

**2016**

**The statistical book**

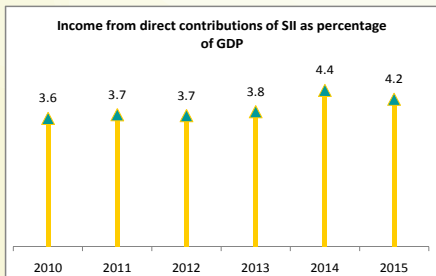


## FINANCIAL SITUATION - TOTAL OF SCHEMES

### Income - Income from direct contributions

in million ALL

	2013	2014	2015
<b>Income from direct contributions</b>	<b>51,390</b>	<b>61,720</b>	<b>60,068</b>
compulsory scheme	50,676	61,081	58,978
supplementary scheme	714	638	1,090
<b>as percentage of GDP</b>	<b>3.80</b>	<b>4.41</b>	<b>4.16</b>
<b>Expenditure in total</b>	<b>95,597</b>	<b>101,498</b>	<b>107,309</b>
benefit costs	79,632	85,296	88,904
special government programs	9,202	9,633	11,497
suppl scheme & special treatments	4,789	4,707	4,892
administrative costs	1,973	1,862	2,016
<b>as percentage of GDP</b>	<b>7.08</b>	<b>7.25</b>	<b>7.43</b>
<b>Financing of State Budget (Income from contributions - Expenditure)</b>	<b>-44,206</b>	<b>-39,778</b>	<b>-47,240</b>
<b>as percentage of GDP</b>	<b>-3.27</b>	<b>-2.84</b>	<b>-3.27</b>
<b>GDP<sup>1)</sup></b>	<b>1,350,600</b>	<b>1,400,500</b>	<b>1,444,700</b>



Note:1) Source of information is the website of Ministry of Finance, CMD no. 80, date 03.02.2016.

## FINANCIAL SITUATION - TOTAL OF SCHEMES

### Income - Direct contributions, Contributions and Financings from State Budget

	in million ALL		
	2013	2014	2015
<b>Income from contributions in total</b>	<b>51,390</b>	<b>61,720</b>	<b>60,068</b>
compulsory scheme	50,676	61,081	58,978
collected from GTD <sup>1)</sup>	47,588	52,464	56,394
collected from SII <sup>2)</sup>	3,088	8,617	2,585
supplementary scheme	714	638	1,090
<b>Contributions paid from State Budget (SB) <sup>3)</sup></b>	<b>9,552</b>	<b>6,751</b>	<b>5,794</b>
for special categories <sup>4)</sup>	3,240	3,291	3,533
for self-employed in agriculture	6,312	3,460	2,261
<b>as percentage of GDP</b>	<b>0.60</b>	<b>0.71</b>	<b>0.48</b>
<b>Financing of special programs from SB</b>	<b>14,945</b>	<b>13,509</b>	<b>15,661</b>
special programs of government	9,507	9,519	11,561
suppl scheme & special treatments	5,438	3,990	4,100
<b>as percentage of GDP</b>	<b>1.11</b>	<b>0.96</b>	<b>1.08</b>
<b>TOTAL OF INCOME</b>	<b>75,887</b>	<b>81,980</b>	<b>81,524</b>
<b>as percentage of GDP</b>	<b>5.62</b>	<b>5.85</b>	<b>5.64</b>
<b>Expenditure in total</b>	<b>95,597</b>	<b>101,498</b>	<b>107,309</b>
benefit costs	79,632	85,296	88,904
special government programs	9,202	9,633	11,497
suppl scheme & special treatments	4,789	4,707	4,892
administrative costs	1,973	1,862	2,016
<b>TOTAL OF OUTCOME</b>	<b>95,597</b>	<b>101,498</b>	<b>107,309</b>
<b>as percentage of GDP</b>	<b>7.08</b>	<b>7.25</b>	<b>7.43</b>
<b>Subsidy to cover the difference (Income - Outcome)</b>	<b>-19,709</b>	<b>-19,518</b>	<b>-25,785</b>
<b>as percentage of GDP</b>	<b>-1.46</b>	<b>-1.39</b>	<b>-1.78</b>

#### Notes:

1) GTD - General Tax Department

2) SII - Social Insurance Institute

3) Under article 9 of Law no 7703, date 11.05.1993, the state pays contributions for special groups determined by laws & CMDs, and this is considered insurance period.

