



**RAPORTI  
STATISTIKOR  
MUJOR**

**MONTHLY  
STATISTICAL  
REPORT**

**01/2012**

## RAPORTI STATISTIKOR MUJOR

## MONTHLY STATISTICAL REPORT

### PËRMBAJTJA

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## Shënime/ Notes

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

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

## Disa 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 mungesë të të dhënës statistikore që mund të raportohet në vëzhgime të tjera / indicates that the data are not reported or calculated from underlying observations.

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

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

## Tregues të përgjithshëm makroekonomikë

## Main macroeconomic indicators

### 1. Zhvillimet monetare dhe normat e interesit

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

### Monetary developments and interest rates 1.

In billions ALL, unless otherwise indicated, end of period

	Agregatet monetarë/ Monetary aggregates			Depozitat <sup>1</sup> / Deposits <sup>1</sup>	Kredia <sup>2</sup> / Credit <sup>2</sup>	Normat e interesit 12m / 12m interest rates (%)			Marreveshje riblerjeje njëjavore <sup>4</sup> Weekly repurchase agreement <sup>4</sup>
	M1 1	M2 2	M3 3			Depozita <sup>3</sup> / Deposits <sup>3</sup> 6	Kredi <sup>3</sup> / Loans <sup>3</sup> 7	Bono Thesari/ T. Bills 8	
2007	242.7	506.1	757.6	602.7	293.9	5.67	11.73	8.26	6.25
2008	282.9	555.0	815.7	619.9	396.3	6.93	11.75	8.56	6.25
2009	284.5	578.2	871.5	662.4	440.4	6.78	12.46	9.14	5.25
2010	275.4	604.5	980.3	785.2	483.1	6.40	11.29	7.09	5.00
2011	276.9	647.0	1,070.2	875.2	541.9	5.87	11.17	6.95	4.75

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

### 2. Prodhimi i brendshëm bruto<sup>5</sup>, indeksset e çmimeve dhe tregu i punës

### Gross domestic product<sup>5</sup>, price indexes and labor market 2.

	PBB/ GDP		PBB pér banor / GDP per capita			Ndryshimet vjetore të Indekseve (%) / Yearly Index change (%)		Tregu i punës <sup>7</sup> / Labor market <sup>7</sup>		
	PBB (miliard lekë)/ GDP (billions ALL)	Rritja reale vjetore e PBB me çmimë konstante (%) / Annual real growth of GDP at constant prices (%)	Ne mijë lekë/ In thousand ALL 3	Ne USD/ In USD 4	Ne EUR/ In EUR 5	ICP <sup>6</sup> / CPI <sup>6</sup> (12/2007=100) 6	ICP / PPI (2005=100) 7	Nivel i punësimit/ Employment rate (%) 8	Norma e papunësisë/ Unemployment rate (%) 9	
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	44.7	13.2	
2008	1,089.3	7.5	342.3	4,080.5	2,787.7	2.2	4.4	45.8	12.5	
2009	1,151.0	3.3	360.3	3,793.7	2,728.5	3.7	0.4	41.9	13.6	
2010	1,242.4	3.9	388.0	3,733.6	2,816.0	3.4	0.2	42.3	13.5	

Burimi: INSTAT.

Source: INSTAT.

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

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

Në milionë euro, përvèç rasteve kur shënonet ndryshe

In millions EUR, unless otherwise indicated

	Bilanci i llogarisë korrente/ Current account	Nga të cilat: Bilanci tregtar/ Of which: Trade balance (3+4)			Investimet e Huaja Direkte/ Foreign direct investments	Rezervat valutore (stok)/ Reserves (stock)	Rezervat ne muaj importe/ Reserves in months of import	Kursi i këmbimit/ Exchange rate Mesatare e periudhes/ Period average		
		Eksporti/ Export 1	Importi/ Import 2	Remittancat/ Remittances 3				ALL / EUR 4	ALL / USD 5	
2006	-471.0	-1,659.0	630.7	-2,289.6	937.2	250.3	1,368.2	4.7	123.1	98.1
2007	-824.2	-2,104.0	786.3	-2,890.4	951.7	463.7	1,459.8	4.1	123.6	90.4
2008	-1,381.2	-2,431.5	917.5	-3,348.9	833.3	609.8	1,675.4	4.0	122.8	83.9
2009	-1,321.4	-2,303.7	750.7	-3,054.4	781.3	668.2	1,646.2	4.2	132.1	95.0
2010	-1,040.5	-2,082.7	1,171.5	-3,254.2	689.8	822.6	1,904.1	4.8	137.8	103.9

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

### Fiscal balance, domestic debt stock and external debt 4.

Në miliard lekë

In billions ALL

	Të Ardhura/ Revenue	Nga të cilat: Te ardhura talimore/ Of which: Tax revenue 1	Shpenzime/ Expenditure		Deficit/ Deficit	Financim i brendshem/ Domestic financing 5	Financim i jashtëm/ Foreign financing 6	Stoku i borxhit të brendshëm/ Domestic debt stock 8	Stoku i borxhit i jashtëm / External debt stock 9
			3	4					
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	299.0	270.8	379.9	95.9	-80.9	70.7	10.2	415.0	267.4
2010	324.7	288.6	362.8	67.5	-38.0	27.8	10.2	407.4	308.0

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

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

1) Përfshtien vetm llogaritë dhe depozitat që janë pjesë e parase së gjore.

1) Deposits included in broad money.

2) Përfaqëson kreditin për ekonominë.

2) Credit to economy.

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

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

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

4) End of period data.

5) PBB 2009 jo perfundimtare, PBB 2010 paraprake.

5) GDP 2009 semi final, GDP 2010 preliminary.

6) Ndryshimi i muajit dhjetor të vilit në më dhjetorin e vitit n-1.

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

7) Të dhënët sipas informacionit në tabelat vjetore "Të punuesuar gjithsej sipas sektorëve, niveli i punësimit" dhe "Shkalla e papunësise". Gjendje ne fund, të dhëna administrative.

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



# SEKTORI FINANCIAR



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

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

	Totali i mjeteve/ Total assets (2+3+4+5+8+12+ 13+14)	Mbajtjet e SDR/ SDR holdings	Arka në valutë/ Foreign currency	Depozita/ Deposits	Letrat me vlerë të ndryshme nga akcionet / Securities other than shares (6+7)	Jorezidentë/ Nonresidents	Oeveria qendrore/ Central Government	Huatë/ Loans (9+10+11)	Oeveria qendrore/ Central Government	Korporata të tjera depozituese/ Other depository corporations	Sektore të tjere rezidente/ 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
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 / 12	368,031.5	8,126.9	647.0	41,705.7	280,300.9	215,901.8	64,399.2	14,302.2	—	12,534.8	1,767.3	81.4	10,748.3	12,119.1
2011 / 12	384,581.3	8,226.5	59.8	40,286.0	284,209.6	219,718.8	64,490.8	27,388.1	—	25,485.4	1,902.8	35.3	11,295.9	13,080.0
2011 / 08	369,455.5	8,012.8	75.2	31,562.8	280,815.4	216,640.4	64,175.0	25,990.9	—	24,122.2	1,868.7	16.4	9,642.0	13,340.0
09	380,284.8	8,233.8	80.7	38,469.4	286,025.6	221,754.8	64,270.8	24,440.3	—	22,585.8	1,854.6	20.6	10,093.9	12,920.6
10	381,104.4	8,154.3	88.9	36,804.8	286,912.7	222,490.3	64,422.4	25,473.5	—	23,591.5	1,882.0	18.9	10,481.3	13,170.0
11	379,901.3	8,241.5	92.0	34,959.6	287,162.9	222,548.5	64,614.4	24,976.4	—	23,086.5	1,889.8	29.3	11,083.9	13,355.7
12	384,581.3	8,226.5	59.8	40,286.0	284,209.6	219,718.8	64,490.8	27,388.1	—	25,485.4	1,902.8	35.3	11,295.9	13,080.0
2012 / 01	384,380.7	8,010.4	70.3	37,552.3	285,949.5	221,694.7	64,254.8	26,004.3	—	24,081.3	1,923.0	22.4	13,230.1	13,541.5

	Detyrimet totale/ Total liabilities (2+3+4+10+14+1 5+16)	Paraja në qarkullim/ Currency in circulation	Depozita të përfshtira në paranë e gjërë/ Deposits included in broad money (5+6+7+8+9)	Depozita të excluded from broad money (5+6+7+8+9)	Jorezidentë/ Nonresidents	Oeveria qendrore/ Central Government	Korporata të tjera depozituese/ Other depository corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Sektore të tjere rezidente/ Other resident sectors	Huatë / Loans (11+12+13)	Jorezidentë/ Nonresidents	Oeveria qendrore/ Central Government	Korporata të tjera depozituese/ Other depository corporations	Llogari të pagueshme/ Other accounts payable	Alokimi i SDR/ SDR allocation	Aksione dhe instrumente të tjere të kapitalit/ Shares and other equity	16
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
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 / 12	368,031.5	202,386.7	256.8	98,841.8	8,440.3	8,966.2	80,810.0	14.9	610.4	5,920.6	5,920.6	—	—	939.4	7,439.5	52,246.7	
2011 / 12	384,581.3	202,906.6	102.8	108,016.5	8,318.7	10,465.6	88,570.2	20.5	641.5	4,852.0	4,852.0	—	—	1,064.3	7,647.1	59,992.0	
2011 / 08	369,455.5	198,956.7	243.9	104,938.1	8,315.3	13,480.4	81,599.9	18.6	1,524.1	4,868.8	4,868.8	—	—	919.8	7,270.7	52,257.5	
09	380,284.8	197,771.5	99.2	111,294.1	8,321.1	16,162.7	85,965.2	19.0	826.0	4,903.5	4,903.5	—	—	928.0	7,589.7	57,698.8	
10	381,104.4	195,820.3	655.6	114,756.0	8,316.2	19,094.9	85,882.3	20.1	1,442.6	4,876.9	4,876.9	—	—	933.6	7,516.3	56,545.6	
11	379,901.3	197,202.2	470.3	110,205.0	8,317.1	14,901.1	85,844.8	20.5	1,121.5	4,900.3	4,900.3	—	—	946.7	7,600.2	58,576.6	
12	384,581.3	202,906.6	102.8	108,016.5	8,318.7	10,465.6	88,570.2	20.5	641.5	4,852.0	4,852.0	—	—	1,064.3	7,647.1	59,992.0	
2012 / 01	384,380.7	197,613.4	490.8	112,250.6	9,603.7	13,446.9	87,644.9	20.8	1,534.3	4,689.5	4,689.5	—	—	997.2	7,571.6	60,767.6	

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

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

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

	Mjete valutore neto/ Net foreign assets (2-3)	Pretendime ndaj jorezidentëve/ Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve/ Less: Liabilities to nonresidents	Mjetet e brendshme / Domestic assets (5+8+9+10+11+12)	Pretendime neto ndaj qeverisë qendrore/ Net claims on Central Government (6-7)	Pretendime ndaj qeverisë qendrore/ Claims on Central Government	Minus: Detyrime ndaj qeverisë qendrore/ Less: Liabilities to Central Government	Pretendime ndaj korporatave të tjera depozituese/ Claims on other depository corporations	Pretendime ndaj korporatave të tjera financiare/ Claims on other financial corporations	Pretendime ndaj korporatave jo financiare publike / Claims on public nonfinancial corporations	Pretendime ndaj korporatave të tjera jo financiare/ Claims on other resident sectors	Pretendime ndaj sektorëve të tjere rezidentë/ Claims on other resident sectors
	1	2	3	4	5	6	7	8	9	10	11	12
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 / 12	252,827.8	274,628.2	21,800.3	72,244.3	57,937.1	66,928.8	8,991.7	12,535.6	–	–	–	1,771.7
2011 / 12	255,657.9	276,475.7	20,817.8	84,492.3	57,098.1	67,590.8	10,492.8	25,485.8	–	–	–	1,908.5
2011 / 08	243,954.6	264,409.3	20,454.7	78,173.1	52,176.2	65,675.8	13,499.6	24,122.6	–	–	–	1,874.3
09	255,883.2	276,697.5	20,814.3	74,441.6	49,992.8	66,174.8	16,182.0	22,586.2	–	–	–	1,862.6
10	254,974.7	275,684.2	20,709.4	73,082.1	47,603.3	66,722.4	19,119.2	23,591.9	–	–	–	1,887.0
11	253,287.2	274,104.9	20,817.7	77,475.7	52,493.3	67,414.4	14,921.1	23,086.9	–	–	–	1,895.5
12	255,657.9	276,475.7	20,817.8	84,492.3	57,098.1	67,590.8	10,492.8	25,485.8	–	–	–	1,908.5
2012 / 01	255,402.2	277,267.1	21,864.8	80,068.8	54,058.4	67,524.8	13,466.4	24,081.7	–	–	–	1,928.6
	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 papërfshtira 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			
2009 / 12	284,839.7	216,767.6	68,071.5	0.6	709.9	–	720.6	-6,537.2	39,997.0			
2010 / 12	283,453.5	202,386.7	80,810.0	256.8	625.3	–	797.9	-12,051.3	52,246.7			
2011 / 12	289,809.5	202,906.6	86,800.2	102.8	2,432.0	–	901.1	-12,984.4	59,992.0			
2011 / 08	279,827.7	198,956.7	80,627.0	243.9	2,515.4	–	840.4	-13,313.3	52,257.5			
09	282,794.1	197,771.5	84,923.3	99.2	1,886.9	–	853.9	-12,908.9	57,698.8			
10	281,345.8	195,820.3	84,869.9	655.6	2,475.1	–	858.6	-13,168.2	56,545.6			
11	282,464.9	197,202.2	84,792.5	470.3	2,194.3	–	870.0	-13,342.8	58,576.6			
12	289,809.5	202,906.6	86,800.2	102.8	2,432.0	–	901.1	-12,984.4	59,992.0			
2012 / 01	284,001.4	197,613.4	85,897.2	490.8	3,302.7	–	906.1	-13,506.9	60,767.6			

