

# MONTHLY STATISTICAL REPORT

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## **List of abbreviations**

|         |  |
|---------|--|
| DMB     | Deposit Money Banks  |
| BoA     | Bank of Albania  |
| INSTAT  | Institute of Statistics  |
| NFA     | Net Foreign Assets   |
| NFPE    | Non-financial Public Enterprises   |
| GDP     | Gross Domestic Product   |
| Repo    | Repurchase Agreement   |
| BS      | Banking System   |
| (—)     | indicates that data are not available or nil .                                       |
| (. . .) | indicates that the data are not reported or calculated from underlying observations. |

| SHQIPËRIA: Produkti i brendshëm bruto (PBB)  | 1996             | 1997             | 1998             | 1999             | 2000             | 2001             | 2002             | 2003             | 2004             | 2005             | 2006*            | ALBANIA: Gross Domestic Product (GDP)  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--|
| <b>PBB me çmime korente në milionë lekë</b>  | <b>351,113.0</b> | <b>353,642.0</b> | <b>417,009.0</b> | <b>480,581.0</b> | <b>532,977.0</b> | <b>590,282.0</b> | <b>631,338.0</b> | <b>696,950.0</b> | <b>752,368.0</b> | <b>822,035.0</b> | <b>899,727.0</b> | <b>GDP at current prices in millions of lek</b>  |
| <b>Rritja reale vjetore e PBB</b>  | <b>9.1</b>       | <b>-10.9</b>     | <b>8.6</b>       | <b>13.2</b>      | <b>6.5</b>       | <b>7.1</b>       | <b>4.3</b>       | <b>5.8</b>       | <b>6.2</b>       | <b>5.6</b>       | <b>5.0</b>       | <b>Annual real growth of GDP</b>   |
| <b>PBB për frymë në usd</b>  | <b>1,092.3</b>   | <b>772.2</b>     | <b>906.1</b>     | <b>1,142.9</b>   | <b>1,211.6</b>   | <b>1,338.3</b>   | <b>1,456.0</b>   | <b>1,838.0</b>   | <b>2,341.0</b>   | <b>2,619.4</b>   | <b>2,911.3</b>   | <b>GDP per capita in USD</b>   |
| <b>Rritja reale vjetore e PBB sipas aktivitetit ekonomik krahasuar me çmimet e vitit të mëparshëm, në %</b>  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | <b>Annual real growth of GDP by economic activity compared to previous year prices , in %</b>                    |
| Bujqësia , gjuetia dhe pyjet   | ....             | -17.1            | 6.2              | 5.3              | 6.6              | 2.7              | 2.1              | 3.2              | 6.2              | 0.9              | ....             | Agriculture, hunting and forestry  |
| Industria  | ....             | -25.2            | 27.5             | 23.3             | 1.3              | 6.1              | -5.1             | 29.0             | 14.1             | 1.3              | ....             | Industry   |
| - Industria nxjerrëse  | ....             | -32.4            | -0.4             | 33.6             | 12.5             | 7.9              | -30.7            | 8.1              | ....             | ....             | ....             | -Extracting industry   |
| - Industria përpunuese   | ....             | -24.5            | 30.8             | 22.2             | 0.2              | 5.8              | -1.6             | 31.5             | ....             | ....             | ....             | -Manufacturing industry  |
| Ndërtimi   | ....             | -16.9            | -13.3            | 19.4             | 46.5             | 32.7             | 21.5             | 23.6             | 7.7              | 15.1             | ....             | Construction   |
| Shërbime   | ....             | -0.5             | 6.0              | 16.1             | -0.3             | 5.3              | 4.0              | 0.4              | 2.4              | ....             | ....             | Services   |
| Tregtia, hotele dhe restorante   | ....             | -0.4             | 2.2              | 7.3              | 5.8              | 3.2              | 1.6              | -5.2             | ....             | ....             | ....             | Trade, hotels and restaurants  |
| Transporti   | ....             | -18.7            | 20.3             | 55.4             | 6.3              | 9.4              | 12.6             | 6.7              | ....             | ....             | ....             | Transport  |
| Posta dhe komunikacioni  | ....             | 12.2             | 28.7             | 37.8             | 29.1             | 39.7             | 5.5              | 6.7              | ....             | ....             | ....             | Post and telecommunication   |
| Shërbime të tjera  | ....             | 3.9              | 5.3              | 10.4             | 1.5              | 3.5              | 3.1              | 3.1              | ....             | ....             | ....             | Other services   |
| Shërbime ndërmjetëse financiare të matura indirekt   | ....             | -0.7             | 19.4             | 25.0             | -27.4            | 5.9              | 10.3             | 2.5              | -5.8             | ....             | ....             | Financial intermediation services measured indirectly  |
| Vlera e shtuar bruto me çmime bazë   | ....             | -9.9             | 6.3              | 13.1             | 6.0              | 7.0              | 4.5              | 6.0              | 6.3              | 5.8              | ....             | Gross values added at basic prices   |
| Taksa mbi produktet  | ....             | -24.0            | 35.3             | 15.3             | 12.0             | 7.1              | 3.1              | 3.6              | 5.7              | 3.1              | ....             | Taxes on products  |
| Subvencione për produktet  | ....             | -8.7             | 17.2             | 25.8             | 17.5             | -4.9             | 3.6              | -3.4             | 6.0              | -23.3            | ....             | Subsidies on products  |
| <b>Struktura e vlerës së shtuar sipas aktivitetit ekonomik , në % të vlerës të shtuar bruto të shërbimeve ndërmjetëse financiare të matura indirekt (me çmime korente)</b> | <b>100.0</b>     | <b>100.0</b>     | <b>100.0</b>     | <b>100.0</b>     | <b>100.0</b>     | <b>100.0</b>     | <b>100.0</b>     | <b>100.0</b>     | <b>100.0</b>     | <b>100.0</b>     | <b>100.0</b>     | <b>Structure of value added by economic activities , in % of value added gross of FISIM ( at current prices)</b> |
| Bujqësia, gjuetia dhe pyjet  | 36.1             | 31.6             | 28.9             | 25.9             | 25.5             | 23.8             | 23.2             | 23.5             | 22.3             | 20.7             | 22.1             | Agriculture, hunting and forestry  |
| Industria  | 9.7              | 8.6              | 7.2              | 7.1              | 7.6              | 7.2              | 6.8              | 8.7              | 10.0             | 9.7              | 14.3             | Industry   |
| - Industria nxjerrëse  | 1.0              | 0.9              | 0.7              | 0.8              | 0.8              | 0.9              | 0.7              | 0.6              | 0.8              | 0.8              | ....             | - Extracting industry  |
| - Industria përpunuese   | 8.8              | 7.7              | 6.5              | 6.3              | 6.8              | 6.3              | 6.1              | 8.0              | 9.2              | 8.9              | ....             | - Manufacturing industry   |
| Ndërtimi   | 5.0              | 6.0              | 4.9              | 5.9              | 8.1              | 10.3             | 11.9             | 13.7             | 13.8             | 14.3             | ....             | Construction   |
| Shërbime   | 49.2             | 53.8             | 58.9             | 61.1             | 58.8             | 58.7             | 58.1             | 54.0             | 53.9             | 55.0             | ....             | Services   |
| Tregtia, hotele dhe restorante   | 26.9             | 26.8             | 26.4             | 29.1             | 26.9             | 24.9             | 23.6             | 22.1             | 21.7             | 22.4             | ....             | Trade, hotels and restaurants  |
| Transporti   | 4.8              | 5.7              | 8.5              | 8.6              | 7.7              | 8.5              | 7.3              | 5.3              | 5.4              | 8.9              | 12.5             | Transport  |
| Posta dhe komunikacioni  | 0.9              | 1.4              | 1.4              | 2.0              | 2.0              | 3.0              | 3.2              | 3.3              | 3.7              | ....             | ....             | Post and telecommunication   |
| Shërbime të tjera  | 16.5             | 19.9             | 22.6             | 21.4             | 22.1             | 22.4             | 24.0             | 23.3             | 23.1             | 24.0             | ....             | Other services   |

Burimi: INSTAT ; \* Ministria e Financave.

Source: INSTAT; \* Ministry of Finance

| SHOIPËRIA: Prodhimi i degëve kryesore<br>Në natyrë | 1991    | 1992    | 1993    | 1994    | 1995    | 1996    | 1997    | 1998    | 1999    | 2000    | 2001    | 2002    | 2003    | 2004    | 2005    | 2006    | ALBANIA: Main Sectors Product<br>In volume               |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
| <b>Vellimi i prodhimeve kryesore industriale</b>   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Main Industrial Product Volume</b>                    |
| Naftë bruto (000tonë)                              | 845.0   | 585.0   | 568.0   | 535.4   | 520.9   | 488.2   | 359.0   | 364.6   | 323.0   | 314.0   | 329.0   | 350.0   | 359.0   | 385.8   | 349.0   | 316.0   | Crude oil (000tons)                                      |
| Qymyrguri (000tonë)                                | -       | 366.0   | 215.0   | 169.3   | 80.3    | 68.9    | 38.9    | 48.7    | 32.6    | 15.0    | 17.0    | -       | -       | -       | -       | -       | Lignite (000tons)  |
| Energji elektrike (000.000Kwh)                     | 3,749.0 | 3,357.0 | 3,482.0 | 3,904.0 | 4,478.0 | 5,786.0 | 5,184.0 | 5,068.0 | 5,396.0 | 4,737.0 | 3,685.0 | 3,179.0 | 4,904.0 | 4,904.0 | 5,451.0 | 5,454.0 | Electric power (000.000Kwh)                              |
| Mineral kromi (000tonë)                            | 587.0   | 322.0   | 281.1   | 222.9   | 242.9   | 236.4   | 157.0   | 150.0   | 79.0    | 173.0   | 165.0   | -       | -       | -       | -       | -       | Chromium ore (000tons)                                   |
| Koncentrat bakri (000tonë)                         | -       | 8.0     | 13.9    | 8.7     | 16.7    | 11.0    | 0.9     | 2.3     | 6.8     | -       | -       | -       | -       | -       | -       | -       | Copper concentrate (000tons)                             |
| Ferrokrom (000tonë)                                | 26.0    | 22.0    | 34.6    | 33.8    | 43.0    | 31.0    | 31.4    | 30.2    | 28.0    | 9.0     | -       | -       | -       | -       | -       | -       | Ferrocchrome (000tons)                                   |
| Mineral bakri (000tonë)                            | 561.0   | 240.0   | 239.3   | 177.7   | 257.7   | 187.8   | 24.9    | 53.4    | 34.0    | -       | -       | -       | -       | -       | -       | -       | Copper(000tons)  |
| Koncentrat bakri (000tonë)                         | -       | 8.0     | 13.4    | 8.7     | 16.7    | 11.0    | 0.9     | 2.3     | -       | -       | -       | -       | -       | -       | -       | -       | Copper concentrate (000tons)                             |
| Bakër blister (000tonë)                            | 5.0     | 2.0     | 2.3     | 1.5     | 2.9     | 1.4     | 0.0     | 1.6     | -       | -       | -       | -       | -       | -       | -       | -       | Blister copper(000tons)                                  |
| <b>Vellimi i prodhimeve kryesore bujqësore</b>     |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Main Agricultural products volume</b>                 |
| Grurë (000tonë)                                    | 299.0   | 253.0   | 467.2   | 420.0   | 405.0   | 271.0   | 388.4   | 395.1   | 272.0   | 341.0   | 282.0   | 295.0   | 260.0   | 253.4   | 260.0   | 230.9   | Wheat (000tons)  |
| Misër (000tonë)                                    | 129.0   | 156.0   | 175.8   | 193.0   | 216.0   | 214.0   | 194.8   | 189.1   | 206.0   | 206.0   | 198.0   | 197.0   | 207.0   | 216.2   | 220.0   | 245.4   | Maize (000tons)  |
| Perime (000tonë)                                   | 362.0   | 565.0   | 580.0   | 590.0   | 685.0   | 785.0   | 572.3   | 604.6   | 610.0   | 620.0   | 650.0   | 669.0   | 675.0   | 677.3   | 685.0   | 687.5   | Vegetables (000tons)                                     |
| Fasule të thata (000tonë)                          | 13.0    | 25.0    | 23.0    | 18.0    | 25.0    | 26.0    | 20.0    | 22.7    | 26.0    | 25.2    | 22.0    | 25.0    | 17.8    | 22.4    | 23.6    | 24.3    | Dried bean (000tons)                                     |
| Panxharsheqeri (000tonë)                           | 58.0    | 46.0    | 26.8    | 60.0    | 67.0    | 74.0    | 50.9    | 55.7    | 40.0    | 42.0    | 39.0    | 39.0    | -       | 43.5    | 42.2    | -       | Sugar-beet (000tons)                                     |
| Forajere (000tonë)                                 | 2,148.0 | 2,981.0 | 3,237.0 | 3,800.0 | 3,800.0 | 3,970.0 | 3,672.0 | 3,844.0 | 4,494.0 | 4,730.0 | 4,750.0 | 4,750.0 | 4,986.0 | 5,094.0 | 5,197.0 | 5,222.0 | Forage (000tons)   |
| Mish (000tonë)                                     | 84.0    | 91.0    | 96.0    | 112.0   | 116.4   | 105.0   | 104.0   | 106.0   | 111.0   | 112.0   | 114.0   | 118.0   | 123.0   | 129.0   | 133.0   | 137.0   | Meat (000tons)   |
| Lesh (000tonë)                                     | 3.0     | 2.9     | 3.2     | 3.3     | 4.0     | 3.2     | 3.0     | 3.0     | 3.0     | 3.4     | 3.3     | 3.3     | 3.1     | 3.1     | 3.4     | 3.2     | Wool(000tons)  |
| Veze (min. copë)                                   | 271.0   | 270.0   | 276.0   | 285.0   | 285.0   | 314.0   | 337.0   | 397.0   | 414.0   | 530.0   | 608.0   | 660.0   | 720.0   | 780.0   | 738.0   | 716.0   | Eggs(Min. Pieces)  |
| Qumësht (000tonë)                                  | 527.0   | 612.0   | 671.0   | 803.2   | 1,018.0 | 1,044.0 | 849.6   | 861.0   | 907.0   | 948.0   | 985.0   | 1,010.0 | 1,060.0 | 1,064.0 | 1,076.0 | 1,102.0 | Milk (000tons)   |
| <b>Zërat kryesorë të ndërtimit</b>                 |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Construction : main indicators</b>                    |
| Çimento (000 tonë)                                 | 311.0   | 197.0   | 198.0   | 240.0   | 237.6   | 202.8   | 99.6    | 84.0    | 105.7   | 179.6   | -       | -       | -       | -       | -       | -       | Cement (000 tonnes)                                      |
| Tulla gjithsej (Min copë)                          | -       | -       | -       | 40.0    | 38.0    | 120.7   | 22.0    | 20.3    | 26.0    | 2.0     | -       | -       | -       | -       | -       | -       | Bricks (Min pieces)                                      |
| <b>Transport malli gjithsej</b>                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Transport of goods total</b>                          |
| Hekurudhor (000 tonë)                              | 2,924.0 | 637.0   | 539.0   | 522.0   | 574.0   | 521.0   | 284.0   | 305.0   | 361.0   | 412.0   | 258.0   | 349.0   | 517.9   | 417.3   | -       | -       | Railway (000 tonnes)                                     |
| Automobilistik (000tonë)                           | 7,264.0 | 2,842.0 | 1,236.0 | 4,018.0 | 3,404.0 | 2,133.0 | 765.0   | 3,940.0 | -       | -       | -       | -       | -       | -       | -       | -       | Road(000 tonnes)   |
| Vellimi i ngarkim-shkarkimit (000 tonë)            | 130.0   | 58.0    | 828.0   | 793.0   | 1,311.0 | 1,609.0 | 1,362.0 | 1,646.0 | 2,151.0 | 2,702.0 | 2,995.0 | 3,092.0 | 3,424.5 | 3,627.7 | -       | -       | Vol. of loading and unloading works at ports(000 tonnes) |

Burimi : Ministria e Ekonomisë ,Tregtisë dhe Energjitikës  
Ministria e Bujqësisë , Ushqimit dhe e Mbrojtjes së  
Konsumatorit ; INSTAT

Source : Ministry of Economy , Trade and Energy ; Ministry  
of Agriculture, Food and Consumer Protection ; INSTAT

| Tregues të punësimit dhe të ardhurave                     | 1996           | 1997           | 1998            | 1999            | 2000            | 2001            | 2002            | 2003            | 2004            | 2005            | 2006            | Indicators of employment and income          |
|---|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|--|
| <b>Popullsia mesatare vjetore (000).</b>                  | <b>3,076.0</b> | <b>3,075.0</b> | <b>3,055.0</b>  | <b>3,054.0</b>  | <b>3,061.0</b>  | <b>3,074.0</b>  | <b>3,093.0</b>  | <b>3,111.0</b>  | <b>3,127.0</b>  | <b>3,142.0</b>  | <b>3,142.2</b>  | <b>Average annual population (000)</b>       |
| Rritja e popullsisë,në përqindje.                         | 0.8            | 0.0            | -0.6            | 0.0             | 0.2             | 0.4             | 0.6             | 0.6             | 0.5             | 0.5             | ....            | Growth rate, in percentage                   |
| Popullsia në moshë pune.                                  | 1,850.0        | 1,861.0        | 1,888.0         | 1,911.0         | 1,939.0         | 1,767.0         | 1,800.0         | 1,826.0         | 1,850.0         | 2,003.0         | 2,018.0         | Working age population                       |
| Forca e aftë për punë.                                    | 1,274.0        | 1,301.0        | 1,320.0         | 1,305.0         | 1,283.0         | 1,101.0         | 1,092.0         | 1,089.0         | 1,088.0         | 1,085.0         | 1,084.5         | Labor force                                  |
| <b>Të punësuar gjithsej sipas sektorëve të ekonomisë.</b> | <b>1,116.0</b> | <b>1,107.0</b> | <b>1,085.0</b>  | <b>1,065.0</b>  | <b>1,068.0</b>  | <b>920.0</b>    | <b>920.0</b>    | <b>926.0</b>    | <b>931.0</b>    | <b>932.0</b>    | <b>935.1</b>    | <b>Total employment by economic activity</b> |
| Miniera, përpunim industrial, energji elektrike.          | 784.5          | 770.8          | 768.5           | 768.0           | 767.0           | 532.0           | 531.4           | 539.0           | 546.0           | 545.0           | 542.0           | Agriculture, fishing                         |
| Ndërtim.  | 85.2           | 88.2           | 84.2            | 82.0            | 59.0            | 70.5            | 70.1            | 68.0            | 76.0            | 75.0            | 74.0            | Mining, processing ind. elec.power           |
| Transport dhe telekomunikacion.                           | 21.5           | 15.2           | 11.0            | 11.0            | 13.0            | 55.7            | 56.1            | 56.0            | 52.0            | 52.0            | 53.0            | Construction                                 |
| Shërbime.   | 27.0           | 26.9           | 33.0            | 32.0            | 26.0            | 32.1            | 32.4            | 32.0            | 20.0            | 19.0            | 19.0            | Transport and telecommunication              |
| Edukim , mjekësi etj.                                     | 77.7           | 58.0           | 34.0            | 43.0            | 68.0            | 82.5            | 83.2            | 84.0            | 81.0            | ....            | ....            | Services                                     |
| Të tjerë  | 69.0           | 74.0           | 77.0            | 74.0            | 70.0            | 76.8            | 75.4            | 76.0            | 75.0            | ....            | ....            | Education, health care, other                |
|   | 51.0           | 74.0           | 78.0            | 55.0            | 66.0            | 71.0            | 71.4            | 72.0            | 82.0            | 177.0           | 179.0           | Others                                       |
| <b>Të punësuar gjithsej (000).</b>                        | <b>1,116.0</b> | <b>1,107.0</b> | <b>1,085.0</b>  | <b>1,065.0</b>  | <b>1,068.0</b>  | <b>920.0</b>    | <b>920.0</b>    | <b>926.0</b>    | <b>931.0</b>    | <b>932.0</b>    | <b>935.1</b>    | <b>Total employment(000)</b>                 |
| Në sektorin shtetëror.                                    | 239.0          | 226.0          | 213.0           | 201.0           | 191.0           | 189.0           | 186.0           | 181.4           | 176.0           | 175.0           | 169.0           | Public sector                                |
| Në sektorin privat jobujqësor.                            | 116.0          | 120.0          | 111.0           | 103.0           | 116.0           | 205.0           | 208.0           | 211.0           | 213.0           | 215.0           | 224.0           | Nonagriculture private sector                |
| Në sektorin privat bujqësor.                              | 761.0          | 761.0          | 761.0           | 761.0           | 761.0           | 526.0           | 526.0           | 534.0           | 542.0           | 542.0           | 542.0           | Agriculture private sector                   |
| <b>Niveli i punësimit</b>                                 | <b>63.0</b>    | <b>62.4</b>    | <b>61.6</b>     | <b>60.4</b>     | <b>60.5</b>     | <b>52.0</b>     | <b>51.1</b>     | <b>50.7</b>     | <b>50.3</b>     | <b>49.7</b>     | <b>....</b>     | <b>Employment Rate</b>                       |
| Femra.  | 50.6           | 48.7           | 47.3            | 46.8            | 49.3            | 39.6            | 39.0            | 38.8            | 38.9            | 38.8            | ....            | Female                                       |
| Meshkuj.  | 74.7           | 75.6           | 75.3            | 73.6            | 71.2            | 63.8            | 62.8            | 62.2            | 61.2            | 60.0            | ....            | Male   |
| <b>Të papunë të regjistruar gjithsej (000).</b>           | <b>158.0</b>   | <b>194.0</b>   | <b>235.0</b>    | <b>240.0</b>    | <b>215.0</b>    | <b>181.0</b>    | <b>172.0</b>    | <b>163.0</b>    | <b>157.0</b>    | <b>153.0</b>    | <b>149.5</b>    | <b>Total registered unemployment(000)</b>    |
| Norma e papunësisë.                                       | 12.4           | 14.9           | 17.7            | 18.4            | 16.8            | 16.4            | 15.8            | 15.0            | 14.0            | 14.1            | 13.8            | Unemployment rate                            |
| <b>Të ardhurat mujore në lekë.</b>                        |                |                |                 |                 |                 |                 |                 |                 |                 |                 |                 | <b>Wages (Monthly income in lek)</b>         |
| <b>Paga mesatare në sektorin shtetëror.</b>               | <b>8,638.0</b> | <b>9,559.0</b> | <b>11,509.0</b> | <b>12,708.0</b> | <b>14,963.0</b> | <b>17,218.0</b> | <b>19,659.0</b> | <b>21,325.0</b> | <b>24,393.0</b> | <b>26,808.0</b> | <b>28,822.0</b> | <b>Average wage in state sector</b>          |
| Paga minimale zyrtare.                                    | 4,400.0        | 4,400.0        | 5,800.0         | 6,380.0         | 7,000.0         | 7,580.0         | 9,400.0         | 10,060.0        | 10,800.0        | 11,800.0        | 14,000.0        | Official minimum wage                        |
| Paga mesatare mujore për buxhetorë.                       | 8,772.0        | 9,529.0        | 11,682.0        | 13,195.0        | 15,075.0        | 17,251.0        | 19,998.0        | 22,241.0        | 25,466.0        | ....            | ....            | Average wage for budgetary employees         |
| Paga mesatare mujore për jobuxhetorë.                     | 8,440.0        | 9,609.0        | 11,208.0        | 11,408.0        | 15,478.0        | 17,068.0        | 18,737.0        | 21,569.0        | 23,696.0        | ....            | ....            | Average wage for nonbudgetary employees      |

Burimi: INSTAT

Source: INSTAT.

| Tregues të tjerë<br>Në % ndaj PBB-së | 1996        | 1997         | 1998        | 1999        | 2000        | 2001        | 2002        | 2003        | 2004        | 2005        | 2006        | Other Items<br>As a % of GDP       |
|--------------------------------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------------------------|
| <b>Bilanci i kursim-investimeve</b>  |             |              |             |             |             |             |             |             |             |             |             | <b>Saving - investment balance</b> |
| Kursimet e huaja1/                   | 9.1         | 12.1         | 7.1         | 7.9         | 4.4         | 2.8         | 7.2         | 5.3         | 3.9         | 6.5         | 5.9         | Foreign Savings1/                  |
| Kursimet e brendshme                 | 6.4         | 3.9          | 6.9         | 9.3         | 20.3        | 24.8        | 17.4        | 18.2        | 19.9        | 17.1        | 19.2        | Domestic Savings                   |
| Publike2/                            | -9.0        | -8.6         | -5.1        | -3.2        | -1.6        | -0.6        | 0.0         | -0.1        | 0.1         | 1.2         | 2.6         | Public2/                           |
| Private                              | 15.4        | 12.5         | 12.0        | 12.5        | 21.9        | 25.4        | 17.4        | 18.3        | 19.8        | 15.9        | 16.7        | Private                            |
| <b>Investimet</b>                    | <b>15.5</b> | <b>16.0</b>  | <b>14.0</b> | <b>17.2</b> | <b>24.7</b> | <b>27.6</b> | <b>24.5</b> | <b>23.4</b> | <b>23.8</b> | <b>23.6</b> | <b>25.1</b> | <b>Investment</b>                  |
| Publike                              | 4.5         | 4.0          | 5.8         | 6.1         | 6.6         | 7.3         | 6.7         | 4.6         | 5.0         | 4.6         | 5.7         | Public                             |
| Private                              | 11.0        | 12.0         | 8.2         | 11.1        | 18.1        | 20.2        | 17.8        | 18.8        | 18.8        | 19.0        | 19.4        | Private                            |
| <b>Llogaria korente</b>              | <b>-1.9</b> | <b>-10.7</b> | <b>-2.3</b> | <b>-3.8</b> | <b>-4.4</b> | <b>-5.3</b> | <b>-9.3</b> | <b>-7.1</b> | <b>-4.9</b> | <b>-7.3</b> | <b>-7.3</b> | <b>Current Account Balance</b>     |

1/ Vlera e kundërt e llogarisë korente përfshirë transferatat zyrtare.

2/ Të ardhurat përfshirë grantet minus shpenzimet korente dhe huadhënien neto.

Burimi: INSTAT , Banka e Shqipërisë , Ministria e Financave dhe vlerësime të FMN-së.

1/ Negative of Current Account including official transfers.

2/ Revenues including grants less currents expenditures and net lending .

Source :INSTAT , Bank of Albania, Ministry of Finance and IMF estimations.

| Sektori i jashtëm i ekonomisë  | 1994          | 1995          | 1996          | 1997          | 1998          | 1999          | 2000          | 2001          | 2002          | 2003            | 2004            | 2005            | 2006            | Foreign Sector Developments   |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|---|
| Llogaria korente (në milionë Usd)  | 31.40         | 36.60         | -62.30        | -253.70       | -65.00        | -132.90       | -163.10       | -217.90       | -420.80       | -406.70         | -358.20         | -603.00         | -671.00         | Current Account (in millions of USD)  |
| Bilanci tregtar (në milionë Usd)   | -459.60       | -475.00       | -678.30       | -534.90       | -603.60       | -662.80       | -821.00       | -1,027.00     | -1,155.10     | -1,336.30       | -1,591.60       | -1,821.00       | -2,122.70       | Trade Balance (in millions of USD)  |
| <b>Rezervat (në milionë Usd)</b>   |               |               |               |               |               |               |               |               |               |                 |                 |                 |                 | <b>Reserves (in millions of USD)</b>  |
| Rezervat   | -54.80        | -30.60        | -47.00        | -59.30        | -59.30        | -123.60       | -131.90       | -145.00       | -28.60        | -99.60          | -288.30         | -150.70         | -265.10         | Reserve Assets  |
| Përdorim kredish nga FMN   | 22.20         | 11.10         | 0.00          | 7.90          | 7.90          | 20.90         | 19.30         | 12.00         | 5.30          | 11.10           | 11.86           | 11.79           | 7.11            | Use of Fund Credit and Loans  |
| <b>Kursi i këmbimit (mesatarja e periudhës)</b>                                  |               |               |               |               |               |               |               |               |               |                 |                 |                 |                 | <b>Exchange rate (period average)</b>   |
| Lekë për 1 Usd   | 94.68         | 92.79         | 104.50        | 150.64        | 150.64        | 137.69        | 143.71        | 143.48        | 140.15        | 121.86          | 102.78          | 99.88           | 98.10           | Lek per 1USD  |
| Lekë për 1 Euro  |               |               |               |               |               | 146.96        | 132.58        | 128.47        | 132.36        | 137.51          | 127.67          | 124.19          | 123.08          | Lek per 1 EUR   |
| <b>Borxhi i jashtëm afatgjatë neto (në milionë Usd)</b><br>(Të dhëna progresive) | <b>179.70</b> | <b>261.40</b> | <b>323.50</b> | <b>347.66</b> | <b>460.66</b> | <b>550.08</b> | <b>616.97</b> | <b>697.71</b> | <b>979.62</b> | <b>1,200.40</b> | <b>1,389.87</b> | <b>1,358.73</b> | <b>1,674.00</b> | Long-term official foreign debt (net)* (in millions of USD)<br>(Progressive data) |

\* Përfshin borxhin shtetëror dhe shtetëror të garantuar. Nuk përfshihet huaja e FMN-së.  
Burimi : Banka e Shqipërisë , Ministria e Financave.

\* Included Government debt and government guaranteed debt. Not included loan from IMF.  
Source : Bank of Albania, Ministry of Finance.

| Çmimet e konsumit<br>Fundi i periudhës                | Sep 2006  | Oct 2006      | Nov 2006      | Dec 2006      | Jan 2007      | Feb 2007      | Mar 2007      | Apr 2007      | May 2007      | Jun 2007      | Jul 2007      | Aug 2007      | Consumer Prices<br>End of period                   |
|---|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
|   | Sht 2006  | Tet 2006      | Nën 2006      | Dhj 2006      | Jan 2007      | Shk 2007      | Mar 2007      | Pri 2007      | Maj 2007      | Qer 2007      | Korr 2007     | Gsh 2007      |  |
|   | <b>Indeksi i çmimeve të konsumit (IÇK Dh)'01=100)</b> | <b>108.60</b> | <b>109.30</b> | <b>109.40</b> | <b>112.30</b> | <b>112.30</b> | <b>112.90</b> | <b>113.40</b> | <b>113.00</b> | <b>112.10</b> | <b>112.10</b> | <b>111.40</b> |  |
| Ndryshimi vjetor i IÇK-së , në %                      | 2.84  | 2.63          | 2.24          | 2.89          | 2.56          | 2.92          | 2.90          | 1.89          | 1.45          | 1.45          | 2.01          | 2.11          | Annual Change, in %                                |
| Ndryshimi mujor i IÇK-së, në %                        | -0.18   | 0.64          | 0.09          | 0.82          | 1.81          | 0.53          | 0.44          | -0.26         | -0.80         | -0.8          | -0.62         | -0.27         | Monthly Change, in %                               |
| <b>IÇK(përfshijtur ushqime dhe pije joalkoholike)</b> | <b>114.82</b>   | <b>116.46</b> | <b>116.56</b> | <b>116.56</b> | <b>116.66</b> | <b>116.57</b> | <b>116.54</b> | <b>116.71</b> | <b>116.85</b> | <b>117.05</b> | <b>117.08</b> | <b>117.32</b> | <b>CPI (without food and nonalcoholic drinks)</b>  |
| Ndryshimi vjetor i IÇK-së, në %                       | 3.67  | 4.71          | 4.44          | 3.80          | 3.83          | 3.47          | 3.56          | 3.76          | 3.83          | 3.67          | 3.55          | 3.80          | Annual Change, in %                                |
| Ndryshim mujor i IÇK-së, në %                         | 1.59  | 1.43          | 0.08          | 0.00          | 0.09          | -0.08         | -0.02         | 0.14          | 0.12          | 0.17          | 0.03          | 0.20          | Monthly Change, in %                               |
| <b>IÇK(përfshijtur ushqim , pije dhe duhan)</b>       | <b>114.78</b>   | <b>116.19</b> | <b>116.27</b> | <b>115.10</b> | <b>115.18</b> | <b>115.06</b> | <b>115.03</b> | <b>115.19</b> | <b>115.29</b> | <b>115.46</b> | <b>115.44</b> | <b>115.66</b> | <b>CPI (without food, beverages &amp; tobacco)</b> |
| Ndryshimi vjetor i IÇK-së , në%                       | 3.49  | 4.33          | 4.03          | 2.32          | 2.32          | 1.92          | 2.04          | 2.24          | 2.27          | 2.08          | 1.91          | 2.24          | Annual Change, in %                                |
| Ndryshimi mujor i IÇK-së , në%                        | 1.46  | 1.23          | 0.07          | -1.01         | 0.07          | -0.10         | -0.03         | 0.14          | 0.09          | 0.15          | -0.02         | 0.19          | Monthly Change, in %                               |
| <b>Inflacioni mesatar vjetor , në % *</b>             | <b>2.42</b>   | <b>2.33</b>   | <b>2.32</b>   | <b>2.37</b>   | <b>2.50</b>   | <b>2.63</b>   | <b>2.73</b>   | <b>2.70</b>   | <b>2.56</b>   | <b>2.52</b>   | <b>2.43</b>   | <b>2.54</b>   | <b>Annual Average Inflation, in % *</b>            |

\* Eshtë mesatarja aritmetike e inflacioneve vjetore të dymbëdhjetë muajve të fundit .  
Burimi : INSTAT.

\* Sample means annually inflation of latest twelve months.  
Source : INSTAT.



| Çmimet e konsumit<br>Fundi i periudhës                |               |               |               |               |               |               | Consumer Prices<br>End of period                   |
|---|---------------|---------------|---------------|---------------|---------------|---------------|--|
|   | 2001          | 2002          | 2003          | 2004          | 2005          | 2006          |  |
| <b>Indeksi i çmimeve të konsumit (IÇK Dhj'01=100)</b> | <b>100.00</b> | <b>101.68</b> | <b>105.03</b> | <b>107.35</b> | <b>109.50</b> | <b>112.30</b> | <b>Consumer Price Index (CPI Dec'01=100)</b>       |
| Ndryshimi vjetor i IÇK-së , në %                      | 3.53          | 1.68          | 3.29          | 2.21          | 2.00          | 2.56          | Annual Change, in %                                |
| Ndryshimi mujor i IÇK-së, në %                        |               |               |               |               |               |               | Monthly Change, in %                               |
| <b>IÇK(përfshijtur ushqime dhe pije joalkolike)</b>   | <b>100.00</b> | <b>99.53</b>  | <b>103.36</b> | <b>107.30</b> | <b>112.36</b> | <b>116.66</b> | <b>CPI (without food and nonalcoholic drinks)</b>  |
| Ndryshimi vjetor i IÇK-së, në %                       | 2.78          | -0.47         | 3.38          | 3.81          | 4.71          | 3.83          | Annual Change, in %                                |
| Ndryshim mujor i ÇK-së, në %                          |               |               |               |               |               |               | Monthly Change, in %                               |
| <b>IÇK(përfshijtur ushqim , pije dhe duhan)</b>       | <b>100.00</b> | <b>99.56</b>  | <b>103.29</b> | <b>107.31</b> | <b>112.56</b> | <b>3.83</b>   | <b>CPI (without food, beverages &amp; tobacco)</b> |
| Ndryshimi vjetor i IÇK-së , në%                       | 2.90          | -0.44         | 3.74          | 3.89          | 4.90          | 2.32          | Annual Change, in %                                |
| Ndryshimi mujor i IÇK-së , në%                        |               |               |               |               |               |               | Monthly Change, in %                               |
| <b>Inflacioni mesatar vjetor , në % *</b>             | <b>3.13</b>   | <b>5.26</b>   | <b>2.33</b>   | <b>2.87</b>   | <b>2.37</b>   | <b>2.37</b>   | <b>Annual Average Inflation, in % *</b>            |

\* Eshtë mesatarja aritmetike e inflacioneve vjetore të dymbëdhjetë muajve të fundit .  
Burimi : INSTAT.

\* Sample means annually inflation of latest twelve months.  
Source : INSTAT.

| Inflacioni , paraja dhe deficitit fiskal  | 1997             | 1998             | 1999             | 2000             | 2001             | 2002             | 2003             | 2004             | 2005             | 2006             | Inflation, Money and Fiscal Deficit |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------------------------|
| <b>IÇK (Totali)</b>                       | <b>86.2</b>      | <b>93.7</b>      | <b>92.7</b>      | <b>96.6</b>      | <b>100.0</b>     | <b>101.7</b>     | <b>105.0</b>     | <b>107.4</b>     | <b>109.5</b>     | <b>112.3</b>     | <b>CPI (Total)</b>                  |
| Ndryshimi vjetor i IÇk-së , në %          | 42.1             | 8.7              | -1.0             | 4.2              | 3.5              | 1.7              | 3.3              | 2.2              | 2.0              | 2.6              | Annual Change of CPI , in %         |
| <b>Oferta e parasë (në milionë lekë)</b>  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | <b>Base Money</b>                   |
| <b>Baza monetare</b>                      | <b>90,927.0</b>  | <b>89,887.0</b>  | <b>109,307.0</b> | <b>128,779.0</b> | <b>152,144.0</b> | <b>163,891.0</b> | <b>160,554.0</b> | <b>178,598.0</b> | <b>149,682.0</b> | <b>217,623.9</b> | Annual Change, in %                 |
| Ndryshimi vjetor në %                     | 48.1             | -1.0             | 21.6             | 17.8             | 18.1             | 7.7              | -2.0             | 11.0             | 8.4              | 9.8              | <b>M3 Aggregate</b>                 |
| <b>Agregati M3</b>                        | <b>198,547.0</b> | <b>239,526.0</b> | <b>292,871.0</b> | <b>328,101.0</b> | <b>394,316.0</b> | <b>416,685.0</b> | <b>448,427.0</b> | <b>507,206.0</b> | <b>578,035.8</b> | <b>674,288.7</b> | Annual Change, in %                 |
| Ndryshimi vjetor në %                     | 28.5             | 20.6             | 22.3             | 12.0             | 19.9             | 5.7              | 8.0              | 13.0             | 14.0             | 16.7             | <b>Budget Accounts in % of GDP</b>  |
| <b>Llogaritë e buxhetit në % ndaj PBB</b> |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | <b>Total Revenues</b>               |
| <b>Totali i të ardhurave</b>              | <b>16.0</b>      | <b>22.4</b>      | <b>25.6</b>      | <b>24.5</b>      | <b>24.7</b>      | <b>24.5</b>      | <b>23.4</b>      | <b>24.5</b>      | <b>24.4</b>      | <b>25.2</b>      | Tax Revenues                        |
| Nga taksat                                | 9.4              | 15.7             | 17.4             | 19.5             | 19.4             | 20.4             | 20.4             | 22.1             | 22.4             | 28.3             | <b>Total Expenditures</b>           |
| <b>Totali i shpenzimeve</b>               | <b>28.5</b>      | <b>34.0</b>      | <b>34.5</b>      | <b>32.0</b>      | <b>31.5</b>      | <b>30.5</b>      | <b>28.2</b>      | <b>29.6</b>      | <b>27.8</b>      | <b>22.8</b>      | <b>Public Investments</b>           |
| <b>Investimet publike</b>                 | <b>4.0</b>       | <b>5.8</b>       | <b>6.1</b>       | <b>6.6</b>       | <b>7.3</b>       | <b>6.7</b>       | <b>4.6</b>       | <b>5.0</b>       | <b>4.6</b>       | <b>5.7</b>       | <b>Deficit</b>                      |
| <b>Deficiti</b>                           | <b>-12.5</b>     | <b>-11.5</b>     | <b>-8.8</b>      | <b>-7.5</b>      | <b>-6.9</b>      | <b>-6.0</b>      | <b>-4.8</b>      | <b>-5.1</b>      | <b>-3.4</b>      | <b>-3.2</b>      | Domestically Financed Deficit       |
| Financimi i brendshëm                     | 10.7             | 6.6              | 5.8              | 5.6              | 4.8              | 3.4              | 3.4              | 4.1              | 2.8              | 2.6              | Foreign Financed Deficit            |
| Financimi i jashtëm                       | 1.8              | 4.9              | 3.0              | 1.9              | 2.1              | 2.6              | 1.4              | 1.0              | 0.6              | 0.6              |                                     |

Burimi : INSTAT , Banka e Shqipërisë ,  
Ministria e Financave.

Source : INSTAT , Bank of Albania , Ministry of  
Finance.

| Autoriteti Monetar (Banka e Shqipërisë)<br>Në milionë lekë<br>Fundi i periudhës | Sep 2006       | Oct 2006       | Nov 2006       | Dec 2006       | Jan 2007       | Feb 2007       | Mar 2007       | Apr 2007       | May 2007       | Jun 2007       | Jul 2007       | Aug 2007       | Monetary Authority (Bank of Albania)<br>Millions of Lek<br>End of Period |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
|   | Sht 2006       | Tet 2006       | Nën 2006       | Dhj 2006       | Jan 2007       | Shk 2007       | Mar 2007       | Pri 2007       | Maj 2007       | Qer 2007       | Korr 2007      | Korr 2007      |  |
|   |                |                |                |                |                |                |                |                |                |                |                |                |  |
| <b>Mjetet financiare</b>  | <b>226,651</b> | <b>230,651</b> | <b>234,640</b> | <b>246,777</b> | <b>247,123</b> | <b>244,614</b> | <b>240,090</b> | <b>241,669</b> | <b>239,126</b> | <b>238,657</b> | <b>245,864</b> | <b>250,325</b> | <b>Assets</b>  |
| Mjetet e huaja  | 159,521        | 161,593        | 160,582        | 169,062        | 172,750        | 173,234        | 173,728        | 171,799        | 169,247        | 168,800        | 170,159        | 175,530        | Foreign Assets   |
| Pretendimet ndaj qeverisë   | 66,993         | 67,919         | 68,719         | 68,726         | 68,733         | 68,739         | 66,250         | 67,758         | 67,769         | 67,748         | 67,787         | 67,799         | Claims on Central Government   |
| Pretendimet ndaj bankave që pranojnë depozita (BPD)                             | 138            | 1,139          | 5,339          | 8,989          | 5,640          | 2,641          | 112            | 2,112          | 2,110          | 2,108          | 7,919          | 6,996          | Claims on Depository Corporations  |
| <b>Detyrimet financiare</b>   | <b>226,651</b> | <b>230,651</b> | <b>234,640</b> | <b>246,777</b> | <b>247,123</b> | <b>244,614</b> | <b>240,090</b> | <b>241,669</b> | <b>239,126</b> | <b>238,657</b> | <b>245,864</b> | <b>250,325</b> | <b>Liabilities</b>   |
| Rezerva monetare  | 205,428        | 205,749        | 209,300        | 217,624        | 211,712        | 212,016        | 213,333        | 211,481        | 209,479        | 212,865        | 214,922        | 216,626        | Monetary Reserves  |
| Nga e cila : Paraja jashtë bankave  | 146,200        | 145,809        | 146,313        | 163,272        | 155,457        | 154,543        | 153,338        | 152,880        | 151,728        | 150,114        | 151,895        | 150,544        | Of which: COB  |
| Hua nga bankat (Repo)   | 2,745          | 1,501          | -              | 4,200          | 10,389         | 7,475          | 3,054          | 1,974          | 6,923          | 1,984          | -              | -              | Loans from DMB(Repo)   |
|   | 10,170         | 10,468         | 10,345         | 9,826          | 10,232         | 10,052         | 9,750          | 9,743          | 9,607          | 9,148          | 8,947          | 9,685          | Foreign Liabilities  |
| Depozitat e qeverisë  | 12,603         | 15,487         | 18,490         | 21,107         | 17,880         | 17,919         | 17,462         | 22,977         | 19,361         | 22,724         | 29,660         | 28,272         | Central Government Deposits  |
|   | 2,918          | 3,952          | 3,443          | 3,415          | 1,020          | 2,528          | 2,970          | 3,918          | 2,214          | 100            | 483            | 4,210          | Capital Account  |
| Zëra të tjerë neto  | -7,214         | -6,506         | -6,938         | -9,395         | -4,111         | -5,376         | -6,479         | -8,425         | -8,458         | -8,164         | -8,148         | -8,469         | Other Items (Net)  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| Autoriteti Monetar (Banka e Shqipërisë)<br>Në milionë lekë<br>Fundi i periudhës |               |               |               |               |                |                |                |                |                |                |                |                |                |                |                | Monetary Authority (Bank of Albania)<br>Millions of Lek<br>End of Period |
|---|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
|   | 1992          | 1993          | 1994          | 1995          | 1996           | 1997           | 1998           | 1999           | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           | 2006           |  |
| <b>Mjetet financiare</b>  | <b>31,636</b> | <b>79,106</b> | <b>95,377</b> | <b>95,411</b> | <b>113,282</b> | <b>178,838</b> | <b>173,803</b> | <b>152,268</b> | <b>176,295</b> | <b>185,838</b> | <b>203,899</b> | <b>184,455</b> | <b>193,427</b> | <b>216,768</b> | <b>246,777</b> | <b>Assets</b>  |
| Mjetet e huaja  | 8,330         | 11,004        | 22,625        | 46,764        | 57,014         | 85,210         | 91,039         | 71,071         | 92,337         | 104,893        | 114,591        | 109,734        | 127,521        | 147,822        | 169,062        | Foreign Assets   |
| Pretendimet ndaj qeverisë   | 15,463        | 65,116        | 69,327        | 45,340        | 52,901         | 86,186         | 78,204         | 75,297         | 82,560         | 74,218         | 78,583         | 74,300         | 65,629         | 68,739         | 68,726         | Claims on Central Government   |
| Pretendimet ndaj bankave që pranojnë depozita (BPD)                             | 7,843         | 2,986         | 3,425         | 3,307         | 3,366          | 7,442          | 4,559          | 5,901          | 1,398          | 6,727          | 10,724         | 422            | 278            | 207            | 8,989          | Claims on Other Depository Corporations                                  |
| <b>Detyrimet financiare</b>   | <b>31,636</b> | <b>79,106</b> | <b>95,377</b> | <b>95,411</b> | <b>113,282</b> | <b>178,838</b> | <b>173,803</b> | <b>152,268</b> | <b>176,295</b> | <b>185,838</b> | <b>203,899</b> | <b>184,455</b> | <b>193,427</b> | <b>216,768</b> | <b>246,777</b> | <b>Liabilities</b>   |
| Rezerva monetare  | 21,326        | 30,374        | 42,069        | 53,877        | 61,393         | 90,927         | 89,887         | 109,307        | 128,779        | 152,144        | 163,891        | 160,554        | 178,598        | 198,250        | 217,624        | Monetary Reserves  |
| Nga e cila : Paraja jashtë bankave  | 10,500        | 17,990        | 27,627        | 41,906        | 47,815         | 72,726         | 68,324         | 81,336         | 99,236         | 119,091        | 130,775        | 125,191        | 138,099        | 149,682        | 163,272        | Of which: COB  |
| Hua nga bankat (Repo)   | -             | -             | -             | -             | -              | -              | -              | -              | -              | -              | -              | 1,205          | 2,263          | 505            | 4,200          | Loans from DMB (Repo)  |
| Detyrimet valutore  | 36,495        | 45,597        | 59,254        | 33,638        | 36,799         | 53,854         | 55,106         | 24,141         | 20,491         | 18,936         | 19,609         | 11,412         | 10,505         | 10,860         | 9,826          | Foreign Liabilities  |
| Depozitat e qeverisë  | 2,471         | 2,819         | 3,748         | 4,269         | 3,246          | 5,620          | 5,393          | 5,846          | 7,622          | 4,196          | 5,899          | 8,822          | 8,428          | 10,263         | 21,107         | Central Government Deposits  |
| Llogaria kapitale   | 1,016         | 14,135        | 14,256        | 10,609        | 16,828         | 31,435         | 38,558         | 14,824         | 21,519         | 20,924         | 27,487         | 14,311         | 3,382          | 6,738          | 3,415          | Capital Account  |
| Zëra të tjerë neto  | -29,672       | -13,820       | -23,950       | -6,981        | -4,984         | -2,998         | -15,141        | -1,850         | -2,116         | -10,363        | -12,986        | -11,849        | -9,749         | -9,848         | -9,395         | Other Items (Net)  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| MVN të BSH<br>Në milionë Usd<br>Fundit i periudhës | Sep 2006       | Oct 2006       | Nov 2006       | Dec 2006       | Jan 2007       | Feb 2007       | Mar 2007       | Apr 2007       | May 2007       | Jun 2007       | Jul 2007       | Aug 2007       | NFA of BoA<br>Millions of USD<br>End of Period |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
|  | Sht 2006       | Tet 2006       | Nën 2006       | Dhj 2006       | Jan 2007       | Shk 2007       | Mar 2007       | Pri 2007       | Maj 2007       | Qer 2007       | Korr 2007      | Gsh 2007       |  |
| <b>Mjetet e huaja totale</b>                       | <b>1,639.7</b> | <b>1,655.0</b> | <b>1,700.0</b> | <b>1,792.6</b> | <b>1,784.7</b> | <b>1,811.2</b> | <b>1,827.2</b> | <b>1,845.7</b> | <b>1,826.7</b> | <b>1,863.3</b> | <b>1,915.9</b> | <b>1,931.9</b> | <b>Total Foreign Assets</b>                    |
| <b>Ari ( me kursin korent)</b>                     | <b>41.6</b>    | <b>41.6</b>    | <b>44.1</b>    | <b>43.9</b>    | <b>44.7</b>    | <b>46.9</b>    | <b>45.9</b>    | <b>46.9</b>    | <b>45.5</b>    | <b>44.9</b>    | <b>46.2</b>    | <b>46.2</b>    | <b>Gold (Current Exchange Rate)</b>            |
| <b>Arka dhe depozita në bankat e huaja</b>         | <b>223.4</b>   | <b>193.2</b>   | <b>260.7</b>   | <b>404.9</b>   | <b>437.2</b>   | <b>343.0</b>   | <b>281.9</b>   | <b>211.5</b>   | <b>232.7</b>   | <b>243.5</b>   | <b>246.3</b>   | <b>292.5</b>   | <b>"Cash" and Deposits in Foreign Banks</b>    |
| Arka në valutë                                     | 0.1            | 0.1            | 0.2            | 0.2            | 0.1            | 0.2            | 0.1            | 0.1            | 0.2            | 0.2            | 0.2            | 0.2            | Cash in vault                                  |
| Depozita pa afat                                   | 85.8           | 84.8           | 91.8           | 183.6          | 290.5          | 123.2          | 84.7           | 64.7           | 89.2           | 52.6           | 78.3           | 51.7           | Demand Deposits                                |
| Depozita me afat                                   | 136.9          | 108.2          | 168.0          | 220.9          | 139.0          | 214.6          | 195.9          | 145.2          | 141.2          | 188.7          | 166.6          | 234.8          | Time Deposits                                  |
| Çertifikata depozitash                             | 0.6            | 0.1            | 0.6            | 0.2            | 7.6            | 5.0            | 1.2            | 1.5            | 2.1            | 2.1            | 1.2            | 5.9            | Certificat of Deposits                         |
| <b>Letra me vlerë</b>                              | <b>1,358.2</b> | <b>1,403.6</b> | <b>1,379.0</b> | <b>1,329.7</b> | <b>1,291.3</b> | <b>1,407.7</b> | <b>1,485.6</b> | <b>1,573.4</b> | <b>1,535.6</b> | <b>1,564.0</b> | <b>1,611.3</b> | <b>1,582.6</b> | <b>Securities</b>                              |
| FixBIS   | 113.7          | 114.5          | 117.3          | 102.6          | 63.5           | 130.0          | 160.1          | 181.4          | 150.2          | 199.8          | 210.2          | 153.1          | FixBIS   |
| a. Letra me vlerë BIS Basle                        | 184.9          | 165.0          | 171.4          | 190.0          | 190.3          | 201.6          | 236.4          | 329.9          | 311.5          | 239.0          | 230.0          | 267.9          | a. Securities BIS Basle                        |
| b. Letra me vlerë me diskaunt                      |                |                |                |                |                |                |                |                |                |                |                |                | b. Discount Securities                         |
| Bono thesari të qeverive të huaja                  | 36.9           | 36.9           | 19.1           | 19.1           | 18.8           | 19.1           | 19.3           | 19.7           | 19.5           | 19.5           | 19.9           |                | Foreign Gov. T- Bills                          |
| Letra me vlerë të agjencive amerikane              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | US Agency Securities                           |
| c. Letra me vlerë me kupon                         |                |                |                |                |                |                |                |                |                |                |                |                | c. Cupon Securities                            |
| Nota thesari të qeverive të huaja                  | 917.9          | 981.3          | 965.0          | 911.9          | 918.6          | 956.5          | 968.2          | 939.7          | 953.2          | 1,003.5        | 1,036.8        | 1,044.7        | Foreign Gov. T-Notes                           |
| Nota thesari të agjencive të huaja                 | 5.0            | 5.0            | 5.0            | 5.0            | 5.0            | -              | -              | -              | -              | -              | 11.34          | 18.45          | US Agency T-Notes                              |
| d. Letra me vlerë të IBRD                          | 99.8           | 100.9          | 101.2          | 101.1          | 95.1           | 100.5          | 101.6          | 102.7          | 101.2          | 102.2          | 103.1          | 98.6           | d. IBRD-s Securities                           |
| <b>Pozicioni rezervë në FMN</b>                    | <b>5.0</b>     | <b>5.0</b>     | <b>5.1</b>     | <b>5.0</b>     | <b>5.0</b>     | <b>5.0</b>     | <b>5.1</b>     | <b>5.1</b>     | <b>5.1</b>     | <b>5.1</b>     | <b>5.1</b>     | <b>5.1</b>     | <b>Reserve position in the Fund</b>            |
| <b>Mbajtjet e SDR</b>                              | <b>11.6</b>    | <b>11.7</b>    | <b>11.0</b>    | <b>9.0</b>     | <b>6.4</b>     | <b>8.6</b>     | <b>8.7</b>     | <b>8.8</b>     | <b>7.8</b>     | <b>5.8</b>     | <b>7.1</b>     | <b>5.4</b>     | <b>SDR holdings</b>                            |
| <b>Detyrimet e huaja totale</b>                    | <b>104.2</b>   | <b>106.9</b>   | <b>108.8</b>   | <b>103.9</b>   | <b>105.6</b>   | <b>104.7</b>   | <b>102.1</b>   | <b>104.1</b>   | <b>103.2</b>   | <b>100.5</b>   | <b>100.0</b>   | <b>107.6</b>   | <b>Total Foreign Liabilities</b>               |
| Depozita të jorezidentëve                          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | Non-Resident Deposits                          |
| Llogaritë korrespondente                           | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | Correspondent Deposits                         |
| Kredi nga bankat e huaja                           | 12.6           | 12.6           | 13.1           | 13.1           | 12.8           | 13.1           | 12.9           | 13.2           | 13.0           | 13.1           | 13.3           | 13.3           | Foreign Bank Credit                            |
| Detyrimet ndaj FMN                                 | 90.1           | 90.2           | 90.8           | 88.8           | 85.7           | 86.7           | 87.2           | 87.9           | 86.2           | 84.5           | 84.8           | 83.1           | IMF Liabilities                                |
| Të tjera IBRD                                      | 1.5            | 4.0            | 4.9            | 2.0            | 7.0            | 4.9            | 2.0            | 3.0            | 3.9            | 2.9            | 2.0            | 11.2           | Other (IBRD)                                   |
| <b>Mjetet valutore neto</b>                        | <b>1,535.5</b> | <b>1,548.1</b> | <b>1,591.2</b> | <b>1,688.7</b> | <b>1,679.1</b> | <b>1,706.5</b> | <b>1,725.1</b> | <b>1,741.6</b> | <b>1,723.5</b> | <b>1,762.8</b> | <b>1,815.9</b> | <b>1,824.3</b> | <b>Net Foreign Assets</b>                      |

Burimi : Banka e Shqipërisë.

