.60	6.54	6.67	7.89	4.15	
2023 / 03	5.15	3.42	4.08	4.00	6.24	5.32	6.10	8.02	4.33	
2023 / 04	5.45	3.91	4.52	4.42	7.55	5.23	7.01	8.82	4.74	
2023 / 05	5.53	4.86	5.16	7.07	6.62	6.92	6.22	6.95	5.53	
2023 / 06	5.49	4.50	4.86	4.95	5.32	5.25	7.63	7.82	5.26	

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

Në përqindje

In percentage

	Korporatat jo-financiare/ non-financial corporations						
	Kredi me shumë (deri në 140 milionë lek / 1 milionë euro)/ loans (up to to an amount of 140 millions of lek / 1 millions of euro)		Kredi me shumë (mbi 140 milionë lek/1 milionë euro / loans (over an amount of 140 millions of lek / 1 millions of euro)				
	Normë e ndryshueshme dhe deri në një vit normë 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 ndryshueshme 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 / 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
2023 / 02	6.60	7.86	7.61	7.00	–	7.00	7.56
2023 / 03	6.90	7.87	7.68	–	7.54	7.54	7.62
2023 / 04	6.26	7.18	6.76	6.02	5.63	5.83	6.22
2023 / 05	6.97	7.01	7.00	–	6.48	6.48	6.73
2023 / 06	7.01	7.37	7.26	5.96	6.26	6.08	6.64
	Në Euro/ In Euro						
2022 / 07	4.94	4.26	4.61	5.98	4.68	5.44	5.13
2022 / 08	4.77	4.59	4.71	4.05	4.03	4.04	4.34
2022 / 09	5.00	5.40	5.20	5.37	5.11	5.31	5.27
2022 / 10	5.46	5.22	5.34	5.40	4.23	5.05	5.23
2022 / 11	5.32	5.92	5.57	5.45	5.53	5.52	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
2023 / 02	6.21	6.40	6.30	5.58	5.71	5.62	6.00
2023 / 03	6.43	6.50	6.47	5.44	6.52	6.41	6.44
2023 / 04	6.77	7.18	7.03	6.09	6.65	6.50	6.78
2023 / 05	6.22	6.86	6.57	–	6.18	6.18	6.46
2023 / 06	6.72	7.02	6.89	4.88	6.80	5.65	6.15

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-19 Normat e interesit të titujve shtetërorë

Interest rates of government securities 1-19

Në përqindje

In percentage

	Normat e interesit për bonot e thesarit / Interest rates of treasury bills			Normat e interesit për obligacionet / Interest rates of government bonds						
	Bono thesari 3-mujore / 3-Months treasury bills	Bono thesari 6-mujore / 6-Months treasury bills	Bono thesari 12-mujore / 12-Months treasury bills	Obligacione 2-vjecare/ 2-Years Bonds	Obligacione 3-vjecare/ 3-Years Bonds	Obligacione 5-vjecare-kupon fiks/ 5-Years Bonds with fix coupon	Obligacione 7-vjecare-kupon fiks/ 7-Years Bonds with fix coupon	Obligacione 7-vjecare-kupon i ndryshueshmëri / 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	–
2023 / 02	2.76	4.37	4.46	5.35	5.45	5.62	6.00	–	–	6.80
2023 / 03	2.80	3.26	3.94	4.50	4.67	4.98	5.45	–	–	–
2023 / 04	3.05	3.29	3.87	4.35	4.57	4.89	–	–	6.60	–
2023 / 05	3.00	–	3.65	4.16	4.55	4.79	5.21	–	–	7.08
2023 / 06	–	3.18	3.27	3.93	4.48	4.82	–	–	–	–

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	Marrëdhëniet me Bankën Qëndrore / Transactions with the Central Bank 4=(5+6)	Rezerva të detyrueshme në Bankën Qëndrore / Required reserves with Central Bank	Të tjera / Others	Bono thesar dhe bono të tjera të pranueshme për rifinancim nga BQ / Treasury bills and other bills eligible for refin.with CB	Llogari rjedhëse / Current accounts				Marrëdhënie me bankat, institucionet e kreditit dhe të tjera financiare/* Transactions with banks, credit and other financial inst* 8=(9+10+11+12)	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					
								1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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 / 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							
2023 / I	1,872,170.92	537,528.62	30,844.71	217,221.93	138,081.04	79,140.89	111,619.06	177,842.92	30,196.34	110,746.10	31,164.31	5,742.84	708,897.45	1,487.16	19,185.37							
2023 / II	1,863,407.39	490,841.88	32,582.37	181,825.30	133,413.36	48,411.94	115,719.44	160,714.76	24,299.70	104,124.59	27,978.02	4,319.13	709,146.19	160.13	19,765.94							

