

The background image shows the facade of the Banka e Shqiperise (Bank of Albania). The building is a large, curved structure with a prominent entrance featuring a central doorway flanked by two tall, narrow windows. The entrance is framed by a series of vertical columns. Above the entrance, the words "BANKA E SHQIPERISE" are inscribed in large, bold, capital letters. The building's facade is made of light-colored stone or concrete. A flagpole with the Albanian flag stands in front of the entrance. The overall image has a slightly faded, historical feel.

BANKA E SHQIPERISE

RAPORTI
STATISTIKOR
MUJOR

MONTHLY
STATISTICAL
REPORT

09/2023

RAPORTI STATISTIKOR MUJOR

MONTHLY STATISTICAL REPORT

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Shënime/ Notes

Duke filluar nga muaji janar 2023, statistikat e normave të interesit të institucioneve monetare financiare, bazuar në metodologjinë e ECB [Manuali i normave të interesit të IMF](#) dhe në rregulloren nr. 48. të Bankës së Shqipërisë: [“Për raportimet në Bankën e Shqipërisë të statistikave të normave të interesit”](#) (https://www.bankofalbania.org/rc/doc/Nr_48_2017_9309.pdf), 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 shkurtime/ List of abbreviations

BPD / DMB	Bankat paradedpozituese / 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.

1. Zhvillimet monetare dhe normat e interesit
Në miliardë lekë, përveç rasteve kur shënohet ndryshe, fund periudhe

Monetary developments and interest rates 1.

In billions ALL, unless otherwise indicated, end of period

	Agregatët monetarë / Monetary aggregates			Depozitat ¹ / Deposits ¹	Kredia ² / Credit ²	Normat e interesit 12m / 12m interest rates(%)			Norma e marrëveshjes së riblerjes rryjëvare ⁴ / Weekly repurchase agreement rate ⁴
	M1	M2	M3			Depozita ³ / Deposits ³	Hua ³ / Loans ³	Bono Thesari ⁴ / T. Bills ⁴	
	1	2	3			6	7	8	
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. Prodhimi i brendshëm bruto, indeksat e çmimeve dhe tregu i punës
Në milionë lekë, përveç rasteve kur shënohet ndryshe, fund periudhe

Gross domestic product, price indexes and labor market 2.

In millions ALL, unless otherwise indicated, end of period

	Rritja reale vjetore e PBB me çmime konstante (%) ¹ Annual real growth of GDP at constant prices (%) ⁵	Me çmime korrente, në milionë lekë ² / At current prices, in million ALL ⁵				Ndryshimet vjetore të Indeksit të Çmimeve të konsumit (%) / Yearly changes in CPI (%)	Tregu i punës (grup mosha 15-64) / Labor market (age group 15-64)	
		Produkti Brendshëm Bruto (PBB) / Gross domestic product (GDP)	Pagat e të punësuarve, neto / Compensation of employees, net	Të Ardhura nga prona, neto / Property income, net	Të Ardhurat Kombëtare Bruto / Gross National Income		Shkalla e punësimit / Employment rate (%)	Shkalla e papunësisë / Unemployment rate (%)
		2	3	4	5=2+3+4		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 ⁶, rezerva dhe kursi i këmbimit
Në milionë euro, përveç rasteve kur shënohet ndryshe

Balance of payments ⁶, reserves and exchange rate 3.

In millions EUR, unless otherwise indicated

	Bilanci i llogarisë korrente / Current account	Nga të cilat: Bilanci tregtar / Of which: Trade balance (3-4)	Eksporti / Export	Importi / Import	Nga të cilat: Të ardhura nga emigrantët / Of which: Workers' remittances	Investimet direkte neto / Direct investments, net	Rezervat valutore (stok) / Reserves (stock)	Rezervat në muaj importe / Reserves in months of import	Kursi i këmbimit / Exchange rate	
									Mesatare e periudhës / Period average	
									ALL / EUR	ALL / USD
	1	2	3	4	5	6	7	8	9	10
2020	-1,152.6	-2,982.5	793.6	3,776.1	673.3	-893.6	3,942.4	9.6	123.8	108.7
2021	-1,166.4	-3,829.3	1,264.8	5,094.1	761.0	-989.9	4,972.2	8.8	122.5	103.5
2022	-1,063.3	-4,268.9	1,932.5	6,201.4	833.7	-1,189.9	4,952.1	6.9	119.0	113.0

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

Fiscal balance, domestic debt stock and external debt 4.

In billions ALL

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

Burimi: Ministria e Financave dhe Ekonomisë.

Source: Ministry of Finance and Economy.

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

2) Përfshijëson kredinë për ekonominë.

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

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

5) 2021 Gjysmë-finale.

6) Janë rishikuar të dhënat për vitin 2022.

1) Deposits included in broad money.

2) Credit to economy.

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

4) End of period data.

5) 2021 Semifinal data.

6) Data are revised for the year 2022.

1 SEKTORI FINANCIAR

FINANCIAL SECTOR 1

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

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

	Totali i mjeteve / Total assets 1=(2+3+4+5+8+12+13+14)	Ari monetar dhe mbajtjet e SDR/ Monetary gold and SDR holdings	Arka në valutë / Foreign currency	Depozita/ Deposits	Letrat me vlerë të ndryshme nga aksionet / Securities other than shares 5=(6+7)	Jorezidentë / Nonresidents	Qeveria Qëndrore / Central Government	Huatë / Loans 8= (9+10+11)	Qeveria Qëndrore / Central Government	Korporata të tjera depozituese / Other depository corporations	Sektorë të tjerë rezidentë / Other resident sectors	Derivatet financiare / Financial derivatives	Llogari të arkëtueshme / Receivable accounts	Mjete jofinanciare/ Nonfinancial assets
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2020 / 12	627,704.6	41,289.9	33.7	200,001.8	309,231.7	242,026.4	67,205.4	34,715.4	—	32,670.9	2,044.5	11.8	21,443.3	20,977.0
2021 / 12	749,813.0	54,478.8	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	21,646.5
2022 / 12	732,739.1	46,713.6	59.8	89,699.2	499,531.8	425,467.6	74,064.2	53,391.3	—	51,088.0	2,303.3	5.3	21,282.2	22,055.9
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
2023 / 07	741,598.2	43,201.9	92.7	112,440.7	493,064.3	418,228.7	74,835.6	50,510.0	—	48,276.4	2,233.6	(0.1)	20,311.6	21,977.1
2023 / 08	779,985.5	45,600.7	13.6	104,615.8	528,968.3	454,942.5	74,025.8	58,157.9	—	55,932.5	2,225.4	(0.1)	20,662.1	21,967.2
2023 / 09	788,209.4	44,975.1	59.7	106,208.9	530,913.1	456,476.8	74,436.3	63,521.4	—	61,305.9	2,215.5	(0.1)	20,470.8	22,060.5

	Detyrimet totale / Total liabilities 1=(2+3+4+10+14+15+16)	Paraja në qarkullim / Currency in circulation	Depozita të përfshira në parane e gjerë / Deposits included in broad money	Depozita të papërfshira në parane e gjerë / Deposits excluded from broad money 4=(5+6+7+8+9)	Jorezidentët / Nonresidents	Qeveria Qëndrore / Central Government	Korporata të tjera depozituese / Other depository corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Huatë / Loans 10=(11+12+13)	Jorezidentët / Nonresidents	Qeveria Qëndrore / Central Government	Korporata të tjera depozituese / Other depository corporations	Llogari të pagueshme / Other accounts payable	Alokimi i SDR / SDR allocation	Aksione dhe instrumente të tjera të kapitalit / Shares and other equity
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
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 / 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)
2023 / 07	741,598.2	409,328.4	76.8	336,942.2	15,490.5	146,793.9	174,564.4	78.5	14.9	—	—	—	—	676.7	22,752.3	(28,178.2)
2023 / 08	779,985.5	410,610.3	75.7	351,893.5	15,492.0	151,486.9	184,820.8	78.9	14.9	—	—	—	—	923.9	23,912.5	(7,430.4)
2023 / 09	788,209.4	408,021.5	72.1	366,686.5	15,492.0	154,037.2	197,062.2	80.3	14.9	—	—	—	—	625.3	23,873.3	(11,069.4)

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-2 Paraqitja monetare e Bankës së Shqipërisë

Monetary survey of Bank of Albania 1-2

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Mjete valutore neto/ Net foreign assets 1=(2-3)	Pretendime ndaj jorezidentëve/ Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve / Less: Liabilities to nonresidents	Mjetet e brendshme / Domestic assets 4=(5+8+9+10+11+12)	Pretendime neto ndaj Qeverisë Qëndrore / Net claims on Central Government 5=(6-7)	Pretendime ndaj Qeverisë Qëndrore / Claims on Central Government	Minus : Detyrime ndaj Qeverisë Qëndrore / Less: Liabilities to Central Government	Pretendime ndaj korporatave të tjera depozituese / Claims on other depository corporations	Pretendime ndaj korporatave të tjera financiare / Claims on other financial corporations	Pretendime ndaj korporatave jofinanciare publike / Claims on public nonfinancial corporations	Pretendime ndaj korporatave të tjera jofinanciare / Claims on other nonfinancial corporations	Pretendime ndaj sektorëve të tjerë rezidentë / Claims on other resident sectors
	1	2	3	4	5	6	7	8	9	10	11	12
2020 / 12	480,351.7	504,150.2	23,798.4	66,757.8	32,042.3	67,438.7	35,396.4	32,670.9	–	–	–	2,044.5
2021 / 12	573,510.4	617,931.3	44,421.0	45.9	-43,722.9	65,340.3	109,063.2	41,583.4	–	–	–	2,185.4
2022 / 12	539,812.3	582,347.2	42,534.9	61,993.1	8,601.5	74,114.7	65,513.2	51,088.0	–	–	–	2,303.6
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
2023 / 07	554,361.8	592,993.3	38,631.6	-21,150.3	-71,660.5	75,183.4	146,843.9	48,276.4	–	–	–	2,233.8
2023 / 08	584,541.0	624,558.1	40,017.1	-18,986.4	-77,144.8	74,397.6	151,542.4	55,932.5	–	–	–	2,225.9
2023 / 09	587,230.7	626,936.0	39,705.3	-15,738.2	-79,261.4	74,816.8	154,078.2	61,305.9	–	–	–	2,217.2

	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 gjerë / Deposits included in broad money	Depozita të papërfshira në paranë e gjerë / Deposits excluded from broad money	Huatë / Loans	Llogari të pagueshme / Other accounts payable	Të tjera neto / Other items net	Aksione dhe instrumente të tjerë 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 / 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
2023 / 07	583,969.5	409,328.4	174,564.4	76.8	93.4	–	140.3	-22,813.6	-28,178.2
2023 / 08	595,506.8	410,610.3	184,820.8	75.7	93.8	–	158.5	-22,774.1	-7,430.4
2023 / 09	605,155.8	408,021.5	197,062.2	72.1	95.2	–	146.8	-22,835.9	-11,069.4

