

# BANKA E SHQIPERISE

**RAPORTI  
STATISTIKOR  
MUJOR**

**MONTHLY  
STATISTICAL  
REPORT**

**09/2012**

# RAPORTI STATISTIKOR MUJOR

# MONTHLY STATISTICAL REPORT

## PËRMBAJTJA

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## Shënime/ Notes

(AL) Duke filluar nga Raporti Statistikor Mujor i muajit prill 2008, tabelat e sektorit financiar 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 shkurtime/ List of abbreviations

|             |   |
|-------------|---|
| BPD / DMB   | Bankat paradedepozituese / 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, rumbullakimi i vlerave pas presjes dhjetore bëhet automatikisht sipas rastit. Për vlerat 0-4 pas presjes dhjetore, rumbullakimi bëhet për poshtë, dhe për vlerat 5-9 pas presjes dhjetore, rumbullakimi bëhet për lart. Mund të ekzistojë një mospërputhje e vogël ndërmjet shumës së përbërësve dhe totalit të paraqitur në tabelë për shkak të rumbullakimeve.

(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.

## 1. Zhvillimet monetare dhe normat e interesit

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

## Monetary developments and interest rates 1.

In billions ALL, unless otherwise indicated, end of period

|      | Agregatet monetare/<br>Monetary aggregates |       |         | Depozitat <sup>1</sup> /<br>Deposits <sup>1</sup> | Kredita <sup>2</sup> /<br>Credit <sup>2</sup> | Normat e interesit 12m /<br>12m interest rates (%) |  |                           | Norma e marrëveshjes së<br>riblerjeses njëjavore <sup>4</sup><br>Weekly repurchase agreement<br>rate <sup>4</sup> |
|------|--|-------|---------|---|---|--|--|---------------------------|---|
|      | M1   | M2    | M3      |   |   | Depozita <sup>3</sup> /<br>Deposits <sup>3</sup>   | Kredita <sup>3</sup> /<br>Loans <sup>3</sup> | Bono Thesari/<br>T. Bills |   |
|      | 1  | 2     | 3       | 4   | 5   | 6  | 7  | 8                         | 9   |
| 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 | 1,070.1 | 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>, indeksat e çmimeve dhe tregu i punësGross domestic product<sup>5</sup>, price indexes and labor market 2.

| Rritja reale vjetore<br>e PBB me çmime<br>konstante (%) /<br>Annual real<br>growth of GDP at<br>constant prices<br>(%) | Me çmime korrente, në milionë lekë/<br>At current prices, in million ALL |   |   |   | Ndryshimet vjetore të Indekseve<br>(%) / Yearly Index change (%) |                            | Tregu i punës <sup>7</sup> / Labor market <sup>7</sup> |   |      |
|--|--|---|---|---|--|----------------------------|--|---|------|
|  | Produkti<br>Brendshëm Bruto<br>(PBB)<br>Gross domestic<br>product (GDP)  | Pagat e të<br>punësuarve,<br>neto<br>/ Compensation<br>of employees,<br>net | Të Ardhura nga<br>prona, neto/<br>Property<br>income, net | Të Ardhurat<br>Kombetare<br>Bruto/ Gross<br>National Income | IÇK <sup>6</sup> /<br>CPI <sup>6</sup><br>(12/2007=100)          | IÇP /<br>PPI<br>(2005=100) | Niveli i<br>punësimit/<br>Employment<br>rate<br>(%)    | Shkalla e papunësisë/<br>Unemployment rate<br>(%) |      |
| 2  | 1  |   |   |   | 6  | 7                          | 8  | 9   |      |
| 2007   | 5.9  | 967,670.0   | 13,858.3  | 13,005.3  | 994,533.7  | 3.1                        | 4.1  | 44.7  | 13.2 |
| 2008   | 7.5  | 1,089,293.1   | 21,282.7  | -15,903.7   | 1,094,672.1  | 2.2                        | 4.4  | 45.8  | 12.5 |
| 2009   | 3.3  | 1,148,082.1   | 20,749.0  | -37,865.9   | 1,133,902.7  | 3.7                        | 0.4  | 41.9  | 13.6 |
| 2010   | 3.8  | 1,222,462.1   | 22,501.4  | -31,030.7   | 1,233,888.7  | 3.4                        | 0.2  | 42.3  | 13.6 |
| 2011   |  |   |   |   |  | 1.7                        | 2.6  |   | 13.3 |

Burimi: INSTAT.

Source: INSTAT.

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

Në milionë euro, përveç rasteve kur shënohet ndryshe

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

In millions EUR, unless otherwise indicated

| Bilanci i<br>llogarisë<br>korrente/<br>Current account | Nga të cilat:<br>Bilanci tregtar/<br>Of which: Trade<br>balance (3+4) |                    |         | Nga të cilat:<br>Remitancat/<br>Of which:<br>Remittances | Investimet e<br>Huaja Direkte/<br>Foreign direct<br>investments | Rezervat<br>valutore (stok)/<br>Reserves<br>(stock) | Rezervat në muaj<br>importe/<br>Reserves in<br>months of import | Kursi i këmbimit/ Exchange rate<br>Mesatare e periudhës/<br>Period average |           |       |
|--|---|--------------------|---------|--|---|---|---|--|-----------|-------|
|  | Eksporti/<br>Export   | Importi/<br>Import |         |  |   |   |   | ALL / EUR  | ALL / USD |       |
| 1  | 2   | 3                  | 4       | 5  | 6   | 7   | 8   | 9  | 10        |       |
| 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   | -1,329.8  | -2,303.7           | 750.7   | -3,054.4   | 781.3   | 688.7   | 1,646.2   | 4.2  | 132.1     | 95.0  |
| 2010   | -1,018.6  | -2,082.7           | 1,171.5 | -3,254.2   | 689.8   | 788.5   | 1,904.8   | 4.8  | 137.8     | 103.9 |
| 2011   | -1,122.1  | -2,241.6           | 1,405.5 | -3,647.1   | 687.9   | 716.8   | 1,912.5   | 4.4  | 140.3     | 100.9 |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

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

Në miliardë lekë

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

In billions ALL

| Të Ardhura/<br>Revenue | Nga të cilat: Të<br>ardhura tatimore/<br>Of which: Tax<br>revenue | Shpenzime/<br>Expenditure | Shpenzime<br>kapitale/<br>Capital<br>expenditure | Deficiti/<br>Deficit | Financim i<br>brendshëm/<br>Domestic<br>financing | Financim i<br>jashtëm/<br>Foreign financing | Stoku i borxhit të qeverisë qendrore/<br>Central government debt stock |   |       |
|------------------------|---|---------------------------|--|----------------------|---|---|--|---|-------|
|                        |   |                           |  |                      |   |   | Stoku i borxhit të<br>brendshëm/<br>Domestic debt<br>stock             | Stoku i borxhit të jashtëm /<br>External debt stock |       |
| 1                      | 2   | 3                         | 4  | 5                    | 6   | 7   | 8  | 9   |       |
| 2007                   | 251.6   | 228.2                     | 285.7  | 57.0                 | -34.1   | 28.8  | 5.3  | 369.5   | 147.5 |
| 2008                   | 291.2   | 264.4                     | 351.5  | 93.8                 | -60.3   | 24.4  | 35.8   | 400.5   | 195.4 |
| 2009                   | 299.0   | 270.8                     | 379.9  | 95.9                 | -80.9   | 70.7  | 10.2   | 415.0   | 267.5 |
| 2010                   | 324.7   | 288.6                     | 362.8  | 67.5                 | -38.0   | 27.8  | 10.2   | 407.4   | 308.0 |
| 2011                   | 330.5   | 303.9                     | 376.4  | 70.7                 | -45.9   | 26.1  | 19.8   | 438.6   | 334.0 |

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

2) Përfaqëson kredinë për ekonominë.

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

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

5) PBB 2010 jo përfundimtare.

6) Ndryshimi i muajit dhjetor të vitit n dhe dhjetorit të vitit n-1.

7) Të dhënat sipas informacionit në tabelat vjetore "Të punësuar gjithsej sipas sektoreve, niveli i punësimit" dhe "Shkalla e papunësisë". Të dhëna administrative.

1) Deposits included in broad money.

2) Credit to economy.

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

4) End of period data.

5) GDP 2010 semi final.

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

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

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

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

|           | Totali i mjeteve/<br>Total assets<br>(2+3+4+5+8+12+13+14) | Mbajtet e SDR/<br>SDR holdings | Arka në valutë/<br>Foreign currency | Depozita/<br>Deposits | Letrat me vlerë të<br>ndryshme nga<br>aksionet /<br>Securities other<br>than shares (6+7) | Jorezidentët/<br>Nonresidents | Qeveria<br>qendrore/<br>Central<br>Government | Huatë/<br>Loans<br>(9+10+11) | Qeveria<br>qendrore/<br>Central<br>Government | Korporata të tjera<br>depozituese/<br>Other depository<br>corporations | Sektorë të tjerë<br>rezidentë/<br>Other resident<br>sectors | Derivatet<br>financiare/<br>Financial<br>derivatives | Llogari të<br>arkëtueshme/<br>Receivable<br>accounts | Mjete jofinanciare/<br>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                                   |
| 2012 / 04 | 383,568.3   | 7,737.2                        | 62.1                                | 44,099.0              | 282,934.9   | 217,894.7                     | 65,040.2                                      | 23,535.7                     | -   | 21,605.5   | 1,930.2   | 23.0   | 11,569.4   | 13,607.0                                   |
| 05        | 386,335.4   | 8,553.2                        | 49.3                                | 41,695.8              | 291,583.7   | 222,524.8                     | 69,058.9                                      | 18,534.3                     | -   | 16,588.0   | 1,946.2   | 28.1   | 12,280.0   | 13,611.1                                   |
| 06        | 392,021.6   | 8,324.9                        | 125.7                               | 43,759.8              | 288,344.7   | 218,414.9                     | 69,929.8                                      | 25,703.8                     | -   | 23,763.0   | 1,940.8   | 20.6   | 12,125.6   | 13,616.5                                   |
| 07        | 402,924.8   | 8,298.8                        | 56.4                                | 47,305.6              | 291,255.1   | 221,381.9                     | 69,873.2                                      | 28,916.4                     | -   | 26,980.9   | 1,935.5   | 20.5   | 13,096.7   | 13,975.3                                   |
| 08        | 407,390.2   | 7,994.8                        | 48.5                                | 40,768.0              | 303,009.1   | 232,945.4                     | 70,063.7                                      | 28,334.4                     | -   | 26,404.7   | 1,929.7   | 19.1   | 12,991.1   | 14,225.3                                   |
| 09        | 407,908.0   | 7,835.6                        | 54.0                                | 45,317.6              | 302,043.4   | 233,136.6                     | 68,906.8                                      | 25,028.3                     | -   | 23,104.0   | 1,924.3   | 16.4   | 12,944.0   | 14,668.8                                   |

|           | Detyrimet totale/<br>Total liabilities<br>(2+3+4+10+14+15+16) | Paraja në qarkullim/<br>Currency in circulation | Depozita të përfshira në parane e gjerë/<br>Deposits included in broad money | Depozita të papërfshira në parane e gjerë/<br>Deposits excluded from broad money (5+6+7+8+9) | Jorezidentët/<br>Nonresidents | Qeveria qendrore/<br>Central Government | Korporata të tjera depozituese/<br>Other depository corporations | Korporata të tjera jofinanciare/<br>Other nonfinancial corporations | Sektorë të tjerë rezidentë/<br>Other resident sectors | Huatë /<br>Loans<br>(11+12+13) | Jorezidentët/<br>Nonresidents | Qeveria qendrore/<br>Central Government | Korporata të tjera depozituese/<br>Other depository corporations | Llogari të pagueshme/<br>Other accounts payable | Alokimi i SDR/<br>SDR allocation | Aksione dhe instrumente të tjerë të kapitalit/<br>Shares and other equity |
|-----------|---|---|--|--|-------------------------------|---|--|---|---|--------------------------------|-------------------------------|---|--|---|----------------------------------|---|
|           | 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  |
| 2012 / 04 | 383,568.3   | 194,744.5                                       | 596.0  | 115,932.9  | 9,573.1                       | 14,238.2                                | 90,772.5   | 23.9  | 1,325.3   | 4,422.3                        | 4,422.3                       | -                                       | -  | 1,893.8   | 7,634.5                          | 58,344.2  |
| 05        | 386,335.4   | 194,689.6                                       | 281.5  | 115,369.6  | 10,132.5                      | 12,089.9                                | 92,506.3   | 24.7  | 616.2   | 4,504.6                        | 4,504.6                       | -                                       | -  | 1,479.2   | 7,858.9                          | 62,152.0  |
| 06        | 392,021.6   | 195,731.8                                       | 92.3   | 123,666.9  | 10,123.9                      | 12,607.7                                | 100,288.0  | 27.8  | 619.6   | 4,370.1                        | 4,370.1                       | -                                       | -  | 1,076.0   | 7,710.1                          | 59,374.5  |
| 07        | 402,924.8   | 196,989.4                                       | 1,018.6  | 128,324.8  | 10,110.8                      | 14,621.1                                | 102,260.2  | 27.9  | 1,304.8   | 4,283.7                        | 4,283.7                       | -                                       | -  | 1,751.2   | 7,842.6                          | 62,714.5  |
| 08        | 407,390.2   | 197,469.5                                       | 1,409.9  | 132,727.4  | 10,066.5                      | 17,328.8                                | 104,402.7  | 31.2  | 898.2   | 4,062.7                        | 4,062.7                       | -                                       | -  | 1,475.2   | 7,774.9                          | 62,470.6  |
| 09        | 407,908.0   | 195,667.7                                       | 424.0  | 134,434.5  | 10,056.5                      | 18,232.6                                | 105,249.1  | 32.6  | 863.8   | 3,939.4                        | 3,939.4                       | -                                       | -  | 1,223.8   | 7,749.8                          | 64,468.9  |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

1-2 Paraqitja 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<br>neto/<br>Net foreign assets<br>(2-3) | Pretendime ndaj<br>jorezidentëve/<br>Claims on<br>nonresidents | Minus: Detyrime<br>ndaj jorezidentëve/<br>Less: Liabilities to<br>nonresidents | Mjetet e brendshme<br>/<br>Domestic assets<br>(5+8+9+10+11+12) | Pretendime neto<br>ndaj qeverisë<br>qendrore/<br>Net claims on<br>Central Government<br>(6-7) | Pretendime ndaj<br>qeverisë qendrore/<br>Claims on Central<br>Government | Minus: Detyrime<br>ndaj qeverisë<br>qendrore/<br>Less: Liabilities to<br>Central<br>Government | Pretendime ndaj<br>korporatave të tjera<br>depozituese/<br>Claims on other<br>depository<br>corporations | Pretendime ndaj<br>korporatave të<br>tjera financiare/<br>Claims on other<br>financial<br>corporations | Pretendime ndaj<br>korporatave<br>jofinanciare publike<br>/<br>Claims on public<br>nonfinancial<br>corporations | Pretendime ndaj<br>korporatave të<br>tjera jofinanciare/<br>Claims on other<br>nonfinancial<br>corporations | Pretendime ndaj<br>sektorëve të tjerë<br>rezidentë/<br>Claims on other<br>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  |
| 2012 / 04 | 257,903.8  | 280,381.9  | 22,478.1   | 75,090.7   | 51,549.3  | 65,810.2   | 14,260.9   | 21,606.0   | -  | -   | -   | 1,935.4  |
| 05        | 260,809.9  | 283,730.0  | 22,920.1   | 76,663.6   | 58,120.8  | 70,228.9   | 12,108.1   | 16,588.5   | -  | -   | -   | 1,954.3  |
| 06        | 258,869.5  | 281,073.4  | 22,204.0   | 84,479.9   | 58,768.3  | 71,399.8   | 12,631.5   | 23,763.4   | -  | -   | -   | 1,948.1  |
| 07        | 265,263.6  | 288,163.2  | 22,899.5   | 85,928.6   | 57,007.1  | 71,646.7   | 14,639.6   | 26,981.4   | -  | -   | -   | 1,940.1  |
| 08        | 270,332.3  | 292,566.2  | 22,233.9   | 83,036.7   | 54,695.0  | 72,042.9   | 17,347.8   | 26,405.2   | -  | -   | -   | 1,936.4  |
| 09        | 274,936.1  | 296,790.1  | 21,854.0   | 77,983.8   | 52,949.0  | 71,200.7   | 18,251.7   | 23,104.5   | -  | -   | -   | 1,930.4  |

|           | Baza monetare/<br>Monetary base<br>(14+15+16) | Paraja në<br>qarkullim/<br>Currency in<br>circulation | Detyrime ndaj<br>korporatave të tjera<br>depozituese/<br>Liabilities to other<br>depository<br>corporations | Depozita të<br>përfshira në paranë<br>e gjerë/<br>Deposits included in<br>broad money | Depozita të papërfshira në paranë e<br>gjerë/<br>Deposits excluded from broad money | Huatë/<br>Loans | Llogari të<br>pagueshme/<br>Other accounts<br>payable | Të tjera neto/<br>Other items net | Aksione dhe instrumente të tjerë të<br>kapitalit/<br>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   |
| 2012 / 04 | 285,052.5                                     | 194,744.5   | 89,712.0  | 596.0   | 2,409.6   | -               | 954.1   | -13,766.0                         | 58,344.2   |
| 05        | 287,477.4                                     | 194,689.6   | 92,506.3  | 281.5   | 640.9   | -               | 969.6   | -13,766.3                         | 62,152.0   |
| 06        | 296,112.1                                     | 195,731.8   | 100,288.0   | 92.3  | 647.3   | -               | 984.2   | -13,768.8                         | 59,374.5   |
| 07        | 300,268.2                                     | 196,989.4   | 102,260.2   | 1,018.6   | 1,332.7   | -               | 1,000.3   | -14,123.5                         | 62,714.5   |
| 08        | 303,282.1                                     | 197,469.5   | 104,402.7   | 1,409.9   | 929.4   | -               | 1,017.0   | -14,330.0                         | 62,470.6   |
| 09        | 301,340.8                                     | 195,667.7   | 105,249.1   | 424.0   | 896.4   | -               | 1,033.4   | -14,819.4                         | 64,468.9   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-3.a Bilanci sektorial i bankave paradedepozituese/ 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/<br>Total assets<br>(2+3+4+8+11+21+24+25) | Arka në lekë/<br>National<br>currency | Arka në valutë/<br>Foreign currency | Depozita/<br>Deposits<br>(5+6+7) | Jorezidentët/<br>Nonresidents | Banka<br>qendrore/<br>Central Bank | Bankat paradedepozituese/<br>Deposit money banks | Letra me vlerë të ndryshme<br>nga aksionet/<br>Securities others than shares<br>(9+10) | Jorezidentët/<br>Nonresidents | Qeveria qendrore/<br>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 | 1,152,773.6  | 7,961.6                               | 11,365.7                            | 184,302.3                        | 88,470.2                      | 89,122.7                           | 6,709.5  | 342,609.4  | 34,075.6                      | 308,533.8                               |
| 2012 / 04 | 1,184,691.2  | 8,597.4                               | 11,587.9                            | 194,821.2                        | 94,996.9                      | 90,888.0                           | 8,936.3  | 350,127.1  | 41,769.7                      | 308,357.3                               |
| 05        | 1,191,052.7  | 8,397.1                               | 10,747.6                            | 205,213.3                        | 100,745.7                     | 94,277.5                           | 10,190.1   | 343,539.2  | 42,351.5                      | 301,187.7                               |
| 06        | 1,201,385.7  | 8,199.0                               | 10,615.6                            | 216,752.3                        | 109,734.9                     | 100,269.3                          | 6,748.1  | 340,695.1  | 40,969.7                      | 299,725.4                               |
| 07        | 1,209,057.3  | 8,672.1                               | 11,775.6                            | 222,935.8                        | 113,556.5                     | 102,380.5                          | 6,998.8  | 341,470.9  | 43,724.0                      | 297,746.9                               |
| 08        | 1,230,938.7  | 8,502.2                               | 12,932.0                            | 242,358.2                        | 132,443.6                     | 104,443.6                          | 5,471.1  | 341,223.6  | 45,857.5                      | 295,366.1                               |
| 09        | 1,236,615.3  | 7,911.7                               | 11,509.6                            | 245,355.0                        | 134,215.4                     | 105,129.4                          | 6,010.3  | 340,745.6  | 46,242.7                      | 294,502.8                               |