	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 qerajë / Finance leasing	Veprimet me letrat me vlerë / Securities Transactions	Fonde rezervë të krijura / Provisions	Mjete të tjera / Other assets	Mjete të qëndrueshme / Fixed assets	Interesa të përllogaritura / Accrued interests	Aktive nga të cilat / Assets of which:		Teprica e kredisë neto (së bashku me interesat e llogaritura) / Stock of loans net (plus accrued interests)	Teprica e kredisë bruto (së bashku me interesat e llogaritura) / Stock of loans gross (plus accrued interests)											
												16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
												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
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 / 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											
2023 / I	688,224.92	156,536.20	92,645.02	268,403.39	166,205.60	4,434.70	601,510.90	-32,513.87	20,453.57	26,245.99	10,048.26	995,180.77	392,161.75	688,813.28	712,408.84											
2023 / II	689,220.13	158,718.79	94,373.49	266,654.41	163,600.37	5,873.08	634,755.68	-31,581.92	20,798.43	26,896.38	12,550.76	960,551.45	393,794.94	688,846.99	712,797.21											

Burimi: Banka e Shqipërisë.

*Janë zbutur "Fondet rezervë përmes arketuar nga bankat, institucionet e kreditit dhe institucionet e tjera financiare.

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

	Totali i pasiveve / Total of liabilities 1=(2+9+17+18+19+30)	Veprime me thesin dhe ndërbankare / Treasury and Interbank transactions 2=(3+4+5+6+7+8)								Veprime 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	Certifikata depozitash / Certificate of deposits	Veprime me letrat me vlerë / Securities Transactions	17
		Banka Qëndrore / Central Bank	Bono thesi & 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	9	10										
	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 / 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		
2023 / I	1,872,170.92	102,768.61	4,869.30	35,591.87	17,070.65	23,236.60	19,309.67	2,690.52	1,517,196.19	21,518.12	1,495,678.07	637,952.66	193,405.75	645,789.84	18,519.82	–	4,290.15		
2023 / II	1,863,407.39	120,198.17	3,991.94	56,328.58	14,245.11	29,531.39	13,810.06	2,291.09	1,499,980.79	22,735.06	1,477,245.73	635,989.90	185,521.45	634,879.86	20,854.52	–	3,678.92		

Detyrime të tjera / Other liabilities	Burimet e përhershme / Permanent Resources 19=(20+21+22+23)	Pasive nga të cilat / Liabilities of which:												32	
		Ndihma dhe financimi publik / Grants and public financing	Fonde rezervë specifike / Discretionary provisions	Bonxhi varur / Subordinated debt	Kapitali i vet i akcionerëve / Shareholder's equity 23=(24+25+26+27+28+29)	Kapitali i paguar / Paid in capital	Primet e akcioneve / Share premiums	Reservat / Reserves	Diferencë rivlerësimi / Revaluation difference	Fitimet e pashpërdorura ose humbja / Retained earnings (loss)	Interesa të përllogaritura / Accrued interests	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		
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 / 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
2023 / I	31,349.87	211,353.70	–	11,101.38	17,752.62	182,499.70	94,421.61	7,152.71	34,360.16	(9,586.01)	49,375.64	6,775.59	5,212.40	966,581.44	50,815.12
2023 / II	19,752.70	213,653.20	–	10,876.71	16,165.85	186,610.64	94,954.75	7,152.71	34,536.12	(13,505.09)	48,752.01	14,720.13	6,143.61	937,993.35	42,184.40

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-21 Tregues të shëndetit finansiar

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

Financial Soundness Indicators 1-21

In percentage, unless otherwise indicated, end of period.

