

BANKA E SHQIPERISE

RAPORTI  
STATISTIKOR  
MUJOR

MONTHLY  
STATISTICAL  
REPORT

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# RAPORTI STATISTIKOR MUJOR

# MONTHLY STATISTICAL REPORT

PËRMBAJTJA	NR. / NO.	CONTENTS
Tregues kryesorë makroekonomikë		Main macroeconomic indicators
<b>Sektori finansiar</b>		<b>Financial sector</b>
<b>Statistikat monetare</b>		<b>Monetary statistics</b>
Bilanci sektorial i Bankës së Shqipërisë	1-1	Sectoral balance sheet of Bank of Albania
Paraqitura monetare e Bankës së Shqipërisë	1-2	Monetary survey of Bank of Albania
Bilanci sektorial i bankave paradepozituese/ Mjetet	1-3a	Sectoral balance sheet of deposit money banks/ Assets
Bilanci sektorial i bankave paradepozituese/ Detyrimet	1-3b	Sectoral balance sheet of deposit money banks/ Liabilities
Paraqitura monetare e bankave paradepozituese	1-4	Monetary survey of deposit money banks
Bilanci sektorial i shoqërive të kursim-kreditit	1-5	Sectoral balance sheet of savings and loan associations
Paraqitura monetare e korporatave të tjera depozituese	1-6	Monetary survey of other depository corporations
Paraqitura monetare e korporatave depozituese	1-7	Monetary survey of depository corporations
Agregatët monetarë dhe përbërësit e tyre	1-8a	Monetary aggregates and their components
Kundërpartitë e aggregatëve monetarë	1-8b	Counterparts of monetary aggregates
Depozitat në lekë sipas sektorëve	1-9	Lek denominated deposits by sectors
Depozitat në valutë sipas sektorëve	1-10	Foreign currency denominated deposits by sectors
Kredia për ekonominë sipas sektorëve	1-11	Credit to economy by sectors
Kredia sipas aktivitetit ekonomik	1-12	Loans by economic activity
Kredia për bizneset sipas qëllimit të përdorimit dhe monedhës	1-13	Business loans by purpose and currency
Kredia për individët sipas qëllimit të përdorimit dhe monedhës	1-14	Household loans by purpose and currency
Kredia sipas rretheve	1-15	Loans by districts
<b>Normat e interesit</b>		<b>Interest rates</b>
Normat bazë të interesit të Bankës së Shqipërisë	1-16	Bank of Albania key interest rates
Normat e interesit për depozitat e reja sipas monedhave	1-17	Currency breakdown of interest rates on new deposits
Normat e interesit për kreditë e reja sipas monedhave	1-18	Currency breakdown of interest rates on new loans
Normat e interesit për bonot e thesarit	1-19	Maturity breakdown of treasury bills yields
<b>Mbikëqyrja bankare</b>		<b>Banking supervision</b>
Aktivet - Struktura për sistemin bankar	1-20a	Assets - Composition for banking system
Pasivet - Struktura për sistemin bankar	1-20b	Liabilities - Composition for banking system
Tregues të kapitalit dhe cilësisë së aktiveve	1-21	Indicators of capital and assets quality
Tregues të përqendrimit të veprimtarisë bankare	1-22	Indicators of banking activity concentration
Struktura e kapitalit aksioner në terma relative	1-23	Shareholders' equity in relative terms
Të ardhurat dhe shpenzimet e sistemit bankar	1-24	Income and expenditure of banking system

Struktura e të ardhurave të sistemit bankar	1-25a	Income structure of banking system
Struktura e shpenzimeve të sistemit bankar	1-25b	Expenditure structure of banking system
<b>Sistemi i pagesave</b>		<b>Payment system</b>
Sistemi i pagesave ndërbankare	1-26	Interbank payment system
Shpërndarja rajonale e terminaleve të ATM & POS	1-27	ATM & POS terminals by regions
Numri i llogarive të klientëve në banka	1-28	Number of customer accounts with banks

Sektori i jashtëm		External sector
Bilanci i pagesave	2-1	Balance of payments
Kurset e këmbimit, fundi i periudhës, mesatarja e periudhës	2-2	Exchange rates, end of period, average of period
Eksporti i mallrave sipas partnerëve	2-3	Export by countries
Importi i mallrave sipas partnerëve	2-4	Import by countries
Eksporti i mallrave sipas SITC	2-5	Export by commodity groups
Importi i mallrave sipas SITC	2-6	Import by commodity groups
Borxhi i jashtëm bruto	2-7	Gross external debt

Sektori fiskal		Fiscal sector
Treguesit fiskalë sipas buxhetit të konsoliduar	3-1	Fiscal indicators regarding consolidated budget
Stoku i borxhit të brendshëm sipas instrumenteve	3-2	Domestic debt stock by instruments

Sektori real		Real sector
Produkti i brendshëm bruto sipas aktivitetit ekonomik	4-1	Gross domestic product by economic activities
Indeksi i çmimeve të prodhimit dhe indeksi i kushtimit në ndërtim	4-2	Producer price index and construction cost index
Indeksi i çmimeve të konsumit	4-3	Consumer price index
Punësimi, papunësia dhe pagat	4-4	Employment, unemployment and wages

## Shënime/ Notes

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

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

## Disa shkurttime/ List of abbreviations

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

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

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

(...)Tregon se të dhënat statistikore nuk janë të disponueshme për periudhën e raportimit/ Indicates that statistical data are not available for the reporting period.

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

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

## Tregues të përgjithshëm makroekonomikë

## Main macroeconomic indicators

### 1. Zhvillimet monetare dhe normat e interesit

Në miliardë lekë, përvç rasteve kur shënohet ndryshe, fund periudhe

### Monetary developments and interest rates 1.

In billions ALL, unless otherwise indicated, end of period

	Agregatet monetarë/ Monetary aggregates			Depozitat/ Deposits	Kredia / Credit	Normat e interesit 12 m <sup>1</sup> / 12m interest rates <sup>1</sup> (%)			Marrëveshje riblerjeje njëjavore <sup>2</sup> Weekly repurchase agreement <sup>2</sup>
	M1	M2	M3			Depozita/ Deposits	Kredi/ Loans	Bono Thesari/ T. Bills	
	1	2	3	4	5	6	7	8	9
2005	223.66	426.43	572.98	423.31	122.0	5.08	12.38	6.91	5.00
2006	242.39	477.37	666.47	503.20	191.0	5.23	12.93	7.88	5.50
2007	242.68	506.14	757.61	602.65	293.9	5.67	11.73	8.41	6.25
2008	282.86	555.00	815.70	619.89	396.3	6.93	11.75	8.56	6.25
2009	284.51	578.18	871.47	662.43	440.4	6.78	12.46	9.14	5.25

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

### 2. Prodhimi i brendshëm bruto<sup>3</sup>, indekset e çmimeve dhe tregu i punës

### Gross domestic product<sup>3</sup>, price indexes and labor market 2.

	PBB/ GDP		PBB per fryme / GDP per capita			Indekse në % / Indexes in %		Tregu i punës/ Labor market	
	PBB (miliard lekë)/ GDP (billions ALL)	PBB rritje reale/ Annual real growth of GDP at constant prices (%)	Në mijë lekë/ In thousand ALL	Në USD/ In USD	Në EUR/ In EUR	ICK <sup>4</sup> / CPI <sup>4</sup> (2007=100)	ICP / PPI (2005=100)	Nivel i punësimit/ Employment rate (%)	Norma e papunësisë <sup>5</sup> / Unemployment rate <sup>5</sup> (%)
	1	2	3	4	5	6	7	8	9
2005	814.8	5.7	259.3	2,596.6	2,088.1	2.0	5.1	45.6	14.1
2006	882.2	5.4	280.0	2,854.2	2,274.8	2.5	0.1	48.7	13.8
2007	967.7	5.9	306.1	3,385.0	2,476.0	3.1	4.1	56.4	13.5
2008	1,088.1	7.7	342.0	4,076.2	2,784.7	2.2	4.4	53.8	13.0
2009	1,143.6	3.3	358.0	3,769.2	2,710.9	3.7	0.4	53.4	13.8

Burimi: INSTAT.

Source: INSTAT.

### 3. Bilanci i pagesave, rezerva dhe kursi i këmbimit

Në milionë euro, përvç rasteve kur shënohet ndryshe

### Balance of payments, reserves and exchange rate 3.

In millions EUR, unless otherwise indicated

	Bilanci i llogarisë korrente/ Current account	Nga të cilat: Bilanci tregtar/ Of which: Trade balance (3+4)			Nga të cilat: Remitancat/ Of which: Remittances 5	Investimet e Huaja Direkte/ Foreign direct investments 6	Rezervat valutore (stok)/ Reserves (stock) 7	Rezervat në muaj importe/ Reserves in months of import 8	Kursi i këmbimit/ Exchange rate Mesatare e periudhes/ Period average 10	
		Eksporti/ Export 2	Importi/ Import 3	5						
		1	2	3	4	5	6	7	8	
2005	-589.1	-1,476.7	530.2	-2,006.9	802.1	209.3	1,204.2	4.4	124.2	99.9
2006	-471.0	-1,659.0	630.7	-2,289.6	937.2	250.3	1,364.9	4.9	123.1	98.1
2007	-824.2	-2,104.0	786.3	-2,890.4	951.7	463.7	1,455.5	4.3	123.6	90.4
2008	-1,370.3	-2,431.5	917.5	-3,348.9	833.3	620.0	1,664.6	3.9	122.8	83.9
2009	-1,345.5	-2,303.7	750.7	-3,054.4	781.3	680.3	1,642.6	4.4	132.1	95.0

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 latimore/ Of which: Tax revenue 2		Shpenzime/ Expenditure 3	Shpenzime kapitale/ Capital expenditure 4	Deficit/ Deficit 5	Financim i brendshëm/ Domestic financing 6	Financim i jashtëm/ Foreign financing 7	Stoku i borxhit të brendshëm/ Domestic debt stock 8	Borxhi jashtëm / External debt 9
		1	2							
		3	4							
2005	204.2	183.8	232.3	38.4	-28.2	23.3	4.9	327.4	140.7	
2006	229.4	205.5	258.8	51.1	-29.4	23.6	5.7	348.9	145.7	
2007	251.6	228.2	285.7	57.0	-34.1	28.8	5.3	369.5	147.4	
2008	291.2	264.4	351.5	93.8	-60.3	24.4	35.8	400.5	195.3	
2009	299.6	270.8	379.6	95.9	-80.0	69.8	10.2	415.0	267.4	

Burimi: Ministria e Financave, sipas publikimit "Statistikat fiskale të qeverisë". Të dhëna paraprake.

Source: Ministry of Finance, according to "Fiscal Statistics of Government" publication. Preliminary data.

1) Norma mesatare e ponderuar vjetore e depozitave dhe kredive të reja 12 mujore ne lekë për sistemin bankar.

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

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

2) End of period data.

3) PBB 2008 jo perfundimtare; PBB 2009 paraprake.

3) GDP 2008 semi final; GDP 2009 preliminary.

4) Ndrysimi i muajit dhjetor të vitit n me dhjetorin e vitit n-1.

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

5) Norma e papunësisë nga viti 2007 deri ne 2009 ka si burim informacioni Anketën e Forcave të Punës.

5) Unemployment rate data 2007-2009 is from the Labor Force Survey.



# SEKTORI FINANCIAR

# FINANCIAL SECTOR



1-1 Bilanci sektorial i Bankës së Shqipërisë  
Në milione leke, fund periudhe

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

	Totali i mjeteve/ Total assets (2+3+4+5+8+12+ 13+14)	Mbajtjet e SDR/ SDR holdings	Arka në valutë/ Foreign currency	Depozita/ Deposits	Letrat me vlerë të ndryshme nga aksionet / Securities other than shares (6+7)	Jorezidentë/ Nonresidents	Qeveria qendrore/ Central Government	Huatë/ Loans (9+10+11)	Qeveria qendrore/ Central Government	Korporata të tjera depozituese/ Other depository corporations	Sektorë të tjere residentë/ 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
2007 / 12	272,308.1	163.3	5.1	45,773.8	205,735.1	132,843.0	72,892.2	2,651.4	—	1,603.5	1,047.9	—	13,406.0	4,573.4
2008 / 12	326,406.4	641.8	1,068.6	64,087.6	218,119.8	142,952.5	75,167.2	24,318.6	3,000.0	20,141.0	1,177.6	—	12,891.3	5,278.7
2009 / 12	359,552.4	7,546.1	705.8	54,391.6	243,142.8	165,853.4	77,289.4	33,885.2	—	32,371.7	1,513.5	10.7	13,279.2	6,590.9
2010 / 07	359,871.7	7,985.1	661.6	31,497.4	274,831.9	197,680.7	77,151.3	29,153.0	—	27,513.3	1,639.7	66.2	8,629.6	7,047.0
08	368,033.2	7,987.5	652.6	33,806.3	280,709.1	203,225.7	77,483.4	28,174.9	—	26,510.0	1,664.9	67.2	9,221.6	7,414.0
09	366,771.3	7,584.9	653.7	34,178.1	280,270.6	202,747.0	77,523.7	23,222.7	—	21,514.8	1,707.9	56.7	9,356.6	11,448.0
10	369,899.1	8,051.2	659.9	27,610.7	288,480.5	210,778.1	77,702.3	23,094.6	—	21,385.5	1,709.1	59.9	10,481.9	11,460.4
11	387,477.5	8,337.3	647.3	35,855.4	301,028.7	223,044.7	77,984.0	18,124.3	—	16,383.8	1,740.4	69.4	11,394.6	12,020.8
12	368,031.5	8,126.9	647.0	41,705.7	280,300.9	215,901.8	64,399.2	14,302.2	—	12,534.8	1,767.3	81.4	10,748.3	12,119.1

	Detyrimet totale/ Total liabilities (2+3+4+10+14+1 5+16)	Paraja në qarkullim/ Currency in circulation	Depozita të persfhirë në paranë e gjërë/ Deposits included in broad money	Depozita të papërfshira në paranë e gjërë/ Deposits excluded from broad money (5+6+7+8+9)	Jorezidentë/ Nonresidents	Qeveria qendrore/ Central Government	Korporata të tjera depozituese/ Other depository corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Sektorë të tjere residentë/ Other resident sectors	Huatë / Loans (11+12+13)	Jorezidentë/ Nonresidents	Qeveria qendrore/ Central Government	Korporata të tjera depozituese/ Other depository corporations	Llogari të pagueshmë/ Other accounts payable	Alokimi i SDR/ SDR allocation	Aksione dhe instrumente të tjerë të kapitalit/ Shares and other equity
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2007 / 12	272,308.1	161,181.9	13.4	95,556.8	7,150.5	20,775.7	67,035.6	8.2	586.7	1,186.4	1,186.4	—	—	7,590.1	—	6,779.5
2008 / 12	326,406.4	203,732.8	203.1	94,814.7	6,783.7	19,334.8	67,793.3	12.2	890.7	1,173.4	1,173.4	—	—	7,024.2	—	19,458.1
2009 / 12	359,552.4	216,767.6	0.6	87,660.4	7,981.6	10,897.5	68,071.5	17.0	692.9	1,269.2	1,269.2	—	—	6,903.5	6,954.1	39,997.0
2010 / 07	359,871.7	204,850.5	366.2	93,164.4	8,456.4	15,258.7	68,474.2	13.7	961.4	1,242.1	1,242.1	—	—	6,415.9	7,428.2	46,404.5
08	368,033.2	206,039.1	-0.4	95,512.4	8,441.2	16,768.1	69,239.1	14.4	1,049.5	1,241.9	1,241.9	—	—	5,830.0	7,581.7	51,828.5
09	366,771.3	200,113.0	66.4	104,588.8	8,439.7	17,830.2	77,566.5	14.4	738.1	1,239.6	1,239.6	—	—	5,533.7	7,319.1	47,910.8
10	369,899.1	199,003.2	1,078.6	106,997.9	8,439.4	18,892.9	78,603.2	14.6	1,047.9	1,242.4	1,242.4	—	—	6,643.1	7,313.6	47,620.3
11	387,477.5	198,021.5	618.9	119,393.9	8,440.9	33,099.5	76,895.9	15.1	942.6	1,243.9	1,243.9	—	—	7,155.4	7,577.1	53,466.9
12	368,031.5	202,386.7	256.8	98,841.8	8,440.3	8,966.2	80,810.0	14.9	610.4	5,920.6	5,920.6	0.0	0.0	936.4	7,439.5	52,249.7

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

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

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

	Mjete valutore neto/ Net foreign assets (2-3)	Pretendime ndaj jorezidenteve/ Claims on nonresidents	Minus: Detyrime ndaj jorezidenteve/ Less: Liabilities to nonresidents	Mjetet e brendshme / Domestic assets (5+8+9+10+11+12)	Pretendime neto ndaj qeverisë qendrore/ Net claims on Central Government (6-7)	Pretendime ndaj qeverisë qendrore/ Claims on Central Government (6-7)	Minus: Detyrime ndaj qeverisë qendrore/ Less: Liabilities to Central Government (7)	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
2007 / 12	170,987.2	186,401.6	15,414.4	60,112.5	57,457.0	78,268.4	20,811.4	1,604.3	—	—	—	1,051.1
2008 / 12	201,191.1	215,529.3	14,338.1	85,397.1	64,073.6	83,428.2	19,354.6	20,141.9	—	—	—	1,181.6
2009 / 12	214,466.8	236,223.3	21,756.6	105,263.2	71,369.8	82,289.4	10,919.7	32,372.6	—	—	—	1,520.9
2010 / 07	223,830.1	246,479.3	22,649.2	91,037.4	61,876.7	77,151.3	15,274.6	27,514.0	—	—	—	1,646.7
08	231,706.4	253,922.7	22,216.3	89,879.9	61,697.0	78,483.4	16,786.4	26,510.7	—	—	—	1,672.2
09	231,718.8	253,371.4	21,652.6	84,057.8	60,825.4	78,673.7	17,848.3	21,515.5	—	—	—	1,716.9
10	233,239.2	255,987.7	22,748.5	83,490.3	60,386.7	79,302.3	18,915.7	21,386.2	—	—	—	1,717.4
11	253,722.2	277,246.3	23,524.1	65,047.4	46,915.4	80,034.0	33,118.6	16,384.5	—	—	—	1,747.5
12	252,827.8	274,628.2	21,800.3	72,244.3	57,937.1	66,928.8	8,991.7	12,535.6	0.0	0.0	0.0	1,771.7
	Baza monetare/ Monetary base (14+15+16)	Paraja në qarkullim/ Currency in circulation	Detyrime ndaj korporatave të tjera depozituese/ Liabilities to other depository corporations	Depozita të përfshira në paranë e gjerë/ Deposits included in broad money	Depozita të 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			
2007 / 12	228,230.9	161,181.9	67,035.6	13.4	595.0	—	1.4	-4,507.1	6,779.5			
2008 / 12	271,729.2	203,732.8	67,793.3	203.1	902.9	—	0.6	-5,502.6	19,458.1			
2009 / 12	284,839.7	216,767.6	68,071.5	0.6	709.9	—	720.6	-6,537.2	39,997.0			
2010 / 07	273,690.9	204,850.5	68,474.2	366.2	975.1	—	766.9	-6,970.0	46,404.5			
08	275,277.8	206,039.1	69,239.1	-0.4	1,063.9	—	746.7	-7,330.7	51,828.5			
09	277,745.8	200,113.0	77,566.5	66.4	752.4	—	752.9	-11,385.3	47,910.8			
10	278,685.0	199,003.2	78,603.2	1,078.6	1,062.5	—	780.8	-11,419.0	47,620.3			
11	275,536.3	198,021.5	76,895.8	618.9	957.7	—	786.4	-11,977.7	53,466.9			
12	283,453.5	202,386.7	80,810.0	256.8	625.3	0.0	797.9	-12,054.3	52,249.7			