4) This group includes unemployed receiving unemployment benefit, persons receiving transitional payment, militaries under reform, underground workers, military industry workers, women retiring in relevant year.

## FINANCIAL SITUATION - COMPULSORY SCHEME

### Income - Income from direct contributions

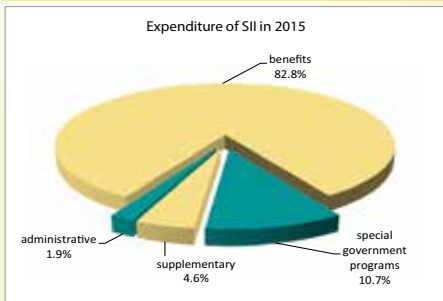
in million ALL

	2013	2014	2015
<b>Income from contributions in total</b>	<b>50,676</b>	<b>61,081</b>	<b>58,978</b>
from of juridical & physical entities	47,588	52,464	56,394
from self-employed in agriculture	2,320	7,610	1,940
from voluntary scheme	342	425	435
other income	426	582	210
<b>as percentage of GDP</b>	<b>3.75</b>	<b>4.36</b>	<b>4.08</b>
<b>Expenditure in total</b>	<b>90,807</b>	<b>96,791</b>	<b>102,417</b>
<b>benefit cost</b>	<b>79,632</b>	<b>85,296</b>	<b>88,904</b>
sickness	410	393	331
maternity	2,334	2,536	2,490
pensions	76,877	82,357	86,071
employment injuries	11	10	12
<b>as percentage of GDP</b>	<b>5.90</b>	<b>6.09</b>	<b>6.15</b>
<b>special government programs</b>	<b>9,202</b>	<b>9,633</b>	<b>11,497</b>
<b>as percentage of GDP</b>	<b>0.68</b>	<b>0.69</b>	<b>0.80</b>
<b>administrative cost</b>	<b>1,973</b>	<b>1,862</b>	<b>2,016</b>
<b>as percentage of GDP</b>	<b>0.15</b>	<b>0.13</b>	<b>0.14</b>
<b>as percentage of SII expenditure</b>	<b>2.1</b>	<b>1.8</b>	<b>1.9</b>
<b>Expenditure in total as percentage of GDP</b>	<b>6.72</b>	<b>6.91</b>	<b>7.09</b>
<b>Financing of State Budget</b>			
(Income from contributions - Expenditure)	-40,132	-35,709	-43,439
<b>as percentage of GDP</b>	<b>-2.97</b>	<b>-2.55</b>	<b>-3.01</b>

## EXPENDITURE FOR SPECIAL GOVERNMENT PROGRAMS

in million ALL

	2013	2014	2015
<b>Expenditure for special government programs</b>	<b>9,202</b>	<b>9,633</b>	<b>11,497</b>
Compensations	8,771	9,242	11,054
price compensations	3,830	3,918	4,336
urban	3,465	3,552	3,967
rural	365	367	369
compensations for minimum income	4,941	5,323	6,717
urban	4,233	4,637	6,084
rural	708	687	633
<b>Compensations as percentage of GDP</b>	<b>0.65</b>	<b>0.66</b>	<b>0.77</b>
Social pension			99
Special pensions	77	81	64
Special categories <sup>1)</sup>	355	310	281
<b>as percentage of GDP</b>	<b>0.68</b>	<b>0.69</b>	<b>0.80</b>



Note:

1) In "special categories" are included supplements for war invalids and veterans, the supplement due to work invalid status.