Numri i bankave / Number of banks	Kapitali i regulatorit ndaj aktiveve të ponderuara me rezik (në %) / Regulatory capital as a percent of risk-weighted assets (≥3/4*100)	Kapitali i regulatorit (min lekë) / Regulatory capital (million ALL)	Aktive të ponderuara me rezik (min lekë) / Risk-weighted assets (million ALL)	Kapitali i regulatorit i nivelit I ndaj aktiveve të ponderuara me rezik (në %) / Regulatory Tier 1 capital as a percent of risk-weighted assets	Treguesi me bazë kapitalin / Capital based										
					Kapitali ndaj totalit të aktiveve (në %) / Capital as a percent of total assets			Huatë me probleme neto nga provijonjet ndaj kapitalit (në %) / Nonperforming loans net of provisions as a percent of capital			Kthimi nga kapitali (ROE) (bazë vjetore) (në %) / Return on equity (ROE) (annual basis) (in %)	Posicioni i hapur neto ne valutë ndaj kapitalit (në %) / Net open position in foreign exchange as a percent of capital			
					Kapitali i regulatorit ndaj totalit të aktiveve (në %) / Regulatory capital as a percent of total assets	Kapitali i regulatorit ndaj totalit të aktiveve (në %) / Regulatory capital as a percent of total assets	Kapitali akcioner ndaj totalit të aktiveve (në %) / Shareholders' equity as a percent of total assets	Huatë me probleme neto nga provijonjet ndaj kapitalit i regulatorit të nivelit I (në %) / Nonperforming loans net of provisions as a percent of regulatory Tier 1 capital	Huatë me probleme neto nga provijonjet ndaj kapitalit i regulatorit të nivelit I (në %) / Nonperforming loans net of provisions as a percent of shareholders' equity	Pozicioni i hapur neto ne valutë ndaj kapitalit regulator (në %) / Net open position in foreign exchange as a percent of regulatory Tier 1 capital	Pozicioni i hapur neto ne valutë ndaj kapitalit akcioner (në %) / Net open position in foreign exchange as a percent of shareholders' equity	Pozicioni i hapur neto ne valutë ndaj kapitalit i regulatorit (në %) / 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
2023 / 01	11	–	–	–	–	8.64	9.30	9.86	7.85	7.29	6.88	14.53	5.54	5.15	4.86
2023 / 02	11	–	–	–	–	8.63	9.31	10.07	8.24	7.64	7.06	17.01	7.87	7.30	6.75
2023 / 03	11	18.90	179,418.06	949,149.83	17.45	8.85	9.58	9.75	7.90	7.29	7.17	14.58	7.15	6.60	6.48
2023 / 04	11	–	–	–	–	8.81	9.54	9.83	7.85	7.25	7.03	14.58	6.53	6.04	5.85
2023 / 05	11	–	–	–	–	8.81	9.52	9.94	7.88	7.29	6.98	15.07	5.08	4.70	4.50
2023 / 06	11	19.00	178,367.92	938,845.10	17.65	8.89	9.57	10.01	7.90	7.34	7.01	15.87	5.89	5.47	5.23

	Tregues me bazë aktivet / Assets-based items								Tregues të ardhurave dhe shpenzimeve / Income and expense-based					
	Aktive likuide ndaj totalit të aktiveve (në %) (metoda e gjërë) / Liquid assets as a percent of total assets (in %) (broad measure)	Aktive likuide ndaj totalit të aktiveve (në %) (metoda bazë) / Liquid assets as a percent of total assets (in %) (core measure)	Aktive likuide ndaj detyrimeve afatshkurta (deri në një vit) (në %) (metoda e gjërë) / Liquid assets as a percent of short-term liabilities (till one year) (in %) (broad measure)	Aktive likuide ndaj detyrimeve afatshkurta (deri në një vit) (në %) (metoda bazë) / Liquid assets as a percent of short-term liabilities (till one year) (in %) (core measure)	Kthimi nga aktivet (ROA) (bazë vjetore) (lithimi neto para taksave) (në %) / Return on assets (ROA) (annual basis) (net profit before taxes) (in %)	Huatë me probleme (bruto) ndaj totalit të huave (në %) / Nonperforming loans (gross) as a percent of total loans (in %)	Marzhi i interesave ndaj të ardhurave bruto / Interest margin to gross income			Shpenzime jointeresë 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						
2023 / 01	30.98	11.65	42.89	16.12	1.78	5.10	87.44	53.32						
2023 / 02	30.20	11.35	42.22	15.86	2.01	5.16	77.05	49.45						
2023 / 03	30.04	29.32	41.66	40.67	1.70	5.15	82.66	53.09						
2023 / 04	29.52	29.08	41.40	40.79	1.69	5.18	82.68	53.65						
2023 / 05	28.87	28.55	40.85	40.4	1.74	5.23	81.96	53.08						
2023 / 06	29.70	29.38	41.94	41.5	1.84	5.20	81.42	52.53						

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-22 Tregues të përqendrimit të veprimitarisë bankare
Në përqindje, përvèç rastëve kur shënonet 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 logaritur 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 / 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
2023 / I	10	1	–	41.01	34.45	56.50	47.27	0.14
2023 / II	10	1	–	40.68	34.22	56.24	47.02	0.14

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

Shareholders' equity in relative terms 1-23
In percentage

	Kapitali i vet aksioner / Shareholders' own capital 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 viut në vazhdim / Profit (loss) of the current year	7
	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 / 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
2023 / I	100.00	51.74	3.92	18.83	-5.25	27.06		3.71
2023 / II	100.00	50.88	3.83	18.51	-7.24	26.12		7.89

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-24 Të ardhurat dhe shpenzimet për sistemin bankar *Në milionë lekë, fund periudhe