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

### 1-3.a Bilanci sektorial i bankave paradepozituese/ Mjetet

Në milionë lekë, fund periudhe

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

In millions ALL, end of period

	Totali i 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 aksione/ Securities others than shares (9+10)	Jorezidentët/ Nonresidents	Qeveria qendrore/ Central Government
	1	2	3	4	5	6	7	8	9	10
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 / 12	1,012,069.6	7,297.8	11,343.3	155,910.2	65,042.6	80,939.8	9,927.8	313,094.4	25,129.5	287,964.9
2011 / 12	1,154,584.7	7,961.6	11,365.7	184,302.3	88,470.2	89,122.7	6,709.4	344,420.6	35,886.7	308,533.8
2011 / 08	1,107,984.4	9,368.0	11,063.1	167,161.7	79,405.7	82,855.0	4,901.0	348,675.3	34,181.3	314,494.0
09	1,124,677.4	8,783.2	9,872.1	171,739.2	78,885.0	86,601.1	6,253.1	349,235.3	35,853.2	313,382.1
10	1,135,574.3	9,186.3	11,671.0	177,774.0	86,429.3	86,042.8	5,301.9	348,856.7	35,514.3	313,342.5
11	1,138,990.4	9,925.8	11,496.1	178,218.4	86,417.3	86,970.5	4,830.7	345,739.5	34,082.4	311,657.1
12	1,154,584.7	7,961.6	11,365.7	184,302.3	88,470.2	89,122.7	6,709.4	344,420.6	35,886.7	308,533.8
2012 / 01	1,147,921.6	9,383.1	10,551.6	174,055.8	81,100.3	88,256.6	4,698.9	346,245.1	35,086.3	311,158.8

	Huate/ Loans (12+13+14+15+1 6+17+18+19+20)	Jorezidentët/ Nonresidents	Banka qendrore/ Central Bank	Bankat paradepozituese/ Deposit money banks	Korporata të tjera financiare/ Other financial corporations	Oeveria qendrore/ Central Government	Qeveria lokale / Local government	Korporata jofinanciare publike / Public nonfinancial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Sektorë të tjera rezidentë/ Other resident sectors	Aksione dhe instrumente të tjerë të kapitalit / Shares and other equity (22+23)	Jorezidentët/ Nonresidents	Rezidentë/ Residents	Derivatet financiare/ Financial derivatives	Llogari të Arketueshme/ Other accounts receivable	Mjete jofinanciare/ Nonfinancial assets
	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
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 / 12	501,556.9	20,228.0	–	966.8	8,704.5	3,475.1	85.0	9,373.8	315,879.1	142,844.6	2,502.2	2,200.3	301.9	–	5,498.5	14,866.4
2011 / 12	579,934.2	41,796.5	–	1,260.4	9,841.9	1,400.3	147.2	18,678.4	364,374.0	142,435.5	2,525.1	2,223.2	301.9	–	6,915.4	17,159.8
2011 / 08	544,687.7	28,183.9	–	970.5	9,321.8	3,514.9	96.1	12,230.8	341,170.8	149,198.9	4,022.8	3,720.9	301.9	560.2	6,334.4	16,111.3
09	559,254.7	33,019.1	–	903.4	9,801.1	3,537.9	96.1	13,721.4	349,262.6	148,913.1	2,747.3	2,445.5	301.9	590.1	6,130.5	16,324.9
10	561,869.7	32,548.2	–	1,155.9	9,870.1	3,564.4	105.9	14,382.4	351,217.9	149,024.9	2,652.7	2,350.8	301.9	643.8	6,157.3	16,762.8
11	567,740.9	36,905.1	–	550.2	9,776.0	3,497.0	112.6	15,195.6	353,382.7	148,321.8	2,479.7	2,177.8	301.9	695.8	6,222.4	16,471.7
12	579,934.2	41,796.5	–	1,260.4	9,841.9	1,400.3	147.2	18,678.4	364,374.0	142,435.5	2,525.1	2,223.2	301.9	–	6,915.4	17,159.8
2012 / 01	579,306.8	41,862.5	–	2,228.2	9,995.2	1,404.1	144.6	18,604.7	362,673.9	142,393.6	4,298.8	3,996.9	301.9	–	6,935.8	17,144.7

Burimi: Banka e Shqiperisë

Source: Bank of Albania.

**SEKTORI FINANCIAR**

**FINANCIAL SECTOR**

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

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

	Detyrimet totale / Total liabilities (2+8+17+18+26+27)	Depozita të përfshira në paranë e gjere/ Transferable deposits (3+4+5+6+7)							Depozita të paperfshira në paranë e gjere/ Deposits not included in broad money (9+10+11+12+13+14+15+16)								
		Korporata të tjera financiare/ Other financial corporations	Oeveria lokale/ Local Governments	Korporata jofinanciare publike / Public nonfinancial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Sektore të tjere rezidente/ Other resident sectors	Jorezidentët/ Nonresidents	Banka qendrore/ Central Bank	Korporata të tjera depozituese/ Other depository corporations	Oeveria qendrore/ Central Government	Korporata të tjera financiare/ Other financial corporations	Korporata jofinanciare publike / Public nonfinancial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Sektore të tjere rezidente/ Other resident sectors			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
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 / 12	1,012,069.6	783,208.8	8,637.2	1,496.1	18,760.4	88,204.6	666,110.6	44,302.9	14,003.0	475.0	4,473.9	4,638.1	61.2	258.0	6,754.3	13,639.6	
2011 / 12	1,154,584.7	873,228.0	7,875.2	1,547.5	15,154.6	86,392.3	762,258.4	57,282.9	22,100.6	894.9	5,817.2	3,045.8	59.8	201.8	8,424.5	16,738.2	
2011 / 08	1,107,984.4	843,074.5	8,434.0	1,980.6	16,917.0	83,410.5	732,332.5	52,337.6	17,240.9	1,480.3	3,146.4	4,203.5	61.8	241.8	9,601.0	16,362.0	
09	1,124,677.4	855,989.6	8,306.0	2,633.0	18,041.9	83,123.5	743,885.3	52,687.9	16,646.1	988.4	4,299.6	5,270.0	62.2	232.1	9,083.4	16,106.2	
10	1,135,574.3	864,255.8	7,235.7	1,892.3	18,476.1	86,692.6	749,959.2	55,480.3	18,861.4	860.1	4,804.6	4,639.4	61.5	216.0	8,591.2	17,446.1	
11	1,138,990.4	867,532.0	7,402.8	1,680.9	17,159.1	87,006.6	754,282.6	55,309.2	21,689.7	1,479.7	3,007.1	4,028.6	61.8	209.3	7,590.7	17,242.2	
12	1,154,584.7	873,228.0	7,875.2	1,547.5	15,154.6	86,392.3	762,258.4	57,282.9	22,100.6	894.9	5,817.2	3,045.8	59.8	201.8	8,424.5	16,738.2	
2012 / 01	1,147,921.6	870,619.6	7,465.4	1,587.5	16,144.7	77,775.8	767,646.2	54,612.3	21,262.8	856.1	3,692.2	3,976.7	60.1	205.9	7,302.5	17,256.0	

	Letrat me vlerë përvëç akioneve/ Securities other than shares	Huate/ Loans (19+20+21+22+23+24+25)	Jorezidentët/ Nonresidents		Banka qendrore/ Central Bank		Korporata të tjera depozituese/ Other depository corporations	Oeveria qendrore/ Central Government	Korporata të tjera financiare/ Other financial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Sektore të tjere rezidente/ Other resident sectors	Llogari të pagueshme/ Other accounts payable	Aksione dhe instrumente të tjere të kapitalit/ Shares and other equity
			17	18	19	20							
2009 / 12	–	83,987.5		42,785.1		32,377.0	8,606.3	218.1	1.0	1.0	–	27,654.3	89,314.0
2010 / 12	–	49,254.2		28,680.5		12,536.9	7,761.7	274.0	1.0	1.0	–	37,701.7	97,602.0
2011 / 12	–	59,492.0		27,467.9		25,488.8	5,314.2	432.9	2.6	–	785.6	62,929.6	101,652.3
2011 / 08	–	61,970.1		31,198.7		24,126.5	6,224.7	417.2	3.1	–	–	53,224.7	97,377.4
09	–	59,017.3		29,939.2		22,589.2	6,085.8	400.2	3.0	–	–	59,191.8	97,790.8
10	–	58,360.6		29,148.9		23,594.9	5,211.5	402.4	2.9	–	–	58,146.8	99,330.7
11	–	58,053.5		28,894.3		23,089.8	5,640.4	426.3	2.8	–	–	59,896.9	98,198.8
12	–	59,492.0		27,467.9		25,488.8	5,314.2	432.9	2.6	–	785.6	62,929.6	101,652.3
2012 / 01	–	59,897.0		27,847.3		24,084.6	6,709.2	433.1	2.6	–	820.2	62,598.8	100,194.0

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

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 bankes 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 (8)	Pretendime ndaj korporatave të tjera financiare/ Claims on other financial corporations (9)	Pretendimet ndaj qeverisë lokale / Claims on local governments (10)	Pretendimet ndaj korporatave jofinanciare publike/ Claims on public nonfinancial corporations (11)	Pretendimet ndaj korporatave të tjera jofinanciare/ Claims on other nonfinancial corporations (12)	Pretendime ndaj sektorëve të tjere rezidentë/ Claims on other resident sectors (13)
	1	2	3	4	5	6	7	8	9	10	11	12	13
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 / 12	86,578.5	123,943.6	37,365.1	850,582.6	88,237.6	285,458.0	291,440.0	5,982.0	8,704.5	85.0	9,373.8	315,879.1	142,844.6
2011 / 12	133,422.5	179,742.4	46,319.8	937,106.5	97,084.3	304,545.2	309,934.2	5,389.0	9,841.9	147.2	18,678.4	364,374.0	142,435.5
2011 / 08	112,933.7	157,115.0	44,181.3	916,250.2	92,223.0	312,008.9	318,008.9	6,000.1	9,321.8	96.1	12,230.8	341,170.8	149,198.9
09	117,198.4	160,664.9	43,466.5	926,407.9	95,384.3	309,229.3	316,920.0	7,690.7	9,801.1	96.1	13,721.4	349,262.6	148,913.1
10	124,256.2	169,157.5	44,901.2	930,036.7	95,229.1	310,206.4	316,906.8	6,700.4	9,870.1	105.9	14,382.4	351,217.9	149,024.9
11	124,995.8	171,774.5	46,778.8	932,298.8	96,896.3	308,613.9	315,154.1	6,540.1	9,776.0	112.6	15,195.6	353,382.7	148,321.8
12	133,422.5	179,742.4	46,319.8	937,106.5	97,084.3	304,545.2	309,934.2	5,389.0	9,841.9	147.2	18,678.4	364,374.0	142,435.5
2012 / 01	126,160.8	172,597.6	46,436.8	938,037.0	97,639.6	306,585.4	312,562.9	5,977.5	9,995.2	144.6	18,604.7	362,673.9	142,393.6

	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 përfshira në paranë e gjerë/ Deposits not included in broad money	Huatë/ Loans	Aksione dhe instrumente të tjérë të kapitalit/ Shares and other equity	Nga të cilat: Reserva rivleresimi/ Of which: Valuation adjustment	Detyrime të tjera neto/ Other net liabilities	Axhustimi i konsolidimit/ Consolidation adjustment	
	14	15	16	17	18	19	20	21	22	23	
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 / 12		13,011.9	783,208.8	129,777.7	653,431.1	20,712.9	1.0	97,602.0	-93.2	21,585.2	1,039.1
2011 / 12		26,383.7	873,228.0	130,169.4	743,058.6	25,424.4	788.2	101,652.3	-177.9	40,192.9	2,859.6
2011 / 08		25,606.8	843,074.5	135,508.9	707,565.7	26,266.6	3.1	97,377.4	-2,195.7	33,657.8	3,197.6
09		23,577.6	855,989.6	131,380.0	724,609.6	25,483.8	3.0	97,790.8	-1,626.6	37,834.5	2,927.0
10		24,455.0	864,255.8	131,952.2	732,303.6	26,314.7	2.9	99,330.7	-1,487.1	36,677.4	3,256.5
11		24,569.5	867,532.0	131,061.8	736,470.2	25,104.0	2.8	98,198.8	-2,158.8	38,922.8	2,964.7
12		26,383.7	873,228.0	130,169.4	743,058.6	25,424.4	788.2	101,652.3	-177.9	40,192.9	2,859.6
2012 / 01		24,940.7	870,619.6	123,764.2	746,855.4	24,824.5	822.8	100,194.0	-1,266.0	39,623.9	3,172.4

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

**SEKTORI FINANCIAR**

**FINANCIAL SECTOR**

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

Në milionë lekë, fund periudhe

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

In millions ALL, end of period

	Totali i mjeteve/ Total assets (2+3+4+7+8+11+12)	Monedha dhe kartëmonedha në lekë/ Notes and coins in national currency	Monedha dhe kartëmonedha në valutë/ Notes and coins in foreign currency	Depozita/ Deposits (5+6)	Bankat paradepozituese/ Deposit money banks	Korporatat e tjera financiare/ Other financial corporations	Letra me vlerë/ Securities	Huatë/ Loans (9+10)	Sektorë të tjera residente/ Other resident sectors	Korporatat e tjera jofinanciare / Other nonfinancial corporations	Mjete të tjera/ Other financial assets	Mjete jofinanciare/ Nonfinancial assets
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 / IV	5,243.2	30.0	3.0	587.4	268.4	319.0	–	4,475.3	4,475.3	–	132.9	14.7
2011 / I	5,216.2	29.9	3.0	611.8	313.9	297.9	–	4,417.8	4,417.8	–	140.6	13.1
II	5,259.9	33.8	3.3	678.9	320.3	358.6	–	4,384.4	4,384.4	–	143.8	15.6
III	5,288.7	42.0	2.5	694.9	312.8	382.1	–	4,379.3	4,379.3	–	154.1	15.9
IV	5,384.2	21.5	2.1	637.8	346.0	291.8	19.7	4,523.6	4,523.6	–	164.5	15.0

	Detyrimet totale / Total liabilities (2+5+8+12+13)	Depozita të përfshtira në paranë e gjirë/ Deposits included in broad money (3+4)	Sektorë të tjera residente/ Other resident sectors	Korporatat e tjera jofinanciare/ Other nonfinancial corporations	Depozita të paperfshira në paranë e gjirë/ Deposits excluded from broad money (6+7)	Sektorë të tjera residente/ Other resident sectors	Korporatat e tjera jofinanciare/ Other nonfinancial corporations	Huatë/ Loans (9+10+11)	Korporatat e tjera financiare/ Other financial corporations	Bankat paradepozituese/ Deposit money banks	Overia gendrore/ Central Government	Detyrime të tjera/ Other liabilities	Aksione dhe instrumente të tjerë të kapitalit/ Shares and other equity
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 / IV	5,243.2	1,759.4	1,759.4	–	16.9	16.9	–	2,569.3	2,569.3	–	–	125.5	772.0
2011 / I	5,216.2	1,788.6	1,788.6	–	17.9	17.9	–	2,516.1	2,516.1	–	–	104.0	789.8
II	5,259.9	1,835.3	1,835.3	–	18.5	18.5	–	2,503.6	2,496.6	7.0	–	99.6	802.9
III	5,288.7	1,873.9	1,873.9	–	18.6	18.6	–	2,475.2	2,475.2	–	–	105.1	815.8
IV	5,384.2	1,899.5	1,899.5	–	20.0	20.0	–	2,526.0	2,526.0	–	–	128.6	810.1