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

	Totali i mjeteve / Total assets 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 / 04	1,888,616.0	14,438.5	14,745.6	334,626.0	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	–
2023 / 07	1,861,331.4	16,399.7	18,987.0	306,250.4	125,221.2	177,138.5	3,890.7	715,554.7	202,688.6	512,866.0	–
2023 / 08	1,946,141.1	16,152.5	26,992.6	334,565.9	145,047.5	186,618.8	2,899.6	746,761.5	223,540.8	523,220.8	–
2023 / 09	1,951,247.4	15,258.7	22,084.2	333,525.7	132,967.4	197,319.1	3,239.2	757,688.1	233,943.5	523,744.6	–

											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	
	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 tjerë rezidentë / Other resident sectors
	12	13	14	15	16	17	18	19	20	21							22
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 / 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	
2023 / 07	735,820.9	40,176.0	–	4,584.2	16,759.2	7.0	145.6	19,058.4	396,485.8	258,604.9	16,004.1	9,971.6	6,032.5	–	11,353.5	40,961.1	
2023 / 08	752,561.6	40,709.1	–	724.68	17,265.8	6.8	139.9	19,483.1	408,859.4	265,372.9	16,530.9	10,463.0	6,067.9	–	11,204.9	41,371.0	
2023 / 09	753,973.3	42,126.6	–	320.0	17,677.0	6.6	128.0	19,429.8	407,601.7	266,683.5	16,134.8	10,075.9	6,058.8	–	11,198.7	41,384.0	

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

	Detyrimet totale / Total liabilities 1=(2+8+17+20+28+29+30)	Depozita të përfshira në paranë e gjerë / Deposits included in broad money 2=(3+4+5+6+7)	Korporata të tjera financiare / Other financial corporations	Qeveria lokale / Local Governments	Korporata jofinanciare publike / Public nonfinancial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Depozita të papërfshira në paranë e gjerë / 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 jofinanciare publike / Public nonfinancial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2020 / 12	1,625,360.6	1,103,646.1	22,346.2	1,736.5	19,453.2	183,860.3	876,249.9	219,301.5	13,447.8	1,446.8	6,874.5	10,828.1	4,665.7	252.2	6,863.4	174,923.1
2021 / 12	1,809,644.0	1,206,379.7	25,044.5	1,364.7	23,714.7	221,814.3	934,441.5	272,614.5	18,053.9	820.5	12,327.9	19,182.7	5,876.6	391.9	16,519.4	199,441.7
2022 / 12	1,908,005.1	1,261,187.0	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 / 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	242,288.8
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
2023 / 07	1,861,331.4	1,219,632.1	22,417.7	1,889.9	24,046.1	255,112.8	916,165.6	312,541.9	23,420.6	3,563.3	5,440.0	15,818.8	7,096.5	377.9	12,468.2	244,366.7
2023 / 08	1,946,141.1	1,274,283.3	23,608.7	2,344.2	25,295.0	285,592.3	937,443.2	334,860.1	27,029.1	3,545.5	5,677.7	16,764.0	7,025.4	381.8	11,619.5	262,816.9
2023 / 09	1,951,247.4	1,269,801.9	23,748.1	2,509.0	24,086.5	279,468.1	939,990.3	335,338.6	27,238.7	499.7	5,667.1	15,553.1	7,621.8	382.1	14,488.4	263,887.7

	Letrat me vlerë të ndryshme nga aksionet / Securities other than shares 17=(18+19)	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Huatë / Loans 20= (21+22+23+24+25+26+27)	Jorezidentët / Nonresidents	Banka Qëndrore / Central Bank	Korporata të tjera depozituese / Other depository corporations	Qeveria Qëndrore / Central Government	Korporata të tjera financiare / Other financial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Derivatet financiare / Financial derivatives	Llogarit të pagueshme / Other accounts payable	Aksione dhe instrumente të tjerë të kapitalit / Shares and other equity
	17	18	19	20	21	22	23	24	25	26	27	28	29	30
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 / 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
2023 / 07	7,650.8	306.2	7,344.6	73,032.0	14,697.0	48,276.4	5,371.5	189.4	4,497.7	–	–	–	61,698.2	186,776.6
2023 / 08	7,385.1	304.1	7,081.1	74,818.8	10,453.2	55,932.5	4,373.3	199.3	3,860.6	–	–	–	61,243.6	193,550.1
2023 / 09	9,403.3	540.2	8,863.0	81,033.1	10,886.3	61,311.1	4,917.1	177.3	3,741.4	(0.0)	–	–	63,155.2	192,515.2

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-4 Paraqitja monetare e bankave paradepozituese

Monetary survey of deposit money banks 1-4

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Mjetet valutore neto / 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 governments	Pretendimet ndaj jofinanciare publike / Claims on public nonfinancial corporations	Pretendimet ndaj korporatave të tjera jofinanciare / Claims on other nonfinancial corporations	Pretendime ndaj sektorëve të tjerë rezidentë / Claims on other resident sectors
	1	2	3	4	5	6	7	8	9	10	11	12	13
2020 / 12	323,132.6	356,597.3	33,464.7	1,195,179.7	190,245.5	403,339.0	417,111.7	13,772.8	16,486.0	429.1	15,150.8	370,387.3	199,142.1
2021 / 12	364,297.8	409,132.0	44,834.2	1,314,558.1	198,803.3	455,521.0	479,288.9	23,767.9	19,395.2	313.2	22,521.8	395,162.7	222,840.9
2022 / 12	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 / 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
2023 / 07	358,926.8	397,044.4	38,117.6	1,383,726.1	193,538.2	493,101.6	512,873.0	19,771.4	22,791.7	145.6	19,058.4	396,485.8	258,604.9
2023 / 08	409,270.6	446,752.9	37,482.3	1,423,536.3	202,771.4	503,576.0	523,227.6	19,651.6	23,333.7	139.9	19,483.1	408,859.4	265,372.9
2023 / 09	403,072.6	441,197.6	38,125.0	1,435,179.1	212,577.8	505,022.5	523,751.2	18,728.7	23,735.8	128.0	19,429.8	407,601.7	266,683.5

	Detyrime ndaj Bankës Qëndrore / Liabilities to Central Bank	Depozita të përfshira në paranë e gjerë / 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 gjerë / Deposits not included in broad money	Letra me vlerë të ndryshme nga aksionet / Securities others than shares	Huatë / Loans	Aksione dhe instrumente të tjera të kapitalit / Shares and other equity	Nga të cilat: Rezerva rrvleresimi / 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 / 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
2023 / 07	51,839.7	1,219,632.1	635,642.6	583,989.5	264,299.2	7,650.8	4,497.7	186,776.6	-24,667.8	5,620.4	2,336.6
2023 / 08	59,478.0	1,274,283.3	671,535.5	602,747.8	281,843.6	7,385.1	3,860.6	193,550.1	-21,533.4	5,979.4	6,426.8
2023 / 09	61,810.9	1,269,801.9	665,772.7	604,029.2	286,380.0	9,403.3	3,741.4	192,515.2	-23,023.7	7,574.1	7,025.0

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-5 Bilanci sektorial i shoqërive të kursim-kreditit

Sectoral balance sheet of savings and loan associations 1-5

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Totali i mjeteve / Total assets 1=(2+3+4+7+8+11+12)	Monedha dhe kartëmonedha në lekë / Notes and coins in national currency	Monedha dhe kartëmonedha në valutë / Notes and coins in foreign currency	Depozita / Deposits 4=(5+6)	Bankat paradepozituese / Deposit money banks	Korporatat e tjera financiare / Other financial corporations	Letra me vlerë / Securities	Huatë / Loans 8=(9+10)	Sektorë të tjerë rezidentë / Other resident sectors	Korporatat e tjera jofinanciare / Other nonfinancial corporations	Mjete të tjera / Other financial assets	Mjete jofinanciare / Nonfinancial assets
	1	2	3	4	5	6	7	8	9	10	11	12
2020 / IV	11,938.7	11.4	2.7	2,392.7	2,299.2	93.5	232.2	8,487.9	8,487.9	—	152.9	658.8
2021 / IV	13,528.2	13.2	5.8	2,898.2	2,803.8	94.4	455.3	9,338.7	9,338.7	—	155.4	661.5
2022 / IV	14,644.8	24.8	8.5	2,666.2	2,578.4	87.8	464.4	10,704.1	10,704.1	—	184.5	592.3
2022 / 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
2023 / II	14,639.3	32.7	11.4	2,153.9	2,070.4	83.5	461.0	11,212.5	11,212.5	—	203.1	564.6

	Detyrimet totale / Total liabilities 1=(2+5+8+12+13)	Depozita të përfshira në paranë e gjerë / Deposits included in broad money 2=(3+4)	Sektorë të tjerë rezidentë / Other resident sectors	Korporatat e tjera jofinanciare / Other nonfinancial corporations	Depozita të papërfshira në paranë e gjerë / Deposits excluded from broad money 5=(6+7)	Sektorë të tjerë rezidentë / Other resident sectors	Korporatat e tjera jofinanciare / Other nonfinancial corporations	Huatë / Loans 8=(9+10+11)	Korporatat e tjera financiare / Other financial corporations	Bankat paradepozituese / Deposit money banks	Qeveria qendrore / 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 / 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
2023 / II	14,639.3	10,350.2	10,350.2	—	65.4	65.4	—	1,304.1	—	1,304.1	—	260.2	2,659.4

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-6 Paraqitja monetare e korporatave të tjera depozituese

Monetary survey of other depository corporations 1-6

Në milionë Lekë, fund periudhe

In millions ALL, end of period

	Mjetet valutore neto / Net foreign assets 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 tjerë 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 / 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	360,855.3	401,419.6	40,564.2	1,415,515.2	196,608.5	501,624.5	525,861.7	24,237.2	22,937.3	153.5	19,218.9	404,347.3	270,625.3
2023 / 07	358,938.2	397,055.7	38,117.6	1,395,515.9	193,570.9	493,562.6	513,334.0	19,771.4	22,875.2	145.6	19,058.4	396,485.8	269,817.4
2023 / 08	409,282.0	446,764.3	37,482.3	1,435,326.1	202,804.1	504,037.0	523,688.6	19,651.6	23,417.2	139.9	19,483.1	408,859.4	276,585.4
2023 / 09	403,084.0	441,209.0	38,125.0	1,446,968.9	212,610.5	505,483.5	524,212.3	18,728.7	23,819.3	128.0	19,429.8	407,601.7	277,896.0

