

**Raport vjetor mbi instrumentet e pagesave  
Kosova në krahasim me vendet e Evropës Qendrore dhe Juglindore**

Tab 1. Tabela krahasuese e numrit të terminaleve dhe instrumenteve të pagesave në vitin 2023

Nr	Përshkrimi	Kosova	Shqipëria	Republika Çeke	Turqia	Serbia	Slovenia	Bullgaria	Hungaria	Bosnia	Mali i Zi	Kroacia	Maqedonia
1	Banorë	1.78	2.86	10.7	82.01	6.96	2.08	6.95	9.77	3.83	0.62	4.08	2.08
2	Sipërfaqja (km <sup>2</sup> )	10,887	28,748	78,865	783,562	77,474	20,273	110,879	93,028	51,197	13,812	56,594	25,713
3	Densiteti (për km <sup>2</sup> )	163	99	136	105	90	103	63	105	75	45	72	81
4	ATM	583	925	5,088	52,934	3,078	1,400	5,128	4,861	1,717	508	4,227	1,023
5	për 1 milion banorë	328	323	476	645	442	673	738	498	448	819	1036	492
6	për 100 km <sup>2</sup>	5	3	6	7	4	7	5	5	3	4	7	4
7	POS	17,187	19,184	254,470	2,016,823	136,662	42,552	132,265	255,024	34,019	16,310	144,295	32,198
8	për 1 milion banorë	9,656	6,708	23,782	24,592	19,635	20,458	19,031	26,103	8,882	26,306	35,366	15,480
9	për 100 km <sup>2</sup>	158	67	323	257	176	210	119	274	66	118	255	125
10	Kredit Kartelat	179,962	119,649	1,337,503	n/i	889,224	55,878	1,354,857	1,116,968	226,673	36,019	1,708,472	312,901
11	për 1 milion banorë	101,102	41,835	125,000	n/i	127,762	26,864	194,943	114,326	59,184	58,095	418,743	150,433
12	Debit Kartelat	1,372,952	1,240,966	13,543,946	n/i	10,531,039	2,787,819	6,998,856	8,968,097	2,060,802	430,919	6,830,744	1,634,288
13	për 1 milion banorë	771,321	433,904	1,265,789	n/i	1,513,080	1,340,298	1,007,030	917,922	538,068	695,031	1,674,202	785,715
14	E-Banking	851,645	1,096,402	n/i	n/i	4,093,621	n/i	n/i	n/i	3,032,289	230,740	n/i	768,229

Fig 1. Numri i terminaleve ATM (majtas) dhe POS (djathtas) për 1 milion banorë

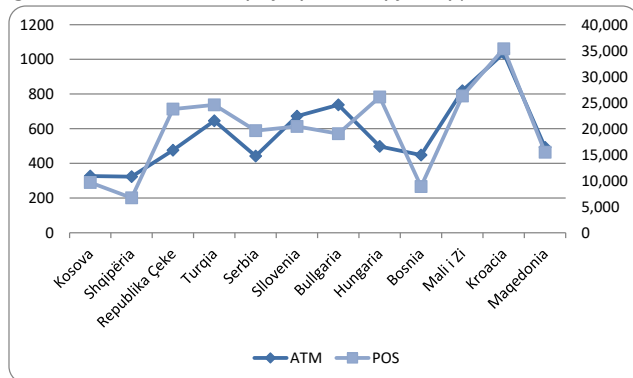


Fig 2. Numri i terminaleve ATM (majtas) dhe POS (djathtas) për 100 km<sup>2</sup>