Source : Bank of Albania.

| MVN të BSH<br>Në milionë Usd<br>Fundit i periudhës | 1995         | 1996         | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003           | 2004           | 2005           | 2006           | NFA of BOA<br>Millions of USD<br>End of Period |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|----------------|----------------|----------------|--|
| <b>Mjetet e huaja totale</b>                       | <b>490.2</b> | <b>547.6</b> | <b>566.7</b> | <b>642.8</b> | <b>520.8</b> | <b>642.5</b> | <b>763.5</b> | <b>852.1</b> | <b>1,024.2</b> | <b>1,370.6</b> | <b>1,422.0</b> | <b>1,792.6</b> | <b>Total Foreign Assets</b>                    |
| <b>Ari (me kursin korent)</b>                      | <b>24.3</b>  | <b>42.5</b>  | <b>33.4</b>  | <b>33.7</b>  | <b>34.5</b>  | <b>30.4</b>  | <b>30.7</b>  | <b>27.7</b>  | <b>28.9</b>    | <b>30.2</b>    | <b>35.5</b>    | <b>43.9</b>    | <b>Gold (Current Exchange Rate)</b>            |
| <b>Arka dhe depozita në bankat e huaja</b>         | <b>240.8</b> | <b>279.3</b> | <b>307.7</b> | <b>225.0</b> | <b>202.6</b> | <b>300.8</b> | <b>133.7</b> | <b>40.9</b>  | <b>99.1</b>    | <b>124.1</b>   | <b>98.3</b>    | <b>404.9</b>   | <b>"Cash " and Deposits in Foreign Banks</b>   |
| Arka në valutë                                     | —            | 2.0          | 1.8          | 0.1          | 1.5          | 0.1          | 1.9          | 0.2          | 0.1            | 0.1            | 0.1            | 0.2            | Cash in vault                                  |
| Depozita pa afat                                   | 3.9          | 9.6          | 33.4         | 37.0         | 71.7         | 75.6         | 71.4         | 19.0         | 82.1           | 119.9          | 77.2           | 183.6          | Demand Deposits                                |
| Depozita me afat                                   | 236.9        | 267.7        | 272.5        | 187.9        | 129.4        | 225.1        | 60.3         | 21.8         | 16.9           | 4.1            | 21.0           | 220.9          | Time Deposits                                  |
| <b>Letra me vlerë</b>                              | <b>—</b>     | <b>—</b>     | <b>—</b>     | <b>98.0</b>  | <b>202.2</b> | <b>231.1</b> | <b>513.5</b> | <b>697.7</b> | <b>801.0</b>   | <b>1,110.6</b> | <b>1,271.0</b> | <b>1,329.7</b> | <b>Securities</b>                              |
| FixBIS   | —            | —            | —            | 98.0         | 202.2        | 99.6         | 137.7        | 40.7         | 59.6           | 178.6          | 238.3          | 102.6          | FixBIS   |
| Letra me vlerë BIS Basle                           | —            | —            | —            | —            | —            | —            | 139.2        | 130.2        | 36.5           | 59.6           | 43.7           | 190.0          | Securities BIS Basle                           |
| a. Letra me vlerë me diskaunt                      | —            | —            | —            | —            | —            | —            | —            | —            | —              | —              | —              | —              | a.Discount Securities                          |
| Bono thesari të qeverive të huaja                  | —            | —            | —            | —            | —            | 131.5        | 96.9         | 79.2         | 24.8           | 18.8           | 23.5           | 19.1           | Foreign Gov. T- Bills                          |
| Letra me vlerë të agjencive amerikane              | —            | —            | —            | —            | —            | —            | 44.1         | 19.7         | —              | —              | —              | —              | US Agency Securities                           |
| b. Letra me vlerë me kupon                         | —            | —            | —            | —            | —            | —            | —            | —            | —              | —              | —              | —              | b. Cupon Securities                            |
| Nota thesari të qeverive të huaja                  | —            | —            | —            | —            | —            | —            | 75.3         | 336.6        | 609.6          | 803.5          | 940.6          | 911.9          | Foreign Gov. T-Notes                           |
| Nota thesari të agjencive të huaja                 | —            | —            | —            | —            | —            | —            | 20.3         | 91.4         | 70.4           | 50.1           | 24.9           | 5.0            | US Agency T-Notes                              |
| <b>Pozicioni rezervë në FMN</b>                    | <b>—</b>     | <b>—</b>     | <b>—</b>     | <b>—</b>     | <b>4.6</b>   | <b>4.4</b>   | <b>4.2</b>   | <b>4.5</b>   | <b>5.0</b>     | <b>5.2</b>     | <b>4.8</b>     | <b>9.0</b>     | <b>Reserve position in the Fund</b>            |
| <b>Mbajtjet e SDR</b>                              | <b>0.1</b>   | <b>0.8</b>   | <b>—</b>     | <b>61.1</b>  | <b>76.9</b>  | <b>76.0</b>  | <b>81.5</b>  | <b>81.3</b>  | <b>90.3</b>    | <b>100.5</b>   | <b>12.5</b>    | <b>101.1</b>   | <b>SDR holdings</b>                            |
| <b>Bono thesari të Qeverisë Amerikane</b>          | <b>225.0</b> | <b>225.0</b> | <b>225.0</b> | <b>225.0</b> | <b>—</b>     | <b>—</b>     | <b>—</b>     | <b>—</b>     | <b>—</b>       | <b>—</b>       | <b>—</b>       | <b>—</b>       | <b>US Government TB</b>                        |
| <b>Detyrimet e huaja totale</b>                    | <b>458.5</b> | <b>492.0</b> | <b>479.6</b> | <b>517.1</b> | <b>177.4</b> | <b>142.0</b> | <b>136.8</b> | <b>144.8</b> | <b>105.1</b>   | <b>111.6</b>   | <b>104.3</b>   | <b>103.9</b>   | <b>Total Foreign Liabilities</b>               |
| Depozita të jorezidentëve                          | —            | —            | —            | —            | —            | —            | —            | —            | —              | —              | —              | —              | Non-Resident Deposits                          |
| Llogaritë korrespondente                           | 3.0          | 2.3          | —            | 1.3          | —            | —            | —            | —            | —              | —              | —              | —              | Correspondent Deposits                         |
| Kredi nga bankat e huaja                           | 16.9         | 32.9         | 40.7         | 60.4         | 58.7         | 54.1         | 53.6         | 64.0         | 15.1           | 15.0           | 12.4           | 13.1           | Foreign Bank Credit                            |
| Detyrimet ndaj FMN                                 | 64.1         | 54.1         | 55.0         | 64.4         | 80.5         | 87.9         | 83.2         | 80.8         | 90.1           | 96.6           | 91.8           | 88.8           | IMF Liabilities                                |
| Detyrime afatshkurtra                              | 40.6         | 42.6         | 38.9         | 39.0         | 38.2         | —            | —            | —            | —              | —              | —              | 2.0            | Overdue Short -Term                            |
| Komuniteti Evropian (falas)                        | 108.8        | 135.1        | 120.0        | 127.0        | —            | —            | —            | —            | —              | —              | —              | —              | EC deposits Liabilities                        |
| Obligacione 30-vjeçare                             | 225.0        | 225.0        | 225.0        | 225.0        | —            | —            | —            | —            | —              | —              | —              | —              | 30-Year Bonds for FX Claims                    |
| <b>Mjetet valutore neto</b>                        | <b>31.8</b>  | <b>55.6</b>  | <b>87.1</b>  | <b>125.7</b> | <b>343.4</b> | <b>500.5</b> | <b>626.7</b> | <b>707.4</b> | <b>919.0</b>   | <b>1,259.0</b> | <b>1,317.7</b> | <b>1,688.7</b> | <b>Net Foreign Assets</b>                      |

Burimi : Banka e Shqipërisë.

Source : Bank of Albania.

| Bankat që pranojnë depozita BPD<br>Në milionë lekë<br>Fundi i periudhës | Sep 2006       | Oct 2006       | Nov 2006       | Dec 2006       | Jan 2007       | Feb 2007       | Mar 2007       | Apr 2007       | May 2007       | Jun 2007       | Jul 2007       | Aug 2007       | Deposit Money Banks DMB<br>Millions of Lek<br>End of Period |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
|   | Sht 2006       | Tet 2006       | Nën 2006       | Dhj 2006       | Jan 2007       | Shk 2007       | Mar 2007       | Pri 2007       | Maj 2007       | Qer 2007       | Qer 2007       | Gsh 2007       |   |
|   |                |                |                |                |                |                |                |                |                |                |                |                |   |
| <b>Mjetet financiare</b>  | <b>557,051</b> | <b>565,229</b> | <b>579,835</b> | <b>611,398</b> | <b>617,691</b> | <b>633,324</b> | <b>635,578</b> | <b>641,812</b> | <b>650,530</b> | <b>653,239</b> | <b>660,997</b> | <b>677,516</b> | <b>Assets</b>   |
| Rezervat  | 59,574         | 59,863         | 63,035         | 60,244         | 56,623         | 58,293         | 60,499         | 59,651         | 58,834         | 61,813         | 63,395         | 66,218         | Reserves  |
| Mjetet valutore   | 105,552        | 105,768        | 104,059        | 109,545        | 110,033        | 113,999        | 109,587        | 109,771        | 106,054        | 103,576        | 105,545        | 111,206        | Foreign Assets  |
| Pretendime ndaj qeverisë  | 223,450        | 225,102        | 233,207        | 246,198        | 246,268        | 250,070        | 248,873        | 248,740        | 250,841        | 251,190        | 252,613        | 253,328        | Claims on Central Government                                |
| Pretendime ndaj ndërmarrjeve jofinanciare publike                       | 54             | 55             | 64             | 172            | 68             | 78             | 655            | 2,427          | 2,389          | 2,317          | 2,718          | 670            | Claims on Non-Financial Public Enterprises                  |
| Pretendime ndaj sektorit privat   | 165,611        | 172,877        | 179,413        | 190,981        | 194,268        | 203,367        | 212,879        | 219,190        | 225,423        | 232,293        | 236,670        | 246,039        | Claims on Private Sector                                    |
| Pretendime ndaj institucioneve të tjera financiare                      | 64             | 64             | 58             | 58             | 51             | 52             | 45             | 83             | 71             | 67             | 57             | 54             | Claims on other financial institutions                      |
| Hua bankës qendrore- Repo   | 2,745          | 1,500          | –              | 4,199          | 10,380         | 7,465          | 3,040          | 1,950          | 6,917          | 1,984          | –              | –              | Claims on Central Bank- Repo                                |
| <b>Detyrimet financiare</b>   | <b>557,051</b> | <b>565,229</b> | <b>579,835</b> | <b>611,398</b> | <b>617,691</b> | <b>633,324</b> | <b>635,578</b> | <b>641,812</b> | <b>650,530</b> | <b>653,239</b> | <b>660,997</b> | <b>677,516</b> | <b>Liabilities</b>  |
| Depozita pa afat në lekë të rezidentëve                                 | 80,416         | 79,616         | 80,531         | 84,231         | 80,131         | 75,946         | 75,535         | 74,035         | 73,508         | 73,798         | 148,245        | 73,651         | Resident's Demand Deposits in Lek                           |
| Depozita me afat në lekë të rezidentëve                                 | 216,648        | 220,358        | 222,747        | 230,234        | 239,302        | 244,337        | 245,964        | 248,744        | 250,055        | 249,197        | 248,737        | 251,011        | Residents Time Deposits in Lek                              |
| Depozitat në valutë të rezidentëve                                      | 183,750        | 189,453        | 188,436        | 196,550        | 202,715        | 209,459        | 211,191        | 212,908        | 213,312        | 209,385        | 144,173        | 242,006        | Foreign Currency Deposits                                   |
| Detyrime të huaja   | 21,305         | 22,389         | 24,092         | 37,816         | 33,719         | 38,124         | 40,801         | 42,887         | 44,429         | 47,718         | 46,857         | 33,229         | Foreign Liabilities   |
| Depozita të qeverisë  | –              | –              | –              | –              | –              | –              | –              | –              | –              | –              | –              | –              | Central Government Deposits                                 |
| Banka si agjent i qeverisë  | 5,873          | 3,055          | 7,698          | 884            | 1,499          | 3,872          | 4,191          | 1,744          | 7,496          | 7,422          | 1,355          | 1,159          | Bank as Executing Agencies                                  |
| Hua nga autoriteti monetar  | 814            | 1,563          | 6,249          | 10,124         | 6,884          | 3,730          | 1,188          | 3,725          | 3,750          | 2,751          | 8,913          | 8,601          | Credit from Monetary Authority                              |
| Llogaria kapitale   | 45,493         | 46,800         | 47,211         | 48,355         | 50,723         | 51,195         | 52,160         | 53,201         | 53,717         | 54,157         | 55,044         | 59,861         | Capital Account   |
| Zëra të tjerë neto  | 2,751          | 1,996          | 2,872          | 3,204          | 2,719          | 6,661          | 4,547          | 4,566          | 4,264          | 8,810          | 7,674          | 7,998          | Other Items (Net)   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| <b>Bankat që pranojnë depozita BPD</b><br><b>Në milionë lekë</b><br><b>Fundi i periudhës</b> | <b>1994</b>    | <b>1995</b>    | <b>1996</b>    | <b>1997</b>    | <b>1998</b>    | <b>1999</b>    | <b>2000</b>    | <b>2001</b>    | <b>2002</b>    | <b>2003</b>    | <b>2004</b>    | <b>2005</b>    | <b>2006</b>    | <b>Deposit Money Banks DMB</b><br><b>Millions of Lek</b><br><b>End of Period</b> |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| <b>Mjetet financiare</b>   | <b>125,875</b> | <b>153,723</b> | <b>205,154</b> | <b>180,936</b> | <b>207,709</b> | <b>248,029</b> | <b>269,454</b> | <b>315,508</b> | <b>336,758</b> | <b>257,339</b> | <b>294,563</b> | <b>485,695</b> | <b>611,398</b> | <b>Assets</b>  |
| Rezervat   | 11,934         | 10,302         | 12,904         | 16,442         | 21,566         | 28,150         | 30,161         | 33,831         | 32,018         | 35,213         | 40,588         | 49,920         | 60,244         | Reserves   |
| Mjetet valutore  | 16,944         | 23,465         | 35,437         | 38,959         | 49,970         | 57,972         | 65,051         | 83,435         | 81,332         | 77,599         | 84,224         | 88,238         | 109,545        | Foreign Assets   |
| Pretendime ndaj qeverisë   | 87,311         | 108,516        | 142,509        | 109,700        | 119,858        | 143,394        | 151,000        | 170,301        | 184,757        | 205,452        | 222,328        | 225,193        | 246,198        | Claims on Central Government   |
| Pretendime ndaj NPJF   | 2,485          | 3,093          | 3,414          | 2,880          | 2,830          | 1,671          | 1,053          | 547            | 33             | —              | 116            | 68             | 172            | Claims on NFPE   |
| Pretendime ndaj sektorit privat  | 7,201          | 8,347          | 10,890         | 12,955         | 13,485         | 16,841         | 22,189         | 27,394         | 38,619         | 50,585         | 69,306         | 121,198        | 190,981        | Claims on Private Sector   |
| Pretendime ndaj instit. të tjera financiare  | —              | —              | —              | —              | —              | —              | —              | —              | —              | 98             | 551            | 673            | 58             | Claims on other financial institutions   |
| Hua bankës qendrore- Repo  | —              | —              | —              | —              | —              | —              | —              | —              | —              | 1,204          | 2,263          | 505            | 4,199          | Claims on Central Bank- Repo   |
| <b>Detyrimet financiare</b>  | <b>125,875</b> | <b>153,723</b> | <b>205,154</b> | <b>180,936</b> | <b>207,709</b> | <b>248,029</b> | <b>269,454</b> | <b>315,508</b> | <b>336,758</b> | <b>370,151</b> | <b>419,376</b> | <b>485,695</b> | <b>611,398</b> | <b>Liabilities</b>   |
| Depozita pa afat në lekë të rezidentëve  | 11,140         | 17,346         | 42,591         | 18,941         | 15,405         | 21,668         | 24,805         | 23,835         | 21,900         | 19,537         | 34,729         | 77,995         | 84,231         | Resident's Demand Deposits in Leks   |
| Depozita me afat në lekë të rezidentëve  | 18,705         | 28,117         | 30,240         | 70,554         | 115,535        | 136,658        | 140,456        | 162,376        | 171,986        | 204,783        | 218,577        | 198,467        | 230,234        | Time Deposits  |
| Depozita në valutë të rezidentëve  | 13,304         | 20,080         | 33,907         | 36,326         | 40,263         | 53,211         | 63,604         | 89,013         | 91,957         | 98,914         | 115,796        | 151,886        | 196,550        | Foreign Currency Deposits  |
| Detyrime të huaja  | 1,820          | 1,137          | 1,218          | 2,019          | 2,535          | 4,492          | 6,108          | 10,811         | 14,190         | 15,918         | 14,247         | 16,552         | 37,816         | Foreign Liabilities  |
| Depozita të qeverisë   | 68,051         | 75,915         | 80,406         | 25,795         | 1,049          | —              | —              | —              | —              | —              | —              | —              | —              | Central Government Deposits  |
| Banka si agjent i qeverisë   | —              | —              | —              | —              | —              | 804            | 1,461          | 1,795          | 1,012          | 858            | 663            | 681            | 884            | Bank as Executing Agencies   |
| Hua nga autoriteti monetar   | 649            | —              | 1,687          | 3,641          | -142           | 169            | -3,271         | 1,005          | 3,982          | 657            | 831            | 761            | 10,124         | Credit from Monetary Authority   |
| Llogaria kapitale  | 6,623          | 9,764          | 14,214         | 25,454         | 25,265         | 25,808         | 30,214         | 21,993         | 24,119         | 24,539         | 28,968         | 36,964         | 48,355         | Capital Account  |
| Zëra të tjerë neto   | 5,585          | 1,364          | 892            | -1,793         | 7,800          | 5,219          | 6,076          | 4,681          | 7,612          | 4,943          | 5,565          | 2,390          | 3,204          | Other Items (Net)  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.



| MVN të BPD<br>Në milionë Usd<br>Fundi i periudhës   | Sep 2006       | Oct 2006       | Nov 2006       | Dec 2006       | Jan 2007       | Feb 2007       | Mar 2007       | Apr 2007       | May 2007       | Jun 2007       | Jul 2007       | Aug 2007       | NFA of DMB<br>Millions of USD<br>End of Period |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
|   | Sht 2006       | Tet 2006       | Nën 2006       | Dhj 2006       | Jan 2007       | Shk 2007       | Mar 2007       | Pri 2007       | Maj 2007       | Qer 2007       | Korr 2007      | Gsh 2007       |  |
|   |                |                |                |                |                |                |                |                |                |                |                |                |  |
| <b>Mjetet e huaja gjithsej</b>                      | <b>1,087.3</b> | <b>1,087.0</b> | <b>1,105.6</b> | <b>1,163.9</b> | <b>1,141.8</b> | <b>1,193.1</b> | <b>1,153.8</b> | <b>1,180.3</b> | <b>1,147.1</b> | <b>1,144.5</b> | <b>1,188.2</b> | <b>1,229.8</b> | <b>Total Foreign Assets</b>                    |
| Arka në valutë                                      | 68.0           | 69.4           | 70.9           | 93.3           | 74.6           | 65.0           | 72.7           | 72.6           | 71.6           | 72.9           | 94.7           | 103.2          | Cash in vault                                  |
| Depozita pa afat                                    | 35.3           | 28.7           | 31.3           | 56.9           | 31.3           | 38.3           | 32.2           | 35.8           | 42.0           | 86.6           | 40.2           | 45.9           | Demand Deposits                                |
| Depozita me afat                                    | 799.7          | 785.7          | 799.0          | 822.2          | 894.1          | 951.5          | 907.8          | 929.6          | 892.9          | 844.4          | 906.3          | 915.8          | Time Deposits                                  |
| Letra me vlerë të jorezidentëve                     | 115.3          | 112.5          | 111.3          | 111.3          | 87.0           | 87.3           | 87.4           | 87.9           | 87.6           | 87.8           | 88.2           | 114.2          | Non-resident's Securities                      |
| Hua të dhëna jorezidentëve                          | 56.5           | 74.9           | 76.6           | 57.6           | 32.6           | 32.6           | 35.3           | 35.7           | 34.7           | 34.6           | 40.5           | 32.7           | Loans to non-residents                         |
| Investime në degë të huaja                          | 12.5           | 16.0           | 16.5           | 22.8           | 22.1           | 18.5           | 18.6           | 18.7           | 18.3           | 18.2           | 18.3           | 18.0           | Investments on foreign branches                |
| <b>Detyrimet e huaja gjithsej</b>                   | <b>219.4</b>   | <b>230.1</b>   | <b>256.1</b>   | <b>401.8</b>   | <b>349.9</b>   | <b>399.0</b>   | <b>429.4</b>   | <b>461.1</b>   | <b>480.5</b>   | <b>527.1</b>   | <b>527.6</b>   | <b>367.5</b>   | <b>Total Foreign Liabilities</b>               |
| Kredi nga jorezidentët                              | 118.5          | 137.6          | 150.9          | 152.4          | 125.6          | 144.1          | 177.8          | 203.3          | 221.5          | 190.1          | 211.5          | 234.5          | Non-resident's Credits                         |
| Depozita të bankave të huaja                        | 55.2           | 47.9           | 56.7           | 199.4          | 195.3          | 205.0          | 201.2          | 206.7          | 205.1          | 276.7          | 259.4          | 71.6           | Foreign Bank Deposits                          |
| Llogari rrjedhëse&Depozita pa afat të jorezidentëve | 36.3           | 36.3           | 37.6           | 40.7           | 20.2           | 41.2           | 41.4           | 41.3           | 43.3           | 47.6           | 47.3           | 50.5           | Non-resident's Curr.Acc.& Demand Deposits      |
| Depozita me afat të jorezidentëve                   | 9.5            | 9.4            | 11.4           | 10.4           | 10.6           | 10.4           | 10.5           | 11.6           | 12.2           | 14.5           | 12.2           | 13.9           | Non-resident's Time Deposits                   |
| Llogari të tjera me jorezidentët                    | -              | -1.1           | -0.5           | -1.1           | -1.7           | -1.7           | -1.6           | -1.8           | -1.6           | -1.8           | -2.8           | -3.0           | Other accounts with non-residents              |
| <b>Mjetet e huaja neto</b>                          | <b>867.9</b>   | <b>856.9</b>   | <b>849.5</b>   | <b>762.1</b>   | <b>791.9</b>   | <b>794.1</b>   | <b>724.4</b>   | <b>719.2</b>   | <b>666.6</b>   | <b>617.4</b>   | <b>660.6</b>   | <b>862.3</b>   | <b>Net Foreign Assets</b>                      |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| <b>MVN të BPD</b><br><b>Në milionë Usd</b><br><b>Fundi i periudhës</b> | <b>1998</b>  | <b>1999</b>  | <b>2000</b>  | <b>2001</b>  | <b>2002</b>  | <b>2003</b>  | <b>2004</b>  | <b>2005</b>  | <b>2006</b>    | <b>NFA of DMC</b><br><b>Millions of USD</b><br><b>End of Period</b> |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|---|
| <b>Mjetet e huaja gjithsej</b>   | <b>355.5</b> | <b>423.6</b> | <b>400.9</b> | <b>610.0</b> | <b>585.2</b> | <b>728.0</b> | <b>909.2</b> | <b>851.8</b> | <b>1,163.9</b> | <b>Total Foreign Assets</b>   |
| Arka në valutë   | 13.4         | 19.9         | 24.2         | 109.5        | 31.6         | 46.8         | 68.6         | 61.9         | 93.3           | Cash in vault   |
| Depozita pa afat   | 23.6         | 37.2         | 36.1         | 49.8         | 37.1         | 48.6         | 49.3         | 37.1         | 56.9           | Demand Deposits   |
| Depozita me afat   | 318.5        | 366.5        | 340.6        | 372.5        | 398.9        | 482.5        | 619.4        | 534.8        | 822.2          | Time Deposits   |
| <b>Letra me vlerë të jorezidentëve</b>                                 | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>77.6</b>  | <b>117.2</b> | <b>143.2</b> | <b>148.8</b> | <b>142.6</b> | <b>111.3</b>   | <b>Non-resident's Securities</b>                                    |
| <b>Hua të dhëna jorezidentëve</b>                                      | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>0.6</b>   | <b>0.4</b>   | <b>6.8</b>   | <b>12.8</b>  | <b>66.6</b>  | <b>57.6</b>    | <b>Loans to non-residents</b>                                       |
| <b>Investime në degë të huaja</b>                                      | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>10.2</b>  | <b>8.8</b>   | <b>22.8</b>    | <b>Investments on foreign branches</b>                              |
| <b>Detyrimet e huaja gjithsej</b>                                      | <b>20.4</b>  | <b>31.4</b>  | <b>38.2</b>  | <b>74.8</b>  | <b>93.6</b>  | <b>133.9</b> | <b>153.9</b> | <b>159.8</b> | <b>401.8</b>   | <b>Total Foreign Liabilities</b>                                    |
| Hua nga bankat e huaja   | -            | 2.8          | 5.2          | 5.4          | 6.1          | 12.9         | 9.4          | 66.4         | 152.4          | Foreign Bank Credit   |
| Depozita të bankave të huaja   | 4.0          | -            | -            | 51.6         | 71.4         | 104.9        | 111.4        | 63.3         | 199.4          | Foreign Bank Deposits   |
| Llog. rrjedhëse&Depozita pa afat të jorezidentëve                      | 16.2         | 28.6         | 32.9         | 16.3         | 13.5         | 13.7         | 31.3         | 28.7         | 40.7           | Non-resident's Curr.Acc.& Demand Deposits                           |
| Depozita me afat të jorezidentëve                                      | -            | -            | -            | 1.5          | 2.6          | 2.4          | 4.5          | 6.7          | 10.4           | Non-resident's Time Deposits  |
| Llogari të tjera me jorezidentët                                       | -            | -            | -            | -            | -            | -            | -2.7         | -5.3         | -1.1           | Other accounts with non-residents                                   |
| <b>Mjetet e huaja neto</b>   | <b>335.1</b> | <b>392.2</b> | <b>362.6</b> | <b>535.2</b> | <b>491.6</b> | <b>594.2</b> | <b>755.4</b> | <b>692.0</b> | <b>762.1</b>   | <b>Net Foreign Assets</b>   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| Rezervat e BPD dhe BSH<br>Në milionë lekë<br>Fundit i periudhës | Sep 2006      | Oct 2006      | Nov 2006      | Dec 2006      | Jan 2007      | Feb 2007      | Mar 2007      | Apr 2007      | May 2007      | Jun 2007      | Jul 2007      | Aug 2007      | Reserves of BOA and DMB<br>Millions of Lek<br>End of Period |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
|   | Sht 2006      | Tet 2006      | Nën 2006      | Dhj 2006      | Jan 2007      | Shk 2007      | Mar 2007      | Pri 2007      | Maj 2007      | Qer 2007      | Korr 2007     | Gsh 2007      |   |
| <b>Rezervat e BPD</b>   | <b>54,124</b> | <b>54,675</b> | <b>56,921</b> | <b>55,261</b> | <b>51,219</b> | <b>52,863</b> | <b>54,618</b> | <b>53,532</b> | <b>53,751</b> | <b>56,036</b> | <b>57,802</b> | <b>59,848</b> | <b>DMB reserves</b>   |
| Rezerva e detyruar<br>në lekë                                   | 17,341        | 17,834        | 18,179        | 18,273        | 19,135        | 19,615        | 20,160        | 19,998        | 20,223        | 20,115        | 20,140        | 21,375        | Required reserves<br>in Lek                                 |
| në valutë   | 17,341        | 17,834        | 18,179        | 18,273        | 19,135        | 19,615        | 20,160        | 19,998        | 20,223        | 20,115        | 20,140        | 21,375        | in foreign currency   |
| Llogari në BSH<br>në lekë                                       | 36,783        | 36,841        | 38,742        | 36,988        | 32,084        | 33,248        | 34,458        | 33,534        | 33,528        | 35,921        | 37,662        | 38,473        | Accounts with BOA<br>in Lek                                 |
| në valutë   | 36,598        | 36,652        | 38,605        | 36,921        | 31,988        | 33,129        | 34,350        | 33,451        | 33,442        | 33,983        | 35,778        | 36,530        | in foreign currency   |
|   | 186           | 189           | 137           | 67            | 96            | 119           | 107           | 83            | 87            | 1,939         | 1,884         | 1,942         |   |
| <b>Rezervat e BSH</b>   | <b>53,777</b> | <b>54,671</b> | <b>56,862</b> | <b>49,367</b> | <b>50,848</b> | <b>52,012</b> | <b>54,102</b> | <b>52,452</b> | <b>52,664</b> | <b>56,969</b> | <b>57,323</b> | <b>59,708</b> | <b>Reserves of BOA</b>                                      |
| Rezerva e detyruar<br>në lekë                                   | 46,419        | 47,372        | 48,006        | 48,395        | 50,252        | 50,820        | 51,879        | 51,805        | 51,605        | 51,898        | 52,134        | 52,564        | Required reserves<br>in Lek                                 |
| në valutë   | 29,079        | 29,538        | 29,827        | 30,122        | 31,116        | 31,205        | 31,719        | 31,807        | 31,885        | 32,080        | 32,153        | 32,102        | in foreign currency   |
| Llogaritë e BPD në BSH<br>në lekë                               | 7,358         | 7,299         | 8,856         | 972           | 597           | 1,192         | 2,224         | 647           | 1,059         | 5,071         | 5,189         | 7,145         | DMB accounts with BOA<br>in Lek                             |
| në valutë   | 7,172         | 7,110         | 8,720         | 941           | 496           | 1,073         | 2,117         | 564           | 471           | 1,801         | 3,146         | 4,289         | in foreign currency   |
|   | 186           | 189           | 137           | 67            | 100           | 119           | 107           | 83            | 588           | 3,270         | 2,043         | 2,856         |   |
| <b>Ndryshimi i rezervave BSH-BPD</b>                            | <b>-347</b>   | <b>-4</b>     | <b>-59</b>    | <b>-5,894</b> | <b>-371</b>   | <b>-851</b>   | <b>-515</b>   | <b>-1,080</b> | <b>-1,087</b> | <b>933</b>    | <b>-478</b>   | <b>-139</b>   | <b>Difference of reserves BOA-DMB</b>                       |

Burimi : Banka e Shqipërisë .

Source : Bank of Albania .

| <b>Rezervat e BPD dhe BSH</b><br><b>Në milionë lekë</b><br><b>Fundi i periudhës</b> | <b>2001</b>   | <b>2002</b>   | <b>2003</b>   | <b>2004</b>   | <b>2005</b>   | <b>2006</b>   | <b>Reserves of BOA and DMB</b><br><b>Millions of Lek</b><br><b>End of Period</b> |
|---|---------------|---------------|---------------|---------------|---------------|---------------|--|
| <b>Rezervat e BPD</b>   | <b>30,704</b> | <b>29,665</b> | <b>32,614</b> | <b>36,938</b> | <b>46,032</b> | <b>55,261</b> | <b>DMB reserves</b>  |
| Rezerva e detyruar<br>në lekë   | 7,895         | 9,138         | 9,140         | 10,825        | 14,683        | 18,273        | Required reserves<br>in Lek  |
| në valutë   | 7,895         | 9,138         | 9,140         | 10,825        | 14,683        | 18,273        | in foreign currency  |
| Llogari në BSH<br>në lekë   | 22,809        | 20,527        | 23,474        | 26,113        | 31,349        | 36,988        | Accounts with BOA<br>in Lek  |
| në valutë   | 22,749        | 20,458        | 23,423        | 26,048        | 31,231        | 36,921        | in foreign currency  |
|   | 60            | 69            | 51            | 65            | 119           | 67            |  |
| <b>Rezervat e BSH</b>   | <b>30,803</b> | <b>30,697</b> | <b>32,763</b> | <b>36,948</b> | <b>44,673</b> | <b>49,367</b> | <b>Reserves of BOA</b>   |
| Rezerva e detyruar<br>në lekë   | 7,895         | 9,139         | 31,375        | 35,481        | 41,662        | 48,395        | Required reserves<br>in Lek  |
| në valutë   | 7,895         | 9,139         | 22,236        | 24,655        | 26,979        | 30,122        | in foreign currency  |
| Llogaritë e BPD në BSH<br>në lekë   | 22,908        | 21,558        | 1,388         | 1,466         | 3,011         | 972           | DMB accounts with BOA<br>in Lek  |
| në valutë   | 22,844        | 20,816        | 1,336         | 1,402         | 2,892         | 941           | in foreign currency  |
|   | 64            | 742           | 51            | 65            | 119           | 67            |  |
| <b>Ndryshimi i rezervave BSH-BPD</b>  | <b>99</b>     | <b>1,032</b>  | <b>149</b>    | <b>9</b>      | <b>-1,359</b> | <b>-5,894</b> | <b>Difference of reserves BOA-DMB</b>  |

Burimi : Banka e Shqipërisë .

Source : Bank of Albania .

| Gjendja monetare<br>Në milionë lekë<br>Fundi i periudhës | Sep 2006       | Oct 2006       | Nov 2006       | Dec 2006       | Jan 2007       | Feb 2007       | Mar 2007       | Apr 2007       | May 2007       | Jun 2007       | Jul 2007       | Aug 2007       | Monetary Survey<br>Millions of Lek<br>End of Period |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
|  | Sht 2006       | Tet 2006       | Nën 2006       | Dhj 2006       | Jan 2007       | Shk 2007       | Mar 2007       | Pri 2007       | Maj 2007       | Qer 2007       | Korr 2007      | Gsh 2007       |   |
| <b>Mjetet valutore neto</b>                              | <b>233,598</b> | <b>234,505</b> | <b>230,205</b> | <b>230,966</b> | <b>238,833</b> | <b>239,057</b> | <b>232,764</b> | <b>228,939</b> | <b>221,265</b> | <b>215,509</b> | <b>219,900</b> | <b>243,822</b> | <b>Net Foreign Assets</b>                           |
| <b>Kredia e brendshme</b>                                | <b>437,696</b> | <b>447,475</b> | <b>455,273</b> | <b>484,144</b> | <b>490,009</b> | <b>500,516</b> | <b>507,049</b> | <b>513,475</b> | <b>519,637</b> | <b>523,468</b> | <b>528,828</b> | <b>538,460</b> | <b>Domestic Credit</b>                              |
| Pretendime neto ndaj qeverisë qendrore                   | 271,966        | 274,480        | 275,738        | 292,933        | 295,621        | 297,020        | 293,470        | 291,776        | 291,753        | 288,792        | 289,384        | 291,696        | Claims on Central Government (Net)                  |
| Pretendime ndaj ndërmarrjeve jofinanciare publike        | 54             | 55             | 64             | 172            | 68             | 78             | 655            | 2,427          | 2,389          | 2,317          | 2,718          | 670            | Claims on Non-financial Public Enterprises          |
| Pretendime ndaj sektorit privat                          | 165,611        | 172,877        | 179,413        | 190,981        | 194,268        | 203,367        | 212,879        | 219,190        | 225,423        | 232,293        | 236,670        | 246,039        | Claims on Private Sector                            |
| Pretendime ndaj institucioneve financiare                | 64             | 64             | 58             | 58             | 51             | 52             | 45             | 83             | 71             | 67             | 57             | 54             | Claims on Financial Institutions                    |
| <b>Paraja</b>  | <b>226,617</b> | <b>225,507</b> | <b>226,856</b> | <b>247,505</b> | <b>235,590</b> | <b>230,520</b> | <b>228,885</b> | <b>226,946</b> | <b>225,239</b> | <b>223,916</b> | <b>227,940</b> | <b>224,198</b> | <b>Money</b>  |
| <b>Pothuaje paraja</b>                                   | <b>400,399</b> | <b>409,811</b> | <b>411,183</b> | <b>426,784</b> | <b>442,017</b> | <b>453,796</b> | <b>457,155</b> | <b>461,652</b> | <b>463,367</b> | <b>458,582</b> | <b>465,219</b> | <b>493,017</b> | <b>Quasi - Money</b>                                |
| <b>Llogaritë kapitale</b>                                | <b>48,411</b>  | <b>50,752</b>  | <b>50,654</b>  | <b>51,769</b>  | <b>51,744</b>  | <b>53,724</b>  | <b>55,130</b>  | <b>57,118</b>  | <b>55,931</b>  | <b>54,221</b>  | <b>55,527</b>  | <b>64,071</b>  | <b>Capital Accounts</b>                             |
| <b>Zëra të tjerë neto</b>                                | <b>-4,133</b>  | <b>-4,090</b>  | <b>-3,214</b>  | <b>-10,948</b> | <b>-509</b>    | <b>1,534</b>   | <b>-1,357</b>  | <b>-3,302</b>  | <b>-3,635</b>  | <b>2,258</b>   | <b>43</b>      | <b>995</b>     | <b>Other items net</b>                              |

Burimi : Banka e Shqipërisë .

Source: Bank of Albania.

| Gjendja monetare<br>Në milionë lekë<br>Fundit i periudhës |               |                |                |                |                |                |                |                |                |                |                |                | Monetary Survey<br>Millions of Lek<br>End of Period |
|---|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
|   | 1995          | 1996           | 1997           | 1998           | 1999           | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           | 2006           |   |
| <b>Mjetet valutore neto</b>                               | <b>35,454</b> | <b>54,435</b>  | <b>68,296</b>  | <b>83,368</b>  | <b>100,410</b> | <b>130,789</b> | <b>158,571</b> | <b>162,124</b> | <b>160,003</b> | <b>186,993</b> | <b>208,648</b> | <b>230,966</b> | <b>Assets</b>                                       |
| <b>Kredia e brendshme</b>                                 | <b>85,112</b> | <b>126,063</b> | <b>180,306</b> | <b>207,937</b> | <b>230,553</b> | <b>247,718</b> | <b>266,479</b> | <b>295,081</b> | <b>320,755</b> | <b>348,838</b> | <b>404,827</b> | <b>484,144</b> | <b>Net Foreign Assets</b>                           |
| Pretendime neto ndaj qeverisë qendrore                    | 73,673        | 111,759        | 164,470        | 191,622        | 212,041        | 224,476        | 238,538        | 256,429        | 270,071        | 278,865        | 282,889        | 292,933        | Domestic Credit                                     |
| Pretendime ndaj ndërmarrjeve jofinanciare publike         | 3,093         | 3,414          | 2,880          | 2,830          | 1,671          | 1,053          | 547            | 33             | —              | 116            | 68             | 172            | Claims on Central Government (Net)                  |
| Pretendime ndaj sektorit privat                           | 8,347         | 10,890         | 12,955         | 13,485         | 16,841         | 22,189         | 27,394         | 38,619         | 50,585         | 69,306         | 121,198        | 190,981        | Claims on Non-financial Public Enterprises          |
| Pretendime ndaj institucioneve financiare                 | —             | —              | —              | —              | —              | —              | —              | —              | 99             | 551            | 673            | 58             | Claims on Private Sector                            |
|   |               |                |                |                |                |                |                |                |                |                |                |                | Claims on Financial Institutions                    |
| <b>Paraja</b>   | <b>59,252</b> | <b>90,406</b>  | <b>91,667</b>  | <b>83,729</b>  | <b>103,004</b> | <b>124,041</b> | <b>142,926</b> | <b>152,741</b> | <b>144,730</b> | <b>172,833</b> | <b>227,684</b> | <b>247,505</b> | <b>Money</b>  |
| <b>Pothuajse paraja</b>                                   | <b>48,197</b> | <b>64,147</b>  | <b>106,880</b> | <b>155,797</b> | <b>189,869</b> | <b>204,060</b> | <b>251,390</b> | <b>263,944</b> | <b>303,697</b> | <b>334,373</b> | <b>350,352</b> | <b>426,784</b> | <b>Quasi - Money</b>                                |
| <b>Llogaritë kapitale</b>                                 | <b>20,373</b> | <b>31,042</b>  | <b>56,888</b>  | <b>63,824</b>  | <b>40,632</b>  | <b>51,733</b>  | <b>42,917</b>  | <b>51,606</b>  | <b>38,850</b>  | <b>32,350</b>  | <b>43,703</b>  | <b>51,769</b>  | <b>Capital Accounts</b>                             |
| <b>Zëra të tjerë neto</b>                                 | <b>-7,256</b> | <b>-5,097</b>  | <b>-6,833</b>  | <b>-12,045</b> | <b>-2,541</b>  | <b>-1,328</b>  | <b>-12,183</b> | <b>-11,086</b> | <b>-6,520</b>  | <b>-3,725</b>  | <b>-8,263</b>  | <b>-10,948</b> | <b>Other items net</b>                              |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| Oferta e parasë<br>Në milionë lekë<br>Fundit i periudhës | Sep 2006 | Oct 2006 | Nov 2006 | Dec 2006 | Jan 2007 | Feb 2007 | Mar 2007 | Apr 2007 | May 2007 | Jun 2007 | Jul 2007  | Aug 2007 | Money Supply<br>Millions of Lek<br>End of Period |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|--|
|  | Sht 2006 | Tet 2006 | Nën 2006 | Dhj 2006 | Jan 2007 | Shk 2007 | Mar 2007 | Pri 2007 | Maj 2007 | Qer 2007 | Korr 2007 | Gsh 2007 |  |
| <b>Paraja jashtë bankave</b>                             | 146,200  | 145,809  | 146,313  | 163,272  | 155,457  | 154,543  | 153,338  | 152,880  | 151,728  | 150,114  | 151,895   | 150,544  | <b>Currency Outside Banks</b>                    |
| Ndryshimi vjetor në %                                    | 5        | 4        | -2       | 14       | 12       | 13       | 11       | 11       | 8        | 4        | 3         | 3        | Annual change in %                               |
| <b>Rezerva e detyruar</b>                                | 46,419   | 47,372   | 48,006   | 48,395   | 50,252   | 50,820   | 51,879   | 51,805   | 51,605   | 51,898   | 52,135    | 52,564   | <b>Required Reserve</b>                          |
| Ndryshimi vjetor në %                                    | 11       | 13       | 15       | 15       | 17       | 18       | 20       | 19       | 17       | 17       | 13        | 13       | Annual change in %                               |
| <b>Llogari në BSH</b>                                    | 7,358    | 7,299    | 8,856    | 972      | 597      | 1,192    | 2,224    | 647      | 1,059    | 5,071    | 5,189     | 7,145    | <b>Accounts with BoA</b>                         |
| Ndryshimi vjetor në %                                    | 682      | 380      | 194      | 15       | -65      | -8       | -52      | -86      | -77      | 24       | 47        | -3       | Annual change in %                               |
| <b>Depozita pa afat në lekë të rezidentëve</b>           | 80,417   | 79,616   | 80,543   | 84,233   | 80,133   | 75,977   | 75,547   | 74,065   | 73,512   | 73,802   | 76,045    | 73,655   | <b>Residents Demand Deposits in Leks</b>         |
| Ndryshimi vjetor në %                                    | 7        | 2        | 2        | 2        | 2        | 2        | 2        | 2        | 2        | 2        | 2         | 2        | Annual change in %                               |
| <b>Depozita me afat në lekë të rezidentëve</b>           | 216,648  | 220,358  | 222,747  | 230,234  | 239,302  | 244,337  | 245,964  | 248,744  | 250,055  | 249,197  | 248,737   | 251,011  | <b>Residents Time Deposits in Leks</b>           |
| Ndryshimi vjetor në %                                    | 9        | 11       | 12       | 13       | 18       | 20       | 20       | 21       | 23       | 22       | 17        | 16       | Annual change in %                               |
| <b>Depozitat në valutë të rezidentëve</b>                | 183,750  | 189,453  | 188,436  | 196,550  | 202,715  | 209,459  | 211,191  | 212,908  | 213,312  | 209,385  | 216,482   | 242,006  | <b>Residents Foreign Currency Deposits</b>       |
| Ndryshimi vjetor në %                                    | 19       | 24       | 24       | 26       | 29       | 32       | 32       | 31       | 29       | 27       | 22        | 32       | Annual change in %                               |
| <b>Baza monetare</b>                                     | 205,428  | 205,749  | 209,300  | 217,624  | 211,712  | 212,016  | 213,333  | 211,481  | 209,479  | 212,865  | 214,922   | 216,626  | <b>Base Money</b>                                |
| Ndryshimi vjetor në %                                    | 9        | 9        | 6        | 14       | 12       | 14       | 12       | 11       | 8        | 7        | 7         | 5        | Annual change in %                               |
| <b>Agregati M1</b>                                       | 226,617  | 225,507  | 226,856  | 247,505  | 235,590  | 474,857  | 228,885  | 226,946  | 225,239  | 223,916  | 227,940   | 224,198  | <b>M1 Aggregate</b>                              |
| Ndryshimi vjetor në %                                    | 6        | 5        | 0        | 12       | 8        | 119      | 5        | 3        | 0        | -2       | 0         | -1       | Annual change in %                               |
| <b>Agregati M2</b>                                       | 443,266  | 445,865  | 449,602  | 477,739  | 474,892  | 474,857  | 474,849  | 475,690  | 475,294  | 473,114  | 476,677   | 475,210  | <b>M2 Aggregate</b>                              |
| Ndryshimi vjetor në %                                    | 7        | 8        | 6        | 12       | 12       | 13       | 12       | 12       | 11       | 9        | 8         | 7        | Annual change in %                               |
| <b>Agregati M3</b>                                       | 627,016  | 635,318  | 638,038  | 674,289  | 677,607  | 684,316  | 686,040  | 688,598  | 688,607  | 682,499  | 693,159   | 717,216  | <b>M3 Aggregate</b>                              |
| Ndryshimi vjetor në %                                    | 11       | 12       | 10       | 16       | 17       | 18       | 17       | 17       | 16       | 14       | 12        | 14       | Annual change in %                               |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| Oferta e parasë<br>Në milionë lekë<br>Fundi i periudhës | 1994          | 1995           | 1996           | 1997           | 1998           | 1999           | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           | 2006           | Money Supply<br>Millions of Lek<br>End of Period |
|---|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| <b>Paraja jashtë bankave</b>                            | <b>27,627</b> | <b>41,906</b>  | <b>47,815</b>  | <b>72,726</b>  | <b>68,324</b>  | <b>81,336</b>  | <b>99,236</b>  | <b>119,091</b> | <b>130,775</b> | <b>125,191</b> | <b>138,099</b> | <b>149,682</b> | <b>163,272</b> | <b>Currency Outside Banks</b>                    |
| Ndryshimi vjetor në %                                   | 54            | 52             | 14             | 52             | -6             | 19             | 22             | 20             | 10             | -4             | 10             | 8              | 14             | Annual change in %                               |
| <b>Rezerva e detyruar</b>                               | <b>4,247</b>  | <b>5,678</b>   | <b>9,205</b>   | <b>12,004</b>  | <b>16,952</b>  | <b>5,684</b>   | <b>6,609</b>   | <b>7,895</b>   | <b>9,139</b>   | <b>31,375</b>  | <b>35,481</b>  | <b>41,662</b>  | <b>48,395</b>  | <b>Required Reserve</b>                          |
| Ndryshimi vjetor në %                                   | 20            | 62             | 30             | 41             | -66            | 16             | 19             | 16             | 243            | 13             | 17             | 15             | 15             | Annual change in %                               |
| <b>Llogari në BSH</b>                                   | <b>9,382</b>  | <b>5,540</b>   | <b>1,958</b>   | <b>4,804</b>   | <b>3,540</b>   | <b>20,668</b>  | <b>20,752</b>  | <b>22,907</b>  | <b>21,557</b>  | <b>1,388</b>   | <b>1,466</b>   | <b>3,011</b>   | <b>972</b>     | <b>Accounts with BoA</b>                         |
| Ndryshimi vjetor në %                                   | -2            | -41            | -65            | 145            | -26            | 484            | 0              | 10             | -6             | -94            | 6              | 105            | 15             | Annual change in %                               |
| <b>Depozita pa afat në lekë të rezidentëve</b>          | <b>11,139</b> | <b>17,346</b>  | <b>42,591</b>  | <b>18,941</b>  | <b>15,405</b>  | <b>21,667</b>  | <b>24,805</b>  | <b>23,835</b>  | <b>21,966</b>  | <b>19,539</b>  | <b>34,734</b>  | <b>78,002</b>  | <b>84,233</b>  | <b>Residents Demand Deposits in Leks</b>         |
| Ndryshimi vjetor në %                                   | 9             | 56             | 146            | -56            | -19            | 41             | 14             | -4             | -8             | -11            | 78             | 125            | 2              | Annual change in %                               |
| <b>Depozita me afat në lekë të rezidentëve</b>          | <b>18,705</b> | <b>28,117</b>  | <b>30,240</b>  | <b>70,554</b>  | <b>115,535</b> | <b>136,658</b> | <b>140,456</b> | <b>162,376</b> | <b>171,986</b> | <b>204,783</b> | <b>218,577</b> | <b>198,467</b> | <b>230,234</b> | <b>Residents Time Deposits in Leks</b>           |
| Ndryshimi vjetor në %                                   | 60            | 50             | 8              | 133            | 64             | 18             | 3              | 16             | 6              | 19             | 7              | -9             | 13             | Annual change in %                               |
| <b>Depozitat në valutë të rezidentëve</b>               | <b>13,304</b> | <b>20,080</b>  | <b>33,907</b>  | <b>36,326</b>  | <b>40,263</b>  | <b>53,209</b>  | <b>63,604</b>  | <b>89,013</b>  | <b>91,957</b>  | <b>98,914</b>  | <b>115,796</b> | <b>151,886</b> | <b>196,550</b> | <b>Residents Foreign Currency Deposits</b>       |
| Ndryshimi vjetor në %                                   | 30            | 51             | 69             | 7              | 11             | 32             | 20             | 40             | 3              | 9              | 17             | 31             | 26             | Annual change in %                               |
| <b>Baza monetare</b>                                    | <b>42,069</b> | <b>53,877</b>  | <b>61,393</b>  | <b>90,927</b>  | <b>89,887</b>  | <b>109,307</b> | <b>128,779</b> | <b>152,144</b> | <b>163,891</b> | <b>160,554</b> | <b>178,598</b> | <b>198,250</b> | <b>217,624</b> | <b>Base Money</b>                                |
| Ndryshimi vjetor në %                                   | 39            | 28             | 14             | 48             | -1             | 22             | 18             | 18             | 8              | -2             | 11             | 11             | 14             | Annual change in %                               |
| <b>Agregati M1</b>                                      | <b>38,767</b> | <b>59,252</b>  | <b>90,406</b>  | <b>91,667</b>  | <b>83,729</b>  | <b>103,004</b> | <b>124,041</b> | <b>142,926</b> | <b>152,741</b> | <b>144,730</b> | <b>172,833</b> | <b>227,684</b> | <b>247,505</b> | <b>M1 Aggregate</b>                              |
| Ndryshimi vjetor në %                                   | 37            | 53             | 53             | 1              | -9             | 23             | 20             | 15             | 7              | -5             | 19             | 32             | 12             | Annual change in %                               |
| <b>Agregati M2</b>                                      | <b>57,472</b> | <b>87,370</b>  | <b>120,646</b> | <b>162,221</b> | <b>199,264</b> | <b>239,662</b> | <b>264,497</b> | <b>305,302</b> | <b>324,727</b> | <b>349,513</b> | <b>391,411</b> | <b>426,150</b> | <b>477,739</b> | <b>M2 Aggregate</b>                              |
| Ndryshimi vjetor në %                                   | 44            | 52             | 38             | 23             | 23             | 20             | 10             | 15             | 6              | 8              | 12             | 9              | 12             | Annual change in %                               |
| <b>Agregati M3</b>                                      | <b>70,775</b> | <b>107,449</b> | <b>154,553</b> | <b>198,547</b> | <b>239,527</b> | <b>292,871</b> | <b>328,101</b> | <b>394,315</b> | <b>416,685</b> | <b>448,427</b> | <b>507,206</b> | <b>578,036</b> | <b>674,289</b> | <b>M3 Aggregate</b>                              |
| Ndryshimi vjetor në %                                   | 41            | 52             | 44             | 28             | 21             | 22             | 12             | 20             | 6              | 8              | 13             | 14             | 16             | Annual change in %                               |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.