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

**SEKTORI FINANCIAR**

**FINANCIAL SECTOR**

1-3a Bilanci sektorial i bankave paradepozituese/ Mjetet

Në millionë lekë, fund periudhe

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

In millions ALL, end of period

	Totali i mjeteve/ Total assets (2+3+4+8+11+21+24+25)	Arka në lekë/ National currency	Arka në valutë/ Foreign currency	Depozita/ Deposits (5+6+7)	Jorezidentët/ Nonresidents	Banka qendrore/ Central Bank	Bankat paradepozituese/ Deposit money banks	Letra me vlerë të ndryshme nga akcionet/ Securities others than shares (9+10)	Jorezidentët/ Nonresidents	Qeveria qendrore/ Central Government
	1	2	3	4	5	6	7	8	9	10
2007 / 12	738,936.7	6,214.6	9,698.0	152,467.7	83,653.3	66,426.5	2,388.0	262,181.5	7,451.5	254,729.9
2008 / 12	836,998.2	7,901.2	11,621.6	126,554.8	55,812.2	68,645.1	2,097.5	272,567.3	13,533.1	259,034.3
2009 / 12	898,790.5	7,707.7	12,931.0	119,116.3	43,335.1	68,007.2	7,774.0	279,459.0	14,179.6	265,279.4
2010 / 07	956,550.3	7,632.0	12,524.9	129,651.0	52,832.7	69,758.2	7,060.2	304,893.2	22,666.8	282,226.4
08	981,063.2	9,063.7	14,071.6	146,209.9	65,373.6	70,397.3	10,439.0	307,548.2	23,035.0	284,513.2
09	991,569.6	8,742.0	11,616.0	160,061.5	70,993.5	77,324.3	11,743.7	307,540.8	23,225.0	284,315.7
10	991,359.9	8,041.7	11,711.0	157,935.1	69,048.3	78,784.0	10,102.9	309,182.6	23,859.3	285,323.3
11	1,003,730.0	8,636.1	11,764.4	150,794.1	63,227.1	77,218.3	10,348.8	316,083.2	24,047.9	292,035.2
12	1,012,069.6	7,297.8	11,343.3	155,910.2	65,042.6	80,939.8	9,927.8	313,094.4	25,129.5	287,964.9

	Huatë/ Loans (12+13+14+15+1 6+17+18+19+20)	Jorezidentët/ Nonresidents	Banka qendrore/ Central Bank	Bankat paradepozituese/ Deposit money banks	Korporata të tjera financiare/ Other financial corporations	Qeveria qendrore/ Central Government	Qeveria lokale / Local government	Korporata jofinanciare publike / Public nonfinancial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Sektorë të tjerë rezidentë/ Other resident sectors	Aksione dhe instrumente të tjere të kapitalit / Shares and other equity (22+23)	Jorezidentët/ Nonresidents	Rezidentë/ Residents	Llogari të Arkëtueshme/ Other accounts receivable	Mjete jofinanciare/ Nonfinancial assets
	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
2007 / 12	292,569.1	2,923.6	–	200.1	97.4	–	–	3,923.0	182,049.1	103,376.0	1,596.1	1,499.2	96.9	2,978.9	11,230.7
2008 / 12	396,990.4	3,642.5	–	280.2	376.2	1,868.9	–	12,899.1	242,050.6	135,873.0	2,074.3	1,977.1	97.2	4,040.0	15,248.6
2009 / 12	456,905.6	14,325.7	–	220.0	6,032.3	7,775.9	–	12,056.3	275,479.8	141,015.7	2,222.2	1,914.9	307.3	5,829.5	14,619.3
2010 / 07	479,452.6	17,707.1	–	1,360.3	8,005.3	7,702.2	–	10,520.3	292,993.9	141,163.4	2,365.6	2,063.7	301.9	5,912.0	14,119.0
08	482,001.3	18,265.6	–	2,601.8	7,985.3	7,770.0	–	10,290.5	294,151.6	140,936.4	2,349.0	2,047.1	301.9	5,780.0	14,039.6
09	481,316.2	16,544.7	–	2,240.4	8,306.6	7,897.3	6.0	9,622.8	295,512.3	141,186.1	2,355.9	2,054.0	301.9	5,852.9	14,084.4
10	482,334.9	16,646.7	–	1,575.4	8,407.8	7,959.5	6.1	9,345.6	297,285.7	141,108.3	2,517.6	2,215.7	301.9	5,696.8	13,940.2
11	494,268.6	19,096.8	–	1,766.0	8,536.2	3,688.2	6.0	9,275.5	310,054.9	141,845.2	2,525.9	2,224.0	301.9	5,672.0	13,985.8
12	501,556.9	20,228.0	–	966.8	8,704.5	3,475.1	85.0	9,373.8	315,879.1	142,844.6	2,502.2	2,200.3	301.9	5,498.5	14,866.4

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

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

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

Detyrimet totale / Total liabilities (2+8+17+18+25 +26)	Depozita të përfshira në paranë e gjërë/ Transferable deposits (3+4+5+6+7)						Depozita të papërfshira në paranë e gjërë/ Deposits not included in broad money (9+10+11+12+1 3+14+15+16)									
	Korporata të tjera financiare/ Other financial corporations	Qeveria lokale/ Local Governments	Korporata jofinanciare publike / Public nonfinancial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Sektorë të tjerë rezidente/ Other resident sectors	Jorezidentët/ Nonresidents	Banka qendrore/ Central Bank	Korporata të tjera depozituese/ Other depository corporations	Qeveria qendrore/ Central Government	Korporata të tjera financiare/ Other financial corporations	Korporata jofinanciare publike / Public nonfinancial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Sektorë të tjerë rezidente/ Other resident sectors			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2007 / 12	738,936.7	601,641.6	2,411.3	1,056.6	21,900.1	83,440.2	492,833.4	37,956.9	14,780.9	66.4	2,847.8	1,669.9	0.4	262.8	8,544.5	9,784.2
2008 / 12	836,998.2	618,356.6	3,664.2	780.0	16,655.0	88,933.6	508,323.9	35,715.5	13,422.0	505.3	1,405.8	2,271.7	0.4	77.3	6,395.6	11,637.3
2009 / 12	898,790.5	660,885.7	5,133.6	799.4	17,945.0	70,360.5	566,647.2	36,949.0	15,509.2	113.4	1,805.2	2,294.3	0.4	234.3	5,466.5	11,525.7
2010 / 07	956,550.3	714,441.3	6,581.2	1,671.8	19,948.1	75,084.3	611,156.0	43,306.1	14,632.6	1,395.7	2,764.4	4,525.3	1.0	235.4	6,961.2	12,790.5
08	981,063.2	741,409.5	7,271.7	1,510.6	19,724.5	81,351.0	631,551.7	47,875.1	14,812.5	1,596.8	6,259.7	4,858.7	1.0	255.5	6,962.0	13,128.9
09	991,569.6	755,363.4	7,377.0	1,604.8	20,776.1	87,675.2	637,930.2	46,345.1	14,478.9	37.2	6,190.2	5,235.0	0.9	254.3	7,004.4	13,144.2
10	991,359.9	758,354.7	7,695.9	1,407.8	21,659.2	84,825.0	642,766.8	45,646.9	14,209.1	399.8	4,886.3	5,283.0	58.0	280.3	7,397.3	13,133.1
11	1,003,730.0	769,779.8	7,691.7	1,560.3	19,596.9	85,843.0	655,088.0	46,483.9	14,787.9	834.4	4,723.9	5,337.3	58.3	263.6	6,858.8	13,619.7
12	1,012,069.6	783,208.8	8,637.2	1,496.1	18,760.4	88,204.6	666,110.6	44,302.9	14,003.0	475.0	4,473.9	4,638.1	61.2	258.0	6,754.3	13,639.6

Letrat me vlerë përvëc aksioneve/ Securities other than shares	Huatë/ Loans (19+20+21+22+23+24)	Jorezidentët/ Nonresidents	Banka qendrore/ Central Bank	Korporata të tjera depozituese/ Other depository corporations	Qeveria qendrore/ Central Government	Korporata të tjera financiare/ Other financial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Llogari 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	
2007 / 12	–	32,452.0	29,371.0	1,605.2	608.9	131.1	243.6	492.2	7,191.8	59,694.4
2008 / 12	–	90,421.2	68,092.5	20,145.3	1,741.3	58.6	383.5	–	17,996.1	74,508.9
2009 / 12	–	83,987.5	42,785.1	32,377.0	8,606.3	218.1	1.0	–	27,654.3	89,314.0
2010 / 07	–	69,831.5	35,055.7	27,522.0	7,066.5	186.2	1.0	–	35,908.4	93,063.0
08	–	62,343.5	27,501.4	26,514.6	8,139.5	187.0	1.0	–	34,382.5	95,052.6
09	–	57,273.9	26,454.3	21,517.9	9,124.1	176.6	1.0	–	38,425.9	94,161.3
10	–	54,451.0	24,769.8	21,394.9	8,108.4	176.9	1.1	–	38,301.1	94,606.1
11	–	52,631.4	27,654.9	16,386.3	8,304.0	285.1	1.1	–	39,042.1	95,792.8
12	–	49,254.2	28,680.5	12,536.9	7,761.7	274.0	1.0	–	37,701.7	97,602.0

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

## 1-4 Paraqitura monetare e bankave paradepozituese

Në milionë lekë, fund periudhe

## Monetary survey of deposit money banks 1-4

In millions ALL, end of period

				Mjetet valutore neto/ Net foreign assets (2-3)	Pretendime ndaj jorezidentëve/ Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve/ Less: Liabilities to nonresidents	Mjetet e brendshme/ Domestic assets (5+6+9+10+11+ 12+13)	Pretendime ndaj bankës qendrore/ Claims on Central Bank	Pretendimet neto ndaj qeverisë qendrore / Net claims on Central Government (7-8)	Pretendimet ndaj qeverisë qendrore/ Claims on Central Government (7-8)	Minus: Detyrime ndaj qeverisë qendrore/ Less: Liabilities to Central Government	Pretendime ndaj korporatave të tjera financiare/ Claims on other financial corporations	Pretendimet ndaj qeverisë lokale / Claims on local governments	Pretendimet ndaj korporatave jofinanciare publike/ Claims on public nonfinancial corporations	Pretendimet ndaj korporatave të tjera jofinanciare/ Claims on other nonfinancial corporations	Pretendime ndaj sektoreve të tjerë rezidentë/ Claims on other resident sectors
	1	2	3	4	5	6	7	8	9	10	11	12	13			
2007 / 12	61,112.9	105,225.7	44,112.8	618,926.4	72,641.1	256,839.9	254,729.9	-2,109.9	97.4	-	3,923.0	182,049.1	103,376.0			
2008 / 12	5,474.7	86,586.4	81,111.7	725,737.2	76,546.3	257,992.0	260,903.1	2,911.2	376.2	-	12,899.1	242,050.6	135,873.0			
2009 / 12	29,973.2	86,686.3	56,713.1	780,221.5	75,714.9	269,922.6	273,055.2	3,132.6	6,032.3	-	12,056.3	275,479.8	141,015.7			
2010 / 07	61,346.3	107,795.2	46,448.8	813,913.1	77,390.2	283,840.0	289,928.7	6,088.7	8,005.3	-	10,520.3	292,993.9	141,163.4			
08	83,710.5	122,792.9	39,082.4	819,078.9	79,461.0	286,254.1	292,283.2	6,029.1	7,985.3	-	10,290.5	294,151.6	140,936.4			
09	87,174.0	124,433.2	37,259.2	826,091.8	86,066.3	285,391.7	292,213.0	6,821.3	8,306.6	6.0	9,622.8	295,512.3	141,186.1			
10	89,183.4	123,480.9	34,297.5	829,180.7	86,825.7	286,201.6	293,282.8	7,081.1	8,407.8	6.1	9,345.6	297,285.7	141,108.3			
11	82,476.7	120,360.1	37,883.4	843,830.0	85,854.3	288,258.0	295,723.4	7,465.4	8,536.2	6.0	9,275.5	310,054.9	141,845.2			
12	86,578.5	123,943.6	37,365.1	850,582.6	88,237.6	285,458.0	291,440.0	5,982.0	8,704.5	85.0	9,373.8	315,879.1	142,844.6			

	Detyrime ndaj bankës qendrore/ Liabilities to Central Bank	Depozita të përfshira në paranë e gjerë/ Deposits included in broad money (16+17)	Depozita të transferueshme / Transferable deposits	Depozita të tjera / Other deposits	Depozita të pa përfshira në paranë e gjerë/ Deposits not included in broad money	Huatë/ Loans	Aksione dhe instrumente të tjerë të kapitalit/ Shares and other equity	Nga të cilat: Reserva rivleresimi/ Of which: Valuation adjustment	Detyrime të tjera neto/ Other net liabilities	Axhustimi i konsolidimit/ Consolidation adjustment	
	14	15	16	17	18	19	20	21	22	23	
2007 / 12		1,671.6	601,641.6	116,150.2	485,491.4	18,591.9	735.8	59,694.4	-5,088.1	-3,067.8	771.8
2008 / 12		20,650.6	618,356.6	116,704.7	501,651.9	18,110.7	383.5	74,508.9	-6,034.9	-1,470.6	672.3
2009 / 12		32,490.4	660,885.7	115,884.7	545,001.0	17,226.9	1.0	89,314.0	-1,011.4	8,166.5	2,110.2
2010 / 07		28,917.8	714,441.3	121,274.7	593,166.7	19,988.0	1.0	93,063.0	-475.2	17,739.7	1,108.6
08		28,111.4	741,409.5	130,292.4	611,117.1	20,347.4	1.0	95,052.6	245.9	16,811.0	1,056.5
09		21,555.1	755,363.4	130,936.0	624,427.4	20,403.9	1.0	94,161.3	-152.9	20,752.7	1,028.3
10		21,794.6	758,354.7	125,132.3	633,222.4	20,868.7	1.1	94,606.1	-169.5	21,724.4	1,014.5
11		17,220.7	769,779.8	123,348.6	646,431.3	20,800.5	1.1	95,792.8	-115.3	22,100.6	611.3
12		13,011.9	783,208.8	129,777.7	653,431.1	20,712.9	1.0	97,602.0	-93.2	21,585.2	1,039.1

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

**SEKTORI FINANCIAR**

**FINANCIAL SECTOR**

**1-5 Bilanci sektorial i shoqërive të kursim-kreditit**

Në milionë leke, fund perlu është

**Sectoral balance sheet of savings and loan associations 1-5**

In millions ALL, end of period

	Totali i mjeteve/ Total assets (2+3+4+7+8+11+12)	Monedha dhe kartëmonedha në leke/ Notes and coins in national currency	Monedha dhe kartëmonedha në valutë/ Notes and coins in foreign currency	Depozita/ Deposits (5+6)	Bankat paradepozituese/ Deposit money banks	Korporatat e tjera financiare/ Other financial corporations	Letra me vlerë/ Securities	Huatë/ Loans (9+10)	Sektorë të tjerrë rezidentë/ Other resident sectors	Korporatat e tjera jofinanciare / Other nonfinancial corporations	Mjete të tjera/ Other financial assets	Mjete jofinanciare/ Nonfinancial assets
2007 / IV	3,680.9	11.1	0.6	290.5	42.9	247.6	–	3,370.4	3,370.4	–	3.7	4.6
2008 / IV	4,387.9	14.3	1.8	387.8	41.0	346.7	–	3,887.9	3,887.9	–	86.9	9.3
2009 / IV	4,909.4	16.2	2.7	465.8	220.1	245.6	–	4,299.8	4,299.8	–	112.4	12.5
2010 / I	5,015.0	23.5	3.6	477.8	240.5	237.2	–	4,385.7	4,385.7	–	113.9	10.6
II	5,125.1	21.9	2.7	516.4	242.7	273.7	–	4,458.4	4,458.4	–	112.3	13.2
III	5,180.7	28.1	3.7	540.1	259.6	280.5	–	4,483.2	4,483.2	–	110.7	14.9
IV	5,243.2	30.0	3.0	587.4	268.4	319.0	–	4,475.3	4,475.3	–	132.9	14.7