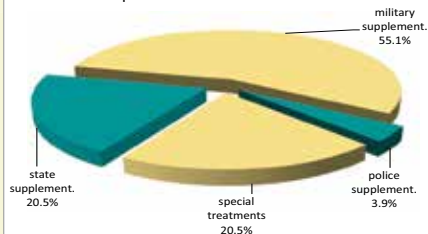
## FINANCIAL SITUATION - SUPPLEMENTARY SCHEME

### Income - Income from direct contributions

in million ALL

	2013	2014	2015
<b>Income from contributions</b>	<b>714</b>	<b>638</b>	<b>1,090</b>
<b>as percentage of GDP</b>	<b>0.05</b>	<b>0.05</b>	<b>0.05</b>
<b>Expenditure in total</b>	<b>4,789</b>	<b>4,707</b>	<b>4,892</b>
<b>Supplementary schemes</b>	<b>3,954</b>	<b>3,802</b>	<b>3,887</b>
state supplementary	718	891	1,001
military supplementary	2,986	2,678	2,695
police supplementary	251	232	191
<b>Special treatments</b>	<b>835</b>	<b>906</b>	<b>1,005</b>
"national martyr" status	24	20	19
retired flying pilots	41	82	71
military enterprises workers	112	116	93
miners	435	441	522
retired submarine personnel	9	12	10
other supplementary insurance	143	149	180
"professor" status	71	86	109
<b>as percentage of GDP</b>	<b>0.35</b>	<b>0.34</b>	<b>0.34</b>
<b>Financing of State Budget (Income from contributions - Expenditure)</b>	<b>-4,075</b>	<b>-4,069</b>	<b>-3,802</b>
<b>as percentage of GDP</b>	<b>-0.30</b>	<b>-0.29</b>	<b>-0.26</b>

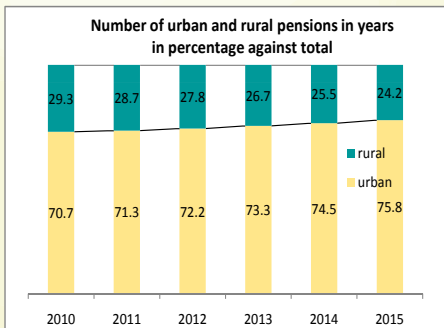
Expenditure of supplementary scheme and special treatments in 2015



## NUMBER OF PENSIONS

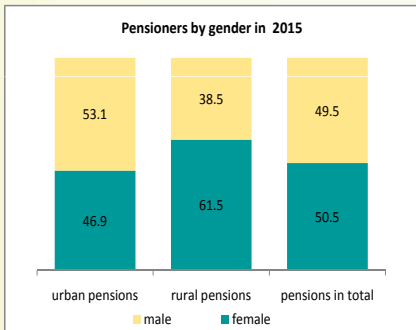
number at the end of year

	2013	2014	2015
<b>Number of urban pensions</b>	<b>418,399</b>	<b>436,337</b>	<b>454,163</b>
old-age	311,382	327,604	345,314
invalidity	59,241	61,200	62,101
survivors	47,776	47,533	46,748
<b>Number of rural pensions</b>	<b>152,024</b>	<b>149,146</b>	<b>144,769</b>
old-age	135,904	133,132	129,161
invalidity	7,229	7,579	7,763
survivors	8,891	8,435	7,845
<b>Number of pensions in total</b>	<b>570,423</b>	<b>585,483</b>	<b>598,932</b>
old-age	447,286	460,736	474,475
invalidity	66,470	68,779	69,864
survivors	56,667	55,968	54,593