| SHQIPËRIA: Monedha në qarkullim<br>Numri i monedhave të emetuara | 30/06/2006         |               | 30/09/2006         |               | 29/12/2006         |               | 30/03/2007         |               | 30/06/2007         |               | 30/09/2007         |               | ALBANIA: Notes/Coins in circulation<br>Number of Notes/Coins Issued |
|--|--------------------|---------------|--------------------|---------------|--------------------|---------------|--------------------|---------------|--------------------|---------------|--------------------|---------------|---|
|  | Nr.                | %             | Nr.                | %             | Nr.                | %             | Nr.                | %             | Nr.                | %             | Nr.                | %             |   |
| <b>Kartëmonedha</b>  | <b>153,666,165</b> | <b>100.00</b> | <b>158,209,288</b> | <b>100.00</b> | <b>175,536,181</b> | <b>100.00</b> | <b>154,745,419</b> | <b>100.00</b> | <b>146,727,620</b> | <b>100.00</b> | <b>143,110,909</b> | <b>100.00</b> | Notes Issued  |
| <i>Prejta:</i>   |                    |               |                    |               |                    |               |                    |               |                    |               |                    |               | <i>Denominations</i>  |
| 5000   | 9,544,758          | 6.21          | 10,053,103         | 6.35          | 11,351,010         | 6.47          | 11,724,156         | 7.58          | 11,945,620         | 8.14          | 11,945,951         | 8.35          | 5,000   |
| 1000   | 64,644,517         | 42.07         | 66,822,620         | 42.24         | 72,600,908         | 41.36         | 68,340,350         | 44.16         | 66,732,105         | 45.48         | 65,821,402         | 45.99         | 1,000   |
| 500  | 56,787,873         | 36.96         | 59,235,052         | 37.44         | 66,541,355         | 37.91         | 54,932,593         | 35.50         | 49,569,421         | 33.78         | 47,142,949         | 32.94         | 500   |
| 200  | 12,279,303         | 7.99          | 12,474,572         | 7.88          | 15,798,854         | 9.00          | 12,365,622         | 7.99          | 11,549,061         | 7.87          | 11,700,182         | 8.18          | 200   |
| 100  | 10,409,714         | 6.77          | 9,623,941          | 6.08          | 9,244,054          | 5.27          | 7,382,698          | 4.77          | 6,931,413          | 4.72          | 6,500,425          | 4.54          | 100   |
| <b>Monedha metalike</b>  | <b>74,564,629</b>  | <b>100.00</b> | <b>77,342,785</b>  | <b>100.00</b> | <b>79,850,129</b>  | <b>100.00</b> | <b>81,410,448</b>  | <b>100.00</b> | <b>83,555,429</b>  | <b>100.00</b> | <b>88,195,579</b>  | <b>100.00</b> | Coins Issued  |
| <i>Prejta:</i>   |                    |               |                    |               |                    |               |                    |               |                    |               |                    |               | <i>Denominations</i>  |
| 100  | 1,561,634          | 2.09          | 1,556,205          | 2.01          | 1,674,310          | 2.10          | 1,810,385          | 2.22          | 2,069,938          | 2.22          | 2,966,834          | 3.36          | 100   |
| 50   | 10,523,897         | 14.11         | 11,096,921         | 14.35         | 11,577,617         | 14.50         | 11,777,841         | 14.47         | 12,179,317         | 14.47         | 13,026,516         | 14.77         | 50  |
| 20   | 21,149,627         | 28.36         | 21,975,131         | 28.41         | 22,625,744         | 28.34         | 23,014,536         | 28.27         | 23,551,544         | 28.27         | 24,567,985         | 27.86         | 20  |
| 10   | 23,574,268         | 31.62         | 24,342,671         | 31.47         | 24,961,029         | 31.26         | 25,320,900         | 31.10         | 25,822,908         | 31.10         | 26,820,937         | 30.41         | 10  |
| 5  | 13,367,827         | 17.93         | 13,736,501         | 17.76         | 14,084,476         | 17.64         | 14,304,221         | 17.57         | 14,544,057         | 17.57         | 15,063,120         | 17.08         | 5   |
| 1  | 4,387,376          | 5.88          | 4,635,356          | 5.99          | 4,926,953          | 6.17          | 5,182,565          | 6.37          | 5,387,665          | 6.37          | 5,750,187          | 6.52          | 1   |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

| Huaja për ekonominë<br>Në milionë lekë<br>Fundi i periudhës | Sep 2006       | Oct 2006       | Nov 2006       | Dec 2006       | Jan 2007       | Feb 2007       | Mar 2007       | Apr 2007       | May 2007       | Jun 2007       | Jul 2007       | Aug 2007       | Credit to Economy<br>Millions of Lek<br>End of period       |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
|   | Sht 2006       | Tet 2006       | Nën 2006       | Dhj 2006       | Jan 2007       | Shk 2007       | Mar 2007       | Pri 2007       | Maj 2007       | Qer 2007       | Korr 2007      | Gsh 2007       |   |
| <b>Pretendime ndaj sektorit publik</b>                      | <b>54</b>      | <b>55</b>      | <b>64</b>      | <b>172</b>     | <b>68</b>      | <b>78</b>      | <b>655</b>     | <b>2,427</b>   | <b>2,389</b>   | <b>2,317</b>   | <b>2,718</b>   | <b>670</b>     | <b>Claims on Public Sector</b>                              |
| <b>Ndërmarrjet jo-financiare publike</b>                    | <b>54</b>      | <b>55</b>      | <b>64</b>      | <b>172</b>     | <b>68</b>      | <b>78</b>      | <b>655</b>     | <b>2,427</b>   | <b>2,389</b>   | <b>2,317</b>   | <b>2,718</b>   | <b>670</b>     | <b>Non-financial Public Enterprises</b>                     |
| Ndërmarrjet jo-financiare publike në lekë                   | 0.1            | 0.1            | 0.1            | 2.0            | —              | 1.3            | —              | 1.7            | 0.4            | —              | —              | 1.9            | Non-financial Public Enterprises in Lek                     |
| Hua standarde*  | 0.1            | 0.1            | 0.1            | 2.0            | —              | 1.3            | —              | 1.7            | 0.4            | —              | —              | 1.9            | Standard Loans*   |
| Hua në ndjekje**  | —              | —              | —              | —              | —              | —              | —              | —              | —              | —              | —              | —              | Special mention Loans**                                     |
| <b>Ndërmarrjet jo-financiare publike në valutë</b>          | <b>54</b>      | <b>55</b>      | <b>64</b>      | <b>170</b>     | <b>68</b>      | <b>77</b>      | <b>655</b>     | <b>2,425</b>   | <b>2,389</b>   | <b>2,317</b>   | <b>2,718</b>   | <b>668</b>     | <b>Non-financial Public Enterprises in Foreign Currency</b> |
| Hua standarde   | 54             | 55             | 64             | 170            | 68             | 77             | 655            | 2,425          | 2,389          | 2,317          | 2,718          | 668            | Standard Loans  |
| Hua në ndjekje  | —              | —              | —              | —              | —              | —              | —              | —              | —              | —              | —              | —              | Special mention Loans                                       |
| <b>Pretendime ndaj sektorit privat</b>                      | <b>165,611</b> | <b>172,877</b> | <b>179,413</b> | <b>190,981</b> | <b>194,268</b> | <b>203,367</b> | <b>212,879</b> | <b>219,190</b> | <b>225,423</b> | <b>232,293</b> | <b>236,670</b> | <b>246,039</b> | <b>Claims on Private Sector</b>                             |
| <b>Individët</b>  | <b>55,363</b>  | <b>57,826</b>  | <b>60,255</b>  | <b>64,470</b>  | <b>66,160</b>  | <b>68,934</b>  | <b>72,215</b>  | <b>75,595</b>  | <b>78,663</b>  | <b>82,162</b>  | <b>84,914</b>  | <b>89,109</b>  | <b>Households</b>   |
| Në lekë   | 25,197         | 26,371         | 27,598         | 29,126         | 29,719         | 30,616         | 32,289         | 33,818         | 35,821         | 37,456         | 39,040         | 40,287         | In Lek  |
| Hua standarde   | 23,541         | 24,645         | 25,750         | 27,254         | 27,829         | 28,612         | 30,104         | 31,451         | 33,337         | 34,747         | 36,184         | 37,127         | Standard Loans  |
| Hua në ndjekje  | 1,656          | 1,726          | 1,848          | 1,872          | 1,890          | 2,004          | 2,186          | 2,367          | 2,484          | 2,708          | 2,855          | 3,161          | Special mention Loans                                       |
| Në valutë   | 30,167         | 31,455         | 32,657         | 35,344         | 36,442         | 38,318         | 39,926         | 41,777         | 42,842         | 44,706         | 45,875         | 48,822         | In Foreign Currency   |
| Hua standarde   | 28,277         | 29,428         | 30,412         | 33,200         | 34,178         | 35,898         | 37,309         | 39,086         | 40,011         | 42,019         | 43,031         | 45,468         | Standard Loans  |
| Hua në ndjekje  | 1,889          | 2,027          | 2,245          | 2,144          | 2,263          | 2,420          | 2,617          | 2,691          | 2,831          | 2,687          | 2,844          | 3,353          | Special mention Loans                                       |
| <b>Sektori privat</b>                                       | <b>110,248</b> | <b>115,051</b> | <b>119,159</b> | <b>126,512</b> | <b>128,108</b> | <b>134,433</b> | <b>140,664</b> | <b>143,596</b> | <b>146,760</b> | <b>150,131</b> | <b>151,756</b> | <b>156,930</b> | <b>Private Sector</b>                                       |
| Në lekë   | 24,218         | 24,470         | 25,094         | 26,180         | 26,239         | 26,998         | 27,541         | 28,476         | 29,230         | 31,013         | 31,133         | 32,125         | In Lek  |
| Hua standarde   | 22,427         | 22,739         | 23,436         | 24,684         | 24,576         | 25,458         | 25,799         | 26,497         | 27,255         | 28,887         | 28,831         | 29,418         | Standard Loans  |
| Hua në ndjekje  | 1,791          | 1,731          | 1,657          | 1,497          | 1,663          | 1,540          | 1,741          | 1,979          | 1,975          | 2,126          | 2,302          | 2,707          | Special mention Loans                                       |
| Në valutë   | 86,030         | 90,580         | 94,065         | 100,331        | 101,869        | 107,435        | 113,123        | 115,120        | 117,530        | 119,118        | 120,623        | 124,806        | In Foreign Currency   |
| Hua standarde   | 78,599         | 82,168         | 85,726         | 93,474         | 94,709         | 99,922         | 104,669        | 106,205        | 108,643        | 110,593        | 109,840        | 113,476        | Standard Loans  |
| Hua në ndjekje  | 7,431          | 8,412          | 8,339          | 6,857          | 7,160          | 7,512          | 8,454          | 8,915          | 8,887          | 8,525          | 10,783         | 11,330         | Special mention Loans                                       |
| <b>Institucione të tjera financiare</b>                     | <b>64</b>      | <b>64</b>      | <b>58</b>      | <b>58</b>      | <b>51</b>      | <b>52</b>      | <b>45</b>      | <b>83</b>      | <b>71</b>      | <b>67</b>      | <b>57</b>      | <b>54</b>      | <b>Other financial institutions</b>                         |
| Në lekë   | —              | —              | —              | —              | —              | —              | —              | —              | —              | —              | —              | —              | In Lek  |
| Në valutë   | 64             | 64             | 58             | 58             | 51             | 52             | 45             | 83             | 71             | 67             | 57             | 54             | In Foreign Currency   |
| <b>Hua gjithsej</b>   | <b>165,730</b> | <b>172,996</b> | <b>179,535</b> | <b>191,212</b> | <b>194,387</b> | <b>203,497</b> | <b>213,579</b> | <b>221,700</b> | <b>227,884</b> | <b>234,676</b> | <b>239,444</b> | <b>246,764</b> | <b>Total Loans</b>  |
| nga kjo : në ndjekje  | 12,768         | 13,897         | 14,089         | 12,369         | 12,976         | 13,476         | 14,998         | 15,951         | 16,177         | 16,048         | 18,784         | 20,551         | of which : special mention                                  |
| Hua në ndjekje në %   | 7.70           | 8.03           | 7.85           | 6.47           | 6.68           | 6.62           | 7.02           | 7.19           | 7.10           | 6.84           | 7.84           | 8.33           | Special mention Loans in %                                  |

\* Huatë standarde përfshijnë huatë standarde dhe të pakthyera në afat.

\*\* Huatë në ndjekje përfshijnë huatë nënstandarde, të dyshimta dhe të humbura. Burimi : Banka e Shqipërisë .

\* Standard loans include standard loans and past due loans.

\*\* Special mention loans include substandard, special mention and loss loans.

Source : Bank of Albania .

| Huaja për ekonominë<br>Në milionë lekë<br>Fundit i periudhës | 1998          | 1999          | 2000          | 2001          | 2002          | 2003          | 2004          | 2005           | 2006           | Credit to Economy<br>Millions of Lek<br>End of Period |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|---|
| <b>Pretendime ndaj sektorit publik</b>                       | <b>2,830</b>  | <b>1,671</b>  | <b>1,053</b>  | <b>547</b>    | <b>33</b>     | <b>-</b>      | <b>116</b>    | <b>68</b>      | <b>172</b>     | <b>Claims on Public Sector</b>                        |
| <b>Ndërmarrjet jo-financiare publike</b>                     | <b>2,830</b>  | <b>1,671</b>  | <b>1,053</b>  | <b>547</b>    | <b>33</b>     | <b>-</b>      | <b>116</b>    | <b>68</b>      | <b>172</b>     | <b>Non-financial Public Enterprises</b>               |
| Ndërmarrjet jo-financiare publike në lekë                    | 2,529         | 1,140         | 865           | 328           | 33            | -             | 40            | -              | 2              | Non-financial Public Enterprises in Lek               |
| Hua standarde*   | 1,056         | 393           | 273           | 328           | -             | -             | 40            | -              | 2              | Standard Loans*                                       |
| Hua në ndjekje**   | 1,474         | 747           | 592           | -             | -             | -             | -             | -              | -              | Special mention Loans**                               |
| Ndërmarrjet jo-financiare publike në valutë                  | 301           | 531           | 188           | 219           | -             | -             | 76            | 68             | 170            | Non-financial Public Enterprises in Foreign Currency  |
| Hua standarde  | 137           | 361           | 179           | 219           | -             | -             | 76            | 68             | 170            | Standard Loans  |
| Hua në ndjekje   | 164           | 170           | 9             | -             | -             | -             | -             | -              | -              | Special mention Loans                                 |
| <b>Pretendime ndaj sektorit privat</b>                       | <b>14,862</b> | <b>16,842</b> | <b>22,190</b> | <b>27,394</b> | <b>38,619</b> | <b>50,585</b> | <b>69,306</b> | <b>121,198</b> | <b>190,981</b> | <b>Claims on Private Sector</b>                       |
| <b>Individët</b>   | <b>858</b>    | <b>8,182</b>  | <b>8,422</b>  | <b>3,990</b>  | <b>7,085</b>  | <b>12,289</b> | <b>21,428</b> | <b>38,437</b>  | <b>64,470</b>  | <b>Households</b>                                     |
| Në lekë  | 744           | 5,976         | 4,866         | 1,712         | 1,870         | 2,677         | 6,398         | 14,838         | 29,126         | In Lek  |
| Hua standarde  | 409           | 1,087         | 1,082         | 1,537         | 1,796         | 2,604         | 6,083         | 13,749         | 27,254         | Standard Loans  |
| Hua në ndjekje   | 336           | 4,889         | 3,784         | 175           | 74            | 73            | 315           | 1,089          | 1,872          | Special mention Loans                                 |
| Në valutë  | 114           | 2,206         | 3,556         | 2,278         | 5,215         | 9,611         | 15,029        | 23,600         | 35,344         | In Foreign Currency                                   |
| Hua standarde  | 114           | 1,883         | 3,401         | 2,186         | 5,116         | 9,393         | 14,541        | 22,423         | 33,200         | Standard Loans  |
| Hua në ndjekje   | -             | 323           | 155           | 93            | 99            | 218           | 489           | 1,176          | 2,144          | Special mention Loans                                 |
| <b>Sektori privat</b>  | <b>14,004</b> | <b>8,660</b>  | <b>13,768</b> | <b>23,404</b> | <b>31,534</b> | <b>38,296</b> | <b>47,879</b> | <b>82,760</b>  | <b>126,512</b> | <b>Private Sector</b>                                 |
| Në lekë  | 8,791         | 2,120         | 2,683         | 3,072         | 6,230         | 6,370         | 7,125         | 16,200         | 26,180         | In Lek  |
| Hua standarde  | 1,068         | 332           | 670           | 2,927         | 6,122         | 6,220         | 6,674         | 15,655         | 24,684         | Standard Loans  |
| Hua në ndjekje   | 7,724         | 1,788         | 2,013         | 145           | 108           | 150           | 451           | 545            | 1,497          | Special mention Loans                                 |
| Në valutë  | 5,212         | 6,540         | 11,085        | 20,332        | 25,304        | 31,926        | 40,754        | 66,561         | 100,331        | In Foreign Currency                                   |
| Hua standarde  | 4,330         | 4,697         | 7,052         | 17,600        | 21,676        | 28,490        | 36,899        | 61,879         | 93,474         | Standard Loans  |
| Hua në ndjekje   | 882           | 1,843         | 4,033         | 2,733         | 3,628         | 3,436         | 3,856         | 4,682          | 6,857          | Special mention Loans                                 |
| <b>Institucione të tjera financiare</b>                      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>98</b>     | <b>551</b>    | <b>673</b>     | <b>58</b>      | <b>Other financial institutions</b>                   |
| Në lekë  | -             | -             | -             | -             | -             | 98            | 98            | -              | -              | In Lek  |
| Në valutë  | -             | -             | -             | -             | -             | -             | 453           | 673            | 58             | In Foreign Currency                                   |
| <b>Hua gjithsej</b>  | <b>17,692</b> | <b>18,513</b> | <b>23,243</b> | <b>27,942</b> | <b>38,652</b> | <b>50,683</b> | <b>69,973</b> | <b>121,939</b> | <b>191,212</b> | <b>Total Loans</b>                                    |
| nga kjo : në ndjekje   | 10,580        | 9,761         | 10,586        | 3,145         | 3,909         | 3,878         | 5,110         | 7,492          | 12,369         | of which : special mention                            |
| Hua në ndjekje në %  | 59.80         | 53.99         | 45.54         | 11.26         | 10.11         | 7.65          | 7.30          | 6.14           | 6.47           | Special mention Loans in %                            |

\* Huatë standarde përfshijnë huatë standarde dhe të pakthyera në afat.

\*\* Huatë në ndjekje përfshijnë huatë nënstandarde , të dyshimta dhe të humbura.

Burimi : Banka e Shqipërisë .

\* Standard loans include standard and past due loans.

\*\* Special mention loans include substandard, special mention and loss loans.

Source : Bank of Albania .

| Pretendime të sistemit bankar ndaj qeverisë qendrore<br>Në milionë lekë<br>Fundi i periudhës | Sep 2006       | Oct 2006       | Nov 2006       | Dec 2006       | Jan 2007       | Feb 2007       | Mar 2007       | Apr 2007       | May 2007       | Jun 2007       | Jul 2007       | Aug 2007       | Claims of Banking System to Central Government<br>Millions of Lek<br>End of Period |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
|  | Sht 2006       | Tet 2006       | Nën 2006       | Dhj 2006       | Jan 2007       | Shk 2007       | Mar 2007       | Pri 2007       | Maj 2007       | Qer 2007       | Korr 2007      | Gsh 2007       |  |
| <b>Pretendime neto ndaj Qeverisë Qendrore</b>  | <b>271,966</b> | <b>274,480</b> | <b>275,738</b> | <b>292,933</b> | <b>295,621</b> | <b>297,020</b> | <b>292,470</b> | <b>291,776</b> | <b>291,753</b> | <b>288,791</b> | <b>289,384</b> | <b>291,696</b> | <b>Claims on Central Government (Net)</b>  |
| <b>Banka e Shqipërisë (neto)</b>   | <b>54,389</b>  | <b>52,432</b>  | <b>50,229</b>  | <b>47,619</b>  | <b>50,852</b>  | <b>50,821</b>  | <b>47,788</b>  | <b>44,780</b>  | <b>48,408</b>  | <b>45,024</b>  | <b>38,127</b>  | <b>39,527</b>  | <b>Bank of Albania (net)</b>   |
| <b>Mjetet</b>  | <b>66,993</b>  | <b>67,919</b>  | <b>68,719</b>  | <b>68,726</b>  | <b>68,733</b>  | <b>68,739</b>  | <b>66,250</b>  | <b>67,758</b>  | <b>67,769</b>  | <b>67,748</b>  | <b>67,787</b>  | <b>67,799</b>  | <b>Assets</b>  |
| Hua të siguruara afatshkurtra qeverisë   |                |                |                |                |                |                |                |                |                |                |                |                | Collateral short-term loan to Government   |
| Bono thesari të blera  | 66,993         | 67,919         | 68,719         | 68,726         | 68,733         | 68,739         | 66,250         | 67,758         | 67,769         | 67,748         | 67,787         | 67,799         | Purchased T-Bills  |
| Bond -kapitali BKT   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | Bonds (NCB Capital)  |
| <b>Detyrimet</b>   | <b>12,603</b>  | <b>15,487</b>  | <b>18,490</b>  | <b>21,107</b>  | <b>17,880</b>  | <b>17,919</b>  | <b>17,462</b>  | <b>22,977</b>  | <b>19,361</b>  | <b>22,724</b>  | <b>29,660</b>  | <b>28,272</b>  | <b>Liabilities</b>   |
| Depozita ari dhe argjendi  | 5,541          | 5,553          | 5,705          | 5,675          | 5,890          | 6,111          | 5,953          | 5,958          | 5,751          | 5,568          | 5,616          | 5,709          | Gold and silver deposits   |
| Hua , projekte , ndihma në valutë  | 1,557          | 1,647          | 1,619          | 1,562          | 1,598          | 1,370          | 1,501          | 1,357          | 1,360          | 967            | 1,151          | 1,640          | Credit, projects, aid in foreign currency  |
| Hua në lekë  | 424            | 452            | 424            | 424            | 424            | 425            | 425            | 424            | 424            | 426            | 424            | 424            | Loans in Lek   |
| Depozita në lekë   | 4,978          | 7,707          | 10,656         | 7,976          | 6,995          | 7,017          | 3,847          | 9,504          | 6,191          | 9,495          | 16,219         | 15,837         | Deposits in Lek  |
| Depozita në valutë   | 104            | 128            | 86             | 5,469          | 2,973          | 2,995          | 5,736          | 5,735          | 5,635          | 6,269          | 6,250          | 4,662          | Deposits in foreign currency   |
| <b>Banka që pranojnë depozita (neto)</b>   | <b>217,577</b> | <b>222,048</b> | <b>225,509</b> | <b>245,314</b> | <b>244,769</b> | <b>246,199</b> | <b>244,681</b> | <b>246,995</b> | <b>243,346</b> | <b>243,767</b> | <b>251,258</b> | <b>252,169</b> | <b>Deposit Money Corporations (net)</b>  |
| <b>Mjetet</b>  | <b>223,451</b> | <b>225,102</b> | <b>233,207</b> | <b>246,198</b> | <b>246,268</b> | <b>250,070</b> | <b>248,873</b> | <b>248,740</b> | <b>250,841</b> | <b>251,190</b> | <b>252,613</b> | <b>253,328</b> | <b>Assets</b>  |
| Bono thesari të blera  | 166,064        | 162,030        | 160,873        | 169,525        | 166,360        | 164,450        | 161,685        | 160,232        | 156,515        | 155,746        | 152,195        | 147,505        | Purchased T-Bills  |
| Obligacione qeveritare   | 57,327         | 62,981         | 72,240         | 75,341         | 79,875         | 85,520         | 87,188         | 88,471         | 94,285         | 95,444         | 100,377        | 105,767        | Government's obligations   |
| Llogari për t'u arkëtuar të qeverisë   | 60             | 91             | 94             | 1,332          | 33             | 101            | -              | 37.3           | 41.8           | 0.1            | 40.2           | 55.5           | Government's accounts  |
| Administrimi fiskal  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | Fiscal administration  |
| <b>Detyrime</b>  | <b>5,873</b>   | <b>3,054</b>   | <b>7,697</b>   | <b>884</b>     | <b>1,499</b>   | <b>3,872</b>   | <b>4,191</b>   | <b>1,744</b>   | <b>7,496</b>   | <b>7,422</b>   | <b>1,355</b>   | <b>1,159</b>   | <b>Liabilities</b>   |
| Administrimi fiskal  | 1,079          | 842            | 1,310          | 228            | 610            | 1,041          | 1,399          | 961            | 726            | 1,054          | 656            | 370            | Fiscal administration  |
| Detyrime ndaj qeverisë   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | Liabilities to Government  |
| Kontributi i shtetit për të pastrehët  | -50            | -50            | -55            | -60            | -60            | -60            | -65            | -67            | -70            | -74            | -76            | -46            | Government's contribution to homeless  |
| Llogari kompensimi për ish- të përndjekurit  | 267            | 259            | 247            | 315            | 342            | 312            | 272            | 255            | 238            | 232            | 231            | 277            | Compensation to ex-persecuted  |
| Huaja e shtetit për të pastrehët e adm. shtetërore   | 91             | 95             | 103            | 107            | 111            | 81             | 86             | 95             | 101            | 108            | 112            | 121            | Gov. credit to homeless of Gov. administration                                     |
| Hua të marra nga qeveria   | 4,486          | 1,908          | 6,093          | 294            | 495            | 2,498          | 2,499          | 501            | 6,501          | 6,103          | 433            | 438            | Loans from the Government  |
| Depozita të qeverisë (Sigurime shoqërore)  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | Government deposits (Social insurance)   |

Burimi : Banka e Shqipërisë .

Source : Bank of Albania .

| Depozitat në BPD<br>Në milionë lekë<br>Fundit i periudhës | Sep 2006       | Oct 2006       | Nov 2006       | Dec 2006       | Jan 2007       | Feb 2007       | Mar 2007       | Apr 2007       | May 2007       | Jun 2007       | Jul 2007       | Aug 2007       | Deposits of DMB<br>Millions of Lek<br>End of Period   |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
|   | Sht 2006       | Tet 2006       | Nën 2006       | Dhj 2006       | Jan 2007       | Shk 2007       | Mar 2007       | Pri 2007       | Maj 2007       | Qer 2007       | Korr 2007      | Gsh 2007       |   |
| <b>Depozita pa afat në lekë të rezidentëve</b>            | <b>80,417</b>  | <b>79,616</b>  | <b>80,530</b>  | <b>84,231</b>  | <b>80,130</b>  | <b>75,946</b>  | <b>75,535</b>  | <b>74,035</b>  | <b>73,508</b>  | <b>73,798</b>  | <b>75,935</b>  | <b>73,651</b>  | <b>Resident's Demand Deposits in Lek</b>              |
| Autoritetet lokale  | 789            | 756            | 803            | 903            | 933            | 734            | 786            | 557            | 645            | 611            | 535            | 531            | Local Authorities                                     |
| Ndërmarrjet jofinanciare publike                          | 8,207          | 8,901          | 8,615          | 9,085          | 8,097          | 7,410          | 7,704          | 7,382          | 6,920          | 6,427          | 7,072          | 7,668          | Non-financial Public Enterprises                      |
| Institucionet financiare                                  | 492            | 509            | 721            | 629            | 1,172          | 1,059          | 1,009          | 922            | 893            | 847            | 923            | 712            | Financial Institutions                                |
| Sektori privat  | 20,028         | 20,166         | 20,802         | 23,639         | 23,973         | 20,567         | 19,985         | 20,400         | 20,651         | 20,649         | 21,861         | 24,036         | Private Sector  |
| Individët   | 50,901         | 49,285         | 49,590         | 49,975         | 45,955         | 46,176         | 46,052         | 44,773         | 44,399         | 45,263         | 45,545         | 40,703         | Households  |
| <b>Depozitat pa afat në valutë të rezidentëve</b>         | <b>67,099</b>  | <b>70,596</b>  | <b>66,314</b>  | <b>70,863</b>  | <b>66,790</b>  | <b>68,010</b>  | <b>70,473</b>  | <b>66,342</b>  | <b>67,546</b>  | <b>67,390</b>  | <b>72,309</b>  | <b>79,691</b>  | <b>Resident's Demand Deposits in Foreign Currency</b> |
| Autoritetet lokale  | 2,602          | 2,700          | 2,639          | 2,383          | 2,472          | 2,636          | 2,537          | 1,174          | 1,741          | 1,391          | 1,216          | 1,571          | Local Authorities                                     |
| Ndërmarrjet jofinanciare publike                          | 3,785          | 3,717          | 4,013          | 4,330          | 3,667          | 4,173          | 5,095          | 3,613          | 3,503          | 2,875          | 4,297          | 4,978          | Non-financial Public Enterprises                      |
| Institucionet financiare                                  | 170            | 83             | 77             | 200            | 194            | 207            | 229            | 428            | 318            | 296            | 224            | 283            | Financial Institutions                                |
| Sektori privat  | 24,392         | 27,909         | 22,547         | 26,054         | 24,039         | 24,271         | 26,055         | 24,649         | 25,593         | 26,115         | 27,853         | 31,818         | Private Sector  |
| Individët   | 36,151         | 36,186         | 37,038         | 37,896         | 36,418         | 36,724         | 36,558         | 36,477         | 36,391         | 36,713         | 38,720         | 41,041         | Households  |
| <b>Depozitat me afat në lekë të rezidentëve</b>           | <b>216,648</b> | <b>220,358</b> | <b>222,747</b> | <b>230,234</b> | <b>239,302</b> | <b>244,337</b> | <b>245,964</b> | <b>248,744</b> | <b>250,055</b> | <b>249,197</b> | <b>248,737</b> | <b>251,011</b> | <b>Resident's Time Deposits in Lek</b>                |
| Autoritetet lokale  | 1              | 1              | 1              | 1              | 1              | 101            | 1              | 204            | 191            | 196            | 196            | 211            | Local Authorities                                     |
| Ndërmarrjet jofinanciare publike                          | 1,546          | 1,616          | 1,855          | 1,590          | 1,653          | 2,421          | 2,048          | 2,704          | 2,624          | 2,824          | 2,712          | 2,337          | Non-financial Public Enterprises                      |
| Institucionet financiare                                  | 168            | 160            | 155            | 271            | 286            | 332            | 332            | 333            | 333            | 334            | 334            | 328            | Financial Institutions                                |
| Sektori privat  | 5,658          | 5,434          | 5,222          | 8,981          | 7,458          | 8,468          | 8,022          | 7,497          | 7,453          | 7,209          | 8,279          | 8,368          | Private Sector  |
| Individët   | 209,275        | 213,146        | 215,514        | 219,390        | 229,904        | 233,015        | 235,561        | 238,005        | 239,455        | 238,634        | 237,215        | 239,767        | Households  |
| <b>Depozita me afat në valutë të rezidentëve</b>          | <b>116,651</b> | <b>118,858</b> | <b>122,122</b> | <b>125,686</b> | <b>135,926</b> | <b>141,449</b> | <b>140,717</b> | <b>146,567</b> | <b>145,766</b> | <b>141,995</b> | <b>144,173</b> | <b>162,315</b> | <b>Resident's Time Deposits in Foreign Currency</b>   |
| Autoritetet lokale  | 39             | 70             | 71             | 70             | 71             | 96             | 97             | 751            | 721            | 163            | 132            | 141            | Local Authorities                                     |
| Ndërmarrjet jofinanciare publike                          | 3,301          | 3,577          | 5,708          | 2,865          | 3,750          | 3,727          | 3,479          | 5,526          | 5,480          | 4,133          | 3,016          | 3,181          | Non-financial Public Enterprises                      |
| Institucionet financiare                                  | 137            | 231            | 235            | 793            | 541            | 476            | 555            | 384            | 411            | 422            | 402            | 526            | Financial Institutions                                |
| Sektori privat  | 12,998         | 13,748         | 15,471         | 17,647         | 18,702         | 23,245         | 21,598         | 22,732         | 21,533         | 19,137         | 18,090         | 20,974         | Private Sector  |
| Individët   | 100,175        | 101,232        | 100,638        | 104,312        | 112,862        | 113,905        | 114,989        | 117,174        | 117,620        | 118,141        | 122,533        | 137,493        | Households  |
| <b>Depozitat gjithsej të rezidentëve</b>                  | <b>480,816</b> | <b>489,428</b> | <b>491,713</b> | <b>511,014</b> | <b>522,147</b> | <b>529,742</b> | <b>532,690</b> | <b>535,688</b> | <b>536,874</b> | <b>532,380</b> | <b>541,154</b> | <b>566,668</b> | <b>Total of Resident's Deposits</b>                   |
| Autoritetet lokale  | 3,431          | 3,527          | 3,513          | 3,357          | 3,477          | 3,567          | 3,420          | 2,687          | 3,297          | 2,360          | 2,078          | 2,454          | Local Authorities                                     |
| Ndërmarrjet jofinanciare publike                          | 16,839         | 17,811         | 20,191         | 17,870         | 17,166         | 17,731         | 18,326         | 19,225         | 18,526         | 16,260         | 17,096         | 18,164         | Non-financial Public Enterprises                      |
| Institucionet financiare                                  | 968            | 983            | 1,188          | 1,893          | 2,192          | 2,073          | 2,124          | 2,067          | 1,955          | 1,899          | 1,883          | 1,849          | Financial Institutions                                |
| Sektori privat  | 63,076         | 67,257         | 64,041         | 76,322         | 74,172         | 76,551         | 75,659         | 75,279         | 75,230         | 73,109         | 76,082         | 85,196         | Private Sector  |
| Individët   | 396,502        | 399,849        | 402,779        | 411,573        | 425,140        | 429,820        | 433,159        | 436,429        | 437,866        | 438,751        | 444,013        | 459,004        | Households  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| Depozitat në BPD<br>Në milionë lekë<br>Fundi i periudhës | 1992          | 1993          | 1994          | 1995          | 1996           | 1997           | 1998           | 1999           | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           | 2006           | Deposits of DMB<br>Millions of Lek<br>End of Period   |
|--|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
| <b>Depozitat pa afat në lekë të rezidentëve</b>          | <b>7,266</b>  | <b>10,411</b> | <b>11,140</b> | <b>17,346</b> | <b>42,591</b>  | <b>18,941</b>  | <b>15,405</b>  | <b>21,668</b>  | <b>24,805</b>  | <b>23,835</b>  | <b>21,899</b>  | <b>19,537</b>  | <b>34,729</b>  | <b>77,995</b>  | <b>84,231</b>  | <b>Resident's Demand Deposits in Lek</b>              |
| Autoritetet lokale                                       | -             | -             | -             | -             | -              | -              | -              | 14             | 16             | 602            | 715            | 654            | 516            | 668            | 903            | Local Authorities                                     |
| Ndërmarrjet jofinanciare publike                         | 5,330         | 7,981         | 7,110         | 9,952         | 7,930          | 6,216          | 4,782          | 4,537          | 5,588          | 4,786          | 4,403          | 6,078          | 5,920          | 6,924          | 9,085          | Non-financial Public Enterprises                      |
| Institucionet financiare                                 | -             | -             | 852           | 957           | 1,173          | 3,677          | 3,323          | 3,155          | 1,580          | 802            | 91             | 2              | 2,020          | 1,310          | 629            | Financial Institutions                                |
| Sektori privat   | 606           | 1,477         | 2,356         | 5,132         | 31,309         | 8,421          | 6,659          | 12,335         | 15,161         | 14,934         | 13,900         | 9,456          | 12,584         | 18,266         | 23,639         | Private Sector  |
| Individët  | 1,330         | 953           | 822           | 1,305         | 2,179          | 627            | 641            | 1,627          | 2,460          | 2,711          | 2,790          | 3,347          | 13,688         | 50,827         | 49,975         | Households  |
| <b>Depozitat pa afat në valutë të rezidentëve</b>        | <b>....</b>   | <b>....</b>   | <b>....</b>   | <b>....</b>   | <b>....</b>    | <b>....</b>    | <b>....</b>    | <b>24,398</b>  | <b>25,284</b>  | <b>34,279</b>  | <b>35,660</b>  | <b>37,013</b>  | <b>42,846</b>  | <b>51,448</b>  | <b>70,863</b>  | <b>Resident's Demand Deposits in Foreign Currency</b> |
| Autoritetet lokale                                       | ....          | ....          | ....          | ....          | ....           | ....           | ....           | -              | 0.5            | 2,152          | 2,723          | 2,097          | 1,708          | 1,915          | 2,383          | Local Authorities                                     |
| Ndërmarrjet jofinanciare publike                         | ....          | ....          | ....          | ....          | ....           | ....           | ....           | 8,294          | 8,701          | 6,059          | 5,734          | 3,996          | 3,552          | 5,191          | 4,330          | Non-financial Public Enterprises                      |
| Institucionet financiare                                 | ....          | ....          | ....          | ....          | ....           | ....           | ....           | 117            | -              | 72             | 17             | 5              | 53             | 437            | 200            | Financial Institutions                                |
| Sektori privat   | ....          | ....          | ....          | ....          | ....           | ....           | ....           | 9,920          | 10,265         | 15,980         | 15,193         | 16,628         | 17,615         | 19,108         | 26,054         | Private Sector  |
| Individët  | ....          | ....          | ....          | ....          | ....           | ....           | ....           | 6,067          | 6,318          | 10,017         | 11,994         | 14,287         | 19,919         | 24,795         | 37,896         | Households  |
| <b>Depozitat me afat në lekë të rezidentëve</b>          | <b>4,763</b>  | <b>11,704</b> | <b>18,704</b> | <b>28,117</b> | <b>30,240</b>  | <b>70,554</b>  | <b>115,535</b> | <b>136,658</b> | <b>140,456</b> | <b>162,376</b> | <b>171,987</b> | <b>204,783</b> | <b>218,577</b> | <b>198,467</b> | <b>230,234</b> | <b>Resident's Time Deposits in Lek</b>                |
| Autoritetet lokale                                       | -             | -             | -             | -             | -              | -              | -              | -              | -              | 94             | 134            | 6              | 24             | 206            | 1              | Local Authorities                                     |
| Ndërmarrjet jofinanciare publike                         | 309           | -             | -             | -             | -              | -              | 122            | 425            | 330            | 230            | 722            | 4,565          | 4,646          | 1,358          | 1,590          | Non-financial Public Enterprises                      |
| Institucionet financiare                                 | -             | -             | -             | -             | -              | -              | -              | -              | 509            | 122            | -              | -              | 2              | 3              | 271            | Financial Institutions                                |
| Sektori privat   | 92            | 170           | 445           | 459           | 2,966          | 79             | 699            | 3,458          | 720            | 2,270          | 1,975          | 2,324          | 3,741          | 5,332          | 8,981          | Private Sector  |
| Individët  | 4,362         | 11,534        | 18,259        | 27,659        | 27,275         | 70,475         | 114,714        | 132,775        | 138,897        | 159,661        | 169,156        | 197,889        | 210,164        | 191,568        | 219,390        | Households  |
| <b>Depozitat me afat në valutë të rezidentëve</b>        | <b>....</b>   | <b>....</b>   | <b>....</b>   | <b>....</b>   | <b>....</b>    | <b>....</b>    | <b>....</b>    | <b>28,813</b>  | <b>38,320</b>  | <b>54,734</b>  | <b>56,296</b>  | <b>61,901</b>  | <b>72,949</b>  | <b>100,438</b> | <b>125,686</b> | <b>Resident's Time Deposits in Foreign Currency</b>   |
| Autoritetet lokale                                       | ....          | ....          | ....          | ....          | ....           | ....           | ....           | -              | -              | -              | -              | 24             | 61             | 63             | 70             | Local Authorities                                     |
| Ndërmarrjet jofinanciare publike                         | ....          | ....          | ....          | ....          | ....           | ....           | ....           | 1,272          | 1,324          | 1,808          | 1,467          | 1,075          | 1,265          | 1,516          | 2,865          | Non-financial Public Enterprises                      |
| Institucionet financiare                                 | ....          | ....          | ....          | ....          | ....           | ....           | ....           | 365            | -              | 379            | 217            | 438            | 133            | 595            | 793            | Financial Institutions                                |
| Sektori privat   | ....          | ....          | ....          | ....          | ....           | ....           | ....           | 1,527          | 2,560          | 2,676          | 3,658          | 4,268          | 4,636          | 7,674          | 17,647         | Private Sector  |
| Individët  | ....          | ....          | ....          | ....          | ....           | ....           | ....           | 25,648         | 34,437         | 49,871         | 50,954         | 56,097         | 66,856         | 90,591         | 104,312        | Households  |
| <b>Depozitat gjithsej të rezidentëve</b>                 | <b>18,874</b> | <b>32,364</b> | <b>43,147</b> | <b>65,543</b> | <b>106,737</b> | <b>125,822</b> | <b>171,201</b> | <b>211,537</b> | <b>228,865</b> | <b>275,224</b> | <b>285,844</b> | <b>323,234</b> | <b>369,101</b> | <b>428,347</b> | <b>511,014</b> | <b>Total of Resident's Deposits</b>                   |
| Autoritetet lokale                                       | -             | -             | -             | -             | -              | -              | -              | 14             | 16             | 2,848          | 3,572          | 2,780          | 2,309          | 2,851          | 3,357          | Local Authorities                                     |
| Ndërmarrjet jofinanciare publike                         | 10,031        | 15,212        | 13,696        | 17,897        | 14,368         | 14,649         | 15,031         | 14,529         | 15,943         | 12,882         | 12,326         | 15,714         | 15,383         | 14,989         | 17,870         | Non-financial Public Enterprises                      |
| Institucionet financiare                                 | -             | -             | 1,181         | 1,273         | 1,635          | 4,285          | 4,046          | 3,637          | 2,090          | 1,375          | 326            | 445            | 2,207          | 2,346          | 1,893          | Financial Institutions                                |
| Sektori privat   | 2,058         | 2,777         | 5,127         | 9,971         | 51,129         | 18,997         | 17,263         | 27,240         | 28,705         | 35,859         | 34,726         | 32,675         | 38,576         | 50,381         | 76,322         | Private Sector  |
| Individët  | 6,785         | 14,375        | 23,143        | 36,402        | 39,605         | 87,891         | 134,861        | 166,117        | 182,112        | 222,259        | 234,894        | 271,620        | 310,626        | 357,781        | 411,573        | Households  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| Struktura e depozitave në BPD<br>Fundi i periudhës | 2001 2002 2003 2004 2005 2006 |          |          |          |          |          | Sep 2006 | Oct 2006 | Nov 2006 | Dec 2006 | Jan 2007  | Feb 2007 | Mar 2007 | Apr 2007 | May 2007 | Jun 2007 | Jul 2007 | Aug 2007 | Deposits composition of DMB<br>End of Period |
|--|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|----------|----------|----------|----------|----------|----------|--|
|  | Sht 2006                      | Tet 2006 | Nën 2006 | Dhj 2006 | Jan 2007 | Shk 2007 | Mar 2007 | Pri 2007 | Maj 2007 | Qer 2007 | Korr 2007 | Gsh 2007 |          |          |          |          |          |          |  |
| <b>Struktura e depozitave</b>                      |                               |          |          |          |          |          |          |          |          |          |           |          |          |          |          |          |          |          | <b>Structure of deposits</b>                 |
| Depozita pa afat në lekë të rezidentëve            | 8.7                           | 7.7      | 6.0      | 9.4      | 18.2     | 16.5     | 16.7     | 16.3     | 16.4     | 16.5     | 15.3      | 14.3     | 14.2     | 13.8     | 13.7     | 13.9     | 14.0     | 13.0     | Resident's Demand Deposits in Lek            |
| Depozita me afat në lekë të rezidentëve            | 59.0                          | 60.2     | 63.4     | 59.2     | 46.3     | 45.1     | 45.1     | 45.0     | 45.3     | 45.1     | 45.8      | 46.1     | 46.2     | 46.4     | 46.6     | 46.8     | 46.0     | 44.3     | Resident's Time Deposits in Lek              |
| Depozita në valutë të rezidentëve                  | 32.3                          | 32.2     | 30.6     | 31.4     | 35.5     | 38.5     | 38.2     | 38.7     | 38.3     | 38.5     | 38.8      | 39.5     | 39.6     | 39.7     | 39.7     | 39.3     | 40.0     | 42.7     | Resident's Foreign Currency Deposits         |
| Totali në%   | 100.0                         | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0     | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | Total in %                                   |
| <b>Ndryshimi mujor në %</b>                        |                               |          |          |          |          |          |          |          |          |          |           |          |          |          |          |          |          |          | <b>Monthly change in %</b>                   |
| Depozitat gjithsej                                 | 4.0                           | 1.1      | -1.2     | 0.8      | 0.5      | 3.9      | 2.3      | 1.8      | 0.5      | 3.9      | 2.2       | 1.5      | 0.6      | 0.6      | 0.2      | -0.8     | 1.6      | 4.7      | Total of Deposits                            |
| Depozitat pa afat në lekë të rezidentëve           | 2.4                           | -2.2     | -9.6     | 22.6     | 2.7      | 4.6      | 0.1      | -0.9     | 1.0      | 4.6      | -4.9      | -5.2     | -0.5     | -2.0     | -0.7     | 0.4      | 2.9      | -3.0     | Resident's Demand deposits in Lek            |
| Depozitat me afat në lekë të rezidentëve           | 1.2                           | 1.7      | 0.5      | -1.0     | 0.3      | 3.4      | 2.0      | 1.7      | 1.1      | 3.4      | 3.9       | 2.1      | 0.7      | 1.1      | 0.5      | -0.3     | -0.2     | 0.9      | Resident's Time Deposits in Lek              |
| Depozitat në valutë të rezidentëve                 | 9.9                           | 0.7      | -3.0     | -1.2     | -0.4     | 4.3      | 3.6      | 3.1      | -0.5     | 4.3      | 3.1       | 3.3      | 0.8      | 0.8      | 0.2      | -1.8     | 3.4      | 11.8     | Resident's Foreign Currency Deposits         |
| <b>Ndryshimi vjetor në %</b>                       |                               |          |          |          |          |          |          |          |          |          |           |          |          |          |          |          |          |          | <b>Annual change in %</b>                    |
| Depozitat gjithsej                                 | 20.3                          | 3.9      | 13.1     | 14.2     | 16.1     | 19.3     | 13.2     | 14.6     | 15.3     | 19.3     | 19.0      | 20.1     | 20.2     | 20.1     | 19.3     | 17.4     | 19.0     | 20.5     | Total of Deposits                            |
| Depozitat pa afat në lekë të rezidentëve           | -3.9                          | 3.3      | -10.8    | 77.8     | 124.6    | 8.0      | 13.5     | 7.1      | 6.1      | 8.0      | 2.1       | -5.1     | -5.7     | -8.3     | -11.0    | -12.1    | -10.6    | -8.3     | Resident's Demand Deposits in Lek            |
| Depozitat me afat në lekë të rezidentëve           | 15.6                          | 5.9      | 19.1     | 6.7      | -9.2     | 16.0     | 8.1      | 11.0     | 12.5     | 16.0     | 17.2      | 20.2     | 20.5     | 21.1     | 21.9     | 22.4     | 21.3     | 18.1     | Resident's Time Deposits in Lek              |
| Depozita në valutë të rezidentëve                  | 40.1                          | -8.1     | 7.6      | 17.1     | 31.2     | 29.4     | 19.8     | 23.0     | 23.6     | 29.4     | 29.8      | 32.8     | 32.9     | 33.3     | 31.5     | 26.3     | 31.6     | 36.4     | Resident's Foreign Currency Deposits         |

Burimi : Banka e Shqipërisë .