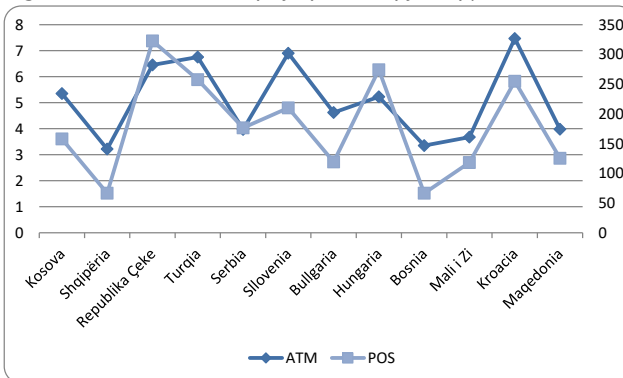
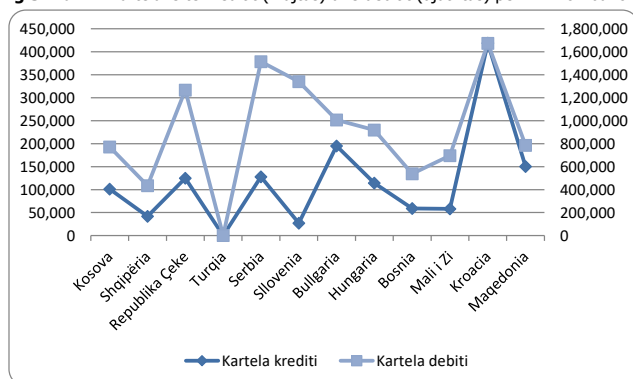


Fig 3. Numri i kartelave të kreditit (majtas) dhe debitit (djathtas) për 1 milion banorë



**Të dhënat statistikore (2019-2023)**

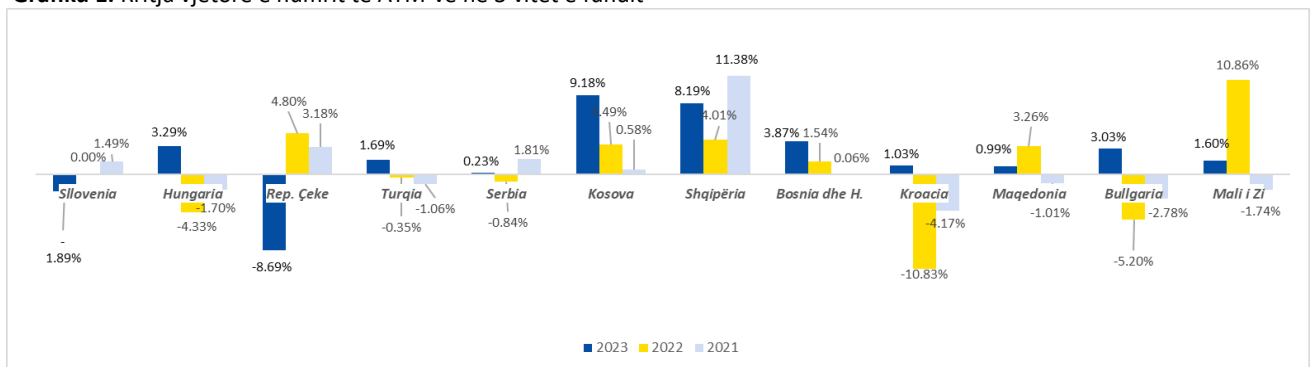
**Tabela 2. Numri i banorëve (në milion)**

Viti	2019	2020	2021	2022	2023
Kosova	1.78	1.78	1.78	1.78	1.78
Shqipëria	2.86	2.84	2.85	2.81	2.75
Bosnia	3.83	3.28	3.30	3.27	3.21
Bullgaria	6.95	6.93	6.97	6.87	6.43
Kroacia	4.08	4.05	4.06	3.89	3.85
Rep. Çeke	10.7	10.7	10.7	10.5	10.9
Hungaria	9.77	9.75	9.77	9.70	9.59
Maqedonia	2.08	2.08	2.08	2.06	1.81
Mali i Zi	0.62	0.62	0.62	0.61	0.61
Serbia	6.96	6.91	6.95	6.83	6.62
Sllovenia	2.08	2.10	2.09	2.10	2.12
Turqia	82.01	84.30	83.4	84.77	85.30

**Tabela 3. Numri i terminaleve ATM**

Viti	2019	2020	2021	2022	2023
Kosova	497	513	516	534	583
Shqipëria	707	738	822	855	925
Bosnia	1,640	1,627	1,628	1,653	1,717
Bullgaria	5,651	5,400	5,250	4,977	5,128
Kroacia	5,446	4,896	4,692	4,184	4,227
Rep. Çeke	5,215	5,153	5,317	5,572	5,088
Hungaria	5,095	5,004	4,919	4,706	4,861
Maqedonia	1,041	991	981	1,013	1,023
Mali i Zi	522	459	451	500	508
Serbia	2,953	3,042	3,097	3,071	3,078
Sllovenia	1,545	1,406	1,427	1,427	1,400
Turqia	53,024	52,798	52,237	52,053	52,934