	Detyrimet totale / Total liabilities (2+5+8+12+13)	Depozita të perfshira në paranë e gjërë/ Deposits included in broad money (3+4)	Sektorë të tjerrë rezidentë/ Other resident sectors	Korporatat e tjera jofinanciare/ Other nonfinancial corporations	Depozita të paperëfshira në paranë e gjërë/ Deposits excluded from broad money (6+7)	Sektorë të tjerrë rezidentë/ Other resident sectors	Korporatat e tjera jofinanciare/ Other nonfinancial corporations	Huatë/ Loans (9+10+11)	Korporatat e tjera financiare/ Other financial corporations	Bankat paradepozituese/ Deposit money banks	Oeveria qendore/ Central Government	Detyrime të tjera/ Other liabilities	Aksione dhe instrumente të tjerë të kapitalit/ Shares and other equity
2007 / IV	3,680.9	998.4	998.4	–	107.3	107.3	–	1,985.9	1,985.9	–	–	105.5	483.8
2008 / IV	4,387.9	1,327.6	1,327.6	–	15.8	15.8	–	2,319.3	2,319.3	–	–	122.6	602.5
2009 / IV	4,909.4	1,539.4	1,539.4	–	0.2	0.2	–	2,545.8	2,545.8	–	–	122.1	701.9
2010 / I	5,015.0	1,579.3	1,579.3	–	20.7	20.7	–	2,572.5	2,572.5	–	–	107.1	735.4
II	5,125.1	1,595.1	1,595.1	–	17.2	17.2	–	2,628.6	2,628.6	–	–	116.4	767.8
III	5,180.7	1,670.3	1,670.3	–	18.5	18.5	–	2,610.7	2,610.7	–	–	111.5	769.8
IV	5,243.2	1,759.4	1,759.4	–	16.9	16.9	–	2,569.3	2,569.3	–	–	125.5	772.0

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

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

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

	Mjetet valutore neto/ Net foreign assets (2-3)	Pretendime ndaj jorezidentëve/ Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve/ Less: Liabilities to nonresidents	Mjetet e brendshme/ Domestic assets (5+6+9+10+11+12+13)	Pretendime ndaj bankës qendrore/ Claims on Central Bank	Pretendimet neto ndaj qeverisë qendrore/ Net claims on Central Government (7-8)	Pretendimet ndaj qeverisë qendrore/ Claims on Central Government	Minus: Detyrime ndaj qeverisë qendrore/ Less: Liabilities to Central Government	Pretendime ndaj korporatave të tjera financiare publike/ 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 tjere rezidente/ Claims on other resident sectors
1	2	3	4	5	6	7	8	9	10	11	12	13	
2007 / 12	61,113.5	105,226.3	44,112.8	622,555.5	72,652.2	256,839.9	254,729.9	-2,109.9	345.1	-	3,923.0	182,049.1	106,746.4
2008 / 12	5,476.5	86,588.3	81,111.7	729,986.1	76,560.6	257,992.0	260,903.1	2,911.2	722.9	-	12,899.1	242,050.6	139,760.9
2009 / 12	29,976.0	86,689.1	56,713.1	784,783.2	75,731.1	269,922.6	273,055.2	3,132.6	6,277.9	-	12,056.3	275,479.8	145,315.6
2010 / 07	61,349.1	107,797.9	46,448.8	818,667.2	77,412.2	283,840.0	289,928.7	6,088.7	8,279.0	-	10,520.3	292,993.9	145,621.8
08	83,713.2	122,795.6	39,082.4	823,833.0	79,482.9	286,254.1	292,283.2	6,029.1	8,259.1	-	10,290.5	294,151.6	145,394.8
09	87,177.7	124,436.9	37,259.2	830,883.6	86,094.4	285,391.7	292,213.0	6,821.3	8,587.1	6.0	9,622.8	295,512.3	145,669.3
10	89,187.1	123,484.6	34,297.5	833,972.5	86,853.8	286,201.6	293,282.8	7,081.1	8,688.3	6.1	9,345.6	297,285.7	145,591.6
11	82,480.3	120,363.7	37,883.4	848,621.8	85,882.4	288,258.0	295,723.4	7,465.4	8,816.7	6.0	9,275.5	310,054.9	146,328.4
12	86,581.4	123,946.5	37,365.1	855,406.8	88,267.5	285,458.0	291,440.0	5,982.0	9,023.5	85.0	9,373.8	315,879.1	147,320.0
	Detyrime ndaj bankës qendrore/ Liabilities to Central Bank		Depozita të përfshira në paranë e gjërë/ Deposits included in broad money (16+17)		Depozita të transferueshme/ Transferable deposits		Depozita të tjera/ Other deposits	Depozita të pa përfshira në paranë e gjërë/ Deposits not included in broad money	Huatë/ Loans	Aksione dhe instrumente të tjerë të kapitalit/ Shares and other equity	Nga të cilat: Rezerva rivleresimi/ Of which: Valuation adjustment	Detyrime të tjera neto/ Other net liabilities	Axhustimi i konsolidimit/ Consolidation adjustment
14	15	16	17	18	19	20	21	22	23				
2007 / 12	1,671.6		602,640.0	116,150.2	486,489.8	18,699.3	2,721.8	60,178.1	-5,088.1	-2,970.6	728.9		
2008 / 12	20,650.6		619,684.2	116,704.7	502,979.6	18,126.5	2,702.9	75,111.4	-6,034.9	-1,444.2	631.3		
2009 / 12	32,490.4		662,425.2	115,884.7	546,540.5	17,227.1	2,546.8	90,015.9	-1,011.4	8,163.6	1,890.1		
2010 / 07	28,917.8		716,036.4	121,274.7	594,761.8	20,005.2	2,629.7	93,830.8	-475.2	17,730.5	866.0		
08	28,111.4		743,004.6	130,292.4	612,712.2	20,364.6	2,629.7	95,820.4	245.9	16,801.8	813.8		
09	21,555.1		757,033.7	130,936.0	626,097.7	20,422.3	2,611.8	94,931.1	-152.9	20,738.7	768.7		
10	21,794.6		760,025.0	125,132.3	634,892.7	20,887.1	2,611.8	95,375.9	-169.5	21,710.3	754.9		
11	17,220.7		771,450.1	123,348.6	648,101.5	20,818.9	2,611.8	96,562.6	-115.3	22,086.5	351.6		
12	13,011.9		784,968.2	129,777.7	655,190.5	20,729.9	2,570.4	98,374.1	-93.2	21,563.1	770.7		

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

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

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

	Mjetet valutore neto/ Net foreign assets (2-3)	Pretendime ndaj jorezidentëve/ Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve/ Less: Liabilities to nonresidents	Mjetet e brendshme/ Domestic assets (5+8)	Pretendimet neto ndaj qeverisë qendrore/ Net claims on Central Government (6-7)	Pretendimet ndaj qeverisë qendrore/ Claims on Central Government (6-7)	Minus: Detyrime ndaj qeverisë qendrore/ Less: Liabilities to Central Government (9+10+11+12+13)	Pretendime ndaj sektoreve të tjera/ Claims on other sectors (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 jo-financiare publike/ Claims on public nonfinancial corporations	Pretendimet ndaj korporatave të tjera jo-financiare/ Claims on other nonfinancial corporations	Pretendime ndaj sektorëve të tjera rezidentë/ Claims on other resident sectors
	1	2	3	4	5	6	7	8	9	10	11	12	13
2007 / 12	232,100.7	291,627.9	59,527.2	608,411.5	314,296.9	332,998.4	18,701.5	294,114.6	345.1	–	3,923.0	182,049.1	107,797.5
2008 / 12	206,667.6	302,117.5	95,449.9	718,680.7	322,065.6	344,331.4	22,265.8	396,615.1	722.9	–	12,899.1	242,050.6	140,942.5
2009 / 12	244,442.7	322,912.4	78,469.7	781,942.8	341,292.4	355,344.6	14,052.3	440,650.4	6,277.9	–	12,056.3	275,479.8	146,836.4
2010 / 07	285,179.1	354,277.2	69,098.1	804,778.4	345,716.6	367,079.9	21,363.3	459,061.7	8,279.0	–	10,520.3	292,993.9	147,268.5
08	315,419.6	376,718.3	61,298.8	807,719.2	347,951.1	370,766.6	22,815.5	459,768.2	8,259.1	–	10,290.5	294,151.6	147,067.0
09	318,896.5	377,808.3	58,911.8	807,331.5	346,217.1	370,886.7	24,669.6	461,114.4	8,587.1	6.0	9,622.8	295,512.3	147,386.2
10	322,426.3	379,472.2	57,046.0	809,222.8	346,588.3	372,585.1	25,996.8	462,634.5	8,688.3	6.1	9,345.6	297,285.7	147,309.0
11	336,202.5	397,610.0	61,407.5	811,402.3	335,173.4	375,757.4	40,584.0	476,228.9	8,816.7	6.0	9,275.5	310,054.9	148,075.9
12	339,409.2	398,574.7	59,165.5	826,848.0	343,395.1	358,368.8	14,973.7	483,453.0	9,023.5	85.0	9,373.8	315,879.1	149,091.6

	Detyrimet e parasë së gjere/ Broad money liabilities (15+16)	Paraja jashtë korporatave depozituese/ Money outside depository corporations	Depozita të përfshira në paranë e gjere/ Deposits included in broad money (17+18)	Depozita të transferueshme/ Transferable deposits	Depozita të tjera/ Other deposits	Depozita të pa përfshira në paranë e gjere/ Deposits excluded from broad money	Huaté/ Loans	Llogari të pagueshme/ Other accounts payable	Aksione dhe instrumente të tjere të kapitalit/ Shares and other equity	Nga te cilat: rezerva rivleresimi/ Of which: valuation adjustment	Detyrime të tjera neto/ Other liabilities net	Axhustimi i konsolidimit/ Consolidation adjustment
	14	15	16	17	18	19	20	21	22	23	24	25
2007 / 12	757,609.5	154,956.2	602,653.4	116,163.5	486,489.8	19,294.2	2,721.8	1.4	66,957.7	-26,091.9	-6,748.9	676.4
2008 / 12	815,704.6	195,817.3	619,887.4	116,702.3	503,185.1	19,029.4	2,702.9	0.6	94,569.5	-19,925.3	-6,315.5	-343.2
2009 / 12	871,469.5	209,043.8	662,425.7	115,885.3	546,540.5	17,937.0	2,546.8	720.6	130,013.0	3,294.8	3,516.5	182.2
2010 / 07	913,599.1	197,196.5	716,402.6	121,272.8	595,129.8	20,980.3	2,629.7	766.9	140,235.3	13,152.2	11,626.5	119.7
08	939,957.6	196,953.4	743,004.2	130,292.0	612,712.2	21,428.5	2,629.7	746.7	147,648.8	18,683.2	10,284.9	442.6
09	948,442.9	191,342.9	757,100.0	130,934.4	626,165.7	21,174.7	2,611.8	752.9	142,841.9	13,850.7	10,122.0	281.8
10	952,036.9	190,933.4	761,103.5	125,130.9	635,972.7	21,949.6	2,611.8	780.8	142,996.2	13,195.6	11,046.3	227.7
11	961,426.3	189,357.4	772,069.0	123,346.8	648,722.2	21,776.6	2,611.8	786.4	150,029.5	18,659.5	10,460.4	513.8
12	980,283.9	195,059.0	785,225.0	130,026.9	655,198.1	21,355.2	2,570.4	797.9	150,623.8	17,085.2	10,279.6	346.5

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

## Monetary aggregates and their components 1-8a

	M3 (2+7)	M2 (3+6)	M1 (4+5)	Paraja jashtë korporatave depozituese/ Currency outside depository corporations	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)							
2007 / 12	757,609.5	506,137.2	242,675.5	154,956.2	87,719.3	263,461.7	251,472.3
2008 / 12	815,704.6	555,004.7	282,862.3	195,817.3	87,045.0	272,142.4	260,699.9
2009 / 12	871,469.5	578,181.5	284,505.5	209,043.7	75,461.8	293,675.9	293,288.0
2010 / 07	913,599.1	586,320.8	274,418.9	197,196.5	77,222.4	311,901.9	327,278.3
08	939,957.6	588,543.7	276,392.9	196,953.4	79,439.5	312,150.8	351,413.9
09	948,442.9	590,631.5	272,482.1	191,342.9	81,139.2	318,149.4	357,811.3
10	952,036.9	591,577.1	269,798.3	190,933.4	78,864.9	321,778.8	360,459.8
11	961,426.3	593,264.7	266,864.6	189,357.4	77,507.3	326,400.1	368,161.6
12	980,283.9	604,517.3	275,427.3	195,059.0	80,368.4	329,090.0	375,766.6
Ndryshimi vjetor në përqindje/ Annual percentage changes							
2007 / 12	13.68	6.03	0.12	-5.09	10.86	12.12	32.99
2008 / 12	7.67	9.65	16.56	26.37	-0.77	3.29	3.67
2009 / 12	6.84	4.18	0.58	6.75	-13.31	7.91	12.50
2010 / 07	11.22	3.50	-4.98	-5.96	-2.41	12.33	28.36
08	11.23	3.76	-3.86	-5.26	-0.18	11.59	26.49
09	12.42	4.82	-1.84	-5.47	7.94	11.28	27.72
10	11.73	4.94	(0.90)	(4.84)	10.13	10.40	25.01
11	11.99	4.57	(2.16)	(5.69)	7.70	10.81	26.45
12	12.49	4.55	(3.19)	(6.69)	6.50	12.06	28.12

Burimi :Banka e Shqipërisë.

Source: Bank of Albania.

## 1-8b Kundërpartitë e aggregatëve monetarë

## Counterparts of monetary aggregates 1-8b

	Mjetet valutore neto/ Net Foreign Assets	Mjetet e brendshme/ Domestic assets (3+4)	Pretendimet ndaj qeverisë qendrore neto/ Net claims on Central Government	Pretendime ndaj sektorëve të tjera <sup>1</sup> / Claims on other sectors	Të tjera neto/ Other items net
	1	2	3	4	5
<b>Gjendja në fund të periudhës (millionë Lekë)/ Stock at end of period (in millions ALL)</b>					
2007 / 12	232,100.7	608,411.5	314,296.9	294,114.6	-6,748.9
2008 / 12	206,667.6	718,680.7	322,065.6	396,615.1	-6,315.5
2009 / 12	244,442.7	781,942.8	341,292.4	440,650.4	3,516.5
2010 / 07	285,179.1	804,778.4	345,716.6	459,061.7	11,626.5
08	315,419.6	807,719.2	347,951.1	459,768.2	10,284.9
09	318,896.5	807,331.5	346,217.1	461,114.4	10,122.0
10	322,426.3	809,222.8	346,588.3	462,634.5	11,046.3
11	336,202.5	811,402.3	335,173.4	476,228.9	10,460.4
12	339,409.2	826,848.0	343,395.1	483,453.0	10,279.6

	<b>Ndryshimi vjetor në përqindje/ Annual percentage changes</b>			
	Mjetet valutore neto/ Net foreign assets	Mjetet e brendshme/ Domestic assets (3+4)	Pretendimet ndaj qeverisë qendrore neto/ Net claims on Central Government	Pretendime ndaj sektorëve të tjera <sup>1</sup> / Claims on other sectors
	1	2	3	4
2007 / 12	-0.49	24.61	7.49	50.18
2008 / 12	-10.96	18.12	2.47	34.85
2009 / 12	18.28	8.80	5.97	11.10
2010 / 07	28.83	10.46	11.88	9.40
08	31.09	9.25	10.24	8.51
09	31.39	8.77	10.22	7.72
10	28.05	8.10	10.00	6.72
11	36.12	6.06	2.01	9.11
12	38.85	5.74	0.62	9.71

Burimi: Banka e Shqipërisë

1) Përfshin kreditin për ekonominë dhe pretendime të tjera ndaj sektorëve mbajtës së parasë së gjerë.

Source: Bank of Albania.

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

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

1-9 Depozitat në lekë sipas sektorit<sup>1</sup>  
Në milionë lekë, fund periudhe

Lek denominated deposits by sector<sup>1</sup> 1-9  
In millions ALL, end of period

	Totali i depozitave/ Total deposits (2+8)	Llogari rrjedhese dhe depozita pa afat/ Current account and sight deposits (3+4+5+6+7)						Depozitat me afat/ Time deposits (9+10+11+12+13)					
		Qeveria lokale/ Local government	Korporatat jofinanciare publike/ Public nonfinancial corporations	Korporata të tjera financiare/ Other financial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Sektorë të tjere rezidente/ Other resident sectors	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 tjere rezidente/ Other resident sectors		
	1	2	3	4	5	6	7	8	9	10	11	12	13
2007 / 12	351,181.0	87,719.3	478.7	11,459.8	557.2	31,871.7	43,351.8	263,461.7	206.4	2,476.6	300.4	5,777.0	254,701.3
2008 / 12	359,187.4	87,045.0	482.8	7,233.9	698.2	33,582.0	45,048.2	272,142.4	17.7	1,331.5	831.8	9,428.6	260,532.8
2009 / 12	369,137.7	75,461.8	478.1	7,795.6	675.3	20,879.3	45,633.5	293,675.9	8.4	3,378.4	786.6	9,898.3	279,604.3
2010 / 07	389,124.3	77,222.4	1,260.3	6,777.6	616.0	19,964.7	48,603.8	311,901.9	6.8	3,535.9	1,632.8	8,219.1	298,507.3
08	391,590.3	79,439.5	1,102.8	7,254.7	707.2	20,948.1	49,426.8	312,150.8	6.8	3,460.1	1,411.5	9,069.0	298,203.3
09	399,288.7	81,139.2	1,158.7	8,568.2	876.5	23,611.5	46,924.5	318,149.4	7.6	4,032.8	1,383.1	10,206.6	302,519.4
10	400,643.7	78,864.9	1,166.3	8,396.3	1,033.5	22,276.0	45,992.9	321,778.8	6.8	4,359.5	2,579.3	7,701.5	307,131.7
11	403,907.4	77,507.3	1,124.3	8,845.7	890.7	21,036.8	45,609.7	326,400.1	58.0	2,977.3	2,166.0	8,151.3	313,047.5
12	409,458.4	80,368.4	948.1	7,134.0	920.6	22,505.0	48,860.8	329,090.0	55.1	3,054.3	1,773.4	8,316.8	315,890.5

1-10 Depozitat në valutë sipas sektorit<sup>1</sup>  
Në milionë lekë, fund periudhe

3.5 Foreign currency denominated deposits by sector<sup>1</sup> 1-10  
In millions ALL, end of period

	Totali i depozitave/ Total deposits (15+21)	Llogari rrjedhese dhe depozita pa afat/ Current account and sight deposits (16+17+18+19+20)						Depozitat me afat / Time deposits (22+23+24+25+26)					
		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 tjere rezidente/ Other resident sectors	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 tjere rezidente/ Other resident sectors		
	14	15	16	17	18	19	20	21	22	23	24	25	26
2007 / 12	251,472.3	69,462.3	221.8	3,440.4	299.0	23,003.6	42,497.6	182,010.0	149.7	4,523.3	1,270.4	22,787.9	153,278.8
2008 / 12	260,699.9	65,113.8	108.8	2,609.4	608.7	23,225.7	38,561.2	195,586.2	170.7	5,480.3	1,731.1	22,697.2	165,506.9
2009 / 12	293,288.0	75,422.6	153.7	2,771.9	426.8	25,627.3	46,443.0	217,865.3	159.3	3,999.1	3,246.0	13,955.6	196,505.4
2010 / 07	327,278.3	80,207.3	396.5	5,619.0	295.6	25,723.1	48,173.1	247,071.0	8.12	4,015.7	4,404.9	21,177.4	217,465.0
08	351,413.9	87,709.7	308.4	4,876.0	435.7	30,549.9	51,539.8	263,704.3	92.68	4,133.8	4,717.5	20,784.0	233,976.4
09	357,811.3	86,041.9	339.5	3,747.4	478.7	30,307.4	51,168.9	271,769.4	99.09	4,427.8	4,707.1	23,549.7	238,985.8
10	360,459.8	82,109.1	130.9	3,469.3	197.0	28,857.8	49,454.1	278,350.7	103.69	5,434.1	4,966.3	25,989.8	241,856.8
11	368,161.6	82,371.9	138.8	3,156.8	231.4	28,683.3	50,161.6	285,789.7	239.2	4,617.1	5,024.4	27,971.5	247,937.6
12	375,766.6	87,471.8	256.0	4,102.0	971.9	29,547.6	52,594.2	288,294.8	236.96	4,470.0	5,229.1	27,835.3	250,523.5

Burimi: Banka e Shqipërisë

1) Perftshiten vetëm llogaritë dhe depozitat që janë pjesë e parasë së gjërë.