	Detyrime ndaj Bankës Qëndrore / Liabilities to Central Bank	Depozita të përfshira në parane e gjerë / Deposits included in broad money 15=(16+17)	Depozita të transferueshme / Transferable deposits	Depozita të tjera / Other deposits	Depozita të pa përfshira në parane e gjerë / Deposits not included in broad money	Letra me vlerë të ndryshme nga aksionet / Securities others than shares	Huatë / Loans	Aksione dhe instrumente të tjerë të kapitalit / Shares and other equity	Nga të cilat: Rezerva rivillesimi / Of which: Valuation adjustment	Detyrime të tjera neto / Other net liabilities	Axhustimi i konsolidimit / Consolidation adjustment
	14	15	16	17	18	19	20	21	22	23	24
2020 / 12	34,117.7	1,112,375.6	490,336.5	622,039.1	186,812.9	5,926.3	3,756.8	180,671.3	-4,060.2	2,476.8	1,002.5
2021 / 12	42,403.9	1,216,005.2	584,576.8	631,428.4	222,312.9	7,288.0	3,506.5	189,407.5	-6,782.8	4,404.9	3,434.4
2022 / 12	51,195.0	1,271,585.1	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 / 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	1,244,512.5	638,492.8	606,019.7	263,672.6	7,772.6	5,015.2	189,955.3	-23,696.6	4,658.3	412.6
2023 / 07	51,839.7	1,229,982.3	635,642.6	594,339.7	264,364.7	7,650.8	4,497.7	189,435.9	-24,667.8	5,112.9	1,570.2
2023 / 08	59,478.0	1,284,633.5	671,535.5	613,098.0	281,909.1	7,385.1	3,860.6	196,209.4	-21,533.4	5,471.9	5,660.5
2023 / 09	61,810.9	1,280,152.1	665,772.7	614,379.4	286,445.4	9,403.3	3,741.4	195,174.6	-23,023.7	7,066.6	6,258.7

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-7 Paraqitja monetare e korporatave depozituese

Monetary survey of depository corporations 1-7

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Mjetet valutore neto / Net foreign assets 1=(2-3)	Pretendime ndaj jorezidentëve / Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve / Less: Liabilities to nonresidents	Mjetet e brendshme / Domestic assets 4=(5+8)	Pretendimet neto ndaj Qeverisë Qëndrore / Net claims on Central Government 5=(6-7)	Pretendimet ndaj Qeverisë Qëndrore / Claims on Central Government	Minus: Detyrime ndaj Qeverisë Qëndrore / Less: Liabilities to Central Government	Pretendime ndaj sektorëve të tjerë / Claims on other sectors 8=(9+10+11+12+13)	Pretendime ndaj korporatave të tjera financiare / Claims on other financial corporations	Pretendimet ndaj qeverisë lokale / Claims on local government	Pretendimet ndaj korporatave jofinanciare publike / Claims on public nonfinancial corporations	Pretendimet ndaj korporatave të tjera jofinanciare / Claims on other nonfinancial corporations	Pretendime ndaj sektorëve të tjerë 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 / 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	927,584.8	1,007,745.6	80,160.8	1,138,655.6	419,128.2	600,357.7	181,229.5	719,527.4	22,937.3	153.5	19,218.9	404,347.3	272,870.5
2023 / 07	913,299.9	990,049.1	76,749.2	1,132,518.3	421,902.1	588,517.4	166,615.3	710,616.1	22,875.2	145.6	19,058.4	396,485.8	272,051.2
2023 / 08	993,823.0	1,071,322.4	77,499.4	1,157,603.1	426,892.2	598,086.2	171,193.9	730,710.9	23,417.2	139.9	19,483.1	408,859.4	278,811.3
2023 / 09	990,314.7	1,068,145.0	77,830.3	1,157,314.3	426,222.2	599,029.0	172,806.9	731,092.1	23,819.3	128.0	19,429.8	407,601.7	280,113.3

	Detyrimet e parashë 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 tjerë 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
	14	15	16	17	18	19	20	21	22	23	24	25	26
2020 / 12	1,456,993.0	344,560.0	1,112,433.0	490,393.9	622,039.1	186,892.0	5,926.3	3,756.8	61.6	214,394.3	-1,094.9	-17,621.4	919.0
2021 / 12	1,582,310.3	366,251.2	1,216,059.1	584,630.7	631,428.4	222,408.7	7,288.0	3,506.5	247.6	219,724.7	-5,442.4	-14,427.7	861.5
2022 / 12	1,659,293.5	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 / 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	1,633,591.2	389,011.9	1,244,579.4	638,559.7	606,019.7	263,764.3	7,772.6	5,015.2	57.9	172,456.9	-75,367.8	-17,584.3	1,166.7
2023 / 07	1,622,955.0	392,895.9	1,230,059.1	635,719.3	594,339.7	264,458.1	7,650.8	4,497.7	140.3	161,257.8	-88,096.0	-16,130.5	989.2
2023 / 08	1,679,134.2	394,425.0	1,284,709.2	671,611.2	613,098.0	282,002.9	7,385.1	3,860.6	158.5	188,779.1	-65,398.0	-11,641.7	1,747.5
2023 / 09	1,672,954.3	392,730.1	1,280,224.2	665,844.8	614,379.4	286,540.6	9,403.3	3,741.4	146.8	184,105.2	-71,567.0	-9,510.6	248.1

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-8.a Agregatët monetarë dhe përbërësit e tyre

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

Monetary aggregates and their components 1-8.a

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

	M3 1=(2+7)	M2 2=(3+6)	M1 3=(4+5)	Paraja jashtë korporatave depozituese / Currency outside depository corporations	Llogari rrjedhëse dhe depozitat pa afat në lekë / Current accounts and non-term deposits in national currency	Depozitat me afat në lekë / Time deposits in national currency	Depozitat në valutë / Deposits in foreign currency
	1	2	3	4	5	6	7
	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 / 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	1,633,591.2	936,788.0	735,729.8	389,011.9	346,718.0	201,058.2	696,803.3
2023 / 07	1,622,955.0	938,889.5	738,504.5	392,895.9	345,608.6	200,385.0	684,065.5
2023 / 08	1,679,134.2	935,327.5	741,062.6	394,425.0	346,637.6	194,264.9	743,806.7
2023 / 09	1,672,954.3	936,178.1	741,130.6	392,730.1	348,400.5	195,047.5	736,776.2
	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 / 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
2023 / 07	0.5	2.3	4.3	4.8	3.8	-4.2	-1.8
2023 / 08	2.3	1.9	4.1	4.3	4.0	-5.7	2.8
2023 / 09	2.2	2.3	4.5	5.2	3.7	-5.2	2.0

Burimi :Banka e Shqipërisë.

Source: Bank of Albania.

1-8.b Kundërpartitë e agregatëve monetarë

Counterparts of monetary aggregates 1-8.b

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

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

	Mjetet valutore neto/ Net Foreign Assets	Mjetet e brendshme/ Domestic assets 2=(3+4)	Pretendimet ndaj Qeverisë Qëndrore neto/ Net claims on Central Government	Pretendime ndaj sektorëve të tjerë*/ Claims on other sectors *	Të tjera neto/ Other items net
	1	2	3	4	5
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 / 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	927,584.8	1,138,655.6	419,128.2	719,527.4	(17,584.3)
2023 / 07	913,299.9	1,132,518.3	421,902.1	710,616.1	(16,130.5)
2023 / 08	993,823.0	1,157,603.1	426,892.2	730,710.9	(11,641.7)
2023 / 09	990,314.7	1,157,314.3	426,222.2	731,092.1	(9,510.6)
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 tjerë*/ 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 / 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	
2023 / 07	(0.3)	(0.6)	(1.6)	0.1	
2023 / 08	5.7	0.0	(3.0)	1.9	
2023 / 09	7.7	(1.1)	(4.4)	0.9	

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

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

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

1-9 Depozitat në lekë sipas sektorëve*

Lek denominated deposits by sectors* 1-9

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Totali i depozitave / Total deposits 1=(2+8)	Llogari rrjedhëse dhe depozita pa afat / Current account and sight deposits 2=(3+4+5+6+7)	Qeveria lokale / Local government	Korporatat jofinanciare publike / Public nonfinancial corporations	Korporata të tjera financiare / Other financial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Depozitat me afat / Time deposits 8=(9+10+11+12+13)	Qeveria lokale / Local government	Korporatat jofinanciare publike / Public nonfinancial corporations	Korporata të tjera financiare / Other financial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors
	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 / 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	547,776.1	346,718.0	1,798.0	18,173.9	4,751.3	81,101.4	240,893.5	201,058.2	—	598.5	4,606.9	7,272.0	188,580.7
2023 / 07	545,993.6	345,608.6	1,795.9	16,201.9	4,442.1	84,782.1	238,386.6	200,385.0	—	1,305.1	4,643.9	7,563.9	186,872.1
2023 / 08	540,902.5	346,637.6	2,008.5	16,343.7	4,630.3	92,113.5	231,541.7	194,264.9	0.3	1,304.7	4,937.5	7,966.6	180,055.9
2023 / 09	543,448.0	348,400.5	2,141.8	15,676.0	5,151.9	91,098.5	234,332.3	195,047.5	0.3	1,305.2	4,906.4	8,603.4	180,232.2

1-10 Depozitat në valutë sipas sektorëve*

Foreign currency denominated deposits by sectors* 1-10

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Totali i depozitave / Total deposits 1=(2+8)	Llogari rrjedhëse dhe depozita pa afat / Current account and sight deposits 2=(3+4+5+6+7)	Qeveria lokale / Local government	Korporatat jofinanciare publike / Public nonfinancial corporations	Korporata të tjera financiare / Other financial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors	Depozitat me afat / Time deposits 8=(9+10+11+12+13)	Qeveria lokale / Local government	Korporatat jofinanciare publike / Public nonfinancial corporations	Korporata të tjera financiare / Other financial corporations	Korporata të tjera jofinanciare / Other nonfinancial corporations	Sektorë të tjerë rezidentë / Other resident sectors
	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 / 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	696,803.3	475,765.2	59.2	6,027.4	6,351.4	141,949.7	321,377.6	221,038.0	112.9	863.1	7,736.2	22,173.1	190,152.7
2023 / 07	684,065.5	469,614.6	88.8	5,706.4	6,182.9	141,580.3	316,056.2	214,450.9	5.2	832.7	7,154.8	21,186.6	185,271.7
2023 / 08	743,806.7	510,584.6	107.2	4,777.5	5,763.1	162,414.4	337,522.5	233,222.1	228.3	2,869.0	8,278.9	23,097.8	198,748.0
2023 / 09	736,776.2	502,148.4	141.9	4,261.8	5,461.7	156,166.5	336,116.5	234,627.8	225.0	2,843.4	8,229.2	23,599.7	199,730.6

Burimi: Banka e Shqipërisë

Source: Bank of Albania

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

* Deposits included in broad money.