## PENSIONERS BY GENDER IN 2015

	number at the end of year		
	female	male	total
<b>Urban pension</b>	<b>213,196</b>	<b>240,967</b>	<b>454,163</b>
old-age	167,734	177,580	345,314
invalidity	24,895	37,206	62,101
survivors	20,567	26,181	46,748
<b>Rural pension</b>	<b>89,035</b>	<b>55,734</b>	<b>144,769</b>
old-age	81,548	47,613	129,161
invalidity	3,400	4,363	7,763
survivors	4,087	3,758	7,845
<b>Pensioners in total</b>	<b>302,231</b>	<b>296,701</b>	<b>598,932</b>
old-age	249,282	225,193	474,475
invalidity	28,295	41,569	69,864
survivors	24,654	29,939	54,593

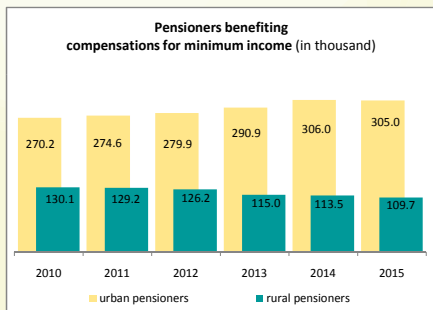




## BENEFICIARIES OF SPECIAL GOVERNMENT PROGRAMS

in persons

	2013	2014	2015
<b>Beneficiaries of special government programs</b>			
Compensations			
price compensations	570,423	585,483	573,240
urban	418,399	436,337	428,471
rural	152,024	149,146	144,769
compensations for minimum income	405,915	419,560	414,657
urban	290,894	306,029	304,979
rural	115,021	113,531	109,678
Social pensions			1,775
Special pensions	258	244	286
Special categories <sup>1)</sup>	8,143	7,375	6,315



Note:

1) In "special categories" are included persons benefiting supplements for war invalids and veterans and supplements due to work invalid status.

## BENEFICIARIES OF SUPPLEMENTARY SCHEME

in persons

	2013	2014	2015
<b>Beneficiaries of state supplementary scheme</b>	<b>1,746</b>	<b>1,877</b>	<b>2,094</b>
transitional payments	171	89	108
state supplementary pensions	1,575	1,788	1,986
<b>Beneficiaries of military supplementary scheme</b>	<b>23,839</b>	<b>24,116</b>	<b>24,833</b>
early retirement pensions	12,155	10,849	10,532
military supplementary pensions	11,684	13,267	14,301
<b>Beneficiaries of special treatment scheme<sup>1)</sup></b>	<b>5,590</b>	<b>5,485</b>	<b>4,940</b>
"national martyr" status	379	365	358
retired flying pilots	265	264	256
military enterprises workers	648	608	566
miners	3,620	3,535	2,989
retired submarine personnel	69	69	65
"professor" status	609	644	706
<b>Beneficiaries of supplementary scheme in total</b>	<b>31,175</b>	<b>31,478</b>	<b>31,867</b>

Note:

1) These treatments are transfers decided by special laws, and SII is charged to calculate benefits and apply payment procedures. Direct payments are carried out by Albanian Post.

## AVERAGE PENSION / AVERAGE INCOMES

ALL in month

	2013	2014 <sup>1)</sup>	2015
<b>Urban pension amount</b>			
old-age pensions	14,076	14,518	14,585
invalidity pensions	12,181	12,593	12,648
survivors pensions	6,785	6,765	6,696
<b>Rural pension amount</b>			
old-age pensions	7,465	7,825	8,330
invalidity pensions	5,832	6,113	6,501
survivors pensions	3,149	3,252	3,240
<b>Incomes<sup>2)</sup> from urban pensions</b>			
old-age pensions	15,591	16,074	16,440
invalidity pensions	13,695	14,150	14,503
survivors pensions	8,299	8,321	8,550
<b>Incomes from rural pensions</b>			
old-age pensions	8,050	8,405	8,889
invalidity pensions	6,417	6,693	7,059
survivors pensions	3,735	3,832	3,799

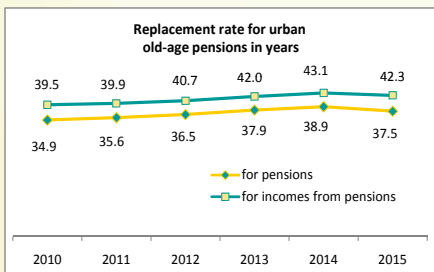
### Notes:

1) The 2014 average pensions and incomes, both urban and rural, have been adjusted based on the benefits payment revision as well as expenditure division after registering all pension files in the database and usage of the payment portal.