|           | Huatë/<br>Loans<br>(12+13+14+15+16+17+18+19+20) | Jorezidentët/<br>Nonresidents | Banka<br>qendrore/<br>Central Bank | Bankat<br>paradedepozituese/<br>Deposit money<br>banks | Korporata të<br>tjera financiare/<br>Other financial<br>corporations | Qeveria<br>qendrore/<br>Central<br>Government | Qeveria lokale /<br>Local<br>government | Korporata<br>jofinanciare<br>publike /<br>Public<br>nonfinancial<br>corporations | Korporata të tjera<br>jofinanciare/<br>Other nonfinancial<br>corporations | Sektorë të tjerë<br>rezidentë/<br>Other resident<br>sectors | Aksione dhe<br>instrumente të<br>tjerë të kapitalit<br>/ Shares and<br>other equity<br>(22+23) | Jorezidentët/<br>Nonresidents | Rezidentë/<br>Residents | Derivatet<br>financiare/<br>Financial<br>derivatives | Llogari të<br>Arkëtueshme/<br>Other<br>accounts<br>receivable | Mjete<br>jofinanciare/<br>Nonfinancial<br>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   |
| 2012 / 04 | 582,924.9                                       | 33,886.0                      | -                                  | 4,251.3  | 10,485.9   | 1,410.6                                       | 143.3                                   | 18,717.3   | 371,219.3   | 142,811.1   | 11,546.3   | 4,349.5                       | 7,196.8                 | -  | 7,158.3   | 17,928.3   |
| 05        | 585,606.9                                       | 33,624.9                      | -                                  | 3,822.3  | 10,480.7   | 1,391.9                                       | 143.3                                   | 20,639.7   | 373,210.1   | 142,294.1   | 11,519.5   | 4,287.1                       | 7,232.4                 | -  | 7,826.6   | 18,202.6   |
| 06        | 587,337.4                                       | 35,669.2                      | -                                  | 4,121.2  | 10,344.4   | 1,385.8                                       | 143.3                                   | 20,181.1   | 373,734.4   | 141,758.1   | 11,379.8   | 4,112.6                       | 7,267.2                 | -  | 6,646.2   | 19,760.5   |
| 07        | 586,563.2                                       | 35,967.7                      | -                                  | 3,096.6  | 10,624.6   | 1,378.5                                       | 139.1                                   | 20,704.9   | 372,690.8   | 141,960.9   | 11,367.1   | 4,062.5                       | 7,304.6                 | -  | 6,489.9   | 19,782.9   |
| 08        | 587,600.7                                       | 36,879.6                      | -                                  | 3,847.2  | 10,346.9   | 1,383.3                                       | 139.1                                   | 20,826.0   | 372,449.7   | 141,729.0   | 11,609.9   | 4,260.9                       | 7,348.9                 | -  | 6,383.0   | 20,329.1   |
| 09        | 592,316.0                                       | 35,598.9                      | -                                  | 4,626.9  | 10,248.6   | 1,404.6                                       | 157.1                                   | 21,061.7   | 376,254.2   | 142,964.0   | 11,706.3   | 4,312.9                       | 7,393.5                 | -  | 6,123.2   | 20,948.0   |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

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

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

|           | Detyrimet totale /<br>Total liabilities<br>(2+8+17+18+26<br>+27) | Depozita të përfshira në parane e gjere/<br>Transferable deposits<br>(3+4+5+6+7) |                                      |  |   |   | Depozita të papërfshira në parane e gjere/<br>Deposits not included in broad money<br>(9+10+11+12+13<br>+14+15+16) |                                 |  |   |  |  |   |   |         |          |
|-----------|--|--|--------------------------------------|--|---|---|--|---------------------------------|--|---|--|--|---|---|---------|----------|
|           |  | Korporata të tjera financiare/<br>Other financial corporations                   | Qeveria lokale/<br>Local Governments | Korporata jofinanciare publike /<br>Public nonfinancial corporations | Korporata të tjera jofinanciare/<br>Other nonfinancial corporations | Sektorë të tjere rezidentë/<br>Other resident sectors | Jorezidentët/<br>Nonresidents  | Banka qendrore/<br>Central Bank | Korporata të tjera depozituese/<br>Other depository corporations | Qeveria qendrore/<br>Central Government | Korporata të tjera financiare/<br>Other financial corporations | Korporata jofinanciare publike /<br>Public nonfinancial corporations | Korporata të tjera jofinanciare/<br>Other nonfinancial corporations | Sektorë të tjere rezidentë/<br>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 | 1,152,773.6  | 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 / 04 | 1,184,691.2  | 888,763.1  | 9,935.8                              | 1,749.1  | 15,484.5  | 75,275.1  | 786,318.7  | 66,333.3                        | 24,066.1   | 516.1                                   | 8,971.7  | 4,427.2  | 63.9  | 191.0   | 8,836.1 | 19,261.3 |
| 05        | 1,191,052.7  | 896,397.7  | 8,663.9                              | 1,607.2  | 18,735.5  | 74,831.2  | 792,559.9  | 67,888.0                        | 24,368.0   | 1,930.7                                 | 9,211.2  | 6,137.3  | 64.3  | 187.0   | 7,696.4 | 18,293.2 |
| 06        | 1,201,385.7  | 903,042.4  | 9,540.8                              | 1,675.4  | 14,997.4  | 77,233.0  | 799,595.8  | 64,448.5                        | 24,081.6   | 58.5                                    | 7,039.5  | 6,777.2  | 63.6  | 160.5   | 8,114.3 | 18,153.3 |
| 07        | 1,209,057.3  | 909,890.5  | 8,744.6                              | 1,781.0  | 15,721.1  | 79,782.6  | 803,861.3  | 61,857.0                        | 23,044.0   | 501.6                                   | 5,440.7  | 6,057.6  | 64.0  | 225.0   | 8,233.4 | 18,290.8 |
| 08        | 1,230,938.7  | 926,616.8  | 8,975.5                              | 1,638.3  | 15,649.5  | 85,429.9  | 814,923.6  | 62,346.3                        | 22,903.8   | 334.4                                   | 4,484.9  | 5,814.8  | 64.3  | 157.5   | 8,193.5 | 20,393.1 |
| 09        | 1,236,615.3  | 927,951.8  | 8,605.3                              | 1,858.7  | 15,103.2  | 85,068.2  | 817,316.5  | 62,791.9                        | 19,488.0   | 166.4                                   | 5,946.9  | 5,526.1  | 63.6  | 174.4   | 9,911.6 | 21,515.0 |

|           | Letrat me vlerë përveç aksioneve/<br>Securities other than shares | Huate/<br>Loans<br>(19+20+21+22+23+24+25) | Jorezidentët/<br>Nonresidents | Banka qendrore/<br>Central Bank | Korporata të tjera depozituese/<br>Other depository corporations | Qeveria qendrore/<br>Central Government | Korporata të tjera financiare/<br>Other financial corporations | Korporata të tjera jofinanciare/<br>Other nonfinancial corporations | Sektorë të tjere rezidentë/<br>Other resident sectors | Derivalet financiare/<br>Financial derivatives | Llogari të pagueshme/<br>Other accounts payable | Aksione dhe instrumente të tjerë të kapitalit/<br>Shares and other equity |
|-----------|---|---|-------------------------------|---------------------------------|--|---|--|---|---|--|---|---|
|           |   |   |                               |                                 |  |   |  |   |   |  |   |   |
| 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  | 99,841.1  |
| 2012 / 04 | -   | 56,081.6                                  | 25,128.9                      | 21,608.0                        | 7,973.6  | 527.5                                   | 2.3  | -   | 841.3   | 211.5  | 69,188.7  | 104,113.0   |
| 05        | -   | 51,215.8                                  | 24,983.5                      | 16,589.9                        | 8,257.8  | 523.0                                   | 2.3  | -   | 859.3   | 132.8  | 70,759.8  | 104,658.7   |
| 06        | -   | 57,220.4                                  | 24,541.8                      | 23,768.5                        | 7,304.7  | 499.1                                   | 2.1  | -   | 1,104.3   | 220.8  | 73,011.3  | 103,442.4   |
| 07        | -   | 59,864.8                                  | 23,114.7                      | 26,984.1                        | 8,084.7  | 563.3                                   | 2.0  | -   | 1,116.0   | 173.4  | 73,583.3  | 103,688.3   |
| 08        | -   | 59,648.5                                  | 23,272.1                      | 26,407.6                        | 8,278.2  | 567.3                                   | 1.9  | -   | 1,121.4   | 203.7  | 77,221.6  | 104,901.8   |
| 09        | -   | 57,897.7                                  | 24,917.5                      | 23,111.7                        | 8,188.4  | 560.0                                   | 5.4  | -   | 1,114.7   | 388.7  | 81,792.6  | 105,792.5   |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

1-4 Paraqitja monetare e bankave paradepozitive  
Në milionë lekë, fund periudhe

Monetary survey of deposit money banks 1-4  
In millions ALL, end of period

|           | Mjetet valutore neto/<br>Net foreign assets<br>(2-3) | Pretendime ndaj jorezidentëve/<br>Claims on nonresidents | Minus: Detyrime ndaj jorezidentëve/<br>Less: Liabilities to nonresidents | Mjetet e brendshme/<br>Domestic assets<br>(5+6+9+10+11+12+13) | Pretendime ndaj bankës qendrore/<br>Claims on Central Bank | Pretendimet neto ndaj qeverisë qendrore /<br>Net claims on Central Government<br>(7-8) | Pretendimet ndaj qeverisë qendrore/<br>Claims on Central Government | Minus: Detyrime ndaj qeverisë qendrore/<br>Less: Liabilities to Central Government | Pretendime ndaj korporatave të tjera financiare/<br>Claims on other financial corporations | Pretendimet ndaj qeverisë lokale /<br>Claims on local governments | Pretendimet ndaj jofinanciare publike/<br>Claims on public nonfinancial corporations | Pretendimet ndaj korporatave të tjera jofinanciare/<br>Claims on other nonfinancial corporations | Pretendime ndaj sektorëve të tjerë rezidentë/<br>Claims on other resident sectors |
|-----------|--|--|--|---|--|--|---|--|--|---|--|--|---|
|           | 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 | 131,611.4  | 177,931.2  | 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 / 04 | 137,731.3  | 186,590.0  | 48,858.7   | 953,145.2   | 99,485.4   | 303,086.1  | 309,767.9   | 6,681.8  | 17,682.7   | 143.3   | 18,717.3   | 371,219.3  | 142,811.1   |
| 05        | 142,520.5  | 191,756.7  | 49,236.2   | 950,749.4   | 102,674.6  | 294,074.7  | 302,579.6   | 8,504.9  | 17,713.0   | 143.3   | 20,639.7   | 373,210.1  | 142,294.1   |
| 06        | 152,175.2  | 201,102.0  | 48,926.7   | 953,678.9   | 108,468.3  | 291,782.3  | 301,111.2   | 9,328.9  | 17,611.6   | 143.3   | 20,181.1   | 373,734.4  | 141,758.1   |
| 07        | 162,548.4  | 209,086.3  | 46,538.0   | 955,448.5   | 111,052.5  | 290,971.0  | 299,125.4   | 8,154.4  | 17,929.2   | 139.1   | 20,704.9   | 372,690.8  | 141,960.9   |
| 08        | 184,005.6  | 232,373.6  | 48,368.1   | 954,438.2   | 112,945.8  | 288,652.9  | 296,749.4   | 8,096.5  | 17,695.8   | 139.1   | 20,826.0   | 372,449.7  | 141,729.0   |
| 09        | 184,015.1  | 231,879.5  | 47,864.4   | 958,577.2   | 113,041.0  | 287,457.1  | 295,907.4   | 8,450.4  | 17,642.0   | 157.1   | 21,061.7   | 376,254.2  | 142,964.0   |

|           | Detyrime ndaj bankës qendrore/<br>Liabilities to Central Bank | Depozita të përfshira në paranë e gjërë/<br>Deposits included in broad money<br>(16+17) | Depozita të transferueshme /<br>Transferable deposits | Depozita të tjera /<br>Other deposits | Depozita të pa përfshira në paranë e gjërë/<br>Deposits not included in broad money | Huatë/<br>Loans | Aksione dhe instrumente të tjera të kapitalit/<br>Shares and other equity | Nga të cilat:<br>Rezerva rivleresimi/<br>Of which:<br>Valuation adjustment | Detyrime të tjera neto/<br>Other net liabilities | Axhustimi i konsolidimit/<br>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           | 99,841.1  | -1,989.1   | 40,192.9   | 2,859.6   |
| 2012 / 04 | 22,124.1  | 888,763.1   | 127,188.1   | 761,575.0                             | 28,352.3  | 843.7           | 104,113.0   | -437.7   | 42,922.8   | 3,757.6   |
| 05        | 18,520.6  | 896,397.7   | 128,162.6   | 768,235.0                             | 26,240.9  | 861.6           | 104,658.7   | -267.8   | 43,134.0   | 3,456.6   |
| 06        | 23,826.9  | 903,042.4   | 131,010.9   | 772,031.5                             | 26,491.7  | 1,106.3         | 103,442.4   | -866.2   | 44,469.6   | 3,474.9   |
| 07        | 27,485.7  | 909,890.5   | 132,969.8   | 776,920.8                             | 26,813.2  | 1,118.0         | 103,688.3   | -810.3   | 45,571.3   | 3,430.0   |
| 08        | 26,742.0  | 926,616.8   | 135,135.2   | 791,481.6                             | 28,808.4  | 1,123.3         | 104,901.8   | -470.1   | 46,806.6   | 3,444.8   |
| 09        | 23,278.1  | 927,951.8   | 135,032.2   | 792,919.6                             | 31,664.6  | 1,120.1         | 105,792.5   | 816.7  | 49,287.1   | 3,498.1   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-5 Bilanci sektorial i shoqërive të kursim-kreditit

Sectoral balance sheet of savings and loan associations 1-5

Në milionë lekë, fund periudhe

In millions ALL, end of period

|            | Totali i mjeteve/<br>Total assets<br>(2+3+4+7+8+11+12) | Monedha dhe kartëmonedha në lekë/<br>Notes and coins in national currency | Monedha dhe kartëmonedha në valutë/<br>Notes and coins in foreign currency | Depozita/<br>Deposits<br>(5+6) | Bankat paradedepozituese/<br>Deposit money banks | Korporatat e tjera financiare/<br>Other financial corporations | Letra me vlerë/<br>Securities | Huatë/<br>Loans<br>(9+10) | Sektorë të tjerë rezidentë/<br>Other resident sectors | Korporatat e tjera jofinanciare /<br>Other nonfinancial corporations | Mjete të tjera/<br>Other financial assets | Mjete jofinanciare/<br>Nonfinancial assets |
|------------|--|---|--|--------------------------------|--|--|-------------------------------|---------------------------|---|--|---|--|
|            | 1  | 2   | 3  | 4                              | 5  | 6  | 7                             | 8                         | 9   | 10   | 11  | 12   |
| 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 / IV  | 5,379.6  | 21.7  | 1.9  | 636.7                          | 345.0  | 291.8  | 19.7                          | 4,520.0                   | 4,520.0   | -  | 164.5                                     | 15.0                                       |
| 2011 / 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         | 5,379.6  | 21.7  | 1.9  | 636.7                          | 345.0  | 291.8  | 19.7                          | 4,520.0                   | 4,520.0   | -  | 164.5                                     | 15.0                                       |
| 2012 / I   | 5,417.2  | 23.2  | 2.1  | 636.9                          | 367.1  | 269.8  | 8.9                           | 4,566.6                   | 4,566.6   | -  | 163.4                                     | 16.1                                       |
| II         | 5,477.4  | 25.8  | 2.3  | 647.0                          | 354.0  | 293.0  | -                             | 4,613.7                   | 4,613.7   | -  | 172.2                                     | 16.4                                       |

|            | Detyrimet totale /<br>Total liabilities<br>(2+5+8+12+13) | Depozita të përfshira në parane e gjere/<br>Deposits included in broad money<br>(3+4) | Sektorë të tjerë rezidentë/<br>Other resident sectors | Korporatat e tjera jofinanciare/<br>Other nonfinancial corporations | Depozita të papërfshira në parane e gjere/<br>Deposits excluded from broad money<br>(6+7) | Sektorë të tjerë rezidentë/<br>Other resident sectors | Korporatat e tjera jofinanciare/<br>Other nonfinancial corporations | Huatë/<br>Loans<br>(9+10+11) | Korporatat e tjera financiare/<br>Other financial corporations | Bankat paradedepozituese/<br>Deposit money banks | Qeveria qendrore/<br>Central Government | Detyrime të tjera/<br>Other liabilities | Aksione dhe instrumente të tjerë të kapitalit/<br>Shares and other equity |
|------------|--|---|---|---|---|---|---|------------------------------|--|--|---|---|---|
|            | 1  | 2   | 3   | 4   | 5   | 6   | 7   | 8                            | 9  | 10   | 11                                      | 12                                      | 13  |
| 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 / IV  | 5,379.6  | 1,895.6   | 1,895.6   | -   | 20.0  | 20.0  | -   | 2,525.7                      | 2,525.7  | -  | -                                       | 128.6                                   | 809.8   |
| 2011 / 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         | 5,379.6  | 1,895.6   | 1,895.6   | -   | 20.0  | 20.0  | -   | 2,525.7                      | 2,525.7  | -  | -                                       | 128.6                                   | 809.8   |
| 2012 / I   | 5,417.2  | 1,925.9   | 1,925.9   | -   | 27.3  | 27.3  | -   | 2,519.9                      | 2,519.9  | -  | -                                       | 113.2                                   | 830.9   |
| II         | 5,477.4  | 1,975.7   | 1,975.7   | -   | 19.7  | 19.7  | -   | 2,563.5                      | 2,563.5  | -  | -                                       | 115.0                                   | 803.5   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-6 Paraqitja monetare e korporatave të tjera depozituese  
Në milionë Lekë, fund periodhe