Source: Bank of Albania.

1) Deposits included in broad money.

## 1-11 Kredia për ekonominë sipas sektorit

Në milionë lekë, fund periudhe

## Credit to economy by sector 1-11

In millions ALL, end of period

	Totali i kredisë/ Total credit (2+7)	Kredia në lekë/ Credit in national currency (3+4+5+6+7)						Kredia në valutë/ Credit in foreign currency (9+10+11+12+13)					
		Qeveria lokale/ Local government	Korporatat jofinanciare publike/ Public nonfinancial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Korporata të tjera financiare/ Other financial corporations	Sektorë të tjerë rezidentë/ Other resident sectors	Qeveria lokale/ Local government	Korporatat jofinanciare publike/ Public nonfinancial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Korporata të tjera financiare/ Other financial corporations	Sektorë të tjerë rezidentë/ Other resident sectors		
	1	2	3	4	5	6	7	8	9	10	11	12	13
2007 / 12	293,863.7	84,836.4	—	0.0	35,708.3	70.2	49,057.9	209,027.3	—	3,923.0	146,340.7	27.2	58,736.4
2008 / 12	396,264.3	114,051.9	—	3,636.7	49,111.0	334.7	60,969.5	282,212.4	—	9,262.4	192,939.7	41.5	79,968.9
2009 / 12	440,397.4	140,479.9	—	6,323.5	70,353.3	816.3	62,986.8	299,917.5	—	5,732.8	205,126.5	5,216.0	83,842.3
2010 / 07	458,781.0	151,098.6	—	5,050.1	78,145.6	2,751.9	65,151.1	307,682.4	—	5,470.3	214,848.3	5,253.4	82,110.4
08	459,487.1	150,797.1	—	5,037.1	78,022.6	2,689.9	65,047.5	308,690.1	—	5,253.5	216,129.0	5,295.4	82,012.2
09	460,824.9	151,533.8	6.0	5,015.7	78,688.0	2,798.8	65,025.2	309,291.1	—	4,607.1	216,824.2	5,507.8	82,352.0
10	462,345.7	151,982.0	6.1	5,013.2	79,192.0	2,882.5	64,888.2	310,363.7	—	4,332.4	218,093.6	5,525.3	82,412.4
11	475,941.3	154,895.4	6.0	5,012.8	81,537.8	2,945.4	65,393.4	321,046.0	—	4,262.6	228,517.1	5,590.7	82,675.5
12	483,129.7	157,197.3	85.0	5,022.9	83,234.9	2,957.0	65,897.5	325,932.4	—	4,351.0	232,644.2	5,747.5	83,189.8

Burimi: Banka e Shqipërisë

Source: Bank of Albania

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

1-12 Kredita sipas aktivitetit ekonomik<sup>1</sup>  
Në milionë lekë, fund periudhe

Loans by economic activity<sup>1</sup> 1-12  
In millions ALL, end of period

	Totali i kredisë pér bizneset/ Total loans to business (2+3+4+5+6+7 +8+9+10+11+ 12+13+14+15 +16+17)	Bujqësia, gjuetja dhe silvikuatura/ Agriculture, hunting and forestry	Peshkimi/ Fishing	Industria nxjerrëse/ Mining and quarrying	Industria pérpunuese/ Manufacturing	Prodhimi, shperndarja e energjise elektriqe, e gazit dhe e ujit/ Electricity, gas and water supply	Ndertimi/ Construction	Tregtia, riparimi i automjeteve dhe artikujve shtepiaké/ Trade, repair of motor vehicles and personal and household goods	Hotelet dhe restorantet/ Hotels and restaurants	Transporti, magazinimi dhe telekomunikaci oni/ Transport, storage and telecommunic ations	Ndërmjetësim monetar dhe financiar/ Financial intermediation	Pasuritë e patundshme, dhënja me qira, etj. / Real estate, renting, etc.	Administrimi publik/ Public administration	Arsimi/ Education	Shëndeti dhe veprimtaritë sociale/ Health and social work	Sherbime kolektive, sociale dhe individuale/ Other community, social and personal service activities	Të tjera/ Other
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
2007 / 12	184,526.0	2,126.6	338.7	5,246.1	31,524.9	11,415.5	38,884.8	60,498.4	9,872.7	4,347.9	3,858.1	2,185.0	17.8	1,472.7	1,310.8	6,723.3	4,702.8
2008 / 12	254,009.1	2,781.0	453.0	5,816.5	35,717.3	21,226.8	55,684.9	83,542.6	12,728.8	5,920.2	7,338.3	2,734.6	360.7	2,401.1	1,787.9	9,067.1	6,448.3
2009 / 12	291,214.3	3,060.1	569.5	6,727.8	42,215.8	22,392.1	59,332.5	98,050.9	13,800.8	7,391.1	9,055.7	2,374.7	423.1	3,280.5	3,261.5	13,575.4	5,702.9
2010 / 07	308,754.7	3,253.1	854.0	7,201.5	44,931.2	21,617.5	61,594.3	105,947.1	14,186.6	8,698.3	10,034.5	2,529.0	606.6	3,243.5	3,733.2	12,756.7	7,567.6
08	309,119.7	3,356.1	834.1	7,086.5	46,240.3	20,908.3	62,395.0	104,997.3	14,135.6	8,647.0	9,657.3	2,515.2	597.7	3,308.9	3,876.4	12,542.6	8,021.5
09	310,040.0	3,311.6	815.8	6,663.3	46,711.8	21,057.6	62,414.1	105,192.9	14,187.5	8,432.5	9,800.1	2,658.4	483.5	3,877.3	4,303.4	11,795.5	8,334.7
10	310,747.8	3,885.6	873.6	6,777.7	45,947.0	21,552.6	63,147.9	103,927.5	14,128.2	8,412.3	9,895.6	2,620.5	698.9	3,602.3	4,579.5	11,970.1	8,728.5
11	323,591.4	4,063.0	862.4	6,816.5	47,921.9	22,002.5	64,214.5	108,657.5	14,131.5	10,715.7	10,028.8	2,586.3	764.5	3,640.2	5,006.9	13,261.2	8,918.2
12	330,388.1	3,982.6	903.8	6,736.7	47,196.6	23,563.2	65,787.3	113,996.3	14,118.4	10,910.9	10,631.7	2,437.6	797.1	3,687.1	4,797.3	12,117.9	8,723.4

Burimi: Banka e Shqipërisë

1) Të dhënat e kredisë nuk përfshijnë interesat e përllogaritur

Source: Bank of Albania

1) Data on loans do not include accrued interests

1-13 Kredia sipas qëllimit të përdorimit dhe monedhës  
për bizneset<sup>1</sup>  
Në milionë lekë, fund periudhe

Business loans by purpose and currency<sup>1</sup> 1-13  
In millions ALL, end of period

	Kredia për bizneset/ Business loans (2+7+12+17)	Në lekë / In ALL (3+4+5+6)	Overdraft/ Overdraft	Kapital qarkullues/ Working capital	Blerje pajisjesh/ Machineries and appliances	Pasuri të paluajtshme/ Real estate
	1	2	3	4	5	6
2007 / 12	184,526.0	35,106.9	8,535.4	8,322.3	10,480.4	7,768.8
2008 / 12	254,009.1	52,563.0	15,587.5	12,799.1	12,700.5	11,475.9
2009 / 12	291,214.3	76,734.3	30,976.5	17,237.7	18,494.7	10,025.4
2010 / 07	308,754.7	84,861.0	32,020.3	20,134.6	18,927.0	13,779.1
08	309,119.7	84,462.4	31,000.6	20,665.4	19,384.2	13,412.1
09	310,040.0	84,962.3	31,639.3	20,901.3	19,344.7	13,077.1
10	310,747.8	85,047.3	31,351.1	20,896.4	19,738.5	13,061.3
11	323,591.4	87,473.1	32,159.6	21,580.0	20,695.9	13,037.6
12	330,388.1	89,529.3	33,349.8	21,738.1	21,121.2	13,320.3
	Në dollarë amerikanë / In USD (8+9+10+11)	Overdraft/ Overdraft	Kapital qarkullues/ Working capital	Blerje pajisjesh/ Machineries and appliances	Pasuri të paluajtshme/ Real estate	
	7	8	9	10	11	
2007 / 12	20,097.8	7,984.0	4,979.7	4,047.0	3,087.2	
2008 / 12	25,346.2	10,707.3	5,943.6	4,213.2	4,482.1	
2009 / 12	26,832.1	12,115.4	5,787.9	4,493.4	4,435.4	
2010 / 07	32,015.9	14,151.7	5,854.9	6,939.2	5,070.2	
08	32,569.6	14,307.1	5,875.1	7,123.2	5,264.2	
09	29,640.8	12,406.9	5,699.7	6,570.8	4,963.4	
10	29,418.7	12,518.0	5,689.3	6,366.1	4,845.3	
11	31,108.1	12,975.8	6,046.5	6,830.4	5,255.4	
12	31,186.8	12,966.4	6,116.6	6,474.7	5,629.1	
	Në euro / In EUR (13+14+15+16)	Overdraft/ Overdraft	Kapital qarkullues/ Working capital	Blerje pajisjesh/ Machineries and appliances	Pasuri të paluajtshme/ Real estate	Kredia në monedha të tjera <sup>2</sup> In other currencies <sup>2</sup>
	12	13	14	15	16	17
2007 / 12	127,801.9	31,430.9	24,488.7	45,031.2	26,851.2	1,519.3
2008 / 12	174,896.1	48,901.0	29,940.2	51,011.3	45,043.6	1,203.8
2009 / 12	186,942.0	53,528.5	26,575.6	53,511.5	53,326.4	705.8
2010 / 07	191,205.9	55,612.9	26,131.5	51,659.2	57,802.3	672.0
08	191,591.8	55,753.8	24,899.4	53,173.2	57,765.5	495.9
09	195,107.4	56,604.3	24,949.6	55,282.6	58,270.8	329.6
10	195,968.2	56,573.7	24,968.7	55,885.9	58,539.9	313.6
11	204,690.4	59,939.8	25,780.1	60,603.8	58,366.6	319.8
12	209,347.5	61,989.3	27,174.5	60,072.5	60,111.2	324.5

Burimi: Banka e Shqipërisë

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

2) Përfshin kredi në monedha të tjera dhe balancing items.

Source: Bank of Albania.

1) Data on loans do not include accrued interests.

2) Include loans in other currencies plus balancing items.

1-14 Kredia sipas qëllimit të përdorimit dhe monedhës për individët<sup>1</sup>Household loans by purpose and currency<sup>1</sup> 1-14

Në milionë lekë, fund periudhe

In millions ALL, end of period

	Kredia për individët/ Household Loans (2+8+14+20)	Në lekë / In ALL (3+4+5+6+7)	Overdraft/ Overdraft	Mallra jo të qëndrueshém/ Nondurable goods	Mallra të qëndrueshém/ Durable goods	Pasuri të paluajtshme/ Real estate	Ushtrim aktiviteti/ Business activity
	1	2	3	4	5	6	7
2007 / 12	102,929.9	44,557.5	2,747.7	1,650.9	15,429.2	17,508.4	7,221.3
2008 / 12	134,317.1	55,171.1	4,048.9	2,390.6	18,515.6	22,238.3	7,977.6
2009 / 12	139,779.6	56,239.5	3,859.5	14,338.2	5,228.1	25,591.3	7,222.4
2010 / 07	139,376.2	58,002.9	4,643.7	14,401.2	5,496.2	26,642.5	6,819.3
08	139,386.1	57,872.3	4,621.7	14,376.9	5,457.5	26,774.2	6,642.1
09	140,188.3	58,320.0	4,534.3	14,381.0	5,419.9	26,901.3	7,083.5
10	140,708.3	58,657.6	4,510.0	14,120.2	5,483.8	27,134.0	7,409.7
11	140,974.8	58,926.8	4,587.9	14,231.1	5,452.6	27,381.5	7,273.8
12	142,176.0	59,411.9	4,468.4	14,403.5	5,434.0	27,782.7	7,323.3

	Në dollarë amerikanë / In USD (9+10+11+12+13)	Overdraft/ Overdraft	Mallra jo të qëndrueshém/ Nondurable goods	Mallra të qëndrueshém/ Durable goods	Pasuri të paluajtshme/ Real estate	Ushtrim aktiviteti/ Business activity
	8	9	10	11	12	13
2007 / 12	2,541.7	112.5	27.6	120.0	2,141.8	139.8
2008 / 12	3,046.3	829.2	69.9	236.0	1,796.0	115.1
2009 / 12	2,330.8	243.0	40.1	104.5	1,846.1	97.1
2010 / 06	2,639.9	327.2	30.2	134.2	2,024.8	123.5
2010 / 07	2,363.9	229.1	27.5	127.3	1,864.6	115.4
08	2,423.9	264.2	27.7	130.4	1,880.3	121.3
09	2,230.4	224.5	26.2	122.7	1,747.7	109.3
10	2,160.6	218.4	20.8	234.9	1,584.9	101.6
11	2,307.6	211.4	26.7	134.0	1,826.7	108.8
12	2,254.3	236.8	20.6	135.1	1,756.7	105.1

	Në euro / In EUR (15+16+17+18+19)	Overdraft/ Overdraft	Mallra jo të qëndrueshém/ Nondurable goods	Mallra të qëndrueshém/ Durable goods	Pasuri të paluajtshme/ Real estate	Ushtrim aktiviteti/ Business activity	Kredia në moneda të tjera <sup>2</sup> / In other currencies <sup>2</sup>
	14	15	16	17	18	19	20
2007 / 12	55,912.1	1,698.7	433.4	4,038.5	46,223.3	3,518.2	-81.4
2008 / 12	75,708.0	2,637.4	1,422.1	3,526.0	64,177.6	3,944.8	391.8
2009 / 12	80,748.3	2,029.4	1,666.4	2,899.4	70,031.3	4,121.9	461.0
2010 / 07	78,524.3	1,707.5	1,543.6	2,732.1	68,228.5	4,312.6	485.1
08	78,573.7	1,625.5	1,643.5	2,326.9	68,749.2	4,228.7	516.2
09	79,150.0	1,587.0	1,628.5	2,326.0	69,349.9	4,258.7	487.9
10	79,417.3	1,658.6	1,647.4	2,290.5	69,379.3	4,441.7	472.8
11	79,247.4	1,554.3	1,745.3	2,305.2	69,353.2	4,289.3	493.0
12	80,001.6	1,559.4	1,732.9	2,415.5	70,107.7	4,186.0	508.3

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

1) Të dhënat e kredisë nuk përfshijnë interesat e përllogaritur

2) Përfshin kredi në moneda të tjera dhe balancing items

1) Data on loans do not include accrued interests

2) Include loans in other currencies plus balancing items

1-15 Kredia sipas rrethit<sup>1</sup>

Në milionë lekë, fund periudhe

Loans by district<sup>1</sup> 1-15

In millions ALL, end of period

	Totali i kredisë/ Total loans (2+3+4+5+6+7+8+9 +10 )	Tiranë/ Tirana	Durrës/ Durrës	Elbasan/ Elbasan	Shkodër/ Shkodra	Korçë/ Korca	Vlorë/ Vlora	Fier/ Fier	Lezhë/ Lezha	Të tjera/ Other
	1	2	3	4	5	6	7	8	9	10
2007 / IV	287,455.8	193,316.1	21,939.0	9,888.9	7,309.8	6,298.5	10,900.4	10,893.3	6,908.4	20,001.2
2008 / IV	388,326.2	263,703.1	28,769.9	12,272.0	10,237.4	7,912.8	14,724.4	13,244.0	8,708.3	28,754.4
2009 / IV	430,993.8	296,368.6	33,631.9	13,740.3	10,995.7	8,421.8	15,726.9	12,859.3	9,363.0	29,886.2
2010 / I	438,824.3	302,533.4	35,354.9	13,551.0	11,232.4	8,730.1	16,175.0	12,846.0	8,314.8	30,086.8
II	447,477.2	308,001.0	36,244.8	13,510.2	10,841.5	8,472.1	16,539.2	13,144.7	8,934.1	31,789.6
III	450,228.3	312,297.2	35,798.6	13,169.8	10,852.1	8,384.3	16,256.7	12,988.7	8,866.2	31,614.7
IV	472,564.0	330,634.1	37,138.3	12,921.5	12,024.4	8,083.6	16,490.2	14,187.2	8,909.6	32,175.2

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania

1) Data on loans do not include accrued interests.