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/ Claims on other financial corporations	Pretendimet ndaj korporatave lokale/ Claims on local government	Pretendimet ndaj korporatave jo-financiare publike/ Claims on public nonfinancial corporations	Pretendimet ndaj korporatave të tjera jo-financiare/ Claims on other nonfinancial corporations	Pretendime ndaj sektorëve të tjere rezidente/ Claims on other resident sectors
1	2	3	4	5	6	7	8	9	10	11	12	13	
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 / 12	86,581.4	123,946.5	37,365.1	855,406.8	88,267.5	285,458.0	291,440.0	5,982.0	9,023.5	85.0	9,373.8	315,879.1	147,320.0
2011 / 12	133,424.6	179,744.4	46,319.8	941,963.1	97,105.8	304,565.0	309,953.9	5,389.0	10,133.6	147.2	18,678.4	364,374.0	146,959.1
2011 / 08	112,937.0	157,118.3	44,181.3	921,027.1	92,256.8	312,008.9	318,008.9	6,000.1	9,680.4	96.1	12,230.8	341,170.8	153,583.4
09	117,200.9	160,667.4	43,466.5	931,211.4	95,426.3	309,229.3	316,920.0	7,690.7	10,183.2	96.1	13,721.4	349,262.6	153,292.4
10	124,258.8	169,160.0	44,901.2	934,840.2	95,271.1	310,206.4	316,906.8	6,700.4	10,252.2	105.9	14,382.4	351,217.9	153,404.3
11	124,998.3	171,777.0	46,778.8	937,102.3	96,938.3	308,613.9	315,154.1	6,540.1	10,158.1	112.6	15,195.6	353,382.7	152,701.1
12	133,424.6	179,744.4	46,319.8	941,963.1	97,105.8	304,565.0	309,953.9	5,389.0	10,133.6	147.2	18,678.4	364,374.0	146,959.1
2012 / 01	126,162.9	172,599.6	46,436.8	942,893.6	97,661.2	306,605.2	312,582.7	5,977.5	10,286.9	144.6	18,604.7	362,673.9	146,917.2

	Detyrime ndaj bankës qendrore/ Liabilities to Central Bank	Depozita të përfshira në paranë e gjërë/ Deposits included in broad money (16+17)	Depozita të transferueshme/ Transferable deposits	Depozita të tjera/ Other deposits	Depozita të pa përfshira në paranë e gjërë/ Deposits not included in broad money	Huatë/ Loans	Aksione dhe instrumente të tjera të kapitalit/ Shares and other equity	Nga të cilat: Rezerva rivleresimi/ Of which: Valuation adjustment	Detyrime të tjera neto/ Other net liabilities	Axhustimi i konsolidimit/ Consolidation adjustment
14	15	16	17	18	19	20	21	22	23	
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 / 12	13,011.9	784,968.2	129,777.7	655,190.5	20,729.9	2,570.4	98,374.1	-93.2	21,563.1	770.7
2011 / 12	26,383.7	875,127.5	130,169.4	744,958.1	25,444.4	3,314.2	102,462.4	-177.9	40,141.9	2,513.6
2011 / 08	25,606.8	844,909.8	135,508.9	709,401.0	26,285.1	2,499.6	98,180.3	-2,195.7	33,598.0	2,884.4
09	23,577.6	857,863.5	131,380.0	726,483.5	25,502.4	2,478.2	98,606.7	-1,626.6	37,769.7	2,614.2
10	24,455.0	866,129.8	131,952.2	734,177.6	26,333.3	2,478.1	100,146.5	-1,487.1	36,612.6	2,943.7
11	24,569.5	869,406.0	131,061.8	738,344.2	25,122.6	2,478.0	99,014.6	-2,158.8	38,858.0	2,651.9
12	26,383.7	875,127.5	130,169.4	744,958.1	25,444.4	3,314.2	102,462.4	-177.9	40,141.9	2,513.6
2012 / 01	24,940.7	872,519.1	123,764.2	748,754.9	24,844.5	3,348.8	101,004.1	-1,266.0	39,572.9	2,826.4

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

SEKTORI FINANCIAR

FINANCIAL SECTOR

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

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

	Mjetet valutore neto/ Net foreign assets (2-3)	Pretendime ndaj jorezidentëve/ Claims on nonresidents	Minus: Detyrime ndaj jorezidentëve/ Less: Liabilities to nonresidents	Mjetet e brendshme/ Domestic assets (5+8)	Pretendimet neto ndaj qeverisë qendrore/ Net claims on Central Government (6-7)	Pretendimet ndaj qeverisë qendrore/ Less: Liabilities to Central Government	Minus: Detyrime ndaj 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 korporatave 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 sektoreve të tjera rezidentëve/ Claims on other resident sectors	
	1	2	3	4	5	6	7	8	9	10	11	12	13
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 / 12	339,409.2	398,574.7	59,165.5	826,848.0	343,395.1	358,368.8	14,973.7	483,453.0	9,023.5	85.0	9,373.8	315,879.1	149,091.6
2011 / 12	389,082.5	456,220.1	67,137.6	903,863.7	361,663.0	377,544.7	15,881.7	542,200.7	10,133.6	147.2	18,678.4	364,374.0	148,867.5
2011 / 08	356,891.6	421,527.6	64,636.1	882,820.8	364,185.0	383,684.7	19,499.7	518,635.8	9,680.4	96.1	12,230.8	341,170.8	155,457.6
09	373,084.1	437,364.9	64,280.8	887,640.4	359,222.1	383,094.8	23,872.7	528,418.3	10,183.2	96.1	13,721.4	349,262.6	155,155.0
10	379,233.5	444,844.1	65,610.7	889,059.3	357,809.7	383,629.2	25,819.5	531,249.6	10,252.2	105.9	14,382.4	351,217.9	155,291.2
11	378,285.5	445,881.9	67,596.4	894,552.8	361,107.2	382,568.5	21,461.2	533,445.6	10,158.1	112.6	15,195.6	353,382.7	154,596.6
12	389,082.5	456,220.1	67,137.6	903,863.7	361,663.0	377,544.7	15,881.7	542,200.7	10,133.6	147.2	18,678.4	364,374.0	148,867.5
2012 / 01	381,565.1	449,866.7	68,301.6	901,219.5	360,663.6	380,107.5	19,443.9	540,555.9	10,286.9	144.6	18,604.7	362,673.9	148,845.8

	Detyrimet e parasë së gjërë/ Broad money liabilities (15+16)	Paraja jashlë korporatave depozituese/ Money outside depository corporations	Depozita të përfshira në paranë e gjërë/ Deposits included in broad money (17+18)	Depozita të transferueshme/ Transferable deposits	Depozita të tjera/ Other deposits	Depozita të përfshira në paranë e gjërë/ Deposits excluded from broad money	Huatë/ Loans	Llogari të pagueshme/ Other accounts payable	Aksione dhe instrumente të tjerë 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
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 / 12	980,283.9	195,059.0	785,225.0	130,026.9	655,198.1	21,355.2	2,570.4	797.9	150,620.8	17,085.2	10,282.6	346.5
2011 / 12	1,070,153.7	194,923.4	875,230.3	130,270.2	744,960.0	26,106.4	3,314.2	901.1	162,454.4	24,572.8	29,671.2	345.4
08	1,034,708.7	189,554.9	845,153.8	135,510.6	709,643.2	27,827.7	2,499.6	840.4	150,437.9	16,833.8	23,169.1	229.1
09	1,046,909.0	188,946.3	857,962.8	131,378.6	726,584.2	26,347.4	2,478.2	853.9	156,305.5	22,272.2	27,475.0	355.5
10	1,053,377.4	186,592.0	866,785.4	131,951.0	734,834.4	27,796.0	2,478.1	858.6	156,692.2	20,769.2	26,388.0	702.6
11	1,057,110.6	187,234.3	869,876.3	131,532.1	738,344.2	26,264.6	2,478.0	870.0	157,591.2	21,568.5	28,167.1	356.9
12	1,070,153.7	194,923.4	875,230.3	130,270.2	744,960.0	26,106.4	3,314.2	901.1	162,454.4	24,572.8	29,671.2	345.4
2012 / 01	1,061,218.6	188,208.8	873,009.8	123,762.3	749,247.6	26,399.5	3,348.8	906.1	161,771.7	23,076.6	28,892.5	247.3

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

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

	M3 (2+7) 1	M2 (3+6) 2	M1 (4+5) 3	Paraja jashtë korporatave depozituese/ Currency outside depository corporations 4	Depozitat pa afat në lekë/ Current accounts and non-term deposits in national currency 5	Depozitat me afat në lekë/ Time deposits in national currency 6	Depozitat në valutë/ Deposits in foreign currency 7
<b>Gjendja në fund të periudhës (në milionë Lekë)/ Stock at end of period (in millions ALL)</b>							
2009 / 12	871,469.5	578,181.5	284,505.5	209,043.7	75,461.8	293,675.9	293,288.0
2010 / 12	980,283.9	604,517.3	275,427.3	195,059.0	80,368.4	329,090.0	375,766.6
2011 / 12	1,070,153.7	647,007.8	276,898.3	194,923.4	81,974.9	370,109.5	423,145.8
2011 / 08	1,034,708.7	625,586.2	271,808.2	189,554.9	82,253.2	353,778.0	409,122.5
09	1,046,909.0	630,476.0	268,923.2	188,946.3	79,976.9	361,552.8	416,433.1
10	1,053,377.3	631,260.9	267,189.3	186,592.0	80,597.3	364,071.6	422,116.5
11	1,057,110.6	637,089.8	269,123.6	187,234.3	81,889.3	367,966.2	420,020.8
12	1,070,153.7	647,007.8	276,898.3	194,923.4	81,974.9	370,109.5	423,145.8
2012 / 01	1,061,218.6	641,765.7	265,229.7	188,208.8	77,020.9	376,535.9	419,453.0
<b>Ndryshimi vjetor në përqindje/ Annual percentage changes</b>							
2009 / 12	6.8	4.2	0.6	6.8	-13.3	7.9	12.5
2010 / 12	12.5	4.6	-3.2	-6.7	6.5	12.1	28.1
2011 / 12	9.2	7.0	0.5	-0.1	2.0	12.5	12.6
2011 / 08	10.1	6.3	-1.7	-3.8	3.5	13.3	16.4
09	10.4	6.7	-1.3	-1.3	-1.4	13.6	16.4
10	10.6	6.7	-1.0	-2.3	2.2	13.1	17.1
11	10.0	7.4	0.8	-1.1	5.7	12.7	14.1
12	9.2	7.0	0.5	-0.1	2.0	12.5	12.6
2012 / 01	8.1	6.7	0.7	0.9	0.2	11.4	10.4

Burimi :Banka e Shqipërisë.

Source: Bank of Albania.

## 1-8.b Kundërpartitë e aggregatëve monetarë

## Counterparts of monetary aggregates 1-8.b

	Mjetet valutore neto/ Net Foreign Assets	Mjetet e brendshme/ Domestic assets (3+4)	Pretendimet ndaj qeverisë qendrore neto/ Net claims on Central Government	Pretendime ndaj sektorëve të tjere*/ 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>					
2009 / 12	244,442.7	781,942.8	341,292.4	440,650.4	3,516.5
2010 / 12	339,409.2	826,848.0	343,395.1	483,453.0	10,282.6
2011 / 12	389,082.5	903,863.7	361,663.0	542,200.7	29,671.2
2011 / 08	356,891.6	882,820.8	364,185.0	518,635.8	23,169.1
09	373,084.1	887,640.4	359,222.1	528,418.3	27,475.0
10	379,233.5	889,059.3	357,809.7	531,249.6	26,388.0
11	378,285.5	894,552.8	361,107.2	533,445.6	28,167.1
12	389,082.5	903,863.7	361,663.0	542,200.7	29,671.2
2012 / 01	381,565.1	901,219.5	360,663.6	540,555.9	28,892.5

	Ndryshimi vjetor në përqindje/ Annual percentage changes				
	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 tjere*/ Claims on other sectors*	
	1	2	3	4	
2009 / 12	18.3	8.8	6.0	11.1	
2010 / 12	38.9	5.7	0.6	9.7	
2011 / 12	14.6	9.3	5.3	12.2	
2011 / 08	13.1	9.3	4.7	12.8	
09	17.0	9.9	3.8	14.6	
10	17.6	9.9	3.2	14.8	
11	12.5	10.2	7.7	12.0	
12	14.6	9.3	5.3	12.2	
2012 / 01	14.1	8.8	4.8	11.7	

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania.