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

|           | Mjetet valutore<br>neto/<br>Net foreign assets<br>(2-3) | Pretendime<br>ndaj<br>jorezidentëve/<br>Claims on<br>nonresidents | Minus: Detyrime<br>ndaj<br>jorezidentëve/<br>Less: Liabilities to<br>nonresidents | Mjetet e brendshme/<br>Domestic assets<br>(5+6+9+10+11+12+1<br>3) | Pretendime ndaj<br>bankës qendrore/<br>Claims on Central<br>Bank | Pretendimet neto ndaj<br>qeverisë qendrore/<br>Net claims on Central<br>Government (7-8) | Pretendimet ndaj<br>qeverisë qendrore/<br>Claims on Central<br>Government | Minus:<br>Detyrime ndaj<br>qeverisë<br>qendrore/<br>Less: Liabilities<br>to Central<br>Government | Pretendime ndaj<br>korporatave të<br>tjera financiare/<br>Claims on other<br>financial<br>corporations | Pretendimet ndaj<br>qeverisë lokale/<br>Claims on local<br>government | Pretendimet ndaj<br>jofinanciare publike/<br>Claims on public<br>nonfinancial<br>corporations | Pretendimet<br>ndaj<br>korporatave të<br>tjera<br>jofinanciare/<br>Claims on other<br>nonfinancial<br>corporations | Pretendime<br>ndaj sektorëve<br>të tjerë<br>rezidentë/<br>Claims on other<br>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 | 131,613.3   | 177,933.1   | 46,319.8  | 941,959.7   | 97,106.0   | 304,565.0  | 309,953.9   | 5,389.0   | 10,133.6   | 147.2   | 18,678.4  | 364,374.0  | 146,955.5   |
| 2012 / 04 | 137,733.4   | 186,592.1   | 48,858.7  | 958,013.8   | 99,508.6   | 303,095.0  | 309,776.8   | 6,681.8   | 17,952.5   | 143.3   | 18,717.3  | 371,219.3  | 147,377.7   |
| 05        | 142,522.6   | 191,758.9   | 49,236.2  | 955,618.0   | 102,697.9  | 294,083.6  | 302,588.5   | 8,504.9   | 17,982.8   | 143.3   | 20,639.7  | 373,210.1  | 146,860.7   |
| 06        | 152,177.5   | 201,104.3   | 48,926.7  | 958,611.4   | 108,494.1  | 291,782.3  | 301,111.2   | 9,328.9   | 17,904.6   | 143.3   | 20,181.1  | 373,734.4  | 146,371.7   |
| 07        | 162,550.7   | 209,088.6   | 46,538.0  | 960,381.0   | 111,078.4  | 290,971.0  | 299,125.4   | 8,154.4   | 18,222.2   | 139.1   | 20,704.9  | 372,690.8  | 146,574.6   |
| 08        | 184,007.9   | 232,375.9   | 48,368.1  | 959,370.7   | 112,971.6  | 288,652.9  | 296,749.4   | 8,096.5   | 17,988.8   | 139.1   | 20,826.0  | 372,449.7  | 146,342.6   |
| 09        | 184,017.4   | 231,881.8   | 47,864.4  | 963,509.7   | 113,066.9  | 287,457.1  | 295,907.4   | 8,450.4   | 17,935.1   | 157.1   | 21,061.7  | 376,254.2  | 147,577.7   |

|           | Detyrime ndaj bankës qendrore/<br>Liabilities to Central Bank | Depozita të përfshira në paranë e gjerë/<br>Deposits included in broad money<br>(16+17) | Depozita të transferueshme/<br>Transferable deposits | Depozita të tjera/<br>Other deposits | Depozita të pa<br>përfshira në paranë<br>e gjerë/<br>Deposits not<br>included in broad<br>money | Huatë/<br>Loans | Aksione dhe<br>instrumente të<br>tjera të kapitalit/<br>Shares and other<br>equity | Nga të cilat:<br>Rezerva<br>rivleresimi/<br>Of which: Valuation<br>adjustment | Detyrime të tjera<br>neto/<br>Other net liabilities | Axhustimi i konsolidimit/<br>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  | 875,123.5   | 130,169.4  | 744,954.2                            | 25,444.4  | 3,313.9         | 100,650.8  | -1,989.1  | 40,142.0  | 2,514.7   |
| 2012 / 04 | 22,124.1  | 890,689.0   | 127,188.1  | 763,500.9                            | 28,379.6  | 3,363.6         | 104,943.9  | -437.7  | 42,856.5  | 3,390.6   |
| 05        | 18,520.6  | 898,323.5   | 128,162.6  | 770,160.9                            | 26,268.2  | 3,381.5         | 105,489.6  | -267.8  | 43,067.7  | 3,089.5   |
| 06        | 23,826.9  | 905,018.1   | 131,010.9  | 774,007.2                            | 26,511.4  | 3,669.9         | 104,245.8  | -866.2  | 44,395.9  | 3,121.0   |
| 07        | 27,485.7  | 911,866.3   | 132,969.8  | 778,896.5                            | 26,832.9  | 3,681.5         | 104,491.8  | -810.3  | 45,497.6  | 3,076.0   |
| 08        | 26,742.0  | 928,592.6   | 135,135.2  | 793,457.3                            | 28,828.2  | 3,686.8         | 105,705.3  | -470.1  | 46,733.0  | 3,090.8   |
| 09        | 23,278.1  | 929,927.6   | 135,032.2  | 794,895.4                            | 31,684.3  | 3,683.6         | 106,596.0  | 816.7   | 49,213.4  | 3,144.1   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

1-7 Paraqitja monetare e korporatave depozituese  
Në milionë lekë, fund periudhe

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

|           | Mjetet valutore neto/<br>Net foreign assets<br>(2-3) | Pretendime ndaj jorezidentëve/<br>Claims on nonresidents | Minus: Detyrime ndaj jorezidentëve/<br>Less: Liabilities to nonresidents | Mjetet e brendshme/<br>Domestic assets<br>(5+8) | Pretendimet neto ndaj qeverisë qendrore/<br>Net claims on Central Government<br>(6-7) | Pretendimet ndaj qeverisë qendrore/<br>Claims on Central Government | Minus: Detyrime ndaj qeverisë qendrore/<br>Less: Liabilities to Central Government | Pretendime ndaj sektorëve të tjerë/<br>Claims on other sectors<br>(9+10+11+12+13) | Pretendime ndaj korporatave të tjera financiare/<br>Claims on other financial corporations | Pretendimet ndaj qeverisë lokale/<br>Claims on local government | Pretendimet ndaj korporatave jofinanciare publike/<br>Claims on public nonfinancial corporations | Pretendimet ndaj korporatave të tjera jofinanciare/<br>Claims on other nonfinancial corporations | Pretendime ndaj sektorëve të tjerë rezidentë/<br>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 | 387,271.2  | 454,408.8  | 67,137.6   | 903,860.2                                       | 361,663.0   | 377,544.7   | 15,881.7   | 542,197.2   | 10,133.6   | 147.2   | 18,678.4   | 364,374.0  | 148,864.0   |
| 2012 / 04 | 395,637.2  | 466,974.0  | 71,336.8   | 911,989.8                                       | 354,644.3   | 375,587.0   | 20,942.7   | 557,345.5   | 17,952.5   | 143.3   | 18,717.3   | 371,219.3  | 149,313.1   |
| 05        | 403,332.5  | 475,488.8  | 72,156.3   | 912,995.2                                       | 352,204.4   | 372,817.4   | 20,613.0   | 560,790.9   | 17,982.8   | 143.3   | 20,639.7   | 373,210.1  | 148,815.0   |
| 06        | 411,047.0  | 482,177.7  | 71,130.7   | 910,833.8                                       | 350,550.6   | 372,511.0   | 21,960.4   | 560,283.2   | 17,904.6   | 143.3   | 20,181.1   | 373,734.4  | 148,319.9   |
| 07        | 427,814.3  | 497,251.8  | 69,437.5   | 908,249.9                                       | 347,978.2   | 370,772.1   | 22,793.9   | 560,271.7   | 18,222.2   | 139.1   | 20,704.9   | 372,690.8  | 148,514.7   |
| 08        | 454,340.2  | 524,942.2  | 70,601.9   | 903,030.5                                       | 343,347.9   | 368,792.3   | 25,444.4   | 559,682.6   | 17,988.8   | 139.1   | 20,826.0   | 372,449.7  | 148,279.0   |
| 09        | 458,953.5  | 528,671.8  | 69,718.3   | 905,322.2                                       | 340,406.1   | 367,108.1   | 26,702.1   | 564,916.1   | 17,935.1   | 157.1   | 21,061.7   | 376,254.2  | 149,508.0   |

|           | Detyrimet e parashë gjërë/<br>Broad money liabilities<br>(15+16) | Paraja jashtë korporatave depozituese/<br>Money outside depository corporations | Depozita të përfshira në parashë e gjërë/<br>Deposits included in broad money<br>(17+18) | Depozita të transferueshme/<br>Transferable deposits | Depozita të tjera/<br>Other deposits | Depozita të pa përfshira në parashë e gjërë/<br>Deposits excluded from broad money | Huatë/<br>Loans | Llogari të pagueshme/<br>Other accounts payable | Aksione dhe instrumente të tjerë të kapitalit/<br>Shares and other equity | Nga të cilat: rezerva rivileresimi/<br>Of which: valuation adjustment | Detyrime të tjera neto/<br>Other liabilities net | Axhustimi i konsolidimit/<br>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 | 1,070,149.5  | 194,923.2   | 875,226.3  | 130,270.2  | 744,956.1                            | 26,106.4   | 3,313.9         | 901.1   | 160,642.8   | 22,761.6  | 29,672.2   | 345.4   |
| 2012 / 04 | 1,077,408.8  | 186,123.9   | 891,284.9  | 127,225.3  | 764,059.6                            | 29,728.8   | 3,363.6         | 954.1   | 163,288.1   | 23,991.6  | 32,481.1   | 402.5   |
| 05        | 1,084,874.2  | 186,269.3   | 898,605.0  | 128,199.2  | 770,405.8                            | 26,909.1   | 3,381.5         | 969.6   | 167,641.6   | 27,429.3  | 32,390.8   | 160.9   |
| 06        | 1,092,617.4  | 187,507.0   | 905,110.4  | 131,046.9  | 774,063.5                            | 27,158.7   | 3,669.9         | 984.2   | 163,620.3   | 23,746.4  | 33,748.1   | 82.2  |
| 07        | 1,101,176.4  | 188,291.5   | 912,884.9  | 133,006.9  | 779,878.0                            | 28,165.6   | 3,681.5         | 1,000.3   | 167,206.2   | 26,486.6  | 34,450.2   | 384.0   |
| 08        | 1,118,943.9  | 188,941.4   | 930,002.5  | 135,129.3  | 794,873.2                            | 29,757.5   | 3,686.8         | 1,017.0   | 168,175.9   | 26,102.3  | 35,493.8   | 295.9   |
| 09        | 1,118,081.8  | 187,730.2   | 930,351.6  | 135,070.1  | 795,281.4                            | 32,580.7   | 3,683.6         | 1,033.4   | 171,064.8   | 29,046.6  | 37,538.1   | 293.4   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 1-8.a Agregatët monetarë dhe përbërësit e tyre

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

|           | M3<br>(2+7)   | M2<br>(3+6) | M1<br>(4+5) | Paraja jashtë<br>korporatave<br>depozituese/<br>Currency outside<br>depository<br>corporations | Llogari rrjedhëse<br>dhe depozitat pa<br>afat në lekë/<br>Current accounts<br>and non-term<br>deposits in<br>national currency | Depozitat me afat<br>në lekë/<br>Time deposits in<br>national currency | Depozitat në<br>valutë/<br>Deposits in<br>foreign currency |
|-----------|---|-------------|-------------|--|--|--|--|
|           | 1   | 2           | 3           | 4  | 5  | 6  | 7  |
|           | <b>Gjendja në fund të periudhës (në milionë Lekë)/ Stock at end of period (in millions ALL)</b> |             |             |  |  |  |  |
| 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 | 1,070,149.6   | 647,003.3   | 276,898.1   | 194,923.2  | 81,974.9   | 370,105.2  | 423,146.2  |
| 2012 / 04 | 1,077,408.8   | 650,766.0   | 267,040.9   | 186,123.9  | 80,917.0   | 383,725.1  | 426,642.8  |
| 05        | 1,084,874.3   | 656,295.1   | 268,034.5   | 186,269.3  | 81,765.3   | 388,260.6  | 428,579.1  |
| 06        | 1,092,617.4   | 657,620.7   | 269,403.5   | 187,507.0  | 81,896.5   | 388,217.2  | 434,996.7  |
| 07        | 1,101,176.4   | 657,731.2   | 270,578.5   | 188,291.5  | 82,287.0   | 387,152.7  | 443,445.2  |
| 08        | 1,118,943.9   | 656,627.0   | 272,316.4   | 188,941.4  | 83,374.9   | 384,310.7  | 462,316.9  |
| 09        | 1,118,081.8   | 652,637.7   | 272,570.3   | 187,730.2  | 84,840.0   | 380,067.5  | 465,444.1  |
|           | <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   |
| 2012 / 04 | 8.3   | 5.7         | 0.6         | -0.9   | 4.3  | 9.5  | 12.6   |
| 05        | 8.7   | 6.0         | 1.2         | -0.9   | 6.3  | 9.6  | 13.0   |
| 06        | 8.3   | 5.2         | 0.6         | -0.9   | 4.4  | 8.7  | 13.3   |
| 07        | 8.4   | 5.1         | 0.4         | -1.0   | 3.7  | 8.7  | 13.7   |
| 08        | 8.1   | 5.0         | 0.2         | -0.3   | 1.4  | 8.6  | 13.0   |
| 09        | 6.8   | 3.5         | 1.4         | -0.6   | 6.1  | 5.1  | 11.8   |

Burimi :Banka e Shqipërisë.

Source: Bank of Albania.

## 1-8.b Kundërpartitë e agregatëve monetarë

## Counterparts of monetary aggregates 1-8.b

|  | Mjetet valutore neto/<br>Net Foreign Assets | Mjetet e brendshme/<br>Domestic assets<br>(3+4) | Pretendimet ndaj<br>qeverisë qendrore<br>neto/<br>Net claims on Central<br>Government | Pretendime ndaj<br>sektorëve të tjerë*/<br>Claims on other<br>sectors* | Të tjera neto/<br>Other items net |
|--|---|---|---|--|-----------------------------------|
|  | 1   | 2   | 3   | 4  | 5                                 |
| <b>Gjendja në fund të periudhës (milionë 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  | 387,271.2                                   | 903,860.2                                       | 361,663.0   | 542,197.2  | 29,672.2                          |
| 2012 / 04  | 395,637.2                                   | 911,989.8                                       | 354,644.3   | 557,345.5  | 32,481.1                          |
| 05   | 403,332.5                                   | 912,995.2                                       | 352,204.4   | 560,790.9  | 32,390.8                          |
| 06   | 411,047.0                                   | 910,833.8                                       | 350,550.6   | 560,283.2  | 33,748.1                          |
| 07   | 427,814.3                                   | 908,249.9                                       | 347,978.2   | 560,271.7  | 34,450.2                          |
| 08   | 454,340.2                                   | 903,030.5                                       | 343,347.9   | 559,682.6  | 35,493.8                          |
| 09   | 458,953.5                                   | 905,322.2                                       | 340,406.1   | 564,916.1  | 37,538.1                          |

| <b>Ndryshimi vjetor në përqindje/ Annual percentage changes</b> |   |   |   |  |
|---|---|---|---|--|
|   | Mjetet valutore neto/<br>Net foreign assets | Mjetet e brendshme/<br>Domestic assets<br>(3+4) | Pretendimet ndaj<br>qeverisë qendrore<br>neto/<br>Net claims on Central<br>Government | Pretendime ndaj<br>sektorëve të tjerë*/<br>Claims on other<br>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   | 14.1  | 9.3   | 5.3   | 12.2   |
| 2012 / 04   | 22.8  | 6.2   | -1.1  | 11.4   |
| 05  | 23.0  | 5.6   | -1.8  | 10.8   |
| 06  | 24.5  | 4.4   | -3.0  | 9.7  |
| 07  | 29.3  | 3.1   | -4.4  | 8.4  |
| 08  | 27.3  | 2.3   | -5.7  | 7.9  |
| 09  | 23.0  | 2.0   | -5.2  | 6.9  |

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania.

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

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

## Lek denominated deposits by sector 1-9

Në miliona lekë, fund periudhe

In millions ALL, end of period

|           | Totali i depozitave/<br>Total deposits<br>(2+8) | Llogari rrjedhëse dhe<br>depozita pa afat/<br>Current account and<br>sight deposits<br>(3+4+5+6+7) | Qeveria lokale/<br>Local government | Korporatat<br>jofinanciare publike/<br>Public nonfinancial<br>corporations | Korporata të tjera<br>financiare/<br>Other financial<br>corporations | Korporata të tjera<br>jofinanciare/<br>Other nonfinancial<br>corporations | Sektorë të tjerë<br>rezidentë/<br>Other resident<br>sectors | Depozitat me afat/<br>Time deposits<br>(9+10+11+12+13) | Qeveria lokale/<br>Local government | Korporatat<br>jofinanciare publike/<br>Public nonfinancial<br>corporations | Korporata të tjera<br>financiare/<br>Other financial<br>corporations | Korporata të tjera<br>jofinanciare/<br>Other nonfinancial<br>corporations | Sektorë të tjerë<br>rezidentë/<br>Other resident<br>sectors |
|-----------|---|--|-------------------------------------|--|--|---|---|--|-------------------------------------|--|--|---|---|
|           |   |  |                                     |  |  |   |   |  |                                     |  |  |   |   |
| 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 | 452,080.1                                       | 81,974.9   | 1,157.4                             | 7,303.5  | 532.5  | 20,681.5  | 52,300.1  | 370,105.2  | 109.6                               | 2,608.9  | 1,423.5  | 11,292.5  | 354,670.8   |
| 2012 / 04 | 464,642.1                                       | 80,917.0   | 1,540.1                             | 7,879.8  | 751.2  | 20,534.0  | 50,211.9  | 383,725.1  | 31.8                                | 1,877.6  | 4,366.2  | 8,739.0   | 368,710.5   |
| 05        | 470,025.9                                       | 81,765.3   | 1,451.5                             | 10,544.3   | 625.6  | 18,898.3  | 50,245.5  | 388,260.6  | 31.9                                | 2,431.2  | 2,877.9  | 10,589.7  | 372,329.9   |
| 06        | 470,113.7                                       | 81,896.5   | 1,565.7                             | 7,595.8  | 526.1  | 19,500.6  | 52,708.4  | 388,217.2  | 32.9                                | 1,759.8  | 3,607.3  | 10,577.2  | 372,240.0   |
| 07        | 469,439.7                                       | 82,287.0   | 1,635.6                             | 8,053.4  | 662.2  | 19,647.7  | 52,288.1  | 387,152.7  | 33.3                                | 2,073.7  | 3,571.3  | 10,159.9  | 371,314.5   |
| 08        | 467,685.6                                       | 83,374.9   | 1,430.9                             | 8,006.9  | 709.5  | 21,428.2  | 51,799.4  | 384,310.7  | 33.2                                | 2,002.2  | 4,018.5  | 10,423.9  | 367,832.9   |
| 09        | 464,907.5                                       | 84,840.0   | 1,608.5                             | 7,473.1  | 563.2  | 22,001.6  | 53,193.7  | 380,067.5  | 33.7                                | 1,799.3  | 3,073.8  | 9,259.2   | 365,901.5   |

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

## Foreign currency denominated deposits by sector 1-10

Në miliona lekë, fund periudhe

In millions ALL, end of period

|           | Totali i depozitave/<br>Total deposits<br>(2+8) | Llogari rrjedhëse dhe<br>depozita pa afat/<br>Current account and<br>sight deposits<br>(3+4+5+6+7) | Qeveria lokale/<br>Local government | Korporatat<br>jofinanciare publike/<br>Public nonfinancial<br>corporations | Korporata të tjera<br>financiare/<br>Other financial<br>corporations | Korporata të tjera<br>jofinanciare/<br>Other nonfinancial<br>corporations | Sektorë të tjerë<br>rezidentë/<br>Other resident<br>sectors | Depozitat me afat/<br>Time deposits<br>(9+10+11+12+13) | Qeveria lokale/<br>Local government | Korporatat<br>jofinanciare publike/<br>Public nonfinancial<br>corporations | Korporata të tjera<br>financiare/<br>Other financial<br>corporations | Korporata të tjera<br>jofinanciare/<br>Other nonfinancial<br>corporations | Sektorë të tjerë<br>rezidentë/<br>Other resident<br>sectors |
|-----------|---|--|-------------------------------------|--|--|---|---|--|-------------------------------------|--|--|---|---|
|           |   |  |                                     |  |  |   |   |  |                                     |  |  |   |   |
| 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 | 423,146.2                                       | 86,753.0   | 263.1                               | 2,091.5  | 971.8  | 28,217.3  | 55,209.4  | 336,393.2  | 17.4                                | 3,150.8  | 5,050.5  | 26,201.1  | 301,973.4   |
| 2012 / 04 | 426,642.8                                       | 83,660.7   | 174.2                               | 2,704.6  | 362.3  | 26,885.8  | 53,533.8  | 342,982.1  | 2.9                                 | 3,022.5  | 5,014.9  | 19,116.3  | 315,825.5   |
| 05        | 428,579.1                                       | 83,863.2   | 120.9                               | 2,594.9  | 395.8  | 27,074.3  | 53,677.3  | 344,715.9  | 2.9                                 | 3,165.1  | 5,009.7  | 18,268.9  | 318,269.5   |
| 06        | 434,996.7                                       | 86,883.7   | 73.9                                | 2,443.1  | 315.8  | 28,851.6  | 55,199.4  | 348,113.0  | 2.9                                 | 3,198.7  | 5,148.0  | 18,303.7  | 321,459.7   |
| 07        | 443,445.2                                       | 89,290.2   | 109.3                               | 2,743.6  | 345.1  | 29,725.0  | 56,367.3  | 354,155.0  | 2.8                                 | 2,850.4  | 5,147.8  | 20,250.0  | 325,903.9   |
| 08        | 462,316.9                                       | 92,115.2   | 171.3                               | 2,914.6  | 408.2  | 30,214.2  | 58,406.9  | 370,201.7  | 2.9                                 | 2,725.8  | 5,256.7  | 23,363.5  | 338,852.9   |
| 09        | 465,444.1                                       | 88,991.8   | 213.7                               | 2,832.9  | 221.0  | 28,954.6  | 56,769.7  | 376,452.2  | 2.9                                 | 2,997.9  | 5,136.0  | 24,852.8  | 343,462.7   |

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania.