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

	Të ardhura nga intereseti / Interest income 1=(2-3)	Të ardhurat bruto nga intereseti / Gross interest income	minus provizionet për interesin e përllogaritur për aktivet me probleme / less provisions for accrued interest on nonperforming assets	Shpenzime intereseti / Interest expenses	Të ardhurat neto nga intereseti / Net interest income	Të ardhura jo nga intereseti / Noninterest income 6=(7+8+9+10)	Gjøba dhe komisione të arkëtueshme / Fees and commissions receivable	Humbjet ose fitimet nga instrumentet financiare / Gains or losses on financial instruments	Fitimi nga pjesëmarrjet në shoqën të lidhura / Prorated earnings	Të ardhura të tjera / Other income	Të ardhurat bruto / Gross income
	1	2	3	4	5	6	7	8	9	10	11
2020 / IV	50,413.64	50,413.64	–	7,623.17	42,790.47	16,288.57	10,869.17	2,654.16	13.71	2,751.53	59,079.05
2021 / IV	53,333.71	53,333.71	–	7,362.79	45,970.91	17,963.48	13,357.94	1,150.94	262.97	3,191.63	63,934.39
2022 / IV	60,788.72	60,788.72	–	8,775.13	52,013.59	13,241.44	14,953.24	(4,098.03)	322.68	2,063.54	65,255.03
2022 / III	44,764.42	44,764.42	–	6,315.93	38,448.49	7,917.94	11,495.19	(5,663.14)	322.63	1,763.27	46,366.43
2022 / IV	60,788.72	60,788.72	–	8,775.13	52,013.59	13,241.44	14,953.24	(4,098.03)	322.68	2,063.54	65,255.03
2023 / I	19,006.08	19,006.08	–	2,955.20	16,050.88	3,366.81	3,618.35	(531.20)	–	279.66	19,417.69
2023 / II	39,507.35	39,507.35	–	6,295.88	33,211.47	7,579.59	7,678.21	(901.43)	110.29	692.53	40,791.06

	Shpenzime jo intereseti / Noninterest expenses 12=(13+14)	Shpenzime për personelin / Personnel costs	Shpenzime të tjera / Other expenses	Provizonet (neto) / Provisions (net) 15=(16+17)	Provizonet për kreditë e humbura / Loan loss provisions	Provizonet përmjet të tjera financiare / Other financial asset provisions	Të ardhurat neto përpëra taksave / Net income before taxes	Taksat mbi të ardhurat/ Income taxes	Të ardhurat neto pas taksave/ Net income after taxes 20=18-19	Të ardhura të tjera (humbje) të parealizuara pas talimit / Other comprehensive income (loss) net of taxes
	12	13	14	15	16	17	18	19	20	21
2020 / IV	33,994.47	11,469.03	22,525.44	5,403.55	7,245.34	(1,841.80)	19,681.03	2,805.78	16,875.26	–
2021 / IV	37,667.34	12,238.84	25,428.51	1,217.65	841.00	376.64	25,049.40	3,415.12	21,634.28	–
2022 / IV	38,603.58	13,008.87	25,594.70	1,499.84	4,090.82	(2,590.98)	25,151.62	3,473.83	21,677.79	–
2022 / III	29,694.81	9,954.27	19,740.54	1,563.78	2,920.28	(1,356.50)	15,107.84	2,315.40	12,792.44	–
2022 / IV	38,603.58	13,008.87	25,594.70	1,499.84	4,090.82	(2,590.98)	25,151.62	3,473.83	21,677.79	–
2023 / I	10,308.03	3,528.07	6,779.96	1,130.40	1,113.14	17.26	7,979.26	1,203.67	6,775.59	–
2023 / II	21,429.32	7,361.08	14,068.24	2,121.60	2,899.32	(777.72)	17,240.14	2,520.00	14,720.13	–

Burimi: Banka e Shqipërisë.

*Udhëzuesi për hartimin e treguesve të shëndëtit finanziar, FMN viti 2019.

Source: Bank of Albania.

*Compilation Guide of Financial Soundness Indicators, IMF 2019.