## 1-16 Normat bazë të interesit të Bankës së Shqipërisë

Bank of Albania key interest rates 1-16

Në përqindje

In percentage

		Depozita njëditore/ Overnight deposit		Marrëveshje riblerjeje njëjavore/ Weekly repurchase agreement		Kredia njëditore/ Overnight credit		Kredia Lombard/ Lombard credit	
		Vlera/ Level 1	Ndryshimi/ Change 2	Vlera/ Level 3	Ndryshimi/ Change 4	Vlera/ Level 5	Ndryshimi/ Change 6	Vlera/ Level 7	Ndryshimi/ Change 8
2004	29/ 04	3.25	–	6.25	–	8.75	–	12.25	–
	12/ 05	3.00	-0.25	6.00	-0.25	8.50	-0.25	12.00	-0.25
	24/ 06	2.75	-0.25	5.75	-0.25	8.25	-0.25	11.75	-0.25
	28/ 07	2.50	-0.25	5.50	-0.25	8.00	-0.25	11.50	-0.25
	04/ 11	2.25	-0.25	5.25	-0.25	7.75	-0.25	11.25	-0.25
2005	31/ 03	2.00	-0.25	5.00	-0.25	7.50	-0.25	11.00	-0.25
	27/ 07	3.25	1.25	5.00	–	6.75	-0.75	11.00	–
2006	12/ 07	3.50	0.25	5.25	0.25	7.00	0.25	11.25	0.25
	30/ 11	3.75	0.25	5.50	0.25	7.25	0.25	11.50	0.25
2007	28/ 06	4.00	0.25	5.75	0.25	7.50	0.25	11.75	0.25
	27/ 09	4.25	0.25	6.00	0.25	7.75	0.25	12.00	0.25
	30/ 11	4.50	0.25	6.25	0.25	8.00	0.25	12.25	0.25
2008	24/ 12	4.50	–	6.25	–	7.00	-1.00	12.25	–
2009	28/ 01	4.50	–	6.25	–	7.00	–	12.25	–
	29/ 01	4.00	-0.50	5.75	-0.50	6.50	-0.50	11.75	-0.50
	28/ 10	3.50	-0.50	5.25	-0.50	6.00	-0.50	11.25	-0.50
2010	29/ 07	3.25	-0.25	5.00	-0.25	5.75	-0.25	11.00	-0.25

Burimi: Banka e Shqipërisë

Source: Bank of Albania

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

Currency breakdown of interest rates on new  
deposits\* 1-17  
In percentage

	Në lekë/ In ALL					
	24 mujore/ 24 months	12 mujore/ 12 months	6 mujore/ 6 months	3 mujore/ 3 months	1 mujore/ 1 months	Llogari rrjedhëse/ Current accounts
2007 / 12	6.59	6.33	5.50	4.85	3.21	0.11
2008 / 12	6.83	6.86	5.76	5.23	3.95	0.26
2009 / 12	7.58	6.75	5.50	4.96	4.65	0.27
2010 / 07	7.03	6.39	5.46	4.48	4.68	0.30
08	6.76	6.29	5.24	4.49	4.58	0.32
09	6.93	6.27	5.25	4.56	4.36	0.31
10	6.92	6.31	5.25	4.41	4.4	0.29
11	6.82	6.15	5.22	4.49	4.31	0.28
12	6.86	6.07	5.16	4.42	4.7	0.34
	Në dollarë amerikanë/ In USD					
	4.43	4.10	3.63	3.37	3.59	0.11
2007 / 12	2.44	2.55	2.20	2.07	1.76	0.14
2008 / 12	2.12	1.91	1.35	1.18	1.08	0.08
2009 / 12	1.90	2.01	1.39	1.19	1.12	0.07
2010 / 07	2.31	2.12	1.52	1.47	1.15	0.08
08	2.45	2.09	1.41	1.10	1.37	0.10
09	2.84	2.16	1.36	1.00	0.86	0.10
10	2.05	1.98	1.51	0.95	0.92	0.10
11	2.04	1.83	1.31	1.04	0.75	0.13
	Në Euro/ In EUR					
	4.44	4.23	3.92	3.59	2.69	0.11
2007 / 12	4.71	4.70	4.24	4.13	2.94	0.15
2008 / 12	4.57	3.75	3.40	3.04	1.79	0.13
2009 / 12	4.21	3.52	2.91	2.44	1.84	0.14
2010 / 07	4.18	3.52	3.04	2.43	1.84	0.15
08	4.42	3.48	2.97	2.44	1.77	0.15
09	4.38	3.37	2.84	2.12	1.76	0.14
10	4.11	3.32	3.10	2.01	1.90	0.14
11	4.08	3.20	2.69	2.18	1.75	0.18

Burimi: Banka e Shqipërisë

\*Përfaqësojnë normat mesatare të ponderuara të periudhës.

Source: Bank of Albania.

\* Weighted average interest rates.

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

Currency breakdown of interest rates on new loans\* 1-18  
In percentage

	Në lekë/ In ALL				
	Deri në 6 muaj/ Up to 6 months	6 muaj - 1 vit/ 6 months - 1 year	1-3 vjet/ 1-3 years	3 - 5 vjet/ 3 - 5 years	Mbi 5 vjet/ Over 5 years
2007 / 12	13.85	13.55	14.55	14.64	13.72
2008 / 12	11.18	11.11	13.29	13.35	13.60
2009 / 12	12.20	12.04	15.71	16.20	13.75
2010 / 07	11.83	11.48	16.24	14.77	11.69
08	11.70	8.09	16.35	14.18	11.68
09	10.76	11.77	16.83	15.30	11.76
10	11.57	12.09	15.10	14.20	11.72
11	11.25	11.85	14.55	13.38	11.59
12	11.69	11.52	15.42	14.10	10.61
	Në dollarë amerikanë / In USD				
	8.78	8.46	7.79	8.81	8.91
2007 / 12	6.84	6.98	6.96	7.29	6.02
2008 / 12	8.02	6.37	9.33	8.68	6.79
2009 / 12	7.55	7.10	7.67	8.14	5.00
08	6.73	7.52	9.52	—	6.70
09	6.85	7.38	8.50	5.46	6.76
10	7.75	6.45	6.42	6.32	8.50
11	6.64	7.11	5.65	9.26	7.65
12	5.82	6.66	7.84	9.22	6.82
	Në Euro/ In EUR				
	8.73	8.88	9.30	9.23	8.26
2007 / 12	8.18	6.72	7.89	6.83	7.42
2008 / 12	8.14	8.31	9.24	8.15	8.44
2009 / 12	6.93	7.67	7.66	8.75	7.91
08	7.05	6.42	8.42	6.65	7.78
09	8.01	7.99	7.79	8.16	8.31
10	7.75	7.76	8.20	7.72	7.71
11	7.76	7.23	8.47	8.26	6.77
12	6.25	6.18	8.49	7.24	7.59

Burimi: Banka e Shqipërisë

\* Përfaqësojnë normat mesatare të ponderuara të periudhës.

Source: Bank of Albania.

\* Weighted average interest rates.

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

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

	Normat e interesit për bonot e thesarit/ Maturity breakdown of Treasury bill yields		
	3 mëjor/ 3 months	6 mëjor/ 6 months	12 mëjor/ 12 months
2007 / 12	6.32	7.41	8.26
2008 / 01	6.27	7.36	8.23
02	6.26	7.29	8.00
03	6.25	7.36	8.02
04	6.29	7.41	8.12
05	6.28	7.48	8.16
06	6.27	7.46	8.20
07	6.28	7.46	8.21
08	6.26	7.39	8.15
09	6.25	7.33	8.02
10	6.23	7.20	7.94
11	6.05	7.42	8.10
12	6.27	7.45	8.56
2009 / 01	6.30	7.46	8.84
02	5.99	7.46	8.87
03	6.08	7.61	9.07
04	6.31	7.68	9.13
05	6.28	7.67	9.15
06	6.37	7.67	9.23
07	6.31	7.67	9.26
08	6.31	7.67	9.28
09	6.34	7.70	9.33
10	6.36	7.73	9.42
11	6.32	7.65	9.30
12	6.30	7.52	9.14
2010 / 01	–	7.48	8.99
02	6.27	7.46	8.88
03	6.22	7.39	8.65
04	6.04	7.30	8.44
05	5.90	7.15	8.02
06	5.86	7.12	7.91
07	5.86	7.11	7.94
08	5.74	7.03	7.86
09	5.59	6.98	7.75
10	–	6.80	7.71
11	5.51	6.70	7.55
12	5.29	6.41	7.09

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

\* Përfaqësojnë normat mesatare të ponderuara të periudhës.

\* Weighted average interest rates.

SEKTORI FINANCIAR

FINANCIAL SECTOR

1-20a Aktivet - struktura për sistemin bankar  
Ne milionë lekë, fund periudhe

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

	Total i aktiveve/ Total Assets (2+13+22+23+24+25 +26)	Veprime me thesarin dhe nderbarkare/ Treasury and interbank transactions (3+4+7+8)	Mjete monetare/ Cash on hand	Marrëdhënies me Banken Qendore/ Transactions with the Central Bank (5+6)	Rezerva të detyrueshme në Banken Qendore/ Required reserves with Central Bank	Të tjera/ Others	Bono thesari dhe bono të tjera të pranueshme për rifinancim nga BO/ Treasury bills and other bills eligible for refin.with CB	Marrëdhënies me bankat, institucionet e kreditit dhe të tjera financiare/ Transactions with banks, credit and other financial inst. (9+10+11+12)	Llogari rrjedhëse/ Current accounts	Depozita në banka, institucione krediti dhe të tjera financiare/ Deposits with banks, credit and other financial inst.	Hua/ Loans	Të tjera/ Others	Veprime me klientët, bruto/ Operations with customers, gross (14+15+16)	Hua dhëne administratës publike/ Loans to public administration	Llogari të tjera të klientëve/ Other customer accounts
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2007 / IV	742,855.1	293,066.4	16,008.6	67,059.7	56,685.0	10,374.8	127,037.0	82,961.1	2,624.9	77,263.2	1,159.3	1,913.7	290,554.5	—	17,058.8
2008 / IV	834,139.3	251,384.4	19,785.5	69,249.1	60,899.1	8,350.0	106,981.0	55,368.9	3,934.8	47,679.0	1,631.9	2,123.2	394,126.2	1,857.0	26,843.8
2009 / IV	886,309.5	254,315.9	21,043.3	68,986.7	64,798.8	4,187.9	106,279.0	58,007.0	4,110.7	41,690.3	10,808.3	1,397.7	446,041.1	7,656.8	27,579.6
2010 / I	914,865.9	264,603.4	20,449.7	71,007.6	67,417.7	3,589.9	104,264.6	68,881.5	3,351.7	48,002.1	16,249.0	1,278.6	454,359.8	7,717.3	25,026.8
II	934,732.3	275,495.2	20,900.0	70,933.7	68,936.0	1,997.7	109,024.1	74,637.4	10,768.7	47,357.0	13,979.9	2,531.8	465,381.8	7,573.0	27,558.5
III	969,940.9	307,121.2	20,663.3	78,724.1	72,913.5	5,810.5	109,946.6	97,787.3	7,806.0	72,174.4	15,068.3	2,738.7	468,081.8	7,690.1	25,431.8
IV	990,631.3	296,181.9	19,043.3	82,199.0	75,555.9	6,643.1	103,022.1	91,917.6	7,168.5	65,907.8	16,450.3	2,391.0	486,490.2	3,554.1	26,115.7

							Veprimet me letrat me vlerë/ Securities Transactions	Fonde rezervë të krijuarja/ Provisions	Mjete të qendrueshme/ Fixed assets	Interesa të përllogaritura/ Accrued interests	Aktive nga të cilat: / Assets of which:		Teprica e kredise neto (së bashku me interesat e llogaritura)/ Stock of loans net (plus accrued interests)	Teprica e kredise bruto (së bashku me interesat e llogaritura)/ Stock of loans gross (plus accrued interests)	
	Hua dhëne sektori privat dhe individive/ Loans to private sector and individuals (17+18+19+20+21)	Hua afatshkurtër/ Short-term loans	Hua afatmesme/ Medium-term loans	Hua afatgjatë/ Long-term loans	Hua për prona të patundshme/ Real estate loans	Kontrata qerajë/ Finance leasing					Totali i aktiveve në valutë/ Total assets denominated in foreign currency	Totali i aktiveve njëzonëdite/ Total assets of non-residents			
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
2007 / IV	273,495.7	73,928.0	72,871.7	63,746.5	62,871.2	78.2	133,317.4	-4,634.1	9,637.9	11,102.4	9,810.8	347,273.0	98,662.2	287,824.5	292,458.6
2008 / IV	365,425.4	102,939.8	78,720.0	100,922.4	82,385.0	458.2	166,742.3	-12,567.3	8,447.2	15,169.6	10,837.0	408,066.1	80,836.9	385,491.6	396,768.4
2009 / IV	410,804.7	113,533.0	88,081.6	110,208.9	98,221.9	759.3	177,727.1	-25,078.7	8,153.5	14,681.0	10,469.6	445,044.1	83,504.3	425,730.0	449,891.2
2010 / I	421,615.8	119,703.0	87,473.0	121,641.8	92,088.7	709.3	189,674.7	-28,205.9	7,891.7	14,238.3	12,303.8	465,707.6	97,075.2	431,232.5	458,530.8
II	430,250.3	121,863.9	93,511.2	114,275.6	99,999.6	600.0	190,434.2	-31,433.6	8,893.6	13,952.0	12,009.1	479,214.7	104,774.6	439,525.4	469,646.6
III	434,959.9	119,659.5	96,260.3	116,689.9	101,844.2	506.0	195,182.7	-35,504.8	9,378.3	13,723.8	11,957.8	504,231.1	120,905.6	438,382.3	472,772.4
IV	456,820.4	128,659.8	99,882.6	124,003.2	103,786.6	488.3	210,662.6	-37,384.6	9,108.5	13,825.4	11,747.3	525,588.5	121,992.4	454,729.8	490,861.4

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

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

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

	Totali i pasiveve/ Total of liabilities (2+9+17+18+19+30)	Veprime me thesarin dhe nderbankare/ Treasury and Interbank transactions (3+4+5+6+7+8)							Veprime me klientët/ Operations with customers (10+11)	Administrata publike/ Public administration	Sektori privat/ Private sector (12+13+14+15+16)	Llogari rrijedhese/ Current account	Depozita pa afat/ Demand deposits	Depozita me afat/ Time deposits	Të tjera/ Others	Certifikata depozitash/ Certificate of deposits	Veprime me letrat me vlerë/ Securities Transactions
		1	2	3	4	5	6	7									
2007 / IV	742,855.1	42,153.9	344.4	1,507.8	2,282.9	8,649.2	28,151.4	1,218.4	621,818.9	3,103.6	618,715.3	119,549.8	41,635.5	445,739.8	11,328.5	461.8	—
2008 / IV	834,139.3	98,759.6	574.1	20,004.5	4,334.5	4,521.6	66,315.0	3,009.9	633,795.3	3,323.0	630,472.3	116,855.7	36,194.0	466,845.0	10,014.3	563.3	—
2009 / IV	886,309.5	89,931.7	159.4	32,194.8	2,792.7	6,460.5	45,757.9	2,566.4	683,843.5	3,522.0	680,321.4	116,765.0	36,542.8	517,170.0	9,843.7	—	—
2010 / I	914,865.9	82,603.5	537.3	24,921.0	2,410.8	8,132.2	44,287.1	2,315.0	712,838.7	4,170.8	708,667.9	117,130.3	35,001.8	546,166.0	10,369.9	—	—
II	934,732.3	80,504.2	1,110.5	23,397.9	6,108.8	7,233.2	40,361.9	2,291.9	729,984.1	6,529.6	723,454.5	117,056.1	36,545.6	556,796.9	13,056.0	—	—
III	969,940.9	68,545.4	52.6	21,489.4	2,962.1	12,945.7	30,254.9	840.7	781,062.9	7,215.2	773,847.7	132,624.3	38,455.7	590,232.3	12,535.4	—	—
IV	990,631.3	61,235.0	490.4	13,001.3	2,800.3	13,318.1	30,375.2	1,249.8	805,041.4	6,610.5	798,430.9	130,484.6	40,480.1	615,423.4	12,042.8	—	—

	Detyrime të tjera/ Other liabilities	Pasive nga të cilat: / Liabilities of which:										Interesa të perilogaritura/ Accrued interests	Totali i pasiveve në valute/ Total liabilities in foreign currency		Totali i pasiveve jorezidente / Total liabilities of nonresidents
		Burimet e përhershme/ Permanent Resources (20+21+22+23)	Ndihma dhe financimi publik/ Grants and public financing	Fonde rezervë specifike/ Discretionary provisions	Borxh i varur/ Subordinated debt	Kapitali i vet i akcionerëve/ Shareholder's equity (24+25+26+27 +28+29)	Kapitali i paguar/ Paid in capital	Primet e akcioneve/ Share premiums	Reservat/ Reserves	Diferencë rivleresimi/ Revaluation difference	Fitimet e pashpëndara ose humbja/ Retained earnings (loss)		31	32	
2007 / IV	7,647.6	62,771.4		3,675.1	2,465.5	56,630.8	41,121.7	1,401.1	4,192.3	-5,088.1	4,437.1	10,566.7	8,463.3	348,530.3	45,367.3
2008 / IV	9,477.8	80,400.3	26.3	5,259.7	3,642.2	71,472.1	51,112.7	3,704.6	4,872.4	-3,807.6	8,254.4	7,335.7	11,706.3	404,852.0	83,958.4
2009 / IV	5,662.2	96,047.4	12.2	5,743.8	5,444.6	84,846.8	60,867.3	3,703.5	7,434.7	211.7	9,085.2	3,544.5	10,824.7	433,363.1	58,942.5
2010 / I	8,863.2	99,158.9	13.1	6,010.1	5,482.4	87,653.2	61,520.6	3,703.5	7,434.7	1,668.5	11,768.4	1,557.6	11,401.6	451,135.9	60,525.9
II	9,980.0	100,787.2	15.2	5,991.1	5,038.8	89,742.1	63,596.6	3,703.5	7,831.5	2,095.0	8,910.1	3,605.5	13,476.8	461,709.5	61,507.9
III	9,003.7	100,808.8	13.8	6,180.4	5,251.1	89,363.5	69,906.3	3,703.5	8,462.3	1,154.6	2,182.1	3,954.9	10,520.0	487,074.1	44,301.4
IV	7,522.3	104,822.9	14.1	6,268.4	5,402.0	93,138.4	70,742.0	3,703.5	8,486.4	1,618.9	1,872.6	6,715.1	12,009.8	505,202.8	48,379.3