\* Deposits included in broad money.

1-11 Kredia për ekonominë sipas sektorit<sup>1</sup>Credit to economy by sector<sup>1</sup> 1-11

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Totali i kredisë/<br>Total credit<br>(2+8) | Kredia në lekë/<br>Credit in national<br>currency<br>(3+4+5+6+7) | Qeveria lokale/<br>Local<br>government | Korporatat<br>jofinanciare<br>publike/<br>Public<br>nonfinancial<br>corporations | Korporata të<br>tjera<br>jofinanciare/<br>Other<br>nonfinancial<br>corporations | Korporata të<br>tjera<br>financiare/<br>Other financial<br>corporations | Sektorë të tjerë<br>rezidentë/<br>Other resident<br>sectors | Kredia në valutë/<br>Credit in foreign<br>currency<br>(9+10+11+12+13) | Qeveria lokale/<br>Local<br>government | Korporatat<br>jofinanciare<br>publike/<br>Public<br>nonfinancial<br>corporations | Korporata të<br>tjera<br>jofinanciare/<br>Other<br>nonfinancial<br>corporations | Korporata të<br>tjera financiare/<br>Other financial<br>corporations | Sektorë të tjerë<br>rezidentë/<br>Other resident<br>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 | 541,899.8                                  | 188,779.1  | 147.2                                  | 8,446.2  | 108,321.7   | 3,364.2   | 68,499.9  | 353,120.7   | –                                      | 10,232.3   | 256,052.2   | 6,477.7  | 80,358.5  |
| 2012 / 04 | 549,873.7                                  | 192,553.3  | 143.3                                  | 8,424.9  | 111,326.0   | 3,937.0   | 68,722.0  | 357,320.5   | –                                      | 10,292.4   | 259,893.3   | 6,548.9  | 80,585.9  |
| 05        | 553,280.6                                  | 196,494.1  | 143.3                                  | 10,548.3   | 112,713.4   | 4,011.0   | 69,078.1  | 356,786.5   | –                                      | 10,091.4   | 260,496.6   | 6,469.7  | 79,728.8  |
| 06        | 552,715.7                                  | 198,839.8  | 143.3                                  | 10,136.4   | 114,792.7   | 4,080.5   | 69,687.0  | 353,875.9   | –                                      | 10,044.7   | 258,941.7   | 6,264.0  | 78,625.6  |
| 07        | 552,669.5                                  | 201,183.1  | 139.1                                  | 10,509.8   | 115,933.3   | 4,416.7   | 70,184.2  | 351,486.4   | –                                      | 10,195.1   | 256,757.5   | 6,207.9  | 78,325.9  |
| 08        | 552,034.0                                  | 200,855.7  | 139.1                                  | 10,501.5   | 115,766.2   | 4,166.5   | 70,282.4  | 351,178.3   | –                                      | 10,324.5   | 256,683.4   | 6,180.4  | 77,990.0  |
| 09        | 557,223.6                                  | 204,146.0  | 157.1                                  | 10,535.5   | 118,753.8   | 4,110.3   | 70,589.2  | 353,077.7   | –                                      | 10,526.2   | 257,500.4   | 6,138.3  | 78,912.8  |

Burimi: Banka e Shqipërisë

Source: Bank of Albania

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

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

1-12 Kredia sipas aktivitetit ekonomik<sup>1</sup>  
Ne milionë lekë, fund periudhe

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

|           | Totali i kredisë për bizneset/<br>Total loans to business<br>(2+3+4+5+6+7+8+9+10+11+12+13+14+15+16+17) | Bujqësia, gjuetia dhe silvikultura/<br>Agriculture, hunting and forestry | Peshkimi/<br>Fishing | Industria nxjerrëse/<br>Mining and quarrying | Industria përpunuese/<br>Manufacturing | Prodhimi, shpërndarja e energjisë elektrike, e gazit dhe e ujit/<br>Electricity, gas and water supply | Ndërtimi/<br>Construction | Tregtia, riparimi i automjeteve dhe artikujve shtëpiakë/<br>Trade, repair of motor vehicles and personal and household goods | Hotelet dhe restorantet/<br>Hotels and restaurants | Transporti, magazinimi dhe telekomunikacioni/<br>Transport, storage and telecommunications | Ndërmjetësim monetar dhe financiar/<br>Financial intermediation | Pasurite e patundshme, dhënia me qira, etj. /<br>Real estate, renting, etc. | Administrimi publik/<br>Public administration | Arsimi/<br>Education | Shëndeti dhe veprimtaritë sociale/<br>Health and social work | Sherbime kolektive, sociale dhe individuale/<br>Other community, social and personal service activities | Të tjera/<br>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           |
| 2012 / 04 | 396,430.6  | 5,641.1  | 1,039.5              | 7,064.6                                      | 59,417.3                               | 33,284.2  | 70,126.7                  | 136,051.5  | 16,906.8   | 11,187.7   | 12,440.8  | 2,710.6   | 1,757.0                                       | 4,668.1              | 4,645.1  | 16,753.5  | 12,736.2           |
| 05        | 399,932.0  | 5,782.4  | 1,053.8              | 5,918.9                                      | 59,793.6                               | 36,073.9  | 69,897.7                  | 138,831.7  | 15,953.8   | 10,688.2   | 12,421.4  | 2,707.3   | 1,830.8                                       | 4,688.6              | 4,620.4  | 16,874.4  | 12,795.2           |
| 06        | 400,056.9  | 4,928.7  | 962.6                | 8,012.0                                      | 58,469.1                               | 37,966.8  | 71,149.4                  | 140,932.1  | 17,829.2   | 11,712.9   | 12,092.1  | 2,864.2   | 760.0   | 5,483.6              | 4,470.6  | 14,247.9  | 8,175.9            |
| 07        | 399,752.3  | 4,851.5  | 943.9                | 7,804.9                                      | 58,550.1                               | 38,537.5  | 71,685.2                  | 139,355.0  | 17,701.4   | 11,618.3   | 12,380.0  | 2,618.3   | 756.2   | 5,744.0              | 4,486.7  | 14,414.1  | 8,305.1            |
| 08        | 398,774.3  | 5,010.1  | 955.1                | 7,946.3                                      | 60,067.5                               | 38,887.8  | 70,547.1                  | 135,823.2  | 17,603.1   | 11,660.5   | 12,591.2  | 2,631.4   | 758.6   | 5,809.1              | 4,505.4  | 15,639.3  | 8,338.5            |
| 09        | 403,255.1  | 5,274.9  | 958.9                | 8,416.6                                      | 60,213.1                               | 39,897.1  | 71,871.6                  | 138,409.1  | 17,727.9   | 11,685.7   | 12,675.1  | 2,607.0   | 861.4   | 5,805.4              | 4,848.0  | 15,055.3  | 6,948.0            |

Burimi: Banka e Shqipërisë

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

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>Business loans by purpose and currency<sup>1</sup> 1-13

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Kredia për bizneset/<br>Business loans<br>(2+7+12+17) | Në lekë /<br>In ALL<br>(3+4+5+6) |  |  |          |          | Pasuri të paluajtshme/<br>Real estate |
|-----------|---|----------------------------------|--|--|----------|----------|---------------------------------------|
|           |   | Overdraft/<br>Overdraft          | Kapital qarkullues/<br>Working capital | Blerje pajisjesh/<br>Machineries and<br>appliances |          |          |                                       |
|           | 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 |                                       |
| 2012 / 04 | 396,430.6   | 122,139.7                        | 37,759.2                               | 36,423.6   | 26,385.7 | 21,571.3 |                                       |
| 05        | 399,932.0   | 125,516.5                        | 36,436.1                               | 38,627.2   | 28,832.3 | 21,620.9 |                                       |
| 06*       | 400,056.9   | 127,433.9                        | 37,345.4                               | 39,368.3   | 29,179.7 | 21,540.4 |                                       |
| 07        | 399,752.3   | 129,097.3                        | 37,649.0                               | 40,567.8   | 29,363.5 | 21,517.1 |                                       |
| 08        | 398,774.3   | 128,437.5                        | 36,626.0                               | 40,186.8   | 30,629.9 | 20,994.8 |                                       |
| 09        | 403,255.1   | 131,646.5                        | 37,769.1                               | 41,368.3   | 31,090.4 | 21,418.7 |                                       |

  

|           | Në dollarë amerikanë /<br>In USD<br>(8+9+10+11) | Në lekë /<br>In ALL<br>(3+4+5+6) |  |  | Pasuri të paluajtshme/<br>Real estate |
|-----------|---|----------------------------------|--|--|---------------------------------------|
|           |   | Overdraft/<br>Overdraft          | Kapital qarkullues/<br>Working capital | Blerje pajisjesh/<br>Machineries and<br>appliances |                                       |
|           | 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                               |
| 2012 / 04 | 36,646.6  | 14,078.5                         | 6,341.4                                | 9,615.5  | 6,611.3                               |
| 05        | 38,919.6  | 14,939.1                         | 6,766.2                                | 10,239.8   | 6,974.5                               |
| 06        | 39,942.0  | 16,411.6                         | 6,685.6                                | 10,088.8   | 6,756.0                               |
| 07        | 39,090.6  | 15,681.6                         | 6,264.7                                | 11,084.6   | 6,059.7                               |
| 08        | 37,571.4  | 14,640.0                         | 6,147.9                                | 11,020.1   | 5,763.5                               |
| 09        | 36,543.9  | 14,607.3                         | 5,717.7                                | 10,560.0   | 5,658.9                               |

  

|           | Në euro /<br>In EUR<br>(13+14+15+16) | Në lekë /<br>In ALL<br>(3+4+5+6) |  |  |                                       | Kredia në monedha të<br>tjera/<br>In other currencies |
|-----------|--------------------------------------|----------------------------------|--|--|---------------------------------------|---|
|           |                                      | Overdraft/<br>Overdraft          | Kapital qarkullues/<br>Working capital | Blerje pajisjesh/<br>Machineries and<br>appliances | Pasuri të paluajtshme/<br>Real estate |   |
|           | 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   |
| 2012 / 04 | 237,440.4                            | 71,281.4                         | 30,110.8                               | 67,033.7   | 69,014.4                              | 203.9   |
| 05        | 235,309.8                            | 69,904.3                         | 30,001.4                               | 66,124.4   | 69,279.7                              | 186.1   |
| 06        | 232,499.6                            | 66,483.6                         | 29,902.6                               | 66,737.4   | 69,376.0                              | 181.5   |
| 07        | 231,386.5                            | 65,729.6                         | 29,390.6                               | 66,257.3   | 70,009.0                              | 177.9   |
| 08        | 232,676.6                            | 65,581.6                         | 29,514.3                               | 66,273.2   | 71,307.4                              | 88.9  |
| 09        | 234,976.5                            | 66,240.1                         | 29,735.7                               | 67,908.4   | 71,092.2                              | 88.3  |

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania.

1) Data on loans do not include accrued interests.

\*Në të dhënat e kredisë për muajin qershor 2012 është bërë riklasifikim i kredisë brenda grupeve "Biznese" dhe "Individë".

\*\*Loans data for June 2012 have been reclassified within groups "Business" and "Households".

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

Në milionë lekë, fund periudhe

In millions ALL, end of period

|           | Kredia për individët/<br>Household Loans<br>(2+8+14+20) | Në lekë /<br>In ALL<br>(3+4+5+6+7) | Overdraft/<br>Overdraft | Mallra jo të<br>qëndrueshëm/<br>Nondurable goods | Mallra të<br>qëndrueshëm/<br>Durable goods | Pasuri të paluajtshme/<br>Real estate | Ushtrim aktiviteti/<br>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                                  |
| 2012 / 04 | 141,702.4   | 61,681.3                           | 5,297.8                 | 15,606.2   | 5,409.9                                    | 31,110.8                              | 4,256.6                                  |
| 05        | 141,183.2   | 62,010.9                           | 5,419.6                 | 15,507.8   | 5,472.0                                    | 31,411.8                              | 4,199.7                                  |
| 06*       | 140,850.8   | 62,580.7                           | 5,500.1                 | 15,430.8   | 5,486.1                                    | 31,837.2                              | 4,326.6                                  |
| 07        | 141,013.4   | 63,051.8                           | 5,644.5                 | 15,596.4   | 5,455.7                                    | 32,048.2                              | 4,307.0                                  |
| 08        | 140,829.6   | 63,151.3                           | 5,620.6                 | 15,652.0   | 5,434.7                                    | 32,171.3                              | 4,272.7                                  |
| 09        | 142,010.4   | 63,389.1                           | 5,601.8                 | 15,670.8   | 5,410.8                                    | 32,456.2                              | 4,249.5                                  |

|           | Në dollarë<br>amerikanë /<br>In USD<br>(9+10+11+12+13) | Overdraft/<br>Overdraft | Mallra jo të<br>qëndrueshëm/<br>Nondurable goods | Mallra të<br>qëndrueshëm/<br>Durable goods | Pasuri të paluajtshme/<br>Real estate | Ushtrim aktiviteti/<br>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                                    |
| 2012 / 04 | 2,076.4  | 240.3                   | 45.0   | 83.2                                       | 1,489.8                               | 218.0                                    |
| 05        | 2,075.2  | 184.0                   | 48.4   | 84.2                                       | 1,526.9                               | 231.7                                    |
| 06        | 2,026.9  | 192.6                   | 50.3   | 80.6                                       | 1,476.7                               | 226.7                                    |
| 07        | 2,066.3  | 192.0                   | 40.1   | 72.7                                       | 1,529.8                               | 231.7                                    |
| 08        | 2,031.9  | 231.5                   | 44.6   | 58.6                                       | 1,472.3                               | 224.9                                    |
| 09        | 1,938.7  | 214.0                   | 36.2   | 49.1                                       | 1,417.9                               | 221.6                                    |

|           | Në euro /<br>In EUR<br>(15+16+17+18+19) | Overdraft/<br>Overdraft | Mallra jo të<br>qëndrueshëm/<br>Nondurable goods | Mallra të<br>qëndrueshëm/<br>Durable goods | Pasuri të paluajtshme/<br>Real estate | Ushtrim aktiviteti/<br>Business activity | Kredia në monedha<br>të tjera /<br>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  |
| 2012 / 04 | 77,468.4                                | 1,782.3                 | 1,903.8  | 2,999.1                                    | 67,830.8                              | 2,952.3                                  | 476.5  |
| 05        | 76,627.6                                | 1,792.5                 | 1,892.9  | 3,082.5                                    | 66,969.3                              | 2,890.4                                  | 469.5  |
| 06        | 75,778.3                                | 1,891.3                 | 1,929.4  | 2,965.1                                    | 66,331.2                              | 2,661.3                                  | 464.9  |
| 07        | 75,438.7                                | 1,917.7                 | 1,887.8  | 3,117.1                                    | 66,008.5                              | 2,507.6                                  | 456.6  |
| 08        | 75,193.0                                | 1,719.9                 | 1,767.6  | 3,083.8                                    | 66,120.1                              | 2,501.6                                  | 453.4  |
| 09        | 76,228.2                                | 2,129.2                 | 1,780.2  | 3,271.2                                    | 66,561.6                              | 2,485.9                                  | 454.4  |

Burimi: Banka e Shqipërisë

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

\*Në të dhënat e kredisë për muajin qershor 2012 është bërë riklasifikim i kredisë brenda grupeve "Biznese" dhe "Individë".

Source: Bank of Albania.

1) Data on loans do not include accrued interests.

\*Loans data for June 2012 have been reclassified within groups "Business" and "Households".

1-15 Kredia sipas rrethit<sup>\*</sup>  
Në milionë lekë, fund periudhe

Loans by district 1-15  
In millions ALL, end of period

|           | Totali i kredisë/<br>Total loans |                   |                   |                     |                     |                 |                 |               |                 |                    |
|-----------|----------------------------------|-------------------|-------------------|---------------------|---------------------|-----------------|-----------------|---------------|-----------------|--------------------|
|           | (2+3+4+5+6+7+8+9<br>+10)         | Tiranë/<br>Tirana | Durrës/<br>Durrës | Elbasan/<br>Elbasan | Shkodër/<br>Shkodra | Korçë/<br>Korca | Vlorë/<br>Vlora | Fier/<br>Fier | Lezhë/<br>Lezha | Të tjera/<br>Other |
|           | 1                                | 2                 | 3                 | 4                   | 5                   | 6               | 7               | 8             | 9               | 10                 |
| 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 / 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           |
| 2011 / 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           |
| 2012 / I  | 538,710.5                        | 383,738.6         | 40,801.6          | 15,279.7            | 13,051.5            | 8,680.3         | 16,607.8        | 15,424.7      | 10,323.8        | 34,802.5           |
| II        | 540,907.8                        | 387,458.9         | 41,273.3          | 14,693.4            | 13,100.3            | 8,425.2         | 16,341.3        | 15,292.2      | 10,522.3        | 33,800.9           |
| III       | 545,265.5                        | 391,195.8         | 40,854.7          | 15,594.7            | 13,186.4            | 8,466.6         | 16,343.9        | 14,588.4      | 10,567.4        | 34,467.7           |

Burimi: Banka e Shqipërisë

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

Source: Bank of Albania

\* Data on loans do not include accrued interests.

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

## Bank of Albania interest rates\* 1-16

Në përqindje

In percentage

|             | Depozita njëditore/<br>Overnight deposit |                   | Marrëveshje riblerjeje njëjavore/<br>Weekly repurchase agreement |                   | Kredia njëditore/<br>Overnight credit |                   | Kredia për mbështetje me likuiditet <sup>1</sup> /<br>Liquidity supporting loan <sup>1</sup> |                   |
|-------------|--|-------------------|--|-------------------|---------------------------------------|-------------------|--|-------------------|
|             | Vlera/ Level                             | Ndryshimi/ Change | Vlera/ Level   | Ndryshimi/ Change | Vlera/ Level                          | Ndryshimi/ Change | Vlera/ Level   | Ndryshimi/ Change |
|             | 1  | 2                 | 3  | 4                 | 5                                     | 6                 | 7  | 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             |
| 29/ 03      | 2.50                                     | -0.25             | 4.25   | -0.25             | 6.00                                  | -0.25             | 10.25  | -0.25             |
| 10/ 05      | 2.50                                     | –                 | 4.25   | –                 | 6.00                                  | –                 | 8.25   | -0.20             |
| 25/ 07      | 2.25                                     | -0.25             | 4.00   | -0.25             | 5.75                                  | -0.25             | 8.00   | -0.25             |

Burimi: Banka e Shqipërisë

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) Me hyrjen në fuqi të vendimit nr. 16 datë 13.03.2012, për miratimin e rregullores "Për kredinë për mbështetje me likuiditet", instrumenti "Kredia Lombard" do të pasohet nga "Kredia për mbështetje me likuiditet".