1-25 Statistika të sistemit të pagesave

Payment systems statistics 1-25

	Volumi i transaksioneve / Volume of transactions		Vlera e transaksioneve (në milionë lekë) / Value of transactions (in millions ALL)	
	AIPS	AECH	AIPS	AECH
	1	2	3	4
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				
2023 / 01	13,204	99,287	1,300,904	15,355
2023 / 02	10,207	97,775	1,263,585	13,544
2023 / 03	12,271	109,712	1,562,443	15,920
2023 / 04	10,442	102,701	1,104,552	14,676
2023 / 05	12,437	122,719	1,007,992	17,596
2023 / 06	12,389	119,733	1,100,694	17,241

1-26 Shpërndarja rajonale e terminaleve të bankave ATM & POS*

ATM & 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	Konça	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

	Llogarët totale / Total accounts 1=(2+5)	Llogari rezidente / Resident accounts 2=(3+4)		Llogari jo rezidente / Non resident accounts 5=(6+7)			
		Individë / Individuals	Kompani / Companies	Individë / Individuals	Kompani / Companies		
		1	2	3	4	5	6
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 për 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.

2-1 Bilanci i Pagesave

Në milionë euro

Balance of payments 2-1

In millions EUR

	Llogaria korrente / Current account 1=(2+5+8+11)	Malrat / Goods 2=(3-4)			Shërbimet / Services 5=(6-7)			Të ardhura parësore / Primary income 8=(9-10)			Të ardhura dytësore / 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		
		1	2	3	4	5	6	7	8	9	10	11	12	13
2020	-1152.60	-2982.51	793.64	3776.13	1051.75	2226.22	1174.47	-219.32	337.11	556.44	997.48	1169.75	172.27	143.57
2021	-1166.43	-3829.34	1264.79	5094.13	1795.85	3485.79	1689.93	-210.93	397.62	608.55	1077.98	1244.02	166.05	359.26
2022	-1080.28	-4269.05	1932.55	6201.59	2401.33	4801.38	2400.05	-331.63	579.93	911.54	1119.05	1280.21	161.16	20.13
2022 / II	-203.43	-997.93	509.29	1507.21	599.83	1215.26	615.43	-69.16	143.26	212.41	263.82	303.87	40.04	-5.92
2022 / III	-149.70	-1215.57	476.93	1692.51	855.41	1594.63	739.22	-80.59	148.94	229.53	291.05	330.43	39.38	-6.62
2022/ IV	-477.26	-1239.59	463.72	1703.31	538.50	1125.81	587.31	-97.03	169.14	266.17	320.86	361.80	40.94	23.13
2023 / I	-135.19	-890.93	486.85	1377.78	564.17	1198.01	633.84	-79.17	149.68	228.85	270.73	309.69	38.95	-27.54

	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)			Mjete e rezervës / Reserve assets	Kredi dhe hua nga FMN / Credit and loans from the IMF
		Mjete / Assets	Detyrime / Liabilities		Mjete / Assets	Detyrime / Liabilities		Mjete / Assets	Detyrime / Liabilities			Mjete / Assets	Detyrime** / Liabilities**			
		15	16	17	18	19	20	21	22	23	24	25	26	27	28	
2020	-1504.38	-893.57	43.10	936.67	-65.85	264.21	330.07	-403.83	-379.65	24.18	159.32	513.52	654.65	141.13		
2021	-1564.51	-989.93	42.29	1032.22	-96.46	324.67	421.13	-531.66	171.49	703.15	178.82	989.71	936.17	-53.54		
2022	-844.02	-1206.81	165.55	1372.38	572.81	376.20	-196.61	-272.49	-91.90	180.59	146.33	-7.33	-69.80	-62.48		
2022 / II	-223.74	-286.98	50.01	337.00	77.36	-4.17	-81.53	-25.16	64.36	89.52	-77.71	-52.28	-63.32	-11.04		
2022 / III	-138.10	-300.27	44.00	344.27	79.83	36.56	-43.27	61.69	57.75	-3.94	112.32	114.75	94.10	-20.65		
2022/ IV	-299.35	-348.32	39.95	388.27	278.94	274.41	-4.53	-241.10	-188.66	52.44	143.14	-0.50	-11.64	-11.14		
2023 / I	-148.17	-263.84	44.63	308.47	10.69	-7.02	-17.72	85.11	80.63	-4.48	97.84	103.14	83.28	-19.86		

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

* Në kategorinë 22 përfshihen edhe derivativat financiare.

* Other investment (22) include financial derivatives.