1-11 Kredia për ekonominë sipas sektorit *

Credit to economy by sector * 1-11

Në milionë lekë, fund periudhe

In millions ALL, end of period

	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
	1	2	3	4	5	6	7	8	9	10	11	12	13
2020 / 12	608,779.8	320,699.6	429.1	11,819.6	161,975.3	7,489.2	138,986.4	288,080.2	—	3,331.2	208,381.0	5,679.9	70,688.1
2021 / 12	666,178.4	347,389.7	313.2	9,210.6	172,000.2	7,772.8	158,093.0	318,788.7	—	13,311.3	223,162.5	6,043.0	76,272.0
2022 / 12	713,552.1	368,890.6	204.8	10,508.7	173,607.4	8,668.9	175,900.8	344,661.5	—	13,205.4	238,245.6	6,888.4	86,322.1
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	713,387.1	387,068.5	153.5	9,337.4	182,482.1	9,310.7	185,784.9	326,318.6	—	9,881.6	221,865.2	7,487.2	87,084.7
2023 / 07	704,499.9	391,401.4	145.6	9,499.5	184,380.9	9,337.4	188,038.1	313,098.5	—	9,568.9	212,104.8	7,421.8	84,012.9
2023 / 08	724,559.0	397,289.9	139.9	9,814.8	186,000.2	9,627.4	191,707.7	327,269.0	—	9,668.3	222,859.2	7,638.4	87,103.1
2023 / 09	724,948.1	403,349.5	128.0	9,554.5	188,667.4	10,224.1	194,775.6	321,598.5	—	9,875.3	218,934.3	7,452.9	85,336.0

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

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

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

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Totali i huave për korporatat jofinanciare / 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, aktivitetet të trajtimit dhe menaxhimit të mbeturinave, mbetjeve / Water supply; sewerage, waste management and remediation activities	Ndërtimi / Construction	Tregtia me shumicë dhe me pakicë; Riparimi i automjeteve dhe motoçikletave / Wholesale and retail trade; repair of motor vehicles and motorcycles	Transporti dhe magazini / 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 / 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
2023 / 07	415,544.1	6,663.4	5,270.6	47,275.3	44,463.8	2,517.3	70,760.5	128,981.2	11,455.2	34,613.2	6,170.2
2023 / 08	428,342.5	6,150.3	3,759.7	49,161.3	45,017.0	2,398.2	70,715.6	133,756.5	12,814.2	36,080.3	5,871.4
2023 / 09	427,031.6	6,145.4	4,493.9	49,588.1	45,739.5	2,394.9	69,822.2	132,940.4	12,634.0	35,417.8	5,626.5

	Aktivitetet financiare dhe të sigurimit / Financial and insurance activities	Aktivitetet të pasurive të paluajtshme / Real estate activities	Aktivitetet profesionale, shkencore dhe teknike / Professional, scientific and technical activities	Shërbime administrative dhe mbështetëse / Administrative and support service activities	Administrimi publik dhe mbrojtja; Sigurimi social i detyrueshëm / Public administration and defence; compulsory social security	Arsimi / Education	Shëndetësia dhe aktivitetet të punës sociale / Human health and social work activities	Arte, argëtim dhe çlodhje / Arts, entertainment and recreation	Aktivitetet të tjera shërbimi / Other service activities	Aktivitetet të familjeve si punëdhënës; Aktivitetet të prodhimit të mallrave e shërbimeve të familjeve për përd. e vet / Activities of households as employers; undifferentiated goods- and services-producing activities of Hh for own use	Aktivitetet të organizatave dhe organizmave ndërkombëtare / Activities of extraterritorial organisations and bodies
	12	13	14	15	16	17	18	19	20	21	22
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 / 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
2023 / 07	3,488.4	8,927.2	1,960.3	3,167.7	784.8	5,084.1	6,848.1	593.1	26,487.0	30.0	2.9
2023 / 08	3,645.8	11,541.1	2,108.6	3,211.8	986.5	6,111.9	7,059.4	628.9	27,041.2	126.4	156.3
2023 / 09	4,369.5	11,655.8	2,181.2	3,378.3	729.9	5,222.5	7,069.1	631.4	26,716.7	123.8	150.7

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

* Të dhënat e huave përfshijnë interesat e përlogaritur.

* 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)	Overdraft / Overdraft	Kapital qarkullues / Working capital	Hua për çelje biznesi / Loans for starting up a business	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua për investime në instrumenta financiare / Loans for investments in financial instruments
	1	2	3	4	5	6	7	8
2020 / 12	370,356.3	161,975.3	35,870.3	39,685.4	7,470.3	48,028.6	30,920.6	—
2021 / 12	395,162.7	172,000.2	40,584.8	39,762.3	8,337.6	49,691.4	33,624.2	—
2022 / 12	411,853.0	173,607.4	45,668.9	38,093.6	8,074.2	49,850.9	31,919.8	—
2023 / 04	403,579.7	174,403.6	46,098.6	37,450.1	7,801.6	51,481.2	31,572.1	—
2023 / 05	405,701.5	178,416.2	48,179.2	37,455.5	7,770.5	53,072.2	31,938.7	—
2023 / 06	404,347.3	182,482.1	50,364.3	38,353.6	7,589.4	53,932.1	32,242.7	—
2023 / 07	396,485.7	184,380.9	50,973.8	38,875.3	7,603.8	54,731.9	32,196.2	—
2023 / 08	408,859.4	186,000.2	51,963.5	38,673.9	7,617.6	54,303.8	33,441.4	—
2023 / 09	407,601.8	188,667.4	52,585.3	38,755.4	7,474.8	45,599.2	44,252.8	—
	Në dollarë amerikanë / In USD 9 =(10+11+12+13+14+15)	Overdraft / Overdraft	Kapital qarkullues / Working capital	Hua për çelje biznesi / Loans for starting up a business	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua për investime në instrumenta financiare / Loans for investments in financial instruments	
	9	10	11	12	13	14	15	
2020 / 12	14,427.2	5,935.6	3,337.8	—	1,871.9	3,282.0	—	—
2021 / 12	14,695.3	7,148.2	2,507.0	—	1,763.6	3,276.6	—	—
2022 / 12	16,545.4	7,322.1	4,316.8	—	977.2	3,929.4	—	—
2023 / 04	13,405.1	5,724.4	2,979.1	—	1,252.9	3,448.7	—	—
2023 / 05	14,103.7	5,981.5	3,406.3	—	1,247.0	3,468.9	—	—
2023 / 06	11,879.8	4,375.0	3,106.5	—	1,154.8	3,243.6	—	—
2023 / 07	10,766.0	3,822.7	2,864.4	—	1,075.9	3,003.0	—	—
2023 / 08	11,149.7	3,592.0	3,254.9	—	1,132.0	3,170.8	—	—
2023 / 09	11,693.7	3,677.7	3,788.9	—	1,107.4	3,119.7	—	—
	Në euro / In EUR 16 =(17+18+19+20+21+22)	Overdraft / Overdraft	Kapital qarkullues / Working capital	Hua për çelje biznesi / Loans for starting up a business	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua për investime në instrumenta financiare / Loans for investments in financial instruments	Hua në monedha të tjera / In other currencies
	16	17	18	19	20	21	22	23
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 / 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
2023 / 07	201,338.6	45,603.4	27,146.4	941.1	54,616.2	72,580.7	450.8	0.2
2023 / 08	211,709.3	45,013.1	28,047.5	962.5	55,980.6	81,238.3	467.3	0.2
2023 / 09	207,240.5	43,805.9	27,523.5	907.5	55,123.2	79,431.9	448.49	0.2

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

* Të dhënat e huave përfshijnë interesat e përlogaritur.

* Data on loans include accrued interests.

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

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

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Huatë për korporatat jofinanciare publike / Public non-financial corporations loans 1=(2+8+14+20)	Në lekë / In ALL 2=(3+4+5+6+7)	Overdraft / Overdraft	Kapital qarkullues / Working capital	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua të tjera / Other loans
	1	2	3	4	5	6	7
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 / 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	—
2023 / 07	19,058.4	9,499.5	8,795.3	—	220.9	483.3	—
2023 / 08	19,483.1	9,814.8	9,155.9	—	187.8	471.1	—
2023 / 09	19,429.8	9,554.5	8,909.7	—	185.6	459.2	—
	Në dollarë amerikanë / In USD 8=(9+10+11+12+13)	Overdraft / Overdraft	Kapital qarkullues / Working capital	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua të tjera / Other loans	
	8	9	10	11	12		13
2020 / 12	0.0	0.0	—	—	—	—	—
2021 / 12	0.1	0.1	—	—	—	—	—
2022 / 12	0.1	0.1	—	—	—	—	—
2023 / 04	0.1	0.1	—	—	—	—	—
2023 / 05	0.1	0.1	—	—	—	—	—
2023 / 06	0.1	0.1	—	—	—	—	—
2023 / 07	0.1	0.1	—	—	—	—	—
2023 / 08	0.1	0.1	—	—	—	—	—
2023 / 09	0.1	0.1	—	—	—	—	—
	Në euro / In EUR 14=(15+16+17+18+19)	Overdraft / Overdraft	Kapital qarkullues / Working capital	Blerje pajisjesh / Machineries and appliances	Pasuri të paluajtshme / Real estate	Hua të tjera / Other loans	Hua në monedha të tjera / In other currencies
	14	15	16	17	18	19	20
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	—	26.6	—	—
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	—	—
2023 / 07	9,558.8	6,647.4	2,888.6	—	22.9	—	—
2023 / 08	9,668.2	6,602.1	3,042.3	—	23.9	—	—
2023 / 09	9,875.2	6,850.8	3,001.1	—	23.4	—	—

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

* Të dhënat e huave përfshijnë interesat e përllogaritur.

* Data on loans include accrued interests.

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

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

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Huatë për Individët dhe Institucionet jo me qëllim fitimi që u shërbejnë individëve / Households + Non-profit institutions serving households loans 1 =(2+9+16+23)	Në lekë / In ALL 2 =(3+4+5+6+7)	Ovërdraft / Overdraft	Mallra jo të qëndrueshëm / Nondurable goods	Mallra të qëndrueshëm / Durable goods	Hua për blerje banesash / Loans for house purchase	Hua për qëllime të tjera / Loans for other purposes	nga të cilat: për të vetëpunësuarit / of which: sole proprietorships; partnerships without legal status
	1	2	3	4	5	6	7	8
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 / 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
2023 / 07	258,604.9	174,591.9	7,661.9	37,635.6	20,214.8	100,413.5	8,666.1	4,249.4
2023 / 08	265,372.9	178,269.8	7,467.0	38,366.7	20,449.2	102,776.9	9,210.0	4,452.0
2023 / 09	266,683.5	181,347.6	7,393.9	38,896.1	20,529.9	105,039.7	9,488.0	4,445.7
	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 banesash / Loans for house purchase	Hua për qëllime të tjera / Loans for other purposes	nga të cilat: për të vetëpunësuarit / of which: sole proprietorships; partnerships without legal status	
	9	10	11	12	13	14	15	
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	
2023 / 04	332.5	24.2	55.4	22.1	218.9	12.0	0.4	
2023 / 05	332.3	23.3	56.1	22.8	218.3	11.9	0.4	
2023 / 06	310.1	21.3	51.1	21.7	204.8	11.2	0.4	
2023 / 07	285.3	21.6	48.5	20.6	193.5	1.3	-	
2023 / 08	302.5	22.5	48.9	21.8	205.3	4.0	2.2	
2023 / 09	300.4	20.8	49.2	23.9	202.6	3.9	2.2	
	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 banesash / Loans for house purchase	Hua për qëllime të tjera / Loans for other purposes	nga të cilat: për të vetëpunësuarit / of which: sole proprietorships; partnerships without legal status	Hua në monedha të tjera / In other currencies
	16	17	18	19	20	21	22	23
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 / 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
2023 / 07	83,671.1	1,137.6	2,083.8	4,758.3	70,269.1	5,422.4	1,809.1	56.5
2023 / 08	86,742.7	951.3	2,040.9	4,899.9	72,897.1	5,953.6	1,950.7	58.0
2023 / 09	84,980.1	877.8	2,020.2	4,862.1	71,586.9	5,633.1	1,917.3	55.5

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

* Të dhënat e huave përfshijnë interesat e përllogaritur.