1) Upon the entry into force of Decision No. 16, dated 13 March 2012, on the approval of the Regulation "On the liquidity supporting loan", the instrument of "Lombard Loan" will be followed by the "Liquidity supporting loan".

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/<br>Current accounts | 1 mujore/<br>1 months | 3 mujore/<br>3 months | 6 mujore/<br>6 months | 12 mujore/<br>12 months | 24 mujore/<br>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                    |
| 2012/04 | 0.05                                   | 3.34                  | 3.90                  | 4.54                  | 5.57                    | 6.61                    |
| 05      | 0.05                                   | 3.60                  | 3.85                  | 4.63                  | 5.70                    | 6.64                    |
| 06      | 0.05                                   | 3.31                  | 3.79                  | 4.38                  | 5.50                    | 6.52                    |
| 07      | 0.05                                   | 3.30                  | 3.82                  | 4.34                  | 5.33                    | 6.68                    |
| 08      | 0.04                                   | 4.33                  | 3.66                  | 4.40                  | 5.06                    | 6.17                    |
| 09      | 0.05                                   | 3.51                  | 3.79                  | 4.40                  | 5.19                    | 6.50                    |
|         | 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                    |
| 2012/04 | 0.03                                   | 0.99                  | 1.38                  | 1.88                  | 2.31                    | 2.66                    |
| 05      | 0.03                                   | 1.10                  | 1.35                  | 2.00                  | 2.49                    | 2.71                    |
| 06      | 0.03                                   | 0.74                  | 1.73                  | 1.83                  | 2.52                    | 2.64                    |
| 07      | 0.03                                   | 0.92                  | 1.30                  | 2.08                  | 2.43                    | 2.75                    |
| 08      | 0.03                                   | 0.88                  | 1.71                  | 1.85                  | 2.53                    | 3.00                    |
| 09      | 0.04                                   | 1.02                  | 1.54                  | 1.82                  | 2.34                    | 2.43                    |
|         | 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                    |
| 2012/04 | 0.04                                   | 1.83                  | 2.09                  | 2.51                  | 3.25                    | 3.91                    |
| 05      | 0.03                                   | 2.12                  | 2.16                  | 2.80                  | 3.31                    | 3.62                    |
| 06      | 0.03                                   | 2.02                  | 2.08                  | 2.55                  | 3.24                    | 3.75                    |
| 07      | 0.04                                   | 1.99                  | 2.00                  | 2.47                  | 3.16                    | 3.65                    |
| 08      | 0.03                                   | 2.07                  | 1.99                  | 2.37                  | 2.91                    | 3.60                    |
| 09      | 0.04                                   | 1.79                  | 1.93                  | 2.38                  | 2.96                    | 3.62                    |

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

|         | Në lekë/ In ALL                   |                                      |                        |                            |                             |
|---------|-----------------------------------|--------------------------------------|------------------------|----------------------------|-----------------------------|
|         | Deri në 6 muaj/<br>Up to 6 months | 6 muaj - 1 vit/<br>6 months - 1 year | 1-3 vjet/<br>1-3 years | 3 - 5 vjet/<br>3 - 5 years | Mbi 5 vjet/<br>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                       |
| 2012/04 | 11.33                             | 10.52                                | 14.71                  | 13.71                      | 10.16                       |
| 05      | 11.28                             | 11.45                                | 14.48                  | 10.45                      | 10.72                       |
| 06      | 10.78                             | 11.10                                | 14.86                  | 12.61                      | 10.44                       |
| 07      | 11.78                             | 10.91                                | 13.96                  | 13.69                      | 10.65                       |
| 08      | 10.70                             | 10.16                                | 13.29                  | 13.25                      | 10.93                       |
| 09      | 9.98                              | 10.96                                | 14.95                  | 13.49                      | 10.25                       |
|         | Në dollarë amerikane / In USD     |                                      |                        |                            |                             |
| 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                        |
| 2012/04 | 5.90                              | 5.86                                 | 7.65                   | 7.00                       | 6.90                        |
| 05      | 6.74                              | 6.72                                 | 6.24                   | 6.34                       | 4.84                        |
| 06      | 6.66                              | 6.26                                 | 7.06                   | 7.00                       | 7.56                        |
| 07      | 7.07                              | 6.69                                 | 7.27                   | 6.78                       | 4.30                        |
| 08      | 6.34                              | 5.95                                 | 6.18                   | –                          | –                           |
| 09      | 6.86                              | 6.86                                 | 8.03                   | 7.95                       | –                           |
|         | Në Euro/ In EUR                   |                                      |                        |                            |                             |
| 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                        |
| 2012/04 | 6.61                              | 7.48                                 | 6.64                   | 7.98                       | 7.61                        |
| 05      | 7.18                              | 7.33                                 | 7.48                   | 8.27                       | 7.65                        |
| 06      | 7.45                              | 7.18                                 | 7.72                   | 8.07                       | 6.45                        |
| 07      | 6.96                              | 5.18                                 | 7.82                   | 7.52                       | 7.29                        |
| 08      | 6.55                              | 6.87                                 | 8.39                   | 8.01                       | 7.74                        |
| 09      | 7.24                              | 7.04                                 | 7.98                   | 7.85                       | 6.90                        |

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.

1-19 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/<br>Maturity breakdown of Treasury bill yields |                   |                     |
|-----------|--|-------------------|---------------------|
|           | 3 mujor/ 3 months  | 6 mujor/ 6 months | 12 mujor/ 12 months |
| 2007 / 12 | 6.32   | 7.41              | 8.26                |
| 2008 / 12 | 6.27   | 7.45              | 8.56                |
| 2009 / 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                |
| 02        | 5.08   | 6.10              | 7.11                |
| 03        | 5.29   | 6.20              | 7.33                |
| 04        | –  | 6.20              | 7.35                |
| 05        | 5.30   | 6.20              | 7.36                |
| 06        | 5.26   | 6.25              | 7.37                |
| 07        | –  | 6.24              | 7.34                |
| 08        | 5.15   | 6.23              | 7.19                |
| 09        | 5.08   | 6.17              | 6.93                |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

\* Përfaqësojnë normat mesatare të ponderuara të periudhës.

\* Weighted average interest rates.

1-20.a Aktivët - Struktura për sistemin bankar  
Në milionë lekë, fund periudhë

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

|           | Totali i aktiveve/<br>Total Assets<br>(2+13+22+23+24+25<br>+26) | Veprime me<br>thesarin dhe<br>ndërbankare/<br>Treasury and<br>interbank<br>transactions<br>(3+4+7+8) | Mjete monetare/<br>Cash on hand | Marrëdhënie me<br>Bankën<br>Qendrore/<br>Transactions<br>with the Central<br>Bank (5+6) | Rezerva të<br>detyrueshme në<br>Bankën<br>Qendrore/<br>Required<br>reserves with<br>Central Bank | Të tjera/<br>Others | Bono thesari dhe<br>bono të tjera të<br>pranueshme për<br>rifinancim nga<br>BO/<br>Treasury bills and<br>other bills eligible<br>for refin.with CB | Marrëdhënie me<br>bankat, institucionet<br>e kreditit dhe të tjera<br>financiare/<br>Transactions with<br>banks, credit and<br>other financial inst.<br>(9+10+11+12) | Llogari<br>rrijdhëse/<br>Current<br>accounts | Depozita në<br>banka,<br>institucione krediti<br>dhe të tjera<br>financiare/<br>Deposits with<br>banks, credit and<br>other fin.inst. | Hua/<br>Loans | Të tjera/<br>Others | Veprime me<br>klientët, bruto/<br>Operations with<br>customers, gross<br>(14+15+16) | Hua dhënë<br>administratës<br>publike/<br>Loans to public<br>administration | Llogari të tjera të<br>klientëve/<br>Other customer<br>accounts |
|-----------|---|--|---------------------------------|---|--|---------------------|--|--|--|---|---------------|---------------------|---|---|---|
|           | 1   | 2  | 3                               | 4   | 5  | 6                   | 7  | 8  | 9  | 10  | 11            | 12                  | 13  | 14  | 15  |
| 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 / 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  |
| 2011 / 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  |
| 2012 / I  | 1,139,830.6   | 350,134.5  | 20,557.2                        | 90,651.2  | 87,096.0   | 3,555.2             | 113,332.4  | 125,593.8  | 11,837.0                                     | 85,874.5  | 26,610.8      | 1,271.5             | 567,020.2   | 1,549.4   | 30,806.9  |
| II        | 1,158,252.5   | 368,704.1  | 19,319.2                        | 102,022.4   | 88,217.2   | 13,805.2            | 100,402.2  | 146,960.2  | 14,779.3                                     | 98,708.9  | 30,530.5      | 2,941.5             | 566,795.9   | 1,524.1   | 30,605.2  |
| III       | 1,189,144.8   | 390,585.6  | 20,305.0                        | 106,943.6   | 92,192.4   | 14,751.2            | 92,810.7   | 170,526.4  | 31,332.7                                     | 106,565.2   | 29,880.9      | 2,747.6             | 571,906.0   | 1,557.4   | 30,022.4  |

|           | Hua dhënë sektorit<br>privat dhe individëve/<br>Loans to private<br>sector and<br>individuals<br>(17+18+19+20+21) | Hua<br>afatshkurtër/<br>Short-term loans | Hua afatmesme/<br>Medium-term<br>loans | Hua afatgjatë/<br>Long-term loans | Hua për prona të<br>patundshme/<br>Real estate<br>loans | Kontrata qeraje/<br>Finance leasing | Veprimet me letrat<br>me vlerë/<br>Securities<br>Transactions | Fonde rezervë të<br>krijuara/<br>Provisions | Mjete të tjera/<br>Other assets | Mjete të<br>qendrueshme/<br>Fixed assets | Interesa të<br>përllogaritura/<br>Accrued interests | Aktive nga të cilat: / Assets of which:   | Teprica e kredisë<br>neto (së bashku<br>me interesat e<br>llogaritura)/<br>Stock of loans net<br>(plus accrued<br>interests) | Teprica e kredisë<br>bruto (së bashku<br>me interesat e<br>llogaritura)/<br>Stock of loans<br>gross (plus<br>accrued interests) |           |
|-----------|---|--|--|-----------------------------------|---|-------------------------------------|---|---|---------------------------------|--|---|---|--|---|-----------|
|           | 16  | 17                                       | 18                                     | 19                                | 20  | 21                                  | 22  | 23  | 24                              | 25                                       | 26  | Totali i aktiveve<br>në valutë/<br>Total assets<br>denominated in<br>foreign currency | Totali i aktiveve<br>jorezidentë/<br>Total assets of<br>non-residents  | 29  | 30        |
| 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 / 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 |
| 2011 / 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 |
| 2012 / I  | 534,663.8   | 157,951.8                                | 116,344.6                              | 147,616.4                         | 112,059.6   | 691.4                               | 244,801.1   | -62,257.1                                   | 13,594.6                        | 13,731.8                                 | 12,805.4  | 630,628.9   | 193,846.2  | 512,180.2   | 571,845.4 |
| II        | 534,666.5   | 157,908.3                                | 116,363.6                              | 151,794.6                         | 108,034.7   | 565.4                               | 248,970.5   | -67,347.8                                   | 13,449.8                        | 15,232.8                                 | 12,447.3  | 645,823.3   | 214,460.9  | 507,223.9   | 571,911.8 |
| III       | 540,326.2   | 159,306.0                                | 115,064.7                              | 153,607.6                         | 111,770.5   | 577.4                               | 255,480.2   | -72,048.5                                   | 15,069.7                        | 15,098.8                                 | 13,053.1  | 678,854.4   | 246,422.8  | 507,127.0   | 577,169.7 |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

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

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

|           | Totali i pasiveve/<br>Total of liabilities<br>(2+9+17+18+19+30) | Veprime me thesarin dhe ndërbankare/<br>Treasury and Interbank transactions<br>(3+4+5+6+7+8) |  |                                       |  |               |                     |  | Veprime me klientët/<br>Operations with customers<br>(10+11) |                                       |                                      |                                    |                     |  |          | Veprime me letrat me vlerë/<br>Securities Transactions |       |
|-----------|---|--|--|---------------------------------------|--|---------------|---------------------|--|--|---------------------------------------|--------------------------------------|------------------------------------|---------------------|--|----------|--|-------|
|           |   | Banka qendrore/<br>Central Bank  | Bono thesari & bono të tjera të pranueshme/<br>Treasury bills and other eligible bills | Llogari rrjedhëse/<br>Current account | Depozita nga bankat, inst. Financiar/<br>Deposits from banks and other financial inst. | Hua/<br>Loans | Të tjera/<br>Others | Administrata publike/<br>Public administration | Sektori privat/<br>Private sector<br>(12+13+14+15+16)        | Llogari rrjedhëse/<br>Current account | Depozita pa afat/<br>Demand deposits | Depozita me afat/<br>Time deposits | Të tjera/<br>Others | Certifikata depozitash/<br>Certificate of deposits |          |  |       |
|           | 1   | 2  | 3  | 4                                     | 5  | 6             | 7                   | 8  | 9  | 10                                    | 11                                   | 12                                 | 13                  | 14   | 15       | 16   | 17    |
| 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 / 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 | -  | -     |
| 2011 / 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 | -  | -     |
| 2012 / I  | 1,139,830.6   | 76,121.5   | 2,356.3  | 19,263.7                              | 2,941.8  | 25,771.0      | 24,880.7            | 908.0  | 924,308.1  | 6,737.2                               | 917,570.8                            | 129,349.5                          | 40,933.5            | 734,054.4  | 13,233.4 | -  | 155.2 |
| II        | 1,158,252.5   | 72,407.8   | 58.5   | 23,699.4                              | 2,575.3  | 21,658.6      | 23,521.1            | 895.0  | 945,369.2  | 9,129.1                               | 936,240.1                            | 135,506.7                          | 41,908.2            | 746,216.8  | 12,608.4 | -  | 220.8 |
| III       | 1,189,144.8   | 66,934.5   | 166.4  | 23,052.0                              | 1,602.6  | 16,195.3      | 24,660.6            | 1,257.6  | 981,530.1  | 8,114.7                               | 973,415.5                            | 140,550.1                          | 43,198.1            | 775,060.2  | 14,607.0 | -  | 388.7 |

|           | Detyrime të tjera/<br>Other liabilities | Burimet e përhershme/<br>Permanent Resources<br>(20+21+22+23) | Ndhimja dhe financimi publik/<br>Grants and public financing | Fonde rezervë specifike/<br>Discretionary provisions | Borxh i varur/<br>Subordinated debt | Kapitali i vet i aksionerëve/<br>Shareholder's equity<br>(24+25+26+27+28+29) | Kapitali i paguar/<br>Paid in capital | Primet e aksioneve/<br>Share premiums | Rezervat/<br>Reserves | Diferencë rivelesimi/<br>Revaluation difference | Fitimet e pashpërdara ose humbja/<br>Retained earnings (loss) | Fitimi (humbja) i vitit në vazhdim/<br>Current year profit (loss) | Interesa të përlogaritura/<br>Accrued interests | Pasive nga të cilat:<br>Liabilities of which:                         |  |
|-----------|---|---|--|--|-------------------------------------|--|---------------------------------------|---------------------------------------|-----------------------|---|---|---|---|---|--|
|           |   |   |  |  |                                     |  |                                       |                                       |                       |   |   |   |   | Totali i pasiveve në valutë/<br>Total liabilities in foreign currency | Totali i pasiveve jorezidente /<br>Total liabilities of nonresidents |
|           | 18                                      | 19  | 20   | 21   | 22                                  | 23   | 24                                    | 25                                    | 26                    | 27  | 28  | 29  | 30  | 31  | 32   |
| 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 / 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   |
| 2011 / 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   |
| 2012 / I  | 9,822.5                                 | 115,264.0   | 13.7   | 7,230.1  | 9,228.7                             | 98,791.5   | 85,631.9                              | 4,180.1                               | 14,066.8              | 2,764.2   | -9,801.4  | 1,950.0   | 14,159.4  | 594,183.5   | 82,606.4   |
| II        | 7,780.5                                 | 115,842.3   | 16.5   | 7,194.4  | 9,252.9                             | 99,378.6   | 89,648.5                              | 4,657.0                               | 13,004.4              | 2,135.3   | -12,427.9   | 2,361.2   | 16,631.8  | 605,857.6   | 79,820.7   |
| III       | 9,628.5                                 | 117,173.1   | 16.2   | 7,155.3  | 9,371.5                             | 100,630.0  | 91,098.8                              | 4,657.0                               | 9,558.7               | 2,673.1   | -10,501.8   | 3,144.3   | 13,489.9  | 638,391.2   | 78,883.3   |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

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

## Indicators of capital and assets quality 1-21

|           | Gjithsej numri i bankave/<br>Total number of banks | Rentabiliteti (në %) / Profitability (in %)     |   |   | Mjaftueshmëria e kapitalit / Capital adequacy                                   |  |  |
|-----------|--|---|---|---|---|--|--|
|           |  | Kthyeshmëria nga aktivet*/<br>Return on assets* | Kthyeshmëria nga fondet e veta*/<br>Return on equity* | Raporti i efikasitetit/<br>Efficiency ratio | Kapitali rregullator (në milionë lekë)/<br>Regulatory capital (in millions ALL) | Totali i aktiveve të korrektuara (në milionë lekë)/<br>Total of risk-weighted assets (in millions ALL) | Raporti i mjaftueshmërisë së kapitalit /<br>Capital adequacy ratio (%) (5 / 6) |
|           | 1  | 2   | 3   | 4   | 5   | 6  | 7  |
| 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 / IV | 16   | 0.07  | 0.76  | 91.29                                       | 98,472.74   | 632,748.71   | 15.56  |
| 2011 / IV | 16   | 0.07  | 0.76  | 91.29                                       | 98,472.74   | 632,748.71   | 15.56  |
| 2012 / I  | 16   | 0.69  | 7.99  | 71.68                                       | 102,162.54  | 641,905.49   | 15.92  |
| II        | 16   | 0.42  | 4.79  | 80.42                                       | 100,166.73  | 639,658.77   | 15.66  |
| III       | 16   | 0.36  | 4.23  | 82.22                                       | 102,779.96  | 648,406.44   | 15.85  |

|           | Cilësia e portofolit të huasë (në %) / Loans Portfolio Quality (in %) |                                  |  |   |                                    |                               | Mbulimi me provigjone/<br>Provisions coverage |
|-----------|---|----------------------------------|--|---|------------------------------------|-------------------------------|---|
|           | Huatë e klasifikuara/<br>Classified loans (9+10+11+12+13)             | Hua standarde/<br>Standard loans | Hua në ndjekje/<br>Special mention loans | Hua nënstandarde/<br>Sub-standard loans | Hua të dyshimta/<br>Doubtful loans | Hua të humbura/<br>Lost loans |   |
|           | 8   | 9                                | 10                                       | 11                                      | 12                                 | 13                            | 14  |
| 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 / IV | 100   | 73.61                            | 7.46                                     | 9.33                                    | 3.94                               | 5.67                          | 10.77   |
| 2011 / IV | 100   | 73.61                            | 7.46                                     | 9.33                                    | 3.94                               | 5.67                          | 10.77   |
| 2012 / I  | 100   | 72.06                            | 7.86                                     | 9.90                                    | 4.07                               | 6.10                          | 11.39   |
| II        | 100   | 71.13                            | 7.70                                     | 9.78                                    | 4.81                               | 6.58                          | 12.19   |
| III       | 100   | 69.48                            | 7.82                                     | 10.30                                   | 5.38                               | 7.02                          | 13.11   |