Source : Bank of Albania.

| Normat e interesit me bazë vjetore<br>Në përqindje<br>Fundi i periudhës | 2001  | 2002  | 2003  | 2004  | 2005  | 2006  | Sep 2006 | Oct 2006 | Nov 2006 | Dec 2006 | Jan 2007 | Feb 2007 | Mar 2007 | Apr 2007 | May 2007 | Jun 2007 | Jul 2007  | Aug 2007 | Annual Interest Rates<br>In percentage<br>End of Period |
|---|-------|-------|-------|-------|-------|-------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|---|
|   |       |       |       |       |       |       | Sht 2006 | Tet 2006 | Nën 2006 | Dhj 2006 | Jan 2007 | Shk 2007 | Mar 2007 | Pri 2007 | Maj 2007 | Qer 2007 | Korr 2007 | Gsh 2007 |   |
| <b>Norma e remunerimit në Lekë</b>                                      | 4.00  | 5.60  | 4.55  | 3.67  | 3.50  | 3.85  | ....     | 3.67     | 3.67     | 3.85     | 3.85     | 3.85     | 3.85     | 3.50     | 3.85     | 3.85     | ....      | ....     | <b>Remuneration rate in Lek</b>                         |
| Norma e remunerimit në Usd  | 1.00  | 0.70  | 0.77  | 1.69  | 3.07  | 3.75  | ....     | 3.72     | 3.72     | 3.75     | 3.72     | 3.72     | 3.72     | 3.49     | 3.72     | 3.72     | ....      | ....     | Remuneration rate in USD                                |
| Norma e remunerimit në Euro   | 1.70  | 1.40  | 1.44  | 1.52  | 1.70  | 2.57  | ....     | 2.36     | 2.43     | 2.57     | 2.53     | 2.61     | 2.71     | 1.86     | 2.78     | 2.88     | ....      | ....     | Remuneration rate in EUR                                |
| <b>Normat e depozitave në Lekë</b>                                      |       |       |       |       |       |       |          |          |          |          |          |          |          |          |          |          |           |          | <b>Interest rate on deposits in Lek</b>                 |
| Norma e depozitave (12-M)   | 7.80  | 9.30  | 7.62  | 5.99  | 5.57  | 5.46  | 5.19     | 5.20     | 5.33     | 5.46     | 5.59     | 5.60     | 5.48     | 5.22     | 5.39     | 5.73     | 5.56      | 5.56     | Deposits rate (12-M)                                    |
| Norma e depozitave (6-M)  | 7.40  | 8.90  | 7.07  | 5.41  | 4.77  | 4.64  | 4.31     | 4.50     | 4.51     | 4.64     | 4.73     | 4.73     | 4.64     | 4.47     | 4.55     | 4.82     | 4.67      | 4.75     | Deposits rate (6-M)                                     |
| Norma e depozitave (3-M)  | 6.90  | 8.00  | 5.49  | 4.48  | 4.07  | 3.94  | 3.65     | 3.85     | 3.86     | 3.94     | 3.96     | 4.02     | 4.02     | 3.58     | 3.68     | 4.18     | 4.01      | 4.00     | Deposits rate(3-M)                                      |
| Norma e depozitave (1-M)  | -     | 6.20  | 5.07  | 3.39  | 3.35  | 3.35  | 2.97     | 3.04     | 3.35     | 3.35     | 3.64     | 3.56     | 3.39     | 3.45     | 3.96     | 3.86     | 4.00      | 4.18     | Deposits rate (1-M)                                     |
| Norma e depozitave (24-M)   | -     | -     | -     | 6.98  | 6.82  | 5.88  | 5.68     | 5.78     | 5.59     | 5.88     | 6.22     | 6.10     | 5.99     | 5.46     | 5.64     | 6.03     | 5.82      | 5.81     | Deposits rate (24-M)                                    |
| Norma e depozitave (36-M)   | -     | -     | -     | -     | 6.49  | 6.42  | 6.16     | 6.16     | 6.56     | 6.42     | 6.47     | 6.48     | 6.18     | 6.44     | 7.00     | 6.52     | 7.11      | 7.24     | Deposits rate (36-M)                                    |
| Norma e depozitave (60-M)   | -     | -     | -     | -     | -     | -     | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -         | 7.50     | Deposits rate (60-M)                                    |
| <b>Normat e huasë në Lekë</b>   |       |       |       |       |       |       |          |          |          |          |          |          |          |          |          |          |           |          | <b>Interest rate for lending in Lek</b>                 |
| Norma e huasë (12-M)  | 11.90 | 16.00 | 10.52 | 13.73 | 12.16 | 11.16 | 13.00    | 15.20    | 13.99    | 11.16    | 12.92    | 13.46    | 11.66    | 10.16    | 10.12    | 10.59    | 10.25     | 12.26    | Lending rate (12-M)                                     |
| Norma e huasë (6-M)   | 15.30 | 14.60 | 11.81 | 10.98 | 12.90 | 12.18 | 15.64    | 15.22    | 15.61    | 12.18    | 16.60    | 14.38    | 12.37    | 15.38    | 14.87    | 13.47    | 13.48     | 14.60    | Lending rate (6-M)                                      |
| <b>Normat e interesit të letrave me vlerë</b>                           |       |       |       |       |       |       |          |          |          |          |          |          |          |          |          |          |           |          | <b>Securities rates</b>                                 |
| Norma e BTH 3-M   | 8.00  | 11.21 | 7.32  | 6.09  | 5.42  | 6.25  | 5.96     | 6.28     | 6.24     | 6.25     | 6.31     | 6.00     | 5.69     | 5.77     | 5.76     | 5.68     | 5.80      | 5.75     | T-Bills rate 3-M  |
| Norma e BTH 6-M   | 9.80  | 12.02 | 8.83  | 7.22  | 6.91  | 7.18  | 6.43     | 6.72     | 6.87     | 7.18     | 7.22     | 6.84     | 6.64     | 7.11     | 7.18     | 7.23     | 7.28      | 7.24     | T-Bills rate 6-M  |
| Norma e BTH 12-M  | 10.50 | 12.62 | 9.56  | 8.11  | 6.91  | 7.88  | 7.13     | 7.45     | 7.54     | 7.88     | 7.85     | 7.65     | 7.10     | 7.79     | 8.02     | 7.96     | 7.98      | 7.96     | T-Bills rate 12-M                                       |

1/Norma mesatare e ponderuar e interesit të ofertave të pranuar në ankandin më të fundit të bonove të thesarit për periudhën.  
Burimi : Banka e Shqipërisë .

1/The average weighted rate of accepted bids in the last TB auction of the period.  
Source : Bank of Albania



| Normat mesatare mujore të interesave për depozita 1/ |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       | ALBANIA: Average Monthly Deposit Rates 1/ |   |
|--|---------------------------------------|---------|-------|-------|----------|----------|-------|---------|---------|----------|----------------|---------|----------|-----------|----------|-------|-------|---|---|
|  | Në përqindje për çdo bankë Gusht 2007 | BKT NCB | RB RB | BA AB | BISH IAB | BIZH IDB | BT TB | BNT ICB | BKG NBG | BASH ABA | ProCredit Bank | BPI FIB | BBSH UBA | BEMP BEMP | BKSH ACB | BC CB | BP PB | BU UB                                     | In percentage for each bank August 2007 |
| <b>LEKË</b>  |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       |   | <b>LEK</b>                              |
| Llogari rrjedhëse                                    | 0.10                                  | 0.10    | 0.00  | 2.42  | 1.00     | 0.25     | -     | 0.01    | 0.25    | 0.00     | 1.00           | 0.00    | 0.00     | 0.50      | 0.50     | 0.10  | 0.40  | Current Account                           |   |
| Depozita pa afat                                     | 0.10                                  | 1.04    | 0.30  | -     | 1.00     | 1.00     | 1.00  | 1.37    | 4.00    | 2.50     | -              | -       | 1.50     | -         | 2.00     | 1.42  | -     | Sight Deposits                            |   |
| Depozita 1 mujore                                    | 3.97                                  | 4.10    | 4.60  | -     | 3.27     | 3.30     | 3.50  | 3.52    | 4.22    | 3.23     | -              | 4.00    | 4.30     | 4.60      | 3.80     | 4.45  | 3.81  | 1 Month Deposits                          |   |
| Depozita 3 mujore                                    | 4.54                                  | 3.64    | 4.11  | -     | 4.08     | 4.30     | -     | 4.36    | 4.62    | 3.82     | 5.03           | 4.50    | 4.50     | 5.10      | 4.30     | 5.03  | 4.32  | 3 Month Deposits                          |   |
| Depozita 6 mujore                                    | 5.25                                  | 4.33    | 4.92  | -     | 4.60     | 5.20     | 5.00  | 4.60    | 4.69    | 4.96     | 5.20           | 5.40    | 5.50     | 5.50      | 5.00     | 5.41  | 5.13  | 6 Month Deposits                          |   |
| Depozita 12 mujore                                   | 6.24                                  | 4.58    | 6.14  | 5.45  | 5.15     | 6.20     | 6.00  | 6.21    | 6.79    | 6.06     | 5.56           | 6.34    | 6.50     | 5.75      | 6.10     | 6.52  | 6.12  | 12 Month Deposits                         |   |
| Depozita 24 mujore                                   | 7.40                                  | 5.45    | -     | -     | -        | -        | -     | -       | -       | 6.58     | -              | 6.50    | 6.60     | -         | 6.50     | 6.56  | 6.97  | 24 Month Deposits                         |   |
| Depozita 36 mujore                                   | 7.14                                  | -       | -     | -     | -        | -        | -     | -       | 7.43    | 7.05     | -              | -       | -        | -         | -        | 6.90  | -     | 36-Months Deposits                        |   |
| Depozita 48 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 48-Months Deposits                        |   |
| Depozita 60 mujore                                   | -                                     | -       | -     | -     | -        | -        | 7.50  | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 60-Months Deposits                        |   |
| <b>USD</b>   |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       | <b>USD</b>                                |   |
| Llogari rrjedhëse                                    | 0.10                                  | 0.10    | 0.00  | 0.43  | 0.50     | 0.10     | -     | -       | -       | -        | 0.50           | 0.00    | 0.00     | 0.30      | 0.30     | 0.10  | 0.30  | Current Account                           |   |
| Depozita pa afat                                     | 0.10                                  | 1.73    | 0.20  | -     | 0.50     | 0.10     | 0.75  | 0.54    | 3.70    | 2.00     | -              | -       | 1.78     | -         | 0.90     | 0.10  | -     | Sight Deposits                            |   |
| Depozita 1 mujore                                    | 3.28                                  | 3.70    | 1.69  | -     | -        | 3.00     | -     | 3.17    | 3.80    | 2.95     | -              | 3.60    | 3.40     | 4.19      | 3.00     | 3.67  | 2.48  | 1 Month Deposits                          |   |
| Depozita 3 mujore                                    | 3.93                                  | 3.49    | 2.90  | -     | 3.00     | 3.50     | -     | 3.48    | 4.22    | 3.19     | 3.70           | 3.90    | 3.65     | 3.50      | 3.65     | 2.80  | 3.56  | 3 Month Deposits                          |   |
| Depozita 6 mujore                                    | 4.26                                  | 3.83    | 3.27  | 3.67  | -        | 4.00     | -     | 3.41    | 4.36    | 3.40     | 4.00           | 4.20    | 3.90     | -         | 4.00     | 4.20  | 3.97  | 6 Month Deposits                          |   |
| Depozita 12 mujore                                   | 4.97                                  | 4.40    | 3.64  | 4.14  | -        | 4.50     | -     | 3.66    | 5.09    | 4.01     | 4.45           | 4.98    | 4.15     | -         | 4.65     | 4.50  | 4.25  | 12 Month Deposits                         |   |
| Depozita 24 mujore                                   | 4.88                                  | 4.86    | -     | -     | -        | -        | -     | -       | -       | 4.10     | -              | 4.50    | 4.25     | -         | 4.75     | 5.00  | -     | 24 Month Deposits                         |   |
| Depozita 36 mujore                                   | 5.00                                  | 5.13    | -     | -     | -        | -        | -     | -       | 4.85    | 4.25     | -              | -       | -        | -         | -        | 5.20  | -     | 36-Months Deposits                        |   |
| Depozita 48 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 48-Months Deposits                        |   |
| Depozita 60 mujore                                   | 6.00                                  | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 60-Months Deposits                        |   |
| <b>EUR</b>   |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       | <b>EUR</b>                                |   |
| Llogari rrjedhëse                                    | 0.10                                  | 0.10    | 0.00  | 0.94  | 0.50     | 0.50     | 0.30  | 0.00    | 0.30    | 0.00     | 0.50           | -       | -        | 0.50      | 0.20     | 0.10  | 0.20  | Current Account                           |   |
| Depozita pa afat                                     | 0.10                                  | 1.22    | 0.30  | -     | 0.50     | 0.50     | 0.75  | 0.60    | 3.59    | 2.00     | -              | -       | 1.25     | -         | 1.50     | 0.65  | -     | Demand Deposits                           |   |
| Depozita 1 mujore                                    | 3.23                                  | 3.30    | 3.06  | -     | 2.62     | 2.70     | 2.75  | 3.05    | 3.40    | 3.04     | -              | 2.65    | 3.30     | 2.75      | 2.70     | 2.81  | 2.77  | 1 Month Deposits                          |   |
| Depozita 3 mujore                                    | 3.93                                  | 2.91    | 3.92  | 3.41  | 2.87     | 3.30     | -     | 3.48    | 3.86    | 3.59     | 3.12           | 3.00    | 3.80     | 3.50      | 3.40     | 3.07  | 3.68  | 3 Month Deposits                          |   |
| Depozita 6 mujore                                    | 4.17                                  | 3.33    | 4.11  | 3.68  | 3.30     | 3.70     | -     | 3.82    | 4.05    | 3.64     | 3.40           | 3.50    | 4.00     | -         | 3.65     | 3.48  | 4.00  | 6 Month Deposits                          |   |
| Depozita 12 mujore                                   | 4.48                                  | 3.78    | 4.32  | 3.88  | 3.96     | 4.20     | -     | 4.03    | 4.41    | 4.15     | 3.80           | 4.12    | 4.60     | 4.25      | 4.10     | 4.02  | 4.12  | 12 Month Deposits                         |   |
| Depozita 24 mujore                                   | 4.87                                  | 4.03    | -     | -     | -        | -        | 4.25  | 3.58    | -       | 4.20     | -              | 3.25    | 4.70     | -         | 4.25     | 4.20  | 4.30  | 24 Month Deposits                         |   |
| Depozita 36 mujore                                   | 5.07                                  | 4.21    | -     | -     | -        | -        | -     | -       | 4.32    | 4.50     | -              | -       | -        | -         | -        | 4.50  | -     | 36-Months Deposits                        |   |
| Depozita 48 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | 4.60     | -              | -       | -        | -         | -        | -     | -     | 48-Months Deposits                        |   |
| Depozita 60 mujore                                   | 5.98                                  | -       | -     | -     | -        | -        | -     | -       | 5.00    | -        | -              | -       | -        | -         | -        | -     | -     | 60-Months Deposits                        |   |
| <b>GBP</b>   |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       | <b>GBP</b>                                |   |
| Llogari rrjedhëse                                    | 0.10                                  | 0.10    | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | 0.10  | 0.20  | Current Account                           |   |
| Depozita pa afat                                     | -                                     | 2.71    | 0.20  | -     | -        | -        | -     | -       | 4.00    | -        | -              | -       | -        | -         | -        | 0.10  | -     | Sight Deposits                            |   |
| Depozita 1 mujore                                    | 4.21                                  | 4.80    | 2.00  | 2.86  | -        | -        | -     | -       | 3.82    | -        | -              | -       | -        | -         | 2.50     | 0.70  | 3.50  | 1 Month Deposits                          |   |
| Depozita 3 mujore                                    | 4.42                                  | 3.93    | 2.00  | 3.55  | -        | -        | -     | -       | 4.02    | -        | 3.00           | -       | -        | -         | 3.50     | 3.70  | 4.00  | 3 Month Deposits                          |   |
| Depozita 6 mujore                                    | 4.72                                  | 4.08    | 2.20  | 3.81  | -        | -        | -     | -       | 4.06    | -        | 3.80           | -       | -        | -         | 4.20     | 4.10  | -     | 6 Month Deposits                          |   |
| Depozita 12 mujore                                   | 4.85                                  | 4.36    | 2.50  | 4.16  | -        | -        | -     | -       | 4.26    | -        | 4.36           | -       | -        | -         | 4.30     | 4.30  | -     | 12 Month Deposits                         |   |
| Depozita 24 mujore                                   | 5.00                                  | 4.43    | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | 4.50     | 4.20  | -     | 24 Month Deposits                         |   |
| Depozita 36 mujore                                   | -                                     | 4.53    | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 36-Months Deposits                        |   |
| Depozita 48 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 48-Months Deposits                        |   |
| Depozita 60 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 60-Months Deposits                        |   |

1/ Interesi mesatar përfaqëson interesin mesatar të ponderuar për depozitat e pranuar gjatë periudhës.  
Burimi: Banka e Shqipërisë.

1/ Average interest, represents monthly weighted interest for newly accepted deposits during the period.  
Source: Bank of Albania.

| Normat mesatare mujore të interesave për depozita 1/ |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       | ALBANIA: Average Monthly Deposit Rates 1/ |       |   |
|--|---------------------------------------|---------|-------|-------|----------|----------|-------|---------|---------|----------|----------------|---------|----------|-----------|----------|-------|---|-------|---|
|  | Në përqindje për çdo bankë Gusht 2007 | BKT NCB | RB RB | BA AB | BISH IAB | BIZH IDB | BT TB | BNT ICB | BKG NBG | BASH ABA | ProCredit Bank | BPI FIB | BBSH UBA | BEMP BEMP | BKSH ACB | BC CB | BP PB                                     | BU UB | In percentage for each bank August 2007 |
| <b>SFR</b>   |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |   |       | <b>SFR</b>                              |
| Llogari rrjedhëse                                    | 0.10                                  | 0.10    | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | 0.10                                      | -     | Current Account                         |
| Depozita pa afat                                     | -                                     | 1.00    | 0.10  | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | Sight Deposits                          |
| Depozita 1 mujore                                    | 1.00                                  | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | 1.50                                      | -     | 1 Month Deposits                        |
| Depozita 3 mujore                                    | -                                     | 1.22    | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 3 Month Deposits                        |
| Depozita 6 mujore                                    | -                                     | 1.45    | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 6 Month Deposits                        |
| Depozita 12 mujore                                   | 2.50                                  | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | 1.00                                      | -     | 12 Month Deposits                       |
| Depozita 24 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 24 Month Deposits                       |
| Depozita 36 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 36-Months Deposits                      |
| Depozita 48 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 48-Months Deposits                      |
| Depozita 60 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 60-Months Deposits                      |
| <b>CAD</b>   |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |   |       | <b>CAD</b>                              |
| Llogari rrjedhëse                                    | 0.10                                  | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | Current Account                         |
| Depozita pa afat                                     | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | Sight Deposits                          |
| Depozita 1 mujore                                    | 0.75                                  | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 1 Month Deposits                        |
| Depozita 3 mujore                                    | 0.75                                  | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | 2.75     | -     | -   | -     | 3 Month Deposits                        |
| Depozita 6 mujore                                    | 0.75                                  | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | 3.25     | -     | -   | -     | 6 Month Deposits                        |
| Depozita 12 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | 3.55     | -     | -   | -     | 12 Month Deposits                       |
| Depozita 24 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 24 Month Deposits                       |
| Depozita 36 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 36-Months Deposits                      |
| Depozita 48 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 48-Months Deposits                      |
| Depozita 60 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 60-Months Deposits                      |
| <b>SEK</b>   |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |   |       | <b>SEK</b>                              |
| Llogari rrjedhëse                                    | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | Current Account                         |
| Depozita pa afat                                     | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | Sight Deposits                          |
| Depozita 1-mujore                                    | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 1-Month Deposits                        |
| Depozita 3-mujore                                    | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 3-Month Deposits                        |
| Depozita 6-mujore                                    | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 6-Month Deposits                        |
| Depozita 12-mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 12-Month Deposits                       |
| Depozita 24-mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 24-Months Deposits                      |
| Depozita 36 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 36-Months Deposits                      |
| Depozita 48 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 48-Months Deposits                      |
| Depozita 60 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 60-Months Deposits                      |
| <b>AUD</b>   |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |   |       | <b>AUD</b>                              |
| Llogari rrjedhëse                                    | 0.10                                  | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | Current Account                         |
| Depozita pa afat                                     | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | Sight Deposits                          |
| Depozita 1 mujore                                    | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 1 Month Deposits                        |
| Depozita 3 mujore                                    | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 3 Month Deposits                        |
| Depozita 6 mujore                                    | 1.25                                  | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 6 Month Deposits                        |
| Depozita 12 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 12 Month Deposits                       |
| Depozita 24 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 24 Month Deposits                       |
| Depozita 36 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 36-Months Deposits                      |
| Depozita 48 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 48-Months Deposits                      |
| Depozita 60 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 60-Months Deposits                      |
| <b>YEN</b>   |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |   |       | <b>YEN</b>                              |
| Llogari rrjedhëse                                    | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | Current Account                         |
| Depozita pa afat                                     | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | Sight Deposits                          |
| Depozita 1 mujore                                    | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 1-Month Deposits                        |
| Depozita 3 mujore                                    | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 3-Month Deposits                        |
| Depozita 6 mujore                                    | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 6-Month Deposits                        |
| Depozita 12 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 12-Month Deposits                       |
| Depozita 24 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 24-Months Deposits                      |
| Depozita 36 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 36-Months Deposits                      |
| Depozita 48 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 48-Months Deposits                      |
| Depozita 60 mujore                                   | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -   | -     | 60-Months Deposits                      |

1/ Interesi mesatar përfaqëson interesin mesatar të ponderuar për depozitat e pranuar gjatë periudhës.  
Burimi: Banka e Shqipërisë.

1/ Average interest, represents monthly weighted interest for newly accepted deposits during the period.  
Source: Bank of Albania.

| Normat mesatare mujore të interesave për hua 1/ |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       |                   | Average Monthly Credit Rates 1/         |
|---|---------------------------------------|---------|-------|-------|----------|----------|-------|---------|---------|----------|----------------|---------|----------|-----------|----------|-------|-------|-------------------|---|
|   | Në përqindje për çdo bankë Gusht 2007 | BKT NCB | RB RB | BA AB | BISH IAB | BIZH IDB | BT TB | BNT ICB | BKG NGB | BASH ABA | ProCredit Bank | BPI FIB | BBSH UBA | BEMP BEMP | BKSH ACB | BC CB | BP PB | BU UB             | In percentage for each bank August 2007 |
| <b>LEKË</b>                                     |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       |                   | <b>LEK</b>                              |
| Deri 6 muaj                                     | 11.73                                 | 18.00   | -     | 15.52 | -        | 10.00    | -     | 11.88   | 11.04   | 18.64    | -              | 9.91    | 12.48    | -         | 14.78    | 13.17 | 18.00 | Up to 6 months    |   |
| 6 muaj - 1 vit                                  | 11.40                                 | 15.41   | 11.98 | 9.80  | -        | 10.00    | -     | 10.06   | 9.96    | 20.96    | 12.10          | -       | 13.09    | -         | 14.28    | 10.04 | 15.18 | 6 months - 1 year |   |
| 1 - 3 vjet                                      | 17.53                                 | 15.59   | 8.89  | 10.33 | 11.23    | 10.00    | -     | 12.51   | 11.15   | 20.22    | -              | -       | 12.14    | -         | 14.98    | 16.98 | 16.78 | 1 - 3 years       |   |
| 3-5 vjet  | -                                     | 15.47   | 9.43  | -     | 12.67    | 10.00    | -     | 13.22   | -       | 15.88    | -              | 14.00   | -        | -         | 14.98    | 13.19 | 15.77 | 3-5 years         |   |
| Mbi 5 vjet                                      | 11.95                                 | 15.57   | 9.21  | -     | -        | -        | -     | 12.75   | 11.53   | 10.92    | 14.89          | -       | -        | -         | 14.25    | 12.97 | 10.09 | Over 5 years      |   |
| <b>USD</b>                                      |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       | <b>USD</b>        |   |
| Deri 6 muaj                                     | 9.52                                  | 8.55    | -     | 15.22 | -        | -        | -     | 6.34    | 8.40    | 17.00    | -              | 7.54    | -        | -         | -        | -     | 10.40 | Up to 6 months    |   |
| 6 muaj - 1 vit                                  | 8.53                                  | 8.65    | 10.38 | -     | -        | 9.00     | 9.50  | -       | 8.43    | 16.00    | -              | -       | 9.50     | 9.00      | 9.37     | -     | -     | 6 months - 1 year |   |
| 1 - 3 vjet                                      | -                                     | 9.16    | -     | -     | -        | -        | -     | -       | 10.43   | -        | -              | -       | 9.14     | -         | -        | -     | -     | 1 - 3 years       |   |
| 3-5 vjet  | -                                     | -       | -     | -     | -        | 9.00     | -     | -       | -       | -        | -              | -       | -        | -         | -        | 11.16 | -     | 3-5 years         |   |
| Mbi 5 vjet                                      | -                                     | 9.16    | -     | -     | -        | -        | 9.00  | 9.30    | 7.12    | -        | -              | -       | -        | -         | 9.35     | -     | -     | Over 5 years      |   |
| <b>EUR</b>                                      |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       | <b>EUR</b>        |   |
| Deri 6 muaj                                     | 9.42                                  | 8.05    | -     | 9.51  | 11.46    | 8.50     | -     | 7.73    | 8.79    | 12.20    | -              | 9.28    | 9.12     | -         | 10.63    | -     | 6.00  | Up to 6 months    |   |
| 6 muaj - 1 vit                                  | 7.29                                  | 8.82    | 11.05 | 8.36  | 10.46    | 8.50     | 8.46  | -       | 7.65    | 15.08    | -              | -       | 8.82     | -         | 10.38    | 10.65 | 9.18  | 6 months - 1 year |   |
| 1 - 3 vjet                                      | 8.31                                  | 8.74    | 9.05  | 10.82 | 10.46    | 8.50     | 8.50  | 8.90    | 8.58    | 11.77    | -              | -       | 9.28     | -         | 10.57    | -     | 9.79  | 1 - 3 years       |   |
| 3-5 vjet  | -                                     | 8.57    | 8.39  | 7.78  | 9.46     | 8.50     | 8.75  | 6.45    | 8.67    | 9.13     | -              | -       | 8.95     | -         | 10.57    | 10.75 | 9.81  | 3-5 years         |   |
| Mbi 5 vjet                                      | 8.83                                  | 8.93    | 8.80  | 6.99  | -        | -        | 8.18  | 5.23    | 7.81    | 9.88     | 8.50           | -       | 7.82     | -         | 10.32    | 10.65 | 8.43  | Over 5 years      |   |
| <b>GBP</b>                                      |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       | <b>GBP</b>        |   |
| Deri 6 muaj                                     | -                                     | 5.00    | -     | 10.57 | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | Up to 6 months    |   |
| 6 muaj - 1 vit                                  | -                                     | 5.00    | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 6 months - 1 year |   |
| 1 - 3 vjet                                      | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 1 - 3 years       |   |
| 3-5 vjet  | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 3-5 years         |   |
| Mbi 5 vjet                                      | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | Over 5 years      |   |
| <b>SFR</b>                                      |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       | <b>SFR</b>        |   |
| Deri 6 muaj                                     | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | Up to 6 months    |   |
| 6 muaj - 1 vit                                  | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 6 months - 1 year |   |
| 1 - 3 vjet                                      | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 1 - 3 years       |   |
| 3-5 vjet  | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 3-5 years         |   |
| Mbi 5 vjet                                      | 7.96                                  | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | Over 5 years      |   |
| <b>CAD</b>                                      |                                       |         |       |       |          |          |       |         |         |          |                |         |          |           |          |       |       | <b>CAD</b>        |   |
| Deri 6 muaj                                     | -                                     | -       | -     | 0.11  | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | Up to 6 months    |   |
| 6 muaj - 1 vit                                  | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 6 months - 1 year |   |
| 1 - 3 vjet                                      | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 1 - 3 years       |   |
| 3-5 vjet  | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | 3-5 years         |   |
| Mbi 5 vjet                                      | -                                     | -       | -     | -     | -        | -        | -     | -       | -       | -        | -              | -       | -        | -         | -        | -     | -     | Over 5 years      |   |

1/ Interesi mesatar përfaqëson interesin mesatar të ponderuar për huatë e reja të dhëna gjatë periudhës. Shenja (-) tregon që nuk ka hua të dhënë.  
Burimi: Banka e Shqipërisë.

1/ Average Interest Rate represents monthly weighted interest for new loans during the period. The dots (-) indicate that banks did not extend loans.  
Source: Bank of Albania.

| <b>Ankandet e bonove të thesarit dhe repo</b> |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | <b>Auction of Treasury Bills/ Repo Issue Period</b> |               |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---|---------------|
| <b>Periudha e emetimit</b>                    | <b>Sep 2006</b>  | <b>Oct 2006</b>  | <b>Nov 2006</b>  | <b>Dec 2006</b>  | <b>Jan 2006</b>  | <b>Feb 2007</b>  | <b>Mar 2007</b>  | <b>Apr 2007</b>  | <b>May 2007</b>  | <b>Jun 2007</b>  | <b>Jul 2007</b>  | <b>Aug 2007</b>  |   |               |
|   | <b>Sht 2006</b>  | <b>Tet 2006</b>  | <b>Nën 2006</b>  | <b>Dhj 2006</b>  | <b>Jan 2006</b>  | <b>Shk 2007</b>  | <b>Mar 2007</b>  | <b>Pri 2007</b>  | <b>Maj 2007</b>  | <b>Qer 2007</b>  | <b>Korr 2007</b> | <b>Gsh 2007</b>  |   |               |
| <b>Bono thesari 3-M</b>                       |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | <b>3-M Treasury Bills</b>                           |               |
| Shuma e pranuar (milionë lekë)                | <b>10,363.79</b> | <b>13,453.40</b> | <b>12,169.01</b> | <b>8,080.86</b>  | <b>13,695.00</b> | <b>8,310.00</b>  | <b>7,179.10</b>  | <b>13,441.50</b> | <b>7,338.70</b>  | <b>9,600.00</b>  | <b>13,100.00</b> | <b>8,100.00</b>  | Total Accepted amount (in million of Lek)           |               |
| Yield-i minimal në %                          | 5.49             | 6.14             | 5.77             | 6.27             | 6.22             | 6.14             | 5.42             | 5.71             | 5.74             | 5.65             | 5.75             | 5.75             | Minimum Yield %                                     |               |
| Yield-i i ponderuar në %                      | 5.69             | 6.19             | 6.17             | 6.35             | 6.32             | 6.17             | 5.72             | 5.76             | 5.75             | 5.68             | 5.81             | 5.78             | Weighted Average Yield %                            |               |
| Yield-i maksimal në %                         | 5.89             | 6.23             | 6.25             | 6.49             | 6.42             | 6.20             | 5.82             | 5.78             | 5.77             | 5.70             | 5.82             | 5.80             | Maximum Yield %                                     |               |
| <b>Bono thesari 6-M</b>                       | <b>9,871.85</b>  | <b>9,319.82</b>  | <b>8,768.77</b>  | <b>10,895.89</b> | <b>14,625.50</b> | <b>13,290.00</b> | <b>10,499.80</b> | <b>9,236.50</b>  | <b>9,440.40</b>  | <b>10,734.60</b> | <b>14,700.00</b> | <b>11,473.40</b> | <b>6-M Treasury Bills</b>                           |               |
| Shuma e pranuar (milionë lekë)                | 5.89             | 6.55             | 6.60             | 6.93             | 7.09             | 6.93             | 6.21             | 6.74             | 7.10             | 7.14             | 7.19             | 7.17             | Total Accepted amount (in million of Lek)           |               |
| Yield-i minimal në %                          | 6.24             | 6.68             | 6.85             | 7.10             | 7.18             | 6.99             | 6.64             | 6.98             | 7.20             | 7.22             | 7.26             | 7.25             | Minimum Yield %                                     |               |
| Yield-i i ponderuar në %                      | 6.39             | 6.76             | 6.96             | 7.21             | 7.23             | 7.01             | 6.75             | 7.10             | 7.25             | 7.25             | 7.30             | 7.29             | Weighted Average Yield %                            |               |
| Yield-i maksimal në %                         |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | Maximum Yield %                                     |               |
| <b>Bono thesari 12-M</b>                      | <b>10,764.84</b> | <b>9,408.15</b>  | <b>11,520.56</b> | <b>15,314.63</b> | <b>11,478.00</b> | <b>10,500.00</b> | <b>18,941.10</b> | <b>10,423.80</b> | <b>12,164.20</b> | <b>14,165.40</b> | <b>15,828.50</b> | <b>16,326.60</b> | <b>12-M Treasury Bills</b>                          |               |
| Shuma e pranuar (milionë lekë)                | 6.40             | 7.12             | 7.16             | 7.66             | 7.73             | 7.70             | 6.82             | 6.75             | 7.50             | 7.75             | 7.88             | 7.82             | Total Accepted amount (in million of Lek)           |               |
| Yield-i minimal në %                          | 6.92             | 7.42             | 7.56             | 7.78             | 7.87             | 7.72             | 7.16             | 7.66             | 7.99             | 7.96             | 7.98             | 7.96             | Minimum Yield %                                     |               |
| Yield-i i ponderuar në %                      | 7.09             | 7.52             | 7.65             | 7.90             | 7.90             | 7.73             | 7.34             | 7.83             | 8.05             | 8.00             | 7.80             | 8.00             | Weighted Average Yield %                            |               |
| Yield-i maksimal në %                         |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | Maximum Yield %                                     |               |
| <b>Ankandet e marrëveshjeve të riblerjes</b>  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | <b>Auction of Repo/ Reverse repo</b>                |               |
| Interesi                                      | <b>5.25</b>      | <b>5.25</b>      | <b>5.50</b>      | <b>5.50</b>      | <b>5.50</b>      | <b>5.50</b>      | <b>5.50</b>      | <b>5.50</b>      | <b>5.50</b>      | <b>5.50</b>      | <b>5.75</b>      | <b>5.75</b>      | <b>5.75</b>   | Interest Rate |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| <b>Tregues të ankandëve të bonove të thesarit.</b> | <b>3-mujore</b> | <b>6-mujore</b> | <b>12-mujore</b> | <b>Totali</b> | <b>Indicators of Treasury Bills auctions</b>    |
|--|-----------------|-----------------|------------------|---------------|---|
| <b>Shuma e pranuar në milionë lekë</b>             | <b>3 months</b> | <b>6 months</b> | <b>12 months</b> | <b>Total</b>  | <b>Total Accepted amount in millions of Lek</b> |
| <b>1994</b>  | 892.3           | 530.3           | –                | 1,422.6       | <b>1994</b>                                     |
| <b>1995</b>  | 5,160.3         | 3,954.9         | 6,964.0          | 16,079.2      | <b>1995</b>                                     |
| <b>1996</b>  | 24,501.3        | 14,538.3        | 22,686.0         | 61,725.6      | <b>1996</b>                                     |
| <b>1997</b>  | 34,102.8        | 31,710.6        | 61,657.6         | 127,471.1     | <b>1997</b>                                     |
| <b>1998</b>  | 40,781.8        | 44,632.8        | 84,149.2         | 169,563.8     | <b>1998</b>                                     |
| <b>1999</b>  | 58,447.9        | 50,862.4        | 86,391.7         | 195,701.9     | <b>1999</b>                                     |
| <b>2000</b>  | 150,215.5       | 89,046.1        | 88,713.0         | 327,974.6     | <b>2000</b>                                     |
| <b>2001</b>  | 270,109.2       | 169,816.1       | 80,925.4         | 520,850.6     | <b>2001</b>                                     |
| <b>2002</b>  | 244,861.7       | 190,690.6       | 122,948.1        | 558,500.4     | <b>2002</b>                                     |
| <b>2003</b>  | 209,290.9       | 167,515.0       | 163,448.7        | 540,254.6     | <b>2003</b>                                     |
| <b>2004</b>  | 161,909.2       | 162,697.6       | 184,327.7        | 508,934.5     | <b>2004</b>                                     |
| <b>2005</b>  | 125,318.7       | 151,432.7       | 188,194.7        | 464,946.2     | <b>2005</b>                                     |
| <b>2006</b>  | 127,308.5       | 136,675.1       | 167,747.3        | 431,730.9     | <b>2006</b>                                     |
| <b>Në përqindje ndaj totalit</b>                   |                 |                 |                  |               | <b>Percentage of total</b>                      |
| <b>1994</b>  | 62.7            | 37.3            | –                | 100.0         | <b>1994</b>                                     |
| <b>1995</b>  | 32.1            | 24.6            | 43.3             | 100.0         | <b>1995</b>                                     |
| <b>1996</b>  | 39.7            | 23.5            | 36.8             | 100.0         | <b>1996</b>                                     |
| <b>1997</b>  | 26.7            | 24.9            | 48.4             | 100.0         | <b>1997</b>                                     |
| <b>1998</b>  | 24.0            | 26.3            | 49.7             | 100.0         | <b>1998</b>                                     |
| <b>1999</b>  | 29.9            | 25.9            | 44.2             | 100.0         | <b>1999</b>                                     |
| <b>2000</b>  | 45.8            | 27.2            | 27.0             | 100.0         | <b>2000</b>                                     |
| <b>2001</b>  | 51.9            | 33.6            | 15.5             | 100.0         | <b>2001</b>                                     |
| <b>2002</b>  | 43.8            | 34.1            | 22.0             | 100.0         | <b>2002</b>                                     |
| <b>2003</b>  | 38.7            | 31.0            | 30.3             | 100.0         | <b>2003</b>                                     |
| <b>2004</b>  | 31.8            | 32.0            | 36.2             | 100.0         | <b>2004</b>                                     |
| <b>2005</b>  | 27.0            | 32.6            | 40.5             | 100.0         | <b>2005</b>                                     |
| <b>2006</b>  | 29.5            | 31.7            | 38.9             | 100.0         | <b>2006</b>                                     |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| Rezultatet e ankandevë të bonovë të thesarit<br>Treasury Bills auction results |               |              |          |          |                  |                            |                  | Shuma e pranuar në milionë lekë<br>Total Accepted amount in |
|--|---------------|--------------|----------|----------|------------------|----------------------------|------------------|---|
| Ankandi Nr   | Tipi          | Zhvillim     | Emetim   | Maturim  | Interesi - Yield |                            |                  |   |
| Auction No   | Type of issue | Auction date | Issue    | Maturity | Minimal Minimal  | Ponderuar Weighted average | Maksimal Maximal |   |
| 1156   | 3 mujore      | 05/09/06     | 05/09/06 | 07/12/06 | 5.30             | 5.46                       | 5.59             | 2,184.8   |
| 1157   | 3 months      | 12/09/06     | 12/09/06 | 14/12/06 | 5.19             | 5.46                       | 5.89             | 3,433.4   |
| 1160   |               | 19/09/06     | 19/09/06 | 21/12/06 | 5.60             | 5.89                       | 6.04             | 3,855.4   |
| 1161   |               | 26/09/06     | 26/09/06 | 28/12/06 | 5.89             | 5.96                       | 6.04             | 890.3   |
| 1164   |               | 03/10/06     | 03/10/06 | 04/01/06 | 6.04             | 6.10                       | 6.19             | 3,729.7   |
| 1165   |               | 10/10/06     | 10/10/06 | 11/01/07 | 6.11             | 6.17                       | 6.19             | 4,082.3   |
| 1168   |               | 17/10/06     | 17/10/06 | 18/01/07 | 6.15             | 6.17                       | 6.19             | 3,468.9   |
| 1169   |               | 24/10/06     | 24/10/06 | 25/01/07 | 6.20             | 6.24                       | 6.24             | 2,172.6   |
| 1172   |               | 31/10/06     | 31/10/06 | 01/02/07 | 6.20             | 6.28                       | 6.34             | 1,170.3   |
| 1173   |               | 07/11/06     | 07/11/06 | 08/02/07 | 6.25             | 6.30                       | 6.40             | 2,114.2   |
| 1176   |               | 14/11/06     | 14/11/06 | 15/02/07 | 5.42             | 6.16                       | 6.24             | 3,500.0   |
| 1177   |               | 21/11/06     | 21/11/06 | 22/02/07 | 6.00             | 6.18                       | 6.25             | 2,034.9   |
| 1180   |               | 27/11/06     | 27/11/06 | 01/03/07 | 6.19             | 6.24                       | 6.25             | 3,349.7   |
| 1181   |               | 05/12/06     | 05/12/06 | 08/03/07 | 6.19             | 6.30                       | 6.46             | 1,374.7   |
| 1184   |               | 12/12/06     | 12/12/06 | 15/03/07 | 6.23             | 6.32                       | 6.50             | 3,552.4   |
| 1185   |               | 19/12/06     | 19/12/06 | 23/03/07 | 6.34             | 6.45                       | 6.50             | 3,003.8   |
| 1188   |               | 26/12/06     | 26/12/06 | 29/03/07 | 6.39             | 6.45                       | 6.50             | 150.0   |
| 1190   |               | 29/12/09     | 05/01/07 | 05/04/07 | 6.19             | 6.25                       | 6.50             | 3,495.8   |
| 1193   |               | 09/01/07     | 09/01/07 | 12/04/07 | 6.34             | 6.38                       | 6.41             | 4,100.0   |
| 1194   |               | 16/01/07     | 16/01/07 | 19/04/07 | 6.14             | 6.31                       | 6.38             | 3,500.0   |
| 1197   |               | 23/01/07     | 23/01/07 | 26/04/07 | 6.20             | 6.32                       | 6.38             | 2,600.0   |
| 1198   |               | 30/01/07     | 02/02/07 | 03/05/07 | 6.20             | 6.32                       | 6.32             | 1,300.0   |
| 1201   |               | 06/02/07     | 06/02/07 | 10/05/07 | 6.20             | 6.22                       | 6.27             | 1,900.0   |
| 1202   |               | 13/02/07     | 13/02/07 | 17/05/07 | 6.15             | 6.15                       | 6.15             | 3,210.0   |
| 1205   |               | 20/02/07     | 20/02/07 | 24/05/07 | 6.00             | 6.00                       | 6.04             | 1,900.0   |
| 1209   |               | 06/03/07     | 06/03/07 | 07/06/07 | 5.50             | 5.67                       | 5.88             | 1,300.0   |
| 1210   |               | 13/03/07     | 13/03/07 | 14/06/07 | 5.64             | 5.75                       | 5.85             | 2,573.1   |
| 1213   |               | 20/03/07     | 20/03/07 | 21/06/07 | 5.75             | 5.75                       | 5.75             | 2,900.0   |
| 1214   |               | 27/03/07     | 27/03/07 | 28/06/07 | 4.80             | 5.69                       | 5.79             | 406.0   |
| 1217   |               | 03/04/07     | 03/04/07 | 05/07/07 | 5.70             | 5.74                       | 5.79             | 3,412.4   |
| 1218   |               | 10/04/07     | 10/04/07 | 12/07/07 | 5.74             | 5.75                       | 5.75             | 4,057.1   |
| 1221   |               | 17/04/07     | 17/04/07 | 19/07/07 | 5.72             | 5.77                       | 5.80             | 3,641.7   |
| 1222   |               | 24/04/07     | 24/04/07 | 26/07/07 | 5.68             | 5.77                       | 5.80             | 2,330.3   |
| 1225   |               | 30/04/07     | 02/05/07 | 02/08/07 | 5.75             | 5.79                       | 5.80             | 538.7   |
| 1226   |               | 08/05/07     | 08/05/07 | 09/08/07 | 5.70             | 5.74                       | 5.79             | 1,900.0   |
| 1229   |               | 15/05/07     | 15/05/07 | 16/08/07 | 5.75             | 5.75                       | 5.75             | 3,200.0   |
| 1230   |               | 22/05/07     | 22/05/07 | 23/08/07 | 5.72             | 5.76                       | 5.80             | 1,700.0   |
| 1233   |               | 29/05/07     | 01/06/07 | 30/08/07 | 5.70             | 5.70                       | 5.70             | 3,000.0   |
| 1234   |               | 05/06/07     | 05/06/07 | 06/09/07 | 5.66             | 5.67                       | 5.69             | 1,200.0   |
| 1237   |               | 12/06/07     | 12/06/07 | 13/09/07 | 5.60             | 5.67                       | 5.70             | 2,500.0   |
| 1238   |               | 19/06/07     | 19/06/07 | 20/09/07 | 5.65             | 5.68                       | 5.70             | 2,900.0   |
| 1241   |               | 03/07/07     | 03/07/07 | 04/10/07 | 5.60             | 5.83                       | 5.85             | 3,300.0   |
| 1244   |               | 10/07/07     | 10/07/07 | 11/10/07 | 5.80             | 5.83                       | 5.85             | 4,000.0   |
| 1245   |               | 17/07/07     | 17/07/07 | 18/10/07 | 5.79             | 5.79                       | 5.79             | 3,500.0   |
| 1248   |               | 24/07/07     | 24/07/07 | 25/10/07 | 5.80             | 5.80                       | 5.80             | 2,300.0   |
| 1249   |               | 31/07/07     | 31/07/07 | 01/11/07 | 5.79             | 5.80                       | 5.80             | 400.0   |
| 1252   |               | 07/08/07     | 07/08/07 | 08/11/07 | 5.77             | 5.78                       | 5.78             | 1,700.0   |
| 1253   |               | 14/08/07     | 14/08/07 | 15/11/07 | 5.75             | 5.79                       | 5.80             | 3,200.0   |
| 1256   |               | 28/08/07     | 28/08/07 | 29/11/07 | 5.68             | 5.75                       | 5.80             | 2,800.0   |

Burimi : Banka e Shqipërisë.