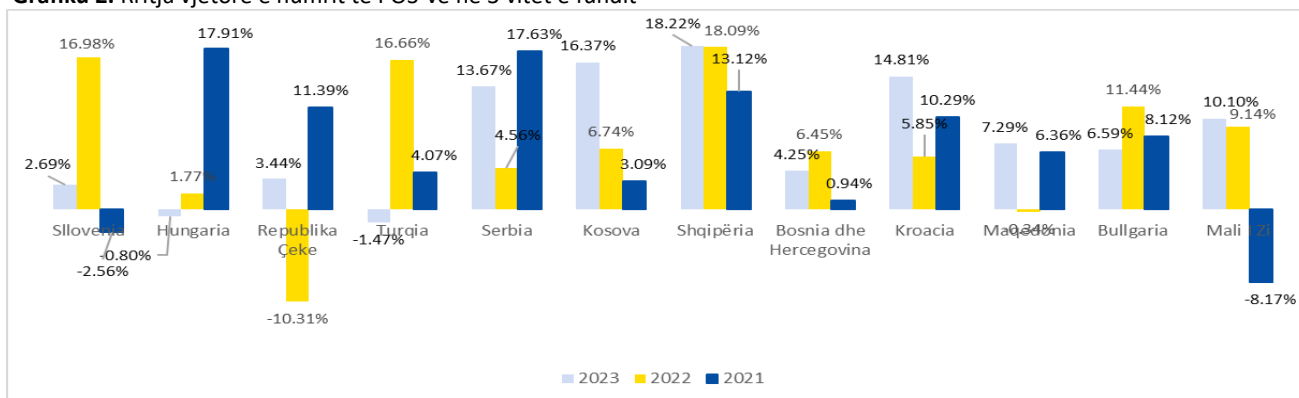
**Grafiku 1. Rritja vjetore e numrit të ATM-ve në 3 vitet e fundit**



**Tabela 4.** Numri i terminaleve POS

Viti	2019	2020	2021	2022	2023
Kosova	13,769	13,421	13,836	14,769	17,187
Shqipëria	11,195	12,147	13,741	16,227	19,184
Bosnia	29,650	30,371	30,657	32,633	34,019
Bullgaria	101,738	102,988	111,346	124,082	132,265
Kroacia	111,172	107,654	118,731	125,677	144,295
Rep. Çeke	209,954	246,244	274,286	246,000	254,470
Hungaria	188,174	214,242	252,616	257,091	255,024
Maqedonia	28,463	28,313	30,113	30,011	32,198
Mali i Zi	14,608	14,781	13,573	14,814	16,310
Serbia	91,245	97,751	114,984	120,224	136,662
Sllovenia	36,197	36,352	35,423	41,439	42,552
Turqia	1,599,481	1,686,009	1,754,697	2,047,012	2,016,823

**Grafiku 2.** Rritja vjetore e numrit të POS-ve në 3 vitet e fundit



**Tabela 5.** Numri kartelave të kreditit

Viti	2019	2020	2021	2022	2023
Kosova	184,718	175,205	176,529	181,691	179,962
Shqipëria	113,775	108,897	111,921	112,166	119,649
Bosnia	245,573	229,542	226,876	224,841	226,673
Bullgaria	1,243,680	1,231,217	1,303,996	1,327,487	1,354,857
Kroacia	2,328,889	1,855,726	1,802,127	1,735,712	1,708,472
Rep. Çeke	1,564,442	1,493,018	1,397,631	1 400,531	1 337,503
Hungaria	1,261,408	1,203,079	1,233,479	n/i	1,116,968
Maqedonia	372,971	357,839	371,717	358,350	312,901
Mali i Zi	58,838	29,205	28,782	30,789	36,019
Serbia	1,093,935	1,050,586	977,060	969,191	889,224
Sllovenia	127,746	129,820	121,777	n/i	55,878
Turqia	69,825,826	75,697,214	n/i	99,489,990	n/i