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/<br>Number of commercial banks by asset size |   |  | Pesha e bankave më të mëdha ndaj aktiveve dhe depozitave të sistemit bankar(në %)/<br>The weight of largest banks to banking system assets and deposits (in %) |  |  |  | Indeksi H i llogaritur për<br>totalin e aktiveve/<br>H index of banking system<br>assets |
|-----------|---|---|--|--|--|--|--|--|
|           | Mbi 15,000,001 Lekë/<br>Over 15 000 001 ALL   | 5,000,001-15,000,000<br>Lekë/<br>5,000,001 to 15,000,000<br>ALL | Deri në 5,000,000 Lekë/<br>Up to 5,000,000 ALL | Dy bankat më të mëdha/ Two largest banks   |  | Tre bankat më të mëdha/ Three largest banks  |  |  |
|           |   |   |  | Pesha e tyre ndaj aktiveve të<br>sistemit/<br>Their weight to banking<br>system assets   | Pesha e tyre ndaj depozitave<br>të sistemit/<br>Their weight to banking<br>system deposits | Pesha e tyre ndaj aktiveve<br>të sistemit/<br>Their weight to banking<br>system assets | Pesha e tyre ndaj<br>depozitave të sistemit/<br>Their weight to banking<br>system deposits |  |
|           | 1   | 2   | 3  | 4  | 5  | 6  | 7  | 8  |
| 2009 / IV | 11  | 3   | 2  | 42.71  | 45.65  | 55.69  | 59.73  | 0.14   |
| 2010 / IV | 11  | 3   | 2  | 43.50  | 36.81  | 55.62  | 47.26  | 0.14   |
| 2011 / IV | 11  | 4   | 1  | 46.39  | 39.21  | 57.70  | 48.69  | 0.15   |
| 2011 / IV | 11  | 4   | 1  | 46.39  | 39.21  | 57.70  | 48.69  | 0.15   |
| 2012 / I  | 11  | 4   | 1  | 46.69  | 39.25  | 57.86  | 48.52  | 0.15   |
| II        | 12  | 3   | 1  | 47.00  | 39.53  | 58.10  | 48.84  | 0.15   |
| III       | 12  | 3   | 1  | 47.02  | 40.38  | 58.09  | 49.46  | 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/<br>Shareholders' own capital<br>(2+3+4+5+6+7) | Kapitali i paguar/<br>Paid up capital | Primet e aksioneve/<br>Shares premium | Rezervat/<br>Reserves | Diference rivlerësimi/<br>Revaluation difference | Fitimet e pashpërdara ose<br>humbja/<br>Retained earnings or loss | Fitimi (humbja) e vitit në vazhdim/<br>Profit (loss) of the current year |
|-----------|--|---------------------------------------|---------------------------------------|-----------------------|--|---|--|
|           | 1  | 2                                     | 3                                     | 4                     | 5  | 6   | 7  |
| 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 / IV | 100.00   | 85.10                                 | 4.30                                  | 14.02                 | 2.36   | -6.49   | 0.73   |
| 2011 / IV | 100.00   | 85.10                                 | 4.30                                  | 14.02                 | 2.36   | -6.49   | 0.73   |
| 2012 / I  | 100.00   | 86.68                                 | 4.23                                  | 14.24                 | 2.80   | -9.92   | 1.97   |
| II        | 100.00   | 90.21                                 | 4.69                                  | 13.09                 | 2.15   | -12.51  | 2.38   |
| III       | 100.00   | 90.53                                 | 4.63                                  | 9.5                   | 2.66   | -10.44  | 3.12   |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

1-24 Të ardhurat dhe shpenzimet për sistemin bankar

Income and expenditure of banking system 1-24

Në milionë lekë, fund periudhe

In millions ALL, end of period

|          | Të ardhurat<br>neto nga<br>interesi/<br>Net interest<br>income<br>(2-3) | Të ardhura<br>nga interesi/<br>Interest<br>income | Shpenzime<br>për interesat/<br>Interest<br>expenses | Të ardhura<br>neto nga<br>veprimtari të<br>tjera/<br>Net non-<br>interest income<br>(5-6) | Të ardhura<br>nga veprimtari<br>të tjera/<br>Non-interest<br>income | Shpenzime për<br>veprimtari të<br>tjera/<br>Non-interest<br>expenses | Shpenzime për<br>provigjone/<br>Provisions for<br>loan losses | Të ardhura bruto<br>të veprimtarisë/<br>Gross operating<br>income<br>(1+4-7) | Shpenzimet e<br>veprimtarisë/<br>Operating<br>expenses | Të ardhurat<br>neto të<br>veprimtarisë/<br>Net operating<br>income<br>(8-9) | Të ardhurat neto të<br>jashtëzakonshme/<br>Net extraordinary<br>gains (losses) | Taksa të tjera<br>përveç taksave<br>mbi të ardhura/<br>Taxes other than<br>income taxes | Të ardhurat<br>neto para<br>taksave/<br>Net income<br>(loss) before tax<br>(10+11-12) | Tatimi mbi të<br>ardhurat/<br>Income tax | Të ardhurat<br>neto/<br>Net income<br>(loss) after tax<br>(13-14) |
|----------|---|---|---|---|---|--|---|--|--|---|--|---|---|--|---|
|          | 1   | 2   | 3   | 4   | 5   | 6  | 7   | 8  | 9  | 10  | 11   | 12  | 13  | 14                                       | 15  |
| 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/ 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   |
| 2011/ 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   |
| 2012/ I  | 9,939.1   | 18,968.2  | 9,029.1   | -1,607.0  | 13,987.6  | 15,594.6   | 27.9  | 8,304.7  | 5,952.5  | 2,352.2   | 72.4   | 35.1  | 2,389.1   | 439.1                                    | 1,950.0   |
| II       | 19,742.5  | 37,947.2  | 18,204.7  | -2,465.3  | 28,068.2  | 30,533.5   | 2,026.3   | 15,250.9   | 12,264.7   | 2,986.2   | 207.6  | 117.7   | 3,076.1   | 714.9                                    | 2,361.2   |
| III      | 29,479.6  | 56,960.6  | 27,481.0  | -2,074.3  | 45,038.2  | 47,112.5   | 4,837.7   | 22,567.6   | 18,555.6   | 4,012.1   | 285.4  | 149.8   | 4,147.6   | 1,003.3                                  | 3,144.3   |

Burimi: Banka e Shqipërisë

Source: Bank of Albania.

1-25.a Struktura e të ardhurave për sistemit bankar  
Ne përqindjeIncome structure of banking system 1-25.a  
In Percentage

|          | Totali i të ardhurave/<br>Total income<br>(2+7+14+15+16) | Të ardhurat nga interesat/<br>Interest income<br>(3+4+5+6) | Veprimet me thesarin dhe ndërbankare/<br>Treasury and interbank transactions | Interesa arkëtuar nga klientët/<br>Receivable Interest from customers | Interesa arkëtuar nga letrat me vlerë/<br>Receivable Interest from securities | Interesa të tjera të arkëtuara/<br>Other Interest Receivable | Të ardhura nga veprimtaritë e tjera/<br>Income from other operations<br>(8+9+10+11+12+13) | Të ardhura nga veprime me letrat me vlerë/<br>Income from operations with securities | Të ardhura nga komisionet/<br>Commissions income | Të ardhura nga veprimet e qerases/<br>Leasing income | Të ardhura të tjera të veprimtarisë bankare/<br>Other Income from banking operations | Fitime nga valutat/<br>Profit from foreign exchange operations | Të ardhura të tjera nga veprimet me letrat me vlerë/<br>Profit from securities transactions | Transferime nga fondet rezervë për amortizimin e mjeteve të qendrueshme/<br>Transfers from reserve funds for amortization of tangible assets | Transferime nga fondet rezervë për zhvlerësimin e llogarive për t'u arkëtuar/<br>Transfers from reserve funds for devaluation of payable accounts | Të ardhura të jashtëzakonshme/<br>Extraordinary income |
|----------|--|--|--|---|---|--|---|--|--|--|--|--|---|--|---|--|
|          | 1  | 2  | 3  | 4   | 5   | 6  | 7   | 8  | 9  | 10   | 11   | 12   | 13  | 14   | 15  | 16   |
| 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   |
| 2011/ 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   |
| 2011/ 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   |
| 2012/ I  | 100.00   | 41.36  | 1.64   | 25.32   | 14.31   | 0.09   | 30.50   | 0.02   | 3.56   | 0.01   | 0.05   | 25.88  | 0.97  | -  | 27.95   | 0.19   |
| II       | 100.00   | 41.37  | 1.60   | 25.18   | 14.47   | 0.11   | 30.60   | 0.04   | 3.74   | 0.01   | 0.14   | 25.74  | 0.92  | -  | 27.77   | 0.26   |
| III      | 100.00   | 38.35  | 1.51   | 23.36   | 13.37   | 0.11   | 30.32   | 0.04   | 3.61   | 0.01   | 0.08   | 25.67  | 0.91  | -  | 31.10   | 0.22   |

1-25.b Struktura e shpenzimeve për sistemin bankar  
Ne përqindjeExpenditure structure of banking system 1-25.b  
In Percentage

|          | Totali i shpenzimeve/<br>Total expenses<br>(2+7+13+15+16+17+18+19) | Shpenzime për interesat/<br>Interest expenses<br>(3+4+5+6) | Interesa të paguara për veprimet e thesarit dhe ndërbankare/<br>Interest from Treasury and interbank transactions | Interesa paguar klientëve/<br>Payable Interest for customers | Interesa paguar për letrat me vlerë/<br>Payable Interest for securities | Interesa të tjera të paguara/<br>Other Interest payable | Shpenzime nga veprimtaritë e tjera/<br>Expenses from other operations<br>(8+9+10+11+12) | Humbje nga veprimet me letrat me vlerë/<br>Loss from operations with securities | Shpenzime për komisionet/<br>Commission expenses | Shpenzime për operacionet e qerases/<br>Leasing expenses | Shpenzime të tjera të veprimtarisë bankare/<br>Other expenses from banking operations | Humbje nga veprimet me valutat/<br>Loss from foreign exchange operations | Shpenzime të veprimtarisë/<br>Activities expenses | Nga të cilat:<br>Shpenzime personeli/<br>Personel expenses | Amortizimi dhe fondet rezervë për zhvlerësimin e mjeteve të qendrueshme/<br>Amortization and reserve funds for devaluation of tangible assets | Humbje nga llogaritë për t'u arkëtuar të pamblëdshme, shpenzime për fonde rezervë/<br>Loss from payable accounts, expenses for reserve funds | Shpenzime të jashtëzakonshme/<br>Extraordinary expenses | Taksa të tjera përveç tatimit mbi të ardhurat/<br>Other taxes rather than income tax | Taksa mbi të ardhurat/<br>Income tax |
|----------|--|--|---|--|---|---|---|---|--|--|---|--|---|--|---|--|---|--|--------------------------------------|
|          | 1  | 2  | 3   | 4  | 5   | 6   | 7   | 8   | 9  | 10   | 11  | 12   | 13  | 14   | 15  | 16   | 17  | 18   | 19                                   |
| 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/ 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                                 |
| 2011/ 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                                 |
| 2012/ I  | 100.00   | 20.56  | 0.96  | 18.62  | 0.90  | 0.08  | 35.51   | 8.94  | 0.47   | -  | 0.17  | 25.93  | 11.92   | 5.36   | 1.64  | 29.26  | 0.03  | 0.08   | 1.00                                 |
| II       | 100.00   | 20.37  | 1.00  | 18.46  | 0.83  | 0.08  | 34.16   | 8.30  | 0.48   | -  | 0.22  | 25.17  | 12.11   | 5.38   | 1.61  | 30.78  | 0.04  | 0.13   | 0.80                                 |
| III      | 100.00   | 18.90  | 0.89  | 17.16  | 0.78  | 0.07  | 32.41   | 6.61  | 0.45   | -  | 0.21  | 25.14  | 11.28   | 5.02   | 1.48  | 35.10  | 0.03  | 0.10   | 0.69                                 |

Burimi:Banka e Shqipërisë

Source: Bank of Albania.

## 1-26 Sistemi i pagesave ndërbankare

## Interbank payment system 1-26

|  | Volumi i transaksioneve/<br>Volume of transactions |           | Vlera e transaksioneve (në milionë lekë)/<br>Value of transactions (in millions ALL) |           |
|--|--|-----------|--|-----------|
|  | AIPS<br>1  | AECH<br>2 | AIPS<br>3  | AECH<br>4 |
| <b>Totali i periudhës/ Total of period</b> |  |           |  |           |
| 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    |
| <b>Flukse mujore/ Monthly flows</b>        |  |           |  |           |
| 2012/ 04                                   | 6,570  | 42,137    | 373,359  | 7,029     |
| 05   | 6,508  | 32,582    | 504,987  | 5,563     |
| 06   | 6,078  | 27,217    | 602,377  | 5,184     |
| 07   | 6,233  | 29,552    | 670,366  | 5,529     |
| 08   | 6,999  | 25,496    | 790,561  | 5,297     |
| 09   | 6,359  | 24,903    | 659,383  | 5,058     |

## 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<br>(2+3+4+5+6+7)<br>1                          | Tirana<br>2 | Shkodra<br>3 | Korça<br>4 | Gjirokastra<br>5 | Elbasani<br>6 | Lushnja<br>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/<br>Total accounts<br>(2+5)<br>1 | Llogari rezidente/<br>Resident<br>accounts<br>2 |                            | Llogari jo<br>rezidente /<br>Non resident<br>accounts<br>(6+7)<br>5 |                            |        |       |
|------|---|---|----------------------------|---|----------------------------|--------|-------|
|      |   | Individë/<br>Individuals<br>(3+4)<br>3          | Kompani/<br>Companies<br>4 | Individë/<br>Individuals<br>6                                       | Kompani/<br>Companies<br>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.

## 2-1 Bilanci i Pagesave

## Balance of payments 2-1

Në milionë euro

In millions EUR

|            | Llogaria korente/<br>Current account<br>(2+5+6+7+8+9+10) | Bilanci tregtar/ mallrat<br>/<br>Trade balance<br>(3+4) | Shërbimet/ Services                                   |   | Të ardhurat/ Income |                | Transferta private/<br>Private transfers | Transferta shtetërore/<br>Official transfers |                  |                |
|------------|--|---|---|---|---------------------|----------------|--|--|------------------|----------------|
|            |  |   | Eksporti mallrave (fob)<br>/<br>Export of goods (fob) | Importi i mallrave<br>(fob)/<br>Import of goods (fob) | Kredi/<br>Credit    | Debi/<br>Debit |  |  | Kredi/<br>Credit | Debi/<br>Debit |
|            | 1  | 2   | 3   | 4   | 5                   | 6              | 7  | 8  | 9                | 10             |
| 2009       | -1,329.8   | -2,303.7  | 750.7   | -3,054.4  | 1,771.4             | -1,597.5       | 269.4                                    | -407.3                                       | 910.8            | 27.1           |
| 2010       | -1,018.6   | -2,082.7  | 1,171.5   | -3,254.2  | 1,750.7             | -1,518.9       | 286.3                                    | -376.4                                       | 877.1            | 45.3           |
| 2011       | -1,122.1   | -2,241.6  | 1,405.5   | -3,647.1  | 1,747.4             | -1,612.8       | 269.6                                    | -222.0                                       | 916.4            | 20.9           |
| 2011 / III | -244.1   | -593.1  | 344.1   | -937.2  | 629.8               | -513.1         | 77.5                                     | -63.3  | 211.9            | 6.2            |
| IV         | -352.1   | -658.6  | 360.0   | -1,018.6  | 428.5               | -387.3         | 67.5                                     | -53.0  | 244.0            | 6.8            |
| 2012 / I   | -249.3   | -465.3  | 325.8   | -791.2  | 293.8               | -285.4         | 59.9                                     | -70.4  | 199.1            | 19.0           |
| II         | -196.6   | -475.8  | 394.2   | -870.0  | 383.7               | -354.9         | 62.5                                     | -69.1  | 236.6            | 20.4           |

|            | Llogaria kapitale /<br>Capital account | Llogaria financiale/<br>Financial account<br>(13+14+15+16) | Investimet e huaja<br>direkte (neto)/<br>Foreign direct<br>investment, net | Investime portofoli<br>(neto)/<br>Portfolio investment,<br>net | Kapitale të tjera*<br>(neto)/<br>Other capital, net* | Përdorim kredish &<br>huash nga FMN/<br>Use of fund credit and<br>loans | Gabime dhe harresa/<br>Net errors and<br>omissions | Bilanci i përgjithshëm/<br>Overall balance<br>(1+11+12+17) | Rezervat/<br>Reserve assets | Ndryshimi total në<br>rezerva/<br>Total change in<br>reserves assets | Nga të cilat:<br>Rivlerësim/<br>Of which: Revaluation |
|------------|--|--|--|--|--|---|--|--|-----------------------------|--|---|
|            |  |  |  |  |  |   |  |  |                             |  | 21  |
|            | 11                                     | 12   | 13   | 14   | 15   | 16  | 17   | 18   | 19                          | 20   | 21  |
| 2009       | 84.9                                   | 937.3  | 688.7  | 12.7   | 243.3  | -7.4  | 278.5  | -29.2  | 29.2                        | -31.5  | -2.3  |
| 2010       | 85.5                                   | 786.6  | 788.5  | 232.1  | -224.9   | -9.2  | 325.4  | 179.0  | -179.0                      | 254.6  | 75.7  |
| 2011       | 84.9                                   | 842.2  | 716.8  | -49.0  | 183.0  | -8.7  | 166.4  | -28.6  | 28.6                        | 8.0  | 36.6  |
| 2011 / III | 6.5                                    | 221.1  | 156.2  | -46.0  | 114.6  | -3.7  | 72.9   | 56.4   | -56.4                       | 122.4  | 66.0  |
| IV         | 27.8                                   | 249.3  | 270.0  | 25.7   | -45.9  | -0.5  | 68.8   | -6.2   | 6.2                         | 18.2   | 24.5  |
| 2012 / I   | 12.9                                   | 241.5  | 197.0  | -46.6  | 91.1   | -   | -1.9   | 3.2  | -3.2                        | -21.0  | -24.3   |
| II         | 44.7                                   | 126.7  | 174.5  | 21.6   | -60.8  | -8.7  | 32.8   | 7.5  | -7.5                        | 48.4   | 41.0  |

Burimi: Banka e Shqipërisë.

\* Nuk përfshihen përdorime huash dhe kredish nga FMN.

Source: Bank of Albania.

\* Excluding Use of Fund Credit and Loans.