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

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

1-9 Depozitat në lekë sipas sektorit\*

Në milionë lekë, fund periudhe

Lek denominated deposits by sector\* 1-9

In millions ALL, end of period

Totali i depozitave/ Total deposits (2+8)	Llogari rrjedhese dhe depozita pa afat/ Current account and sight deposits (3+4+5+6+7)						Sektorë të tjera rezidentë/ Other resident sectors	Depozitat me afat/ Time deposits (9+10+11+12+13)	Depozitat me afat/ Time deposits (9+10+11+12+13)					
	Qeveria lokale/ Local government	Korporatat jofinanciare publike/ Public nonfinancial corporations	Korporata të tjera financiare/ Other financial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Korporatat me afat/ Time deposits (9+10+11+12+13)			Qeveria lokale/ Local government	Korporatat jofinanciare publike/ Public nonfinancial corporations	Korporata të tjera financiare/ Other financial corporations	Korporata të tjera jofinanciare/ Other nonfinancial corporations	Korporatat me afat/ Time deposits (9+10+11+12+13)		
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 / 12	409,458.4	80,368.4	948.1	7,134.0	920.6	22,505.0	48,860.8	329,090.0	55.1	3,054.3	1,773.4	8,316.8	315,890.5	
2011 / 12	452,084.5	81,974.9	1,157.4	7,303.4	532.5	20,681.5	52,300.1	370,109.5	109.6	2,608.9	1,423.5	11,292.5	354,675.1	
2011 / 08	436,031.3	82,253.2	1,529.2	7,743.6	450.4	21,099.8	51,430.3	353,778.0	94.2	3,235.5	2,269.1	9,217.8	338,961.5	
09	441,529.7	79,976.9	1,495.8	7,793.9	493.3	19,902.4	50,291.5	361,552.8	94.6	3,654.1	1,769.0	11,065.1	344,970.1	
10	444,668.9	80,597.3	1,269.3	8,318.3	504.9	21,063.0	49,441.8	364,071.6	109.0	3,550.1	2,094.0	9,524.0	348,794.5	
11	449,855.5	81,889.3	1,259.2	8,146.9	999.9	21,211.7	50,271.5	367,966.2	109.2	3,251.3	1,547.3	10,636.9	352,421.5	
12	452,084.5	81,974.9	1,157.4	7,303.4	532.5	20,681.5	52,300.1	370,109.5	109.6	2,608.9	1,423.5	11,292.5	354,675.1	
2012 / 01	453,556.8	77,020.9	1,347.8	7,232.6	384.6	19,122.8	48,933.1	376,535.9	29.1	3,584.2	2,027.0	10,376.9	360,518.7	

1-10 Depozitat në valutë sipas sektorit\*

Në milionë lekë, fund periudhe

3.5 Foreign currency denominated deposits by sector\* 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)						Sektorë të tjera rezidentë/ Other resident sectors	Depozitat me afat / Time deposits (22+23+24+25+26)	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	Korporatat 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	Korporatat me afat / Time deposits (22+23+24+25+26)		
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 / 12	375,766.6	87,471.8	256.0	4,102.0	971.9	29,547.6	52,594.2	288,294.8	237.0	4,470.0	5,229.1	27,835.3	250,523.5		
2011 / 12	423,145.8	86,753.0	263.1	2,091.4	971.8	28,217.3	55,209.4	336,392.8	17.4	3,150.8	5,050.5	26,201.1	301,973.0		
2011 / 08	409,122.5	93,537.6	235.9	2,872.3	885.0	31,076.1	58,468.4	315,584.9	121.3	3,065.7	5,072.3	22,016.7	285,308.8		
09	416,433.1	90,326.9	920.0	2,921.4	788.4	28,814.7	56,882.4	326,106.1	122.6	3,672.5	5,356.0	23,341.3	293,613.8		
10	422,116.5	89,328.7	390.7	2,732.1	458.7	29,766.7	55,980.5	332,787.8	123.4	3,875.6	4,835.0	26,338.8	297,615.1		
11	420,020.8	87,325.3	295.7	2,755.6	274.8	29,304.9	54,694.3	332,695.5	16.8	3,005.3	5,048.0	25,853.0	298,772.3		
12	423,145.8	86,753.0	263.1	2,091.4	971.8	28,217.3	55,209.4	336,392.8	17.4	3,150.8	5,050.5	26,201.1	301,973.0		
2012 / 01	419,453.0	84,358.6	193.8	2,439.7	362.7	27,594.2	53,768.1	335,094.4	16.8	2,888.1	5,183.8	20,681.9	306,323.9		

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania.

\* Deposits included in broad money.

1-11 Kredia për ekonominë sipas sektorit<sup>1</sup>

Në milionë lekë, fund periudhe

Credit to economy by sector<sup>1</sup> 1-11

In millions ALL, end of period

	Total i kredisë/ Total credit (2+8)	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
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 / 12	483,129.7	157,197.3	85.0	5,022.9	83,234.9	2,957.0	65,897.5	325,932.4	—	4,351.0	232,644.2	5,747.5	83,189.8
2011 / 12	541,903.3	188,782.6	147.2	8,446.2	108,321.7	3,364.2	68,503.4	353,120.7	—	10,232.3	256,052.2	6,477.7	80,358.5
2011 / 08	518,271.6	172,272.3	96.1	4,856.2	93,330.4	2,837.1	71,152.4	345,999.3	—	7,374.5	247,840.4	6,484.8	84,299.7
09	528,028.2	176,248.5	96.1	4,842.8	96,950.4	3,151.3	71,207.9	351,779.6	—	8,878.6	252,312.2	6,649.8	83,939.0
10	530,862.5	177,849.0	105.9	4,744.6	98,123.7	3,240.4	71,634.5	353,013.5	—	9,637.8	253,094.3	6,629.7	83,651.8
11	533,057.8	181,326.7	112.6	5,026.7	100,698.9	3,327.6	72,161.0	351,731.1	—	10,168.9	252,683.8	6,448.4	82,429.9
12	541,903.3	188,782.6	147.2	8,446.2	108,321.7	3,364.2	68,503.4	353,120.7	—	10,232.3	256,052.2	6,477.7	80,358.5
2012 / 01	540,258.5	187,061.2	144.6	8,430.7	106,505.9	3,363.6	68,616.5	353,197.3	—	10,174.0	256,168.0	6,631.6	80,223.7

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania

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

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

1-12 Kredita sipas aktivitetit ekonomik<sup>1</sup>

Ne milione leke, fund periudhe

Loans by economic activity<sup>1</sup> 1-12

In millions ALL, end of period

	Totali i kredisë për bizneset/ Total loans to business (2+3+4+5+6+7+8 +9+10+11+12+1 3+14+15+16+17)	Bujqësia, gjueta dhe silviku Agriculture, hunting and forestry	Peshkimi/ Fishing	Industria nxjerese/ Mining and quarrying	Industria përpunu Manufacturing	Prodhimi, shpërndarja e energjise elektrike, e gazit dhe e ujit/ Electricity, gas and water supply	Ndërtimi/ Construction	Tregtia, riparimi i automjeteve dhe artikujve shtëpiakë/ Trade, repair of motor vehicles and personal and household goods	Hotelet dhe restorantet/ Hotels and restaurants	Transporti, magazinimi dhe telekomunikacioni/ Transport, storage and telecommunications	Ndërmjetësim monetar dhe financiar/ Financial intermediation	Pasuritë e patundshme, dhënia me qira, etj. / Real estate, renting, etc.	Administrimi publik/ Public administration	Arsimi/ Education	Shendetli dhe veprimtaritë sociale/ Health and social work	Shërbime kolektive, sociale dhe individuale/ Other community, social and personal service activities	Te tjera/ Other
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
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 / 12	330,388.1	3,982.6	903.8	6,736.7	47,196.6	23,563.2	65,787.3	113,996.3	14,118.4	10,910.9	10,631.7	2,437.6	797.1	3,687.1	4,797.3	12,117.9	8,723.4
2011 / 12	389,425.7	5,586.3	1,036.4	6,572.6	57,853.6	37,073.3	70,875.5	129,075.9	15,876.4	11,060.5	11,404.7	2,672.0	1,660.4	4,496.7	4,675.2	16,811.3	12,695.1
2011 / 08	358,107.8	4,740.4	957.4	6,097.1	55,122.0	28,063.0	67,459.8	121,420.9	14,582.1	10,183.8	10,218.2	2,929.0	1,661.6	4,077.8	4,761.4	14,370.8	11,462.6
09	369,087.2	4,821.9	979.4	6,054.0	54,883.0	30,794.9	67,468.4	128,380.8	14,808.5	10,509.2	10,707.2	2,838.6	1,673.8	4,175.5	4,757.3	14,596.6	11,638.1
10	370,874.3	4,904.9	1,001.6	7,128.0	55,278.1	31,233.2	68,350.1	126,564.9	15,301.9	10,535.3	10,334.4	2,789.9	1,688.8	4,121.0	4,788.4	15,565.0	11,289.0
11	373,534.3	5,253.6	985.5	7,365.4	55,618.7	31,485.4	67,792.9	127,583.2	15,005.9	11,021.9	11,158.4	2,762.0	1,663.4	4,066.5	4,797.9	15,620.6	11,353.1
12	389,425.7	5,586.3	1,036.4	6,572.6	57,853.6	37,073.3	70,875.5	129,075.9	15,876.4	11,060.5	11,404.7	2,672.0	1,660.4	4,496.7	4,675.2	16,811.3	12,695.1
2012 / 01	387,401.1	5,421.6	1,019.5	6,302.7	59,791.3	32,746.1	66,597.6	134,900.3	15,919.8	10,566.7	11,693.7	2,877.4	1,658.6	4,446.2	4,575.5	16,298.3	12,586.0

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
2009 / 12	291,214.3	76,734.3	30,976.5	17,237.7	18,494.7	10,025.4
2010 / 12	330,388.1	89,529.3	33,349.8	21,738.1	21,121.2	13,320.3
2011 / 12	389,425.7	118,862.4	37,883.4	33,938.2	26,536.0	20,504.8
2011 / 08	358,107.8	99,327.6	34,500.9	25,893.0	21,617.9	17,315.9
09	369,087.2	103,753.9	36,066.3	26,076.3	24,158.8	17,452.6
10	370,874.3	104,790.9	36,622.7	25,884.3	24,471.9	17,812.1
11	373,534.3	107,514.8	36,760.4	28,541.5	24,281.2	17,931.6
12	389,425.7	118,862.4	37,883.4	33,938.2	26,536.0	20,504.8
2012 / 01	387,401.1	116,880.7	36,960.8	32,780.3	26,294.7	20,845.0
	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	
2009 / 12	26,832.1	12,115.4	5,787.9	4,493.4	4,435.4	
2010 / 12	31,186.8	12,966.4	6,116.6	6,474.7	5,629.1	
2011 / 12	36,138.2	17,403.7	5,354.5	7,070.4	6,309.6	
2011 / 08	30,828.8	13,909.9	4,939.4	5,979.1	6,000.4	
09	35,879.4	17,912.6	5,454.8	6,242.4	6,269.6	
10	34,430.2	17,351.7	5,116.6	5,923.2	6,038.8	
11	34,975.0	17,098.8	5,295.2	6,349.6	6,231.4	
12	36,138.2	17,403.7	5,354.5	7,070.4	6,309.6	
2012 / 01	36,377.3	16,611.9	5,795.4	7,526.8	6,443.2	
	Në euro / In EUR (13+14+15+16)	Overdraft/ Overdraft	Kapital qarkullues/ Working capital	Blerje pajisjesh/ Machineries and appliances	Pasuri të paluajtshme/ Real estate	Kredia në monedha të tjera/ In other currencies
	12	13	14	15	16	17
2009 / 12	186,942.0	53,528.5	26,575.6	53,511.5	53,326.4	705.8
2010 / 12	209,347.5	61,989.3	27,174.5	60,072.5	60,111.2	324.5
2011 / 12	234,203.0	68,305.4	31,695.8	65,354.7	68,847.0	222.1
2011 / 08	227,693.7	67,297.4	30,379.7	62,219.0	67,797.6	257.7
09	229,211.4	66,929.7	31,540.3	62,429.4	68,312.0	242.4
10	231,414.4	66,289.0	31,150.9	64,744.5	69,230.0	238.8
11	230,817.1	67,704.3	31,280.8	63,420.0	68,412.0	227.5
12	234,203.0	68,305.4	31,695.8	65,354.7	68,847.0	222.1
2012 / 01	233,923.2	69,299.3	30,191.2	65,820.9	68,611.8	219.9

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania.

1) Data on loans do not include accrued interests.

1-14 Kredia sipas qëllimit të përdorimit dhe monedhës për individët<sup>1</sup>

Në milionë lekë, fund periudhe

Household loans by purpose and currency<sup>1</sup> 1-14

In millions ALL, end of period

	Kredia për individët/ Household Loans (2+8+14+20)	Në lekë / In ALL (3+4+5+6+7)	Overdraft/ Overdraft	Mallra jo të qëndrueshëm/ Nondurable goods	Mallra të qëndrueshëm/ Durable goods	Pasuri të paluajtshme/ Real estate	Ushtrim aktiviteti/ Business activity
	1	2	3	4	5	6	7
2009 / 12	139,779.6	56,239.5	3,859.5	14,338.2	5,228.1	25,591.3	7,222.4
2010 / 12	142,176.0	59,411.9	4,468.4	14,403.5	5,434.0	27,782.7	7,323.3
2011 / 12	141,618.3	61,524.9	5,271.1	16,128.1	5,489.7	30,285.5	4,350.5
2011 / 08	148,041.1	64,315.5	4,981.0	15,952.8	5,469.0	30,438.6	7,474.0
09	147,721.1	64,348.6	5,279.2	15,688.1	5,455.4	30,501.2	7,424.7
10	148,057.1	64,675.6	5,335.5	15,812.3	5,465.4	30,654.9	7,407.4
11	147,427.9	65,259.5	5,470.5	15,923.3	5,469.5	30,866.8	7,529.4
12	141,618.3	61,524.9	5,271.1	16,128.1	5,489.7	30,285.5	4,350.5
2012 / 01	141,265.3	61,544.9	5,259.1	16,074.3	5,413.3	30,435.8	4,362.3
	Në dollarë amerikanë / In USD (9+10+11+12+13)	Overdraft/ Overdraft	Mallra jo të qëndrueshëm/ Nondurable goods	Mallra të qëndrueshëm/ Durable goods	Pasuri të paluajtshme/ Real estate	Ushtrim aktiviteti/ Business activity	
	8	9	10	11	12	13	
2009 / 12	2,330.8	243.0	40.1	104.5	1,846.1	97.1	
2010 / 12	2,254.3	236.8	20.6	135.1	1,756.7	105.1	
2011 / 12	2,253.4	251.0	35.5	93.3	1,606.5	267.2	
2011 / 08	1,888.8	155.7	31.3	84.6	1,508.9	108.3	
09	2,121.5	183.5	35.8	125.9	1,621.3	155.1	
10	1,993.2	173.1	35.4	101.2	1,550.3	133.1	
11	2,089.9	197.5	36.5	750.3	966.4	139.2	
12	2,253.4	251.0	35.5	93.3	1,606.5	267.2	
2012 / 01	2,165.0	210.1	42.2	78.4	1,573.8	260.6	
	Në euro / In EUR (15+16+17+18+19)	Overdraft/ Overdraft	Mallra jo të qëndrueshëm/ Nondurable goods	Mallra të qëndrueshëm/ Durable goods	Pasuri të paluajtshme/ Real estate	Ushtrim aktiviteti/ Business activity	Kredia në moneda të tjera / In other currencies
	14	15	16	17	18	19	20
2009 / 12	80,748.3	2,029.4	1,666.4	2,899.4	70,031.3	4,121.9	461.0
2010 / 12	80,001.6	1,559.4	1,732.9	2,415.5	70,107.7	4,186.0	508.3
2011 / 12	77,355.1	1,624.0	1,687.8	2,912.2	68,167.1	2,964.0	484.9
2011 / 08	81,289.1	1,908.3	1,661.8	2,803.1	70,511.8	4,404.2	547.8
09	80,719.4	1,844.8	1,616.6	2,764.3	70,291.7	4,202.1	531.6
10	80,883.9	1,724.8	1,694.3	2,810.7	70,334.3	4,319.8	504.5
11	79,591.7	1,743.7	1,610.1	2,815.8	69,194.5	4,227.7	486.8
12	77,355.1	1,624.0	1,687.8	2,912.2	68,167.1	2,964.0	484.9
2012 / 01	77,070.4	1,727.2	1,675.9	2,862.9	67,847.2	2,957.3	485.0

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania.