* Data on loans include accrued interests.

1-15 Huatë sipas rretheve*
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 / 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
2023 / III	711,846.7	532,880.9	47,175.1	13,185.8	12,758.3	9,348.3	16,214.9	13,458.9	8,288.4	58,536.1

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

* Të dhënat e huasë përfshijnë interesat e përllogaritur.

* Data on loans include accrued interests.

1-16 Normat e interesit të Bankës së Shqipërisë*

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.

Source: Bank of Albania.

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

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

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

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

Në përqindje

In percentage

	Individët / Households				Korporatat jo-financiare / Nonfinancial corporations					
	Njëditore / Overnight	Me afat / With agreed maturity			Njëditore / Overnight	Me afat / With agreed maturity				
		Deri në 2 vjet / Up to 2 years	Mbi 2 vjet / Over 2 years			Deri në 2 vjet / Up to 2 years	Mbi 2 vjet / Over 2 years			
	1	2	3	4	5	6	7	8	9	10
Në Lek/ In Lek										
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
2023 / 07	0.06	1.18	2.50	1.77	1.04	0.11	2.02	2.41	2.07	0.29
2023 / 08	0.06	1.35	2.68	1.96	1.15	0.11	2.51	2.88	2.56	0.33
2023 / 09	0.14	1.40	2.71	2.01	1.21	0.16	2.47	2.88	2.53	0.38
Në Euro/ In Euro										
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
2023 / 07	0.02	0.63	1.21	0.83	0.39	0.03	1.01	1.79	1.10	0.18
2023 / 08	0.02	0.78	1.43	1.01	0.49	0.03	1.32	2.15	1.40	0.23
2023 / 09	0.02	0.83	1.49	1.07	0.51	0.03	1.43	2.09	1.52	0.26

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

Në përqindje

In percentage

	Individët / Households									Korporatat jo-financiare / non-financial corporations				
	Overdraftet/ Overdrafts	Kredi për banesa / Lending for house purchase				Kredi konsumatore dhe kredi të tjera / Consumer and other credit				Overdraftet/ Overdrafts	Kredi sipas maturitetit original / credit by original maturity			
		Deri në 1 vit/ up to 1 year	Nga 1-5 vjet/ from 1 to 5 years	Mbi 5 vjet/ Over 5 years		Deri në 1 vit/ up to 1 year	Nga 1-5 vjet/ from 1 to 5 years	Mbi 5 vjet/ Over 5 years			Deri në 1 vit/ up to 1 year	Nga 1-5 vjet/ from 1 to 5 years	Mbi 5 vjet/ Over 5 years	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Në Lek/ In Lek														
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
2023 / 07	12.75	4.98	6.33	5.35	5.36	11.38	10.31	9.42	9.70	6.28	6.30	6.50	6.57	6.48
2023 / 08	12.83	5.07	6.31	5.13	5.14	10.82	10.28	9.41	9.66	6.37	6.26	6.51	6.55	6.47
2023 / 09	12.76	4.86	6.27	5.08	5.09	10.74	10.20	9.36	9.60	6.27	6.13	6.44	6.53	6.41
Në Euro/ In Euro														
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
2023 / 07	7.41	4.88	5.54	5.41	5.41	7.04	6.57	6.95	6.89	6.09	5.97	6.08	6.62	6.33
2023 / 08	6.69	6.06	5.57	5.05	5.07	7.77	6.67	6.96	6.98	6.10	6.02	6.19	6.57	6.36
2023 / 09	6.82	6.02	5.88	5.12	5.14	7.55	6.63	7.02	6.99	6.10	6.03	6.32	6.62	6.42

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

Në përqindje

In percentage

	Individët / Households				Korporatat jo-financiare / non-financial corporations			
	Me afat të caktuar / With agreed maturity				Me afat të caktuar / With agreed maturity			
	Deri në 1 vit/ 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 / 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
2023 / 07	1.01	1.72	2.92	1.45	2.56	2.80	2.09	2.58
2023 / 08	1.18	2.13	3.06	1.74	2.53	2.96	3.99	2.65
2023 / 09	1.21	2.31	3.03	1.73	2.47	2.64	3.58	2.50
Në Euro/ In Euro								
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
2023 / 07	0.72	1.04	1.50	0.89	0.92	—	2.11	0.94
2023 / 08	0.87	1.11	1.62	1.09	1.56	1.64	1.85	1.56
2023 / 09	0.87	1.25	1.71	1.08	1.49	2.44	1.97	1.61

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

Në përqindje

In percentage

	Individët / Households								
	Kredi për banesa / Lending for house purchase			Kredi konsumatore / Consumer credit		Kredi për qëllime të tjera / Credit for other purposes			
	Normë e ndryshueshme dhe deri në një vit normë fillestare e pandryshuar/ The floating rate and up to 1 year period of initial rate fixation	Mbi 1 vit e pandryshuar/ Over 1 year fixed rate		Normë e ndryshueshme dhe deri në një vit normë fillestare e pandryshuar/ The floating rate and up to 1 year period of initial rate fixation	Mbi 1 vit e pandryshuar/ Over 1 year fixed rate			Nga te cilat: te vetepunesuarit/ of which selfemployed	
	1	2	3	4	5	6	7	8	9
Në Lek/ In Lek									
2022 / 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
2023 / 07	4.54	3.43	4.04	6.18	9.93	9.42	6.94	9.45	7.17
2023 / 08	4.30	3.51	3.89	6.41	9.75	9.34	7.52	12.23	6.38
2023 / 09	4.10	4.15	4.13	6.85	9.56	9.27	8.08	12.64	6.51
Në Euro/ In Euro									
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
2023 / 07	4.65	5.60	5.32	3.50	5.76	4.90	6.09	7.41	5.34
2023 / 08	5.59	4.51	4.97	6.28	6.85	6.52	6.95	5.48	5.47
2023 / 09	6.40	5.22	5.64	4.87	5.33	5.15	5.36	8.00	5.56

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

Në përqindje

In percentage

Korporatat jo-financiare / non-financial corporations								
	Kredi me shumë (deri në 140 milionë lek / 1 milionë euro) / loans (up to to an amount of 140 millions of lek / 1 millions of euro)			Kredi me shumë (mbi 140 milionë lek / 1 milionë euro) / loans (over an amount of 140 millions of lek / 1 millions of euro)				
	Normë e ndryshueshme dhe deri në një vit normë fillestare e pandryshuar/ The floating rate and up to 1 year period of initial rate fixation	Mbi 1 vit e pandryshuar/ Over 1 year initial rate fixation		Normë e ndryshueshme dhe deri në një vit normë fillestare e pandryshuar/ The floating rate and up to 1 year period of initial rate fixation	Mbi 1 vit e pandryshuar/ Over 1 year initial rate fixation			
	1	2	3	4	5	6	7	
Në Lek/ In Lek								
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	
2023 / 07	6.20	6.88	6.63	6.17	6.30	6.28	6.43	
2023 / 08	6.35	6.90	6.68	5.12	6.00	5.82	6.35	
2023 / 09	5.89	7.16	6.59	7.35	5.51	6.18	6.36	
Në Euro/ In Euro								
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	
2023 / 07	6.43	7.59	6.88	7.14	5.47	5.64	6.41	
2023 / 08	6.89	7.21	6.99	5.12	6.19	5.40	5.87	
2023 / 09	6.66	6.96	6.83	7.16	6.77	6.83	6.83	

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 ndryshueshëm / 7-Years Bonds with variable coupon	Obligacione 10-vjecare- kupon fiks / 10-Years Bonds with fix coupon	Obligacione 15-vjecare- kupon fiks / 15-Years Bonds with fix coupon
	1	2	3	4	5	6	7	8	9	10
2020 / 01	—	1.50	1.77	2.25	—	—	—	—	5.29	—
2020 / 02	1.29	—	1.87	2.20	2.72	—	—	—	—	—
2020 / 03	—	—	1.98	2.55	—	4.34	4.08	—	—	—
2020 / 04	1.30	—	2.05	2.55	3.10	—	—	—	5.38	—
2020 / 05	1.54	1.81	2.16	2.55	—	4.09	—	—	—	—
2020 / 06	1.20	—	1.98	2.20	2.77	—	4.05	—	—	—
2020 / 07	—	—	1.74	2.07	—	4.02	—	—	5.22	—
2020 / 08	0.70	—	1.66	2.54	2.65	—	—	—	—	—
2020 / 09	—	1.30	1.71	2.38	—	4.36	4.38	—	—	—
2020 / 10	—	—	1.73	2.40	2.75	—	—	—	5.34	—
2020 / 11	0.54	1.35	1.77	2.40	—	—	—	—	—	—
2020 / 12	—	—	1.77	2.55	2.82	—	4.52	—	—	—
2021 / 01	1.09	—	1.92	2.63	—	4.30	—	—	5.38	—
2021 / 02	1.28	1.58	2.06	2.65	3.25	—	—	—	—	—
2021 / 03	1.37	1.76	2.13	2.63	—	3.96	4.25	—	—	—
2021 / 04	1.37	—	1.83	2.58	2.80	—	—	—	—	—
2021 / 05	0.88	1.25	1.67	2.19	—	3.63	—	—	—	—
2021 / 06	0.96	—	1.49	1.90	2.70	—	—	4.02	—	—
2021 / 07	0.99	—	1.48	2.08	—	3.57	—	—	5.00	—
2021 / 08	0.86	1.22	1.73	2.20	2.67	—	—	—	—	—
2021 / 09	0.93	1.34	1.77	2.20	—	3.53	4.01	—	—	—
2021 / 10	1.00	—	1.70	2.20	2.74	—	—	—	5.20	—
2021 / 11	0.82	1.31	1.69	2.00	—	3.51	—	—	—	5.88
2021 / 12	1.00	—	1.60	2.00	2.64	—	4.00	—	—	—
2022 / 01	0.96	—	1.58	2.70	—	4.30	—	—	5.10	—
2022 / 02	0.85	1.27	1.58	1.99	2.93	—	—	—	—	5.84
2022 / 03	1.10	1.24	1.87	2.70	—	3.56	4.23	—	—	—
2022 / 04	1.43	1.82	2.83	2.56	3.28	—	—	—	5.75	—
2022 / 05	1.26	—	2.27	2.74	—	4.40	—	—	—	6.90
2022 / 06	1.52	—	2.43	2.90	3.76	—	5.00	—	—	—
2022 / 07	1.69	2.10	2.78	2.90	2.21	4.75	—	—	6.25	—
2022 / 08	1.90	2.37	3.26	3.40	4.94	—	—	—	—	—
2022 / 09	2.25	2.88	4.69	4.70	2.78	6.27	6.88	—	—	8.39
2022 / 10	2.78	3.83	5.10	4.90	6.60	—	—	—	7.48	—
2022 / 11	2.97	4.57	5.79	6.48	—	7.98	—	—	—	8.95
2022 / 12	3.13	4.64	5.63	6.24	6.32	—	7.98	—	—	—
2023 / 01	3.03	4.57	5.19	5.80	—	6.13	—	—	7.60	—
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	—	—	—	—
2023 / 07	—	—	3.12	3.88	4.56	4.89	—	—	6.00	—
2023 / 08	—	—	3.15	3.80	4.54	4.80	5.06	—	—	—
2023 / 09	3.00	—	3.15	3.89	4.72	4.94	5.55	—	—	7.30