2) Pensioners income comprise pension amount, compensations for electricity and bread as well as compensation for pensioners' minimum income.

## REPLACEMENT RATE<sup>1)</sup>

	2013	2014 <sup>2)</sup>	2015
<b>For urban pensions</b>			
old-age pensions	37.9	38.9	37.5
invalidity pensions	32.8	33.7	32.6
survivors pensions	18.3	18.1	17.2
<b>For rural pensions</b>			
old-age pensions	40.1	40.8	37.9
invalidity pensions	31.4	31.9	29.5
survivors pensions	16.9	17.0	14.7
<b>For incomes from urban pensions</b>			
old-age pensions	42.0	43.1	42.3
invalidity pensions	36.9	37.9	37.3
survivors pensions	22.3	22.3	22.0
<b>For incomes from rural pensions</b>			
old-age pensions	43.3	43.8	40.4
invalidity pensions	34.5	34.9	32.1
survivors pensions	20.1	20.0	17.3



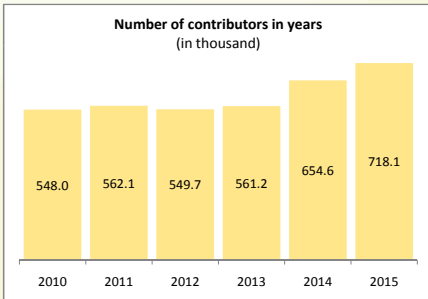
Note:

- 1) Pension (income) replacement rate is calculated as a ratio of average pension (average income) to average wage.
- 2) Due to revising the urban and rural average old-age pension and income in 2014, the replacement rate changes as well.

## CONTRIBUTORS OF COMPULSORY SCHEME

in persons

	2013	2014	2015
<b>By entities</b>	<b>510,747</b>	<b>608,519</b>	<b>668,614</b>
public	158,039	159,203	145,746
private companies	201,270	226,886	321,023
self-employed	80,050	86,168	104,686
self-employed in agriculture	64,274	127,728	89,527
voluntarily insured	7,114	8,534	7,632
<b>Insured by State</b>	<b>36,928</b>	<b>32,789</b>	<b>34,125</b>
unemployed in unemploy. payment	13,003	11,304	8,016
women retiring in relevant year	7,156	5,331	11,506
other categories <sup>1)</sup>	16,770	16,153	14,603
<b>With short-term benefit</b>	<b>13,494</b>	<b>13,255</b>	<b>15,331</b>
<b>Contributors in total</b>	<b>561,169</b>	<b>654,563</b>	<b>718,070</b>



Note:

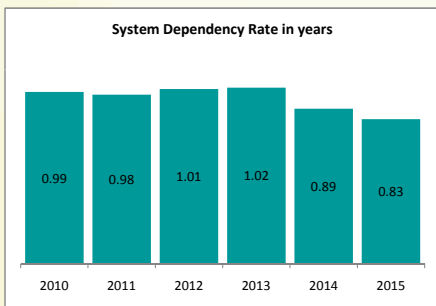
1) Here are included persons receiving transitional payment, militaries under reform, underground workers, military industry workers.