1) Data on loans do not include accrued interests.

## 1-15 Kredia sipas rrethit\*

Në milionë lekë, fund periudhe

Loans by district<sup>\*</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
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 / IV	472,564.0	330,634.1	37,138.3	12,921.5	12,024.4	8,083.6	16,490.2	14,187.2	8,909.6	32,175.2
2011 / I	484,172.5	340,084.0	38,939.0	13,797.9	12,138.5	8,058.9	16,413.2	13,240.2	9,186.1	32,314.9
II	499,204.9	348,552.7	39,149.5	14,765.2	12,935.4	8,332.4	17,041.3	14,431.7	9,524.1	34,472.6
III	516,808.3	364,810.3	39,654.2	15,170.7	12,954.4	8,431.9	16,788.7	14,828.3	9,739.3	34,430.5
IV	531,044.0	374,940.9	41,383.8	15,266.5	13,128.9	8,649.4	16,477.1	15,779.5	10,257.8	35,160.0

Burimi: Banka e Shqipërisë

\* Të dhënat e kredisë nuk përfshijnë interesat e përllogaritur.

Source: Bank of Albania

\* Data on loans do not include accrued interests.

## 1-16 Normat 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
2011	03/ 01	3.25	–	5.00	–	6.75	1.00	11.00	–
	24/ 03	3.50	0.25	5.25	0.25	7.00	0.25	11.25	0.25
	30/ 09	3.25	-0.25	5.00	-0.25	6.75	-0.25	11.00	-0.25
	01/ 12	3.00	-0.25	4.75	-0.25	6.50	-0.25	10.75	-0.25
2012	26/ 01	2.75	-0.25	4.50	-0.25	6.25	-0.25	10.50	-0.25

Burimi: Banka e Shqiperise

Source: Bank of Albania

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

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

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

Në përqindje

Interest rates on new deposits by currency\* 1-17

In percentage

	Në lekë/ In ALL					
	Llogari rrjedhëse/ Current accounts	1 mujore/ 1 months	3 mujore/ 3 months	6 mujore/ 6 months	12 mujore/ 12 months	24 mujore/ 24 months
2009	0.28	4.56	5.05	5.74	6.78	7.23
2010	0.30	4.55	4.64	5.38	6.40	7.04
2011	0.22	4.39	4.22	4.87	5.87	6.59
2011/08	0.05	5.05	4.21	4.84	5.87	6.55
09	0.05	4.18	4.41	4.87	5.92	6.76
10	0.06	4.47	4.23	4.89	5.89	6.47
11	0.06	4.51	4.14	4.84	5.85	6.53
12	0.05	4.5	4.06	4.77	5.82	6.51
2012/01	0.05	3.99	4.16	4.76	5.80	6.46
Në dollarë amerikanë/ In USD						
2009	0.08	1.17	1.60	1.77	2.38	2.32
2010	0.09	1.15	1.19	1.39	2.04	2.34
2011	0.09	0.84	1.07	1.59	2.14	1.96
2011/08	0.04	0.87	0.98	1.27	2.06	1.69
09	0.03	0.95	1.10	1.45	1.96	1.94
10	0.04	0.69	0.98	2.39	1.98	1.99
11	0.04	0.69	1.02	2.52	3.29	1.97
12	0.03	0.88	1.57	1.71	2.41	2.19
2012/01	0.04	1.13	1.16	1.67	2.47	2.29
Në Euro/ In EUR						
2009	0.14	2.09	3.48	3.96	4.23	4.91
2010	0.15	1.87	2.52	3.00	3.57	4.22
2011	0.11	2.04	2.09	2.45	3.11	3.85
2011/08	0.03	2.50	1.99	2.43	3.15	3.78
09	0.04	2.33	2.23	2.44	3.28	4.01
10	0.03	2.22	1.97	2.37	3.11	3.76
11	0.03	2.13	2.19	2.51	3.17	4.18
12	0.03	1.90	2.31	2.38	3.29	3.72
2012/01	0.02	1.71	2.13	2.41	3.30	3.72

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania.

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

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

**Interest rates on new loans by currency\* 1-18**

Në përqindje

In percentage

	<b>Në lekë/ In ALL</b>				
	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
2009	12.54	12.46	15.75	15.11	14.06
2010	13.17	11.29	15.68	14.16	12.05
2011	12.28	11.17	13.43	12.79	10.73
2011/08	11.63	10.34	13.04	14.37	11.36
09	11.57	11.38	13.86	14.08	9.65
10	10.89	11.17	12.16	12.61	10.87
11	11.39	11.94	14.17	14.57	11.15
12	10.51	10.25	14.63	11.29	10.82
2012/01	11.14	10.72	13.25	13.91	10.55
<b>Në dollarë amerikanë / In USD</b>					
2009	7.32	7.22	7.15	7.15	6.96
2010	7.44	6.68	6.72	7.06	8.01
2011	8.85	6.57	7.15	4.52	6.91
2011/08	7.36	7.20	7.27	–	5.69
09	6.76	7.64	6.12	8.27	3.16
10	8.14	6.88	7.68	9.31	3.50
11	9.44	6.51	7.68	6.68	7.56
12	6.81	7.05	7.31	6.41	7.11
2012/01	9.24	7.59	6.99	6.46	5.24
<b>Në Euro/ In EUR</b>					
2009	8.32	7.64	8.19	8.07	7.60
2010	7.20	7.14	8.02	7.87	7.41
2011	7.51	7.18	7.76	7.45	7.56
2011/08	7.11	7.2	8.17	7.73	7.75
09	6.86	6.89	8.24	8.82	7.58
10	8.52	6.34	8.61	7.95	7.40
11	8.12	6.84	7.00	7.73	7.16
12	7.83	7.16	8.12	7.26	7.35
2012/01	7.47	6.85	7.32	8.01	7.85

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

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

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

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

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

	Normat e interesit për bonot e thesarit/ Maturity breakdown of Treasury bill yields		
	3 mujar/ 3 months	6 mujar/ 6 months	12 mujar/ 12 months
2007 / 12	6.32	7.41	8.26
2008 / 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
2011 / 01	–	6.32	6.83
02	5.21	6.38	6.95
03	5.35	6.72	7.27
04	–	6.84	7.41
05	5.47	6.82	7.36
06	5.65	6.80	7.54
07	–	6.82	7.69
08	5.61	6.78	7.68
09	5.62	6.77	7.68
10	–	6.49	7.50
11	5.49	6.44	7.40
12	5.31	6.23	6.95
2012 / 01	–	6.23	7.07

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

\* Përfaqësojnë normat mesatare të ponderuara të periudhës.

\* Weighted average interest rates.

**SEKTORI FINANCIAR**

**FINANCIAL SECTOR**

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

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

	Total i aktiveve/ Total Assets (2+13+22+23+24+25 +26)	Veprime me thesarin dhe ndërbankare/ Treasury and interbank transactions (3+4+7+8)	Mjete monetare/ Cash on hand	Marrëdhënime me Banken Qendore/ Transactions with the Central Bank (5+6)	Rezerva të detyrueshme në Bankën Qendore/ Required reserves with Central Bank	Të tjera/ Others	Bono thesari dhe bono të tjera të pranueshme pë rifinancim nga BO/ Treasury bills and other bills eligible for refin.with CB	Marrëdhënime me bankat, institucionet e kreditit dhe të tjera financiare/ Transactions with banks, credit and other financial inst. (9+10+11+12)	Llogari rrjedhëse/ Current accounts	Depozita në banka, institucionë kreditit dhe të tjera financiare/ Deposits with banks, credit and other fin.inst.	Hua/ Loans	Të tjera/ Others	Veprime me klientët, bruto/ Operations with customers, gross (14+15+16)	Hua dhëne administratës publike/ Loans to public administration	Llogari të tjera të klientëve/ Other customer accounts
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 / IV	990,631.3	296,181.9	19,043.3	82,199.0	75,555.9	6,643.1	103,022.1	91,917.6	7,168.5	65,907.8	16,450.3	2,391.0	486,490.2	3,554.1	26,115.7
2011 / I	1,009,655.2	294,033.2	17,755.6	80,467.4	77,762.5	2,704.8	112,321.5	83,488.7	6,365.5	54,312.2	19,515.1	3,295.9	499,821.2	3,601.4	27,830.7
II	1,043,949.9	306,021.0	18,374.7	82,970.6	79,315.3	3,655.3	116,070.6	88,605.1	6,844.6	58,069.7	20,165.5	3,525.4	518,739.3	3,627.7	28,779.7
III	1,094,625.4	324,491.2	19,126.4	87,383.1	83,691.5	3,691.6	108,115.2	109,866.5	9,041.0	72,908.7	24,624.4	3,292.4	537,999.7	3,620.8	30,448.1
IV	1,120,168.1	333,249.0	19,810.2	91,213.7	85,915.9	5,297.7	104,620.9	117,604.2	8,052.9	85,314.5	22,512.6	1,724.3	561,682.1	1,535.1	30,317.1

	Hua dhëne sektorit privat dhe individuale/ Loans to private sector and individuals (17+18+19+20+21)						Veprimet me letrat me vlerë/ Securities Transactions	Fonde rezervë të krijuara/ Provisions	Mjete të qendrueshme/ Fixed assets	Interesa të përllogaritura/ Accrued interests	Aktive nga të cilat: / Assets of which:		Tepica e kredisi neto (së bashku me interesat e llogaritura)/ Stock of loans net (plus accrued interests)	Tepica e kredisi bruto (së bashku me interesat e llogaritura)/ Stock of loans gross (plus accrued interests)	
											Total i aktiveve në valutë/ Total assets denominated in foreign currency	Total i aktiveve njëresidente/ Total assets of non-residents			
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
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 / IV	456,820.4	128,659.8	99,882.6	124,003.2	103,786.6	488.3	210,662.6	-37,384.6	9,108.5	13,825.4	11,747.3	525,588.5	121,992.4	454,729.8	490,861.4
2011 / I	468,389.2	133,886.0	100,261.3	128,454.1	105,324.0	463.9	220,992.1	-42,285.3	10,494.8	13,754.7	12,844.5	527,576.0	116,954.6	463,719.5	504,649.9
II	486,331.9	138,777.6	105,442.2	133,074.8	108,532.3	505.0	230,174.6	-47,812.9	11,044.1	13,526.2	12,257.5	547,961.6	129,357.0	477,420.1	523,431.3
III	503,930.8	149,814.6	108,084.0	136,016.3	109,550.0	465.9	247,481.3	-53,589.7	12,464.2	13,435.7	12,343.1	595,062.6	168,934.6	491,981.5	542,606.8
IV	529,829.8	156,760.1	116,335.0	144,755.6	111,235.5	743.6	244,172.0	-58,793.8	13,799.5	13,869.2	12,190.1	616,432.9	183,261.7	511,158.7	566,217.1

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

**SEKTORI FINANCIAR**

**FINANCIAL SECTOR**

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

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

	Totali i pasiveve/ (2+9+17+18+19+3 0)	Veprime me thesarin dhe nderbarkare/ Treasury and Interbank transactions (3+4+5+6+7+8)																Veprime me letrat me vlerë/ Securities Transactions
			Banka qendrore/ Central Bank	Bono thesari & bono të tjera të pranueshme/ Treasury bills and other eligible bills	Llogari rrjedhëse/ Current account	Depozita nga bankat, inst.Financiar/ Deposits from banks and other financial inst.	Hua/ Loans	Të tjera/ Others	Veprime me klientët/ Operations with customers (10+11)	Administrata publike/ Public administration	Sektori privat/ Private sector (12+13+14+15+1 6)	Llogari rrjedhëse/ Current account	Depozita pa afat/ Demand deposits	Depozita me afat/ Time deposits	Të tjera/ Others	Certifikata depositash/ Certificate of deposits		
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 / IV	990,631.3	61,235.0	490.4	13,001.3	2,800.3	13,318.1	30,375.2	1,249.8	805,041.4	6,610.5	798,430.9	130,484.6	40,480.1	615,423.4	12,042.8	–	–	
2011 / I	1,009,655.2	63,740.2	795.2	14,961.7	3,297.3	12,504.8	30,915.9	1,265.2	818,640.0	6,481.8	812,158.2	123,354.7	38,840.8	638,028.8	11,934.0	–	–	
II	1,043,949.9	70,448.6	586.8	23,851.3	3,277.7	11,556.2	29,881.1	1,295.6	842,461.5	6,662.2	835,799.2	126,325.0	40,990.1	655,083.0	13,401.2	–	–	
III	1,094,625.4	70,035.5	988.4	22,555.3	2,692.6	14,915.3	27,694.0	1,189.8	891,114.0	8,477.1	882,637.0	132,428.2	42,070.0	695,732.0	12,406.8	–	–	
IV	1,120,168.1	72,127.4	1,760.9	25,430.5	2,957.8	16,274.8	24,254.3	1,449.2	911,209.6	5,219.3	905,990.3	133,225.6	41,933.5	718,881.7	11,949.6	–	–	