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

## 1-21 Tregues të kapitalit dhe cilësisë së aktiveve

## Indicators of capital and assets quality 1-21

	Gjithsej numri i bankave/ Total number of banks	Rentabiliteti (në %) / Profitability (in %)			Mjaftueshmëria e kapitalit / Capital adequacy		
		Kthyeshmëria nga aktivet*/ Return on assets*	Kthyeshmëria nga fondet e veta*/ Return on equity*	Raporti i efikasitetit/ Efficiency ratio	Kapitali rregulator (në milionë lekë)/ Regulatory capital (in millions ALL)	Totali i aktiveve të korrektuara (në milionë lekë)/ Total of risk- weighted assets (in millions ALL)	Raporti i mjaftueshmërisë së kapitalit / Capital adequacy ratio (%) (5 / 6)
	1	2	3	4	5	6	7
2007 / IV	17	1.57	20.74	54.90	46,200.41	270,456.02	17.08
2008 / IV	16	0.91	11.35	69.63	58,615.20	340,205.39	17.23
2009 / IV	16	0.42	4.58	82.99	81,314.80	502,846.60	16.17
2010 / I	16	0.69	7.24	75.83	82,616.38	518,447.40	15.94
II	16	0.79	8.31	73.61	87,090.79	537,244.94	16.21
III	16	0.57	6.02	78.54	88,401.50	562,564.09	15.71
IV	16	0.72	7.58	75.5	90,158.51	586,020.69	15.38

	Cilësia e portofolit të huasë (në %)/ Loans Portofolio Quality ( in %)						Mbulimi me provigjone/ Provisions coverage
	Huatë e klasifikuara/ Classified loans (9+10+11+12+ 13)	Hua standarde/ Standard loans	Hua në ndjekje/ Special mention loans	Hua nënstandarde/ Sub-standard loans	Hua të dyshimta/ Doubtful loans	Hua të humbura/ Lost loans	
	8	9	10	11	12	13	14
2007 / IV	100	91.89	4.79	1.71	0.79	0.81	2.71
2008 / IV	100	88.31	5.23	3.91	1.35	1.20	3.80
2009 / IV	100	83.38	6.35	4.70	2.70	2.87	6.30
2010 / I	100	81.07	7.47	5.39	2.91	3.16	6.88
II	100	81.53	6.47	5.34	3.13	3.53	7.31
III	100	79.07	7.42	5.84	3.79	3.88	8.16
IV	100	79.44	6.94	6.04	3.59	3.98	8.17

Burimi: Banka e Shqipërisë.

\*Treguesit janë në bazë vjetore.

Source: Bank of Albania.

\*The indicators are on annual basis.

## 1-22 Tregues të përqendrimit të veprimtarisë bankare

Në milionë lekë

## Indicators of banking activity concentration 1-22

	Numri i bankave tregtare sipas madhësisë së aktiveve/ Number of commercial banks by asset size			Pesha e bankave më të mëdha ndaj aktiveve dhe depozitave të sistemit bankar (në %)/ The weight of largest banks to banking system assets and deposits (in %)				Indeksi H i llogaritur për totalin e aktiveve/ H index of banking system assets	
				Dy bankat më të mëdha/ Two largest banks		Tre bankat më të mëdha/ Three largest banks			
	Mbi 15,000,001 Lekë/ Over 15 000 001 ALL	5,000,001-15,000,000 Lekë/ 5,000,001 to 15,000,000 ALL	Deri në 5,000,000 Lekë/ Up to 5,000,000 ALL	1	2	3	4	5	6
2007 / IV	11	3	3	45.33	49.32	55.95	60.26	0.16	
2008 / IV	10	2	4	43.05	47.5	55.32	61.6	0.15	
2009 / IV	11	3	2	42.71	45.65	55.69	59.73	0.14	
2010 / I	11	3	2	42.89	35.33	55.59	45.96	0.14	
II	11	3	2	43.24	35.47	56.11	46.17	0.14	
III	11	4	1	43.40	44.95	56.00	58.16	0.14	
IV	11	3	2	43.50	36.81	55.62	47.26	0.14	

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

Në përqindje

## Shareholders' equity in relative terms 1-23

In percentage

	Kapitali i vet aksioner/ Shareholders' own capital (2+3+4+5+6+7)	Kapitali i paguar/ Paid up capital	Primet e aksioneve/ Shares premium	Reservat/ Reserves	Diferencë rivlerësimi/ Revaluation difference	Fitimet e paspërndara ose humbja/ Retained earnings or loss	Fitimi (humbja) e viti në vazhdim/ Profit (loss) of the current year	7
1	2	3	4	5	6	7		
2007 / IV	100	72.61	2.47	7.4	-8.98	7.84	18.66	
2008 / IV	100	71.51	5.18	6.82	-5.33	11.55	10.26	
2009 / IV	100	71.74	4.36	8.76	0.25	10.71	4.18	
2010 / I	100	70.19	4.23	8.48	1.9	13.43	1.78	
II	100	70.87	4.13	8.73	2.33	9.93	4.02	
III	100	78.23	4.14	9.47	1.29	2.44	4.43	
IV	100	75.95	3.98	9.11	1.74	2.01	7.21	

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

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

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

															Të ardhurat neto/ Net income (loss) after tax (13-14)	
	Të ardhurat neto nga interesë/ Net interest income (2-3)	Të ardhura nga interesë/ Interest income	Shpenzime për interesë/ Interest expenses	Të ardhura neto nga veprimitari të tjera/ Net non-interest income (5-6)	Të ardhura nga veprimitari të tjera/ Non-interest income	Shpenzime për veprimitari të tjera/ Non-interest expenses	Shpenzime për provijone/ Provisions for loan losses	Të ardhura bruto të veprimitarisë/ Gross operating income (1+4-7)	Shpenzimet e veprimitarisë/ Operating expenses	Të ardhurat neto të veprimitarisë/ Net operating income (8-9)	Të ardhurat neto të jashtëzakonshme/ Net extraordinary gains (losses)	Taksat e tjera përvèc taksave mbi të ardhura/ Taxes other than income taxes	Të ardhurat neto para taksave/ Net income (loss) before tax (10+11-12)	Tatimi mbi të ardhurat/ Income tax		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
2007/ IV	27,420.1	48,642.6	21,222.4	5,635.8	6,704.6	1,068.8	3,466.1	29,589.8	16,244.4	13,345.4	209.6	47.8	13,507.2	2,940.5	10,566.7	
2008/ IV	30,778.3	60,159.3	29,380.9	6,575.0	9,963.1	3,388.1	8,454.1	28,899.2	20,123.7	8,775.5	28.3	94.9	8,708.9	1,373.2	7,335.7	
2009/ IV	31,362.8	62,892.9	31,530.1	6,711.7	45,643.7	38,932.0	11,841.5	26,233.0	21,770.5	4,462.5	136.0	111.7	4,486.8	942.3	3,544.5	
2010/ I	8,937.4	16,802.9	7,865.5	1,636.4	11,106.9	9,470.5	3,082.0	7,491.8	5,680.8	1,811.1	22.2	27.4	1,805.8	248.2	1,557.6	
II	18,080.9	33,949.1	15,868.2	3,368.4	25,072.6	21,704.2	5,884.0	15,565.3	11,458.0	4,107.3	230.5	105.4	4,232.3	626.9	3,605.5	
III	27,408.2	51,373.9	23,965.7	5,103.1	40,829.6	35,726.4	10,527.9	21,983.4	17,265.3	4,718.1	252.9	118.2	4,852.8	898.0	3,954.9	
IV	36,982.4	69,332.7	32,350.3	7,210.8	54,504.1	47,293.3	13,078.5	31,114.7	23,491.2	7,623.5	578.9	173.3	8,029.1	1,314.0	6,715.1	

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

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

Income structure of banking system 1-25a  
In Percentage

	Totali i të ardhurave/ Total income (2+7+14+15+16)	Të ardhurat nga interesat/ Interest income (3+4+5+6)	Veprimet me thesarit dhe nderbankare/ Treasury and interbank transactions	Interesa arketur nga klienti/ Receivable Interest from customers	Interesa arketur nga letrat me vlerë/ Receivable Interest from securities	Interesa të tjera të arketurat/ Other Interest Receivable	Të ardhura nga veprimtaritë e tjera/ Income from other operations (8+9+10+11+12+13)	Të ardhura nga veprime me letrat me vlerë/ Income from operations with securities	Të ardhura nga komisionet/ Commissions income	Të ardhura nga veprimet e gerasë/ Leasing income	Të ardhura të tjera të veprimtarisë bankare/ Other Income from banking operations	Filime nga veprimet me valutat/ Profit from foreign exchange operations	Të ardhura të tjera nga veprimet me letrat me vlerë/ Profit from securities transactions	Transferë nga fondet rezervë për amortizimin e mjeteve të qëndrueshme/ Transfers from reserve funds for amortization of tangible assets	Transferë nga fondet rezervë për zhvlerësimin e illogarive per t'u arketurat/ Transfers from reserve funds for devaluation of payable accounts	Të ardhura të jashtëzakonshme/ Extraordinary income
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2007/ IV	100.00	78.55	10.23	37.81	30.34	0.16	10.83	0.10	7.05	0.01	0.61	2.46	0.60	–	10.24	0.39
2008/ IV	100.00	75.62	7.49	41.22	26.79	0.12	12.52	0.17	6.63	0.01	0.26	4.14	1.31	–	11.60	0.25
2009/ IV	100.00	50.53	2.06	29.92	18.37	0.18	36.67	–	4.26	0.01	0.23	31.33	0.84	–	12.63	0.17
2010/ I	100.00	52.89	1.79	30.97	19.91	0.22	34.96	0.06	4.22	0.01	0.11	29.63	0.94	–	12.02	0.12
II	100.00	50.15	1.72	29.35	18.87	0.20	37.04	0.07	4.24	0.01	0.16	31.66	0.89	–	12.43	0.39
III	100.00	49.49	1.75	29.02	18.52	0.21	39.33	0.88	4.25	0.01	0.15	33.96	0.08	–	10.89	0.29
IV	100.00	48.84	1.78	28.83	18.02	0.21	38.39	0.06	4.39	0.01	0.14	32.82	0.98	–	12.31	0.45

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

Expenditure structure of banking system 1-25b  
In Percentage

	Totali i shpenzimeve/ Total expenses (2+7+13+15+16+17+18+19)	Shpenzime përi interesat/ Interest expenses (3+4+5+6)	Interesa të paguara përi veprimet e thesarit dhe nderbankare/ Interest from Treasury and interbank transactions	Interesa paguar përi letrat me vlerë/ Payable Interest for customers	Interesa paguar përi letrat me vlerë/ Payable Interest for securities	Interesa të tjera të paguara/ Other Interest payable	Shpenzime nga veprimtaritë e tjera/ Expenses from other operations (8+9+10+11+12)	Humbje nga veprimet me letrat me vlerë/ Loss from operations with securities	Shpenzime përi komisionet/ Commission expenses	Shpenzime përi operacionet e gerasë/ Leasing expenses	Shpenzime të tjera të veprimtarisë bankare/ Other expenses from banking operations	Humbje nga veprimet me valutat/ Loss from foreign exchange operations	Shpenzime të veprimtarisë/ Activities expenses	Nga të cilat: Shpenzime personeli/ Personnel expenses	Amortizimi dhe fondet rezervë përi zhvlerësimin e mjeteve të qëndrueshme/ Amortization and reserve funds for devaluation of tangible assets	Humbe nga illogaritë per t'u arketurat të pambledhshme, shpenzime përi fonde rezervë/ Loss from payable accounts, expenses for reserve funds	Shpenzime të jashtëzakonshme/ Extraordinary expenses	Taksat përej tijerat mbi të ardhurat/ Taxes rather than income tax	Taksat mbi të ardhurat/ Income tax
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2007/ IV	100.00	41.32	2.47	37.10	1.64	0.11	2.08	0.03	1.08	–	0.30	0.62	27.48	12.20	4.15	19.09	0.07	0.09	5.73
2008/ IV	100.00	40.69	4.41	35.30	0.86	0.12	4.69	0.11	0.92	–	0.30	2.04	24.10	10.66	3.76	24.49	0.24	0.13	1.90
2009/ IV	100.00	26.07	1.93	22.49	1.59	0.07	32.20	0.58	0.55	–	0.22	30.85	15.35	6.92	2.65	22.79	0.06	0.09	0.78
2009/ IV	100.00	26.07	1.93	22.49	1.59	0.07	32.20	0.58	0.55	–	0.22	30.85	15.35	6.92	2.65	22.79	0.06	0.09	0.78
2010/ I	100.00	26.04	1.14	23.27	1.50	0.12	31.35	0.35	0.56	–	0.22	30.22	16.18	6.97	2.62	22.84	0.06	0.09	0.82
II	100.00	24.76	1.11	22.20	1.34	0.11	33.86	0.97	0.60	–	0.20	32.09	15.44	6.65	2.44	22.31	0.05	0.16	0.98
III	100.00	24.00	1.03	21.59	1.28	0.10	35.78	0.82	0.63	–	0.21	34.12	14.97	6.47	2.32	21.86	0.05	0.12	0.90
IV	100.00	23.92	1.21	21.46	1.15	0.10	34.97	0.90	0.65	–	0.22	33.20	15.14	6.64	2.23	22.60	0.05	0.13	0.97

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

## 1-26 Sistemi i pagesave ndërbankare

## Interbank payment system 1-26

	Volumi i transaksioneve/ Volume of transactions		Vlera e transaksioneve (në milionë lekë)/ Value of transactions (in millions ALL)	
	AIPS 1	AECH 2	AIPS 3	AECH 4
Totali i periudhës/ Total of period				
2007	45,730	71,857	3,749,441	12,010
2008	56,717	113,682	5,145,930	17,612
2009	55,701	102,304	4,718,394	15,457
Flukse mujore/ Monthly flows				
2010/ 07	7,173	32,887	436,502	4,246
08	6,958	27,972	345,454	3,659
09	7,371	30,712	499,462	3,879
10	6,948	31,538	309,400	4,136
11	7,022	33,511	295,990	4,390
12	9,215	46,676	412,169	6,472

## 1-27 Shpërndarja rajonale e terminaleve të ATM &amp; POS

## Number of ATM &amp; POS terminals by region 1-27

Fund periudhe

End of period

Shpërndarja rajonale e ATM/ Number of ATM by regions							
Total (2+3+4+5+6+7)	Tirana 1	Shkodra 2	Korça 3	Gjirokastra 4	Elbasani 5	Lushnja 6	Lushnja 7
2008	642	337	72	42	64	36	91
2009	741	396	84	48	67	40	106
2010	771	407	95	53	68	39	109

  

Shpërndarja rajonale e terminaleve POS/ Number of POS terminals by regions						
2008	2,953	2,240	98	127	181	99
2009	4,370	3,209	190	205	232	199
2010	4,903	3,834	133	238	244	116

## 1-28 Numri i llogarive të klientëve në banka

## Number of customers accounts with banks 1-28

Fund periudhe

End of period

Llogaritë totale/ Total accounts (2+5)	Llogari rezidente/ Resident accounts				Llogari jo rezidente / Non resident accounts (6+7)		
	1	2	3	4	5	6	7
2008	1,573,830	1,564,084	1,429,294	134,790	9,746	9,311	435
2009	2,086,143	2,074,715	1,918,907	155,808	11,428	10,799	629
2010	2,446,495	2,432,998	2,257,079	175,919	13,497	12,618	879

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.



## 2-1 Bilanci i Pagesave

Në milionë euro

Balance of payments 2-1

In millions EUR

	Llogaria korente/ Current account (4+5+6+7+8+9+10)	Bilanci tregtar/ mallrat/ Trade balance (3+4)	Eksporti mallrave (fob)/ Export of goods (fob)	Importi i mallrave (fob)/ Import of goods (fob)	Kredi/ Credit	Debi/ Debit	Të ardhurat/ Income	Transferta private/ Private transfers	Transferta shtetërore/ Official transfers	
	1	2	3	4	5	6	7	8	9	10
2007	-824.2	-2,104.0	786.3	-2,890.4	1,421.3	-1,402.3	281.7	-63.7	982.8	60.1
2008	-1,370.3	-2,431.5	917.5	-3,348.9	1,687.8	-1,618.3	321.4	-266.5	905.4	31.4
2009	-1,345.5	-2,303.7	750.7	-3,054.4	1,718.5	-1,597.5	270.0	-370.6	910.8	27.1
2009 / IV	-324.6	-601.3	205.5	-806.9	389.8	-355.4	92.0	-122.5	267.1	5.7
2010 / I	-246.6	-419.0	284.9	-673.9	253.1	-272.4	62.2	-81.4	207.62	3.23
II	-216.7	-482.9	340.5	-823.4	359.9	-360.0	79.5	-95.6	267.1	15.4
III	-209.6	-595.9	270.3	-866.2	647.9	-481.0	70.2	-41.3	178.6	12.0

	Llogaria kapitale / Capital account	Llogaria financial/ Financial account (13+14+15+16)	Investimet e huaja direkte (neto)/ Foreign direct investment, net	Investime portofoli (neto)/ Portfolio investment, net	Kapitale të tjera <sup>1)</sup> (neto)/ Other capital, net*	Përdorim kredish & huash nga FMN/ Use of fund credit and loans	Gabime dhe harresa/ Net errors and omissions	Bilanci i përgjithshëm/ Overall balance (1+11+12+17)	Rezervat/ Reserve assets	Ndryshimi total në rezerva/ Total change in reserves assets	Nga të cilat: Rivlerësim/ Of which: Revaluation
	11	12	13	14	15	16	17	18	19	20	21
2007	90.1	697.8	463.7	61.4	177.8	-5.0	202.6	166.2	-166.2	114.5	-51.7
2008	78.2	1502.8	620.0	-44.5	932.4	-5.2	-18.7	191.9	-191.9	218.4	26.5
2009	84.9	956.6	680.3	14.2	269.5	-7.4	272.0	-32.0	32.0	-33.1	-1.1
2009 / IV	17.0	92.6	103.5	4.0	-14.2	-0.7	128.3	-86.7	86.7	-69.9	16.8
2010 / I	10.0	115.3	176.3	-24.3	-32.5	-4.1	102.5	-18.8	18.8	18.7	37.5
II	22.7	161.0	173.7	-24.2	12.3	-0.8	48.7	15.7	-15.7	103.2	87.5
III	23.4	129.6	213.3	-0.5	-79.3	-3.9	109.8	53.3	-53.3	-10.3	-63.6

Burimi: Banka e Shqipërisë.