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

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

2-2 Kurset e këmbimit të lekut kundrejt monedhave kryesore

Exchange rate 2-2

Lekë për njësi të monedhës së huaj

ALL per unit of foreign currencies

Monedhat kryesore / Main foreign currencies	Mesatarja e periudhës/ Average of period						Fundi i periudhës / End of period					
	Dollari amerikan / USD	EURO / EUR	Sterlina Angleze / GBP	Franga Zvicerane / CHF	Jeni Japonez (per 100) / JPY	Dollari Kanadez / CAD	Dollari amerikan / USD	EURO / EUR	Sterlina Angleze / GBP	Franga Zvicerane / CHF	Jeni Japonez (per 100) / JPY	Dollari Kanadez / CAD
	1	2	3	4	5	6	7	8	9	10	11	12
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
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
2023 / 02	107.98	115.72	130.58	116.81	81.28	80.36	108.43	115.04	131.05	115.57	79.33	79.86
2023 / 03	106.91	114.35	129.57	115.38	79.93	78.15	103.96	113.21	128.61	113.42	78.05	76.75
2023 / 04	102.45	112.38	127.57	114.06	76.79	75.96	101.12	111.12	126.06	112.89	74.35	74.04
2023 / 05	102.26	111.10	127.60	113.98	74.62	75.68	102.76	109.69	127.02	112.87	73.46	75.37
2023 / 06	99.05	107.26	124.94	109.91	70.19	74.48	98.15	106.44	123.90	108.92	67.85	74.04

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, pijë 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	486,784.26	51,714.73	107,489.58	17,617.70	2,888.36	14,282.52	135,222.02	105,359.74	39,689.01	12,520.59
2023 / 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
2023 / 02	38,335.74	3,737.04	8,960.34	1,133.12	307.08	989.97	11,094.42	7,428.09	3,739.72	945.96
2023 / 03	42,111.29	4,926.62	9,065.78	1,588.36	250.62	1,132.08	11,841.40	8,389.59	3,763.57	1,153.27
2023 / 04	33,971.75	4,661.63	5,971.20	1,259.74	286.60	909.16	10,421.65	6,311.10	3,138.02	1,012.65
2023 / 05	39,678.83	6,532.11	6,424.74	1,561.81	253.14	1,031.02	12,390.51	6,420.37	3,613.82	1,451.31
2023 / 06	38,109.64	7,171.54	6,637.78	1,274.99	206.31	910.96	10,999.32	6,326.75	3,535.14	1,046.86

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, pijë 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
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
2023 / 02	69,482.34	10,170.13	7,266.14	9,894.67	1,307.57	2,602.22	8,006.60	9,507.30	17,741.18	2,986.53
2023 / 03	80,516.85	11,772.55	10,079.55	12,489.60	1,436.55	2,787.09	8,864.41	12,466.50	17,588.88	3,031.72
2023 / 04	74,824.89	11,712.17	7,078.93	9,814.34	1,455.68	2,312.81	8,211.20	12,224.80	18,956.56	3,058.41
2023 / 05	80,595.68	13,069.58	10,011.23	10,485.02	1,382.96	3,026.60	8,867.23	10,710.46	19,779.77	3,262.84
2023 / 06	75,096.31	12,750.07	7,104.80	10,050.68	1,167.67	2,837.10	8,070.85	10,232.51	19,794.81	3,087.83

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)		Banka Qëndrore / Central Bank 5=(6+7)	Afatshkurtër / Short-term	Afatgjatë / Long-term	Korporata Depozituese, me përjashtim të Bankës 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 Ndérkompani / Direct Investment: Intercompany Lending	
		1	2											14
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
2022	9,798.87	4,687.88	–	4,687.88	225.48	–	225.48	1,673.64	409.97	1,263.67	1,518.25	544.03	974.22	1,693.62
2022 / II	9,862.64	4848.41	–	4848.41	230.23	–	230.23	1585.01	383.17	1201.84	1500.85	471.29	1029.57	1698.13
2022 / III	9,893.08	4826.3	–	4826.3	234.69	–	234.69	1620.37	375.35	1245.02	1501.04	483.69	1017.35	1710.68
2022 / IV	9,798.87	4687.88	–	4687.88	225.48	–	225.48	1673.64	409.97	1263.67	1518.25	544.03	974.22	1693.62
2023 / I	9,735.23	4608.87	–	4608.87	223.62	–	223.62	1689.84	400.40	1289.44	1534.84	563.42	971.42	1678.07

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

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

	Totali i të ardhurave / Total revenue 1=(2+3+4)	Totali i shpenzimeve / Total expenditure 5=(6+7+8)						Deficiti / Cash balance 9=(1-5)	Financimi i deficitit / Deficit financing		
		Të ardhura nga ndihmat / Grants	Të ardhura tatimore / Tax revenue	Të ardhura jo tatimore / Non tax revenue	Shpenzimet korente / Current expenditures	Shpenzime kapitale / Capital expenditures	Shpenzime të tjera / Other expenditure		Financimi i brendshëm / Domestic financing	Financimi i huaj / Foreign financing	
		1	2	3	4	5	6	7	8	9	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	499,991	112,117	38,907	-78,225	87,765	-9,539
2023 / 01	50,316	1,339	47,344	1,634	34,976	34,327	649	—	15,340	-14,096	-1,244
2023 / 02	97,143	6,685	86,850	3,408	73,054	71,700	1,354	—	24,089	-20,818	-3,271
2023 / 03	156,138	7,340	143,527	5,271	125,274	112,509	12,765	—	30,864	-24,348	-6,517
2023 / 04	207,544	8,388	191,290	7,865	173,001	154,861	18,019	121,00	34,543	-21,918	-12,624
2023 / 05	258,131	9,390	239,176	9,564	222,202	198,036	24,045	121,17	35,928	-21,087	-14,842
2023 / 06	319,993	19,583	288,918	11,492	273,836	242,880	30,835	121,17	46,157	-91,831	45,674

Burimi: Ministria e Financave dhe Ekonomisë.