## SYSTEM DEPENDENCY RATE SDR<sup>1)</sup> (Pensioners / Contributors)

	2013	2014	2015
<b>System Dependency Rate</b>			
for pensioners in total	1.02	0.89	0.83
urban	0.84	0.83	0.72
rural	2.37	1.17	1.62
<b>System Dependency Rate</b>			
for old-age pensioners	0.80	0.70	0.66
urban	0.63	0.62	0.55
rural	2.11	1.04	1.44

### Ratio Contributors / Pensioners

Number of contributors per 1 pensioner			
for pensioners in total	0.98 : 1	1.12 : 1	1.2 : 1
for old-age pensioners	1.25 : 1	1.42 : 1	1.51 : 1



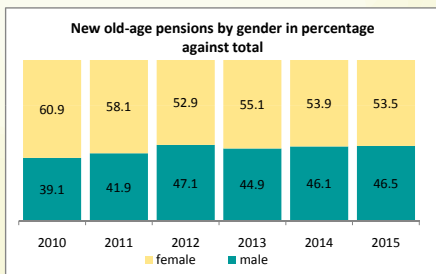
Notes:

- SDR is calculated as a ratio between number of pensioners to contributors at the end of year.

## NUMBER OF NEW PENSIONS

in persons

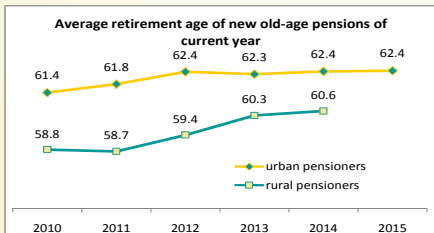
	2013	2014	2015
<b>New urban pensions</b>	<b>32,570</b>	<b>35,148</b>	<b>35,591</b>
old-age	23,702	27,206	28,987
old-age	23,162	26,667	28,616
reduced old-age	540	539	371
invalidity	6,373	5,650	4,580
survivors	2,495	2,292	2,024
<b>New rural pensions</b>	<b>3,479</b>	<b>3,924</b>	<b>1,849</b>
old-age	2,449	2,760	1,003
invalidity	703	841	685
survivors	327	323	161
<b>Number of new pensions in total</b>	<b>36,049</b>	<b>39,072</b>	<b>37,440</b>



## AVERAGE RETIREMENT AGE OF NEW OLD-AGE PENSIONS OF CURRENT YEAR<sup>1)</sup>

		2013	2014	2015
For old-age pensioners in total				
	total	62.1	62.3	62.4
	male	65.0	65.0	65.0
	female	59.8	59.9	60.2
For urban old-age pensioners				
	total	62.3	62.4	62.4
	male	64.9	65.0	65.0
	female	60.0	60.0	60.2
For rural old-age pensioners				
	total	60.3	60.6	
	male	65.3	65.3	
	female	58.0	58.5	

Legal retirement age				
category I				
	male	59 / 60	60 / 60.5	61.0
	female	54 / 55	55 / 55.5	56.0
category II				
	male	64.5 / 65	65.0	65.0
	female	59.5 / 60	60.0	60 V 2 M
category III				
	male	65.0	65.0	65.0
	female	60.0	60.0	60 V 2 M



Note:

1) New pensions, awarded and reported at current year, which have met eligibility conditions the same current year are considered new pensions of current year.

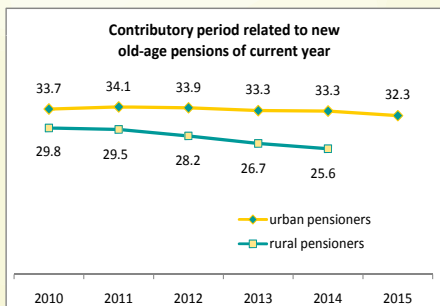
With regard to 2015, based on the new social insurance law, urban and rural pensions are unified. The new pensions assigned under the new law will all be considered urban pensions.