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-20.a Aktivët - Struktura për sistemin bankar

Assets - Composition for banking system 1-20.a

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Totali i aktiveve / Total Assets 1=(2+13+22+23+24+25+26)	Veprime me thesarin dhe ndërbankare / Treasury and interbank transactions 2=(3+4+7+8)											Veprime me klientët, bruto / Operations with customers, gross 13=(14+15+16)				
		Mjete monetare / Cash on hand	Marrëdhënie 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 thesari dhe bono të tjera të pranueshme për refinancim nga BQ / Treasury bills and other bills eligible for refin.with CB	Marrëdhënie me bankat, institucionet e kreditit dhe të tjera financiare*/ Transactions with banks, credit and other financial inst* 8=(9+10+11+12)	Llogari rrjedhëse / Current accounts	Depozita në banka, institucione krediti dhe të tjera financiare / Deposits with banks, credit and other fin.inst.	Hua / Loans	Të tjera / Others						
	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 / I	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		
2023 / III	1,919,995.88	513,947.90	37,342.83	197,304.79	140,592.13	56,712.66	115,801.97	163,498.30	29,843.45	102,139.48	27,206.01	4,316.05	720,387.85	134.14	19,277.42		

	Hua dhënë sektorit privat dhe individëve / Loans to private sector and individuals 16=(17+18+19+20+21)						Veprimet me letrat me vlerë / Securities Transactions	Fonde rezervë të krijuara / Provisions	Mjete të tjera / Other assets	Mjete të qëndrueshme / Fixed assets	Interesa të përlogaritura / 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)
	Hua afatshkurtër / Short-term loans	Hua afatmesme / Medium-term loans	Hua afatgjatë / Long-term loans	Hua për pronë të patundshme / Real estate loans	Kontrata qeraje / Finance leasing	Totali i aktiveve në valutë / Total assets denominated in foreign currency						Totali i aktiveve jorezidente / Total assets of non-residents			
	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	608,910.88
2021 / IV	644,389.51	141,318.18	97,935.54	260,144.48	140,959.41	4,031.91	581,648.13	-27,144.59	23,190.40	25,082.40	9,426.52	922,821.37	390,657.13	645,039.40	671,030.72
2022 / IV	688,759.53	162,463.76	93,552.68	266,869.26	160,865.46	5,008.37	617,591.93	-32,814.97	22,714.39	27,050.57	10,806.22	988,602.42	395,935.57	692,005.69	714,992.01
2022 / 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
2023 / III	700,976.28	156,039.63	92,631.55	259,321.87	186,462.70	6,520.54	658,370.25	-33,447.14	21,657.65	27,486.19	11,593.19	1,010,980.26	430,221.47	698,505.90	724,233.28

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

1-20.b Pasivët - Struktura për sistemin bankar

Liabilities - Compositions for banking system 1-20.b

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Totali i pasiveve / Total of liabilities 1=(2+9+17+18+19+30)								Veprime me klientët / Operations with customers 9=(10+11)								Veprime me letrat me vlerë / Securities Transactions	
	Veprime me thesarin dhe ndërbankare / Treasury and Interbank transactions 2=(3+4+5+6+7+8)								Administrata publike / Public administration									
	Banka Qëndrore / Central Bank								Sektori privat / Private sector 11=(12+13+14+15+16)									
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
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 / 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	637,962.66	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	
2023 / III	1,919,995.88	112,603.97	499.74	61,233.70	13,413.84	25,902.22	8,824.83	2,729.65	1,556,456.28	18,225.52	1,538,230.76	665,525.94	186,807.51	664,212.35	21,684.96	—	1,961.26	

														Interesa të përlogaritura / Accrued interests	Pasive nga të cilat: / Liabilities of which:	
	Detyrime të tjera / Other liabilities	Burimet e përhershme / Permanent Resources 19=(20+21+22+23)	Ndihma dhe financimi publik / Grants and public financing	Fonde rezervë specifike / Discretionary provisions	Bonxh i varur / Subordinated debt	Kapitali i vet i aksionerëve / Shareholder's equity 23=(24+25+26+27+28+29)	Kapitali i paguar / Paid in capital	Primet e aksioneve / Share premiums	Rezervat / Reserves	Diferencë rivelehtësimi / Revaluation difference	Fitimet e pashpërndara ose humbja / Retained earnings (loss)	Fitimi (humbja) i vitit në vazhdim / Current year profit (loss)			Totali i pasiveve në valutë / Total liabilities in foreign currency	Totali i pasiveve jorezidente / Total liabilities of nonresidents
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
2020 / IV	17,859.04	186,476.66	–	9,507.01	12,624.57	164,345.08	107,102.65	7,084.11	23,469.46	(9,005.23)	18,818.83	16,875.26	4,021.59	789,678.49	35,121.21	
2021 / IV	24,534.09	199,831.86	–	10,098.11	13,946.52	175,787.23	102,362.97	7,130.63	26,034.97	(8,037.58)	26,661.97	21,634.28	3,952.52	897,038.78	51,369.31	
2022 / IV	29,686.79	211,401.37	–	10,563.79	16,564.31	184,273.27	94,421.61	7,152.71	33,858.95	(8,386.65)	35,548.86	21,677.79	4,563.35	966,419.38	47,017.35	
2022 / 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	968,581.44	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	
2023 / III	21,285.48	221,394.05	–	11,137.54	17,809.57	192,446.94	95,168.01	7,152.71	35,675.19	(11,954.45)	43,682.67	22,722.82	6,294.84	989,808.75	39,749.80	

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-21 Tregues të shëndetit financiar

Në përqindje, përveç 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	Treguesi me bazë kapitalin / Capital based													
						Kapitali ndaj totalit të aktiveve (në %) / Capital as a percent of total assets			Huatë me probleme neto nga provigjonet ndaj kapitalit (në %) / Nonperforming loans net of provisions as a percent of capital			Pozicioni i hapur neto ne valutë ndaj kapitalit (në %) / Net open position in foreign exchange as a percent of capital			
		Kapitali rregulator ndaj aktiveve të ponderuara me rrezik (në %) / Regulatory capital as a percent of risk-weighted assets (2=3/4*100)	Kapitali rregulator (min lekë) / Regulatory capital (million ALL)	Aktive të ponderuara me rrezik (min lekë) / Risk-weighted assets (million ALL)	Kapitali rregulator i nivelit I ndaj aktiveve të ponderuara me rrezik (në %) / Regulatory Tier 1 capital as a percent of risk-weighted assets	Kapitali rregulator i nivelit I ndaj totalit të aktiveve (në %) / Regulatory Tier 1 capital as a percent of total assets	Kapitali rregulator ndaj totalit të aktiveve (në %) / Regulatory capital as a percent of total assets	Kapitali aksioner ndaj totalit të aktiveve (në %) / Shareholders' equity as a percent of total assets	Huatë me probleme neto nga provigjonet ndaj kapitalit rregulator të nivelit I (në %) / Nonperforming loans net of provisions as a percent of regulatory Tier 1 capital	Huatë me probleme neto nga provigjonet ndaj kapitalit rregulator (në %) / Nonperforming loans net of provisions as a percent of regulatory capital	Huatë me probleme neto nga provigjonet ndaj kapitalit aksioner (në %) / Nonperforming loans net of provisions as a percent of shareholders' equity	Kthimi nga kapitali (ROE) (bazë vjetore) (në %) / Return on equity (ROE) (annual basis) (in %)	Pozicioni i hapur neto ne valutë ndaj kapitalit rregulator të nivelit I (në %) / Net open position in foreign exchange as a percent of regulatory Tier 1 capital	Pozicioni i hapur neto në valutë ndaj kapitalit rregulator (në %) / Net open position in foreign exchange as a percent of regulatory capital	Pozicioni i hapur neto në valutë ndaj kapitalit aksioner (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 / 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
2023 / 07	11	–	–	–	–	8.85	9.51	10.09	7.94	7.38	6.96	16.15	7.63	7.10	6.69
2023 / 08	11	–	–	–	–	8.69	9.34	10.02	7.86	7.32	6.82	16.78	7.66	7.12	6.64
2023 / 09	11	19.63	186,150.78	948,144.97	18.18	8.98	9.70	10.02	7.11	6.59	6.37	16.22	8.38	7.76	7.50

	Tregues me bazë aktivet / Assets-based items						Tregues të të ardhurave dhe shpenzimeve / Income and expense-based	
	Aktive likuide ndaj totalit të aktiveve (në %) (metoda e gjerë) / 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 afatshkurtra (deri në një vit) (në %) (metoda e gjerë) / Liquid assets as a percent of short-term liabilities (till one year) (in %) (broad measure)	Aktive likuide ndaj detyrimeve afatshkurtra (deri në një vit) (metoda bazë) / Liquid assets as a percent of short-term liabilities (core measure)	Kthimi nga aktivet (ROA) (bazë vjetore) (fitimi 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 jointeresi ndaj të ardhurave bruto / Noninterest expenses to gross income
	16	17	18	19	20	21	22	23
2020	34.81	13.56	47.39	18.46	1.20	8.11	74.09	58.73
2021	33.28	13.29	45.39	18.12	1.42	5.65	73.96	60.25
2022	29.57	11.00	41.08	15.28	1.36	5.00	81.49	60.37
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	41.50	1.84	5.20	81.42	52.53
2023 / 07	29.41	29.23	41.55	41.29	1.86	5.28	81.49	52.86
2023 / 08	30.10	29.97	42.52	42.34	1.93	5.30	79.25	51.69
2023 / 09	29.92	29.78	42.61	42.42	1.89	5.24	78.92	51.35

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-22 Tregues të përqendrimit të veprimtarisë bankare

Në përqindje, përveç rasteve kur shenohet ndryshe.

Indicators of banking activity concentration 1-22

In percentage, unless otherwise indicated.