Source: Ministry of Finance and Economy.

3-2 Stoku i borxhit të brendshëm sipas instrumenteve¹

Në milionë lekë, fund periudhe, të dhëna progresive

Domestic debt stock by instruments¹ 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 Qëndrore 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) ² / Public Guaranteed Debt (D+E) ² 11=12+13	(D) Garanci të brendshme / (D) Domestic Guarantees	(E) Garanci të tjera të brendshme / (E) Other domestic guarantees
			Bono Thesari / Treasury bills	Obligacione 2 vjeçare / 2 years Note	Obligacione 3 vjeçare / 3 years Note	Obligacione 5 vjeçare / years Note	Obligacione 7 vjeçare / years Note	Obligacione 10 vjeçare / 10 years Note	Obligacione 15 vjeçare / 15 years Note	Rivlerësim valutor/ Foreign exchange currency revaluation				
			1	2	3	4	5	6	7	8	9	10	11	12
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 / 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	
2023 / I	744,506	725,222	250,552	94,969	49,117	107,211	84,381	124,267	8,685	6,020	19,284	12,899	6,384	
2023 / II	762,937	744,901	249,265	95,521	55,052	110,767	90,331	127,717	10,228	6,020	18,036	12,106	5,930	

Burimi: Ministria e Financave dhe Ekonomisë.

Source: Ministry of Finance and Economy.

¹ Borxhi i brendshëm i Qeverisë Qëndrore Buxhetore përfshin vetëm letra me vlerë të borxhit që nuk ka kredi të marra në tregun e brendshëm.Budgetary Central Government Domestic Debt is comprised only of debt securities and there are no domestically contracted loans.¹² Në stokun e borxhit të garantuar në 31.06.2023 përfshihet edhe stoku i dy garancive shtetërore të emetuarë përmalimin e situatës së pandemisë si dhe të garancisë për situatën e veçantë të krijuar në treg.The stock of guaranteed debt on 31.06.2023 includes also the stock of two state guarantees issued to cope with the pandemic situation and the guarantee issued for the special situation created in the market.²

4 SEKTORI REAL

REAL SECTOR 4

4-1 Prodhimi i brendshëm bruto sipas klasifikimit të aktivitetit ekonomik, (Metoda e Prodhibit NVE Rev 2)

2019 – 2021, me çmime korrente, në milionë lekë

Gross domestic product by economic activities, (Production Method NACE Rev 2) 4-1

2019 - 2021 at current prices , In millions ALL

Kodi Code	NVE Rev.2 Nace Rev.2	Aktiviteti ekonomik				Economic activities
			2019	2020	2021*	
A1	01-03	Bujqësi, pyje dhe peshkim	311,130	316,722	340,758	Agriculture, forestry and fishing
A2	05-09	Industria nxjerrëse	48,200	34,371	40,873	Mining and quarrying
A3	10-33	Industria përpunuuese	105,849	101,416	114,251	Manufacturing Industry
A4	35	Energië elektrike, furnizimi me gaz, avull dhe ajër të kondicionuar	34,389	34,147	36,363	Electricity, gas, steam and air conditioning supply
A5	36-39	Furnizimi me ujë, aktivitetet e trajtimit dhe menaxhimit të mbeturinave, mbeljeve	15,473	14,397	17,018	Water supply; sewerage, waste management and remediation activities
A6	41-43	Ndërtimi	144,953	147,041	176,595	Construction
A7	45-47	Tregtia me shumicë dhe me pakicë; riparimi i automjeteve dhe motorcikletave	183,812	186,823	203,016	Wholesale and retail trade; repair of motor vehicles and motorcycles
A8	49-53	Transporti dhe magazinimi	55,458	46,270	57,459	Transportation and storage
A9	55-56	Akomodimi dhe shërbimi ushqimor	45,979	34,462	44,104	Accommodation and food service activities
A10	58-63	Informacioni dhe komunikacioni	50,493	49,877	55,769	Information and communication
A11	64-66	Aktivitet financiare dhe të siguracionit	36,730	34,220	38,173	Financial and insurance activities
A12	68	Aktivitet të Real estate (Dhënies-Marries me qera)	94,736	99,749	106,052	Real estate activities
A13	69-75	Aktivitet profesionale, shkencore dhe teknike	54,068	48,563	48,952	Professional, scientific and technical activities
A14	77-82	Aktivitet administrative dhe shërbime mbështetëse	60,365	56,680	65,165	Administrative and support service activities
A15	84	Administrim publik dhe mbrojtja; sigurimi social i detyrueshëm	74,467	75,482	85,405	Public administration and defense; compulsory social security
A16	85	Arsimi	70,211	71,614	77,622	Education
A17	86-88	Shëndetësia dhe aktivitetet të punës sociale	52,997	55,165	65,116	Human health activities
A18	90-93	Arte, argëtim dhe çlodhje	8,786	8,381	11,058	Arts, entertainment and recreation
A19	94-98	Aktivitetet të tjera shërbimi dhe aktivitetet të familjeve	30,903	29,208	30,532	Other services and activities of households
			1,478,999	1,444,591	1,614,282	GVA at basic prices
			212,904	202,840	241,890	Net taxes on products
			1,691,903	1,647,431	1,856,172	GDP at market prices