**Grafiku 3.** Numri i kartelave të kreditit për 1,000,000 banorë në vitin 2023

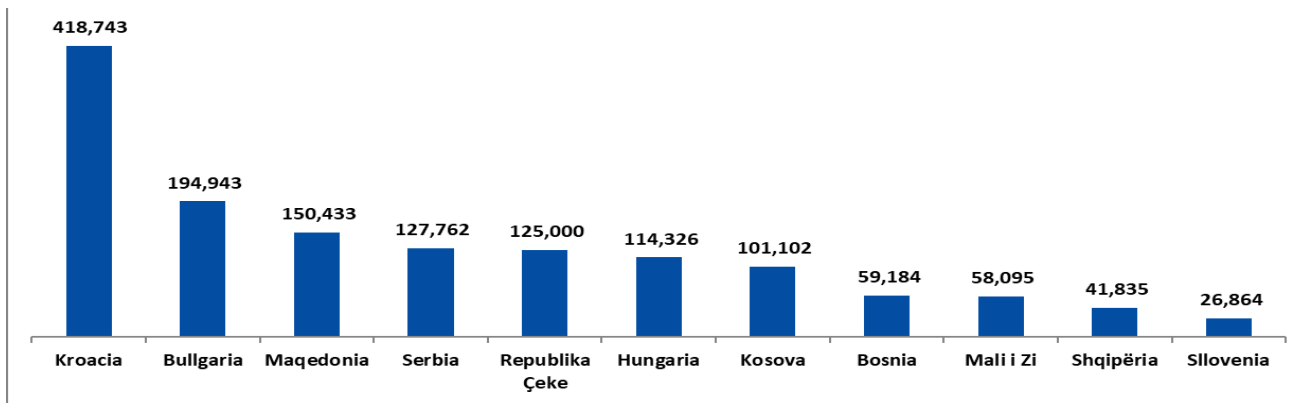
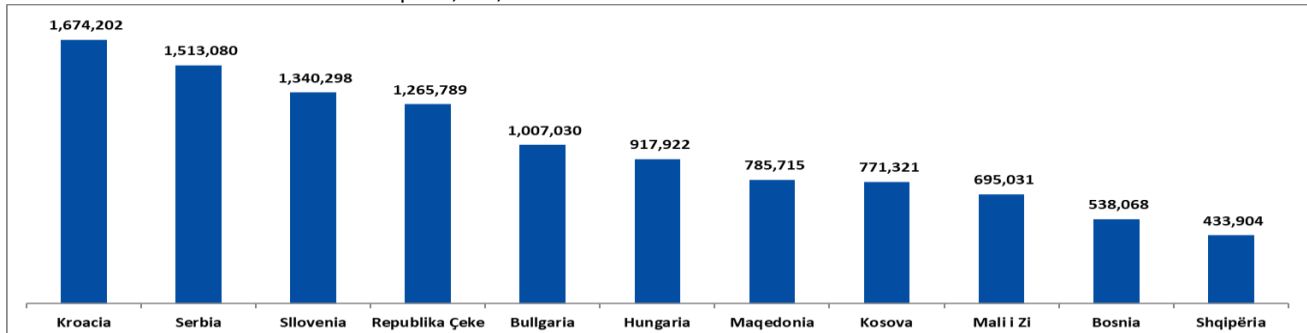


Tabela 6. Numri kartelave të debitit

Viti	2019	2020	2021	2022	2023
Kosova	1,108,355	1,201,902	1,281,815	1,306,884	1,372,952
Shqipëria	1,025,559	1,083,243	1,135,191	1,184,622	1,240,966
Bosnia	1,728,040	1,779,750	1,829,734	1,947,045	2,060,802
Bullgaria	6,217,813	6,257,417	6,384,063	6,491,151	6,998,856
Kroacia	6,836,951	6,924,530	6,870,489	6,926,859	6,830,744
Rep. Çeke	11,394,862	12,260,485	13,071,348	12,442,768	13,543,946
Hungaria	8,114,984	8,707,005	8,599,655	8,817,864	8,968,097
Maqedonia	1,474,423	1,755,236	1,754,171	1,753,654	1,634,288
Mali i Zi	420,018	417,862	438,688	477,638	430,919
Serbia	7,337,707	8,311,898	9,049,139	9,673,089	10,531,039
Sllovenia	2,776,324	2,685,162	2,662,030	2,820,000	2,787,819
Turqia	133,199,632	144,743,198	n/i	168,870,330	n/i