Source: Bank of Albania.

| Rezultatet e ankandëve të bonove të thesarit<br>Treasury Bills auction results |                        |              |          |          |                  |                  |          |         | Shuma e pranuar në milionë lekë<br>Total Accepted amount in |
|--|------------------------|--------------|----------|----------|------------------|------------------|----------|---------|---|
| Ankandi Nr   | Tipi                   | Zhvillim     | Emetim   | Maturim  | Interesi - Yield |                  |          |         |   |
| Auction No   | Type of issue          | Auction date | Issue    | Maturity | Minimal          | Ponderuar        | Maksimal |         |   |
|  |                        |              |          |          | Minimal          | Weighted average | Maximal  |         |   |
| 1158   | 6-mujore<br>6 months   | 12/09/06     | 12/09/06 | 15/03/07 | 5.53             | 6.06             | 6.30     | 7,068.4 |   |
| 1162   |                        | 26/09/06     | 26/09/06 | 29/03/07 | 6.25             | 6.43             | 6.49     | 2,803.5 |   |
| 1166   |                        | 10/10/06     | 10/10/06 | 12/04/07 | 6.40             | 6.63             | 6.72     | 6,235.8 |   |
| 1170   |                        | 24/10/06     | 24/10/06 | 26/04/07 | 6.69             | 6.72             | 6.79     | 3,084.0 |   |
| 1174   |                        | 07/11/06     | 07/11/06 | 10/05/07 | 6.70             | 6.84             | 6.95     | 4,527.0 |   |
| 1178   |                        | 21/11/06     | 21/11/06 | 24/05/07 | 6.50             | 6.87             | 6.97     | 4,241.8 |   |
| 1182   |                        | 05/12/06     | 05/12/06 | 07/06/07 | 6.75             | 7.01             | 7.17     | 6,473.9 |   |
| 1186   |                        | 19/12/06     | 19/12/06 | 21/06/07 | 6.95             | 7.10             | 7.20     | 4,422.0 |   |
| 1191   |                        | 29/12/08     | 03/01/07 | 05/07/07 | 7.09             | 7.18             | 7.25     | 7,425.5 |   |
| 1195   |                        | 16/01/07     | 16/01/07 | 19/07/07 | 7.10             | 7.18             | 7.20     | 7,200.0 |   |
| 1199   |                        | 30/01/07     | 02/02/07 | 02/08/07 | 7.05             | 7.14             | 7.18     | 3,800.0 |   |
| 1203   |                        | 13/02/07     | 13/02/07 | 16/08/07 | 7.00             | 7.00             | 7.00     | 3,990.0 |   |
| 1207   |                        | 27/02/07     | 27/02/07 | 30/08/07 | 6.75             | 6.84             | 6.85     | 5,500.0 |   |
| 1211   |                        | 13/03/07     | 13/03/07 | 13/09/07 | 6.42             | 6.63             | 6.75     | 7,000.0 |   |
| 1215   |                        | 27/03/07     | 27/03/07 | 27/09/07 | 6.00             | 6.64             | 6.75     | 3,499.5 |   |
| 1219   |                        | 10/04/07     | 10/04/07 | 11/07/07 | 6.64             | 6.86             | 7.05     | 5,890.7 |   |
| 1223   |                        | 24/04/07     | 24/04/07 | 25/10/07 | 6.85             | 7.11             | 7.15     | 3,345.9 |   |
| 1227   |                        | 08/05/07     | 08/05/07 | 08/11/07 | 7.05             | 7.22             | 7.25     | 4,400.0 |   |
| 1231   |                        | 22/05/07     | 22/05/07 | 22/11/07 | 7.15             | 7.18             | 7.25     | 5,040.4 |   |
| 1235   |                        | 05/06/07     | 05/06/07 | 06/12/07 | 7.14             | 7.20             | 7.25     | 5,634.6 |   |
| 1239   | 19/06/07               | 19/06/07     | 20/12/07 | 7.15     | 7.23             | 7.25             | 5,100.0  |         |   |
| 1242   | 03/07/07               | 03/07/07     | 03/01/08 | 7.19     | 7.24             | 7.30             | 7,400.0  |         |   |
| 1246   | 17/07/07               | 17/07/07     | 17/01/08 | 7.20     | 7.28             | 7.30             | 7,300.0  |         |   |
| 1250   | 31/07/07               | 31/07/07     | 31/01/08 | 7.20     | 7.24             | 7.29             | 3,400.0  |         |   |
| 1254   | 14/08/07               | 14/08/07     | 14/02/08 | 7.20     | 7.27             | 7.29             | 4,000.0  |         |   |
| 1257   | 28/08/07               | 28/08/07     | 28/02/08 | 7.10     | 7.24             | 7.29             | 4,073.4  |         |   |
| 1159   | 12-mujore<br>12 months | 12/09/06     | 12/09/06 | 13/09/07 | 6.02             | 6.71             | 6.99     | 7,236.4 |   |
| 1163   |                        | 26/09/06     | 26/09/06 | 27/09/07 | 6.78             | 7.13             | 7.19     | 3,528.5 |   |
| 1167   |                        | 10/10/06     | 10/10/06 | 11/10/07 | 6.98             | 7.39             | 7.49     | 6,588.9 |   |
| 1171   |                        | 24/10/06     | 24/10/06 | 25/10/07 | 7.25             | 7.45             | 7.55     | 2,819.3 |   |
| 1175   |                        | 07/11/06     | 07/11/06 | 08/11/07 | 7.25             | 7.58             | 7.65     | 4,708.5 |   |
| 1179   |                        | 21/11/06     | 21/11/06 | 22/11/07 | 7.08             | 7.54             | 7.65     | 6,812.1 |   |
| 1183   |                        | 05/12/06     | 05/12/06 | 06/12/07 | 7.45             | 7.62             | 7.89     | 7,022.6 |   |
| 1187   |                        | 19/12/06     | 19/12/06 | 21/12/07 | 7.62             | 7.73             | 7.90     | 7,092.0 |   |
| 1189   |                        | 28/12/06     | 28/12/06 | 21/12/07 | 7.84             | 7.89             | 7.90     | 1,200.0 |   |
| 1192   |                        | 29/12/06     | 02/01/07 | 03/01/08 | 7.73             | 7.88             | 7.90     | 6,478.0 |   |
| 1196   |                        | 16/01/07     | 16/01/07 | 17/01/08 | 7.73             | 7.85             | 7.90     | 5,000.0 |   |
| 1200   |                        | 30/01/07     | 02/02/07 | 31/01/08 | 7.74             | 7.79             | 7.80     | 6,400.0 |   |
| 1204   |                        | 13/02/07     | 13/02/07 | 14/02/08 | 7.65             | 7.65             | 7.65     | 4,100.0 |   |
| 1208   |                        | 27/02/07     | 01/03/07 | 28/02/08 | 7.20             | 7.32             | 7.39     | 7,600.0 |   |
| 1212   |                        | 13/03/07     | 13/03/07 | 13/03/08 | 6.50             | 7.07             | 7.15     | 7,626.9 |   |
| 1216   |                        | 27/03/07     | 27/03/07 | 27/03/08 | 6.75             | 7.10             | 7.49     | 3,714.2 |   |
| 1220   |                        | 10/04/07     | 10/04/07 | 10/04/08 | 6.70             | 7.54             | 7.80     | 4,200.0 |   |
| 1224   |                        | 24/04/07     | 24/04/07 | 24/04/08 | 6.80             | 7.79             | 7.95     | 6,223.8 |   |
| 1228   |                        | 08/05/07     | 08/05/07 | 08/05/08 | 7.50             | 7.96             | 8.05     | 5,100.0 |   |
| 1232   |                        | 22/05/07     | 22/05/07 | 22/05/08 | 7.50             | 8.02             | 8.05     | 7,064.2 |   |
| 1236   | 05/06/07               | 05/06/07     | 05/06/08 | 7.75     | 7.97             | 8.00             | 9,665.4  |         |   |
| 1240   | 19/06/07               | 19/06/07     | 19/06/08 | 7.75     | 7.96             | 8.00             | 4,500.0  |         |   |
| 1243   | 03/07/07               | 03/07/07     | 03/07/08 | 7.85     | 7.99             | 8.00             | 9,030.0  |         |   |
| 1247   | 17/07/07               | 17/07/07     | 17/07/08 | 7.80     | 7.98             | 8.00             | 6,798.5  |         |   |
| 1251   | 31/07/07               | 31/07/07     | 31/07/08 | 7.80     | 7.98             | 8.00             | 7,700.0  |         |   |
| 1255   | 14/08/07               | 14/08/07     | 14/08/08 | 7.80     | 7.94             | 8.00             | 2,500.0  |         |   |
| 1258   | 28/08/07               | 28/08/07     | 28/08/08 | 7.87     | 7.96             | 8.00             | 6,126.6  |         |   |

Burimi : Banka e Shqipërisë.

Source: Bank of Albania.

| SHQIPËRIA: Bilanci i përmblodhur i BSH<br>Në milionë lekë<br>Fundi i periudhës | Sep 2006       | Oct 2006       | Nov 2006       | Dec 2006       | Jan 2007       | Feb 2007       | Mar 2007       | Apr 2007       | May 2007       | Jun 2007       | Jul 2007       | Aug 2007       | ALBANIA: Consolidated BoA Balance sheet<br>End of Period |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
|  | Sht 2006       | Tet 2006       | Nën 2006       | Dhj 2006       | Jan 2007       | Shk 2007       | Mar 2007       | Pri 2007       | Maj 2007       | Qer 2007       | Korr 2007      | Gsh 2007       |  |
| <b>AKTIVET</b>   | <b>233,772</b> | <b>237,254</b> | <b>241,352</b> | <b>255,481</b> | <b>254,866</b> | <b>253,254</b> | <b>248,711</b> | <b>250,476</b> | <b>248,097</b> | <b>247,618</b> | <b>254,864</b> | <b>259,423</b> | <b>ASSETS</b>  |
| <b>Mjete të huaja</b>  | <b>165,260</b> | <b>166,926</b> | <b>165,954</b> | <b>174,587</b> | <b>177,537</b> | <b>178,776</b> | <b>179,171</b> | <b>177,496</b> | <b>174,998</b> | <b>174,513</b> | <b>176,145</b> | <b>181,515</b> | <b>Foreign assets</b>                                    |
| Ari dhe metalet e çmuara   | 778            | 779            | 800            | 797            | 829            | 862            | 839            | 840            | 808            | 782            | 789            | 805            | Gold and precious metals                                 |
| Depozita tek FMN   | 8,157          | 8,168          | 8,056          | 7,867          | 7,652          | 7,848          | 7,850          | 7,837          | 7,624          | 7,420          | 7,520          | 7,388          | Deposits with the IMF                                    |
| Depozita në bankat e huaja   | 21,755         | 18,863         | 24,565         | 38,157         | 42,203         | 32,810         | 26,805         | 19,701         | 21,559         | 22,104         | 21,941         | 26,516         | Deposits with foreign banks                              |
| Letra me vlerë të disponueshme për shitje                                      | 133,891        | 138,196        | 131,534        | 117,404        | 116,457        | 126,822        | 133,192        | 138,740        | 134,655        | 134,120        | 135,908        | 136,241        | Securities available for sale                            |
| Investime të mbajtura për tregëtim   |                |                |                | 9,636          | 9,266          | 9,705          | 9,761          | 9,663          | 9,448          | 9,375          | 9,285          | 9,022          | Securities held for trading investments                  |
| Mjete të tjera të huaja  | 679            | 920            | 999            | 726            | 1,130          | 729            | 724            | 715            | 904            | 712            | 702            | 1,543          | Other foreign assets                                     |
| <b>Mjete vendase</b>   | <b>68,512</b>  | <b>70,328</b>  | <b>75,398</b>  | <b>80,894</b>  | <b>77,329</b>  | <b>74,478</b>  | <b>69,540</b>  | <b>72,980</b>  | <b>73,099</b>  | <b>73,105</b>  | <b>78,719</b>  | <b>77,908</b>  | <b>Domestic assets</b>                                   |
| Ari dhe metalet e çmuara   | 55             | 52             | 55             | 53             | 56             | 59             | 59             | 59             | 58             | 57             | 57             | 57             | Gold and precious metals                                 |
| Kredi tranzite   | 138            | 139            | 139            | 139            | 140            | 141            | 113            | 112            | 111            | 108            | 108            | 110            | Transit credits  |
| Hua dhënë bankave  | -              | 1002           | 5220           | 8904           | 5,569          | 2,536          | -              | 2,005          | 2,015          | 2,025          | 7,826          | 6,928          | Loans to the banks                                       |
| Hua për qeverinë   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | Loans to the Government                                  |
| Investime në letra me vlerë vendase  | 65,845         | 66,675         | 67,547         | 67,575         | 67,325         | 67,475         | 65,100         | 66,512         | 66,576         | 66,608         | 66,367         | 66,421         | Domestic securities investments                          |
| Mjete të tjera vendase   | 2,474          | 2,460          | 2,437          | 4,223          | 4,239          | 4,267          | 4,268          | 4,292          | 4,339          | 4,307          | 4,361          | 4,392          | Other domestic assets                                    |
| <b>DETYRIMET</b>   | <b>233,772</b> | <b>237,254</b> | <b>241,352</b> | <b>255,481</b> | <b>254,866</b> | <b>253,254</b> | <b>248,711</b> | <b>250,476</b> | <b>248,097</b> | <b>247,618</b> | <b>254,864</b> | <b>259,423</b> | <b>LIABILITIES</b>                                       |
| <b>Detyrime të huaja</b>   | <b>17,030</b>  | <b>17,325</b>  | <b>17,203</b>  | <b>16,688</b>  | <b>17,091</b>  | <b>17,094</b>  | <b>16,786</b>  | <b>16,779</b>  | <b>16,521</b>  | <b>16,065</b>  | <b>16,034</b>  | <b>16,770</b>  | <b>Foreign liabilities</b>                               |
| Detyrime ndaj FMN -së  | 15,649         | 15,692         | 15,456         | 15,256         | 15,154         | 15,359         | 15,358         | 15,259         | 14,936         | 14,603         | 14,661         | 14,648         | Due to the IMF   |
| Detyrime ndaj institucioneve financiare jorezidente                            | 1,235          | 1,240          | 1,284          | 1,246          | 1,255          | 1,265          | 1,239          | 1,241          | 1,220          | 1,198          | 1,197          | 1,210          | Due to non-resident financial institutions               |
| Detyrime të tjera në valutë  | 146            | 393            | 463            | 186            | 682            | 470            | 189            | 279            | 365            | 264            | 176            | 912            | Other foreign liabilities                                |
| <b>Detyrime vendase</b>  | <b>216,090</b> | <b>218,244</b> | <b>222,974</b> | <b>238,783</b> | <b>235,498</b> | <b>232,379</b> | <b>228,720</b> | <b>231,255</b> | <b>230,839</b> | <b>232,934</b> | <b>239,832</b> | <b>239,933</b> | <b>Domestic liabilities</b>                              |
| Para në qarkullim  | 151,630        | 150,977        | 152,406        | 168,234        | 160,840        | 159,953        | 159,199        | 158,979        | 156,791        | 155,871        | 157,469        | 156,894        | Currency in circulation                                  |
| Detyrime ndaj bankave rezidente  | 56,530         | 56,182         | 56,870         | 53,575         | 61,249         | 59,490         | 57,165         | 54,437         | 59,599         | 58,963         | 57,335         | 59,722         | Due to domestic banks                                    |
| Detyrime ndaj qeverisë   | 7,085          | 9,956          | 12,807         | 15,944         | 12,012         | 11,829         | 11,530         | 17,041         | 13,631         | 17,178         | 24,065         | 22,584         | Due to the Government                                    |
| Të ardhura për t'u shpërndarë  | 89             | 84             | 80             | 76             | 72             | 68             | 65             | 61             | 57             | 54             | 50             | 47             | Deferred income  |
| Detyrime të tjera vendase  | 756            | 1,045          | 811            | 954            | 1,325          | 1,039          | 761            | 737            | 761            | 868            | 913            | 686            | Other domestic liabilities                               |
| <b>Fondi i vet dhe rezervat</b>  | <b>652</b>     | <b>1,685</b>   | <b>1,175</b>   | <b>10</b>      | <b>2,277</b>   | <b>3,781</b>   | <b>3,205</b>   | <b>2,442</b>   | <b>737</b>     | <b>-1,381</b>  | <b>-1,002</b>  | <b>2,720</b>   | <b>Statutory fund and reserves</b>                       |
| Kapitali themeltar   | 750            | 750            | 750            | 750            | 750            | 750            | 750            | 750            | 750            | 750            | 750            | 750            | Statutory fund   |
| Rezerva ligjore  | 3,750          | 3,750          | 3,750          | 3,750          | 3,750          | 3,750          | 3,750          | 3,750          | 3,750          | 3,750          | 3,750          | 3,750          | Legal reserve  |
| Rezerva e rivlerësimit   | -13,782        | -13,321        | -14,346        | -15,856        | -14,121        | -13,215        | -13,412        | -14,848        | -17,155        | -19,722        | -20,058        | -17,147        | Revaluation reserve                                      |
| Rezerva e rivlerësimit të mjeteve fikse  |                |                |                | 2,660          | 2,658          | 2,655          | 2,655          | 2,641          | 2,637          | 2,632          | 2,627          | 2,623          |  |
| Rezerva të tjera   | 8,182          | 8,182          | 8,182          | 8,706          | 8,706          | 8,706          | 8,706          | 8,706          | 8,706          | 8,706          | 8,706          | 8,706          | Other reserves   |
| Fitimi i mbetur  | 1,752          | 2,324          | 2,839          | -              | 534            | 1,135          | 756            | 1,443          | 2,049          | 2,503          | 3,223          | 4,038          | Remaining profit   |

Shënimet mbi pasqyrat financiare janë pjesë përbërse e pasqyrave financiare 2-17 ; 2-18 .

The accompanying notes are an integral part of the financial statements .

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.



| <b>SHQIPËRIA: Bilanci i përmblendhur i BSH</b><br>Në milionë lekë<br>Fundi i periudhës | <b>2001</b>    | <b>2002</b>    | <b>2003</b>    | <b>2004</b>    | <b>2005</b>    | <b>2006</b>    | <b>ALBANIA: Consolidated BoA Balance sheet</b><br>Millions of LEK<br>End of Period |
|--|----------------|----------------|----------------|----------------|----------------|----------------|--|
| <b>AKTIVET</b>   | <b>195,627</b> | <b>213,032</b> | <b>192,987</b> | <b>202,160</b> | <b>224,655</b> | <b>255,481</b> | <b>ASSETS</b>  |
| <b>Mjete të huaja</b>  | <b>111,815</b> | <b>122,329</b> | <b>116,665</b> | <b>133,855</b> | <b>153,329</b> | <b>174,587</b> | <b>Foreign assets</b>  |
| Ari dhe metalet e çmuara   | 977            | 1,182          | 593            | 540            | 708            | 797            | Gold and precious metals   |
| Depozita tek FMN   | 20,830         | 19,861         | 18,056         | 16,817         | 8,431          | 7,867          | Deposits with the IMF  |
| Depozita në bankat e huaja   | 36,794         | 5,450          | 10,553         | 11,489         | 10,175         | 38,157         | Deposits with foreign banks  |
| Letra me vlerë të disponueshme për shitje  | 52,569         | 95,184         | 86,875         | 104,450        | 133,464        | 117,404        | Securities available for sale  |
| Investime të mbajtura për tregëtim   |                |                |                |                |                | 9,636          | Securities held for trading investments  |
| Mjete të tjera të huaja  | 645            | 652            | 588            | 559            | 551            | 726            | Other foreign assets   |
| <b>Mjete vendase</b>   | <b>83,812</b>  | <b>90,703</b>  | <b>76,322</b>  | <b>68,305</b>  | <b>71,326</b>  | <b>80,894</b>  | <b>Domestic assets</b>   |
| Ari dhe metale të çmuara   | 32             | 40             | 43             | 40             | 50             | 53             | Gold and precious metals   |
| Kredi tranzite   | 6,254          | 7,323          | 384            | 277            | 207            | 139            | Transit credits  |
| Hua dhënë bankave  | 473            | 3,405          | -              | -              | -              | 8,904          | Loans to the banks   |
| Hua për qeverinë   | 2,710          | 1,150          | -              | -              | -              | -              | Loans to the Government  |
| Investime në letra me vlerë vendase  | 70,437         | 75,885         | 73,260         | 65,435         | 68,546         | 67,575         | Domestic securities investments  |
| Mjete të tjera vendase   | 3,906          | 2,900          | 2,635          | 2,553          | 2,523          | 4,223          | Other domestic assets  |
| <b>DETYRIMET</b>   | <b>195,627</b> | <b>213,032</b> | <b>192,987</b> | <b>202,160</b> | <b>224,655</b> | <b>255,481</b> | <b>LIABILITIES</b>   |
| <b>Detyrime të huaja</b>   | <b>28,039</b>  | <b>27,922</b>  | <b>19,225</b>  | <b>17,475</b>  | <b>17,464</b>  | <b>16,688</b>  | <b>Foreign liabilities</b>   |
| Detyrime ndaj FMN -së  | 20,494         | 19,147         | 17,478         | 15,948         | 16,145         | 15,256         | Due to the IMF   |
| Detyrime ndaj institucioneve financiare jorezidente                                    | 7,537          | 8,775          | 1,747          | 1,527          | 1,319          | 1,246          | Due to non-resident financial institutions   |
| Detyrime të tjera në valutë  | 8              | -              | -              | -              | -              | 186            | Other foreign liabilities  |
| <b>Detyrime vendase</b>  | <b>155,443</b> | <b>167,315</b> | <b>167,714</b> | <b>186,934</b> | <b>205,978</b> | <b>238,783</b> | <b>Domestic liabilities</b>  |
| Para në qarkullim  | 121,334        | 133,115        | 127,774        | 141,630        | 153,550        | 168,234        | Currency in circulation  |
| Detyrime ndaj bankave rezidente  | 31,220         | 30,697         | 33,970         | 39,318         | 45,182         | 53,575         | Due to domestic banks  |
| Detyrime ndaj qeverisë   | 2,734          | 3,024          | 5,464          | 5,302          | 6,356          | 15,944         | Due to the Government  |
| Të ardhura për t'u shpërndarë  |                | 151            | 117            | 106            | 129            | 76             | Deferred income  |
| Detyrime të tjera vendase  | 155            | 328            | 389            | 578            | 761            | 954            | Other domestic liabilities   |
| <b>Fondi i vet dhe rezervat</b>  | <b>12,145</b>  | <b>17,795</b>  | <b>6,048</b>   | <b>-2,249</b>  | <b>1,213</b>   | <b>10</b>      | <b>Statutory fund and reserves</b>   |
| Kapitali themeltar   | 750            | 750            | 750            | 750            | 750            | 750            | Statutory fund   |
| Rezerva ligjore  | 3,750          | 3,750          | 3,750          | 3,750          | 3,750          | 3,750          | Legal reserve  |
| Rezerva e rivlerësimit   | 57             | 5,468          | (6,330)        | -14,824        | -11,469        | -15,856        | Revaluation reserve  |
| Rezerva e rivlerësimit të mjeteve fikse  |                |                |                |                |                |                |  |
| Rezerva të tjera   | 7,588          | 7,827          | 7,878          | 8,075          | 8,182          | 2,660          | Other reserves   |
| Fitimi i mbetur  | -              | -              | -              | -              | -              | 8,706          | Remaining profit   |

Shënimet mbi pasqyrat financiare janë pjesë përbërse e pasqyrave financiare 2-17 ; 2-18 .  
Burimi: Banka e Shqipërisë.

The accompanying notes are an integral part of the financial statements .  
Source: Bank of Albania.

| Banka e Shqipërisë<br>Pasqyra e të ardhurave dhe shpenzimeve<br>Në milionë lekë<br>Fundi i periudhës | Jan 2007     | Feb 2007     | Mar 2007     | Apr 2007     | May 2007     | Jun 2007     | Jul 2007     | Aug 2007     | Bank of Albania<br>The financial statement<br>Millions of LEK<br>End of Period |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--|
|  | Jan 2007     | Shk 2007     | Mar 2007     | Pri 2007     | Maj 2007     | Qer 2007     | Korr 2007    | Gsh 2007     |  |
| <b>Veprime me jorezidentë</b>  |              |              |              |              |              |              |              |              | <b>Operations with non-residents</b>   |
| Të ardhura nga interesa dhe komisione  | 582          | 1,121        | 1,697        | 2,288        | 2,878        | 3,437        | 4,055        | 4,670        | Interest and commission income   |
| Shpenzime interesi dhe komisioni   | -27          | -54          | -86          | -111         | -136         | -166         | -194         | -219         | Interest and commission expenses   |
| Fitim nga rivlerësimi i letrave me vlerë   | -            | -            | -            | -            | -            | -            | -            | -            | Profit from revaluation of securities  |
| Humbje nga rivlerësimi i letrave me vlerë  | -            | -            | -            | -            | -            | -            | -            | -            | Loss from revaluation of securities  |
| <b>Totali neto nga veprimet me jorezidentë</b>   | <b>555</b>   | <b>1,067</b> | <b>1,611</b> | <b>2,177</b> | <b>2,742</b> | <b>3,271</b> | <b>3,861</b> | <b>4,451</b> | <b>Total operations with non-residents , net</b>                               |
| <b>Veprime me rezidentë</b>  |              |              |              |              |              |              |              |              | <b>Operations with residents</b>   |
| Të ardhura nga interesa dhe komisione  | 407          | 768          | 1,133        | 1,503        | 1,885        | 2,240        | 2,674        | 3,097        | Interest and commission income   |
| Shpenzime interesi dhe komisioni   | -191         | -365         | -548         | -716         | -889         | -1,065       | -1,254       | -1,468       | Interest and commission expenses   |
| Fitim nga rivlerësimi i letrave me vlerë   | -            | -            | -            | -            | -            | -            | -            | -            | Profit from revaluation of securities  |
| Humbje nga rivlerësimi i letrave me vlerë  | -            | -            | -            | -            | -            | -            | -            | -            | Loss from revaluation of securities  |
| <b>Totali neto i veprimeve me rezidentë</b>  | <b>216</b>   | <b>403</b>   | <b>585</b>   | <b>787</b>   | <b>996</b>   | <b>1,175</b> | <b>1,420</b> | <b>1,629</b> | <b>Total operations with residents , net</b>                                   |
| Shpenzim financiarë të tjera , neto  | -164         | -175         | -187         | -174         | -260         | -427         | -438         | -355         | Other financial expenses , net   |
| Humbje /Fitime neto nga ndryshimet e kurseve   | 1,846        | 2,296        | 2,207        | 933          | -895         | -3,556       | -4,390       | -2,076       | Loss / Profit from exchange rate   |
| <b>Totali neto i të ardhurave nga operacionet bankare</b>  | <b>2,453</b> | <b>3,591</b> | <b>4,216</b> | <b>3,723</b> | <b>2,583</b> | <b>463</b>   | <b>453</b>   | <b>3,649</b> | <b>Total banking operations income , net</b>                                   |
| <b>Shpenzime të përbashkta dhe administrative</b>  |              |              |              |              |              |              |              |              | <b>Common and administrative expenses</b>                                      |
| Shpenzime personeli  | -45          | -87          | -128         | -198         | -240         | -284         | -356         | -398         | Personnel expenses   |
| Shpenzime amortizimi   | -10          | -19          | -29          | -40          | -50          | -59          | -69          | -79          | Amortization expenses  |
| Shpenzime zhvlerësimi të aktiveve të patrupëzuara  | -7           | -14          | -21          | -27          | -34          | -41          | -45          | -50          | Depreciated intangible assets expenses   |
| Shpenzime të përgjithshme dhe administrative   | -13          | -45          | -70          | -91          | -119         | -150         | -173         | -188         | General and administrative expenses  |
| Shpenzime të tjera   | -            | -            | -            | -            | -            | -            | -            | -            | Other expenses   |
| <b>Totali i shpenzimeve të tjera operative</b>   | <b>-75</b>   | <b>-165</b>  | <b>-248</b>  | <b>-356</b>  | <b>-443</b>  | <b>-534</b>  | <b>-643</b>  | <b>-715</b>  | <b>Total of general and administrative expenses</b>                            |
| <b>Fitimi neto sipas stand. ndërkombëtare të raportimit fin.</b>                                     | <b>2,378</b> | <b>3,426</b> | <b>3,968</b> | <b>3,367</b> | <b>2,140</b> | <b>-71</b>   | <b>-190</b>  | <b>2,943</b> | <b>Net income as at intern. standards of fin. reporting</b>                    |
| Transferimi nga / në rezerva të rivlerësimit   | -1,846       | -2,296       | -2,207       | -933         | 895          | 3,556        | 4,390        | 2,076        | Transferring from /(to) revaluation reserves                                   |
| <b>Fitimi neto para shpërndarjes</b>   | <b>532</b>   | <b>1,130</b> | <b>1,761</b> | <b>2,434</b> | <b>3,035</b> | <b>3,485</b> | <b>4,200</b> | <b>3,485</b> | <b>Net Profit before allocation</b>  |
| Transferimi i fitimit në buxhetin e shtetit  | -            | -            | -1,010       | -1,010       | -1,010       | -1,010       | -1,010       | -1,010       | Profit allocation to state budget  |
| Rimarrje nga rivlerësimi i aktiveve fikse  | ....         | ....         | ....         | 19           | 24           | 28           | 33           | 28           | Retaining from revaluation of fixed assets                                     |
| <b>Fitimi i mbetur i periudhës</b>   | <b>532</b>   | <b>1,130</b> | <b>751</b>   | <b>1,443</b> | <b>2,049</b> | <b>2,503</b> | <b>3,223</b> | <b>2,503</b> | <b>Remained profit for the period</b>  |

Shënimet mbi pasqyrat financiare janë pjesë përbërse e pasqyrave financiare 2-17 ; 2-18 .  
Burimi: Banka e Shqipërisë.

The accompanying notes are an integral part of the financial statements .  
Source: Bank of Albania.

| <b>Banka e Shqipërisë</b><br><b>Pasqyra e të ardhurave dhe shpenzimeve</b><br><b>Në milionë lekë</b><br><b>Fundi i periudhës</b> | <b>2001</b> | <b>2002</b>  | <b>2003</b>  | <b>2004</b>  | <b>2005</b>  | <b>2006</b>  | <b>Bank of Albania</b><br><b>The financial statement</b><br><b>Millions of LEK</b><br><b>End of Period</b> |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--|
| <b>Veprime me jorezidentë</b>  |             |              |              |              |              |              | Operations with non-residents  |
| Të ardhura nga interesa dhe komisione  | 4206        | 4076         | 3515         | 3209         | 4345         | 5870         | Interest and commission income   |
| Shpenzime interesi dhe komisioni   | -219        | -814         | -1033        | -683         | -660         | -494         | Interest and commission expenses   |
| Fitim nga rivlerësimi i letrave me vlerë   | —           | 758          | 963          | —            | —            | —            | Profit from revaluation of securities  |
| Humbje nga rivlerësimi i letrave me vlerë  | —           | -435         | -1139        | —            | —            | —            | Loss from revaluation of securities  |
| <b>Totali neto nga veprimet me jorezidentë</b>   | <b>3987</b> | <b>3585</b>  | <b>2306</b>  | <b>2526</b>  | <b>3685</b>  | <b>5376</b>  | <b>Total operations with non-residents , net</b>   |
| <b>Veprime me rezidentë</b>  |             |              |              |              |              |              | Operations with residents  |
| Të ardhura nga interesa dhe komisione  | 6628        | 7819         | 7567         | 5271         | 4328         | <b>4020</b>  | Interest and commission income   |
| Shpenzime interesi dhe komisioni   | -1367       | -1015        | -1353        | -1344        | -1393        | -1731        | Interest and commission expenses   |
| Fitim nga rivlerësimi i letrave me vlerë   | —           | 205          | 796          | —            | —            | —            | Profit from revaluation of securities  |
| Humbje nga rivlerësimi i letrave me vlerë  | —           | -215         | -765         | —            | —            | —            | Loss from revaluation of securities  |
| <b>Totali neto i veprimeve me rezidentë</b>  | <b>5261</b> | <b>6794</b>  | <b>6245</b>  | <b>3927</b>  | <b>2935</b>  | <b>2289</b>  | <b>Total operations with residents , net</b>   |
| Shpenzim financiare të tjera , neto  | <b>254</b>  | <b>146</b>   | <b>322</b>   | <b>144</b>   | -360         | -1367        | Other financial expenses , net   |
| Humbje /Fitime neto nga ndryshimet e kurseve   |             |              |              |              | 3841         | -3341        | Loss / Profit from exchange rate   |
| <b>Totali neto i të ardhurave nga operacionet bankare</b>  | <b>9502</b> | <b>10525</b> | <b>8873</b>  | <b>6597</b>  | <b>10101</b> | <b>2957</b>  | <b>Total banking operations income , net</b>   |
| <b>Shpenzime të përbashkta dhe administrative</b>  |             |              |              |              |              |              | Common and administrative expenses   |
| Shpenzime personeli  | -249        | -304         | -377         | -436         | -528         | -584         | Personnel expenses   |
| Shpenzime amortizimi   | -120        | -120         | -186         | -110         | -115         | -122         | Amortization expenses  |
| Shpenzime zhvlerësimi të aktiveve të patrupëzuara  | -154        | -202         | -253         | -339         | -159         | -114         | Depreciated intangible assets expenses   |
| Shpenzime të përgjithshme dhe administrative   | -161        | -169         | -204         | -253         | -280         | -319         | General and administrative expenses  |
| Shpenzime të tjera   | —           | —            | —            | —            | —            | —            | Other expenses   |
| <b>Totali i shpenzimeve të tjera operative</b>   | <b>-669</b> | <b>-795</b>  | <b>-1020</b> | <b>-1138</b> | <b>-1082</b> | <b>-1139</b> | <b>Total of general and administrative expenses</b>  |
| <b>Të ardhurat neto nga aktiviteti i Bankës</b>  |             |              |              |              | <b>9019</b>  | <b>1818</b>  | <b>Net income from Banking activities</b>  |
| Transferimi nga / në rezerva të rivlerësimit   |             |              |              |              | -3841        | <b>3341</b>  | Transferring from /(to) revaluation reserves   |
| <b>Fitimi neto para shpërndarjes</b>   | <b>8833</b> | <b>9730</b>  | <b>7853</b>  | <b>5459</b>  | <b>5178</b>  | <b>5159</b>  | <b>Net Profit before allocation</b>  |
| Shpërndarja e fitimit në buxhetin e shtetit  | —           | —            | —            | —            | 5100         | 4664         | Profit allocation to state budget  |
| Shpërndarja e fitimit në rezerva të tjera  | —           | —            | —            | —            | 78           | 495          | Retaining from revaluation of fixed assets   |
| <b>Totali</b>  | <b>—</b>    | <b>—</b>     | <b>—</b>     | <b>—</b>     | <b>5178</b>  | <b>5159</b>  | <b>Totali</b>  |

Shënimet mbi pasqyrat financiare janë pjesë përbërse e pasqyrave financiare 2-17 ; 2-18 .  
Burimi: Banka e Shqipërisë.

The accompanying notes are an integral part of the financial statements .

Source: Bank of Albania.

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**As at August 2007**  
**(All amounts are expressed in million of LEK).**

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**1. GENERAL INFORMATION**

The Bank of Albania (“the Bank”) is the Central Bank of the Republic of Albania, carrying out its activity according to the Law No. 8269 dated 23.12.1997 “On the Bank of Albania”. For the implementation of this law the Bank’s main responsibilities are:

- To achieve and maintain price stability;
- To promote and support the development of a foreign exchanges regime;
- To manage the currency in circulation;
- To manage the interest rates ;
- To compile, adopt and implement the monetary policy of the Republic of Albania;
- To supervise the activity of the commercial banks including the issuance of all the operational banking licenses;
- To issue the operational license to the international banking entities to conduct their activity within the territory of the Republic of Albania.

The bank implements the laws adopted by the Parliament of the Republic of Albania and the Law “On the Bank of Albania”.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**(a) Basis of preparation of financial statements**

The financial statements are compiled in accordance with the Albanian Law “On Accounting” and in accordance with accounting policies adopted by the Supervisory Council of the Bank of Albania. This accounting policy is broadly in line with the International Financial Reporting Standards (IFRS) approved by the International Accounting Standards Board (IASB). IFRS are employed in preparing the accompanying financial statements to the extent they do not contradict to the Law “On the Bank of Albania”.

The Bank employs the following significant accounting policies in compiling these financial statements:

The financial statements presented include the accounts of the Bank prepared on the historical cost basis of accounting, modified to include the revaluation of securities portfolio, foreign currency and gold, the head office and other financial assets and liabilities.

The accompanying financial statements are presented in the national currency of the Republic of Albania, the Albanian LEK (“Lekë”).

The Bank controls the operations of the Printing House, a business entity engaged in the printing of Government high security materials and the publications of the Bank of Albania. The Supervisory Council of the Bank of Albania at the meeting dated April 1, 2003 decided that the Printing House should remain temporarily under the administrative supervision of the Bank of Albania, as a separated part of its organizational structure. The financial operations of the Printing House have not been consolidated with those of the Bank, as the Printing House still has not carried out any revaluation of its financial assets and buildings consistent with the revaluation of the Bank’s assets and buildings.

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

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**(b) Deviation from the International Standards of the Financial Reporting Standards**

The following is a summary of the most significant deviations from “IFRS”:

- IAS 16: “Property, Land and Equipment”.

The employed revaluation methodology of the Head Office building as detailed in the Note N.10 was not in accordance with the revaluation requirements set out in IAS 16 “On property, land and equipment” to the extent that the revaluation was not conducted for the entire class of buildings.

- IAS 19: “Employee Benefits” and IAS 26 “Accounting and Reporting by Retirement Benefit Fund”.

Reporting and accounting of Pension Fund is not prepared in accordance with IAS 19 and IAS 26. Obligation due to pension fund is expressed as net value, but the calculation of this obligation is not in compliance with specifics of accounting standard requirements, for no actuarial estimation is performed.

- IAS 27: “Consolidated Financial Statements and Accounting for Investments in Subsidiaries”

The financial operations of the Printing House under the administration of the Bank have not been consolidated with those of the Bank, as it is explained above.

**(c) Interest and commission**

Interest income and expense are recognised as stated to the accounting of concluded rights. Interest income and expense include the interest earned on coupons, as well as the amortization of any premium or discount between the initial carrying amount of an interest bearing instrument and its amount at maturity calculated on a straight line basis.

Income and expense commissions arise on financial services provided by the Bank and are recognised when the corresponding service is performed. Profit and loss arising on selling's and changes in the fair value of financial assets and liabilities held for trading or available for sale assets.

**(d) Foreign currency translation**

Transactions in foreign currency are translated into LEK at the Bank's official exchange rate at the date of the transactions. At each balance sheet date, monetary items denominated in foreign currencies are retranslated at the rates prevailing at the balance sheet date. Non-monetary items denominated in foreign currency, which are evaluated in terms of the historical cost and are not re-evaluated.

Unrealized foreign exchange gains and losses are credited or charged to the “Revaluation reserve” account, under the Law No. 8269, dated 23.12.1997 “On the Bank of Albania”.

The applicable official Bank rate (LEK to the foreign currency unit) for the principal currencies, as at August 31 and July 31, 2007 were as below:

|                                      | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|--------------------------------------|------------------------|----------------------|
| United States Dollar (“USD”)         | 90.44                  | 88.85                |
| European Union Currency Unit (“EUR”) | 123.54                 | 121.70               |
| British Pound (“GBP”)                | 182.53                 | 180.54               |
| Special Drawings Rights (“SDR”)      | 138.44                 | 136.00               |

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

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**(e) Financial assets**

All the financial assets are initially measured at fair value of the consideration given plus, transaction cost that are directly attributable to the financial assets.

Financial assets are classified as follows:

**Loans originated by the Bank**

Loans are financial assets with fixed or predetermined payment that are not quoted in an active market and created by the Bank providing money to the debtors. They comprise loans to employees. At subsequent reporting dates they are carried at amortized cost, less any impairment loss recognized to reflect irrecoverable amounts.

**Held-to- maturity**

Held-to-maturity Securities are financial instruments with fixed determinable payments and fixed maturities. The Bank enjoys the possibility to hold them to maturity.

Held-to – maturity securities are reported in the effective date of settlement initially registered at cost value in the financial statements. At subsequent reporting dates they are carried at amortized cost, less any impairment loss recognized to reflect irrecoverable amounts.

**Available for sale**

Those are reflected on the financial statements at fair value. Any change occurring in the fair value is directly reflected in the capital “Revaluation reserve of securities”, excluding any loss deriving out of value decrease. In any event the investment is sold, cashed or is determined to be impaired, the cumulative gain or loss previously recognised in the investments revaluation reserve, is included in profit and loss for the period.

**Financial assets at fair value through profit and loss**

This category includes financial assets the bank holds for short term trading purposes. Those are recognised on a trade date where the purchase or sale of an investment is under an agreement whose terms require the securities’ payments within the timeframe established by the market concerned, and are initially measured at fair value. Any realized loss/profit in the fair value is directly recorded in the profit and loss statement.

**Fair value**

For securities traded in the organized financial markets, the fair value is determined by reference to stock exchange quoted marked bid prices at the close of business on the balance sheet date.

For securities, where there is no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another security, which is substantially the same.

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

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**Impairment and uncollectability of financial assets**

Financial assets other than those “Held for trade” are assessed for indicators of impairment at each balance sheet date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows of the investment have been impacted. For financial assets carried at amortized cost, the amount of the impairment is the difference between the asset’s carrying amount and the present value of estimated future cash flow as follows:

- For loans originated by the bank – the recoverable amount of originated loan is calculated based on the year-end evaluations of loans, including the accrued interests. In determining the recoverable amounts of loans to employees, management should consider many factors, including the review of repayment history of the debt by its former employees. The provision for impairment losses on loans is reported in the income and expense statement as a charge and is deducted from the relevant asset category on the balance sheet. When it is determined a loan is not recoverable so far, all the necessary legal procedures have been completed and the final loss has been determined, the loan is written off;
- For financial assets held to maturity – the carrying amount of the asset is reduced to its estimated recoverable amount either directly or through the use of an allowance account and the amount of the loss is included in the statement of profit and loss; and
- For the financial assets available for sale – when a decline in the fair value of an available-for-sale financial asset has been recognized directly in equity and there is objective evidence that the asset is impaired, the cumulative loss that has been recognized directly in equity shall be removed from equity and recognized in profit or loss, notwithstanding the financial assets is owned from the Bank again.

**Repurchase agreements and reverse repurchase agreements**

Securities purchased under the agreement to resell (reverse repurchase agreement) and securities sold under agreements to repurchase (repurchase agreement) are generally treated as collateralised and are carried at the amounts of cash advanced or received, plus the accrued interest.

Repurchase agreements are recorded in the balance sheet item “Due to resident banks”. Under the Bank’s regulation on repurchase agreements the Bank is not required to put up any collateral for these securities.

Interest earned on reverse repurchase agreements and interest incurred on repurchase agreements is recognized as interest income or interest expense, over the life of each agreement using the core interest rate approved by the Supervisory Council of the Bank of Albania.

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

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**(f) Fixed assets**

Fixed assets are stated at historical cost less accumulated depreciation except the head quarter building of the Bank, which is stated at revaluated amount (see Note 10).

Any increase arising on the revaluation head office building is credited in equity to the properties revaluation reserve, except to the extent that it reserves a revaluation for the same asset previously recognised in profit or loss statement, in which case the increase is credit to profit or loss to the extent of the decrease previously charged. Any decrease in the carrying amount arising on the revaluation of such land and building is charged to profit or loss to the extent that it exceeds the balance, if any, held in properties revaluation reserve relating to a previous revaluation of that asset. If the fair value of a fixed asset is lower than its carrying amount, due to circumstances not considered to be temporary, the fixed asset is written down to its fair value.

Gains and losses on disposal (sell or out of use) of fixed assets are determined as the difference between net disposal proceeds and the carrying amount of the asset are recognised as income or expense in the statement of income and expense in the year of disposal.

Depreciation is provided on all fixed assets based on the historic cost or at revaluated amount. The annual charge for depreciation is composed using the straight-line method, using rates specified for each depreciable asset based on estimated useful lives.

The estimated useful lives applied during the year 2007 are the same as year 2006:

|                                   | <b>2007</b> |
|-----------------------------------|-------------|
| Building – Head Office            | 40 years    |
| Buildings – at branches           | 25 years    |
| Vehicles                          | 5–10 years  |
| Furniture, fixtures and equipment | 3–20 years  |
| Computer software                 | 2 years     |

**(h) Printing and minting cost**

The cost of printing banknotes and minting coins are capitalized as intangible fixed assets and amortized over 2.5 years and 10 years, respectively.

**(i) Taxation and profit allocation**

The Bank is exempt from income tax in accordance with the Law “On the Bank of Albania” and is required by this law to pay 100 per cent of its statutory profit directly to the State budget after allocations to replenish the levels of reserve funds as directed by the Supervisory Council of the Bank of Albania.

**(j) Legal Reserve**

In accordance with the Law “On the Bank of Albania”, the Bank has established a legal reserve into which 25 per cent of the net profit for the year is transferred until the reserve amounts to 500 per cent of the core capital.

**(k) Grants**

Grants are initially recorded in the balance sheet at the amount received. Grants related to expenditure items are released to income during the period of the related expenditure. Grants related to the purchase of property, equipment and software are released to income over the life of the relevant assets at an amount corresponding to the associated depreciation/amortization charge on that asset.



**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

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**(l) Cash and Cash equivalents**

For the purposes of cash flow statement, cash and cash equivalents is defined as Cash in LEK and foreign currency deposits with residual maturity of less than three months.

**(m) Use of estimates**

The preparation of financial statements requires the Bank's management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reported periods. Actual results could differ from those estimates.

**3. GOLD AND PRECIOUS METALS**

As at August 31, 2007 the gold value in deposits, as asset of the Bank amounted LEK 805 million (July 2007 – LEK 789 million) being 13,319 troy ounces of gold (July 2007 – equal).

Gold is valued at the London fixing rate on the balance sheet date. The difference of LEK 16 million, resulting from the revaluation of gold is recorded in the revaluation reserve. The price for one troy ounces of gold, as at August was USD 668 (July 2007 – USD 666.75).

Gold and other precious metals included within domestic assets comprise platinum and silver in a domestic value, valued at the London fixing rate on the balance sheet date, amounting LEK 52 million as at August 31, 2007 (July 2007 – equal) as well as non monetary gold amounting LEK 5 million (July 2007 – equal).

**4. DEPOZITS WITH INTERNATIONAL MONETARY FUND**

|                                      | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|--------------------------------------|------------------------|----------------------|
| Republic of Albania quotation in IMF | 6,893                  | 6,885                |
| Special Drawing Rights (“SDR”)       | 492                    | 626                  |
| Accrued Interest                     | 3                      | 9                    |
|                                      | <hr/>                  | <hr/>                |
| <b>Total</b>                         | <b>7,388</b>           | <b>7,520</b>         |
|                                      | <hr/>                  | <hr/>                |

Deposits with IMF result from the membership of the Republic of Albania in IMF, according to the Law No. 8269 dated 23.12.1997 “On the Bank of Albania”. These deposits have as counterparty accounts the loans granted from IMF to the Republic of Albania, as specified in note 11.

The Special Drawing Rights (SDR) represents deposits placed in the International Monetary Fund. These deposits bear a fixed interest rate on weekly basis. The interest rate prevailing as at August 31, 2007 resulted 4.04 per cent (July 2007 – 4.32 per cent).

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

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**5. DEPOSITS WITH NON-RESIDENT BANKS**

|                     | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---------------------|------------------------|----------------------|
| Current accounts    | 4,672                  | 6,955                |
| Short-term deposits | 21,763                 | 14,905               |
| Accrued interests   | 81                     | 81                   |
|                     | <hr/>                  | <hr/>                |
| <b>Total</b>        | <b>26,516</b>          | <b>21,941</b>        |
|                     | <hr/> <hr/>            | <hr/> <hr/>          |

Short-term deposits and current accounts earn interest at rates mostly based on the currency of the deposit or current account, and at rate varying from 0.55 per cent to 5.5 per cent (July 2007 – from 0.4 per cent to 5.1 per cent).

Deposits and current accounts with foreign banks are denominated in EUR, USD, GBP and JPY, which equate to the following currency balances:

|     | <b>August 31, 2007</b><br><i>(in million)</i> | <b>July 31, 2007</b><br><i>(in million)</i> |
|-----|---|---|
| EUR | 136   | 108   |
| USD | 71  | 61  |
| GBP | 2   | 3   |
| JPY | 3,821   | 3,723                                       |

**6. INVESTMENTS DENOMINATED IN FOREIGN CURRENCY**

**6.1 Securities available for sale**

The portfolio of available for sale investments in foreign currency is disclosed using market value as follows:

|   | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---|------------------------|----------------------|
| Foreign Government treasury notes                                 | 95,445                 | 93,627               |
| Bank for International Settlements: medium-term investments (BIS) | 24,520                 | 20,620               |
| Fixed rate investment (FIX BIS)                                   | 13,958                 | 18,818               |
| French Government treasury bills                                  | 641                    | 1,825                |
| United States agencies securities                                 | 1,677                  | 1,018                |
|   | <hr/>                  | <hr/>                |
| <b>Total</b>  | <b>136,241</b>         | <b>135,908</b>       |
|   | <hr/> <hr/>            | <hr/> <hr/>          |

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

Foreign investments portfolio classified as available for sale disclosed in nominal value by currency is as follows:

|   | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---|------------------------|----------------------|
| <b>USD (in million)</b>                                     |                        |                      |
| United States Government treasury notes                     | 399                    | 396                  |
| Fixed investments (FIX BIS)                                 | -                      | 20                   |
| Bank for International Settlements: medium-term investments | 49                     | 41                   |
| United States agencies treasury notes                       | 19                     | 12                   |
| <b>Total</b>  | <b>467</b>             | <b>469</b>           |
| <b>EURO (in million)</b>                                    |                        |                      |
| French Government treasury notes                            | 91                     | 95                   |
| German Government treasury notes                            | 336                    | 334                  |
| Fixed rate investments (FIX BIS)                            | 66                     | 97                   |
| Bank for International Settlements: medium-term investments | 145                    | 122                  |
| French Government Treasury bills                            | 5                      | 15                   |
| <b>Total</b>  | <b>643</b>             | <b>663</b>           |
| <b>GBP (in million)</b>                                     |                        |                      |
| United Kingdom Government treasury notes                    | 36                     | 35                   |
| Fixed rates investments                                     | 2                      | 2                    |
| Bank for International Settlements: medium-term investments | 12                     | 12                   |
| <b>Total</b>  | <b>50</b>              | <b>49</b>            |
| <b>JPY (in million)</b>                                     |                        |                      |
| Fixed rate investments (FIX BIS)                            | 7,006                  | 6,504                |
| <b>Total</b>  | <b>7,006</b>           | <b>6,504</b>         |

Foreign government treasury notes include treasury notes issued by the United States Government, denominated in USD, treasury notes issued by the French and German Governments, denominated in EURO, and also treasury notes issued by the United Kingdom Government, denominated in GBP. The interest is paid semi-annually and annually and maturities vary between October 2007 and October 2016. The yield, depending on the issuer, varies from 3.36 per cent to 5.85 per cent.