Detyrime të tjera/ Other liabilities	Burimet e përhershme/ Permanent Resources (20+21+22+23)	Pasive nga të cilat: I Liabilities of which:										Interesa të përllogaritura/ Accrued interests	Pasive nga të cilat: II Liabilities of which:		
		Ndihma dhe financimi publik/ Grants and public financing	Fonde rezerve specifike/ Discretionary provisions	Borxhi varur/ Subordinated debt	Kapitali i vet i akcionerëve/ Shareholder's equity (24+25+26+27 +28+29)	Kapitali i paguar/ Paid in capital	Primet e akcioneve/ Share premiums	Reservat/ Reserves	Diferencë rivlerësimi/ Revaluation difference	Fitimet e pasqyrrëndarë ose humbja/ Retained earnings (loss)	Fitimi (humbja) i vitit në vazhdim/ Current year profit (loss)		Total i pasiveve në valutë/ Total liabilities in foreign currency	Total i pasiveve jorezidente / Total liabilities of nonresidents	
													30	31	32
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 / IV	7,522.3	104,822.9	14.1	6,268.4	5,402.0	93,138.4	70,742.0	3,703.5	8,486.4	1,618.9	1,872.6	6,715.1	12,009.8	505,202.8	48,379.3
2011 / I	9,804.9	105,009.8	13.5	7,269.9	5,612.6	92,113.9	70,742.0	3,703.5	8,885.0	1,380.3	6,735.0	668.2	12,460.2	506,786.0	51,940.1
II	10,901.7	105,328.7	12.7	7,190.1	7,908.7	90,217.2	73,113.9	3,703.5	14,175.6	1,405.0	-3,303.4	1,122.7	14,809.4	525,408.4	66,243.7
III	11,546.5	110,105.0	13.5	7,112.8	8,164.9	94,813.8	77,569.6	4,180.3	13,777.1	2,371.7	-4,395.1	1,310.2	11,824.5	570,102.6	69,301.4
IV	10,164.7	113,395.6	14.0	6,965.6	9,111.3	97,304.7	82,803.9	4,180.1	13,639.6	2,292.0	-6,317.2	706.3	13,270.8	581,435.6	76,257.6

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

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

## Indicators of capital and assets quality 1-21

	Gjithsej numri i bankave/ Total number of banks	Rentabiliteti (në %) / Profitability (in %)			Mjaftueshmëria e kapitalit / Capital adequacy		
		Kthyeshmëria nga aktivet*/ Return on assets*	Kthyeshmëria nga fondet e veta*/ Return on equity*	Raporti i efikasitetit/ Efficiency ratio	Kapitali rregulator (në milionë lekë)/ Regulatory capital (in millions ALL)	Totali i aktiveve të korrektuara (në millionë lekë)/ Total of risk- weighted assets (in millions ALL)	Raporti i mjaftueshmërisë së kapitalit / Capital adequacy ratio (% ) (5 / 6)
	1	2	3	4	5	6	7
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 / IV	16	0.72	7.58	75.50	90,158.51	586,020.69	15.38
2011 / I	16	0.27	2.87	67.76	87,477.78	592,890.76	14.75
II	16	0.22	2.43	88.39	90,591.45	618,708.15	14.64
III	16	0.17	1.89	89.38	95,691.24	635,467.09	15.06
IV	16	0.07	0.76	91.29	98,472.74	632,748.71	15.56

	Cilësia e portofolit të huasë (në %)/ Loans Portfolio 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
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 / IV	100	79.44	6.94	6.04	3.59	3.98	8.17
2011 / I	100	74.24	11.35	5.87	4.05	4.50	9.11
II	100	73.70	9.69	7.90	3.89	4.82	9.68
III	100	73.61	8.36	8.77	4.15	5.11	10.21
IV	100	73.61	7.46	9.33	3.94	5.67	10.77

Burimi: Banka e Shqipërisë.

\*Treguesit janë në bazë vjetore.

Source: Bank of Albania.

\*The indicators are on annual basis.

## 1-22 Tregues të përqendrimit të veprimtarisë bankare

## Indicators of banking activity concentration 1-22

	Numri i bankave tregtare sipas madhësisë së aktiveve/ Number of commercial banks by asset size			Pesha e bankave më të mëdha ndaj aktiveve dhe depozitave të sistemit bankar(në %)/ The weight of largest banks to banking system assets and deposits (in %)				Indeksi H i llogaritur për totalin e aktiveve/ H index of banking system assets
				Dy bankat më të mëdha/ Two largest banks		Tre bankat më të mëdha/ Three largest banks		
	Mbi 15,000,001 Lekë/ Over 15 000 001 ALL	5,000,001-15,000,000 Lekë/ 5,000,001 to 15,000,000 ALL	Deri në 5,000,000 Lekë/ Up to 5,000,000 ALL	Pesha e tyre ndaj aktiveve të sistemit/ Their weight to banking system assets	Pesha e tyre ndaj depozitave të sistemit/ Their weight to banking system deposits	Pesha e tyre ndaj aktiveve të sistemit/ Their weight to banking system assets	Pesha e tyre ndaj depozitave të sistemit/ Their weight to banking system deposits	
	1	2	3	4	5	6	7	8
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 / IV	11	3	2	43.5	36.81	55.62	47.26	0.14
2011 / I	11	3	2	43.83	36.96	55.98	47.20	0.14
II	11	4	1	44.77	46.28	56.65	58.69	0.14
III	11	4	1	44.79	37.71	56.57	47.53	0.14
IV	11	4	1	46.39	39.21	57.70	48.69	0.15

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

## Shareholders' equity in relative terms 1-23

Në përqindje

In percentage

	Kapitali i vet aksioner/ Shareholders' own capital (2+3+4+5+6+7)	Kapitali i paguar/ Paid up capital	Primet e aksioneve/ Shares premium	Reservat/ Reserves	Diferencë rivlerësimi/ Revaluation difference	Fitimet e pashpërndara ose humbja/ Retained earnings or loss	Fitimi (humbja) e vitit në vazhdim/ Profit (loss) of the current year	1	2	3	4	5	6	7
2008 / IV	100.00	71.51	5.18	6.82	-5.33	11.55	10.26							
2009 / IV	100.00	71.74	4.36	8.76	0.25	10.71	4.18							
2010 / IV	100.00	75.95	3.98	9.11	1.74	2.01	7.21							
2011 / I	100.00	76.80	4.02	9.65	1.50	7.31	0.73							
II	100.00	81.04	4.11	15.71	1.56	-3.66	1.24							
III	100.00	81.81	4.41	14.53	2.50	-4.64	1.38							
IV	100.00	85.10	4.30	14.02	2.36	-6.49	0.73							

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

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

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

															Të ardhurat neto/ Net income (loss) after tax (13-14)	
	Të ardhurat neto nga interesë/ Net interest income (2-3)	Të ardhura nga interesë/ Interest income	Shpenzime pér interesë/ Interest expenses	Të ardhura neto nga veprimtarë të tjera/ Net non-interest income (5-6)	Të ardhura nga veprimtarë të tjera/ Non-interest income	Shpenzime pér veprimtarë të tjera/ Non-interest expenses	Shpenzime pér provigjone/ Provisions for loan losses	Të ardhura bruto të veprimtarisë/ Gross operating income (1+4-7)	Shpenzimet e veprimtarisë/ Operating expenses	Të ardhurat neto të veprimtarisë/ Net operating income (8-9)	Të ardhurat neto të jashtëzakonshme/ Net extraordinary gains (losses)	Taksat e tjera pérvec taksave mbi të ardhura/ Taxes other than income taxes	Të ardhurat neto para taksave mbi të ardhura/ Net income (loss) before tax (10+11-12)	Tatimi mbi të ardhurat/ Income tax		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
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/ IV	36,982.4	69,332.7	32,350.3	7,210.8	54,504.1	47,293.3	13,078.5	31,114.7	23,491.2	7,623.5	578.9	173.3	8,029.1	1,314.0	6,715.1	
2011/ I	9,249.6	17,205.8	7,956.2	1,413.1	12,676.1	11,263.0	3,919.1	6,743.7	5,739.1	1,004.6	40.9	44.8	1,000.7	332.5	668.2	
II	19,341.3	35,550.1	16,208.8	2,696.2	29,251.0	26,554.8	8,848.0	13,189.6	11,657.9	1,531.8	367.1	103.8	1,795.1	672.4	1,122.7	
III	29,400.6	54,200.3	24,799.7	1,711.3	47,498.7	45,787.4	11,188.4	19,923.5	17,807.5	2,116.0	460.9	143.5	2,433.4	1,123.2	1,310.2	
IV	39,634.6	73,324.1	33,689.4	1.4	70,262.5	70,261.1	12,808.4	26,827.6	24,490.7	2,336.9	114.2	189.0	2,262.1	1,555.8	706.3	

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

## SEKTORI FINANCIAR

## FINANCIAL SECTOR

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

Income structure of banking system 1-25.a  
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 thesarin dhe ndérbankare/ Treasury and interbank transactions	Interesa arkétuar nga klientet/ Receivable Interest from customers	Interesa arkétuar nga letrat me vlerë/ Receivable Interest from securities	Interesa të tjera të arkétuara/ Other Interest Receivable	Të ardhura nga veprimitaritë e tjera/ Income from other operations (8+9+10+11+12+13)	Të ardhura nga veprime me letrat me vlerë/ Income from operations with securities	Të ardhura nga komisionet/ Commissions income	Të ardhura nga veprimet e qerasë/ Leasing income	Të ardhura të tjera të veprimitarise bankare/ Other Income from banking operations	Filime nga veprimet me valutat/ Profit from foreign exchange operations	Të ardhura të tjera nga veprimet me letrat me vlerë/ Profit from securities transactions	Transferime nga fondet rezerve për amortizimin e mjeteve të qëndrueshme/ Transfers from reserve funds for amortization of tangible assets	Transferime nga fondet rezerve për zhvleresimin e illogarive për t'u arkétuar/ 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
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/ 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
2010/ IV	100.00	48.84	1.78	28.83	18.02	0.21	38.39	0.06	4.39	0.01	0.14	32.82	0.98	–	12.31	0.45
2011/ I	100.00	47.49	1.93	27.61	17.85	0.10	34.99	0.01	4.40	0.01	0.16	29.65	0.77	–	17.37	0.14
II	100.00	45.13	1.88	26.60	16.53	0.11	37.13	0.04	4.22	0.01	0.18	31.45	1.25	–	17.23	0.51
III	100.00	43.87	1.86	26.04	15.87	0.11	38.44	0.02	4.11	0.01	0.19	32.85	1.26	–	17.26	0.43
IV	100.00	41.56	1.78	24.82	14.86	0.10	39.83	0.02	3.96	0.01	0.37	34.25	1.22	–	18.43	0.18

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

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

	Totali i shpenzimeve/ Total expenses (2+7+13+15+16+17+18+19)	Shpenzime për interesat/ Interest expenses (3+4+5+6)	Interesa të paguara për veprimet e thesarin dhe ndérbankare/ Interest from Treasury and interbank transactions	Interesa paguar për letrat me vlerë/ Payable Interest for customers	Interesa paguar për letrat me vlerë/ Payable Interest for securities	Interesa të tjera të paguara/ Other Interest payable	Shpenzime nga veprimitaritë e tjera/ Expenses from other operations (8+9+10+11+12)	Humbje nga veprimet me letrat me vlerë/ Loss from operations with securities	Shpenzime për komisione/ Commission expenses	Shpenzime për operacionet e qerasë/ Leasing expenses	Shpenzime të tjera të veprimitarise bankare/ Other expenses from banking operations	Humbje nga veprimet me valutat/ Loss from foreign exchange operations	Shpenzime të veprimitarise/ Activities expenses	Nga të cilat: Shpenzime personelle/ Personel expenses	Amortizimi dhe fondet rezerve për zhvleresimin e mjeteve të qëndrueshme/ Amoritzation and reserve funds for devaluation of tangible assets	Humbje nga illogarite për t'u arkétuar të pambledhshme, shpenzime përfondë rezerve/ Loss from payable accounts, expenses for reserve funds	Shpenzime të jashtëzakonshme/ Extraordinary expenses	Taksa të tjera përvet tamtim mbeti të ardhura/ Other taxes rather than income tax	Taksa mbi të ardhura/ Income tax
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
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
2010/ IV	100.00	23.92	1.21	21.46	1.15	0.10	34.97	0.90	0.65	–	0.22	33.20	15.14	6.64	2.23	22.60	0.05	0.13	0.97
2011/ I	100.00	22.37	0.94	20.69	0.65	0.09	31.67	1.94	0.45	–	0.20	29.08	14.03	6.26	2.11	28.72	0.03	0.13	0.94
II	100.00	20.87	0.91	19.17	0.71	0.08	34.20	2.54	0.51	–	0.29	30.86	13.09	5.78	1.92	28.87	0.04	0.13	0.87
III	100.00	20.29	0.90	18.50	0.81	0.08	37.46	4.64	0.50	–	0.27	32.05	12.75	5.59	1.81	26.60	0.06	0.12	0.92
IV	100.00	19.17	0.87	17.45	0.79	0.07	39.99	5.84	0.49	–	0.35	33.30	12.26	5.33	1.68	25.79	0.12	0.11	0.89

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				
2009	55,701	102,304	4,718,394	15,457
2010	80,356	332,777	4,436,661	43,976
2011	75,269	388,208	4,085,059	64,098
Flukse mujore/ Monthly flows				
2011/ 08	6,342	29,257	361,926	5,255
09	6,570	31,318	456,846	5,461
10	5,970	33,649	309,535	5,741
11	6,035	34,997	339,451	5,804
12	7,386	44,670	400,725	7,945
2012/ 01	5,901	25,540	349,582	4,492

## 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) 1	Tirana 2	Shkodra 3	Korça 4	Gjirokastra 5	Elbasani 6	Lushnja 7
2009	741	396	84	48	67	40	106
2010	771	407	95	53	68	39	109
2011	805	443	84	63	53	41	121
Shpërndarja rajonale e terminaleve POS/ Number of POS terminals by regions							
2009	4370	3209	190	205	232	199	335
2010	4903	3834	133	238	244	116	338
2011	5126	4011	155	241	186	119	414

## 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) 1	Llogari rezidente/ Resident accounts 2		Individë/ Individuals (3+4) 3	Kompani/ Companies 4	Llogari jo rezidente / Non resident accounts (6+7) 5	Individë/ Individuals 6	Kompani/ Companies 7
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
2011	2,634,971	2,603,654		2,445,922	157,732	31,317	27,495	3,822

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.