1) Nuk përfshihen përdorime huash dhe kredish nga FMN.

Source: Bank of Albania.

1) Excluding Use of Fund Credit and Loans.

## 2-2 Kursi i këmbimit të lekut kundrejt monedhave kryesore

Leke për njësi të monedhës së huaj

Exchange rate 2-2

Lek per unit of foreign currencies

Monedhat kryesore/ Main foreign currencies	Mesatarja e periudhës/ Average of period						Fundi i periudhës/ End of period					
	Dollari amerikan/ US dollar (USD)	Monedha evropiane/ European currency (EUR)	Pound-i britanik/ British pound sterling (GBP)	Franga zvicerane/ Swiss Franc (CHF)	Jeni Japonez/ Japanese yen (per 100) (JPY)	Dollari Kanadez/ Canadian dollar (CAD)	Dollari amerikan/ US Dollar (USD)	Monedha evropiane/ European currency (EUR)	Pound-i britanik/ British pound sterling (GBP)	Franga zvicerane/ Swiss franc (CHF)	Jeni Japonez/ Japanese yen (per 100) (JPY)	Dollari Kanadez/ Canadian dollar (CAD)
	1	2	3	4	5	6	7	8	9	10	11	12
2007	90.43	123.62	180.83	75.31	76.77	84.29	82.89	121.78	166.02	73.65	74.01	84.45
2008	83.89	122.80	154.37	77.50	81.68	78.82	87.91	123.80	127.66	82.97	97.43	72.22
2009	94.98	132.06	148.29	87.50	101.60	83.41	95.81	137.96	154.64	93.04	103.72	91.34
2010 / 07	106.63	136.11	162.92	101.10	121.72	102.21	105.03	136.61	163.71	100.83	121.76	101.63
08	105.59	136.24	165.27	101.59	123.71	101.64	108.13	137.11	166.72	106.03	128.11	102.03
09	104.81	137.05	163.18	104.67	124.18	101.34	101.46	138.45	161.18	104.19	121.92	98.42
10	99.60	138.39	157.96	102.85	121.81	97.85	100.23	138.62	159.36	101.39	124.13	98.07
11	101.33	138.82	161.94	103.19	123.15	100.16	106.49	138.65	165.39	106.64	127.18	104.41
12	104.95	138.81	163.65	108.50	126.17	104.17	104.00	138.77	161.46	110.98	127.90	104.29

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## SEKTORI I JASHTËM

## EXTERNAL SECTOR

2-3 Eksporti i mallrave sipas partnerëve

Në milionë euro

Export by countries 2-3

In millions EUR

	Totali / Total (2+11+18+27)	Vendet e BE-së - 15 e 1: Total / European Union - 15 member countries (3+4+5+6+7+8+9+10)									Vendet e BE-së-anëtarë të rinj 2/ European Union - new membership countries (11+12+13+14+15+16+17)								
		Angli/ United Kingdom	Austri/ Austria	Francë/ France	Greqi/ Greece	Gjermani/ Germany	Itali/ Italy	Spanje/ Spain	Të tjera/ Others	Bullgari/ Bulgaria	Hungari/ Hungary	Poloni/ Poland	Rumani/ Romania	Sloveni/ Slovenia	Të tjera/ Others				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17		
2007	786.3	642.7	1.8	1.9	4.9	65.0	19.2	535.0	1.3	13.5	9.9	5.4	0.3	0.3	2.4	0.6	0.9		
2008	917.5	715.7	0.6	6.2	7.8	80.4	24.6	566.6	1.4	28.1	14.4	6.6	0.3	0.4	1.5	4.1	1.6		
2009	750.6	576.2	0.9	9.8	7.0	56.4	25.0	459.6	8.3	9.3	10.1	4.7	0.6	0.2	3.3	0.3	1.1		
2010 / 07	98.8	72.6	0.3	1.1	0.9	5.5	3.3	57.3	2.7	1.3	1.5	0.9	0.1	0.0	0.1	0.0	0.4		
08	71.2	46.8	0.2	1.0	0.7	4.6	2.6	33.6	2.3	1.8	3.0	0.8	0.0	0.0	0.0	2.0	0.1		
09	100.2	73.1	0.0	0.9	0.7	5.6	3.3	56.9	3.2	2.5	3.2	1.2	0.0	0.0	0.1	1.5	0.3		
10	104.4	67.3	0.1	1.4	0.7	4.7	3.3	52.7	3.0	1.5	4.2	1.2	0.0	0.0	0.1	0.4	2.5		
11	102.5	68.2	0.0	0.7	0.7	5.1	3.0	54.2	2.9	1.4	4.6	1.4	0.0	0.0	0.0	0.8	2.4		
12	99.0	67.8	0.1	0.5	1.5	5.4	2.0	48.6	5.9	3.7	2.2	1.1	0.0	0.0	0.1	0.2	0.8		

	Vendet e Ballkanit/ Balkan Countries (19+20+21+22+23+24+25+26)	Vendet e Ballkanit/ Balkan Countries (19+20+21+22+23+24+25+26)									Vende të tjera / Other countries (28+29+30+31+32+33+34)								
		Bosnjë Hercegovinë/ Bosnia and Herzegovina	Kosovë/ Kosovo	Kroaci/ Croatia	Mal i Zi/ Montenegro	FYROM /Makedoni /Macedonia FYROM	Serbi/ Serbia	Serbi & Mal i Zi/ Serbia and Montenegro	Turqi/ Turkey	Brazil/ Brazil	Kinë/ China	Rusi/ Russia	SHBA/ USA	Ukrainë/ Ukraine	Zvicër/ Switzerland	Të tjera/ Others			
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34		
2007	95.0	3.2	37.7	0.7	3.5	18.5	6.1	8.0	17.3	38.8	0.0	20.1	2.0	5.1	0.0	0.0	11.5		
2008	127.2	1.5	60.5	1.5	19.0	27.0	0.5	–	17.1	60.2	0.2	25.6	10.2	3.5	0.1	3.3	17.4		
2009	50.9	0.8	10.7	0.9	10.4	23.9	0.0	–	4.3	113.3	0.8	37.0	0.1	6.4	–	9.2	59.9		
2010 / 07	9.1	0.3	0.2	0.1	1.4	2.2	–	–	4.9	15.7	0.1	4.4	–	1.1	–	0.3	9.8		
08	5.5	0.4	0.2	0.0	0.9	1.9	–	–	2.1	16.0	0.4	3.7	–	1.5	0.0	0.8	9.6		
09	8.3	0.4	0.2	0.3	0.8	1.7	–	–	5.0	15.7	0.4	5.1	–	1.2	–	0.2	8.8		
10	16.1	0.2	0.3	0.1	1.0	2.3	–	–	12.2	16.7	0.3	4.2	–	2.1	–	0.2	9.8		
11	11.5	0.2	0.2	0.2	0.7	2.0	–	–	8.2	18.2	0.1	6.3	0.0	2.2	–	0.9	8.6		
12	11.1	0.2	0.5	0.1	1.0	1.3	0.0	–	8.0	17.9	0.2	2.6	0.0	1.1	0.0	0.4	13.7		

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## SEKTORI I JASHTËM

## EXTERNAL SECTOR

2-4 Importi i mallrave sipas partnerëve  
Në milionë euro

Import by countries 2-4  
In million EUR

	Vendet e BE-së - 15 e 1: Total / European Union - 15 member countries (3+4+5+6+7+8+9+10)										Vendet e BE-së - anëtarë të rinj 2/ European Union - new membership countries (11+12+13+14+15+16+17)						
	Totali / Total (2+11+18+27)	Angli/ United Kingdom	Austri/ Austria	Francë/ France	Greqi/ Greece	Gjermani/ Germany	Itali/ Italy	Spanjë/ Spain	Të tjera/ Others	Bullgari/ Bulgaria	Hungari/ Hungary	Poloni/ Poland	Rumani/ Romania	Sloveni/ Slovenia	Të tjera/ Others		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2007	3,044.7	1,647.2	37.6	39.6	30.2	444.4	166.9	826.2	40.4	61.9	173.2	54.3	29.4	24.3	13.1	21.1	31.0
2008	3,570.2	1,928.3	37.0	45.3	42.6	523.7	215.9	945.8	49.8	68.2	240.0	68.5	49.0	30.2	19.4	32.0	40.9
2009	3,248.8	1,849.4	39.6	40.3	67.6	504.9	209.4	850.1	51.7	85.9	238.5	61.3	27.5	38.6	26.2	29.5	55.4
2010 / 07	326.1	180.0	3.1	5.7	6.0	36.1	17.3	99.5	5.7	6.6	26.3	5.2	2.8	5.7	4.1	3.4	5.1
08	295.5	153.2	2.8	6.1	3.8	37.1	14.2	78.5	4.4	6.2	27.1	5.8	3.1	4.4	4.0	3.1	6.6
09	301.3	173.7	3.8	4.3	10.3	39.1	17.1	85.2	5.5	8.3	25.6	6.2	2.9	3.8	2.9	2.7	7.2
10	299.9	178.9	6.6	5.4	8.4	31.9	15.6	100.4	3.9	6.8	24.6	4.5	2.0	5.3	3.1	4.0	5.8
11	300.6	170.9	4.1	6.0	2.9	36.8	18.1	90.1	5.9	7.1	23.4	4.6	2.4	4.9	3.1	2.8	5.5
12	352.3	200.9	5.4	5.6	11.7	50.8	18.6	95.4	4.3	9.0	26.4	5.8	3.5	4.9	4.0	3.8	4.4

	Vendet e Ballkanit/ Balkan Countries (19+20+21+22+23+24+25+26)									Vende të tjera / Other countries (28+29+30+31+32+33+34)								
	Bosnjë Hercegovinë/ Bosnia and Herzegovina	Kosovë/ Kosovo	Kroaci/ Croatia	Mal i Zi/ Montenegro	FYROM /Macedonia FYROM	Serbi/ Serbia	Serbi & Mal i Zi/ Serbia and Montenegro	Turqi/ Turkey	Brazil/ Brazil	Kinë/ China	Rusi/ Russia	SHBA/ USA	Ukrainë/ Ukraine	Zvicër/ Switzerland	Të tjera/ Others			
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	
2007	403.0	9.2	17.5	29.7	2.6	59.1	22.8	40.9	221.3	821.3	40.5	203.5	124.7	32.4	79.6	148.2	192.4	
2008	365.8	10.3	21.3	35.6	6.0	78.9	0.3	—	213.4	1,036.0	49.8	266.4	156.6	41.2	53.4	107.7	361.0	
2009	314.7	7.8	0.4	32.2	5.9	59.8	0.0	—	208.6	846.2	35.0	235.9	87.0	46.3	53.4	73.5	315.2	
2010 / 07	35.7	3.9	0.0	8.4	0.6	5.3	—	—	17.6	84.0	2.8	22.4	11.7	4.6	2.5	2.8	42.5	
08	36.9	3.7	0.0	8.2	0.5	4.2	—	—	20.2	78.3	4.1	20.1	9.6	5.4	0.7	6.2	32.4	
09	38.9	2.9	0.1	11.9	0.6	4.8	—	—	18.5	63.1	1.8	14.7	1.2	3.2	3.9	6.3	31.9	
10	29.7	1.9	0.0	4.6	0.4	5.4	—	—	17.4	66.8	2.1	18.1	3.2	3.9	1.8	6.1	31.5	
11	31.2	2.5	0.0	6.5	0.9	4.8	—	—	16.5	75.1	2.2	19.9	4.1	3.7	4.7	5.6	34.8	
12	34.9	2.6	0.0	5.4	1.2	5.3	—	—	20.4	90.1	2.8	28.2	7.2	4.1	3.6	3.3	40.9	

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## SEKTORI I JASHTËM

## EXTERNAL SECTOR

### 2-5 Eksporti i mallrave sipas SITC

Në millionë euro

### Export by commodity groups 2-5

In millions Eur

	Total/ Total (2+3+4+5+6+7 +8+9+10+11)	Ushqime dhe kafshë të gjalla/ Food and live animals	Pije dhe duhan/ Beverages & tobacco	Materiale të papërpunuara/ Raw materials, minerals	Lëndë djegëse/ Fuels and lubricants	Yndryna bimore dhe shtazore/ Animal & vegetable oils & fats	Produkte kimike/ Chemicals	Mallra të përpunuar / Manufactures	Makineri dhe pajisje / Machinery and equipment	Mallra të tjerë të përpunuar / Miscellaneous manufactures	Mallra të paklasifikuar diku tjetër/ Other & unclassified
	1	2	3	4	5	6	7	8	9	10	11
2007	786.3	28.4	11.0	75.6	62.5	0.7	8.2	167.4	33.1	399.4	—
2008	917.5	32.3	2.6	108.3	81.9	0.2	10.4	232.3	38.0	411.6	—
2009	750.7	36.0	3.4	81.2	90.8	0.3	12.6	136.6	34.8	355.6	—
2010/07	98.8	4.0	0.8	10.5	11.0	0.0	1.0	24.4	4.5	42.6	—
08	71.2	2.5	0.5	10.7	13.1	0.2	1.0	14.0	2.5	26.8	—
09	100.2	3.4	0.1	13.2	12.3	0.0	0.9	26.5	4.1	39.5	—
10	104.4	3.9	0.1	12.5	13.0	0.0	1.2	33.2	5.4	35.1	—
11	102.5	4.7	0.5	13.8	13.9	0.1	1.0	27.9	5.0	35.7	—
12	99.0	3.7	0.2	8.3	19.0	0.1	1.2	24.2	4.9	37.5	—

Burimi:Banka e Shqipërisë.

Source: Bank of Albania.

### 2-6 Importi i mallrave sipas SITC

Në millionë euro

### Import by commodity groups 2-6

In millions Eur

	Total (2+3+4+5+6+7 +8+9+10+11)	Ushqime dhe kafshë të gjalla/ Food and live animals	Pije dhe duhan/ Beverages & tobacco	Materiale të papërpunuara/ Raw materials, minerals	Lëndë djegëse/ Fuels and lubricants	Yndryna bimore dhe shtazore / Animal & vegetable oils & fats	Produkte kimike/ Chemicals	Mallra të përpunuar / Manufactures	Makineri dhe pajisje / Machinery and equipment	Mallra të tjerë të përpunuar / Miscellaneous manufactures	Mallra të paklasifikuar diku tjetër/ Other & unclassified
	1	2	3	4	5	6	7	8	9	10	11
2007	3,044.7	379.3	89.4	68.2	446.4	34.0	302.2	754.9	630.9	339.5	—
2008	3,570.2	424.6	112.8	74.4	573.6	51.6	346.7	848.6	783.8	354.2	—
2009	3,248.8	395.1	123.8	95.7	382.6	39.2	362.5	811.9	741.9	296.0	—
2010/07	326.1	39.6	15.7	5.7	41.0	3.0	35.7	89.8	65.9	29.6	—
08	295.5	44.0	16.5	4.9	51.2	2.8	29.4	67.1	55.8	23.8	—
09	301.3	39.6	13.6	5.3	45.0	4.1	34.4	80.6	52.6	26.2	—
10	299.9	34.9	11.4	5.0	39.4	3.1	33.2	86.4	56.6	29.9	—
11	300.6	31.0	11.7	4.6	43.7	5.2	33.5	80.0	61.3	29.7	—
12	352.3	43.6	14.8	4.2	55.0	4.0	37.2	91.1	63.7	38.6	—

Burimi:Banka e Shqipërisë.  
Importet janë ne vleren c.i.f.

Source: Bank of Albania.  
Imports are valued in c.i.f.

## SEKTORI I JASHTËM

## EXTERNAL SECTOR

## 2-7 Borxhi i jashtëm

Në milionë euro, fund periudhe

## External debt 2-7

In millions Eur, end of period

	Borxhi i jashtëm bruto/ Gross external debt (2+5+8+11+14)	Qeveria e përgjithshme/ General Government (3+4)		Autoriteti monetar/ Monetary authorities (6+7)		Bankat/ Banks (9+10)		Sektorë të tjerë/ Other sectors (12+13)		Investime direkte: hu ndërmjet kompanive/ Direct investment: intercompany lending				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2007	2,090.9	987.6	—	987.6	70.8	—	70.8	417.1	410.1	7.0	466.1	97.6	368.6	149.4
2008	3,078.9	1,323.9	—	1,323.9	66.8	—	66.8	714.3	707.5	6.8	580.7	108.8	471.9	393.3
2009	3,314.4	1,645.2	—	1,645.2	109.0	—	109.0	479.4	372.1	107.3	655.4	99.9	555.5	425.4
2009/ IV	3,314.4	1,645.2	—	1,645.2	109.0	—	109.0	479.4	372.1	107.3	655.4	99.9	555.5	425.4
2010/ I	3,378.8	1,724.2	—	1,724.2	108.7	—	108.7	452.3	315.8	136.4	657.2	93.0	564.3	436.4
II	3,513.5	1,812.2	—	1,812.2	114.7	—	114.7	432.8	297.5	135.3	698.3	102.9	595.4	455.5
III	3,501.4	1,785.1	—	1,785.1	104.9	—	104.9	440.9	299.7	141.2	711.3	107.9	603.4	459.1

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

3-1 Treguesit fiskalë sipas buxhetit të konsoliduar<sup>1</sup>

Në milionë lekë, fund periudhe, të dhëna progresive

Fiscal indicators regarding consolidated budget<sup>1</sup> 3-1

In millions ALL, end of period, progressive data

									Deficit/ Deficit	Financimi i deficitit/ Deficit financing	
	Totali i të ardhurave/ Total revenue (2+3+4)	Të ardhura nga ndihmat/ Grants	Të ardhura tatimore/ Tax revenue	Të ardhura jo tatimore/ Non tax revenue	Totali i shpenzimeve/ Total expenditure (6+7+8)	Shpenzimet korente/ Current expenditure	Shpenzime kapitale/ Capital expenditure	Shpenzime të tjera/ Other expenditures		Financimi i brendshëm/ Domestic financing	Financimi i jashtëm / Foreign financing
	1	2	3	4	5	6	7	8	9	10	11
2007	251,555	1,280	228,164	22,112	285,674	224,976	57,040	3,658	-34,119	28,829	5,289
2008	291,238	4,228	264,421	22,588	351,492	252,688	93,783	5,020	-60,254	24,417	35,837
2009	299,597	4,430	270,830	24,338	379,602	283,637	95,881	85	-80,005	69,824	10,182
2010 / 07	178,244	1,847	162,144	14,254	201,043	165,724	37,229	-1,910	-22,799	19,237	3,562
08	206,087	1,991	187,797	16,299	229,266	192,241	40,241	-3,216	-23,179	18,650	4,529
09	236,970	2,316	212,954	21,700	260,886	216,103	47,999	-3,216	-23,916	16,940	6,976
10	264,053	2,708	237,868	23,477	287,312	239,712	51,164	-3,564	-23,259	15,676	7,583
11	293,449	2,777	261,309	29,363	316,505	266,649	54,532	-4,676	-23,056	14,639	8,417
12	324,719	4,605	288,628	31,486	362,752	300,878	67,492	-5,618	-38,033	27,821	10,212

Burimi: Ministria e Financave, sipas publikimit "Statistikat fiskale të qeverisë".