Bank for International Settlements – medium term investments comprise of fixed coupon securities, denominated in USD, EUR and GBP. Interest is payable annually for investments in EUR and semi-annually for investments in USD and GBP, and maturities range between December 2007 and March 2014. The yield varies from 3.30 per cent to 5.95 per cent.

Fixed rate investments (FIX BIS) issued by the Bank for International Settlements are denominated in EUR and GBP with yields vary between 3.91 per cent to 5.73 per cent and maturities ranging from December 2007 to July 2008. There are purchased FIX BIS denominated in JPY, with yields varying between 0.49 per cent to 0.59 per cent and maturities ranging from September 2007 to January 2008.

United States agencies notes are denominated in USD, with yield varying from 4.72 per cent to 5.2 per cent and mature between February 2009 and September 2009.

The French Government treasury bills are denominated in EUR and mature on September 2009 with purchasing yields 4.55 per cent.

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
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**6.2. Held for trading investments**

Foreign Securities portfolio available for investment at fair value, denominated in LEK is presented as follows:

|   | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---|------------------------|----------------------|
| United States Government treasury notes | 5,261                  | 6,419                |
| United States agencies notes            | <u>3,761</u>           | <u>2,866</u>         |
| <b>Total</b>                            | <b><u>9,022</u></b>    | <b><u>9,285</u></b>  |

United States Government treasury notes, denominated in USD, have a coupon rate, that varies between 3.375 per cent and 6 per cent (July 2007 – equal). Interest is paid semi-annually and maturities vary between November 2008 and May 2010.

United States agencies notes, denominated in USD, have coupon rates varying between 2.375 and 5.25 per cent (July 2007-equal). Interest is paid annually and semi-annually and the maturities range from January 2008 to November 2010.

This portfolio is recognised in balance sheet on a trade basis.

**7. OTHER ASSETS (IN FOREIGN CURRENCY)**

|  | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|--|------------------------|----------------------|
| <b>Quotas with international financial institutions</b>      | 514                    | 511                  |
| Receivables from IBRD  | 1,017                  | 179                  |
| Cash on hand in foreign currency                             | <u>12</u>              | <u>12</u>            |
| <b>Total of other assets denominated in foreign currency</b> | <b><u>1,543</u></b>    | <b><u>702</u></b>    |

As at August 31, 2007, other foreign assets are composed of subscriptions for the participation of the Republic of Albania in the International Financial Institutions amounting LEK 514 million (July 2007 – LEK 511 million), and cash on hand in foreign currency of LEK 12 million (July 2007 – equal).

Receivables from International Bank for Reconstruction and Development represent the amount of cash to be received from the sale of securities administrated from IBRD, during the period within the trading date and the settlement date of the transaction (Note 6.2).

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

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**8. CREDITS**

**8.1 TRANSIT CREDITS**

The total of LEK 110 million (July 2007 – LEK 108 million) represents credits for services provided to the Italian-Albanian Bank for further distribution to ultimate borrowers to support the Government development programs (See Note 12).

**8.2 LOANS TO RESIDENT BANKS**

Loans to resident banks represent reverse repurchase agreements concluded between Bank of Albania and the commercial banks amounting LEK 6,886 million, of weekly and quarterly maturity term with interest rate ranging from 5.75 per cent to 6.32 per cent.

**9. INVESTMENTS IN LOCAL CURRENCY**

**Available for sale investments**

|                           | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---------------------------|------------------------|----------------------|
| Government Treasury Bills | 66,421                 | 66,367               |
| <b>Total</b>              | <b>66,421</b>          | <b>66,367</b>        |

Short-term treasury bills as at August 2007, denominated in LEK, relate to Government of Albania treasury bills, with maturities 3 to 6 month ranging between September 2007 and February 2008 with yields varying from 5.67 per cent to 7.27 per cent (July 2007 – equal).

**10. OTHER ASSETS (IN LOCAL CURRENCY)**

|                        | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|------------------------|------------------------|----------------------|
| Fixed assets, net      | 3,164                  | 3,141                |
| Intangible assets, net | 119                    | 124                  |
| Loans to employees     | 961                    | 956                  |
| Other debtors          | 42                     | 41                   |
| Numismatic             | 40                     | 40                   |
| Inventory              | 31                     | 31                   |
| Others                 | 35                     | 28                   |
| <b>Total</b>           | <b>4,392</b>           | <b>4,361</b>         |

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

The net book values of tangible fixed assets by category are comprised of:

| <b>In LEK (million)</b>                  | <b>Land, buildings<br/>and general<br/>constructions</b> | <b>General<br/>equipment</b> | <b>Transport<br/>vehicles</b> | <b>Work in<br/>progress</b> | <b>Total<br/>fixed<br/>assets</b> |
|--|--|------------------------------|-------------------------------|-----------------------------|-----------------------------------|
| <b><u>Cost/evaluation</u></b>            |  |                              |                               |                             |                                   |
| Balance as at July 31, 2007              | 2,964  | 707                          | 241                           | 33                          | 3,945                             |
| Additions                                | -  | 2                            | -                             | 30                          | 32                                |
| Eliminated on revaluation                | -  | -                            | -                             | -                           | -                                 |
| <b>Balance as at August 31,<br/>2007</b> | <b>2,964</b>   | <b>709</b>                   | <b>241</b>                    | <b>63</b>                   | <b>3,977</b>                      |
| <b><u>Accumulated depreciation</u></b>   |  |                              |                               |                             |                                   |
| Balance as at July 31, 2007              | 91   | 551                          | 162                           | -                           | 804                               |
| Charge for the year                      |  |                              |                               |                             |                                   |
| Additions                                | 3  | 5                            | 1                             | -                           | 9                                 |
| Eliminated on revaluation                | -  | -                            | -                             | -                           | -                                 |
| <b>Balance as at August 31,<br/>2007</b> | <b>94</b>  | <b>556</b>                   | <b>163</b>                    | <b>-</b>                    | <b>813</b>                        |
| <b><u>Net book value</u></b>             |  |                              |                               |                             |                                   |
| <b>Balance as at August 31,<br/>2007</b> | <b>2,870</b>   | <b>153</b>                   | <b>78</b>                     | <b>63</b>                   | <b>3,164</b>                      |
| <b>Balance as at July 31, 2007</b>       | <b>2,873</b>   | <b>156</b>                   | <b>79</b>                     | <b>33</b>                   | <b>3,141</b>                      |

The headquarter building of the bank, included within the category “Land, buildings and general constructions”, was revaluated on December 2006, at the amount of LEK 2, 660 million, from a net carrying amount of LEK 954 million, remained from the prior revaluation, which took place in March 2000. The revaluation was effective on December 29, 2006, and was conducted by an independent appraiser’s commission. The methodology of the evaluation was the income approach, based on capitalization of rental income and selling prices for new business centres. The revaluation surplus of LEK 1,706 million was credited to the buildings revaluation reserve in capital and is amortised monthly in accordance with the respective amortization rate. No other buildings owned by the Bank were revaluated.

Loans to employees include provisions for legal claims of LEK 10 million as at August 31, 2007 (July 2007 – equal).

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

The net book value of intangible fixed assets by category is comprised as follows:

| In LEK (million)                       | Computer software | Banknotes printed and coins minted | Total intangible assets |
|--|-------------------|------------------------------------|-------------------------|
| <b><u>Cost/Evaluation</u></b>          |                   |                                    |                         |
| Balance as at June 30, 2007            | 341               | 2,454                              | 2,795                   |
| Additions                              | -                 | -                                  | -                       |
| <b>Balance as at August 31, 2007</b>   | <b>341</b>        | <b>2,454</b>                       | <b>2,795</b>            |
| <b><u>Accumulated depreciation</u></b> |                   |                                    |                         |
| Balance as at July 31, 2007            | 332               | 2,339                              | 2,671                   |
| Amortisation of the year               | 1                 | 4                                  | 5                       |
| <b>Balance as at August 31, 2007</b>   | <b>333</b>        | <b>2,343</b>                       | <b>2,676</b>            |
| <b><u>Net book value:</u></b>          |                   |                                    |                         |
| <b>Balance as at August 31, 2007</b>   | <b>8</b>          | <b>111</b>                         | <b>119</b>              |
| <b>Balance as at July 31, 2007</b>     | <b>9</b>          | <b>115</b>                         | <b>124</b>              |

**11. DUE TO INTERNATIONAL MONETARY FUND**

|  | August 31, 2007 | July 31, 2007 |
|--|-----------------|---------------|
| Poverty Reduction and Growth Facility (PRGF) | 7,519           | 7,531         |
| IMF securities account                       | 5,042           | 5,042         |
| IMF account in LEK                           | 2,077           | 2,077         |
| Accrued Interest                             | 10              | 11            |
| <b>Total</b>                                 | <b>14,648</b>   | <b>14,661</b> |

Poverty reduction and growth facilities loans relate to the Republic of Albanian' IMF quotas and were drawn down on behalf of the Government for the following reforms:

The loan "Poverty Reduction and Growth Facility PRGF 2" was approved under the agreement of May 13, 1998 amounting SDR 45,040,000, and was drawn during the period 1999 to 2001. The balance as at August 31, 2007 amounts SDR 21,543,800 (July, 2007-SDR 25,501,600). This facility is repayable by 2011 in 10 semi-annually instalments, commenced in 2004. Interest is repayable at 0.5 per cent, semi-annually.

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
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The loan “Poverty Reduction and Growth Facility PRGF 3” was approved under the agreement of June 21, 2002 at the amount SDR 28,000,000 and the last disbursement was made on June 20, 2005. The balance at August 31, 2007 amounted SDR 28,000,000 (July 2007-equal) with an interest rate of 0.5 per cent payable semi-annually. This facility is repayable after a grace period of five and a half year in 10 semi-annual equal instalments.

The loans “Poverty Reduction and Growth Facility PRGF 4” and “Extended Fund Facility” (EFF) for Albania are adopted under a three-year agreement signed on January 27, 2006, amounting SDR 17,045,000.

As at August 2007 the credit value amounts SDR 4, 870, 00 (July 2007- equal). This facility is payable after a period of five years and a half year in 10 semi-annual equal instalments with an interest rate of 0.5 per cent payable semi-annually.

“The account with the International Monetary Fund in LEK” includes the two first entrenchments of EFF loan amounting SDR 4,870,000 (July 2007- equal). The loan premium settlement shall take place after four and a half years, within 10 years. The interest on these loans is floating and payable each three month. The interest rate on EFF loan was 5.33 per cent, as at August 31, 2007 (July 2007 - 5.60 per cent).

**12. DUE TO NON-RESIDENT FINANCIAL INSTITUTIONS**

|                                 | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---------------------------------|------------------------|----------------------|
| Transit liabilities (Note 8)    | 110                    | 108                  |
| Loan from the Hellenic Republic | 1,088                  | 1,071                |
| Due to the World Bank           | 12                     | 12                   |
| Accrued interest                | -                      | 6                    |
|                                 | <hr/>                  | <hr/>                |
| <b>Total</b>                    | <b><u>1,210</u></b>    | <b><u>1,197</u></b>  |

Transit liabilities represents the development loan granted from the European Bank of Investment amounting LEK 110 million and is composed of loan outstanding EUR 0.88 million (Note 8.1). The interest is paid by the recipients of these transit loans (Banks and domestic companies) directly to the providers of the funds.

The loan from the Hellenic Republic amounting EUR 8.8 million was granted for the purpose of funding the balance of payments of the Republic of Albania. The interest rate is 1.17 per cent per annum, payable semi annually. The loan matures in 2018.

Due to the World Bank represents the accounts of the international organisations such as International Bank for Reconstruction and Development (IBRD), International Development Agency (IDA), Multilateral Investments Guarantee Agency (MIGA).

**13. CURRENCY IN CIRCULATION**

The bank is vested with the exclusive right of issuing the national currency. This item, as at August 31, 2007, comprises valid domestic banknotes and coins in circulation issued by the Bank amounting LEK 156,894 million (July 2007 – LEK 157,469 million).



**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
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**14. DUE TO RESIDENT BANKS**

|                                | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|--------------------------------|------------------------|----------------------|
| <b>Foreign currency</b>        |                        |                      |
| Compulsory reserve             | 21,375                 | 20,140               |
| Accounts of commercial banks   | 1,942                  | 1,884                |
|                                | <u><b>23,317</b></u>   | <u><b>22,024</b></u> |
| <b>Domestic currency</b>       |                        |                      |
| Compulsory reserve             | 32,273                 | 32,102               |
| Accounts with commercial banks | 1,968                  | 1,447                |
| Repurchase agreement           | -                      | -                    |
| Overnight deposits             | 2,125                  | 1,725                |
|                                | <u><b>36,366</b></u>   | <u><b>35,274</b></u> |
| Accrued interest               | 39                     | 37                   |
| <b>Total</b>                   | <u><b>59,722</b></u>   | <u><b>57,335</b></u> |

Interest on compulsory reserve account is calculated as follows:

- LEK balances: 70 per cent of repo agreement *yield*: 4.025 per cent as at August 2007 (July 2007 – 4.25 per cent);
- USD balance: 70 per cent of the one-month USD Libor rate: 3.85 per cent as at August 2007 (July 2007 – 3.72 per cent);
- EUR balances: 70 per cent of the one-month EUR Libor rate: 3.12 per cent as at August 2007 (July 2007 – 2.87 per cent).

Overnight deposits bear an interest rate of 4 per cent (July 2007 – equal).

**15. DUE TO GOVERNMENT**

|   | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---|------------------------|----------------------|
| Deposits received on behalf of the Government | 22,563                 | 24,044               |
| Other   | 21                     | 21                   |
| <b>Total</b>                                  | <u><b>22,584</b></u>   | <u><b>24,065</b></u> |

The deposit received on behalf of the Government amounting LEK 22,563 comprises the main account of LEK 12,743 million, international donors funds deposited at the Bank for subsequent transfer to aid projects in Albania of LEK 2,064 million, other funds amounting LEK 2,707 million designated for expropriation process and LEK 1,040 million representing a reserve fund account of the Government on behalf of the Social Insurance Institute and Health Insurance Institute. The Government has placed also in August 2007 a monthly deposit amounting LEK 4,000 of interest rate 5.75 per cent.

“Other” includes funds received by the Bank of LEK 21 million from a loan being granted to the Government from the Islamic Bank of Development .

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
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**16. DEFERRED INCOME**

|                               | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|-------------------------------|------------------------|----------------------|
| World Bank grant              | 132                    | 132                  |
| World Bank grant depreciation | (122)                  | (118)                |
| Other                         | 37                     | 36                   |
|                               | <hr/>                  | <hr/>                |
| <b>Total</b>                  | <b>47</b>              | <b>50</b>            |
|                               | <hr/> <hr/>            | <hr/> <hr/>          |

The “World Bank grant” relates to grants received by the Bank during the years 2002-2005 for the purchase of AIPS system “Albanian Interbanking Payments System” amounting LEK 68 million and for the purchase of AECH system “Albanian Electronic Clearing House” amounting LEK 64 million.

“Other” of LEK 36 million represents the value of the two donated buildings in Korça and Berati.

**17 OTHER LIABILITIES (LOCAL CURRENCY)**

|  | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|--|------------------------|----------------------|
| Due to Printing House  | 237                    | 230                  |
| Deposits of individuals from the participation in Treasury Bills | 396                    | 511                  |
| Due to financial non-banking institutions                        | 4                      | 110                  |
| Net obligation/pension fund                                      | 1                      | 8                    |
| Other  | 48                     | 54                   |
|  | <hr/>                  | <hr/>                |
| <b>Total</b>   | <b>686</b>             | <b>913</b>           |
|  | <hr/> <hr/>            | <hr/> <hr/>          |

Pension fund scheme consist of the employees’ contribution of 2 per cent of their gross salary and the employer’s contribution of 15 per cent on the total payroll amount. As at August 31, 2007 the market value of pension fund’s assets of LEK 433 million is invested in treasury bills matured within 12 months amounting LEK 393 million (July 2007-LEK 419 million) and government bonds with maturity term 5-year amounting LEK 40 million.

Due to financial non-banking institutions represents an increase of Insurance Deposits Agency fund amounting LEK 4 million compared to LEK 110 million in July, 2007.

“Other” mainly consists of the taxation on employs receipts amounting LEK 14 million, deposits placed as guarantee amounting LEK 8 million. This item includes also the expenses amounting LEK 3 million which relate to the maintenance of ATM, the system services on statistical information, commissions for the management of the reserve denominated in foreign currency from IBRD, etc. This item relates also to the claims’ provision over certain legal issues, raised in the normal course of business amounting LEK 20 million.

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
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**18. REVALUATION RESERVE**

The components of revaluation reserve are as follows:

|   | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---|------------------------|----------------------|
| Revaluation of foreign currencies and gold balances | (17,581)               | (19,894)             |
| Revaluation of Securities                           | 400                    | (198)                |
| Other revaluations                                  | 34                     | 34                   |
| <b>Total</b>  | <b>(17,147)</b>        | <b>(20,058)</b>      |

The revaluation reserves denominated in foreign currencies and gold are considerably increased at a value of LEK 2.313 million, during August 2007 (July 2007 –decreased amounting LEK 834 million) due to the increase of foreign currencies exchange rate over this month.

“Revaluation of Securities” has been increased at LEK 598 million during this month, reflecting the increasing impact of the securities’ market value denominated in foreign currency amounting LEK 576 million and the increase of securities market value denominated in LEK amounting LEK 21 million

Under the Law “On the Bank of Albania” (article 64, point a), the net profit/loss arising from the revaluation of assets and liabilities denominated in foreign currencies, is transferred to the equity on a revaluation reserve account “Revaluation of Foreign currency balances”.

In line with this article 64, point (b), the Ministry of Finance has issued Government Securities denominated in foreign currency, over the year 2007, by a total LEK 15,505 million to cover the differences arising from the revaluation of foreign currencies, established so far to the end of year 2006. These securities are recorded as off-balance sheet items and have a renewable maturity of six months.

**19. OTHER RESERVES**

The components of other reserves are as follows:

|   | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---|------------------------|----------------------|
| Special reserve for Balance of Payments | 7,209                  | 7,209                |
| Investment Fund                         | 301                    | 301                  |
| Other                                   | 1,196                  | 1,196                |
| <b>Total</b>                            | <b>8,706</b>           | <b>8,706</b>         |

Special reserve for the Balance of Payments relates to funds provided by the towards the market economy. These grants relate to the period 1992-1993 supporting the stability of the balance of payments and to strengthen the reserves position. This reserve has remained stable since 1995.

Investment fund consist of a fund being established by the decision of the Supervisory Council for the purchasing of a new building for the Bank of Albania.

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
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“Other” comprises reserves created by the decision of the Supervisory Council, for the allocation of profits for years 2002-2006. A reserve for the Bank amounting LEK 524 million was founded out of profit allocation for the year 2006, based on the Supervisory Council decision No.13, dated March 1<sup>st</sup>, 2007.

**20. INTEREST AND COMMISSION INCOME (NON-RESIDENTS)**

|                                       | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---------------------------------------|------------------------|----------------------|
| Income of securities interests        | 3,674                  | 3,193                |
| Time deposits interests               | 633                    | 554                  |
| Interests on IMF SDR                  | 25                     | 23                   |
| Amortisation of premium on securities | 338                    | 285                  |
|                                       | <u>4,670</u>           | <u>4,055</u>         |
| <b>Total</b>                          | <b><u>4,670</u></b>    | <b><u>4,055</u></b>  |

**21. INTEREST AND COMMISSION EXPENSE (NON-RESIDENTS)**

|                                       | <b>August 31,<br/>2007</b> | <b>July 31, 2007</b> |
|---------------------------------------|----------------------------|----------------------|
| Income of securities interests        | (144)                      | (126)                |
| Time deposits interests               | (8)                        | (8)                  |
| Interests on IMF SDR                  | (47)                       | (40)                 |
| Amortisation of premium on securities | (20)                       | (20)                 |
|                                       | <u>(219)</u>               | <u>(194)</u>         |
| <b>Total</b>                          | <b><u>(219)</u></b>        | <b><u>(194)</u></b>  |

**22 INTEREST AND COMMISSION INCOME (RESIDENTS)**

|                                    | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|------------------------------------|------------------------|----------------------|
| Interest income from securities    | 2,878                  | 2,510                |
| Interest from governmental loans   | 41                     | 35                   |
| Interest income on REPO agreements | 151                    | 105                  |
| Other                              | 27                     | 24                   |
|                                    | <u>3,097</u>           | <u>2,674</u>         |
| <b>Total</b>                       | <b><u>3,097</u></b>    | <b><u>2,674</u></b>  |

**23 INTEREST AND COMMISSION EXPENSE (RESIDENTS)**

|  | <b>August 31, 2007</b> | <b>July 31, 2007</b>  |
|--|------------------------|-----------------------|
| Interest expense on compulsory reserve | (1,223)                | (1,057)               |
| Interest expense on REPO agreements    | (139)                  | (139)                 |
| Other                                  | (106)                  | (58)                  |
|  | <u>(1,468)</u>         | <u>(1,254)</u>        |
| <b>Total</b>                           | <b><u>(1,468)</u></b>  | <b><u>(1,254)</u></b> |

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

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**24. OTHER OPERATING INCOME, NET**

|  | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|--|------------------------|----------------------|
| Net profit (loss) from the selling of securities available for sale          | (504)                  | (522)                |
| Net profit (loss) from the selling of securities held for trading            | 11                     | (8)                  |
| Grants depreciation  | 30                     | 26                   |
| Other  | 12                     | 11                   |
| Unrealised profit from fair value revaluation of held for trading securities | 96                     | 55                   |
|  | <hr/>                  | <hr/>                |
| <b>Total</b>   | <b>(355)</b>           | <b>(438)</b>         |
|  | <hr/> <hr/>            | <hr/> <hr/>          |

**25. CASH AND CASH EQUIVALENTS**

|   | <b>August 31, 2007</b> | <b>July 31, 2007</b> |
|---|------------------------|----------------------|
| Deposits with foreign banks (Note 5)                      | 26,435                 | 21,860               |
| Domestic currency on hand                                 | 18,105                 | 17,531               |
| Foreign currency on hand (Note 7)                         | 12                     | 12                   |
| Gold held abroad (Note 3)                                 | 805                    | 789                  |
| Gold and other precious metals held domestically (Note 3) | 57                     | 57                   |
|   | <hr/>                  | <hr/>                |
| <b>Total</b>  | <b>45,414</b>          | <b>40,249</b>        |
|   | <hr/> <hr/>            | <hr/> <hr/>          |

**26. CONTINGENCIES AND COMMITMENTS**

The Bank holds certain accounts in foreign currencies related to agreements concluded between Government of Albania and foreign Governments and financial organizations. As these accounts do not comprise either assets or liabilities of the Bank, they have not been included within the Balance Sheet of the Bank of Albania.

On April, 2007 there were issued the other securities to cover the losses arising from the revaluation of foreign currencies, being established in 2006, amounting LEK 3,341 million. Thus the total of securities issued from the Ministry of Finance to cover the net losses from the revaluation of currencies created over the period 2003-2006 amounts LEK 15,505 million, having a maturity of six months.

**27. Managed assets**

As at August 31, 2007, the Bank held as custodian short-term Treasury Bills, at nominal value LEK 250,720 million, long-term obligations 2-5 years at nominal value LEK 106,220 billion, treasury bills of 9-month maturity term at nominal value EUR 45 million. These are securities issued from the Ministry of Finance. Gold and other precious metals on behalf of the Government at market value LEK 5,352 million.

As the Bank of Albania acts as a custodian for these assets, it does not bear any credit risk on them.

The value of gold held on behalf of the Government as at August and July 2007 is composed as below:

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

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|   | <b>August 31, 2007</b><br><b>(in million LEK)</b> | <b>July 31, 2007</b><br><b>(in million LEK)</b> |
|---|---|---|
| Monetary gold held in foreign banks     | 2,251   | 2,208   |
| Non-monetary gold held in foreign banks | 1,126   | 1,104   |
| Non-monetary gold held domestically     | 1,778   | 1,744   |
| Other precious metals                   | 187   | 194   |
|   | <hr/>   | <hr/>   |
| <b>Total</b>                            | <b>5,342</b>                                      | <b>5,250</b>                                    |
|   | <hr/> <hr/>                                       | <hr/> <hr/>                                     |

Interest received from the deposits on Government gold deposits is recognised as income due to Government increasing the liability due to Government.

These assets are excluded from the Bank's balance sheet.

**28. RISK MANAGEMENT**

The Bank of Albania manages the reserve denominated in foreign currency. The Monetary Operations Department carries out the investment of this reserve pursuant to the Regulation "On the policy of administrating the reserves denominated foreign currency", adopted by the Supervisory Council. The reserve denominated in foreign currency is invested in short-term financial instruments and securities of constant incomes.

**Liquidity risk**

The Supervisory Council of the Bank of Albania set up the policies to monitor and address the liquidity risk. The Department of Monetary Operations monitors the liquidity risk on a continual basis through analyzing the liquidity ratios, gaps and economic scenarios.

The Policies on liquidity management are settled up to ensure that, under adverse conditions, the Bank will succeed to meet its obligations.

**Credit risk**

The Monetary Operations Department, under the supervision of the Supervisory Council, is in charge on assessing the credit risk associated with the Bank's operations. The credit risk is mitigated by the Bank transacting largely with international and governmental institutions. Loans to domestic banks are guaranteed from the Government Treasury Bills.

**Price risk**

The core elements encompassing price risk which impact the Bank are as follows:

- Currency risk associated with fluctuations in the fair value of financial instruments due to changes in foreign exchange rates; and
- Interest rate risk associated with fluctuations in the fair value of financial instruments due to changes occurring in market interest rates.

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(all amounts are expressed in million of LEK).**

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Monetary Operations Department monitors on ongoing basis the Bank's exposure to currency risk is monitored on a continual basis by the. Financial assets denominated in foreign currencies are disclosed in each relevant note to the financial statements.

The Monetary Operations Department of the Bank monitors interest rates risk. The bank softens such risk by maintaining a significant excess of interest bearing assets over liabilities that pay interest (as detailed in Note 29 below). The bank holds a portfolio of interest bearing financial assets and liabilities, such that the generated net interest income is considerably in excess of operating requirements, which minimizes the potential adverse effects of interest rates fluctuations. Interest rates applicable to financial assets and liabilities are disclosed in each relevant note to the financial statements.

**BANK OF ALBANIA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**As at August 2007**  
**(All amounts are expressed in million of LEK).**

**29. NET CURRENCY POSITION**

|   | <b>LEK</b>       | <b>USD</b>    | <b>EURO</b>   | <b>GBP</b>   | <b>Other</b>  | <b>Total</b>   |
|---|------------------|---------------|---------------|--------------|---------------|----------------|
| <b>Assets</b>   |                  |               |               |              |               |                |
| Gold  | -                | -             | -             | -            | 805           | 805            |
| Deposits with International Monetary Fund                 | 6,429            | -             | -             | -            | 959           | 7,388          |
| Deposits with non –resident banks                         | -                | 6,386         | 16,850        | 308          | 2,972         | 26,516         |
| Available for sale investments                            | -                | 42,220        | 79,412        | 9,161        | 5,448         | 136,241        |
| Held for trading investments                              | -                | 9,022         | -             | -            | -             | 9,022          |
| Other foreign assets                                      | 335              | 1,198         | 10            | -            | -             | 1,543          |
| Other Gold and precious metals                            | 57               | -             | -             | -            | -             | 57             |
| Transit credits   | -                | -             | 110           | -            | -             | 110            |
| Loans to resident banks                                   | 6,928            | -             | -             | -            | -             | 6,928          |
| Available for sale investments                            | 66,421           | -             | -             | -            | -             | 66,421         |
| Other domestic assets                                     | 4,346            | 2             | 43            | 1            | -             | 4,392          |
| <b>Total assets as at August 31, 2007</b>                 | <b>84,516</b>    | <b>58,828</b> | <b>96,425</b> | <b>9,470</b> | <b>10,184</b> | <b>259,423</b> |
| <b>Liabilities</b>  |                  |               |               |              |               |                |
| Due to International Monetary Fund                        | 7,119            | -             | -             | -            | 7,529         | 14,648         |
| Due to Non-residents Financial Institutions               | 12               | -             | 1,198         | -            | -             | 1,210          |
| Other foreign liabilities                                 | -                | 912           | -             | -            | -             | 912            |
| Currency in circulation                                   | 156,894          | -             | -             | -            | -             | 156,894        |
| Due to resident banks                                     | 36,391           | 6,553         | 16,778        | -            | -             | 59,722         |
| Due to the Government                                     | 16,262           | 1,095         | 5,226         | 1            | -             | 22,584         |
| Deferred income   | 47               | -             | -             | -            | -             | 47             |
| Other domestic liabilities                                | 679              | 4             | 3             | -            | -             | 686            |
| <b>Total assets as at August 31, 2007</b>                 | <b>217,404</b>   | <b>8,564</b>  | <b>23,205</b> | <b>1</b>     | <b>7,529</b>  | <b>256,703</b> |
| <b>Net foreign currency position as at August 31,2007</b> | <b>(132,888)</b> | <b>50,264</b> | <b>73,220</b> | <b>9,269</b> | <b>2,655</b>  | <b>2,720</b>   |
| <b>Net foreign currency position as at July 31, 2007</b>  | <b>(132,162)</b> | <b>49,343</b> | <b>70,570</b> | <b>9,279</b> | <b>1,968</b>  | <b>(1,002)</b> |



| Bilanci fiskal<br>Në milionë lekë<br>Fundi i periudhës ( Të dhëna progresive ) | Apr 2006 | May 2006 | Jun 2006 | Jul 2006  | Aug 2006 | Sep 2006 | Oct 2006 | Nov 2006 | Dec 2006 | Jan 2007 | Feb 2007 | Mar 2007 | Fiscal Balance<br>Millions of Lek<br>End of Period (Progressive data)        |
|--|----------|----------|----------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|--|
|  | Pri 2006 | Maj 2006 | Qer 2006 | Korr 2006 | Gsh 2006 | Sht 2006 | Tet 2006 | Nën 2006 | Dhj 2006 | Jan 2007 | Shk 2007 | Mar 2007 |  |
| <b>Totali i të ardhurave</b><br>Në përqindje ndaj PBB vjetore                  | 69,075   | 86,742   | 105,443  | 125,210   | 143,449  | 162,259  | 182,084  | 202,517  | 226,283  | 18,783   | 35,375   | 55,326   | <b>Total Revenues</b><br>In percentage of annualy GDP                        |
| <b>Totali i shpenzimeve</b><br>Në përqindje ndaj PBB vjetore                   | 59,224   | 76,321   | 95,352   | 114,176   | 132,554  | 152,238  | 175,882  | 203,984  | 254,762  | 12,254   | 30,693   | 48,925   | <b>Total Expenditures</b><br>In percentage of annualy GDP                    |
| <b>Deficiti</b><br>Në përqindje ndaj PBB vjetore                               | 9,851    | 10,421   | 10,091   | 11,034    | 10,895   | 10,021   | 6,202    | -1,467   | -28,480  | 6,529    | 4,682    | 6,401    | <b>Budget Deficit/Surplus (Cash Balance)</b><br>In percentage of annualy GDP |
| <b>Deficiti pa ndihma</b><br>Në përqindje ndaj PBB vjetore                     | 9,679    | 10,189   | 9,814    | 9,137     | 8,845    | 7,956    | ....     | ....     | ....     | 6,524    | 4,677    | 6,386    | <b>Fiscal Deficit Excluding Grants</b><br>In percentage of annualy GDP       |
| <b>Financimi i deficitit</b>   | -9,852   | -10,421  | -10,090  | -11,033   | -10,895  | -10,021  | -6,202   | 1,467    | 28,480   | -6,529   | -4,682   | -6,401   | <b>Deficit Financing</b>   |
| <b>Financimi i brendshëm</b>   | -9,649   | -11,575  | -11,060  | -10,766   | -10,456  | -11,215  | -7,988   | -5,808   | 23,048   | -6,258   | -4,312   | -6,416   | <b>Domestic Financing</b>  |
| Të ardhura nga privatizimi   | 11       | 2,115    | 2,115    | 2,115     | 2,115    | 2,116    | 2,117    | 2,117    | 1,971    | _        | 8        | 30       | Privatization receipts   |
| Huamarrja  | -3,118   | -6,056   | -10,451  | -8,203    | -8,695   | -7,455   | -1,080   | 4,584    | 20,742   | 2,017    | 4,610    | 2,840    | Domestic borrowing   |
| Të tjera   | -6,541   | -7,634   | -2,725   | -4,678    | -3,875   | -5,876   | -9,025   | -12,509  | 336      | -8,275   | -8,930   | -9,286   | Other  |
| <b>Financimi i jashtëm</b>   | -203     | 1,154    | 970      | -267      | -439     | 1,194    | 1,786    | 7,275    | 5,432    | -272     | -371     | 15       | <b>Foreign Financing</b>   |

Burimi: Ministria e Financave.

Source : Ministry of Finance .

| Llogaritë e buxhetit në % ndaj PBB<br>Fundi i periudhës | 1996  | 1997  | 1998  | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | Budget Accounts as a % of GDP<br>End of Period |
|---|-------|-------|-------|------|------|------|------|------|------|------|------|--|
| <b>Totali i të ardhurave</b>                            | 16.3  | 16.0  | 22.4  | 25.6 | 24.5 | 24.7 | 24.5 | 23.4 | 24.5 | 24.4 | 25.2 | <b>Total Revenues</b>                          |
| Të ardhura tatimore gjithsej                            | 10.7  | 9.4   | 15.7  | 17.4 | 19.5 | 19.4 | 20.4 | 20.4 | 22.1 | 22.4 | 28.3 | Total Tax Revenues                             |
| <b>Totali i shpenzimeve</b>                             | 27.7  | 28.5  | 34.0  | 34.5 | 32.0 | 31.5 | 30.5 | 28.2 | 29.6 | 27.8 | 22.8 | <b>Total Expenditures</b>                      |
| <b>Investimet publike</b>                               | 4.5   | 4.0   | 5.8   | 6.1  | 6.6  | 7.3  | 6.7  | 4.6  | 5.0  | 5.2  | 5.7  | <b>Public Investments</b>                      |
| <b>Deficiti</b>   | -11.4 | -12.5 | -11.5 | -8.8 | -7.5 | -6.9 | -6.0 | -4.8 | -5.1 | -3.4 | -3.2 | <b>Deficit</b>                                 |
| Financimi i brendshëm                                   | 9.0   | 10.7  | 6.6   | 5.8  | 5.6  | 4.8  | 3.4  | 3.4  | 4.1  | 2.8  | 2.6  | Domestically Financed Deficit                  |
| Financimi i jashtëm                                     | 2.4   | 1.8   | 4.9   | 3.0  | 1.9  | 2.1  | 2.6  | 1.4  | 1.0  | 0.6  | 0.6  | Foreign Financed Deficit                       |

Burimi: Ministria e Financave dhe  
vlerësime të FMN-së.

Source : Ministry of Finance and IMF  
estimations.

| Financimi i deficitit buxhetor.<br>Në milionë lekë<br>Fundi i periudhës ( Të dhëna progresive ) | Oct 2005      | Nov 2005      | Dec 2005      | Jan 2006      | Feb 2006      | Mar 2006      | Apr 2006      | May 2006       | Jun 2006       | Jul 2006       | Aug 2006       | Sep 2006       | Fiscal deficit and its financing           |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|--|
|   | Tet 2005      | Nën 2005      | Dhj 2005      | Jan 2006      | Shk 2006      | Mar 2006      | Pri 2006      | Maj 2006       | Qer 2006       | Korr 2006      | Gsh 2006       | Sht 2006       |  |
| Totali i të ardhurave   | 161,499       | 180,806       | 200,981       | 16,751        | 32,721        | 51,874        | 69,075        | 86,742         | 105,443        | 125,210        | 143,449        | 162,259        | Total Revenues                             |
| Totali i shpenzimeve  | 179,715       | 197,107       | 228,825       | 11,190        | 25,251        | 42,664        | 59,224        | 76,321         | 95,352         | 114,176        | 132,554        | 152,238        | Total Expenditures                         |
| Deficiti  | -18,217       | -16,301       | -27,844       | 5,561         | 7,470         | 9,210         | 9,851         | 10,421         | 10,091         | 11,034         | 10,895         | 10,021         | Deficit                                    |
| Financimi i deficitit   | 18,217        | 16,301        | 27,844        | -5,561        | -7,470        | -9,211        | -9,852        | -10,421        | -10,090        | -11,033        | -10,895        | -10,021        | Deficit Financing                          |
| <b>1. Financimi i brendshëm</b>   | <b>13,848</b> | <b>11,982</b> | <b>23,279</b> | <b>-5,278</b> | <b>-6,955</b> | <b>-9,179</b> | <b>-9,649</b> | <b>-11,575</b> | <b>-11,060</b> | <b>-10,766</b> | <b>-10,456</b> | <b>-11,215</b> | <b>1. Domestic Financing</b>               |
| a. Bono thesari   | -4,138        | -4,511        | -4,047        | 326           | 315           | -1,635        | -3,398        | -4,839         | -9,226         | -11,954        | -19,826        | -20,661        | a. Treasury Bills                          |
| b. Ndryshimi i gjendjes së arkës  | -5,648        | -4,564        | 513           | -6,958        | -7,797        | -7,154        | -5,600        | -7,605         | -3,162         | -4,412         | -3,997         | -5,921         | b. Changes in Statement of Accounts        |
| Depozita të qeverisë në Bankën e Shqipërisë   | -5,833        | -4,359        | -             | -5,005        | -5,998        | -5,340        | -4,008        | -6,157         | -2,108         | -3,326         | -2,841         | -4,422         | Government Deposits with BOA               |
| Depozita të sigurimeve shoqërore  | 185           | -205          | 513           | -1954         | -1,799        | -1,814        | -1,592        | -1,449         | -1,054         | -1,086         | -1,156         | -1,499         | Deposits of Social and Health Institutions |
| c. Mjete në ruajtje   | 2,013         | 508           | 819           | 46            | 71            | 135           | 131           | 266            | 206            | 261            | 251            | 399            | c. Non - budgetary revenues                |
| d. Të ardhura nga privatizimi   | 867           | 876           | 887           | 3             | 4             | 8             | 11            | 2,115          | 2,115          | 2,115          | 2,115          | 2,116          | d. Privatization receipts                  |
| e. Të tjera detyrime  | 20,754        | 19,673        | 25,216        | 1,304         | 452           | -533          | -793          | -1,511         | -994           | -3,224         | 10,999         | 12,852         | e. Other                                   |
| <b>2. Financim i jashtëm</b>  | <b>4,369</b>  | <b>4,320</b>  | <b>4,565</b>  | <b>-283</b>   | <b>-515</b>   | <b>-33</b>    | <b>-203</b>   | <b>1,154</b>   | <b>970</b>     | <b>-267</b>    | <b>-439</b>    | <b>1,194</b>   | <b>2. Foreign Financing</b>                |
| a. Hua afatgjatë  | 4,086         | 3,898         | 5,544         | -121          | -157          | 1,051         | 219           | 1,480          | 1,184          | 1,253          | 1,197          | 1,213          | Long-term Loan                             |
| Marrë   | 6,205         | 6,366         | 8,908         | 247           | 842           | 2,230         | 1,745         | 3,347          | 3,692          | 4,010          | 4,166          | 4,337          | Drawings                                   |
| Shlyer (Ripagesat)  | 2,119         | 2,468         | 3,364         | 368           | 999           | 1,179         | 1,526         | 1,867          | 2,508          | 2,757          | 2,969          | 3,124          | Repayments                                 |
| b. Ndryshimi i gjendjes së arkës  | 283           | 422           | -979          | -162          | -358          | -1,084        | -422          | -326           | -214           | -1,520         | -1,636         | -19            | b. Change of statement account             |

Burimi: Ministria e Financave.

Source : Ministry of Finance .

| <b>Borxhi i brendshëm</b><br><b>Në milionë lekë</b><br><b>Fundi i periudhës</b> | <b>1997</b>    | <b>1998</b>    | <b>1999</b>    | <b>2000</b>    | <b>2001</b>    | <b>2002</b>    | <b>2003</b>    | <b>2004</b>    | <b>2005</b>    | <b>Domestic Debt</b><br><b>Millions of Lek</b><br><b>End of period</b> |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| <b>Stoku i borxhit të brendshëm</b>   | <b>120,527</b> | <b>149,439</b> | <b>177,490</b> | <b>226,069</b> | <b>241,161</b> | <b>260,752</b> | <b>280,767</b> | <b>295,200</b> | <b>315,853</b> | <b>Domestic Debt Stock</b>   |
| 1. Bono thesari   | 70,971         | 96,883         | 122,415        | 136,427        | 236,725        | 256,878        | 274,041        | 279,964        | 275,917        | 1. Treasury Bills  |
| 2. Kredi me bankën qendrore   | 40,440         | 43,440         | 45,959         | 65,065         | 2,710          | 1,148          | -              | -              | -              | 2. Credits from Central Bank   |
| a. Pa kolateralizuar  | 22,828         | 22,282         | 22,828         | 22,828         | -              | -              | -              | -              | -              | a. Without Collateral  |
| b. E kolateralizuar   | 17,612         | 20,612         | 23,131         | 29,131         | -              | -              | -              | -              | -              | b. With Collateral   |
| 3. Obligacione dyvjeçare  | -              | -              | -              | -              | -              | 1,000          | 5,000          | 13,510         | 32,210         | 3. 2 -Year Bonds   |
| 4. Obligacione trevjeçare   | -              | -              | -              | -              | -              | -              | -              | -              | 6,000          |  |
| Obligacione rikapitalizimi i BKT  | -              | -              | -              | -              | 1,726          | 1,726          | 1,726          | 1,726          | 1,726          | Bond for NBC capitalization  |
| 4. Sistemi bankar   | 9,116          | 9,116          | 9,116          | -              | -              | -              | -              | -              | -              | 4. Banking System Debt   |
| 5. Rikapitalizimi i bankave   | -              | -              | -              | 24,577         | -              | -              | -              | -              | -              | 5. Banks Recapitalization  |
| <b>Borxhi i brendshëm në % ndaj PBB</b>   | <b>34.08</b>   | <b>35.84</b>   | <b>36.93</b>   | <b>42.42</b>   | <b>40.86</b>   | <b>41.30</b>   | <b>40.29</b>   | <b>39.08</b>   | <b>37.74</b>   | <b>Internal Debt in percentage of GDP</b>                              |

Burimi: Ministria e Financave.

Source: Ministry of Finance.

| Borxhi i jashtëm afatgjatë neto sipas kreditorëve 1/<br>Në milionë Usd<br>Fundi i periudhës | 1997          | 1998          | 1999          | 2000          | 2001          | 2002          | 2003            | 2004            | 2005            | 2006            | Long-term external debt. Debt outstanding disbursed by creditors 1/ |  |
|---|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|---|--|
|   |               |               |               |               |               |               |                 |                 |                 |                 | Millions of USD<br>End of Period                                    |  |
| <b>I.Shumëpalësh</b>  | <b>164.76</b> | <b>242.42</b> | <b>338.70</b> | <b>402.61</b> | <b>439.14</b> | <b>581.46</b> | <b>739.84</b>   | <b>877.94</b>   | <b>870.16</b>   | <b>1,012.46</b> | <b>I. Multilateral</b>  |  |
| CEB   | -             | -             | -             | -             | -             | -             | 0.85            | 4.02            | 11.35           | 12.70           | CEB   |  |
| EC  | -             | -             | -             | -             | -             | -             | -               | -               | -               | -               | EC  |  |
| EBRD  | 9.48          | 8.82          | 7.52          | 7.58          | 8.76          | 13.62         | 27.81           | 42.14           | 50.29           | 69.80           | EBRD  |  |
| EIB   | -             | 0.98          | 15.21         | 27.22         | 35.13         | 49.94         | 71.59           | 86.60           | 79.36           | 105.10          | EIB   |  |
| IDA   | 147.71        | 220.10        | 296.32        | 345.39        | 366.14        | 475.77        | 583.26          | 677.87          | 655.71          | 728.36          | IDA   |  |
| IDB   | 0.06          | 0.64          | 1.03          | 2.16          | 5.14          | 9.81          | 14.04           | 18.06           | 24.98           | 35.61           | IDB   |  |
| IFAD  | 5.23          | 7.75          | 12.49         | 13.21         | 15.22         | 20.51         | 28.62           | 32.74           | 32.57           | 33.74           | IFAD  |  |
| OPEC  | 2.28          | 4.13          | 6.12          | 7.06          | 8.48          | 11.81         | 13.68           | 16.51           | 15.90           | 15.30           | OPEC  |  |
| <b>II. Dypalësh</b>   | <b>150.97</b> | <b>191.53</b> | <b>191.26</b> | <b>195.97</b> | <b>218.41</b> | <b>280.77</b> | <b>345.94</b>   | <b>391.56</b>   | <b>369.71</b>   | <b>413.39</b>   | <b>II. Bilateral</b>  |  |
| Austri  | 4.97          | 5.26          | 4.53          | 4.19          | 3.98          | 1.52          | 1.83            | 1.98            | 1.72            | -               | Austria   |  |
| Gjermani  | 45.95         | 57.78         | 49.80         | 50.25         | 52.62         | 71.55         | 96.27           | 110.57          | 103.41          | 125.00          | Germany   |  |
| Greqi   | -             | 10.63         | 10.83         | 11.15         | 11.89         | 14.04         | 16.95           | 18.35           | 15.92           | 17.60           | Greece  |  |
| Itali   | 61.42         | 73.86         | 71.17         | 69.17         | 75.97         | 110.23        | 134.37          | 148.99          | 132.18          | 151.20          | Italy   |  |
| Japoni  | 16.73         | 20.55         | 30.69         | 29.00         | 25.38         | 28.08         | 37.12           | 47.77           | 54.59           | 54.07           | Japan   |  |
| Kinë  | 2.00          | 2.00          | 1.86          | 1.86          | 1.86          | 1.86          | 1.86            | 1.86            | 1.86            | 1.86            | China   |  |
| Kuvait  | 13.27         | 14.84         | 15.96         | 15.33         | 16.47         | 23.39         | 29.90           | 29.79           | 29.11           | 23.74           | Kuwait  |  |
| Norvegji  | 2.50          | 2.50          | 2.50          | 10.89         | 26.11         | 25.97         | 23.50           | 21.03           | 18.56           | 13.59           | Norway  |  |
| Suedi   | 4.13          | 4.13          | 4.13          | 4.13          | 4.13          | 4.13          | 4.13            | 4.13            | 4.13            | 4.13            | Sweden  |  |
| Korea e jugut   | -             | -             | -             | -             | -             | -             | -               | 7.09            | 8.23            | 26.33           | South Korea   |  |
| <b>III. Borxhi i riskeduluar (A+B)</b>  | <b>31.92</b>  | <b>26.70</b>  | <b>20.12</b>  | <b>18.39</b>  | <b>40.16</b>  | <b>117.39</b> | <b>114.62</b>   | <b>120.46</b>   | <b>118.86</b>   | <b>122.36</b>   | <b>III. Rescheduled Debt (A+B)</b>                                  |  |
| <b>(A) Klubi i Parisit</b>  | <b>31.92</b>  | <b>26.70</b>  | <b>20.12</b>  | <b>18.39</b>  | <b>17.46</b>  | <b>55.07</b>  | <b>52.30</b>    | <b>48.11</b>    | <b>42.11</b>    | <b>41.33</b>    | <b>(A) Paris Club</b>   |  |
| Austri  | 5.66          | 4.32          | 2.87          | 1.87          | 1.42          | 1.27          | 1.02            | 0.55            | -               | -               | Austria   |  |
| Angli   | -             | -             | -             | -             | -             | -             | -               | -               | -               | -               | Great Britain   |  |
| Danimarkë   | -             | -             | -             | -             | -             | -             | -               | -               | -               | -               | Denmark   |  |
| Francë  | 13.36         | 10.26         | 7.60          | 5.46          | 4.16          | 3.21          | 2.08            | 1.08            | -               | -               | France  |  |
| Gjermani  | 10.72         | 10.39         | 8.43          | 5.25          | 6.51          | 6.04          | 5.81            | 4.73            | 2.75            | 2.19            | Germany   |  |
| Hollandë  | 1.54          | 0.58          | 0.04          | 0.26          | 0.19          | 0.17          | 0.14            | 0.07            | -               | -               | Netherlands   |  |
| Itali   | -             | 1.15          | 0.84          | 5.55          | 4.99          | 5.05          | 5.11            | 4.79            | 3.87            | 3.95            | Italy   |  |
| Japoni  | -             | -             | -             | -             | 0.10          | 0.14          | 0.10            | 0.05            | -               | -               | Japan   |  |
| Rusi  | -             | -             | -             | -             | -             | 39.21         | 38.04           | 36.83           | 35.49           | 35.18           | Russia  |  |
| <b>(B) Të tjerë</b>   | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>22.70</b>  | <b>62.32</b>  | <b>62.32</b>    | <b>72.35</b>    | <b>76.75</b>    | <b>81.03</b>    | <b>(B) Other</b>  |  |
| Turqi   | -             | -             | -             | -             | 22.70         | 22.70         | 22.70           | 22.70           | 22.70           | 20.77           | Turkey  |  |
| Kinë  | -             | -             | -             | -             | -             | 39.62         | 39.62           | 36.31           | 33.01           | 29.71           | China   |  |
| Hungaria  | -             | -             | -             | -             | -             | -             | -               | 12.76           | 11.34           | 9.92            | Hungary   |  |
| Gjermani  | -             | -             | -             | -             | -             | -             | -               | -               | 0.57            | 3.89            | Germany   |  |
| Maqedonia   | -             | -             | -             | -             | -             | -             | -               | -               | -               | -               | Macedonia   |  |
| Rumania   | -             | -             | -             | -             | -             | -             | -               | -               | -               | 5.14            | Romania   |  |
| Slovakia  | -             | -             | -             | -             | -             | -             | -               | -               | -               | 4.55            | Slovak Rep ..   |  |
| Çeki  | -             | -             | -             | -             | -             | -             | -               | -               | -               | 8.10            | Czech Rep   |  |
| Itali   | -             | -             | -             | -             | -             | -             | -               | -               | -               | -               | Italy   |  |
| <b>Gjithsej (I+II+III)</b>  | <b>347.66</b> | <b>460.66</b> | <b>550.08</b> | <b>616.97</b> | <b>697.71</b> | <b>979.62</b> | <b>1,200.40</b> | <b>1,389.96</b> | <b>1,358.73</b> | <b>1,548.22</b> | <b>Total (I+II+III)</b>   |  |

1/ Përfshin borxhin shtetëror dhe shtetëror të garantuar.  
Kredia e FMN nuk përfshihet.  
Burimi: Banka e Shqipërisë.