2-2 Kursi i këmbimit të lekut kundrejt monedhave kryesore

Exchange rate 2-2

Lekë për njësi të monedhës së huaj

ALL per unit of foreign currencies

| Monedhat kryesore/<br>Main foreign<br>currencies | Mesatarja e periudhës/ Average of period |  |  |   |  |  | Fundi i periudhës/ End of period        |  |   |   |  |  |
|--|--|--|--|---|--|--|---|--|---|---|--|--|
|  | Dollari amerikan/<br>US dollar<br>(USD)  | Monedha evropiane/<br>European currency<br>(EUR) | Pound-i britanik/ British<br>pound sterling<br>(GBP) | Franga zvicerane/<br>Swiss Franc<br>(CHF) | Jeni Japonez/<br>Japanese yen<br>(per 100) (JPY) | Dollari Kanadez/<br>Canadian dollar<br>(CAD) | Dollari amerikan/<br>US Dollar<br>(USD) | Monedha evropiane/<br>European currency<br>(EUR) | Pound-i britanik/<br>British pound<br>sterling<br>(GBP) | Franga zvicerane/<br>Swiss franc<br>(CHF) | Jeni Japonez/<br>Japanese yen<br>(per 100) (JPY) | Dollari Kanadez/<br>Canadian dollar<br>(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                                       |
| 2012 /04   | 106.35                                   | 139.98   | 170.19   | 116.43                                    | 130.79   | 107.07                                       | 106.04                                  | 140.33   | 172.57  | 116.85                                    | 132.28   | 108.01                                       |
| 05   | 108.96                                   | 139.44   | 173.31   | 116.05                                    | 136.70   | 107.91                                       | 111.92                                  | 139.09   | 173.63  | 115.76                                    | 141.95   | 109.06                                       |
| 06   | 110.48                                   | 138.51   | 171.72   | 115.33                                    | 139.50   | 107.51                                       | 109.86                                  | 138.17   | 171.33  | 115.08                                    | 138.47   | 107.14                                       |
| 07   | 111.77                                   | 137.46   | 174.21   | 114.47                                    | 141.58   | 110.23                                       | 111.95                                  | 137.31   | 175.63  | 114.33                                    | 143.08   | 111.83                                       |
| 08   | 110.79                                   | 137.35   | 174.01   | 114.43                                    | 140.87   | 111.58                                       | 110.09                                  | 138.24   | 174.19  | 115.24                                    | 140.19   | 111.08                                       |
| 09   | 108.10                                   | 138.89   | 174.11   | 114.95                                    | 138.29   | 110.48                                       | 108.34                                  | 140.19   | 175.64  | 116.04                                    | 139.52   | 110.72                                       |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

2-3 Eksporti i mallrave sipas partnerëve  
Në milionë euro

Export by countries 2-3  
In millions EUR

|           | Totali /<br>Total<br>(2+11+18+26)<br>1 | Vendet e BE-së -<br>15 e 1: Total /<br>European Union -<br>15 member<br>countries<br>(3+4+5+6+7+8+9+<br>10)<br>2 |                         |                        |                       |                           |                      |                       |                           |                             | Vendet e BE-së-<br>anëtarë të rinj 2/<br>European Union -<br>new membership<br>countries<br>(11+12+13+14+15+1<br>6+17)<br>11 |                         |                          |                            |                           |      |      |
|-----------|--|--|-------------------------|------------------------|-----------------------|---------------------------|----------------------|-----------------------|---------------------------|-----------------------------|--|-------------------------|--------------------------|----------------------------|---------------------------|------|------|
|           |  | Angli/<br>United<br>Kingdom<br>3   | Austri/<br>Austria<br>4 | Francë/<br>France<br>5 | Greqi/<br>Greece<br>6 | Gjermani/<br>Germany<br>7 | Itali/<br>Italy<br>8 | Spanjë/<br>Spain<br>9 | Të tjera/<br>Others<br>10 | Bullgari/<br>Bulgaria<br>12 | Hungari/<br>Hungary<br>13  | Poloni/<br>Poland<br>14 | Rumani/<br>Romania<br>15 | Sloveni/<br>Slovenia<br>16 | Të tjera/<br>Others<br>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 |
| 2012 / 04 | 128.2                                  | 93.2   | 0.0                     | 1.5                    | 0.6                   | 4.9                       | 2.7                  | 74.9                  | 7.8                       | 0.7                         | 6.9  | 2.0                     | 0.1                      | 0.0                        | -                         | 0.0  | 4.8  |
| 05        | 138.7                                  | 92.6   | 0.1                     | 3.0                    | 0.9                   | 7.0                       | 9.4                  | 62.2                  | 8.3                       | 1.8                         | 9.2  | 1.7                     | 0.0                      | 0.1                        | 0.1                       | 0.0  | 7.4  |
| 06        | 127.3                                  | 84.7   | 0.0                     | 1.5                    | 0.9                   | 4.9                       | 1.9                  | 66.4                  | 6.7                       | 2.3                         | 2.5  | 1.4                     | 0.0                      | 0.1                        | 0.2                       | 0.0  | 0.8  |
| 07        | 142.1                                  | 94.7   | 0.1                     | 1.1                    | 1.2                   | 6.3                       | 2.7                  | 64.9                  | 16.2                      | 2.1                         | 6.6  | 1.6                     | 0.1                      | 0.1                        | 0.7                       | 3.4  | 0.8  |
| 08        | 124.5                                  | 78.6   | 0.1                     | 1.2                    | 0.9                   | 6.0                       | 2.9                  | 54.9                  | 8.0                       | 4.7                         | 11.5   | 1.6                     | 0.0                      | 0.0                        | 0.3                       | 0.0  | 9.4  |
| 09        | 135.9                                  | 97.6   | 0.4                     | 1.5                    | 1.4                   | 4.3                       | 12.7                 | 58.0                  | 17.6                      | 1.7                         | 2.3  | 1.4                     | 0.0                      | 0.1                        | 0.2                       | 0.1  | 0.6  |

|           | Vendet e Ballkanit/<br>Balkan Countries<br>(19+20+21+22+23+<br>24+25)<br>18 |                         |                          |                               |   |                        |                        |                         |                      | Vende të tjera /<br>Other countries<br>(27+28+29+30+31+32+33)<br>26 |                    |                           |                              |                           |      |      |  |
|-----------|---|-------------------------|--------------------------|-------------------------------|---|------------------------|------------------------|-------------------------|----------------------|---|--------------------|---------------------------|------------------------------|---------------------------|------|------|--|
|           | Bosnjë<br>Hercegovinë/<br>Bosnia and<br>Herzegovina<br>19                   | Kosovë/<br>Kosovo<br>20 | Kroaci/<br>Croatia<br>21 | Mal i Zi/<br>Montenegro<br>22 | FYROM<br>/Maqedoni<br>/Macedonia<br>FYROM<br>23 | Serbi/<br>Serbia<br>24 | Turqi/<br>Turkey<br>25 | Brazil/<br>Brazil<br>27 | Kinë/<br>China<br>28 | Rusi/<br>Russia<br>29   | SHBA/<br>USA<br>30 | Ukrainë/<br>Ukraine<br>31 | Zvicër/<br>Switzerland<br>32 | Të tjera/<br>Others<br>33 |      |      |  |
| 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 |  |
| 2012 / 04 | 22.7  | 0.1                     | 11.1                     | 0.2                           | 1.3   | 2.1                    | 0.6                    | 7.4                     | 5.4                  | 0.1   | 3.5                | -                         | 0.1                          | 0.0                       | 0.1  | 1.7  |  |
| 05        | 29.2  | 0.1                     | 12.5                     | 0.2                           | 1.5   | 3.4                    | 1.3                    | 10.2                    | 7.6                  | 0.1   | 3.9                | 0.4                       | 0.4                          | -                         | 0.7  | 2.1  |  |
| 06        | 30.9  | 0.2                     | 10.7                     | 0.4                           | 1.4   | 3.2                    | 1.9                    | 13.1                    | 9.2                  | 0.1   | 2.5                | 0.1                       | 1.0                          | 0.0                       | 3.6  | 2.0  |  |
| 07        | 29.8  | 0.1                     | 10.3                     | 0.1                           | 0.8   | 3.5                    | 2.3                    | 12.7                    | 10.9                 | 0.1   | 5.2                | 0.0                       | 0.3                          | 0.0                       | 3.3  | 1.9  |  |
| 08        | 28.0  | 0.1                     | 16.3                     | 0.2                           | 0.9   | 3.7                    | 0.7                    | 6.1                     | 6.4                  | 0.1   | 3.0                | 0.0                       | 0.5                          | 0.0                       | 1.3  | 1.5  |  |
| 09        | 30.7  | 0.5                     | 14.7                     | 0.6                           | 1.2   | 3.6                    | 0.7                    | 9.5                     | 5.4                  | 0.1   | 1.2                | 0.0                       | 1.7                          | 0.0                       | 0.8  | 1.5  |  |

Burimi: Banka e Shqipërisë.

2-4 Importi i mallrave sipas partnerëve  
Në milionë euroImport by countries 2-4  
In million EUR

|           | Totali /<br>Total<br>(2+11+18+26) | Vendet e BE-së -<br>15 e 1: Total /<br>European Union -<br>15 member<br>countries<br>(3+4+5+6+7+8+9<br>+10) |                    |                   |                  |                      |                 |                  |                     |                       | Vendet e BE-së -<br>anëtarë të rinj 2/<br>European Union - new<br>membership countries<br>(11+12+13+14+15+16+17) |                   |                    |                        |                     |      |      |
|-----------|-----------------------------------|---|--------------------|-------------------|------------------|----------------------|-----------------|------------------|---------------------|-----------------------|--|-------------------|--------------------|------------------------|---------------------|------|------|
|           |                                   | Angli/<br>United<br>Kingdom   | Austri/<br>Austria | Francë/<br>France | Greqi/<br>Greece | Gjermani/<br>Germany | Itali/<br>Italy | Spanjë/<br>Spain | Të tjera/<br>Others | Bullgari/<br>Bulgaria | Hungari/<br>Hungary  | Poloni/<br>Poland | Rumani/<br>Romania | Silloveni/<br>Slovenia | Të tjera/<br>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 |
| 2012 / 04 | 283.4                             | 148.9   | 2.0                | 3.9               | 4.9              | 28.7                 | 17.6            | 83.3             | 3.2                 | 5.2                   | 21.5   | 4.1               | 2.8                | 4.1                    | 4.5                 | 2.4  | 3.6  |
| 05        | 317.9                             | 174.6   | 3.3                | 2.9               | 2.9              | 30.0                 | 20.7            | 101.5            | 8.1                 | 5.3                   | 19.2   | 3.2               | 2.3                | 4.5                    | 3.5                 | 1.8  | 4.0  |
| 06        | 332.3                             | 195.5   | 5.4                | 3.7               | 3.0              | 29.6                 | 19.9            | 113.8            | 12.5                | 7.6                   | 17.7   | 3.3               | 2.3                | 3.7                    | 3.9                 | 1.6  | 2.8  |
| 07        | 344.7                             | 200.8   | 3.4                | 3.2               | 7.1              | 31.5                 | 21.1            | 115.0            | 10.7                | 8.9                   | 19.2   | 3.7               | 2.5                | 4.6                    | 3.1                 | 2.6  | 2.7  |
| 08        | 330.0                             | 170.6   | 2.5                | 4.4               | 4.0              | 26.4                 | 22.7            | 95.7             | 8.3                 | 6.5                   | 24.4   | 5.1               | 5.8                | 4.0                    | 4.5                 | 1.8  | 3.1  |
| 09        | 334.6                             | 174.0   | 2.2                | 6.6               | 2.9              | 29.3                 | 18.3            | 103.6            | 6.9                 | 4.3                   | 24.4   | 4.4               | 2.4                | 3.6                    | 3.9                 | 1.4  | 8.7  |

|           | Vendet e<br>Balkanit/ Balkan<br>Countries<br>(19+20+21+22+<br>23+24+25) |                   |                    |                         |   |                  |                  |                   |                | Vende të tjera /<br>Other countries<br>(27+28+29+30+31+32+33) |           |                     |                        |                     |       |       |  |
|-----------|---|-------------------|--------------------|-------------------------|---|------------------|------------------|-------------------|----------------|---|-----------|---------------------|------------------------|---------------------|-------|-------|--|
|           | Bosnjë<br>Hercegovinë/<br>Bosnia and<br>Herzegovina                     | Kosovë/<br>Kosovo | Kroaci/<br>Croatia | Mal i Zi/<br>Montenegro | FYROM<br>/Maqedoni<br>/Macedonia<br>FYROM | Serbi/<br>Serbia | Turqi/<br>Turkey | Brazil/<br>Brazil | Kinë/<br>China | Rusi/<br>Russia   | SHBA/ USA | Ukrainë/<br>Ukraine | Zvicër/<br>Switzerland | Të tjera/<br>Others |       |       |  |
|           | 18  | 19                | 20                 | 21                      | 22  | 23               | 24               | 25                | 26             | 27  | 28        | 29                  | 30                     | 31                  | 32    | 33    |  |
| 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 |  |
| 2012 / 04 | 38.4  | 1.6               | 2.7                | 3.4                     | 0.3                                       | 3.9              | 10.0             | 16.5              | 74.6           | 1.9   | 15.5      | 11.3                | 4.2                    | 2.5                 | 20.1  | 19.1  |  |
| 05        | 47.9  | 3.4               | 3.5                | 3.1                     | 0.5                                       | 4.8              | 10.4             | 22.2              | 76.2           | 1.3   | 24.6      | 5.5                 | 3.7                    | 5.7                 | 12.4  | 23.1  |  |
| 06        | 42.1  | 3.0               | 2.9                | 3.8                     | 0.8                                       | 6.4              | 9.9              | 15.2              | 77.1           | 1.8   | 22.1      | 10.4                | 5.8                    | 3.1                 | 12.1  | 21.7  |  |
| 07        | 43.3  | 3.6               | 4.0                | 3.1                     | 0.8                                       | 6.4              | 9.5              | 16.0              | 81.3           | 2.1   | 19.0      | 6.4                 | 15.7                   | 1.6                 | 11.1  | 25.5  |  |
| 08        | 54.6  | 2.7               | 3.0                | 9.8                     | 0.9                                       | 6.3              | 13.1             | 18.9              | 80.5           | 2.3   | 23.2      | 9.8                 | 5.7                    | 4.2                 | 6.9   | 28.2  |  |
| 09        | 51.9  | 2.4               | 3.5                | 2.8                     | 0.9                                       | 7.2              | 16.6             | 18.4              | 84.2           | 2.8   | 17.1      | 16.7                | 16.7                   | 3.4                 | 5.3   | 22.2  |  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 2-5 Eksporti i mallrave sipas SITC

## Export by commodity groups 2-5

Në milionë euro

In millions Eur

|         | Totali/<br>Total<br>(2+3+4+5+6+7<br>+8+9+10+11) | Ushqime dhe<br>kafshë të<br>gjalla/<br>Food and live<br>animals | Pije dhe<br>duhan/<br>Beverages &<br>tobacco | Materiale të<br>papërpunuara/<br>Raw materials,<br>minerals | Lëndë<br>djegëse/<br>Fuels and<br>lubricants | Yndyrna<br>bimore dhe<br>shtazore/<br>Animal &<br>vegetable<br>oils & fats | Produkte<br>kimike/<br>Chemicals | Mallra të<br>përpunuar /<br>Manufactures | Makineri<br>dhe pajisje /<br>Machinery<br>and<br>equipment | Mallra të tjerë<br>të përpunuar /<br>Miscellaneous<br>manufactures | Mallra të<br>paklasifikuara<br>diku tjetër/<br>Other &<br>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  | -  |
| 2012/04 | 128.2   | 3.2   | 0.7  | 12.9  | 40.3   | 0.1  | 1.2                              | 28.5                                     | 3.8  | 37.5   | -  |
| 05      | 138.7   | 6.6   | 1.0  | 18.8  | 31.2   | 0.0  | 1.4                              | 35.0                                     | 4.4  | 40.3   | 0.0  |
| 06      | 127.3   | 6.5   | 0.5  | 12.1  | 26.2   | 0.1  | 1.0                              | 37.1                                     | 4.1  | 39.6   | -  |
| 07      | 142.1   | 4.6   | 0.6  | 15.1  | 32.8   | 0.2  | 1.1                              | 35.5                                     | 4.5  | 47.7   | -  |
| 08      | 124.5   | 3.1   | 0.4  | 20.1  | 44.1   | 0.2  | 1.0                              | 23.7                                     | 2.8  | 29.3   | -  |
| 09      | 135.9   | 4.0   | 0.3  | 16.3  | 37.6   | 0.5  | 1.2                              | 29.4                                     | 4.6  | 41.9   | 0.0  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

## 2-6 Importi i mallrave sipas SITC\*

## Import by commodity groups\* 2-6

Në milionë euro

In millions Eur

|         | Totali/<br>Total<br>(2+3+4+5+6+7<br>+8+9+10+11) | Ushqime dhe<br>kafshë të<br>gjalla/<br>Food and live<br>animals | Pije dhe<br>duhan/<br>Beverages &<br>tobacco | Materiale të<br>papërpunuara/<br>Raw materials,<br>minerals | Lëndë<br>djegëse/<br>Fuels and<br>lubricants | Yndyrna<br>bimore dhe<br>shtazore /<br>Animal &<br>vegetable<br>oils & fats | Produkte<br>kimike/<br>Chemicals | Mallra të<br>përpunuar /<br>Manufactures | Makineri<br>dhe pajisje /<br>Machinery<br>and<br>equipment | Mallra të tjerë<br>të përpunuar /<br>Miscellaneous<br>manufactures | Mallra të<br>paklasifikuara<br>diku tjetër/<br>Other &<br>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  |
| 2012/04 | 283.4   | 41.3  | 6.9  | 4.7   | 56.7   | 3.1   | 34.4                             | 58.7                                     | 51.7   | 25.8   | 0.0  |
| 05      | 317.9   | 35.5  | 10.3   | 5.3   | 57.8   | 5.0   | 35.7                             | 74.2                                     | 61.7   | 32.4   | 0.0  |
| 06      | 332.3   | 42.3  | 12.6   | 5.2   | 60.2   | 5.2   | 40.2                             | 72.7                                     | 62.1   | 31.8   | 0.1  |
| 07      | 344.7   | 41.2  | 15.8   | 4.7   | 58.3   | 2.9   | 48.8                             | 77.9                                     | 66.0   | 29.0   | 0.1  |
| 08      | 330.0   | 40.7  | 14.1   | 4.4   | 73.6   | 5.7   | 33.9                             | 70.2                                     | 62.9   | 24.5   | 0.1  |
| 09      | 334.6   | 41.6  | 10.9   | 3.6   | 67.3   | 3.8   | 44.9                             | 81.5                                     | 51.6   | 29.3   | 0.1  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

\*Importet janë në vlerën c.i.f.

\*Imports are valued in c.i.f.