## SEKTORI I JASHTËM

## EXTERNAL SECTOR



### 2-1 Bilanci i Pagesave

Në milionë euro

Balance of payments 2-1

In millions EUR

	Llogaria korente/ Current account (2+5+6+7+8+9+10)	Bilanci tregtar/ mallrat/ Trade balance (3+4)	Eksporti mallrave (fob)/ Export of goods (fob)	Importi i mallrave (fob)/ Import of goods (fob)	Kredi/ Credit	Debi/ Debit	Kredi/ Credit	Debi/ Debit	Transferta private/ Private transfers	Transferta shtetërore/ Official transfers
	1	2	3	4	5	6	7	8	9	10
2008	-1,381.2	-2,431.5	917.5	-3,348.9	1,687.8	-1,618.3	321.2	-277.1	905.4	31.4
2009	-1,321.4	-2,303.7	750.7	-3,054.4	1,771.4	-1,597.5	269.4	-398.8	910.8	27.1
2010	-1,040.5	-2,082.7	1,171.5	-3,254.2	1,702.4	-1,520.7	286.4	-348.2	877.1	45.3
2010 / IV	-370.5	-584.9	305.9	-890.7	412.5	-407.2	72.8	-101.4	223.8	13.9
2011 / I	-229.6	-408.5	370.6	-779.1	304.4	-336.6	60.0	-45.3	195.1	1.4
II	-324.4	-581.4	330.8	-912.2	367.8	-378.8	69.5	-47.3	239.4	6.5
III	-272.6	-593.1	344.1	-937.2	615.8	-496.2	74.1	-56.6	177.1	6.2

	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* (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
2008	78.2	1512.1	609.8	-32.6	940.2	-5.2	-18.9	190.3	-190.3	214.2	23.9
2009	84.9	928.7	668.2	21.5	246.5	-7.4	278.6	-29.2	29.2	-31.5	-2.3
2010	85.5	816.7	822.6	225.8	-222.4	-9.2	317.0	178.8	-178.8	254.6	75.7
2010 / IV	30.2	396.3	244.4	286.8	-134.5	-0.5	69.7	125.7	-125.7	147.4	21.7
2011 / I	19.1	165.5	42.2	-21.9	149.2	-4.1	-32.1	-77.1	77.1	-116.7	-39.6
II	31.5	161.2	221.5	-23.2	-36.7	-0.4	130.1	-1.7	1.7	-15.9	-14.3
III	6.5	212.2	166.5	-54.2	103.5	-3.7	110.3	56.4	-56.4	122.4	66.0

Burimi: Banka e Shqipërisë.

\*) Nuk përfshihen përdorime huash dhe kredish nga FMN.

Source: Bank of Albania.

\*) Excluding Use of Fund Credit and Loans.

## SEKTORI I JASHTËM

## EXTERNAL SECTOR

2-2 Kursi i këmbimit të lekut kundrejt monedhave kryesore

Lekë per njësi të monedhës së huaj

Exchange rate 2-2

ALL per unit of foreign currencies

Monedhat kryesore/ Main foreign currencies	Mesatarja e periudhës/ Average of period						Fundi i periudhës/ End of period					
	Dollari amerikan/ US dollar (USD)	Monedha evropiane/ European currency (EUR)	Pound-i britanik/ British pound sterling (GBP)	Franga zvicerane/ Swiss Franc (CHF)	Jeni Japonez/ Japanese yen (per 100) (JPY)	Dollari Kanadez/ Canadian dollar (CAD)	Dollari amerikan/ US Dollar (USD)	Monedha evropiane/ European currency (EUR)	Pound-i britanik/ British pound sterling (GBP)	Franga zvicerane/ Swiss franc (CHF)	Jeni Japonez/ Japanese yen (per 100) (JPY)	Dollari Kanadez/ Canadian dollar (CAD)
	1	2	3	4	5	6	7	8	9	10	11	12
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	103.94	137.79	160.53	99.87	118.66	100.94	104.00	138.77	161.46	110.98	127.90	104.29
2011	100.90	140.33	161.72	113.98	126.68	102.04	107.54	138.93	165.92	114.46	138.80	105.36
2011 / 08	97.48	139.85	159.61	125.17	126.52	99.43	97.28	140.44	158.35	119.87	127.05	99.41
09	102.02	140.49	161.1	117.1	132.91	101.94	104.19	140.95	162.69	115.60	135.54	99.81
10	102.76	140.81	161.82	114.58	134.13	100.64	101.24	141.75	162.13	116.27	129.97	101.50
11	103.82	140.97	164.24	114.49	134.03	101.25	105.23	139.74	163.66	113.87	134.69	101.88
12	105.08	138.30	163.94	112.78	135.03	102.72	107.54	138.93	165.92	114.46	138.80	105.36
2012 / 01	107.10	138.32	166.15	114.27	139.21	105.78	105.30	138.93	166.03	115.27	137.89	105.44

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 rindë 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	
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	1,171.5	773.9	1.8	12.1	10.3	62.5	32.8	595.5	40.2	18.7	47.0	11.9	0.4	0.2	0.6	10.6	23.3		
2011	1,405.5	954.6	1.2	16.7	8.8	71.1	40.9	747.4	49.8	18.8	64.4	17.5	0.7	0.5	1.9	1.5	42.2		
2011 / 08	95.9	60.3	0.0	2.0	2.0	5.2	6.6	43.6	0.7	0.0	4.6	1.0	0.0	0.0	0.3	0.1	3.3		
09	120.9	82.2	0.1	1.1	0.5	6.2	3.9	64.5	4.4	1.7	8.7	1.4	0.1	0.2	0.3	0.0	6.7		
10	121.4	80.1	0.1	0.7	0.6	5.4	3.5	60.4	7.7	1.6	5.3	1.4	0.1	0.0	0.3	0.0	3.6		
11	119.2	89.7	0.0	0.6	0.7	6.9	2.6	70.8	6.6	1.5	2.3	1.5	0.0	0.0	0.0	0.1	0.6		
12	119.5	85.7	0.0	0.9	0.5	6.2	2.6	71.4	0.5	3.5	6.1	1.3	0.1	0.0	0.5	0.1	4.2		
2012 / 01	97.2	77.9	0.1	1.9	0.6	5.2	2.5	64.2	0.7	2.6	5.1	1.5	0.0	0.1	0.1	0.0	3.3		

	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 Hercegovine/ Bosnia and Herzegovina	Kosovë/ Kosovo	Kroaci/ Croatia	Mali i Zi/ Montenegro	FYROM /Makedoni /Macedonia FYROM	Serbi/ Serbia	Serbi & Mali i Zi/ Serbia and Montenegro	Turqi/ Turkey	Brazil/ Brazil	Kinë/ China	Rusi/ Russia	SHBA/ USA	Ukrainë/ Ukraine	Zvicer/ Switzerland	Të tjera/ Others			
		18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	
2009	100.1	0.8	53.8	0.9	10.4	23.9	6.1	—	4.3	64.2	0.8	37.0	0.1	6.4	—	9.2	10.7		
2010	191.9	2.3	72.8	1.8	11.0	19.6	14.2	—	70.1	158.8	2.0	64.4	0.0	17.2	0.0	48.6	26.5		
2011	282.2	1.7	104.6	2.2	12.0	29.5	25.7	—	106.5	104.5	1.4	35.2	6.1	13.9	0.2	37.6	15.7		
2011 / 08	22.9	0.3	11.7	0.0	1.1	2.7	1.4	—	5.6	8.1	0.1	5.6	—	0.8	—	0.4	1.1		
09	22.6	0.1	11.1	0.2	1.0	3.6	1.2	—	5.5	7.5	0.1	3.4	—	1.3	—	1.4	1.2		
10	29.7	0.2	12.4	0.3	1.0	3.3	1.5	—	10.9	6.3	0.1	3.7	—	1.0	—	0.7	0.8		
11	23.2	0.1	10.4	0.3	0.8	2.5	1.2	—	7.9	4.0	0.1	1.5	—	1.2	—	0.7	0.3		
12	23.2	0.0	8.6	0.1	0.7	2.1	1.4	—	10.2	4.5	0.1	1.3	0.0	1.5	0.2	0.5	0.9		
2012 / 01	11.3	0.1	5.5	0.2	0.6	0.7	0.1	—	4.2	2.8	0.1	1.0	0.0	0.4	0.0	0.1	1.2		

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

	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	Spanjë/ Spain	Të tjera/ Others	Bulgari/ 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	
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	3,474.1	1,965.1	50.4	57.1	74.0	458.5	189.3	987.3	52.6	95.9	284.7	63.1	31.5	47.9	43.4	37.7	61.0		
2011	3,905.3	2,223.7	43.1	70.9	93.1	411.8	222.7	1,200.7	82.1	99.4	274.6	49.3	36.5	47.0	39.9	29.7	72.2		
2011 / 08	330.2	178.3	2.2	10.2	3.4	34.6	15.1	100.6	6.5	5.7	24.3	4.7	2.4	5.0	5.0	1.7	5.6		
09	331.5	181.2	4.9	6.4	5.6	36.8	21.0	91.2	5.6	9.4	22.2	4.5	2.2	3.8	3.4	2.5	5.8		
10	339.5	194.8	5.0	5.6	5.0	29.5	26.0	109.0	7.9	6.8	23.0	5.1	1.8	4.2	3.4	1.8	6.7		
11	349.5	203.7	3.2	6.7	9.9	35.6	24.6	111.3	4.5	8.0	22.4	4.3	2.2	4.2	3.5	2.1	6.1		
12	403.2	233.3	4.5	5.8	4.4	41.7	27.9	133.3	6.1	9.5	29.4	4.3	6.4	5.2	4.2	3.2	6.1		
2012 / 01	269.2	135.1	3.4	3.3	2.3	32.9	16.8	66.3	4.1	6.2	17.6	2.5	1.6	3.4	2.3	1.9	5.9		

	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	
2009	423.5	7.8	22.6	32.2	5.9	59.8	86.6	—	208.6	737.4	35.0	235.9	87.0	46.3	53.4	73.5	206.4		
2010	512.8	27.6	27.9	68.3	8.0	55.9	128.8	—	196.3	711.5	30.9	216.2	80.8	53.0	33.1	54.7	242.7		
2011	557.4	38.7	36.8	52.0	10.2	63.5	140.5	—	215.6	844.7	31.4	247.8	77.6	53.5	47.4	100.8	309.0		
2011 / 08	57.5	3.1	3.2	2.4	0.7	5.2	20.1	—	22.9	70.1	3.6	22.7	8.5	3.3	5.5	5.0	21.4		
09	50.5	3.6	7.6	1.8	0.5	7.2	11.5	—	18.4	77.6	3.9	21.4	12.4	3.2	3.4	12.3	21.1		
10	49.9	3.2	2.9	5.2	0.4	6.3	11.4	—	20.6	71.8	3.7	21.9	7.3	3.7	1.7	6.0	27.6		
11	43.9	2.5	2.1	6.6	0.5	5.0	7.0	—	20.2	79.4	3.0	24.6	6.2	3.7	2.6	10.4	28.9		
12	54.8	3.1	2.4	4.5	0.6	5.8	12.4	—	26.0	85.8	2.6	24.8	6.6	5.6	4.5	17.3	24.4		
2012 / 01	55.4	1.7	1.9	2.8	0.3	3.3	31.2	—	14.2	61.1	4.9	15.9	4.6	5.8	3.2	4.4	22.2		

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	Yndyrna 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
2009	750.7	36.0	3.4	81.2	90.8	0.3	12.6	136.6	34.8	355.6	—
2010	1,171.5	42.4	4.5	135.6	210.9	0.8	11.2	288.0	49.2	428.8	—
2011	1,405.5	48.0	4.1	147.7	297.6	1.7	18.8	354.1	56.4	477.1	—
2011/08	95.9	2.8	0.1	15.5	21.6	0.8	1.2	21.3	2.8	29.8	—
09	120.9	3.9	0.1	16.5	24.3	0.1	1.3	27.5	4.7	42.6	—
10	121.4	5.4	0.1	15.5	23.4	0.2	1.7	30.9	4.8	39.3	—
11	119.2	5.7	0.1	12.0	29.8	0.1	1.3	25.9	6.6	37.7	—
12	119.5	5.1	0.1	9.0	29.0	0.1	6.6	27.2	6.7	35.8	—
2012/01	97.2	4.0	0.3	8.2	22.3	0.1	0.8	19.3	5.3	36.9	—

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	Yndyrna 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
2009	3,248.8	395.1	123.8	95.7	382.6	39.2	362.5	811.9	741.9	296.0	—
2010	3,474.1	441.7	143.3	63.3	479.2	41.2	387.3	913.5	673.5	331.0	—
2011	3,905.3	473.7	127.9	55.9	683.4	49.3	412.1	968.8	784.5	349.6	0.2
2011/08	330.2	41.7	14.9	5.4	79.6	4.0	31.2	75.7	54.3	23.3	0.0
09	331.5	42.5	11.8	4.2	50.3	5.9	32.4	85.2	71.8	27.4	0.0
10	339.5	37.8	10.6	5.1	61.3	3.4	36.7	76.1	76.1	32.3	0.0
11	349.5	39.3	9.6	4.4	56.9	3.6	39.2	79.1	76.4	40.9	0.0
12	403.2	42.2	14.0	4.5	93.3	4.5	47.4	75.2	89.4	32.7	0.0
2012/01	269.2	35.64	7.6	3.2	67.2	4.8	26.8	50.9	51.1	22.0	0.0

Burimi:Banka e Shqipërisë.

Source: Bank of Albania.

Importet janë ne vleren c.i.f.

Imports are valued in c.i.f.