	Numri i bankave tregtare sipas madhësisë së aktiveve / Number of commercial banks by asset size			Pesha e bankave më të mëdha ndaj aktiveve dhe depozitave të sistemit bankar (në %) / The weight of largest banks to banking system assets and deposits (in %)				Indeksi H i llogaritur për totalin e aktiveve (%) / H index of banking system assets (%)
				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	
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 / 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
2023 / III	10	1	—	40.78	34.31	56.28	46.9	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 pashpërdara ose humbja / Retained earnings or loss	Fitimi (humbja) e vitit në vazhdim / Profit (loss) of the current year
	1	2	3	4	5	6	7
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 / 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
2023 / III	100.00	49.45	3.72	18.54	-6.21	22.7	11.81

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-24 Të ardhurat dhe shpenzimet për sistemin bankar *

Income and expenditure of banking system 1-24*

Ne miliona lekë, fund periudhe

In millions ALL, end of period

	Të ardhura nga interesi / Interest income 1=(2-3)	Të ardhurat bruto nga interesi / Gross interest income	minus provizionet për interesin e përlogaritur për aktivet me probleme / less provisions for accrued interest on nonperforming assets	Shpenzime interesi / Interest expenses	Të ardhurat neto nga interesi / Net interest income	Të ardhura jo nga interesi / Noninterest income 6=(7+8+9+10)	Gjopa dhe komisione të arkëtueshme / Fees and commissions receivable	Humbjet ose fitimet nga instrumentat financiarë / Gains or losses on financial instruments	Fitimi nga pjesëmarrjet në shoqëri të lidhura / Prorated earnings	Të ardhura të tjera / Other income	Të ardhurat bruto / Gross income
	1	2	3	4	5	6	7	8	9	10	11
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 / 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
2023 / III	60,770.93	60,770.93	—	9,863.25	50,907.68	13,601.49	12,593.82	(57.01)	126.29	938.38	64,509.17

	Shpenzime jo interesi / Noninterest expenses 12=(13+14)	Shpenzime për personelin / Personnel costs	Shpenzime të tjera / Other expenses	Provizionet (neto) / Provisions (net) 15=(16+17)	Provizionet për kreditë e humbura / Loan loss provisions	Provizionet për mjete të tjera financiare / Other financial asset provisions	Të ardhurat neto përpara taksave /Net income before taxes	Taksat mbi të ardhurat/ Income taxes	Të ardhurat neto pas taksave/ Net income after taxes 20=18-19	Të ardhura të tjera (humbje) të përealizuara pas tatimit / 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 / 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	—
2023 / III	33,126.86	11,257.09	21,869.77	4,788.79	5,060.83	(272.04)	26,593.52	3,870.71	22,722.82	—

Burimi:Banka e Shqipërisë.

Source: Bank of Albania.

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

*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 / 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
2023 / 07	12,465	117,837	809,679	16,685
2023 / 08	13,114	113,233	904,577	16,768
2023 / 09	12,065	112,846	823,313	15,876

1-26 Shpërndarja rajonale e terminalëve 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	Korça	Gjirokastra	Elbasani	Lushnja
	1	2	3	4	5	6	7
2020	738	503	59	40	42	27	67
2021	822	482	75	56	69	44	96
2022	855	484	82	55	88	42	104
Shpërndarja rajonale e terminalëve POS / Number of POS terminals by regions							
2020	12,147	10,748	335	185	288	168	423
2021	13,741	11,374	534	431	383	410	609
2022	16,227	13,509	614	448	619	321	716

1-27 Numri i llogarive të klientëve në banka*

Number of customers accounts with banks* 1-27

Fund periudhe

End of period

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

Source: Bank of Albania.

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

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

* Të dhënat nuk janë audituar nga Banka e Shqipërisë.

* Data are not audited by the Bank of Albania.

2-1 Bilanci i Pagesave

Balance of payments 2-1

Në milionë euro

In millions EUR

	Llogaria korrente / Current account 1=(2+5+8+11)													Llogaria kapitale / Capital account
	Mallrat / 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)				
	Kredi / Credit	Debi / Debit		Kredi / Credit	Debi / Debit		Kredi / Credit	Debi / Debit		Kredi / Credit	Debi / Debit			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
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	-1063.27	-4268.90	1932.53	6201.43	2401.33	4801.38	2400.05	-314.76	596.79	911.55	1119.06	1280.21	161.16	20.14
2022 / III	-145.43	-1215.57	476.93	1692.51	855.41	1594.63	739.22	-76.32	153.21	229.53	291.05	330.43	39.38	-6.62
2022/ IV	-472.80	-1239.42	463.72	1703.14	538.50	1125.81	587.31	-92.74	173.44	266.17	320.86	361.80	40.94	23.13
2023 / I	-128.06	-890.93	486.85	1377.78	564.22	1198.08	633.86	-72.09	155.36	227.45	270.73	309.69	38.95	-27.54
2023 / II	-195.33	-1220.04	425.47	1645.51	793.95	1522.43	728.48	-68.98	186.02	254.99	299.74	342.17	42.43	119.32

											Gabime dhe harresa neto / Net errors and omissions	Mjete e rezervës dhe të lidhura me to / Reserve assets and related Items 26=(27-28)		
	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)						
		Mjete / Assets	Detyrime / Liabilities			Mjete / Assets	Detyrime / Liabilities		Mjete / Assets	Detyrime** / Liabilities**			Mjetejt e rezervës / Reserve assets	Kredi dhe hua nga FMN / Credit and loans from the IMF
	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	178.83	989.71	936.17	-53.54
2022	-819.19	-1189.95	182.43	1372.37	573.11	376.49	-196.62	-264.84	-91.89	172.95	154.14	-7.33	-69.80	-62.48
2022 / III	-133.82	-295.99	48.27	344.27	79.83	36.56	-43.27	61.69	57.75	-3.94	112.33	114.75	94.10	-20.65
2022/ IV	-287.10	-344.03	44.25	388.27	279.24	274.71	-4.53	-233.45	-188.66	44.79	150.93	-0.50	-11.64	-11.14
2023 / I	-128.41	-256.84	50.45	307.29	14.99	-7.02	-22.02	93.58	80.61	-12.96	110.47	103.14	83.28	-19.86
2023 / II	-575.12	-302.90	75.68	378.58	-306.97	282.88	589.85	24.00	-83.25	-107.24	43.50	553.37	542.62	-10.75

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

* Në kategorinë 22 përfshihen edhe derivivat financiarë.

* Other investment (22) include financial derivatives.

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

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

1) Janë rishikuar të dhënat për vitin 2022 dhe për tremujorin e parë 2023.

1) Data are revised for the year 2022 and the first quarter of 2023.

2-2 Kurset e këmbimit të lekut kundrejt monedhave kryesore
Lekë për njësi të monedhës së huaj

Exchange rate 2-2
ALL per unit of foreign currencies

Monedhat kryesore / Main foreign currencies	Mesatarja e periudhës/ Average of period						Fundi i periudhës / End of period					
	Dollari amerikan / USD	EURO / EUR	Sterlina Angleze / GBP	Franga Zvicerane / CHF	Jeni Japonez (per 100) / JPY	Dollari Kanadez / CAD	Dollari amerikan / USD	EURO / EUR	Sterlina Angleze / GBP	Franga Zvicerane / CHF	Jeni Japonez (per 100) / JPY	Dollari Kanadez / CAD
	1	2	3	4	5	6	7	8	9	10	11	12
2020	108.65	123.77	139.34	115.71	101.77	81.02	100.84	123.70	137.93	114.46	97.88	79.14
2021	103.52	122.46	142.42	113.29	94.33	82.61	106.54	120.76	143.95	116.82	92.57	83.78
2022	113.04	118.98	139.60	118.40	86.40	86.91	107.05	114.23	128.92	116.13	81.13	79.04
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
2023 / 07	93.38	103.24	120.26	106.87	66.20	70.65	93.22	102.87	119.80	107.19	65.51	70.48
2023 / 08	96.89	105.67	123.05	110.28	66.92	71.89	99.55	108.21	126.19	112.88	68.25	73.50
2023 / 09	100.04	106.85	123.97	111.34	67.73	73.95	100.48	106.63	123.13	110.32	67.38	74.83

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

2-3 Eksporti sipas grup mallrave*

Export by commodity groups* 2-3

Në milionë lekë

In millions ALL

	Gjithsej / Total 1=(2+3+4+5+6+7+8+9+10)	Ushqim, pije duhan / Food, beverages, tobacco	Minerale, lëndë djegëse, ener. elek./ Minerals, fuels, electricity	Produkte kimike dhe plastike / Chemical and plastic products	Lëkure dhe artikuj prej lëkure / Leather and other leather manufactures	Prodhime druri dhe letre / Wood manufactures and articles of paper	Tekstile dhe këpucë / Textile and footwear	Materiale ndërtimi dhe metale / Construction materials and metals	Makineri, pajisje dhe pjesë këmbimi / Machineries, equipments and spare parts	Të tjera / Others
	1	2	3	4	5	6	7	8	9	10
2020	271,955.03	39,050.12	39,915.09	7,409.43	1,811.25	8,642.77	102,344.47	41,809.10	22,396.20	8,576.59
2021	368,769.36	44,468.59	69,326.77	10,681.19	2,176.93	10,148.00	112,455.10	80,071.65	28,886.87	10,554.26
2022	486,784.26	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 / 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
2023 / 07	37,876.82	4,786.89	9,688.85	1,276.69	185.43	879.21	11,440.30	5,303.12	3,278.05	1,038.29
2023 / 08	27,493.81	3,049.74	8,696.57	1,260.70	115.42	659.22	5,843.09	4,850.95	2,306.40	711.72
2023 / 09	33,595.88	3,325.44	5,738.77	1,327.98	211.53	962.02	10,645.58	6,969.08	3,453.08	962.40

Burimi: INSTAT.

Source: INSTAT.

* Eksportet janë në vlerën F.O.B.

* Exports are valued in F.O.B.

2-4 Importi sipas grup mallrave*

Import by commodity groups* 2-4

Në milionë lekë

In millions ALL

	Gjithsej / Total 1=(2+3+4+5+6+7+8+9+10)	Ushqim, pije duhan / Food, beverages, tobacco	Minerale, lëndë djegëse, ener. elek./ Minerals, fuels, electricity	Produkte kimike dhe plastike / Chemical and plastic products	Lëkure dhe artikuj prej lëkure / Leather and other leather manufactures	Prodhime druri dhe letre / Wood manufactures and articles of paper	Tekstile dhe këpucë / Textile and footwear	Materiale ndërtimi dhe metale / Construction materials and metals	Makineri, pajisje dhe pjesë këmbimi / Machineries, equipments and spare parts	Të tjera / Others
	1	2	3	4	5	6	7	8	9	10
2020	605,262.04	110,926.66	54,551.97	91,016.38	12,631.09	24,005.72	75,456.77	78,258.65	133,819.82	24,594.98
2021	800,718.13	130,016.55	105,102.54	114,702.23	14,920.60	28,893.66	90,830.63	111,817.78	170,093.33	34,340.82
2022	950,380.92	149,224.72	171,644.58	117,053.99	17,021.21	35,218.91	101,788.20	137,116.10	187,019.01	34,294.21
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
2023 / 07	70,557.82	13,205.50	7,929.07	8,627.85	1,184.99	2,330.47	7,897.42	8,127.47	18,236.68	3,018.37
2023 / 08	67,668.10	13,214.45	10,102.23	8,097.52	591.87	2,226.78	5,121.58	8,894.24	16,758.31	2,661.12
2023 / 09	73,302.12	12,932.52	9,336.85	9,170.29	1,050.27	2,558.03	8,535.58	9,301.98	17,123.15	3,293.44

Burimi: INSTAT.

Source: INSTAT.

* Importet janë në vlerën C.I.F.

* Imports are valued in C.I.F.