## CONTRIBUTORY PERIOD RELATED TO NEW PENSIONS OF CURRENT YEAR

in years

	2013	2014	2015
<b>For urban pensions</b>			
old-age pensions in total	33.3	33.3	32.3
male	35.8	35.7	35.0
female	31.2	31.0	29.9
invalidity pensions in total	20.2	18.7	23.5
male	21.3	19.3	24.7
female	18.4	17.6	21.6
<b>For rural pensions</b>			
old-age pensions in total	26.7	25.6	
male	27.9	27.8	
female	26.1	24.7	
invalidity pensions in total	11.5	11.1	
male	13.2	12.9	
female	9.9	8.9	



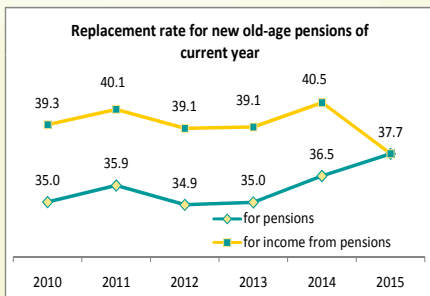
## AVERAGE PENSION / AVERAGE INCOME FOR NEW PENSIONS OF CURRENT YEAR

ALL in month

	2013	2014	2015
<b>Urban pension amount</b>			
old-age pensions	13,000	13,611	14,639
invalidity pensions	11,995	11,756	14,193
survivors pensions	6,412	6,558	6,954
<b>Rural pension amount</b>			
old-age pensions	7,561	7,551	
invalidity pensions	5,700	5,642	
survivors pensions	3,166	3,180	
<b>Incomes from urban pensions</b>			
old-age pensions	14,538	15,117	14,639
invalidity pensions	13,191	12,901	14,193
survivors pensions	7,535	7,669	6,954
<b>Incomes from rural pensions</b>			
old-age pensions	8,020	8,024	
invalidity pensions	6,336	6,281	
survivors pensions	3,652	3,665	

## REPLACEMENT RATE FOR NEW PENSIONS OF CURRENT YEAR

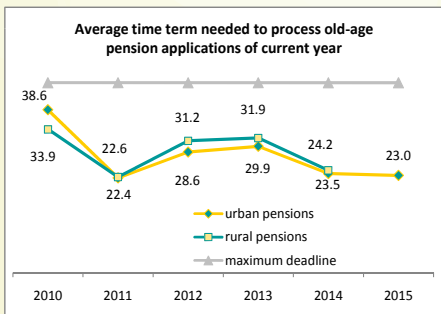
	2013	2014	2015
<b>For urban pensions</b>			
old-age pensions	35.0	36.5	37.7
invalidity pensions	32.3	31.5	36.5
survivors pensions	17.3	17.6	17.9
<b>For rural pensions</b>			
old-age pensions	40.7	39.4	
invalidity pensions	30.6	29.4	
survivors pensions	17.0	16.6	
<b>For incomes from urban pensions</b>			
old-age pensions	39.1	40.5	37.7
invalidity pensions	35.5	34.6	36.5
survivors pensions	20.3	20.5	17.9
<b>For incomes from rural pensions</b>			
old-age pensions	43.1	41.8	
invalidity pensions	34.1	32.7	
survivors pensions	19.6	19.1	



## AVERAGE TIME TERM NEEDED TO PROCESS PENSION APPLICATIONS OF CURRENT YEAR

in days

	2013	2014	2015
Average time term needed to process pension application			
by pensions categories:			
pensions in total			
old-age	30.1	23.5	23.0
invalidity	48.2	42.0	38.7
survivors	32.5	22.4	23.5
urban pensions			
old-age	29.9	23.5	23.0
invalidity	48.5	42.1	38.7
survivors	32.4	22.5	23.5
rural pensions			
old-age	31.9	24.2	
invalidity	45.1	41.4	
survivors	33.6	21.5	
Maximum deadline to process pension appl.	45	45	45



## AVERAGE PERIOD OF BENEFITING PENSION

	2013	2014	2015
Average period of benefiting pension			
by gender:			
pensions in total			
total	21.4	21.8	22.3
male	19.2	19.5	19.8
female	24.2	25.0	25.3
urban pensions			
total	21.1	21.5	21.7
male	19.3	19.4	19.7
female	24.3	24.9	25.0
rural pensions			
total	21.9	22.7	23.5
male	19.0	19.7	20.3
female	24.2	25.1	25.9