Burimi: INSTAT.

* 2021 Gjysëm-finale.

Source: INSTAT.

* 2021 Semifinal data.

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

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

Indeks

Index

	Indekset e çmimeve të prodhimit/ Producer price index					Indeksi i kushtimit në ndërtim (për banesa) / Construction cost index (for dwellings)	
	IQP 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 / 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
2023 / I	129.42	154.17	124.36	144.79	104.83	111.65	5.29

Burimi: INSTAT.

Source: INSTAT.

* Mesatare vjetore.

* Annual average.

4-3 Indeksi i çmimeve të konsumit

Consumer price index 4-3

	IÇK Totali / dhjetor 2020=100 / CPI Total December 2020=100	Ushqime dje pije jo-alkoolike / Food and non-alcoholic beverages	Pije alkoolike dje duhan / Alcoholic beverages and tobacco	Veshje dje 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
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
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
2023 / 02	113.88	128.66	108.59	105.28	105.13	108.70	101.98	113.07	104.56	106.31	102.89	109.55	103.59
2023 / 03	114.67	130.79	109.24	105.30	105.16	109.32	101.96	111.96	104.69	107.99	102.80	109.99	103.93
2023 / 04	114.70	130.49	109.77	105.36	105.19	110.31	102.22	110.68	104.90	108.51	102.90	110.41	104.58
2023 / 05	114.35	128.97	110.26	105.83	105.41	110.68	102.25	109.34	104.90	109.86	102.96	111.41	104.96
2023 / 06	113.95	127.44	110.29	106.23	105.43	111.00	102.29	109.04	104.87	111.82	102.96	111.78	105.18

	Ndryshimet vjetore të indeksit të çmimeve të konsumit sipas grupeve kryesore (në %) / Year on year consumer price index, main groups (in %)												Inflacioni mesatar vjetor / Annual average inflation "	
	IÇK Totali / CPI total	Ushqime dje pije jo-alkoolike / Food and non-alcoholic beverages	Pije alkoolike dje duhan / Alcoholic beverages and tobacco	Veshje dje 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	
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
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
2023 / 02	7.06	13.46	5.08	4.37	3.11	6.87	1.05	1.65	1.21	3.44	2.28	5.47	3.24	7.28
2023 / 03	5.31	11.01	2.81	3.71	2.58	6.58	1.08	-7.53	1.35	4.67	1.99	4.57	3.18	7.25
2023 / 04	4.58	9.59	3.79	3.89	2.34	6.74	1.36	-10.69	1.23	2.38	2.11	4.49	3.61	7.11
2023 / 05	4.74	10.05	3.69	4.21	2.18	6.52	1.39	-12.25	1.23	6.94	2.16	4.96	3.96	6.95
2023 / 06	4.53	10.25	3.74	4.43	2.12	6.19	1.23	-16.24	1.38	10.34	2.16	4.81	3.97	6.71

Burimi: INSTAT.

Source: INSTAT.

* Indekse mesatare të çmimeve të konsumit.

*Average CPI by main groups.

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

** 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 contributers 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 contributers in public sector	Të punësuar kontribues në sektorin privat / Employed contributers 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
2020*	175	505	83	64,389		26,000
2021*	183	520	87	68,508		30,000
2022*	184	533	77	70,007		34,000
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
2023 / I	183	542	78	73,205		34,000

Burimi: INSTAT.

Source: INSTAT.

* Mesatare vjetore përvèç pagës minimale (5).

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

** Të dhëna administrative.

** Administrative data.