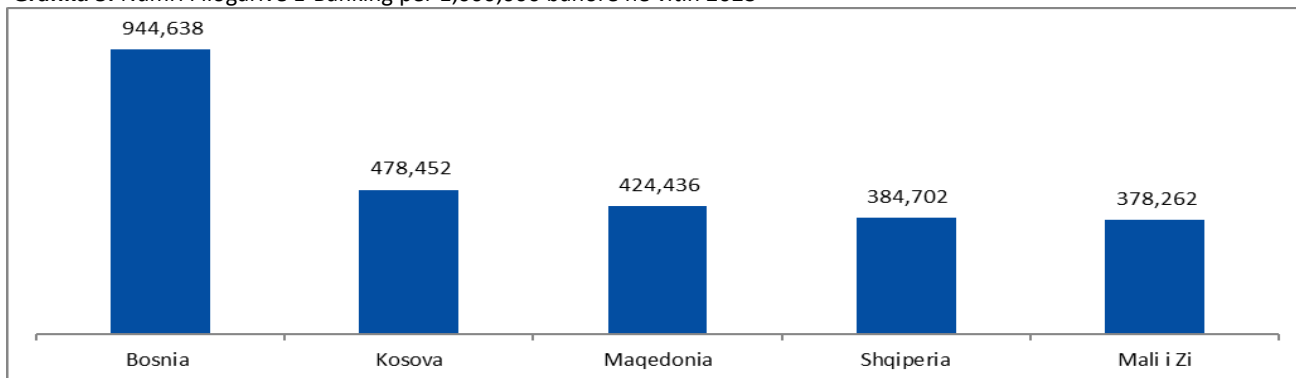
Grafiku 4. Numri i kartelave të debitit për 1,000,000 banorë në vitin 2023



**Tabela 7. Numri i llogarive E-Banking**

Viti	2019	2020	2021	2022	2023
<b>Kosova</b>	337,693	411,346	537,733	688,891	851,645
<b>Shqipëria</b>	441,591	585,720	708,618	878,380	1,096,402
<b>Bosnia</b>	n/i	1,836,208	2,143,099	2,549,700	3,032,289
<b>Maqedonia</b>	457,656	563,827	644,531	699,336	768,229
<b>Mali i Zi</b>	75,046	99,265	115,176	183,741	230,740

**Grafiku 5. Numri i llogarive E-Banking për 1,000,000 banorë në vitin 2023**



**Tabela 8. Numri i pagesave ndërbankare**

Shteti	2019	2020	2021	2022	2023
<b>Numri i pagesave me vlera të vogla</b>					
<b>Kosova</b>	11,952,995	12,521,967	14,054,596	16,910,220	18,479,837
<b>Shqipëria</b>	705,120	789,885	998,733	1,231,847	1,384,521
<b>Bosnia</b>	42,496,286	42,702,383	46,735,411	48,264,255	49,298,196
<b>Mali i Zi</b>	7,017,718	6,814,760	7,222,340	7,927,330	8,478,138
<b>Kroacia</b>	202,391,763	206,334,436	222,739,691	235,647,669	n/i
<b>Maqedonia</b>	25,209,336	23,154,375	24,397,098	24,579,621	24,992,558
<b>Numri i pagesave me vlera të mëdha</b>					
<b>Kosova</b>	402,135	450,268	594,297	543,483	632,862
<b>Shqipëria</b>	125,766	127,500	138,548	153,972	152,637
<b>Bosnia</b>	1,105,320	1,072,023	1,236,315	1,435,980	1,523,992
<b>Mali i Zi</b>	4,507,747	3,824,313	4,196,127	4,622,233	5,185,032
<b>Kroacia</b>	495,238	575,280	771,176	1,042,369	n/i
<b>Maqedonia</b>	5,504,371	6,466,469	7,299,391	7,552,665	8,565,475
<b>Numri total i pagesave</b>					
<b>Kosova</b>	12,355,130	12,972,235	14,648,893	17,453,703	19,112,699
<b>Shqipëria</b>	830,886	917,385	1,137,281	1,385,819	1,537,158
<b>Bosnia</b>	43,601,606	43,774,406	47,971,726	49,700,235	50,822,188
<b>Mali i Zi</b>	11,525,465	10,639,073	11,418,467	12,549,563	13,663,170
<b>Kroacia</b>	202,887,001	206,909,716	223,510,867	236,690,038	n/i
<b>Maqedonia</b>	30,713,707	29,620,844	31,696,489	32,132,286	33,558,033