2-5 Borxhi i jashtëm bruto

Gross external debt 2-5

Në milionë euro

In millions Eur

	Borxhi i jashtëm bruto / Gross external debt 1=(2+5+8+11+14)	Qeveria e përgjithshme / General Government 2=(3+4)	Afatshkurtër / Short-term	Afatgjatë / Long-term	Banka Qëndrore / Central Bank 5=(6+7)	Afatshkurtër / Short-term	Afatgjatë / Long-term	Korporata Depozituese, me përjashtim të Bankës Qëndrore / Deposit-taking corporations, except Central Bank 8=(9+10)	Afatshkurtër / Short-term	Afatgjatë / Long-term	Sektorë të tjerë / Other sectors 11=(12+13)	Afatshkurtër / Short- term	Afatgjatë / Long-term	Investimi Direkt: Huatë Ndërkompani / Direct Investment: Intercompany Lending
	1	2	3	4	5	6	7	8	9	10	11	12	13	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	9,766.34	4,687.88	—	4,687.88	225.48	—	225.48	1,673.64	409.97	1,263.67	1,485.72	544.03	941.70	1,693.62
2022 / III	9,893.08	4,826.30	—	4,826.30	234.69	—	234.69	1,620.37	375.35	1,245.02	1,501.04	483.69	1,017.35	1,710.68
2022 / IV	9,766.34	4,687.88	—	4,687.88	225.48	—	225.48	1,673.64	409.97	1,263.67	1,485.72	544.03	941.70	1,693.62
2023 / I	9,663.55	4,608.57	—	4,608.57	223.62	—	223.62	1,689.84	400.40	1,289.44	1,463.46	563.42	900.04	1,678.07
2023 / II	10,182.57	5,101.48	—	5,101.48	222.77	—	222.77	1,675.91	350.56	1,325.36	1,499.03	585.46	913.57	1,683.38

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)"

3-1 Treguesit fiskalë sipas buxhetit të konsoliduar

Fiscal indicators regarding consolidated budget 3-1

Në milionë lekë, fund periodhe, të dhëna progresive

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	10	11
2020	425,905	8,295	398,658	18,953	536,507	421,367	85,309	29,832	-110,602	49,426	61,176
2021	510,572	12,671	475,612	22,289	595,968	461,075	98,203	36,691	-85,397	-18,701	104,098
2022	572,790	9,510	541,342	21,938	651,015	499,991	112,117	38,907	-78,225	87,765	-9,539
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
2023 / 07	372,172	19,749	339,197	13,226	327,002	289,904	36,977	121.17	45,170	-88,290	43,120
2023 / 08	425,547	20,210	390,752	14,585	377,885	335,698	42,065	121.17	47,662	-89,013	41,350
2023 / 09	477,319	20,379	440,434	16,506	425,938	379,459	46,358	121.17	51,381	-90,594	39,213

Burimi: Ministria e Financave dhe Ekonomisë.

Source: Ministry of Finance and Economy.

3-2 Stoku i borxhit të brendshëm sipas instrumenteve ¹

Në milionë lekë, fund periudhe, të dhëna progresive

Domestic debt stock by instruments ¹ 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		
			Bono Thesari / Treasury bills	Obligacione 2 vjeçare / 2 years Note	Obligacione 3 vjeçare / 3 years Note	Obligacione 5 vjeçare / 5 years Note	Obligacione 7 vjeçare / 7 years Note	Obligacione 10 vjeçare / 10 years Note	Obligacione 15 vjeçare / 15 years Note	Rivlerësim valutor/ Foreign exchange currency revaluation	(D) Garanci të brendshme / (D) Domestic Guarantees	(E) Garanci të tjera të brendshme / (E) Other domestic guarantees	
	1	2	3	4	5	6	7	8	9	10	11	12	13
2020	644,088	630,791	200,437	97,455	43,358	112,837	83,675	93,029	—	—	13,297	4,196	9,101
2021	702,256	678,881	202,112	101,932	59,858	117,754	84,728	111,347	1,150	—	23,375	13,836	9,538
2022	732,654	712,779	234,470	96,203	57,376	105,003	85,931	121,392	6,385	6,020	19,875	13,009	6,865
2022 / 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	94,989	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
2023 / III	750,252	732,995	230,593	95,199	61,202	106,350	91,712	131,109	10,810	6,020	17,258	12,096	5,162

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 dhe nuk ka kredi të marra në tregun e brendshëm.

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

² Në stokun e borxhit të garantuar në 30.09.2023 përfshihet edhe stoku i dy garancive shtetërore të emetuara për përballimin e situatës së pandemisë si dhe të garancisë për situatën e veçantë të krijuar në treg.

The stock of guaranteed debt on 30.09.2023 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

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

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

2019 – 2021, me çmime korrente, në milionë lekë

2019 - 2021 at current prices , In millions ALL

Kodi	NVE Rev.2	Aktiviteti ekonomik				Economic activities
Code	Nace Rev.2		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 përpunuese	105,849	101,416	114,251	Manufacturing Industry
A4	35	Energjia 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, mbetjeve	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 motorcikleve	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	Aktivite financiare dhe të siguracionit	36,730	34,220	38,173	Financial and insurance activities
A12	68	Aktivite të Real estate (Dhënies-Marrjes me qera)	94,736	99,749	106,052	Real estate activities
A13	69-75	Aktivite profesionale, shkencore dhe teknike	54,068	48,563	48,952	Professional, scientific and technical activities
A14	77-82	Aktivite 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 aktivite të punës sociale	52,997	55,165	65,116	Human health activities
A18	90-93	Arte, argëtim dhe lodhje	8,786	8,381	11,058	Arts, entertainment and recreation
A19	94-98	Aktivite të tjera shërbimi dhe aktivite të familjeve	30,903	29,208	30,532	Other services and activities of households
Vlera e Shtuar Bruto me çmime bazë			1,478,999	1,444,591	1,614,282	GVA at basic prices
Taksa neto mbi produktet			212,904	202,840	241,890	Net taxes on products
PBB ME ÇMIMET E TREGUT			1,691,903	1,647,431	1,856,172	GDP at market prices

Burimi: INSTAT.

Source: INSTAT.

* 2021 Gjysëm-finale.

* 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)	
	IÇP Indeksi Total (NVE Rev.2), 2020 =100 (%) / PPI Total Index (NACE Rev.2), 2020 = 100 (%)	Industria nxjerrëse / Mining and quarrying	Industria përpunuese / Manufacturing	Energjia elektrike, gaz, avull dhe ajër i kondicionuar / Electricity,gas, steam and air conditioning	Furnizimi me ujë, aktivitete të trajtimit dhe menaxhimit të mbeturinave, mbetjeve / Water supply, treatment activities and waste management	Indeksi i kushtimit në ndërtim (për banesa) T4 / 2020=100 (%) / Construction cost index (for dwellings) Q 4 / 2020=100 (%)	Ndryshimet vjetore të indeksit të kushtimit në ndërtim (për banesa)/ Annual changes of the construction cost index (for dwellings)
	1	2	3	4	5	6	7
2020*	100.00	100.00	100.00	100.00	100.00	100.11	0.20
2021*	102.70	108.90	101.92	101.92	100.88	101.90	1.80
2022*	123.17	145.16	119.15	134.33	103.26	108.40	
2022 / 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
2023 / II	130.55	155.11	124.87	148.40	105.31	112.83	4.65

Burimi: INSTAT.

* Mesatare vjetore.

Source: INSTAT.

* Annual averge.

4-3 Indeksi i çmimeve të konsumit

Consumer price index 4-3

	IÇK Totali dhjetor 2020=100 / CPI Total December 2020=100	Ushqime dhe pije jo- alkoolike / Food and non- alcoholic beverages	Pije alkoolike dhe duhan / Alcoholic beverages and tobacco	Veshje dhe këpuçë / Clothing and footwear	Qira, ujë lëndë djegëse dhe energji / Rent, water, fuel and power	Mobilje, pajisje shtëpie dhe mirëmbajtje e shtëpisë / Furniture household and maintenance	Shëndeti / Medical care	Transporti / Transport	Komunikimi / Communication	Argëtim dhe kulturë / Recreation and culture	Shërbimi arsimor / Education service	Hotele, kafene dhe restorante / Hotels, coffee- house and restaurants	Mallra dhe shërbime të ndryshme / Goods and various services
	1	2	3	4	5	6	7	8	9	10	11	12	13
2020*	100.39	100.99	99.84	99.75	100.06	99.61	100.08	101.27	99.75	99.99	100.03	99.76	99.62
2021*	102.44	104.93	101.39	100.57	100.76	100.82	100.77	103.95	102.35	101.78	100.26	101.33	99.92
2022*	109.32	117.28	106.27	102.70	103.58	104.70	101.31	121.14	103.73	104.18	101.34	106.60	101.60
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
2023 / 07	113.83	126.68	110.77	106.67	105.38	111.25	102.48	109.76	104.89	110.84	102.96	112.50	105.38
2023 / 08	114.51	127.24	110.77	106.58	106.55	111.57	102.70	112.78	104.95	110.90	103.15	112.98	105.59
2023 / 09	115.30	128.68	110.99	107.47	106.60	112.04	103.03	114.26	104.96	112.27	104.91	113.03	105.95

	Ndryshimet vjetore të indeksit të çmimeve të konsumit sipas grupeve kryesore (në %) / Year on year consumer price index, main groups (in %)													Inflacioni mesatar vjetor / Annual average inflation**
	IÇK Totali / CPI total	Ushqime dhe pije jo- alkoolike / Food and non- alcoholic beverages	Pije alkoolike dhe duhan / Alcoholic beverages and tobacco	Veshje dhe këpuçë / 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 / 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
2023 / 07	4.18	8.98	3.76	4.30	1.34	5.99	1.14	-12.43	1.16	9.51	2.04	4.97	3.74	6.44
2023 / 08	3.98	7.81	3.16	4.45	2.27	5.89	1.35	-10.03	1.06	3.90	2.23	5.05	3.68	6.10
2023 / 09	4.05	7.87	3.04	3.16	2.09	5.38	1.39	-7.22	1.07	4.92	2.29	4.70	3.12	5.77

Burimi: INSTAT.

Source: INSTAT.

* Indekse mesatare të çmimeve të konsumit.

*Average CPI by main groups.

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

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

4-4 Punësimi, papunësia dhe pagat

Employment, unemployment and wages 4-4

Në mijë, ose në rast të kundërt, sikurse përcaktohet

In thousands, unless otherwise indicated

	Të punësuar kontribues në sigurimet shoqërore sipas sektorëve. / Employed contributors in social insurance by sectors.		Punëkërkuës të papunë të regjistruar / Registered jobseekers	Pagat (në Lekë) / Wages (in ALL)	
	Të punësuar kontribues në sektorin shtetëror / Employed contributors in public sector	Të punësuar kontribues në sektorin privat / Employed contributors in private sector		Paga mesatare mujore në sektorin shtetëror / Average monthly wage in public sector	Paga minimale e miratuar** / Approved minimum monthly wage **
	1	2		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 / 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
2023 / II	183	552	78	82,207	40,000

Burimi: INSTAT.

Source: INSTAT.

* Mesatare vjetore përveç pagës minimale (5).

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

** Të dhëna administrative.

** Administrative data.