1) Të dhëna paraprake.

Source: Ministry of Finance, according to "Fiscal Statistics of Government" publication.

1) Preliminary data.

3-2 Stoku i borxhit të brendshëm sipas instrumenteve<sup>1</sup>

Në milionë lekë, fund periudhe, të dhëna progresive

Domestic debt stock by instruments<sup>1</sup> 3-2

In millions ALL, end of period, progressive data

	Stoku i borxhit të brendshëm/ Domestic debt stock (2+3+4+5+6+7+8)	Bono Thesari / Treasury bills	Obligacione dy vjeçare/ 2 years bonds	Obligacione tre vjeçare/ 3 years bonds	Obligacione pesë vjeçare/ 5 years bonds	Obligacione shtatë vjeçare/ 7 years bonds	Obligacione rivlerësimi të valutës me B.Sh/ Revaluation bonds of foreign currency with BoA	Të tjera <sup>2</sup> / Other <sup>2</sup>	
	1	2	3	4	5	6	7	8	
2007	369,536	232,211	66,460	25,250	24,110	6,000	15,505	-	
2008	400,456	224,224	65,730	21,100	45,910	12,000	23,540	7,952	
2009	415,028	237,469	65,247	15,600	60,315	12,000	18,870	5,527	
2009 / IV	415,028	237,469	65,247	15,600	60,315	12,000	18,870	5,527	
2010 <sup>1</sup> / I	412,035	239,025	68,157	15,600	64,315	12,000	7,370	5,568	
II	416,382	247,988	68,757	15,200	66,315	12,000	664	5,458	
III	423,388	250,078	70,957	15,000	69,815	12,000	-	5,538	

Burimi: Ministría e Financave.

1) 2010 Të dhëna paraprake, përditësimi i fundit sipas datës 10.03.2011.

2) Përfsin "Kredi direkte" dhe "Borxhi i garantuar".

Source: Ministry of Finance.

1) 2010 Preliminary data, last update as of March 10, 2011.

2) Comprises "Direct credit" and "Publicly guaranteed debt".

## 4-1 Prodhimi i brendshëm bruto sipas aktivitetit ekonomik

1996 – 2009, me çmime korrente, në milionë lekë

## Gross domestic product by economic activities 4-1

1996-2009 at current prices , In millions ALL

	Prodhimi i brendshem bruto (sipas aktivitetit ekonomik)/ Gross domestic product (by economic activity) (2+8-9)								Rritja reale vjetore e PBB me çmime konstante krahasuar me vitin e mëparshëm/ Annual real growth of GDP at constant prices compared to previous year (%)	
		Vlera e shtuar bruto, me çmimet bazë/ Gross value added, basic prices (3+4+5+6 -7)	Bujqësia, gjuelia dhe pyjet/ Agriculture, hunting and forestry	Industri/ Industry	Ndërtim/ Construction	Shërbime gjithsej/ Total services	(-) Sherbime të ndërmjetme financiare të matura indirekt/ (-) Financial intermediation services indirectly measured	Taksa mbi produktet/ Tax on products	(-) Subvencionet/ Less: subsidies	
	1	2	3	4	5	6	7	8	9	10
Në milionë lekë/ In million ALL										
1996	346,403.2	324,861.4	121,756.8	32,834.9	17,011.3	161,316.7	8,058.3	23,163.9	1,622.0	9.1
1997	346,197.8	319,587.7	104,505.7	28,973.5	20,171.6	177,085.0	11,148.1	28,020.1	1,410.0	-10.8
1998	409,208.8	363,514.7	110,781.9	28,321.6	19,334.6	225,807.8	20,731.2	48,059.1	2,365.0	9.0
1999	471,578.5	424,066.7	114,997.3	32,319.7	26,942.5	271,231.7	21,424.5	49,577.8	2,066.0	13.5
2000	523,043.4	463,971.1	122,908.1	37,528.7	39,979.4	282,062.8	18,507.9	63,935.8	4,863.5	6.7
2001	583,368.6	523,612.8	128,039.3	39,448.8	56,450.2	317,569.8	17,895.3	67,165.8	7,410.0	7.9
2002	622,710.8	554,994.0	134,508.0	39,592.3	69,164.7	330,980.7	19,251.7	73,710.8	5,994.1	4.2
2003	694,097.5	612,398.2	149,012.9	54,927.4	87,047.0	342,259.9	20,849.0	86,714.3	5,015.0	5.8
2004	751,021.6	660,904.6	151,562.0	68,029.0	94,431.9	365,610.7	18,729.0	94,951.0	4,834.0	5.7
2005	814,796.7	714,127.7	151,640.2	78,318.6	101,759.5	405,917.4	23,508.0	104,158.0	3,489.0	5.7
2006	882,208.8	764,738.5	154,648.1	88,207.3	113,723.7	438,605.7	30,446.2	121,188.3	3,718.0	5.4
2007	967,670.0	833,960.0	165,747.9	81,692.9	129,585.4	495,614.9	38,681.0	136,789.0	3,079.0	5.9
2008 <sup>1)</sup>	1,088,132.1	931,629.4	180,328.9	95,664.9	145,215.0	551,322.8	40,902.2	158,846.8	2,344.0	7.7
2009 <sup>2)</sup>	1,143,610.0	980,703.0	193,296.0	95,593.0	145,519.0	589,638.0	43,344.0	164,717.0	1,810.0	3.3

Burimi: INSTAT.

1) Të dhënat e vitit 2008 janë jo përfundimtare.

2) Të dhënat e vitit 2009 janë paraprake.

\* Të dhënat janë sipas tabelave në faqen e web-it të INSTAT në datën 11.01.2011.

Llogaritë Kombëtare/ Tabelat

Tregues kryesorë makroekonomikë

Prodhimi i brendshëm bruto sipas aktivitetit ekonomik

Source: INSTAT.

1) 2008 Semi final data.

2) 2009 preliminary data.

\* Data as of INSTAT web page tables on January 11, 2011.

National accounts/ tables

Main macroeconomic indicators

Gross domestic product by economic activities

**4-2 Indeksi i çmimeve të prodhimit dhe indeksi i kushtimit në ndërtim**  
Indeks<sup>1</sup>

Producer price index and construction cost index 4-2  
Index<sup>1</sup>

	Indekset e çmimeve të prodhimit duke përashtuar ndërtimin/ Producer price index, excluding construction				Indeksi i kushtimit në ndërtim/ Construction cost index IV 1999=100
	IÇP Indeksi Total / PPI Total Index 2005=100	Industria nxjerrëse/ Mining and quarrying industry	Industria përpunuese/ Manufacturing industry	Prodhimi, shpërndarja e energjisë elektrike, e gazit dhe e ujit/ Electricity, gas and water supply	
	1	2	3	4	5
2007	104.2	114.1	108.1	91.1	126.8
2008	108.8	121.1	113.9	91.6	128.4
2009	109.2	124.3	114.1	92.1	128.4
2010/ I	108.5	133.4	117.0	76.4	128.6
II	108.9	134.9	117.2	76.9	128.7
III	109.8	131.6	118.9	77.0	128.9
IV	110.7	135.6	119.8	77.0	129.0

**Ndryshimet vjetore të indeksit të çmimeve të prodhimit dhe  
të indeksit të kushtimit në ndërtim**  
Në përqindje<sup>2</sup>

Annual change of producer price index and  
construction cost index  
In percentage<sup>2</sup>

	Indekset e çmimeve të prodhimit duke përashtuar ndërtimin/ Producer price index, excluding construction				Indeksi i kushtimit në ndërtim/ Construction cost index IV 1999=100
	IÇP Indeksi Total / PPI Total Index 2005=100	Industria nxjerrëse/ Mining and quarrying industry	Industria përpunuese/ Manufacturing industry	Prodhimi, shpërndarja e energjisë elektrike, e gazit dhe e ujit/ Electricity, gas and water supply	
	1	2	3	4	5
2007	4.1	5.0	7.3	-3.6	2.5
2008	4.4	6.1	5.3	0.5	1.2
2009	0.4	2.6	0.2	0.6	0.0
2010/ I	-0.2	7.8	3.1	-17.0	0.1
II	0.2	8.4	3.5	-16.5	0.2
III	0.4	6.5	3.9	-16.3	0.5
IV	0.6	8.1	4.0	-16.3	0.5

Burimi: INSTAT.

Source: INSTAT

1) Të dhënat vjetore përfaqësojnë indekse mesatare vjetore.

1) Annual data represent yearly average indexes.

2) Ndryshimi vjetor përfaqëson ndryshimet mesatare vjetore, ndërsa  
ndryshimet përmendurët e indekseve matin ndryshimin e tremujorit korrent  
me tremujorin e njëjtë të vitit të mëparshëm, pra ndryshimin vjetor.

2) Annual change measures annual average changes of  
indexes while quarterly data measure the change of  
current quarter with the same quarter of the previous year.

	IÇK <sup>1</sup> Totali dhjetor 2007=100 / CPI <sup>1</sup> Total December 2007=100	Ushqime dhe piqe jo-alkoolike/ Food and non-alcoholic beverages	Pije alkoolike dhe duhan/ Alcoholic beverages and tobacco	Veshje dhe këpucé/ Clothing and footwear	Qira, ujë lende djegëse dhe energji/ Rent, water, fuel and power	Mobilim, pajisje shtëpie dhe mirembatje e shtëpisë/ Furniture household and maintenance	Shëndetë/ Medical care	Transporti/ Transport	Komunikimi/ Communication	Argëtim dhe kultura/ Recreation and culture	Sherbimi arsimor/ Education service	Hotele, kafene dhe restorante/ Hotels, coffee-house and restaurants	Mallra dhe shërbime të ndryshme/ Goods and various services
	1	2	3	4	5	6	7	8	9	10	11	12	13
2007	97.82	95.92	98.52	99.33	99.49	100.02	99.82	97.28	100.01	101.49	100.29	97.60	99.45
2008	101.11	100.93	100.65	96.48	103.33	100.11	100.83	104.67	94.38	103.46	100.33	100.98	100.42
2009	103.42	105.87	104.17	94.57	105.13	100.48	104.09	102.51	80.80	110.75	102.64	102.95	101.24
2010 / 07	105.20	106.18	110.47	93.04	108.69	100.92	114.67	107.84	80.78	110.37	105.85	104.37	103.42
08	106.01	107.96	110.98	92.54	109.22	100.89	116.88	107.89	80.75	110.42	105.95	104.09	102.81
09	106.78	109.68	111.32	92.47	109.50	100.90	116.92	107.54	81.53	111.22	105.26	104.48	102.94
10	107.00	110.06	111.44	92.66	109.59	100.90	116.93	107.63	81.53	111.42	105.30	104.89	103.08
11	107.20	110.39	111.29	92.80	109.91	100.97	116.93	107.68	81.53	111.50	105.32	104.94	103.09
12	109.54	115.51	113.43	92.92	110.83	101.11	116.94	109.05	81.53	111.46	105.32	105.05	103.14

	Ndryshimet vjetore të indeksit të çmimeve të konsumit sipas grupeve kryesore <sup>2</sup> (në %) / Year on year consumer price index, main groups (in %)													Inflacioni mesatar vjetor <sup>3</sup> / Annual average inflation <sup>3</sup>
	IÇK Totali dhjetor 2007=100/ CPI total December 2007=100	Ushqime dhe piqe jo-alkoolike/ Food and non-alcoholic beverages	Pije alkoolike dhe duhan/ Alcoholic beverages and tobacco	Veshje dhe këpucé/ Clothing and footwear	Qira, ujë lende djegëse dhe energji/ Rent, water, fuel and power	Mobilim, pajisje shtëpie dhe mirembatje e shtëpisë/ Furniture household and maintenance	Shëndetë/ Medical care	Transporti/ Transport	Komunikimi/ Communication	Argëtim dhe kultura/ Recreation and culture	Sherbimi arsimor/ Education service	Hotele, kafene dhe restorante/ Hotels, coffee-house and restaurants	Mallra dhe shërbime të ndryshme/ Goods and various services	14
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2007	3.06	5.41	3.96	0.05	1.04	-0.15	-0.03	2.81	-0.02	-2.58	-0.74	5.15	0.47	2.94
2008	2.16	3.46	2.34	-3.86	4.92	0.13	1.10	1.25	-19.26	10.21	1.05	2.27	1.13	3.36
2009	3.73	6.78	4.10	-1.07	0.86	0.72	8.56	4.27	0.35	1.02	4.73	1.32	0.20	2.28
2010 / 07	3.38	4.20	6.75	-1.48	3.69	0.34	11.09	5.29	-0.34	-0.09	4.00	1.43	1.62	3.33
08	3.52	4.33	6.89	-1.43	4.12	0.29	13.23	4.24	-0.38	0.03	4.10	1.06	1.67	3.44
09	3.44	4.26	6.54	-1.79	4.35	0.24	13.29	3.01	0.60	-0.08	2.88	1.40	1.79	3.57
10	3.03	4.16	5.59	-2.44	4.06	0.12	6.88	3.01	0.64	-0.10	0.44	1.43	1.86	3.61
11	2.78	3.64	4.44	-2.41	4.30	0.18	6.66	2.40	0.65	0.03	-0.50	1.40	1.87	3.59
12	3.37	4.55	6.46	-2.30	4.73	0.25	6.55	3.29	0.63	0.11	-0.49	1.38	1.78	3.56

Burimi: INSTAT.

Source: INSTAT

1) Te dhënat vjetore te Indeksit te Çmimeve te Konsumit janë Indekse mesatare vjetore te çmimeve të konsumit sipas grupeve kryesore, ndërsa te dhënat mujore pasqyrojnë indeksin e çmimeve të konsumit.

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

2) Te dhënat vjetore matin varacionin e indekseve të muajit dhjetor te vitit n me indeksin e muajit dhjetor te vitit n-1, ndërsa te dhënat mujore matin ndryshimet vjetore të indekseve, në përgjindje.

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

3) Eshtë mesatarja aritmike e inflacioneve vjetore të dyndhetjeve muajive te fundit (ilogaritje e B.Sh.).

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

## 4-4 Punësimi, papunësia dhe pagat

Në mijë, ose në rast të kundërt, sikurse përcaktohet

## Employment, unemployment and wages 4-4

In thousands, unless otherwise indicated

	Forca e aftë për punë/ Labor force (2+6)	Papunësia/ Unemployment					Pagat (në Lekë) / Wages (in ALL)	
		Të punësuar gjithsej/ Total employment (3+4+5)	Në sektorin shtetëror/ In public sector	Në sektorin privat jo- bujqësor/ In non agricultural private sector	Në sektorin privat bujqësor/ In agricultural private sector	Të papunë të regjistruar gjithësej / Total registered unemployment	Paga mesatare mujore në sektorin shtetëror/ Average monthly wage in state sector	Paga minimale zyrtare/ Minimum monthly wage approved
		1	2	3	4	5	6	7
2007 <sup>1)</sup>	1,382	1,198	181	448	569	185	33,750	16,100
2008	1,292	1,123	203	423	496	169	36,537	17,000
2009 / IV <sup>2)</sup>	1,043	899	166	237	496	143	42,000	18,000
2010 / I	1,045	901	166	238	496	145	42,000	18,000
II	1,049	905	167	242	496	145	42,800	18,000
III	1,059	916	167	243	507	143	44,700	19,000
IV	1,060	917	166	244	507	143	45,000	19,000

Burimi: INSTAT.

1) Të dhënat vjetore të punësimit deri në 2008 janë sipas publikimeve "Tregu i Punës". Të dhënat mbi pagat janë administrative.

2) Zërat e punësimit sipas sektorëve për vitin 2008 janë bazuar në të dhënat në përqindje të INSTAT tek publikimi "Tregu i Punës". Në mungesë të të dhënavës në shumë absolute, këto të dhëna janë llogaritur dhe konvertuar (në mijë të punësuar) nga Banka e Shqipërisë, sipas strukturës së publikuar nga INSTAT.

Të dhënat tremujore janë sipas publikimit "Konjunktura" dhe informacionit në faqen e web-it të INSTAT në datën 10.03.2011

Source: INSTAT

1) Yearly data until 2008 on employment are according to "Labor Market" publications. Data on wages are administrative.

2) The 2008 employment components by the sectors are based in the percentage data published by INSTAT in "Labour Market 2008" publication. This data are calculated and converted (in thousand employed people) from Bank of Albania, based on the respective structure published from INSTAT, in conditions of no absolute data values.

Quarterly data as of INSTAT publication "Conjuncture" and web page information on March 10, 2011