## SEKTORI I JASHTËM

## EXTERNAL SECTOR

2-7 Borxhi i jashtëm

Në milionë euro

External debt 2-7

In millions Eur

	Borxhi i jashtëm bruto/ Gross external debt (2+5+8+11+14)	Qeveria e përgjithshme/ General Government (3+4)	Afatshkurtër/ Short-term	Afatgjatë/ Long-term	Autoriteti monetar/ Monetary authorities (6+7)	Afatshkurtër/ Short-term	Afatgjatë/ Long-term	Bankat/ Banks (9+10)	Afatshkurtër/ Short-term	Afatgjatë/ Long-term	Sektorë të tjerë/ Other sectors (12+13)	Afatshkurtër/ Short-term	Afatgjatë/ Long-term	Investime direkte: hua ndërmjet kompanive/ Direct investment: intercompany lending
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2008	3,212.1	1,323.9	—	1,323.9	66.8	—	66.8	714.3	707.5	6.8	593.9	109.2	484.7	513.3
2009	3,371.9	1,645.4	—	1,645.4	109.0	—	109.0	479.4	372.1	107.3	663.8	100.6	563.3	474.4
2010	3,750.6	1,930.3	—	1,930.3	105.9	—	105.9	461.3	293.0	168.3	726.3	116.7	609.6	526.8
2010/ IV	3,750.6	1,930.3	—	1,930.3	105.9	—	105.9	461.3	293.0	168.3	726.3	116.7	609.6	526.8
2011/ I	3,793.4	1,917.8	—	1,917.8	98.4	—	98.4	503.9	330.7	173.2	739.9	121.0	618.8	533.5
II	3,831.4	1,947.2	—	1,947.2	97.1	—	97.1	509.3	336.1	173.2	741.2	119.8	621.5	536.6
III	4,159.8	2,058.3	—	2,058.3	97.7	—	97.7	630.2	457.6	172.5	821.0	127.2	693.8	552.6

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

	Totali i të ardhurave/ Total revenue (2+3+4)				Totali i shpenzimeve/ Total expenditure (6+7+8)				Deficiti/ Deficit	Financimi i deficitit/ Deficit financing	
										Financimi i brendshëm/ Domestic financing	Financimi i huaj / Foreign financing
	1	2	3	4	5	6	7	8	9	10	11
2008	291,238	4,228	264,421	22,588	351,492	250,298	93,783	7,410	-60,254	24,417	35,837
2009	298,981	4,430	270,830	23,720	379,863	283,897	95,881	85	-80,883	70,701	10,182
2010	324,721	4,605	288,564	31,552	362,752	300,878	67,492	-5,618	-38,031	27,819	10,212
2011 / 07	182,701	1,357	168,864	12,480	213,465	174,951	38,514	-	-30,764	25,260	5,504
08	210,910	1,746	195,528	13,636	242,100	199,607	42,493	-	-31,190	23,966	7,224
09	239,518	2,077	219,988	17,453	271,148	223,885	47,263	-	-31,630	20,631	10,999
10	267,789	2,292	246,610	18,887	299,507	246,680	52,827	-	-31,718	17,396	14,322
11	295,677	2,601	272,394	20,682	333,951	275,035	58,916	-	-38,274	21,990	16,284
2012 / 01	25,574	237	23,030	2,307	23,997	22,290	1,707	-	1,577	-2,237	660

Burimi: Ministria e Financave, sipas publikimeve "Statistikat fiskale të qeverisë" dhe "Treguesit fiskalë sipas buxhetit të konsoliduar".  
 Të dhënat për 2011, 2012 sipas publikimit "Treguesit fiskalë sipas buxhetit të konsoliduar"  
 1) 2011, 2012 të dhëna paraprake. Përditësimi i fundit në 06.03.2012

Source: Ministry of Finance, according to "Fiscal Statistics of Government" and "Fiscal indicators regarding consolidated budget" publication.  
 2011, 2012 data refer to "Fiscal indicators regarding consolidated budget" publication  
 1) 2011, 2012 data are preliminary. Latest update on 06.03.2012

## 3-2 Stoku i borxhit të brendshëm sipas instrumenteve

Në milionë lekë, fund periudhe, të dhëna progresive

## Domestic debt stock by instruments 3-2

In millions ALL, end of period, progressive data

	Stoku i borxhit të brendshëm/ Domestic debt stock (2+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	Rivlerësimi i valutës/ Foreign exchange res. evaluation	Të tjera <sup>1</sup> / Other <sup>1</sup>
	1	2	3	4	5	6	7	8
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
2010	407,372	231,436	70,957	15,613	71,815	12,000	—	5,551
2011 / I	425,667	241,356	71,507	17,913	77,268	12,000	—	5,623
II	436,358	247,393	73,500	17,637	80,172	12,000	—	5,656
III	437,652	242,451	76,300	19,387	81,877	12,000	—	5,638
IV	438,582	241,385	75,141	19,387	82,012	12,000	—	8,657

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

1) Përfshin "Kredi direkte" dhe "Borxhi i garantuar".

Përditësimi i fundit në 20.03.2012.

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

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

Latest update on 20.03.2012.

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

1996 – 2010, me çmime korrente, në milionë lekë

## Gross domestic product by economic activities\* 4-1

1996-2010 at current prices , In millions ALL

	Prodhimi i brendshëm bruto (sipas aktivitetit ekonomik)/ Gross domestic product (by economic activity) (2+8-9)	Vlera e shtuar bruto, me çmimet baze/ Gross value added at basic prices (3+4+5+6 -7)	Bujgësia, gjuetia dhe pyjet/ Agriculture, hunting and forestry	Industri/ Industry	Ndërtim/ Construction	Shërbime/ Services	(-) Shërbime të ndërmjetme financiare të matura indirekt/ (-) Financial intermediation services indirectly measured	Taksa mbi produktet/ Tax on products	(-) Subvencionet mbi produktet/ (-) Subsidies on products	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 (%)	(%)
Në milionë lekë/ In million ALL											
1996	346,403.2	324,861.4	121,756.8	32,834.9	17,011.3	161,316.7	8,058.3	23,163.9	1,622.0	9.1	
1997	346,197.8	319,587.7	104,505.7	28,973.5	20,171.6	177,085.0	11,148.1	28,020.1	1,410.0	-10.8	
1998	409,208.8	363,514.7	110,781.9	28,321.6	19,334.6	225,807.8	20,731.2	48,059.1	2,365.0	9.0	
1999	471,578.5	424,066.7	114,997.3	32,319.7	26,942.5	271,231.7	21,424.5	49,577.8	2,066.0	13.5	
2000	523,043.4	463,971.1	122,908.1	37,528.7	39,979.4	282,062.8	18,507.9	63,935.8	4,863.5	6.7	
2001	583,368.6	523,612.8	128,039.3	39,448.8	56,450.2	317,569.8	17,895.3	67,165.8	7,410.0	7.9	
2002	622,710.8	554,994.0	134,508.0	39,592.3	69,164.7	330,980.7	19,251.7	73,710.8	5,994.1	4.2	
2003	694,097.2	612,397.9	149,012.9	54,927.4	87,046.7	342,259.9	20,849.0	86,714.3	5,015.0	5.8	
2004	751,021.6	660,904.6	151,562.1	68,028.9	94,431.9	365,610.7	18,729.0	94,951.0	4,834.0	5.7	
2005	814,796.7	714,127.7	151,640.2	78,318.6	101,759.5	405,917.4	23,508.0	104,158.0	3,489.0	5.7	
2006	882,208.8	764,738.5	154,648.1	88,207.3	113,723.7	438,605.7	30,446.2	121,188.3	3,718.0	5.4	
2007	967,670.4	833,959.9	165,747.9	81,692.9	129,585.4	495,614.7	38,681.0	136,789.2	3,078.8	5.9	
2008	1,089,293.1	932,925.0	182,118.2	95,229.5	145,450.6	551,029.0	40,902.2	158,712.1	2,344.0	7.5	
2009 <sup>1)</sup>	1,151,019.6	988,112.5	193,730.1	102,588.7	146,014.7	589,122.9	43,343.9	164,717.4	1,810.3	3.3	
2010 <sup>2)</sup>	1,242,418.0	1,067,676.2	226,286.7	126,216.4	119,572.7	642,515.3	46,914.9	176,520.2	1,778.4	3.9	

Burimi: INSTAT.

1) Të dhënat e vitit 2009 janë jo përfundimtare.

2) Të dhënat e vitit 2010 janë paraprake.

\* Të dhënat janë sipas tabelave në faqen e web-it të INSTAT në datën 22.02.2012.

Llogaritë Kombetare/ Tabelat:

-Tregues kryesorë makroekonomikë

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

Source: INSTAT.

1) 2009 Semi final data.

2) 2010 preliminary data.

\* Data as of INSTAT web page tables on 22.02.2012.

National accounts/ tables:

-Main macroeconomic indicators

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

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

Producer price index and construction cost index 4-2

Indeks

Index

	Indekset e çmimeve të prodhimit duke përashtuar ndërtimin/ Producer price index, excluding construction				Indeksi i kushtimit në ndërtim <sup>2</sup> / Construction cost index <sup>2</sup> I / 2011=100
	IÇP Indeksi Total <sup>1</sup> / PPI Total Index <sup>1</sup> 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
2008	108.8	121.1	113.9	91.6	–
2009	109.2	124.3	114.1	92.1	–
2010	109.5	133.8	118.2	76.8	–
2011 / I	111.8	139.8	121.3	77.0	100.0
II	112.4	140.5	122.3	77.0	99.8
III	112.2	140.1	122.0	77.0	100.2
IV	113.0	138.5	123.7	77.0	100.5

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

Change in % of producer price index and construction cost index

Në përqindje

	Ndryshimi vjetor i indeksit e çmimeve të prodhimit duke përashtuar ndërtimin/ Annual change of producer price index, excluding construction				Ndryshimi tremujor i indeksit të kushtimit në ndërtim <sup>4</sup> / Quarterly change of construction cost index <sup>4</sup> I / 2011=100
	IÇP Indeksi Total <sup>3</sup> / PPI Total Index <sup>3</sup> 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
2008	4.4	6.1	5.3	0.5	–
2009	0.4	2.6	0.2	0.6	–
2010	0.2	7.7	3.6	-16.5	–
2011 / I	3.1	4.9	3.6	0.8	0.2
II	3.3	4.2	4.4	0.2	-0.2
III	2.2	6.5	2.6	–	0.4
IV	2.1	2.1	3.3	–	0.3

Burimi: INSTAT.

- 1) Të dhënat vjetore të IÇP përfaqësojnë indekse mesatare
- 2) Duke filluar nga T1 2011, INSTAT do të llogarisë IKN me shportën e re të materialeve dhe shpenzimeve dhe me periudhë bazë T1 2011=100. Indekset e mëparëshme janë rillogaritur me bazën e re.
- 3) Ndryshimi për të dhënat vjetore përfaqëson ndryshimin e çmimit të indekseve mesatare vjetore, ndërsa ndryshimi për të dhënat tremujore të indeksit mat ndryshimin e çmimit të tremujorit koren me tremujorin e njëjtë të vitit të mëparshëm.
- 4) Ndryshimi tremujor mat ndryshimin e indeksit të çmimeve të tremujorit koren me tremujorin e mëparshëm.

Source: INSTAT.

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

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

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

	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
2009	103.42	105.87	104.17	94.57	105.13	100.48	104.09	102.51	80.80	110.75	102.64	102.95	101.24
2010	107.11	111.37	109.89	93.16	108.93	100.97	111.26	107.29	81.11	110.92	105.70	104.31	102.90
2011	110.78	116.25	122.84	91.37	111.94	101.87	119.90	113.66	81.30	112.09	105.83	105.64	103.23
2011 / 08	109.31	112.65	123.13	90.26	111.85	101.99	119.74	113.78	81.26	111.62	105.50	105.33	103.69
09	109.76	113.27	123.17	90.33	112.13	102.12	121.51	114.27	81.26	112.78	105.39	105.35	104.03
10	110.24	114.38	123.16	90.62	112.22	102.17	121.77	114.72	81.26	112.99	106.87	105.96	102.34
11	110.30	114.31	123.51	90.68	112.21	102.27	121.78	115.33	81.26	112.97	106.93	106.42	102.45
12	111.39	116.92	124.16	90.73	112.27	102.37	121.70	115.39	81.23	112.79	106.93	106.68	102.70
2012 / 01	112.18	118.53	124.14	90.68	112.35	102.68	121.86	116.85	81.23	112.89	106.99	106.88	102.87

	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
2009	3.73	6.78	4.10	-1.07	0.86	0.72	8.56	4.27	0.35	1.02	4.73	1.32	0.20	2.28
2010	3.37	4.55	6.46	-2.30	4.73	0.25	6.55	3.29	0.63	0.11	-0.49	1.38	1.78	3.56
2011	1.68	1.22	9.46	-2.35	1.30	1.25	4.08	5.81	-0.36	1.19	1.53	1.55	-0.42	3.45
2011 / 08	3.11	4.34	10.95	-2.47	2.41	1.08	2.45	5.46	0.64	1.09	-0.43	1.19	0.86	3.64
09	2.79	3.28	10.64	-2.31	2.40	1.21	3.92	6.26	-0.32	1.40	0.12	0.83	1.06	3.58
10	3.03	3.92	10.52	-2.20	2.40	1.27	4.14	6.59	-0.33	1.41	1.49	1.02	-0.72	3.58
11	2.90	3.55	10.98	-2.29	2.10	1.28	4.15	7.11	-0.33	1.32	1.53	1.41	-0.62	3.59
12	1.68	1.22	9.46	-2.35	1.30	1.25	4.08	5.81	-0.36	1.19	1.53	1.55	-0.42	3.45
2012 / 01	1.55	1.44	3.45	-2.17	1.23	1.41	4.21	5.43	-0.27	1.54	1.47	1.49	-0.56	3.31

Burimi: INSTAT.

Source: INSTAT

1) Te dhënat vjetore të Indeksit te Çmimeve të Konsumit janë Indekse mesatare vjetore të 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, ne përqindje.

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 thjeshtë e inflacioneve vjetore te dymbetdhjetë muajve te fundit (ilogaritje e B.Sh).

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

**4-4 Punësimi, papunësia dhe pagat<sup>1</sup>**  
Në mijë, ose në rast të kundërt, sikurse përcaktohet

**Employment, unemployment and wages<sup>1</sup> 4-4**  
In thousands, unless otherwise indicated

Forca e punës/ Labor force (2+6)	Të punësuar gjithsej sipas sektorëve/ Total employment by sector (3+4+5)						Papunësia/ Unemployment		Pagat (në Lekë) / Wages (in ALL)	
	1	2	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 gjithsej / Total registered unemployment	Paga mesatare mujore në sektorin shtetëror/ Average monthly wage in state sector	Paga minimale zyrtare/ Minimum monthly wage approved		
							6	7	8	
2008	1,114	974	167	239	569	140	36,537	17,000		
2009	1,041	899	166	237	496	142	40,874	18,000		
2010	1,059	917	166	244	507	143	43,625	19,000		
2011 / I	1,063	920	165	248	507	143	45,500	19,000		
II	1,072	930	165	258	507	142	45,500	19,000		
III	1,072	930	165	258	507	142	47,660	20,000		
IV	1,075	932	165	261	507	143	48,000	20,000		

Burimi: INSTAT.

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

Treguesit Socialë/ tabelat "Punësimi" dhe "Pagat".

Të dhënat vjetore mbi punësimin dhe papunësinë janë gjendje në fund.

Të dhënat tremujore janë sipas tabelës "Bilanci i Forcave të Punës" publikuar në faqen e web-it të INSTAT në datën 06.03.2012.

Source: INSTAT

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

Social Indicators/ tables "Employment" and "Wages".

Yearly data on employment and unemployment are end of period.

Quarterly data are as "Labor Force Balance" table, published on INSTAT web page on 06.03.2012.