**Tabela 9. Vlera e pagesave ndërbankare**

Shteti	2019	2020	2021	2022	2023
<b>Vlera e pagesave me vlera të vogla</b>					
<b>Kosova</b> (në EUR)	4,770,191,535	4,999,477,835	5,858,123,101	6,770,161,243	7,668,467,586
<b>Shqipëria</b> (në LEK)(mln)	121,178	128,162	158,444	185,476	198,127
<b>Bosnia</b> (në mil BAM)	18,221	18,024	20,115	22,455	23,932
<b>Mali i Zi</b> (në EUR)	892,066,316	809,252,666	887,504,252	1,119,126,329	1,289,627,340
<b>Kroacia</b> (në mln HRK)	964,272	961,219	1,098,511	1,298,100	n/i
<b>Maqedonia</b> (në MKD)	426,274,186,321	428,136,288,039	478,945,368,174	536,116,515,404	589,500,943,215
<b>Vlera e pagesave me vlera të mëdha</b>					
<b>Kosova</b> (në EUR)	9,352,969,832	9,001,249,813	11,289,893,245	13,564,816,010	14,165,436,273
<b>Shqipëria</b> (në LEK)(mln)	10,453,299	9,905,395	10,758,434	13,020,805	12,849,309
<b>Bosnia</b> (në mil BAM)	104,826	87,108	102,287	123,369	139,163
<b>Mali i Zi</b> (në EUR)	15,929,670,078	14,250,639,187	14,609,136,373	17,151,135,885	20,656,487,019
<b>Kroacia</b> (në mln HRK)	2,949,764	3,029,086	3,153,472	3,702,644	n/i
<b>Maqedonia</b> (në MKD)	13,759,116,801,287	15,300,747,272,611	19,000,965,061,064	16,177,685,386,904	10,159,549,592,175
<b>Vlera totale e pagesave</b>					
<b>Kosova</b> (në EUR)	14,123,161,367	14,000,727,648	17,148,016,346	20,334,977,253	21,833,903,859
<b>Shqipëria</b> (në LEK)(mln)	10,574,477	10,033,557	10,916,878	13,206,281	13,047,436
<b>Bosnia</b> (në BAM)	123,047	105,132	122,402	145,824	163,095
<b>Mali i Zi</b> (në EUR)	16,821,736,394	15,059,891,853	15,496,640,625	18,270,262,214	21,946,114,359
<b>Kroacia</b> (në mln HRK)	3,914,036	3,990,305	4,251,983	5,000,744	n/i
<b>Maqedonia</b> (në MKD)	14,185,390,987,608	15,728,883,560,650	19,479,910,429,238	16,713,801,902,308	10,749,050,535,390

**Burimet:**

**Kosovë** - Banka Qendrore e Republikës së Kosovës, CBK ([www.bqk-kos.org](http://www.bqk-kos.org)), **Shqipëria** - Bank of Albania, BoA ([www.bankofalbania.org](http://www.bankofalbania.org)), **Republika Çeke** - European Central Bank, ECB ([www.ecb.int](http://www.ecb.int)), **Turqia** - Banking Regulation and Supervision Agency, BRSA (<http://www.bddk.org.tr>) [www.bkm.com.tr](http://www.bkm.com.tr), **Serbia** - National Bank of Serbia <http://nbs.com>, **Slovenia** - European Central Bank, ECB ([www.ecb.int](http://www.ecb.int)), **Bullgaria** - European Central Bank, ECB ([www.ecb.int](http://www.ecb.int)), **Hungaria** - European Central Bank, ECB ([www.ecb.int](http://www.ecb.int)), **Bosnia** - Central Bank of Bosnia and Herzegovina, CBBH ([www.cbbh.ba](http://www.cbbh.ba)), **Mali i Zi** - Central Bank of Montenegro, CBM ([www.cb-mn.org](http://www.cb-mn.org)), **Kroacia** - Croatian National Bank, CNB ([www.hnb.hr](http://www.hnb.hr)) European Central Bank, ECB ([www.ecb.int](http://www.ecb.int)), **Maqedonia** - National Bank of the Republic of Macedonia, NBRM ([www.nbrm.mk](http://www.nbrm.mk)); **Eurostat** (<http://epp.eurostat.ec.europa.eu>)