2-7 Borxhi i jashtëm  
Në milionë euroExternal debt 2-7  
In millions Eur

|           | Borxhi i jashtëm<br>bruto/<br>Gross external debt<br>(2+5+8+11+14)<br>1 | Qeveria e<br>përgjithshme/<br>General Government<br>(3+4)<br>2 |                              | Autoriteti monetar/<br>Monetary authorities<br>(6+7)<br>5 |                              |                                  | Bankat/<br>Banks<br>(9+10)<br>8 |                                   |                               | Sektore të<br>tjerë/<br>Other sectors<br>(12+13)<br>11 |       |       | Investime direkte: hua<br>ndërmjet kompanive/<br>Direct investment:<br>intercompany lending<br>14 |       |
|-----------|---|--|------------------------------|---|------------------------------|----------------------------------|---------------------------------|-----------------------------------|-------------------------------|--|-------|-------|---|-------|
|           |   | Afatshkurtër/<br>Short-term<br>3                               | Afatgjatë/<br>Long-term<br>4 | Afatshkurtër/<br>Short-term<br>6                          | Afatgjatë/<br>Long-term<br>7 | Afatshkurtër/<br>Short-term<br>9 | Afatgjatë/<br>Long-term<br>10   | Afatshkurtër/<br>Short-term<br>12 | Afatgjatë/<br>Long-term<br>13 |  |       |       |   |       |
| 2009      | 3,567.5   | 1,645.4  | -                            | 1,645.4   | 109.0                        | -                                | 109.0                           | 479.4                             | 372.1                         | 107.3  | 701.7 | 100.6 | 601.1   | 632.1 |
| 2010      | 3,919.1   | 1,930.3  | -                            | 1,930.3   | 105.9                        | -                                | 105.9                           | 461.3                             | 293.0                         | 168.3  | 765.9 | 118.2 | 647.7   | 655.7 |
| 2011      | 4,599.5   | 2,115.5  | -                            | 2,115.5   | 99.3                         | -                                | 99.3                            | 711.3                             | 546.4                         | 164.9  | 920.8 | 130.5 | 790.4   | 752.6 |
| 2011/ III | 4,411.5   | 2,059.2  | -                            | 2,059.2   | 97.7                         | -                                | 97.7                            | 658.5                             | 482.6                         | 175.9  | 883.3 | 129.6 | 753.8   | 712.6 |
| IV        | 4,599.5   | 2,115.5  | -                            | 2,115.5   | 99.3                         | -                                | 99.3                            | 711.3                             | 546.4                         | 164.9  | 920.8 | 130.5 | 790.4   | 752.6 |
| 2012/ I   | 4,698.8   | 2,141.5  | -                            | 2,141.5   | 93.7                         | -                                | 93.7                            | 773.4                             | 616.0                         | 157.4  | 930.8 | 110.9 | 819.8   | 759.4 |
| II        | 4,857.1   | 2,230.7  | -                            | 2,230.7   | 96.4                         | -                                | 96.4                            | 811.7                             | 665.6                         | 146.1  | 943.7 | 115.4 | 828.3   | 774.7 |

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/<br>Total revenue<br>(2+3+4) |                                     |  |        | Totali i shpenzimeve/<br>Total expenditure<br>(6+7+8) |   |   |        | Deficiti/<br>Cash balance | Financimi i deficitit/<br>Deficit financing     |   |
|-----------|--|-------------------------------------|--|--------|---|---|---|--------|---------------------------|---|---|
|           | 1  | 2                                   | 3  | 4      | 5   | 6   | 7   | 8      |                           | 9   | 10                                      |
|           | Të ardhura nga<br>ndihmat/<br>Grants               | Të ardhura tatimore/<br>Tax revenue | Të ardhura jo tatimore/<br>Non tax revenue |        | Shpenzimet<br>korente/<br>Current<br>expenditures     | Shpenzime kapitale/<br>Capital expenditures | Shpenzime të tjera/<br>Other expenditures |        |                           | Financimi i<br>brendshëm/<br>Domestic financing | Financimi i huaj /<br>Foreign financing |
| 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      | 330,475  | 3,811                               | 303,933                                    | 22,731 | 376,352   | 305,673                                     | 70,679                                    | -      | -45,877                   | 26,119  | 19,758                                  |
| 2012 / 04 | 106,314  | 747                                 | 97,509                                     | 8,058  | 117,911   | 100,071                                     | 17,840                                    | -      | -11,597                   | 8,352   | 3,245                                   |
| 05        | 133,162  | 1,356                               | 121,425                                    | 10,381 | 151,047   | 127,548                                     | 23,499                                    | -      | -17,885                   | 12,086  | 5,799                                   |
| 06        | 161,574  | 1,552                               | 146,112                                    | 13,910 | 182,707   | 153,776                                     | 28,931                                    | -      | -21,133                   | 12,810  | 8,323                                   |
| 07        | 190,241  | 1,936                               | 173,059                                    | 15,246 | 211,130   | 179,260                                     | 31,870                                    | -      | -20,889                   | 12,020  | 8,869                                   |
| 08        | 218,865  | 2,043                               | 200,496                                    | 16,326 | 242,574   | 206,565                                     | 36,009                                    | -      | -23,709                   | 12,275  | 11,434                                  |
| 09        | 244,916  | 2,143                               | 225,183                                    | 17,590 | 270,613   | 230,435                                     | 40,178                                    | -      | -25,697                   | 12,593  | 13,104                                  |

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

Të dhënat për 2012 sipas publikimit "Treguesit fiskalë sipas buxhetit të konsoliduar"

1) Të dhënat për vitin 2012 janë paraprake. Përditësimi i fundit në 09.11.2012

Source: Ministry of Finance, according to "Fiscal Statistics of Government" and "Fiscal indicators regarding consolidated budget" publication.

2012 data refer to "Fiscal indicators regarding consolidated budget" publication

1) 2012 data are preliminary. Latest update on 09.11.2012

3-2 Stoku i borxhit të brendshëm sipas instrumenteve  
Në milionë lekë, fund periudhe, të dhëna progresiveDomestic debt stock by instruments 3-2  
In millions ALL, end of period, progressive data

|           | Stoku i borxhit të brendshëm/<br>Domestic debt stock<br>(2+3+4+5+6+7+8) | Bono Thesari /<br>Treasury bills | Obligacione dy vjeçare/<br>2 years bonds | Obligacione tre vjeçare/<br>3 years bonds | Obligacione pesë vjeçare/<br>5 years bonds | Obligacione shtatë vjeçare/<br>7 years bonds | Rivlerësimi i valutës/<br>Foreign exchange res.<br>evaluation | Të tjera <sup>1</sup> /<br>Other <sup>1</sup> |
|-----------|---|----------------------------------|--|---|--|--|---|---|
|           | 1   | 2                                | 3  | 4   | 5  | 6  | 7   | 8   |
| 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      | 438,582   | 241,385                          | 75,141                                   | 19,387                                    | 82,012                                     | 12,000                                       | –   | 8,657   |
| 2011 / IV | 438,582   | 241,385                          | 75,141                                   | 19,387                                    | 82,012                                     | 12,000                                       | –   | 8,657   |
| 2012 / I  | 446,886   | 250,781                          | 70,396                                   | 20,514                                    | 84,480                                     | 12,000                                       | –   | 8,715   |
| II        | 453,175   | 251,097                          | 72,896                                   | 20,743                                    | 85,312                                     | 14,500                                       | –   | 8,627   |
| III       | 456,696   | 246,953                          | 75,316                                   | 22,175                                    | 86,562                                     | 16,982                                       | –   | 8,708   |

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

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

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

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

Përditësimi i fundit në 12.11.2012.

Latest update on 12.11.2012.

## 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<br>(sipas aktivitetit ekonomik)/<br>Gross domestic product<br>(by economic activity)<br>(2+8-9) | Vlera e shtuar bruto,<br>me çmimet bazë/<br>Gross value added at<br>basic prices<br>(3+4+5+6 -7) | Bujqësia, gjuetia dhe<br>pyjet/<br>Agriculture, hunting<br>and forestry | Industri/<br>Industry | Ndërtim/<br>Construction | Shërbime/<br>Services | (-) Shërbime<br>ndërmjësuese financiare<br>të matura indirekt/<br>(-) Financial intermediation<br>services indirectly<br>measured | Taksa mbi produktet/<br>Tax on products | (-) Subvencionet mbi<br>produktet/<br>(-) Subsidies on<br>products | Rritja reale vjetore e PBB<br>me çmime konstante<br>krahasuar me vitin e<br>mëparshëm/<br>Annual real growth of GDP<br>at constant prices<br>compared to previous year<br>(%) |
|--------------------|--|--|---|-----------------------|--------------------------|-----------------------|---|---|--|---|
|                    | 1  | 2  | 3   | 4                     | 5                        | 6                     | 7   | 8                                       | 9  | 10  |
|                    | Në milionë lekë/ In million ALL  |  |   |                       |                          |                       |   |   |  | (%)   |
| 1996               | 346,403.2  | 324,861.4  | 121,756.8   | 32,834.9              | 17,011.3                 | 161,316.7             | 8,058.3   | 23,163.9                                | 1,622.0  | 9.1   |
| 1997               | 346,197.8  | 319,587.7  | 104,505.7   | 28,973.5              | 20,171.6                 | 177,085.0             | 11,148.1  | 28,020.1                                | 1,410.0  | -10.8   |
| 1998               | 409,208.8  | 363,514.7  | 110,781.9   | 28,321.6              | 19,334.6                 | 225,807.8             | 20,731.2  | 48,059.1                                | 2,365.0  | 9.0   |
| 1999               | 471,578.5  | 424,066.7  | 114,997.3   | 32,319.7              | 26,942.5                 | 271,231.7             | 21,424.5  | 49,577.8                                | 2,066.0  | 13.5  |
| 2000               | 523,043.4  | 463,971.1  | 122,908.1   | 37,528.7              | 39,979.4                 | 282,062.8             | 18,507.9  | 63,935.8                                | 4,863.5  | 6.7   |
| 2001               | 583,368.6  | 523,612.8  | 128,039.3   | 39,448.8              | 56,450.2                 | 317,569.8             | 17,895.3  | 67,165.8                                | 7,410.0  | 7.9   |
| 2002               | 622,710.8  | 554,994.0  | 134,508.0   | 39,592.3              | 69,164.7                 | 330,980.7             | 19,251.7  | 73,710.8                                | 5,994.1  | 4.2   |
| 2003               | 694,097.2  | 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               | 1,148,082.1  | 985,175.0  | 192,263.0   | 103,945.9             | 146,043.6                | 586,266.5             | 43,343.9  | 164,717.4                               | 1,810.3  | 3.3   |
| 2010 <sup>1)</sup> | 1,222,462.1  | 1,047,720.3  | 211,346.1   | 128,504.0             | 119,973.1                | 634,812.1             | 46,914.9  | 176,520.2                               | 1,778.4  | 3.8   |

Burimi: INSTAT.

1) Të dhënat e vitit 2010 janë jo përfundimtare.

\* Të dhënat janë sipas tabelave në faqen e web-it të INSTAT në datën 15.06.2012.

Llogaritë Kombëtare/ Tabelat:

-Tregues kryesorë makroekonomikë

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

Source: INSTAT.

1) 2010 Semi final data.

\* Data as of INSTAT web page tables on 15.06.2012.

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 përfshirë ndërtimin/<br>Producer price index, excluding construction |  |   |  | Indeksi i kushtimit në ndërtim <sup>2</sup> /<br>Construction cost index <sup>2</sup><br>I / 2011=100 |
|------------|---|--|---|--|---|
|            | IÇP Indeksi Total <sup>1</sup> /<br>PPI Total Index <sup>1</sup><br>2005=100                              | Industria nxjerrëse/<br>Mining and quarrying<br>industry | Industria përpunuese/<br>Manufacturing industry | Prodhimi, shpërndarja e<br>energjisë elektrike, e gazit dhe<br>e ujit/<br>Electricity, gas and water<br>supply |   |
|            | 1   | 2  | 3   | 4  | 5   |
| 2009       | 109.2   | 124.3  | 114.1   | 92.1   | 99.3  |
| 2010       | 109.5   | 133.8  | 118.2   | 76.8   | 99.7  |
| 2011       | 112.4   | 139.7  | 122.3   | 77.0   | 100.1   |
| 2011 / III | 112.2   | 140.1  | 122.0   | 77.0   | 100.2   |
| IV         | 113.0   | 138.5  | 123.7   | 77.0   | 100.5   |
| 2012 / I   | 114.7   | 140.9  | 125.9   | 77.1   | 100.3   |
| II         | 114.1   | 141.6  | 124.8   | 77.1   | 100.6   |

## 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

In percentage

|            | Ndryshimi vjetor i indeksit të çmimeve të prodhimit duke përfshirë ndërtimin/<br>Annual change of producer price index, excluding construction |  |   |  | Ndryshimi tremujor i indeksit të kushtimit në ndërtim <sup>4</sup> /<br>Quarterly change of construction<br>cost index <sup>4</sup><br>I / 2011=100 |
|------------|--|--|---|--|---|
|            | IÇP Indeksi Total <sup>3</sup> /<br>PPI Total Index <sup>3</sup><br>2005=100   | Industria nxjerrëse/<br>Mining and quarrying<br>industry | Industria përpunuese/<br>Manufacturing industry | Prodhimi, shpërndarja e<br>energjisë elektrike, e gazit dhe<br>e ujit/<br>Electricity, gas and water<br>supply |   |
|            | 1  | 2  | 3   | 4  | 5   |
| 2009       | 0.4  | 2.6  | 0.2   | 0.6  | 0.0   |
| 2010       | 0.2  | 7.7  | 3.6   | -16.5  | 0.3   |
| 2011       | 2.6  | 4.1  | 3.5   | 0.1  | 0.5   |
| 2011 / III | 2.2  | 6.5  | 2.6   | —  | 0.4   |
| IV         | 2.1  | 2.1  | 3.3   | —  | 0.3   |
| 2012 / I   | 2.5  | 0.7  | 3.8   | 0.2  | -0.2  |
| II         | 1.5  | 0.8  | 2.0   | 0.1  | 0.3   |

Burimi: INSTAT.

Source: INSTAT.

1) Të dhënat vjetore të IÇP përfaqësojnë indekse mesatare vjetore.

1) PPI annual data represent yearly average indexes.

2) Duke filluar nga T1 2011, INSTAT-i llogarit IKN me shportën e re të materialeve dhe shpenzimeve dhe me periudhë bazë T1 2011=100.

2) Starting from Q1 2011, INSTAT calculates CCI referring to the new basket of materials and expenditures, with base period Q1 2011=100.

3) Ndryshimi për të dhënat vjetore përfaqëson ndryshimin e çmimit të indekseve mesatare vjetore të vitit korrent me vitin e mëparshëm, ndërsa ndryshimi vjetor për të dhënat tremujore të indeksit mat ndryshimin e çmimit të tremujorit korrent me tremujorin e njëjtë të vitit të mëparshëm.

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

4) Ndryshimi tremujor mat ndryshimin e indeksit të çmimeve të tremujorit korrent me tremujorin e mëparshëm.

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

|           | IÇK <sup>1</sup> Totali<br>dhjetor 2007=100<br>/<br>CPI <sup>1</sup> Total<br>December<br>2007=100 | Ushqime dhe pije jo-<br>alkoolike/<br>Food and non-<br>alcoholic beverages | Pije alkoolike dhe<br>duhan/<br>Alcoholic beverages<br>and tobacco | Veshje dhe<br>kepuce/<br>Clothing and<br>footwear | Qira, ujë lëndë<br>djegëse dhe energji/<br>Rent, water, fuel and<br>power | Mobilim, pajisje<br>shtëpie dhe<br>mirëmbajtje e<br>shtëpisë/<br>Furniture household<br>and maintenance | Shëndeti/<br>Medical care | Transporti/<br>Transport | Komunikimi/<br>Communication | Argetim dhe kulturë/<br>Recreation and<br>culture | Shërbimi arsimor/<br>Education service | Hotele, kafene dhe<br>restorante/<br>Hotels, coffee-house<br>and restaurants | Mallra dhe shërbime të ndryshme/<br>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   |
| 2012 / 04 | 114.01   | 121.20   | 124.61   | 90.07   | 113.59  | 102.93  | 123.48                    | 119.24                   | 81.20                        | 114.00  | 107.03                                 | 107.05   | 109.57   |
| 05        | 113.15   | 119.04   | 124.41   | 89.92   | 113.54  | 103.38  | 123.55                    | 118.49                   | 81.20                        | 113.95  | 107.02                                 | 107.45   | 109.47   |
| 06        | 112.20   | 116.84   | 124.32   | 89.60   | 113.41  | 103.47  | 123.51                    | 117.42                   | 81.20                        | 113.99  | 106.96                                 | 107.46   | 109.64   |
| 07        | 112.00   | 116.40   | 124.36   | 88.92   | 113.31  | 103.46  | 123.52                    | 118.08                   | 81.20                        | 113.57  | 106.96                                 | 107.30   | 109.72   |
| 08        | 112.42   | 117.36   | 124.44   | 88.20   | 113.38  | 103.50  | 123.56                    | 118.82                   | 81.20                        | 114.08  | 106.96                                 | 107.29   | 109.77   |
| 09        | 112.66   | 118.00   | 126.41   | 88.40   | 112.22  | 103.46  | 123.59                    | 119.56                   | 81.24                        | 114.62  | 106.92                                 | 107.49   | 110.22   |

| 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<br>mesatar<br>vjetor <sup>3)</sup><br>Annual<br>average<br>inflation <sup>3)</sup> |
|--|--|--|---|---|---|---------------------------|--------------------------|------------------------------|---|--|--|--|-------|---|
| IÇK Totali<br>dhjetor<br>2007=100/<br>CPI total<br>December<br>2007=100  | Ushqime dhe pije jo-<br>alkoolike/<br>Food and non-<br>alcoholic beverages | Pije alkoolike dhe<br>duhan/<br>Alcoholic beverages<br>and tobacco | Veshje dhe<br>kepuce/<br>Clothing and<br>footwear | Qira, ujë lëndë<br>djegëse dhe energji/<br>Rent, water, fuel and<br>power | Mobilim, pajisje<br>shtëpie dhe<br>mirëmbajtje e<br>shtëpisë/<br>Furniture household<br>and maintenance | Shëndeti/<br>Medical care | Transporti/<br>Transport | Komunikimi/<br>Communication | Argetim dhe kulturë/<br>Recreation and<br>culture | Shërbimi arsimor/<br>Education service | Hotele, kafene dhe<br>restorante/<br>Hotels, coffee-house<br>and restaurants | Mallra dhe shërbime<br>të ndryshme/<br>Goods and various<br>services |       |   |
| 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  |
| 2012 / 04  | 1.59   | 1.08   | 1.47  | -1.91   | 1.35  | 1.26                      | 3.68                     | 4.62                         | -0.15   | 1.92                                   | 1.47   | 1.54   | 6.05  | 2.50  |
| 05   | 1.94   | 1.94   | 1.24  | -2.04   | 1.34  | 1.61                      | 3.48                     | 4.14                         | -0.13   | 1.78                                   | 1.45   | 1.94   | 5.87  | 2.31  |
| 06   | 2.17   | 2.72   | 1.10  | -2.28   | 1.28  | 1.57                      | 3.16                     | 3.23                         | -0.11   | 2.10                                   | 1.39   | 1.89   | 6.02  | 2.17  |
| 07   | 2.73   | 4.07   | 1.18  | -2.70   | 1.29  | 1.48                      | 3.17                     | 4.15                         | -0.11   | 1.69                                   | 1.39   | 1.78   | 5.95  | 2.09  |
| 08   | 2.84   | 4.18   | 1.06  | -2.28   | 1.37  | 1.48                      | 3.19                     | 4.43                         | -0.08   | 2.21                                   | 1.39   | 1.87   | 5.86  | 2.07  |
| 09   | 2.63   | 4.18   | 2.63  | -2.14   | 0.08  | 1.31                      | 1.71                     | 4.63                         | -0.02   | 1.64                                   | 1.46   | 2.03   | 5.96  | 2.06  |

Burimi: INSTAT.

Source: INSTAT

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

2) Të dhënat vjetore matin variacionin e indekseve të muajit dhjetor të vitit n me indeksin e muajit dhjetor të vitit n-1, ndërsa të dhënat mujore matin ndryshimet vjetore të indekseve, në përqindje.

3) Është mesatarja aritmetike e thjeshtë e inflacioneve vjetore të dymbëdhjetë muajve të fundit (llogaritje e B.Sh).

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) 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) 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/<br>Labor force<br>(2+6) |   |   |  |   |  | Pagat (në Lekë) / Wages (in ALL)                           |   |   |
|------------|--|---|---|--|---|--|--|---|---|
|            | 1                                      | Të punësuar, prej të cilëve /<br>Total employment, of which<br>(3+4+5)<br>2 | Në sektorin shtetëror/<br>In public sector<br>3 | Në sektorin privat jo-bujqësor/<br>In non agricultural private sector<br>4 | Në sektorin privat bujqësor/<br>In agricultural private sector<br>5 | Papunësia e regjistruar/<br>Registered Unemployment<br>6 | Të papunë të regjistruar /<br>Registered unemployment<br>6 | Paga mesatare mujore në sektorin shtetëror/<br>Average monthly wage in public sector<br>7 | Paga minimale e miratuar/<br>Approved minimum monthly wage<br>8 |
|            |  |   |   |  |   |  |  |   |   |
| 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       | 1,070                                  | 928   | 165   | 256  | 507   | 142  | 46,665   | 20,000  |   |
| 2011 / III | 1,072                                  | 930   | 165   | 258  | 507   | 142  | 47,660   | 20,000  |   |
| IV         | 1,075                                  | 932   | 165   | 261  | 507   | 143  | 48,000   | 20,000  |   |
| 2012 / I   | 1,077                                  | 933   | 165   | 262  | 507   | 143  | 48,800   | 20,000  |   |
| II         | 1,076                                  | 933   | 165   | 262  | 507   | 143  | 48,800   | 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 mesatare vjetore.

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

Përditësimi i fundit në 11.09.2012.

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 yearly averages.

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

Latest update on 11.09.2012.