1/Included external public and external publicly guaranteed debt. Th  
IMF credit is not included.  
Source: Bank of Albania.

| Bilanci i Pagesave<br>Në milionë Usd | Q III 2005    | Q IV 2005     | Q I 2006      | Q II 2006     | Q III 2006    | Q IV 2006     | Q I 2007      | Q II 2007     | Balance of Payments<br>In millions of USD |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
|                                      | T III 2005    | T IV 2005     | T I 2006      | T II 2006     | T III 2006    | T IV 2006     | T I 2007      | T II 2007     |   |
| <b>Llogaria korente</b>              | <b>-77.0</b>  | <b>-263.0</b> | <b>-157.9</b> | <b>-192.5</b> | <b>-136.0</b> | <b>-184.5</b> | <b>-237.9</b> | <b>-249.3</b> | <b>Current Account</b>                    |
| Eksport i mallrave fob               | 164.2         | 156.5         | 173.8         | 208.4         | 195.0         | 215.7         | 238.4         | 282.1         | Merchandise: Exports, fob                 |
| Import i mallrave fob                | -633.5        | -696.0        | -619.9        | -728.9        | -724.2        | -842.7        | -824.9        | -975.4        | Merchandise: Imports, fob                 |
| <b>Bilanci tregtar</b>               | <b>-469.4</b> | <b>-539.5</b> | <b>-446.1</b> | <b>-520.5</b> | <b>-529.2</b> | <b>-627.0</b> | <b>-586.6</b> | <b>-693.3</b> | <b>Trade Balance</b>                      |
| Shërbimet: Kredi                     | 332.5         | 300.9         | 334.0         | 355.2         | 429.8         | 385.1         | 359.7         | 466.6         | Services: Credit                          |
| Shërbimet: Debi                      | -380.4        | -364.3        | -376.2        | -366.5        | -453.3        | -388.9        | -395.1        | -459.9        | Services: Debit                           |
| Të ardhura: Kredi                    | 65.7          | 56.0          | 67.3          | 66.9          | 73.5          | 124.4         | 86.7          | 84.5          | Income: Credit                            |
| Të ardhura: Debi                     | -9.8          | -13.4         | -8.8          | -15.4         | -9.2          | -35.8         | -11.7         | -18.2         | Income: Debit                             |
| Transferta private                   | 358.9         | 275.2         | 252.3         | 271.9         | 345.6         | 347.1         | 294.4         | 356.1         | Private Unrequired Transfers              |
| Transferta shtetërore                | 25.5          | 22.2          | 19.6          | 15.9          | 6.8           | 10.6          | 14.6          | 14.9          | Official Unrequired Transfers             |
| <b>Llogaria kapitale</b>             | <b>30.7</b>   | <b>28.6</b>   | <b>49.5</b>   | <b>49.7</b>   | <b>35.8</b>   | <b>44.9</b>   | <b>35.2</b>   | <b>22.31</b>  | <b>Capital Account</b>                    |
| <b>Llogaria financiare</b>           | <b>-23.5</b>  | <b>231.4</b>  | <b>77.0</b>   | <b>123.6</b>  | <b>12.3</b>   | <b>299.5</b>  | <b>185.9</b>  | <b>187.3</b>  | <b>Financial Account</b>                  |
| Investimet e huaja direkte           | 65.1          | 75.9          | 68.5          | 85.6          | 96.2          | 74.9          | 112.5         | 68.8          | Direct Investment                         |
| Investime portofoli                  | 50.3          | 6.4           | 5.7           | -3.9          | 27.4          | 5.0           | 24.0          | 0.0           | Portfolio Investment                      |
| Kapitale të tjera*                   | -138.8        | 149.1         | 2.8           | 41.9          | -111.3        | 219.6         | 49.5          | 118.5         | Other Capital*                            |
| Gabime dhe harresa neto              | 105.3         | 98.2          | 46.8          | 56.3          | 181.3         | -47.6         | 32.1          | 70.6          | <b>Net errors and omissions</b>           |
| <b>Bilanci i përgjithshëm</b>        | <b>41.4</b>   | <b>95.2</b>   | <b>18.8</b>   | <b>37.1</b>   | <b>96.9</b>   | <b>112.3</b>  | <b>19.0</b>   | <b>30.9</b>   | <b>Overall Balance</b>                    |
| Rezervat                             | -41.4         | -95.2         | -18.8         | -37.1         | -96.9         | -112.3        | -19.0         | -30.9         | Reserve Assets                            |
| Perdorim kredish & huash nga FMN     | 5.9           | -             | 3.5           | -             | 3.6           | -             | 3.6           | -             | Use of Fund Credit and Loans              |
| <b>Ndryshimi total në rezerva</b>    | <b>-37.2</b>  | <b>-110.8</b> | <b>-32.2</b>  | <b>-85.6</b>  | <b>-102.9</b> | <b>-150.6</b> | <b>24.4</b>   | <b>42.1</b>   | <b>Total Change in Res. Assets</b>        |
| nga të cilat: Rivlerësim             | -4.2          | 15.9          | 13.4          | 48.5          | 6.0           | 38.4          | 5.3           | 11.2          | Of which: Revaluation                     |

\* Nuk përfshihen përdorime huash dhe kredish nga FMN.

\*Excluding Use of Fund Credit and Loans

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

| Bilanci i Pagesave<br>Në milionë Usd                       |               |               |               |               |               |                 |                 |                 |                 |                 |                 | Balance of Payments<br>In millions of USD |
|--|---------------|---------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---|
|  | 1996          | 1997          | 1998          | 1999          | 2000          | 2001            | 2002            | 2003            | 2004            | 2005            | 2006            |   |
| <b>Llogaria korente</b>                                    | <b>-62.3</b>  | <b>-253.7</b> | <b>-65.0</b>  | <b>-132.9</b> | <b>-171.9</b> | <b>-282.1</b>   | <b>-401.8</b>   | <b>-378.7</b>   | <b>-355.4</b>   | <b>-603.0</b>   | <b>-671.0</b>   | <b>Current Account</b>                    |
| Eksporti i mallrave fob                                    | 243.7         | 158.6         | 208.0         | 275.1         | 255.4         | 304.6           | 330.2           | 447.2           | 599.8           | 656.3           | 792.9           | Merchandise: Exports, fob                 |
| Importi i mallrave fob                                     | -922.0        | -693.5        | -811.7        | -937.9        | -1,076.4      | -1,331.6        | -1,485.4        | -1,783.5        | -2,176.7        | -2,476.7        | -2,915.6        | Merchandise: Imports, fob                 |
| <b>Bilanci tregtar</b>                                     | <b>-678.3</b> | <b>-534.9</b> | <b>-603.6</b> | <b>-662.8</b> | <b>-821.0</b> | <b>-1,027.0</b> | <b>-1,155.1</b> | <b>-1,336.3</b> | <b>-1,576.9</b> | <b>-1,820.4</b> | <b>-2,122.7</b> | <b>Trade Balance</b>                      |
| Shërbimet: Kredi   | 127.3         | 67.9          | 86.6          | 266.7         | 448.1         | 533.5           | 585.0           | 719.7           | 997.5           | 1,195.3         | 1,504.0         | Services: Credit                          |
| Shërbimet: Debi  | -142.4        | -101.1        | -129.3        | -165.4        | -430.0        | -444.2          | -590.3          | -802.4          | 1,047.5         | -1,367.5        | -1,585.0        | Services: Debit                           |
| Të ardhura: Kredi  | 83.5          | 61.6          | 86.1          | 85.6          | 113.3         | 152.7           | 150.8           | 194.8           | 205.6           | 220.4           | 332.1           | Income: Credit                            |
| Të ardhura: Debi   | -12.0         | -11.9         | -8.7          | -10.3         | -9.2          | -13.5           | -20.6           | -24.4           | -29.7           | -52.4           | -69.1           | Income: Debit                             |
| Transferta private   | 476.1         | 235.7         | 421.3         | 188.4         | 432.4         | 488.1           | 590.2           | 809.6           | 1,020.6         | 1,146.0         | 1,216.8         | Private Unrequired Transfers              |
| Transferta shtetërore                                      | 83.4          | 29.0          | 82.6          | 165.0         | 94.4          | 28.1            | 38.2            | 60.3            | 74.9            | 75.5            | 52.8            | Official Unrequired Transfers             |
| <b>Llogaria kapitale</b>                                   | <b>4.9</b>    | <b>2.1</b>    | <b>31.1</b>   | <b>67.5</b>   | <b>78.2</b>   | <b>117.8</b>    | <b>121.2</b>    | <b>157.0</b>    | <b>131.2</b>    | <b>123.1</b>    | <b>179.8</b>    | <b>Capital Account</b>                    |
| <b>Llogaria financiare</b>                                 | <b>49.6</b>   | <b>152.9</b>  | <b>23.9</b>   | <b>36.8</b>   | <b>180.3</b>  | <b>102.5</b>    | <b>200.4</b>    | <b>190.7</b>    | <b>379.0</b>    | <b>402.8</b>    | <b>512.4</b>    | <b>Financial Account</b>                  |
| Investimet e huaja direkte                                 | 90.1          | 47.5          | 45.0          | 41.2          | 143.0         | 207.3           | 135.0           | 178.0           | 343.9           | 277.1           | 325.3           | Direct Investment                         |
| Investime portofoli  | 0.0           | 0.0           | 0.0           | 0.0           | -25.0         | -23.4           | -36.8           | -22.5           | 5.7             | -4.9            | 34.2            | Portfolio Investment                      |
| Kapitale të tjera*   | -40.5         | 93.2          | -29.0         | -4.4          | 62.4          | -81.4           | 102.2           | 35.1            | 29.4            | 130.7           | 153.0           | Other Capital*                            |
| Gabime dhe harresa neto                                    | 54.8          | 142.5         | 69.4          | 131.3         | 26.0          | 194.8           | 103.6           | 119.6           | 122.0           | 216.0           | 236.8           | Net errors and omissions                  |
| <b>Bilanci i përgjithshëm</b>                              | <b>47.0</b>   | <b>43.8</b>   | <b>59.2</b>   | <b>123.6</b>  | <b>131.9</b>  | <b>145.0</b>    | <b>28.6</b>     | <b>99.6</b>     | <b>288.6</b>    | <b>150.7</b>    | <b>265.1</b>    | <b>Overall Balance</b>                    |
| Rezervat   | -47.0         | -43.8         | -59.2         | -123.6        | -131.9        | -145.0          | -28.6           | -99.6           | -288.6          | -150.7          | -265.1          | Reserve Assets                            |
| Përdorim kredish & huash nga FMN                           | 0             | 12.22         | 7.88          | 20.87         | 19.33         | 12.02           | 5.28            | 11.1            | 11.86           | 11.79           | 7.11            | Use of Fund Credit and Loans              |
| <b>Ndryshimi total në rezervë nga të cilat: Rivlerësim</b> | <b>-39.5</b>  | <b>-28.3</b>  | <b>-75.9</b>  | <b>-97.4</b>  | <b>-130.6</b> | <b>-131.0</b>   | <b>-97.1</b>    | <b>-178.0</b>   | <b>-343.1</b>   | <b>-53.6</b>    | <b>-371.3</b>   | <b>Total Change in Res. Assets</b>        |
|  | -7.3          | -15.5         | 16.7          | -26.2         | -1.3          | -14.0           | 68.5            | 78.4            | 54.8            | -97.0           | 106.2           | Of which: Revaluation                     |

\* Nuk përfshihen përdorime huash dhe kredish nga FMN.

Burimi: Banka e Shqipërisë.

\*Excluding Use of Fund Credit and Loans

Source : Bank of Albania .

| Bilanci i Pagesave<br>Në milionë EUR | Q III 2005    | Q IV 2005     | Q I 2006      | Q II 2006     | Q III 2006    | Q IV 2006     | Q I 2007      | Q II 2007     | Balance of Payments<br>In millions EUR |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
|                                      | T III 2005    | T IV 2005     | T I 2006      | T II 2006     | T III 2006    | T IV 2006     | T I 2007      | T II 2007     |  |
| <b>Llogaria korentë</b>              | <b>-62.7</b>  | <b>-221.3</b> | <b>-131.5</b> | <b>-153.2</b> | <b>-106.9</b> | <b>-143.1</b> | <b>-181.2</b> | <b>-184.7</b> | <b>Current Account</b>                 |
| Eksport i mallrave fob               | 133.7         | 131.7         | 144.4         | 165.7         | 153.2         | 167.3         | 181.9         | 209.4         | Merchandise: Exports, fob              |
| Import i mallrave fob                | -516.1        | -585.7        | -515.2        | -579.5        | -568.5        | -652.9        | -629.5        | -723.7        | Merchandise: Imports, fob              |
| <b>Bilanci tregtar</b>               | <b>-382.3</b> | <b>-454.0</b> | <b>-370.8</b> | <b>-413.8</b> | <b>-415.3</b> | <b>-485.6</b> | <b>-447.6</b> | <b>-514.4</b> | <b>Trade Balance</b>                   |
| Shërbimet: Kredi                     | 270.8         | 253.2         | 277.4         | 282.0         | 337.2         | 298.1         | 274.7         | 346.5         | Services: Credit                       |
| Shërbimet: Debi                      | -309.9        | -306.6        | -312.7        | -291.5        | -355.8        | -301.6        | -301.7        | -341.2        | Services: Debit                        |
| Të ardhura: Kredi                    | 53.5          | 47.1          | 55.9          | 53.3          | 57.7          | 96.1          | 66.1          | 62.7          | Income: Credit                         |
| Të ardhura: Debi                     | -8.0          | -11.2         | -7.4          | -12.2         | -7.2          | -27.7         | -8.9          | -13.5         | Income: Debit                          |
| Transferta private                   | 292.4         | 231.6         | 209.7         | 216.3         | 271.1         | 269.2         | 224.9         | 264.2         | Private Unrequired Transfers           |
| Transferta shtetërore                | 20.8          | 18.6          | 16.3          | 12.7          | 5.3           | 8.2           | 11.2          | 11.0          | Official Unrequired Transfers          |
| <b>Llogaria kapitale</b>             | <b>25.0</b>   | <b>24.1</b>   | <b>41</b>     | <b>39.5</b>   | <b>28.1</b>   | <b>34.7</b>   | <b>26.9</b>   | <b>16.6</b>   | <b>Capital Account</b>                 |
| <b>Llogaria financiare</b>           | <b>-19.2</b>  | <b>194.7</b>  | <b>64.3</b>   | <b>98.9</b>   | <b>10.1</b>   | <b>229.8</b>  | <b>141.3</b>  | <b>139.0</b>  | <b>Financial Account</b>               |
| Investimet e huaja direkte           | 53.0          | 63.9          | 56.8          | 68.6          | 75.5          | 57.8          | 86.2          | 51.0          | Direct Investment                      |
| Investime portofoli                  | 40.9          | 5.4           | 4.6           | -3.1          | 21.7          | 3.9           | 18.5          | 0.0           | Portfolio Investment                   |
| Kapitale të tjera*                   | -113.1        | 125.5         | 3.0           | 33.4          | -87.0         | 168.1         | 36.7          | 88.0          | Other Capital*                         |
| Gabime dhe harresa neto              | 85.7          | 82.6          | 38.7          | 44.2          | 141.9         | -36.0         | 24.6          | 52.1          | <b>Net errors and omissions</b>        |
| <b>Bilanci i përgjithshëm</b>        | <b>33.7</b>   | <b>80.1</b>   | <b>15.6</b>   | <b>29.5</b>   | <b>76.1</b>   | <b>85.4</b>   | <b>14.5</b>   | <b>23.1</b>   | <b>Overall Balance</b>                 |
| Rezervat                             | -33.7         | -80.1         | -15.6         | -29.5         | -76.1         | -85.4         | -14.5         | -23.1         | Reserve Assets                         |
| Perdorim kredish & huash nga FMN     | 4.8           | -             | 2.9           | -             | 2.8           | -             | 2.8           | -             | Use of Fund Credit and Loans           |
| <b>Ndryshimi total në rezerva</b>    | <b>-30.3</b>  | <b>-93.3</b>  | <b>-8.2</b>   | <b>-6.5</b>   | <b>-74.7</b>  | <b>-67.9</b>  | <b>13.3</b>   | <b>13.4</b>   | <b>Total Change in Res. Assets</b>     |
| nga të cilat: Rivlerësim             | -3.4          | 13.4          | -7.4          | -23.0         | 1.4           | -17.5         | -1.2          | -9.6          | Of which: Revaluation                  |

\* Nuk përfshihen përdorime huash dhe kredish nga FMN.

\*Excluding Use of Fund Credit and Loans

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .



| Bilanci i Pagesave<br>Në milionë EUR |               |               |               |               |               |                 |                 |                 |                 |                 |                 | Balance of Payments<br>In millions EUR |
|--------------------------------------|---------------|---------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|--|
|                                      | 1996          | 1997          | 1998          | 1999          | 2000          | 2001            | 2002            | 2003            | 2004            | 2005            | 2006            |  |
| <b>Llogaria korente</b>              | <b>-50.0</b>  | <b>-312.6</b> | <b>-61.4</b>  | <b>-129.2</b> | <b>-185.2</b> | <b>-315.4</b>   | <b>-422.4</b>   | <b>-331.0</b>   | <b>-287.8</b>   | <b>-493.2</b>   | <b>-534.7</b>   | <b>Current Account</b>                 |
| Eksport i mallrave fob               | 194.6         | 140.2         | 184.8         | 258.2         | 277.0         | 340.3           | 348.4           | 394.9           | 485.6           | 530.2           | 630.7           | Merchandise: Exports, fob              |
| Import i mallrave fob                | -736.4        | -614.5        | -721.7        | -884.4        | -1,174.2      | -1,489.1        | -1,566.5        | -1,571.8        | -1,762.3        | -2,006.9        | -2,316.0        | Merchandise: Imports, fob              |
| <b>Bilanci tregtar</b>               | <b>-541.8</b> | <b>-474.3</b> | <b>-537.0</b> | <b>-626.2</b> | <b>-897.2</b> | <b>-1,148.8</b> | <b>-1,218.1</b> | <b>-1,176.9</b> | <b>-1,276.7</b> | <b>-1,476.7</b> | <b>-1,685.4</b> | <b>Trade Balance</b>                   |
| Shërbimet: Kredi                     | 101.7         | 60.0          | 76.8          | 252.4         | 482.9         | 596.8           | 612.3           | 632.9           | 807.5           | 967.3           | 1,194.8         | Services: Credit                       |
| Shërbimet: Debi                      | -113.7        | -89.6         | -114.8        | -156.0        | -471.1        | -497.0          | -620.5          | -705.0          | -848.0          | -1,107.7        | -1,261.5        | Services: Debit                        |
| Të ardhura: Kredi                    | 66.7          | 45.8          | 76.4          | 80.4          | 124.5         | 171.1           | 159.4           | 172.3           | 166.5           | 178.4           | 263.0           | Income: Credit                         |
| Të ardhura: Debi                     | -9.6          | -9.5          | -7.8          | -9.7          | -10.0         | -15.0           | -21.8           | -21.5           | -24.0           | -43.4           | -54.4           | Income: Debit                          |
| Transferta private                   | 380.2         | 129.6         | 372.0         | 174.3         | 481.2         | 546.1           | 625.7           | 714.1           | 826.3           | 927.6           | 966.4           | Private Unrequired Transfers           |
| Transferta shtetërore                | 66.6          | 25.4          | 72.9          | 155.7         | 104.6         | 31.4            | 40.7            | 53.1            | 60.7            | 61.4            | 42.5            | Official Unrequired Transfers          |
| <b>Llogaria kapitale</b>             | <b>3.9</b>    | <b>1.9</b>    | <b>27.7</b>   | <b>63.3</b>   | <b>84.8</b>   | <b>131.9</b>    | <b>127.4</b>    | <b>138.2</b>    | <b>106.2</b>    | <b>99.2</b>     | <b>143.4</b>    | <b>Capital Account</b>                 |
| <b>Llogaria financiare</b>           | <b>40.1</b>   | <b>116.3</b>  | <b>16.6</b>   | <b>33.8</b>   | <b>197.5</b>  | <b>115.0</b>    | <b>217.7</b>    | <b>167.0</b>    | <b>306.8</b>    | <b>332.6</b>    | <b>403.2</b>    | <b>Financial Account</b>               |
| Investimet e huaja direkte           | 72.0          | 42.3          | 40.0          | 38.5          | 156.6         | 230.7           | 141.4           | 156.9           | 278.4           | 224.2           | 258.6           | Direct Investment                      |
| Investime portofoli                  | 0.0           | 0.0           | 0.0           | 0.0           | -28.7         | -25.7           | -40.3           | -20.6           | 4.6             | -2.0            | 27.2            | Portfolio Investment                   |
| Kapitale të tjera*                   | -31.9         | 74.0          | -23.5         | -4.7          | 69.6          | -90.0           | 116.6           | 30.7            | 23.8            | 110.4           | 117.4           | Other Capital*                         |
| Gabime dhe harresa neto              | 43.4          | 218.5         | 63.6          | 128.9         | 30.4          | 216.3           | 102.4           | 104.7           | 98.7            | 177.0           | 188.9           | <b>Net errors and omissions</b>        |
| <b>Bilanci i përgjithshëm</b>        | <b>37.3</b>   | <b>34.8</b>   | <b>53.6</b>   | <b>116.7</b>  | <b>147.0</b>  | <b>161.4</b>    | <b>30.6</b>     | <b>88.9</b>     | <b>233.7</b>    | <b>125.1</b>    | <b>206.6</b>    | <b>Overall Balance</b>                 |
| Rezervat                             | -37.3         | -34.8         | -53.6         | -116.7        | -147.0        | -161.4          | -30.6           | -88.9           | -233.7          | -125.1          | -206.6          | Reserve Assets                         |
| Perdorim kredish & huash nga FMN     | 0.0           | 10.7          | 7.1           | 19.8          | 19.5          | 13.6            | 5.5             | 10.0            | 9.6             | 9.4             | 5.8             | Use of Fund Credit and Loans           |
| <b>Ndryshimi total në rezerva</b>    | <b>-31.7</b>  | <b>-25.1</b>  | <b>-67.5</b>  | <b>-91.4</b>  | <b>-141.8</b> | <b>-146.0</b>   | <b>-103.0</b>   | <b>-158.0</b>   | <b>-276.1</b>   | <b>-47.4</b>    | <b>-157.3</b>   | <b>Total Change in Res. Assets</b>     |
| nga të cilat: Rivlerësim             | -5.9          | -13.7         | 14.9          | -24.6         | -1.4          | -15.7           | 72.7            | 69.6            | 42.4            | -77.4           | -49.3           | Of which: Revaluation                  |

\* Nuk përfshihen përdorime huash dhe kredish nga FMN.

\*Excluding Use of Fund Credit and Loans

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

| Kursi i këmbimit<br>Lekë për njësi të monedhës së huaj | Sep 2006 | Oct 2006 | Nov 2006 | Dec 2006 | Jan 2007 | Feb 2007 | Mar 2007 | Apr 2007 | May 2007 | Jun 2007 | Jul 2007  | Aug 2007 | Exchange rate<br>Albanian Lek per Foreign Currency Unit |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|---|
|  | Sht 2006 | Tet 2006 | Nën 2006 | Dhj 2006 | Jan 2007 | Shk 2007 | Mar 2007 | Pri 2007 | Maj 2007 | Qer 2007 | Korr 2007 | Gsh 2007 |   |
| <b>Monedhat kryesore</b>                               |          |          |          |          |          |          |          |          |          |          |           |          | <b>Major currency</b>                                   |
| <b>Mesatarja e periudhës</b>                           |          |          |          |          |          |          |          |          |          |          |           |          | <b>Period Average</b>                                   |
| Dollari amerikan (USD)                                 | 96.76    | 97.66    | 96.50    | 93.67    | 96.04    | 95.80    | 95.32    | 93.36    | 92.71    | 91.76    | 89.18     | 89.68    | USD   |
| Monedha evropiane (EUR)                                | 123.17   | 123.22   | 123.99   | 123.70   | 124.58   | 125.18   | 126.13   | 126.05   | 125.25   | 123.06   | 122.24    | 122.10   | EUR   |
| Marka gjermane (DEM)                                   | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -         | -        | DEM   |
| 100 dhrahmi greke (100 GRD)                            | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -         | -        | 100 GRD   |
| 1000 lireta italiane (1000LIT)                         | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -         | -        | 1000 LIT  |
| Franga zvicerane (CHF)                                 | 77.80    | 77.52    | 77.90    | 77.50    | 77.14    | 77.23    | 78.24    | 77.04    | 75.91    | 74.41    | 73.83     | 74.58    | CHF   |
| <b>Fundi i periudhës</b>                               |          |          |          |          |          |          |          |          |          |          |           |          | <b>End of Period</b>                                    |
| Dollari amerikan (USD)                                 | 97.07    | 97.33    | 94.13    | 94.14    | 96.37    | 95.55    | 94.98    | 93.01    | 92.45    | 90.52    | 88.85     | 90.44    | USD   |
| Monedha evropiane (EUR)                                | 123.02   | 123.45   | 124.10   | 123.85   | 124.63   | 126.00   | 126.47   | 126.49   | 124.26   | 121.83   | 121.70    | 123.54   | EUR   |
| Marka gjermane (DEM)                                   | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -         | -        | DEM   |
| 100 dhrahmi greke(100 GRD)                             | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -         | -        | 100 GRD   |
| 1000 lireta italiane(1000 LIT)                         | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -         | -        | 1000 LIT  |
| Franga zvicerane (CHF)                                 | 77.38    | 77.79    | 78.01    | 77.17    | 76.83    | 78.16    | 77.86    | 76.96    | 75.44    | 73.59    | 73.75     | 75.06    | CHF   |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

| Kursi i këmbimit<br>Lekë për njësi të monedhës së huaj | 1992  | 1993   | 1994  | 1995  | 1996   | 1997   | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   | 2004   | 2005   | 2006   | Exchange rate<br>Albanian lek per Foreign Currency Unit |
|--|-------|--------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| <b>Monedhat kryesore</b>                               |       |        |       |       |        |        |        |        |        |        |        |        |        |        |        | <b>Major currency</b>                                   |
| <b>Mesatarja e periudhës</b>                           |       |        |       |       |        |        |        |        |        |        |        |        |        |        |        | <b>Period Average</b>                                   |
| Dollari amerikan (USD)                                 | 75.03 | 102.06 | 94.68 | 92.79 | 104.50 | 148.93 | 150.64 | 137.69 | 143.71 | 143.48 | 140.15 | 121.86 | 102.78 | 99.88  | 98.10  | USD   |
| Monedha evropiane (EUR)                                | –     | –      | –     | –     | –      | –      | –      | 146.96 | 132.58 | 128.47 | 132.36 | 137.51 | 127.67 | 124.19 | 123.08 | EUR   |
| Marka gjermane (DEM)                                   | –     | 61.75  | 58.27 | 64.81 | 69.46  | 85.73  | 85.65  | 75.14  | 67.79  | 65.68  | –      | –      | –      | –      | –      | DEM   |
| 100 dhrahmi greke (100 GRD)                            | –     | 44.59  | 39.15 | 40.08 | 43.40  | 54.48  | 51.07  | 45.00  | 39.41  | 37.70  | –      | –      | –      | –      | –      | 100 GRD   |
| 1000 lireta italiane (1000LIT)                         | –     | 65.13  | 58.72 | 57.00 | 67.68  | 87.36  | 86.78  | 75.91  | 68.47  | 66.35  | –      | –      | –      | –      | –      | 1000 LIT  |
| Franga zvicerane (CHF)                                 | –     | 66.90  | 71.43 | 80.92 | 76.85  | 103.59 | 103.25 | 91.59  | 85.15  | 85.08  | 90.27  | 90.54  | 82.70  | 80.23  | 78.29  | CHF   |
| <b>Fundi i periudhës</b>                               |       |        |       |       |        |        |        |        |        |        |        |        |        |        |        | <b>End of Period</b>                                    |
| Dollari amerikan (USD)                                 | –     | 98.68  | 95.39 | 94.24 | 103.07 | 149.14 | 140.58 | 135.12 | 142.64 | 136.55 | 133.74 | 106.58 | 92.64  | 103.58 | 94.14  | USD   |
| Monedha evropiane (EUR)                                | –     | –      | –     | –     | –      | –      | –      | 135.80 | 132.57 | 120.73 | 140.18 | 134.32 | 126.35 | 122.58 | 123.85 | EUR   |
| Marka gjermane (DEM)                                   | –     | 57.01  | 61.48 | 65.77 | 66.46  | 82.61  | 84.01  | 69.43  | 67.78  | 61.73  | –      | –      | –      | –      | –      | DEM   |
| 100 dhrahmi greke(100 GRD)                             | –     | 39.68  | 39.67 | 39.77 | 41.82  | 52.29  | 50.03  | 41.22  | 38.95  | 35.43  | –      | –      | –      | –      | –      | 100 GRD   |
| 1000 lireta italiane(1000 LIT)                         | –     | 57.01  | 58.70 | 59.50 | 67.54  | 84.04  | 84.85  | 70.13  | 68.46  | 62.35  | –      | –      | –      | –      | –      | 1000 LIT  |
| Franga zvicerane (CHF)                                 | –     | –      | –     | 81.90 | 76.56  | 102.60 | 102.11 | 84.66  | 87.15  | 81.49  | 96.52  | 86.20  | 81.87  | 78.86  | 77.17  | CHF   |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

| Eksporti sipas shteteve<br>Në milionë Usd | Q III 2005   | Q IV 2005    | Q I 2006     | Q II 2006    | Q III 2006   | Q IV 2006    | Q I 2007     | Q II 2007    | Export by countries<br>Millions of USD |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--|
|   | T III 2005   | T IV 2005    | T I 2006     | T II 2006    | T III 2006   | T IV 2006    | T I 2007     | T II 2007    |  |
| ANGLI                                     | 0.1          | 0.2          | 0.1          | 0.1          | 0.1          | 0.5          | 0.3          | 0.9          | GREAT BRITAIN                          |
| AUSTRI                                    | 0.6          | 0.3          | 0.5          | 0.6          | 0.6          | 0.6          | 0.4          | 0.6          | AUSTRIA                                |
| BELGJIKË                                  | 0.1          | 0.1          | -            | 0.2          | 0.3          | -            | 0.1          | 0.1          | BELGIUM                                |
| DANIMARKË                                 | -            | -            | 0.1          | 0.2          | 0.2          | 0.1          | 0.1          | -            | DENMARK                                |
| FINLANDË                                  | -            | -            | -            | -            | -            | -            | -            | -            | FINLAND                                |
| FRANCË                                    | 1.0          | 1.1          | 1.2          | 1.6          | 1.6          | 1.1          | 1.8          | 1.5          | FRANCE                                 |
| GJERMANI                                  | 4.9          | 5.4          | 4.9          | 5.1          | 7.4          | 7.7          | 5.8          | 6.2          | GERMANY                                |
| GREQI                                     | 16.9         | 13.5         | 18.5         | 20.9         | 19.9         | 16.8         | 21.8         | 24.8         | GREECE                                 |
| IRLANDË                                   | -            | -            | -            | -            | 0.1          | -            | -            | -            | IRELAND                                |
| ITALI                                     | 112.7        | 116.4        | 134.2        | 149.1        | 136.9        | 155.0        | 173.6        | 190.3        | ITALY                                  |
| LUKSEMBURG                                | -            | -            | -            | -            | -            | -            | -            | -            | LUXEMBOURG                             |
| HOLLANDË                                  | 0.5          | 0.2          | 0.3          | 0.9          | 0.4          | 0.1          | 0.1          | 0.1          | NETHERLANDS                            |
| PORTUGALI                                 | -            | -            | -            | -            | -            | -            | -            | -            | PORTUGAL                               |
| SPANJË                                    | 0.2          | 0.1          | 0.1          | 0.4          | 0.3          | 0.2          | 0.5          | 0.5          | SPAIN                                  |
| SUEDI                                     | 1.5          | 0.9          | 1.2          | 0.5          | 2.3          | 2.8          | 2.2          | 3.6          | SWEDEN                                 |
| BULLGARI                                  | 1.3          | 1.0          | 0.7          | 1.9          | 0.2          | 0.5          | 0.4          | 2.0          | BULGARIA                               |
| BOSNJE HERCEGOVINË                        | 0.4          | 0.5          | 0.6          | 0.6          | 1.7          | 1.5          | 1.4          | 1.2          | BOSNIA-HERZEGOVINA                     |
| KROACI                                    | 0.1          | 0.1          | -            | 0.2          | 0.2          | 1.8          | 0.1          | -            | CROATIA                                |
| SERBI & MALI I ZI                         | 2.1          | 1.3          | 0.7          | 2.8          | 3.7          | 3.6          | 3.8          | 6.8          | SERBIA & MONTENEGRO                    |
| MAQEDONI                                  | 3.1          | 2.4          | 2.4          | 3.1          | 3.9          | 3.2          | 2.8          | 5.7          | MACEDONIA                              |
| RUMANI                                    | 0.4          | 0.4          | 0.2          | 0.1          | 0.1          | 0.3          | 0.2          | 0.6          | ROMANIA                                |
| SLLOVENI                                  | 1.0          | 0.2          | 0.5          | 0.4          | 0.1          | 0.0          | 0.1          | 0.2          | SLOVENIA                               |
| TURQI                                     | 2.3          | 2.0          | 2.6          | 3.3          | 1.4          | 2.7          | 2.4          | 7.0          | TURKEY                                 |
| HUNGARI                                   | -            | 0.3          | -            | 0.2          | 0.1          | 0.2          | 0.1          | -            | HUNGARY                                |
| EGJIPT                                    | -            | -            | -            | -            | -            | -            | -            | 0.4          | EGYPT                                  |
| SHTETET E BASHKUARA TË AMERIKËS           | 2.7          | 0.8          | 0.9          | 1.0          | 0.7          | 0.8          | 1.1          | 0.8          | UNITED STATES                          |
| ZVICËR                                    | 0.1          | 0.1          | 0.1          | 0.2          | 0.1          | 0.3          | 0.1          | 0.1          | SWITZERLAND                            |
| PANAMA                                    | -            | -            | -            | -            | -            | -            | -            | -            | PANAMA                                 |
| TE TJERA                                  | 11.1         | 9.2          | 4.1          | 15.0         | 12.9         | 15.9         | 18.9         | 24.51        | OTHERS                                 |
| <b>TOTALI</b>                             | <b>162.9</b> | <b>156.6</b> | <b>173.9</b> | <b>208.3</b> | <b>195.0</b> | <b>215.6</b> | <b>238.3</b> | <b>278.1</b> | <b>TOTAL</b>                           |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| Eksporti sipas shteteve<br>Në milionë Usd | 1996         | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003         | 2004         | 2005         | 2006         | Export by countries<br>Millions of USD |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--|
| ANGLI                                     | 0.6          | 0.1          | 2.5          | 1.0          | 0.2          | 0.2          | 1.5          | 0.4          | 0.2          | 0.9          | 0.6          | GREAT BRITAIN                          |
| AUSTRI                                    | 2.2          | 2.1          | 3.3          | 5.7          | 1.6          | 0.7          | 0.8          | 5.2          | 2.0          | 1.5          | 2.2          | AUSTRIA                                |
| BELGJIKË                                  | 2.7          | 0.8          | 3.1          | 2.5          | 1.3          | 0.5          | —            | 0.1          | 0.4          | 0.3          | 0.6          | BELGIUM                                |
| DANIMARKË                                 | 0.6          | 0.5          | 0.9          | 3.3          | 2.7          | 0.8          | 0.2          | 0.2          | 0.2          | 0.3          | 0.4          | DENMARK                                |
| FINLANDË                                  | —            | —            | —            | —            | —            | —            | —            | —            | —            | —            | —            | FINLAND                                |
| FRANCË                                    | 3.9          | 2.9          | 2.5          | 2.2          | 2.0          | 2.0          | 2.1          | 2.1          | 3.1          | 4.6          | 5.5          | FRANCE                                 |
| GJERMANI                                  | 14.5         | 10.0         | 11.9         | 17.5         | 17.1         | 16.8         | 18.3         | 15.2         | 18.7         | 21.9         | 25.1         | GERMANY                                |
| GREQI                                     | 26.9         | 29.1         | 41.2         | 39.7         | 30.9         | 39.8         | 42.4         | 57.6         | 72.5         | 69.2         | 76.1         | GREECE                                 |
| IRLANDE                                   | 0.1          | 0.4          | —            | 0.2          | —            | —            | —            | —            | —            | —            | 0.1          | IRELAND                                |
| ITALI                                     | 121.0        | 74.5         | 124.3        | 184.3        | 181.9        | 216.9        | 236.8        | 334.8        | 440.9        | 477.1        | 575.2        | ITALY                                  |
| LUKSEMBURG                                | —            | 0.2          | —            | —            | —            | 0.1          | —            | —            | —            | —            | —            | LUXEMBOURG                             |
| HOLLANDË                                  | 6.3          | 7.0          | 1.7          | 0.1          | 0.2          | 0.4          | 0.4          | 0.4          | 1.1          | 0.9          | 1.7          | NETHERLANDS                            |
| PORTUGALI                                 | —            | —            | —            | —            | —            | —            | —            | —            | —            | —            | —            | PORTUGAL                               |
| SPANJË                                    | 0.7          | —            | 0.2          | —            | 0.2          | 0.3          | 0.9          | 0.3          | 0.7          | 0.6          | 1.0          | SPAIN                                  |
| SUEDI                                     | —            | 0.9          | —            | —            | 0.7          | 0.6          | 1.0          | 0.6          | 2.9          | 3.0          | 6.7          | SWEDEN                                 |
| BULLGARI                                  | —            | —            | 0.1          | —            | 0.1          | 0.1          | 0.1          | 0.2          | 1.6          | 3.6          | 3.3          | BULGARIA                               |
| BOSNJE HERCEGOVINË.                       | —            | —            | —            | —            | —            | —            | 0.1          | —            | 0.4          | 1.1          | 4.4          | BOSNIA-HERZEGOVINA                     |
| KROACI                                    | 1.4          | 5.6          | 1.2          | 0.4          | 1.5          | 0.1          | 0.1          | 0.3          | 0.4          | 0.2          | 2.3          | CROATIA                                |
| SERBI & MALI I Z                          | 2.8          | 0.6          | 0.6          | 3.4          | 7.1          | 9.5          | 5.1          | 11.5         | 2.3          | 5.5          | 10.8         | SERBIA & MONTENEGRO                    |
| MAQEDONI                                  | 5.6          | 3.8          | 3.1          | 4.2          | 1.7          | 4.7          | 4.9          | 3.1          | 7.5          | 10.3         | 12.7         | MACEDONIA                              |
| RUMANI                                    | 0.2          | 0.1          | 0.3          | 0.1          | —            | —            | 0.1          | 0.1          | 0.2          | 1.6          | 0.7          | ROMANIA                                |
| SLOVENI                                   | 2.3          | 1.7          | 2.4          | 1.7          | 0.2          | 0.1          | 0.5          | 0.4          | 0.5          | 2.6          | 1.0          | SLOVENIA                               |
| TURQI                                     | 6.5          | 1.3          | 1.2          | 1.1          | 1.7          | 3.1          | 3.4          | 3.7          | 11.3         | 11.4         | 10.0         | TURKEY                                 |
| HUNGARI                                   | 0.3          | 0.3          | 0.1          | —            | —            | 0.1          | 0.1          | 1.1          | 0.1          | 0.8          | 0.5          | HUNGARY                                |
| EGJIPT                                    | —            | —            | 0.6          | 0.1          | —            | —            | —            | —            | —            | —            | —            | EGYPT                                  |
| SHTETET E BASHKUARA TË AMERIKËS           | 2.5          | 2.0          | 3.4          | 1.3          | 2.3          | 2.0          | 5.6          | 2.3          | 3.1          | 6.6          | 3.4          | UNITED STATES                          |
| ZVICËR                                    | 1.2          | 0.7          | 0.6          | 3.0          | 0.7          | 4.4          | 0.5          | 1.3          | 0.6          | 0.4          | 0.7          | SWITZERLAND                            |
| PANAMA                                    | —            | —            | —            | —            | —            | —            | 1.2          | 0.9          | —            | —            | —            | PANAMA                                 |
| TË TJERA                                  | 5.4          | 1.5          | 1.7          | 2.2          | 1.5          | 1.6          | 2.7          | 6.2          | 32.8         | 34.5         | 47.8         | OTHERS                                 |
| <b>TOTALI</b>                             | <b>207.5</b> | <b>145.9</b> | <b>206.9</b> | <b>274.4</b> | <b>255.4</b> | <b>304.6</b> | <b>330.3</b> | <b>447.2</b> | <b>603.3</b> | <b>658.7</b> | <b>792.8</b> | <b>TOTAL</b>                           |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania

| Eksporti sipas shteteve<br>Në milionë EUR | Q III 2005   | Q IV 2005    | Q I 2006     | Q II 2006    | Q III 2006   | Q IV 2006    | Q I 2007     | Q II 2007    | Export by countries<br>Millions of EUR |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--|
|   | T III 2005   | T IV 2005    | T I 2006     | T II 2006    | T III 2006   | T IV 2006    | T I 2007     | T II 2007    |  |
| ANGLI                                     | –            | 0.2          | –            | 0.1          | –            | 0.4          | 0.2          | 0.7          | GREAT BRITAIN                          |
| AUSTRI                                    | 0.5          | 0.2          | 0.4          | 0.5          | 0.5          | 0.5          | 0.3          | 0.4          | AUSTRIA                                |
| BELGJIKË                                  | 0.1          | 0.1          | –            | 0.2          | 0.3          | –            | 0.1          | 0.1          | BELGIUM                                |
| DANIMARKË                                 | –            | –            | –            | 0.1          | 0.1          | 0.1          | 0.1          | –            | DENMARK                                |
| FINLANDË                                  | –            | –            | –            | –            | –            | –            | –            | –            | FINLAND                                |
| FRANCË                                    | 0.8          | 0.9          | 1.0          | 1.3          | 1.3          | 0.9          | 1.4          | 1.1          | FRANCE                                 |
| GJERMANI                                  | 4.0          | 4.5          | 4.1          | 4.1          | 5.8          | 6.0          | 4.5          | 4.6          | GERMANY                                |
| GREQI                                     | 13.9         | 11.4         | 15.4         | 16.6         | 15.6         | 13.0         | 16.7         | 18.4         | GREECE                                 |
| IRLANDË                                   | –            | –            | –            | –            | 0.1          | –            | –            | –            | IRELAND                                |
| ITALI                                     | 92.5         | 97.9         | 111.5        | 118.6        | 107.6        | 120.2        | 132.6        | 141.3        | ITALY                                  |
| LUKSEMBURG                                | –            | –            | –            | –            | –            | –            | –            | 0.2          | LUXEMBOURG                             |
| HOLLANDË                                  | 0.4          | 0.2          | 0.2          | 0.8          | 0.3          | 0.1          | 0.1          | 0.1          | NETHERLANDS                            |
| PORTUGALI                                 | –            | –            | –            | –            | –            | –            | –            | –            | PORTUGAL                               |
| SPANJË                                    | 0.1          | 0.1          | 0.1          | 0.3          | 0.2          | 0.2          | 0.4          | 0.4          | SPAIN                                  |
| SUEDI                                     | 1.2          | 0.7          | 1.0          | 0.4          | 1.8          | 2.1          | 1.7          | 2.7          | SWEDEN                                 |
| BULLGARI                                  | 1.1          | 0.9          | 0.6          | 1.5          | 0.2          | 0.4          | 0.3          | 1.5          | BULGARIA                               |
| BOSNJE HERCEGOVINË                        | 0.3          | 0.4          | 0.5          | 0.5          | 1.3          | 1.1          | 1.1          | 0.9          | BOSNIA-HERZEGOVINA                     |
| KROACI                                    | –            | 0.1          | 0.0          | 0.2          | 0.2          | 1.4          | 0.1          | –            | CROATIA                                |
| SERBI & MALI I ZI                         | 1.7          | 1.1          | 0.6          | 2.3          | 2.9          | 2.8          | 2.9          | 5.1          | SERBIA & MONTENEGRO                    |
| MAQEDONI                                  | 2.5          | 2.0          | 2.0          | 2.5          | 3.0          | 2.5          | 2.1          | 4.2          | MACEDONIA                              |
| RUMANI                                    | 0.4          | 0.3          | 0.2          | 0.1          | –            | 0.2          | 0.2          | 0.4          | ROMANIA                                |
| SLLOVENI                                  | 0.8          | 0.2          | 0.4          | 0.3          | 0.1          | –            | 0.1          | 0.1          | SLOVENIA                               |
| TURQI                                     | 1.9          | 1.6          | 2.2          | 2.6          | 1.1          | 2.1          | 1.9          | 5.2          | TURKEY                                 |
| HUNGARI                                   | –            | 0.2          | –            | 0.1          | 0.1          | 0.2          | 0.1          | –            | HUNGARY                                |
| EGJIPT                                    | –            | –            | –            | –            | –            | –            | –            | 0.3          | EGYPT                                  |
| SHTETET E BASHKUARA TË AMERIKËS           | 2.2          | 0.7          | 0.7          | 0.8          | 0.6          | 0.6          | 0.9          | 0.6          | UNITED STATES                          |
| ZVICËR                                    | 0.1          | 0.1          | 0.1          | 0.2          | 0.1          | 0.2          | 0.1          | 0.1          | SWITZERLAND                            |
| PANAMA                                    | –            | –            | –            | –            | –            | –            | –            | –            | PANAMA                                 |
| TE TJERA                                  | 9.1          | 7.8          | 3.4          | 12.0         | 10.1         | 12.3         | 14.5         | 18.2         | OTHERS                                 |
| <b>TOTALI</b>                             | <b>133.7</b> | <b>131.7</b> | <b>144.5</b> | <b>165.7</b> | <b>153.2</b> | <b>167.3</b> | <b>181.9</b> | <b>206.5</b> | <b>TOTAL</b>                           |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| <b>Eksporti sipas shteteve</b><br><b>Në milionë EUR</b> | 1996         | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003         | 2004         | 2005         | 2006         | <b>Export by countries</b><br><b>Millions of EUR</b> |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--|
| ANGLI   | 0.5          | 0.1          | 2.3          | 0.9          | 0.2          | 0.2          | 1.7          | 0.4          | 0.2          | 0.7          | 0.5          | GREAT BRITAIN  |
| AUSTRI  | 1.8          | 1.7          | 3.1          | 4.9          | 1.6          | 0.8          | 0.9          | 4.9          | 1.6          | 1.2          | 1.8          | AUSTRIA  |
| BELGJIKË  | 2.1          | 0.7          | 2.8          | 2.1          | 1.2          | 0.5          | –            | 0.1          | 0.3          | 0.3          | 0.5          | BELGIUM  |
| DANIMARKA   | 0.4          | 0.4          | 0.9          | 2.9          | 2.7          | 0.8          | 0.2          | 0.2          | 0.1          | 0.2          | 0.4          | DENMARK  |
| FINLANDË  | –            | –            | –            | –            | –            | –            | –            | –            | –            | –            | –            | FINLAND  |
| FRANCË  | 3.1          | 2.4          | 2.3          | 1.9          | 2.0          | 2.1          | 2.3          | 2.0          | 2.5          | 3.7          | 4.4          | FRANCE   |
| GJERMANI  | 11.5         | 8.3          | 10.9         | 15.1         | 16.9         | 17.5         | 20.7         | 14.3         | 15.0         | 17.6         | 19.9         | GERMANY  |
| GREQI   | 21.3         | 24.1         | 37.9         | 34.2         | 30.6         | 41.4         | 48.1         | 54.1         | 58.4         | 55.4         | 60.7         | GREECE   |
| IRLANDË   | 0.1          | 0.3          | –            | 0.1          | –            | –            | –            | –            | –            | –            | 0.1          | IRELAND  |
| ITALI   | 95.9         | 61.7         | 114.4        | 159.0        | 179.8        | 225.3        | 268.3        | 314.7        | 354.6        | 383.9        | 457.9        | ITALY  |
| LUKSEMBURG  | –            | 0.1          | –            | –            | –            | 0.1          | –            | –            | –            | –            | –            | LUXEMBOURG   |
| HOLLANDË  | 5.0          | 5.8          | 1.6          | 0.1          | 0.2          | 0.4          | 0.4          | 0.4          | 0.9          | 0.7          | 1.4          | NETHERLANDS  |
| PORTUGALI   | –            | –            | –            | –            | –            | –            | –            | –            | –            | –            | –            | PORTUGAL   |
| SPANJË  | 0.5          | –            | 0.2          | –            | 0.2          | 0.3          | 1.0          | 0.3          | 0.5          | 0.5          | 0.8          | SPAIN  |
| SUEDI   | –            | 0.7          | –            | –            | 0.6          | 0.6          | 1.1          | 0.6          | 2.4          | 2.5          | 5.3          | SWEDEN   |
| BULLGARI  | –            | –            | 0.1          | –            | 0.1          | 0.1          | 0.1          | 0.2          | 1.3          | 2.9          | 2.6          | BULGARIA   |
| BOSNJE HERCEGOVINË                                      | –            | –            | –            | –            | –            | –            | 0.1          | –            | 0.3          | 0.9          | 3.4          | BOSNIA-HERZEGOVINA                                   |
| KROACI  | 1.1          | 4.6          | 1.1          | 0.3          | 1.4          | 0.1          | 0.2          | 0.3          | 0.3          | 0.2          | 1.8          | CROATIA  |
| SERBI & MALI I ZI                                       | 2.3          | 0.5          | 0.6          | 2.9          | 7.0          | 9.8          | 5.7          | 10.8         | 1.8          | 4.5          | 8.5          | SERBIA & MONTENEGRO                                  |
| MAQEDONI  | 4.5          | 3.2          | 2.9          | 3.6          | 1.7          | 4.9          | 5.6          | 2.9          | 6.0          | 8.3          | 10.1         | MACEDONIA  |
| RUMANI  | 0.1          | –            | 0.2          | 0.1          | –            | –            | 0.1          | 0.1          | 0.2          | 1.3          | 0.5          | ROMANIA  |
| SLLOVENI  | 1.8          | 1.4          | 2.3          | 1.4          | 0.2          | 0.1          | 0.5          | 0.4          | 0.4          | 2.1          | 0.8          | SLOVENIA   |
| TURQI   | 5.2          | 1.1          | 1.1          | 1.0          | 1.7          | 3.2          | 3.8          | 3.5          | 9.2          | 9.1          | 8.0          | TURKEY   |
| HUNGARI   | 0.2          | 0.2          | 0.1          | –            | –            | 0.1          | 0.1          | 1.0          | 0.1          | 0.6          | 0.4          | HUNGARY  |
| EGJIPT  | –            | –            | –            | –            | –            | –            | –            | –            | –            | –            | –            | EGYPT  |
| SHTETET E BASHKUARA TË AMERIKËS                         | 2.0          | 1.7          | 3.1          | 1.1          | 2.3          | 2.1          | 6.3          | 2.1          | 2.5          | 5.3          | 2.8          | UNITED STATES  |
| ZVICËR  | 1.0          | 0.6          | 0.6          | 2.6          | 0.7          | 4.6          | 0.6          | 1.2          | 0.5          | 0.3          | 0.5          | SWITZERLAND  |
| PANAMA  | –            | –            | –            | –            | –            | –            | 1.4          | 0.9          | –            | –            | –            | PANAMA   |
| TE TJERA  | 4.3          | 1.2          | 1.6          | 1.9          | 1.5          | 1.7          | 3.0          | 5.8          | 26.5         | 28.0         | 37.7         | OTHERS   |
| <b>TOTALI</b>   | <b>164.6</b> | <b>120.8</b> | <b>190.3</b> | <b>236.8</b> | <b>252.4</b> | <b>316.4</b> | <b>374.2</b> | <b>420.4</b> | <b>485.6</b> | <b>530.2</b> | <b>630.7</b> | <b>TOTAL</b>   |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| Importet sipas shteteve<br>Në milionë Usd | Q III 2005<br>T III 2005 | Q IV 2005<br>T IV 2005 | Q I 2006<br>T I 2006 | Q II 2006<br>T II 2006 | Q III 2006<br>T III 2006 | Q IV 2006<br>T IV 2006 | Q I 2007<br>T I 2007 | Q II 2007<br>T II 2007 | Imports by countries<br>Millions of USD |
|---|--------------------------|------------------------|----------------------|------------------------|--------------------------|------------------------|----------------------|------------------------|---|
| ANGLI                                     | 6.1                      | 5.9                    | 10.7                 | 9.7                    | 12.7                     | 9.2                    | 7.6                  | 13.7                   | GREAT BRITAIN                           |
| AUSTRI                                    | 9.9                      | 7.8                    | 7.6                  | 9.3                    | 9.6                      | 10.0                   | 11.9                 | 13.4                   | AUSTRIA                                 |
| BELGIKË                                   | 4.9                      | 5.7                    | 5.5                  | 5.1                    | 7.4                      | 7.6                    | 4.6                  | 3.0                    | BELGIUM                                 |
| DANIMARKË                                 | 1.4                      | 1.3                    | 0.9                  | 1.2                    | 1.4                      | 1.0                    | 1.2                  | 1.4                    | DENMARK                                 |
| FINLANDË                                  | 9.1                      | 1.6                    | 2.4                  | 2.0                    | 1.9                      | 1.5                    | 3.5                  | 3.5                    | FINLAND                                 |
| FRANCË                                    | 6.4                      | 8.5                    | 4.9                  | 6.3                    | 7.5                      | 10.4                   | 9.9                  | 10.9                   | FRANCE                                  |
| GJERMANI                                  | 35.4                     | 34.8                   | 40.2                 | 38.6                   | 41.7                     | 50.9                   | 48.7                 | 54.5                   | GERMANY                                 |
| GREQI                                     | 119.4                    | 116.5                  | 95.0                 | 118.4                  | 129.6                    | 136.3                  | 118.0                | 141.9                  | GREECE                                  |
| IRLANDË                                   | 2.3                      | 2.9                    | 1.8                  | 2.7                    | 2.9                      | 1.9                    | 2.3                  | 2.8                    | IRELAND                                 |
| ITALI                                     | 176.9                    | 200.4                  | 175.7                | 218.7                  | 204.6                    | 253.7                  | 235.8                | 283.6                  | ITALY                                   |
| LUKSEMBURG                                | 0.2                      | 0.3                    | 0.4                  | 0.3                    | 0.1                      | 0.2                    | 0.1                  | 2.2                    | LUXEMBOURG                              |
| HOLLANDË                                  | 5.5                      | 6.7                    | 4.2                  | 3.9                    | 3.2                      | 3.8                    | 5.9                  | 3.5                    | NETHERLANDS                             |
| PORTUGALI                                 | 0.8                      | 1.2                    | 1.1                  | 0.4                    | 0.6                      | 0.2                    | 0.4                  | 1.2                    | PORTUGAL                                |
| SPANJË                                    | 9.9                      | 14.9                   | 14.7                 | 11.1                   | 13.5                     | 12.6                   | 12.7                 | 12.3                   | SPAIN                                   |
| SUEDI                                     | 2.4                      | 5.4                    | 4.3                  | 2.9                    | 4.4                      | 3.5                    | 3.4                  | 2.2                    | SWEDEN                                  |
| BULLGARI                                  | 21.1                     | 20.2                   | 21.6                 | 21.0                   | 20.9                     | 19.6                   | 14.3                 | 18.7                   | BULGARIA                                |
| BOSNJE HERCEGOVINË                        | 0.8                      | 1.7                    | 0.9                  | 1.4                    | 2.4                      | 3.6                    | 2.5                  | 3                      | BOSNIA-HERZEGOVINA                      |
| KROACI                                    | 4.3                      | 12.4                   | 11.1                 | 12.1                   | 8.9                      | 11.2                   | 7.1                  | 9.9                    | CROATIA                                 |
| SERBI & MALI I ZI                         | 4.5                      | 5.9                    | 3.3                  | 6.2                    | 7.2                      | 10.6                   | 18.9                 | 35.6                   | SERBIA & MONTENEGRO                     |
| MAQEDONI                                  | 8.6                      | 11.3                   | 9.9                  | 10.2                   | 14.5                     | 14.3                   | 16.3                 | 20.2                   | MACEDONIA                               |
| RUMANI                                    | 4.6                      | 6.3                    | 13.4                 | 11.8                   | 16.1                     | 11.3                   | 5.0                  | 3.5                    | ROMANIA                                 |
| SLLOVENI                                  | 4.7                      | 4.8                    | 5.2                  | 6.3                    | 6.1                      | 6.4                    | 7.0                  | 6.4                    | SLOVENIA                                |
| TURQI                                     | 45.2                     | 58.4                   | 45.4                 | 57.1                   | 55.3                     | 72.1                   | 67.4                 | 72.3                   | TURKEY                                  |
| KANADA                                    | 1.3                      | 0.9                    | 1.4                  | 1.7                    | 1.3                      | 1.0                    | 1.0                  | 1.3                    | CANADA                                  |
| ZVICËR                                    | 6.6                      | 4.8                    | 12.7                 | 7.2                    | 5.5                      | 7.5                    | 53.2                 | 45.4                   | SWITZERLAND                             |
| AUSTRALI                                  | 0.1                      | 0.4                    | 0.2                  | 0.1                    | 0.5                      | 0.4                    | 0.5                  | 0.3                    | AUSTRALIA                               |
| KINË                                      | 52.5                     | 56.5                   | 33.6                 | 44.1                   | 46.3                     | 58.7                   | 60.2                 | 58.9                   | CHINA                                   |
| BRAZIL                                    | 5.1                      | 5.0                    | 5.7                  | 7.2                    | 8.5                      | 9.0                    | 11.5                 | 12.7                   | BRAZIL                                  |
| QIPRO                                     | 0.7                      | 2.0                    | 0.7                  | 1.5                    | 1.9                      | 1.1                    | 1.1                  | 1.3                    | CYPRUS                                  |
| REPUBLIKA ÇEKE                            | 7.7                      | 6.4                    | 12.7                 | 10.3                   | 4.9                      | 4.4                    | 5.2                  | 6.4                    | CZECH REPUBLIC                          |
| ALGJERI                                   | 0.1                      | 0.0                    | 0.5                  | 0.0                    | 0.0                      | 2.8                    | 1.2                  | 0.0                    | ALGERIA                                 |
| EKUADOR                                   | 3.1                      | 1.5                    | 1.9                  | 2.0                    | 3.4                      | 2.4                    | 2.9                  | 4.1                    | ECUADOR                                 |
| ESTONI                                    | 0.2                      | 0.0                    | 0.0                  | 0.0                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | ESTONIA                                 |
| EGJIPT                                    | 4.3                      | 2.8                    | 4.0                  | 3.3                    | 3.0                      | 8.4                    | 3.0                  | 5.5                    | EGYPT                                   |
| ETIOPI                                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | ETIOPIA                                 |
| GJEOGJI                                   | 4.3                      | 2.2                    | 0.0                  | 0.7                    | 1.5                      | 5.8                    | 2.4                  | 5.9                    | GEORGIA                                 |
| GIBRALTAR                                 | 0.0                      | 0.0                    | 0.0                  | 0.0                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | GIBRALTAR                               |
| HONG KONG                                 | 0.2                      | 0.5                    | 0.3                  | 0.4                    | 2.4                      | 0.5                    | 0.4                  | 0.3                    | HONG KONG                               |
| HAITI                                     | 0.0                      | 0.0                    | 0.0                  | 0.0                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | HAITI                                   |
| HUNGARI                                   | 4.3                      | 5.5                    | 4.4                  | 5.6                    | 7.7                      | 6.6                    | 8.6                  | 9.2                    | HUNGARY                                 |
| INDONEZI                                  | 0.4                      | 0.5                    | 0.5                  | 0.5                    | 0.6                      | 0.5                    | 0.6                  | 0.6                    | INDONESIA                               |
| INDI                                      | 2.1                      | 1.6                    | 1.5                  | 1.2                    | 1.9                      | 2.4                    | 2.8                  | 6.4                    | INDIA                                   |
| IRAN                                      | 0.6                      | 0.4                    | 0.3                  | 0.2                    | 0.4                      | 0.5                    | 0.3                  | 0.3                    | IRAN                                    |
| IZRAEL                                    | 2.8                      | 1.0                    | 0.2                  | 0.5                    | 0.8                      | 0.2                    | 2.1                  | 3.6                    | ISRAEL                                  |
| JORDANI                                   | 0.1                      | 0.0                    | 0.1                  | 0.2                    | 0.0                      | 0.0                    | 0.2                  | 0.2                    | JORDAN                                  |
| JAPONI                                    | 2.9                      | 2.4                    | 2.2                  | 2.7                    | 2.9                      | 4.6                    | 4.3                  | 3.7                    | JAPAN                                   |
| KOREA E JUGUT                             | 2.8                      | 3.4                    | 5.3                  | 19.6                   | 3.8                      | 4.4                    | 4.3                  | 5.1                    | SOUTH KOREA                             |
| KOLUMBI                                   | 0.6                      | 0.1                    | 0.1                  | 0.1                    | 0.1                      | 0.2                    | 0.1                  | 0.1                    | COLOMBIA                                |
| KUVAIT                                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | KUWAIT                                  |
| LIBAN                                     | 0.1                      | 0.1                    | 0.1                  | 0.1                    | 0.0                      | 0.0                    | 0.0                  | 1.4                    | LEBANON                                 |
| LIHTENSHTEIN                              | 0.0                      | 0.0                    | 0.0                  | 0.0                    | 0.0                      | 0.1                    | 0.1                  | 0.1                    | LIECHTENSTEIN                           |
| LITUANI                                   | 0.0                      | 0.0                    | 0.0                  | 0.0                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | LITHUANIA                               |
| LETONI                                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | LATVIA                                  |
| MAROK                                     | 0.4                      | 0.1                    | 0.1                  | 0.2                    | 0.2                      | 0.1                    | 0.2                  | 0.1                    | MOROCCO                                 |
| MOLDAVI                                   | 0.5                      | 4.8                    | 0.0                  | 0.4                    | 3.2                      | 2.1                    | 1.6                  | 1.0                    | MOLDOVA                                 |
| MALTË                                     | 0.0                      | 0.0                    | 0.0                  | 0.0                    | 0.0                      | 0.0                    | 0.0                  | 0.0                    | MALTA                                   |
| MALAJZI                                   | 0.2                      | 0.6                    | 0.3                  | 0.3                    | 0.5                      | 0.5                    | 0.4                  | 0.4                    | MALAYSIA                                |
| NORVEGJI                                  | 0.3                      | 0.2                    | 0.5                  | 0.7                    | 0.1                      | 1.0                    | 0.4                  | 0.5                    | NORWAY                                  |
| ZELANDË E RE                              | 0.1                      | 0.3                    | 0.1                  | 0.2                    | 0.2                      | 0.3                    | 0.4                  | 0.1                    | NEW ZELAND                              |
| POLONI                                    | 2.6                      | 3.5                    | 2.9                  | 4.2                    | 4.0                      | 5.3                    | 6.4                  | 8.3                    | POLAND                                  |
| RUSI                                      | 24.4                     | 39.8                   | 26.6                 | 23.8                   | 37.3                     | 37.2                   | 31.6                 | 33.3                   | RUSSIAN FEDERATION                      |
| ARABI SAUDITE                             | 0.2                      | 0.3                    | 0.1                  | 0.2                    | 0.1                      | 0.9                    | 0.0                  | 0.1                    | SAUDI ARABIA                            |
| SINGAPOR                                  | 0.1                      | 0.6                    | 0.5                  | 0.4                    | 0.1                      | 2.6                    | 0.6                  | 0.2                    | SINGAPORE                               |
| SLLOVAKI                                  | 1.0                      | 1.2                    | 2.3                  | 2.2                    | 0.9                      | 1.1                    | 1.0                  | 1.1                    | SLOVAKIA                                |
| SAN MARINO                                | 0.1                      | 0.1                    | 0.0                  | 0.0                    | 0.1                      | 0.1                    | 0.0                  | 0.1                    | SAN MARINO                              |
| SIRI                                      | 0.2                      | 0.3                    | 0.1                  | 0.4                    | 0.3                      | 0.4                    | 0.3                  | 0.5                    | SYRIAN ARAB REPUBLIC                    |
| TUNIZI                                    | 0.3                      | 1.5                    | 2.6                  | 1.2                    | 2.0                      | 2.1                    | 1.0                  | 0.0                    | TUNISIA                                 |
| EMIRATET E BASHKUARA ARABE                | 0.4                      | 0.4                    | 0.1                  | 0.2                    | 0.3                      | 0.4                    | 0.6                  | 0.2                    | UAE                                     |
| UKRAINE                                   | 11.8                     | 22.4                   | 28.9                 | 42.7                   | 19.2                     | 25.9                   | 25.3                 | 36.6                   | UKRAINE                                 |
| SHTETET E BASHKUARA TË AMERIKËS           | 6.6                      | 5.9                    | 5.0                  | 5.4                    | 5.9                      | 7.9                    | 5.1                  | 9.0                    | UNITED STATES                           |
| AFRIKE E JUGUT                            | 0.0                      | 0.0                    | 0.0                  | 0.0                    | 0.1                      | 0.1                    | 0.1                  | 0.2                    | SOUTH AFRICA                            |
| TË TJERA                                  | 15.5                     | 8.0                    | 6.0                  | 10.7                   | 10.6                     | 15.5                   | 14.8                 | 17.1                   | OTHERS                                  |
| TOTALI                                    | 651.6                    | 722.4                  | 644.6                | 758.7                  | 754.8                    | 876.4                  | 859.7                | 1,000.9                | TOTAL                                   |



| Importet sipas shteteve<br>Në milionë Usd | 1996         | 1997         | 1998         | 1999         | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           | 2006           | Imports by countries<br>Millions of USD |
|---|--------------|--------------|--------------|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
| ANGLI                                     | 12.7         | 5.9          | 4.9          | 9.9          | 7.6            | 45.5           | 40.6           | 37.1           | 13.0           | 22.6           | 42.2           | GREAT BRITAIN                           |
| AUSTRI                                    | 10.2         | 9.2          | 11.1         | 17.1         | 15.4           | 15.7           | 23.3           | 31.0           | 25.5           | 44.9           | 36.5           | AUSTRIA                                 |
| BELGIKË                                   | 22.5         | 6.9          | 8.0          | 10.2         | 5.7            | 9.0            | 6.8            | 8.9            | 17.9           | 19.6           | 25.6           | BELGIUM                                 |
| DANIMARKË                                 | 5.2          | 4.1          | 4.2          | 5.3          | 4.0            | 2.5            | 4.7            | 7.3            | 5.2            | 5.0            | 4.6            | DENMARK                                 |
| FINLANDE                                  | 0.3          | 0.0          | 0.1          | 2.5          | 6.5            | 25.6           | 1.7            | 3.0            | 4.9            | 14.1           | 7.8            | FINLAND                                 |
| FRANÇË                                    | 25.9         | 8.4          | 9.1          | 11.7         | 15.9           | 11.2           | 14.9           | 19.3           | 32.0           | 31.4           | 29.2           | FRANCE                                  |
| GJERMANI                                  | 54.1         | 27.4         | 31.8         | 52.0         | 54.4           | 64.2           | 72.1           | 102.9          | 141.7          | 139.7          | 171.4          | GERMANY                                 |
| GREQI                                     | 187.8        | 170.4        | 236.7        | 264.9        | 304.8          | 382.6          | 392.5          | 398.7          | 424.0          | 428.7          | 479.4          | GREECE                                  |
| IRLANDË                                   | 0.4          | 0.6          | 0.2          | 0.8          | 2.8            | 4.6            | 4.1            | 2.3            | 7.3            | 11.1           | 9.3            | IRELAND                                 |
| ITALI                                     | 376.7        | 294.0        | 362.8        | 353.6        | 398.6          | 446.4          | 532.3          | 626.1          | 741.9          | 757.9          | 852.6          | ITALY                                   |
| LUKSEMBURG                                | 0.4          | 0.0          | -            | 0.1          | 0.2            | 0.1            | 0.2            | 0.2            | 0.7            | 1.1            | 0.9            | LUXEMBOURG                              |
| HOLLANDË                                  | 8.5          | 5.0          | 6.9          | 9.8          | 8.3            | 9.4            | 10.0           | 12.3           | 17.2           | 22.0           | 15.2           | NETHERLANDS                             |
| PORTUGALI                                 | 0.0          | 0.0          | 0.0          | 0.2          | 0.4            | 0.1            | 0.7            | 0.3            | 1.6            | 2.5            | 2.2            | PORTUGAL                                |
| SPANJË                                    | 0.8          | 4.2          | 7.4          | 14.0         | 11.1           | 14.7           | 20.1           | 31.1           | 34.4           | 44.1           | 51.8           | SPAIN                                   |
| SUEDI                                     | 3.4          | 1.8          | 0.2          | 2.7          | 0.5            | 9.7            | 4.2            | 5.6            | 13.5           | 15.2           | 15.1           | SWEDEN                                  |
| BULLGARI                                  | 35.4         | 18.2         | 22.1         | 26.7         | 26.8           | 28.6           | 30.6           | 47.0           | 45.9           | 73.2           | 83.1           | BULGARIA                                |
| BOSNUE HERCEGOVINË                        | 0.0          | 0.0          | 0.1          | -            | 0.1            | 0.1            | 0.8            | 1.3            | 1.2            | 3.3            | 8.3            | BOSNIA-HERZEGOVINA                      |
| KROACI                                    | 12.9         | 2.6          | 4.9          | 8.2          | 12.6           | 17.9           | 34.2           | 28.0           | 29.5           | 30.9           | 43.3           | CROATIA                                 |
| SERBI & MALI I ZI                         | 6.6          | 1.5          | 1.0          | 0.7          | 10.2           | 8.6            | 13.8           | 11.1           | 13.3           | 16.2           | 27.4           | SERBIA & MONTENEGRO                     |
| MAqedoni                                  | 19.5         | 13.2         | 11.3         | 17.4         | 24.2           | 17.5           | 19.3           | 16.4           | 23.9           | 31.8           | 48.9           | MACEDONIA                               |
| RUMANI                                    | 22.3         | 1.9          | 3.4          | 6.3          | 6.2            | 12.9           | 14.2           | 14.8           | 10.0           | 18.9           | 52.6           | ROMANIA                                 |
| SLLOVENI                                  | 10.9         | 7.9          | 14.1         | 16.8         | 20.4           | 27.2           | 22.0           | 28.1           | 17.8           | 18.8           | 23.9           | SLOVENIA                                |
| TURQI                                     | 39.5         | 28.9         | 28.0         | 51.9         | 59.4           | 81.9           | 93.8           | 123.1          | 162.0          | 192.6          | 229.9          | TURKEY                                  |
| KANADA                                    | 0.3          | 0.7          | 0.7          | 2.2          | 1.1            | 0.2            | 0.8            | 3.8            | 4.1            | 5.0            | 5.3            | CANADA                                  |
| ZVICËR                                    | 18.8         | 10.2         | 10.7         | 11.8         | 13.4           | 11.6           | 17.2           | 14.2           | 58.4           | 25.0           | 32.8           | SWITZERLAND                             |
| AUSTRALI                                  | 0.0          | 0.5          | 0.1          | 0.1          | 0.2            | 0.1            | 0.2            | 0.6            | 0.5            | 0.9            | 1.2            | AUSTRALIA                               |
| KINË                                      | 1.4          | 0.7          | 1.8          | 2.2          | 5.6            | 5.3            | 10.8           | 56.8           | 102.0          | 172.1          | 182.8          | CHINA                                   |
| BRAZIL                                    | 5.0          | 0.0          | -            | -            | -              | 0.6            | 1.4            | 10.9           | 32.2           | 23.6           | 30.4           | BRAZIL                                  |
| QIPRO                                     | 2.6          | 2.4          | 3.1          | 1.4          | 3.1            | 3.8            | 4.0            | 4.7            | 3.0            | 4.2            | 5.1            | CYPRUS                                  |
| REPUBLIKA ÇEKE                            | 4.5          | 2.0          | 2.4          | 2.3          | 4.0            | 2.0            | 2.4            | 12.2           | 20.7           | 25.6           | 32.2           | CZECH REPUBLIC                          |
| ALGJERI                                   | 0.0          | 0.2          | -            | 0.2          | -              | 0.2            | 0.2            | 0.2            | -              | 0.1            | 3.4            | ALGERIA                                 |
| EKUADOR                                   | 0.0          | 0.0          | -            | -            | -              | -              | 3.2            | 7.2            | 6.8            | 7.9            | 9.7            | ECUADOR                                 |
| ESTONI                                    | 0.0          | 0.0          | -            | -            | -              | -              | -              | -              | -              | 0.2            | -              | ESTONIA                                 |
| EGJIPT                                    | 7.6          | 1.4          | 6.6          | 4.7          | 1.7            | 3.3            | 3.4            | 10.5           | 8.9            | 11.2           | 18.7           | EGYPT                                   |
| ETIOPI                                    | -            | -            | -            | -            | -              | -              | -              | -              | -              | -              | 0.1            | ETIOPIA                                 |
| GJEOGJI                                   | -            | -            | -            | 0.2          | 0.2            | -              | 0.7            | 0.0            | 4.3            | 8.9            | 7.9            | GEORGIA                                 |
| GIBRALTAR                                 | -            | -            | -            | 0.1          | -              | -              | -              | -              | 0.1            | -              | -              | GIBRALTAR                               |
| HONG KONG                                 | -            | 0.2          | -            | 0.1          | 0.5            | 0.3            | 0.6            | 0.7            | 0.5            | 1.2            | 3.6            | HONG KONG                               |
| HAITI                                     | -            | -            | -            | -            | -              | -              | -              | -              | -              | -              | -              | HAITI                                   |
| HUNGARI                                   | 7.2          | 6.7          | 8.9          | 8.7          | 8.7            | 8.7            | 11.0           | 12.4           | 16.3           | 19.4           | 24.3           | HUNGARY                                 |
| INDONEZI                                  | -            | -            | -            | -            | -              | -              | -              | 0.3            | 1.6            | 1.4            | 2.1            | INDONESIA                               |
| INDI                                      | 3.3          | 0.1          | 0.3          | 0.5          | 0.7            | 2.1            | 1.0            | 4.1            | 6.2            | 10.2           | 7.0            | INDIA                                   |
| IRAN                                      | 0.5          | -            | -            | 0.1          | 0.4            | 0.4            | 0.7            | 2.3            | 1.6            | 1.9            | 1.4            | IRAN                                    |
| IZRAEL                                    | 0.1          | -            | -            | -            | -              | -              | 0.3            | 0.3            | 4.7            | 5.3            | 1.6            | ISRAEL                                  |
| JORDANI                                   | 0.2          | -            | -            | -            | 0.1            | 0.1            | -              | -              | 0.2            | 0.3            | 0.4            | JORDAN                                  |
| JAPONI                                    | 0.6          | 0.2          | 0.2          | 0.4          | 1.9            | 2.6            | 1.3            | 5.5            | 10.7           | 10.9           | 12.3           | JAPAN                                   |
| KOREA E JUGUT                             | 0.0          | -            | 0.4          | 0.2          | 0.9            | 0.7            | 1.6            | 4.1            | 7.3            | 12.2           | 33.2           | SOUTH KOREA                             |
| KOLUMBI                                   | 0.1          | -            | -            | -            | -              | -              | 0.2            | -              | 0.5            | 2.1            | 0.4            | COLOMBIA                                |
| KUVAIT                                    | 0.1          | -            | -            | -            | -              | -              | -              | -              | -              | -              | -              | KUWAIT                                  |
| LIBAN                                     | 0.2          | 0.4          | -            | 0.2          | 0.2            | -              | 4.9            | 9.6            | -              | 1.6            | 0.1            | LEBANON                                 |
| LIHTENSHEIN                               | 0.0          | -            | -            | -            | -              | -              | -              | -              | -              | -              | 0.1            | LIECHTENSTEIN                           |
| LITUANI                                   | 0.0          | -            | -            | -            | -              | -              | -              | -              | -              | 0.1            | 0.1            | LITHUANIA                               |
| LETONI                                    | 0.0          | -            | -            | -            | -              | -              | -              | 0.6            | -              | -              | 0.1            | LATVIA                                  |
| MAROK                                     | 0.0          | -            | -            | -            | -              | -              | -              | -              | -              | 0.7            | 0.7            | MOROCCO                                 |
| MOLDAVI                                   | 0.4          | 0.3          | 0.7          | 0.5          | -              | 0.5            | 0.3            | 0.6            | 3.2            | 5.5            | 5.6            | MOLDOVA                                 |
| MALTE                                     | 0.5          | 0.5          | 1.1          | 1.3          | 2.0            | 0.9            | 0.8            | 0.3            | 0.1            | -              | -              | MALTA                                   |
| MALAJZI                                   | 0.0          | -            | -            | -            | -              | 2.2            | 0.1            | 0.3            | 1.3            | 1.8            | 1.6            | MALAYSIA                                |
| NORVEGI                                   | 0.3          | 0.2          | 0.2          | 0.2          | 2.7            | 3.8            | 0.4            | 0.3            | 0.6            | 0.8            | 2.2            | NORWAY                                  |
| ZELANDË E RE                              | 0.0          | 0.1          | 0.0          | 0.4          | 0.1            | 0.0            | 0.0            | 0.2            | 0.2            | 0.5            | 0.8            | NEW ZELAND                              |
| POLONI                                    | 0.9          | 0.4          | 0.4          | 0.6          | 0.8            | 0.5            | 0.7            | 4.2            | 6.7            | 11.8           | 16.3           | POLAND                                  |
| RUSI                                      | 2.1          | 0.5          | 6.3          | 3.5          | 17.1           | 16.1           | 35.5           | 52.1           | 65.3           | 104.9          | 124.8          | RUSSIAN FEDERATION                      |
| ARABI SAUDITE                             | -            | -            | 0.2          | 0.2          | 0.9            | 0.7            | 1.2            | 2.1            | 0.6            | 0.8            | 1.4            | SAUDI ARABIA                            |
| SINGAPOR                                  | -            | -            | -            | -            | -              | -              | 0.3            | 1.2            | 2.2            | 2.7            | 3.7            | SINGAPORE                               |
| SLLOVAKI                                  | -            | -            | -            | -            | 0.1            | 0.5            | 2.4            | 1.1            | 3.3            | 4.9            | 6.6            | SLOVAKIA                                |
| SAN MARINO                                | -            | -            | -            | 0.1          | 0.3            | 0.3            | 0.2            | 0.1            | 0.1            | 0.2            | 0.2            | SAN MARINO                              |
| SIRI                                      | 0.3          | 0.2          | 0.1          | 0.5          | 2.6            | 0.9            | 0.2            | 0.4            | 0.9            | 1.5            | 1.1            | SYRIAN ARAB REPUBLIC                    |
| TUNIZI                                    | -            | 0.2          | 0.2          | 0.8          | 0.4            | 1.9            | 2.8            | 2.7            | 2.2            | 3.5            | 7.9            | TUNISIA                                 |
| EMIRATËT E BASHKUARA ARABE                | -            | -            | -            | 2.2          | 1.3            | 0.5            | 1.8            | 0.6            | 1.4            | 1.3            | 1.0            | UAE                                     |
| UKRAINË                                   | 3.4          | 2.6          | 5.3          | 6.3          | 2.7            | 13.3           | 15.3           | 46.7           | 56.9           | 75.0           | 116.6          | UKRAINE                                 |
| SHTETET E BASHKUARA TË AMERIKËS           | 15.2         | 1.3          | 3.1          | 6.7          | 12.0           | 7.4            | 11.5           | 15.1           | 33.6           | 26.7           | 24.1           | UNITED STATES                           |
| AFRIKË E JUGUT                            | -            | -            | -            | -            | -              | -              | 0.6            | 0.3            | 0.2            | -              | 0.1            | SOUTH AFRICA                            |
| TË TJERA                                  | 1.5          | 0.2          | 1.8          | 1.1          | 7.6            | 11.0           | 3.2            | 17.7           | 26.8           | 42.1           | 42.7           | OTHERS                                  |
| <b>TOTALI</b>                             | <b>933.2</b> | <b>644.4</b> | <b>823.3</b> | <b>943.0</b> | <b>1,089.4</b> | <b>1,338.2</b> | <b>1,502.1</b> | <b>1,864.3</b> | <b>2,280.0</b> | <b>2,581.3</b> | <b>3,034.5</b> | <b>TOTAL</b>                            |

Source: Bank of Albania.

Burimi: Banka e Shqipërisë.

| Importet sipas shteteve<br>Në milionë EUR | Q III 2005<br>T III 2005 | Q IV 2005<br>T IV 2005 | Q I 2006<br>T I 2006 | Q II 2006<br>T II 2006 | Q III 2006<br>T III 2006 | Q IV 2006<br>T IV 2006 | Q I 2007<br>T I 2007 | Q II 2007<br>T II 2007 | Imports by countries<br>Millions of EUR |
|---|--------------------------|------------------------|----------------------|------------------------|--------------------------|------------------------|----------------------|------------------------|---|
| ANGLI                                     | 5.0                      | 5.0                    | 8.9                  | 7.7                    | 9.9                      | 7.1                    | 5.8                  | 10.2                   | GREAT BRITAIN                           |
| AUSTRI                                    | 8.1                      | 6.6                    | 6.4                  | 7.4                    | 7.5                      | 7.7                    | 9.1                  | 9.9                    | AUSTRIA                                 |
| BELGIKË                                   | 4.0                      | 4.8                    | 4.6                  | 4.1                    | 5.8                      | 5.9                    | 3.5                  | 2.2                    | BELGIUM                                 |
| DANIMARKË                                 | 1.1                      | 1.1                    | 0.8                  | 1.0                    | 1.1                      | 0.8                    | 0.9                  | 1.0                    | DENMARK                                 |
| FINLANDË                                  | 7.4                      | 1.3                    | 2.0                  | 1.6                    | 1.5                      | 1.2                    | 2.7                  | 2.6                    | FINLAND                                 |
| FRANÇË                                    | 5.3                      | 7.2                    | 4.1                  | 5.0                    | 5.9                      | 8.1                    | 7.6                  | 8.1                    | FRANCE                                  |
| GJERMANI                                  | 29.0                     | 29.3                   | 33.4                 | 30.7                   | 32.8                     | 39.4                   | 37.2                 | 40.5                   | GERMANY                                 |
| GREQI                                     | 97.8                     | 98.1                   | 79.0                 | 94.2                   | 101.7                    | 105.8                  | 90.1                 | 105.4                  | GREECE                                  |
| IRLANDË                                   | 1.9                      | 2.5                    | 1.5                  | 2.1                    | 2.3                      | 1.5                    | 1.8                  | 2.1                    | IRELAND                                 |
| ITALI                                     | 145.2                    | 168.5                  | 146.1                | 173.9                  | 160.7                    | 196.6                  | 179.9                | 210.5                  | ITALY                                   |
| LUKSEMBURG                                | 0.2                      | 0.2                    | 0.3                  | 0.2                    | 0.1                      | 0.1                    | —                    | 1.6                    | LUXEMBOURG                              |
| HOLLANDË                                  | 4.5                      | 5.6                    | 3.5                  | 3.1                    | 2.5                      | 3.0                    | 4.5                  | 2.6                    | NETHERLANDS                             |
| PORTUGALI                                 | 0.6                      | 1.0                    | 0.9                  | 0.3                    | 0.5                      | 0.1                    | 0.3                  | 0.9                    | PORTUGAL                                |
| SPANJË                                    | 8.1                      | 12.5                   | 12.2                 | 8.8                    | 10.6                     | 9.7                    | 9.7                  | 9.1                    | SPAIN                                   |
| SUEDI                                     | 2.0                      | 4.5                    | 3.6                  | 2.3                    | 3.5                      | 2.7                    | 2.6                  | 1.6                    | SWEDEN                                  |
| BULLGARI                                  | 17.3                     | 17.0                   | 17.9                 | 16.9                   | 16.4                     | 15.2                   | 11                   | 13.9                   | BULGARIA                                |
| BOSNIE HERCEGOVINË                        | 0.7                      | 1.4                    | 0.8                  | 1.1                    | 1.9                      | 2.8                    | 1.9                  | 2.2                    | BOSNIA-HERZEGOVINA                      |
| KROACI                                    | 3.6                      | 10.5                   | 9.2                  | 9.7                    | 7.0                      | 8.7                    | 5.4                  | 7.3                    | CROATIA                                 |
| SERBI & MALI I ZI                         | 3.7                      | 5.0                    | 2.8                  | 4.9                    | 5.7                      | 8.2                    | 14.4                 | 26.4                   | SERBIA & MONTENEGRO                     |
| MAQEDONI                                  | 7.0                      | 9.5                    | 8.2                  | 8.2                    | 11.4                     | 11.1                   | 12.4                 | 15.0                   | MACEDONIA                               |
| RUMANI                                    | 3.7                      | 5.3                    | 11.1                 | 9.3                    | 12.7                     | 8.8                    | 3.8                  | 2.6                    | ROMANIA                                 |
| SLOVENI                                   | 3.9                      | 4.0                    | 4.3                  | 5.0                    | 4.8                      | 4.9                    | 5.4                  | 4.8                    | SLOVENIA                                |
| TURQI                                     | 37.0                     | 49.1                   | 37.8                 | 45.4                   | 43.4                     | 55.8                   | 51.4                 | 53.7                   | TURKEY                                  |
| KANADA                                    | 1.1                      | 0.8                    | 1.2                  | 1.4                    | 1.0                      | 0.7                    | 0.8                  | 1.0                    | CANADA                                  |
| ZVICËR                                    | 5.4                      | 4.1                    | 10.5                 | 5.7                    | 4.3                      | 5.8                    | 40.5                 | 33.7                   | SWITZERLAND                             |
| AUSTRALI                                  | 0.1                      | 0.3                    | 0.2                  | —                      | 0.4                      | 0.3                    | 0.3                  | 0.2                    | AUSTRALIA                               |
| KINË                                      | 42.9                     | 47.6                   | 28.0                 | 35.0                   | 36.3                     | 45.5                   | 45.9                 | 43.7                   | CHINA                                   |
| BRAZIL                                    | 4.2                      | 4.2                    | 4.8                  | 5.8                    | 6.7                      | 7.0                    | 8.8                  | 9.4                    | BRAZIL                                  |
| QIPRO                                     | 0.6                      | 1.6                    | 0.6                  | 1.2                    | 1.5                      | 0.8                    | 0.9                  | 1.0                    | CYPRUS                                  |
| REPUBLIKA ÇEKE                            | 6.3                      | 5.4                    | 10.6                 | 8.1                    | 3.8                      | 3.4                    | 4.0                  | 4.7                    | CZECH REPUBLIC                          |
| ALGJERI                                   | 0.1                      | —                      | 0.5                  | —                      | —                        | 2.1                    | 0.9                  | 0.0                    | ALGERIA                                 |
| EKUADOR                                   | 2.6                      | 1.2                    | 1.6                  | 1.6                    | 2.7                      | 1.9                    | 2.2                  | 3.0                    | ECUADOR                                 |
| ESTONI                                    | 0.1                      | —                      | —                    | —                      | —                        | —                      | —                    | 0.0                    | ESTONIA                                 |
| EGJIPT                                    | 3.5                      | 2.4                    | 3.4                  | 2.7                    | 2.4                      | 6.5                    | 2.3                  | 4.0                    | EGYPT                                   |
| ETIOPI                                    | —                        | —                      | —                    | —                      | —                        | —                      | —                    | 0.0                    | ETIOPIA                                 |
| GJEOGJI                                   | 3.5                      | 1.8                    | 0.0                  | 0.6                    | 1.1                      | 4.5                    | 1.8                  | 4.4                    | GEORGIA                                 |
| GIBRALTAR                                 | —                        | —                      | —                    | —                      | —                        | —                      | —                    | 0.0                    | GIBRALTAR                               |
| HONG KONG                                 | 0.1                      | 0.4                    | 0.3                  | 0.3                    | 1.9                      | 0.4                    | 0.3                  | 0.2                    | HONG KONG                               |
| HAITI                                     | —                        | —                      | —                    | —                      | —                        | —                      | —                    | 0.0                    | HAITI                                   |
| HUNGARI                                   | 3.5                      | 4.6                    | 3.7                  | 4.4                    | 6.0                      | 5.1                    | 6.5                  | 6.8                    | HUNGARY                                 |
| INDONEZI                                  | 0.4                      | 0.4                    | 0.4                  | 0.4                    | 0.4                      | 0.4                    | 0.4                  | 0.4                    | INDONESIA                               |
| INDI                                      | 1.7                      | 1.3                    | 1.3                  | 1.0                    | 1.5                      | 1.8                    | 2.2                  | 4.7                    | INDIA                                   |
| IRAN                                      | 0.5                      | 0.3                    | 0.3                  | 0.2                    | 0.3                      | 0.4                    | 0.2                  | 0.2                    | IRAN                                    |
| IZRAEL                                    | 2.3                      | 0.8                    | 0.2                  | 0.4                    | 0.6                      | 0.2                    | 1.6                  | 2.7                    | ISRAEL                                  |
| JORDANI                                   | 0.1                      | —                      | 0.1                  | 0.2                    | 0.0                      | 0.0                    | 0.2                  | 0.1                    | JORDAN                                  |
| JAPONI                                    | 2.4                      | 2.0                    | 1.8                  | 2.1                    | 2.3                      | 3.5                    | 3.3                  | 2.7                    | JAPAN                                   |
| KOREA E JUGUT                             | 2.3                      | 2.9                    | 4.4                  | 15.5                   | 3.0                      | 3.4                    | 3.3                  | 3.8                    | SOUTH KOREA                             |
| KOLUMBI                                   | 0.5                      | 0.1                    | 0.1                  | 0.1                    | 0.1                      | 0.1                    | 0.1                  | 0.1                    | COLOMBIA                                |
| KUVAIT                                    | —                        | —                      | —                    | —                      | —                        | —                      | —                    | 0.0                    | KUWAIT                                  |
| LIBAN                                     | 0.1                      | 0.1                    | —                    | 0.1                    | —                        | —                      | —                    | 1.0                    | LEBANON                                 |
| LIHTENSHTEIN                              | —                        | —                      | —                    | —                      | —                        | 0.1                    | 0.1                  | 0.1                    | LIECHTENSTEIN                           |
| LITUANI                                   | —                        | —                      | —                    | —                      | —                        | —                      | —                    | 0.0                    | LITHUANIA                               |
| LETONI                                    | —                        | —                      | —                    | —                      | —                        | —                      | —                    | 0.0                    | LATVIA                                  |
| MAROK                                     | 0.3                      | 0.1                    | 0.1                  | 0.2                    | 0.2                      | 0.1                    | 0.1                  | 0.1                    | MOROCCO                                 |
| MOLDAVI                                   | 0.4                      | 4.1                    | 0.0                  | 0.3                    | 2.5                      | 1.6                    | 1.2                  | 0.8                    | MOLDOVA                                 |
| MALTË                                     | —                        | —                      | —                    | —                      | —                        | —                      | —                    | 0.0                    | MALTA                                   |
| MALAJZI                                   | 0.1                      | 0.5                    | 0.2                  | 0.3                    | 0.4                      | 0.4                    | 0.3                  | 0.3                    | MALAYSIA                                |
| NORVEGJI                                  | 0.3                      | 0.2                    | 0.4                  | 0.5                    | 0.1                      | 0.7                    | 0.3                  | 0.4                    | NORWAY                                  |
| ZELANDË E RE                              | 0.1                      | 0.3                    | 0.1                  | 0.1                    | 0.2                      | 0.2                    | 0.3                  | 0.1                    | NEW ZELAND                              |
| POLONI                                    | 2.1                      | 2.9                    | 2.4                  | 3.3                    | 3.1                      | 4.1                    | 4.9                  | 6.1                    | POLAND                                  |
| RUSI                                      | 19.9                     | 33.5                   | 22.1                 | 18.9                   | 29.2                     | 28.8                   | 24.1                 | 24.7                   | RUSSIAN FEDERATION                      |
| ARABI SAUDITE                             | 0.2                      | 0.3                    | 0.1                  | 0.2                    | 0.1                      | 0.7                    | —                    | 0.1                    | SAUDI ARABIA                            |
| SINGAPOR                                  | 0.1                      | 0.5                    | 0.5                  | 0.3                    | 0.1                      | 2.0                    | 0.4                  | 0.2                    | SINGAPORE                               |
| SLOVAKI                                   | 0.8                      | 1.0                    | 1.9                  | 1.8                    | 0.7                      | 0.9                    | 0.8                  | 0.8                    | SLOVAKIA                                |
| SAN MARINO                                | —                        | 0.1                    | —                    | —                      | 0.1                      | 0.1                    | —                    | 0.1                    | SAN MARINO                              |
| SIRI                                      | 0.2                      | 0.2                    | 0.1                  | 0.3                    | 0.2                      | 0.3                    | 0.2                  | 0.3                    | SYRIAN ARAB REPUBLIC                    |
| TUNIZI                                    | 0.2                      | 1.2                    | 2.2                  | 1.0                    | 1.6                      | 1.6                    | 0.7                  | 0.0                    | TUNISIA                                 |
| EMIRATET E BASHKUARA ARABE                | 0.4                      | 0.3                    | 0.1                  | 0.2                    | 0.2                      | 0.3                    | 0.4                  | 0.2                    | UAE                                     |
| UKRAINE                                   | 9.6                      | 18.9                   | 24.0                 | 34.1                   | 15.1                     | 20.0                   | 19.3                 | 27.1                   | UKRAINE                                 |
| SHTETET E BASHKUARA TË AMERIKËS           | 5.4                      | 4.9                    | 4.1                  | 4.3                    | 4.6                      | 6.1                    | 3.9                  | 6.7                    | UNITED STATES                           |
| AFRIKË E JUGUT                            | —                        | —                      | —                    | —                      | 0.1                      | 0.1                    | 0.1                  | 0.1                    | SOUTH AFRICA                            |
| TË TJERA                                  | 12.7                     | 6.8                    | 5.0                  | 8.5                    | 8.3                      | 12.0                   | 11.3                 | 12.7                   | OTHERS                                  |
| TOTALI                                    | 534.0                    | 607.6                  | 535.9                | 603.4                  | 592.6                    | 679.1                  | 656.2                | 742.8                  | TOTAL                                   |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Importet sipas shteteve<br>Në milionë EUR |              |              |              |              |                |                |                |                |                |                |                | Imports by countries<br>Millions of EUR |
|---|--------------|--------------|--------------|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
|   | 1996         | 1997         | 1998         | 1999         | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           | 2006           |   |
| ANGLI                                     | 10.0         | 4.9          | 4.5          | 8.5          | 7.5            | 47.2           | 46.0           | 34.9           | 10.5           | 18.2           | 33.6           | GREAT BRITAIN                           |
| AUSTRI                                    | 8.1          | 7.6          | 10.3         | 14.7         | 15.2           | 16.4           | 26.4           | 29.2           | 20.5           | 35.9           | 29.0           | AUSTRIA                                 |
| BELGIKË                                   | 17.8         | 5.7          | 7.4          | 8.8          | 5.6            | 9.3            | 7.7            | 8.3            | 14.3           | 15.9           | 20.4           | BELGIUM                                 |
| DANIMARKË                                 | 4.1          | 3.4          | 3.8          | 4.6          | 3.9            | 2.6            | 5.4            | 6.9            | 4.2            | 4.0            | 3.6            | DENMARK                                 |
| FINLANDË                                  | 0.2          | 0.0          | 0.1          | 2.1          | 6.4            | 26.6           | 1.9            | 2.8            | 3.9            | 11.4           | 6.2            | FINLAND                                 |
| FRANCE                                    | 20.5         | 6.9          | 8.4          | 10.1         | 15.7           | 11.6           | 16.8           | 18.1           | 25.7           | 25.3           | 23.1           | FRANCE                                  |
| GJERMANI                                  | 42.9         | 22.7         | 29.2         | 44.9         | 53.7           | 66.7           | 81.7           | 96.7           | 113.8          | 112.8          | 136.2          | GERMANY                                 |
| GREQI                                     | 148.9        | 141.0        | 217.8        | 228.5        | 301.2          | 397.5          | 444.7          | 374.9          | 340.9          | 346.2          | 380.7          | GREECE                                  |
| IRLANDË                                   | 0.4          | 0.5          | 0.2          | 0.7          | 2.8            | 4.7            | 4.6            | 2.2            | 5.9            | 8.9            | 7.4            | IRELAND                                 |
| ITALI                                     | 298.7        | 243.4        | 333.8        | 305.1        | 393.9          | 463.8          | 603.1          | 588.6          | 596.6          | 610.8          | 677.3          | ITALY                                   |
| LUKSEMBURG                                | 0.3          | 0.0          | 0.0          | 0.1          | 0.2            | 0.1            | 0.2            | 0.2            | 0.6            | 0.9            | 0.8            | LUXEMBOURG                              |
| HOLLANDË                                  | 6.7          | 4.2          | 6.4          | 8.5          | 8.2            | 9.8            | 11.4           | 11.6           | 13.7           | 17.7           | 12.1           | NETHERLANDS                             |
| PORTUGALI                                 | 0.0          | 0.0          | 0.0          | 0.2          | 0.4            | 0.1            | 0.8            | 0.3            | 1.3            | 2.1            | 1.8            | PORTUGAL                                |
| SPANJË                                    | 0.6          | 3.5          | 6.8          | 12.1         | 11.0           | 15.3           | 22.7           | 29.3           | 27.7           | 35.7           | 41.3           | SPAIN                                   |
| SUEDI                                     | 2.7          | 1.5          | 0.2          | 2.3          | 0.5            | 10.1           | 4.8            | 5.3            | 10.9           | 12.3           | 12.0           | SWEDEN                                  |
| BULLGARI                                  | 28.1         | 15.1         | 20.3         | 23.1         | 26.5           | 29.7           | 34.6           | 44.2           | 36.9           | 59.2           | 66.3           | BULGARIA                                |
| BOSNJE HERCEGOVINË                        | 0.0          | 0.0          | 0.1          | 0.0          | 0.1            | 0.1            | 0.9            | 1.2            | 0.9            | 2.7            | 6.6            | BOSNIA-HERZEGOVINA                      |
| KROACI                                    | 10.2         | 2.2          | 4.5          | 7.1          | 12.4           | 18.6           | 38.7           | 26.3           | 23.8           | 25.0           | 34.6           | CROATIA                                 |
| SERBI & MALI I ZI                         | 5.2          | 1.2          | 1.0          | 0.6          | 10.1           | 8.9            | 15.6           | 10.4           | 10.7           | 13.2           | 21.6           | SERBIA & MONTENEGRO                     |
| MAQEDONI                                  | 15.4         | 11.0         | 10.4         | 15.0         | 23.9           | 18.1           | 21.8           | 15.4           | 19.1           | 25.8           | 38.9           | MACEDONIA                               |
| RUMANI                                    | 17.7         | 1.6          | 3.1          | 5.5          | 6.2            | 13.4           | 16.0           | 13.9           | 8.0            | 15.3           | 41.9           | ROMANIA                                 |
| SLLOVENI                                  | 8.6          | 6.6          | 13.0         | 14.5         | 20.2           | 28.3           | 25.0           | 26.5           | 14.3           | 15.2           | 19.0           | SLOVENIA                                |
| TURQI                                     | 31.3         | 23.9         | 25.7         | 44.8         | 58.7           | 85.0           | 106.2          | 115.7          | 130.1          | 155.3          | 182.4          | TURKEY                                  |
| KANADA                                    | 0.2          | 0.6          | 0.6          | 1.9          | 1.1            | 0.2            | 0.9            | 3.6            | 3.2            | 4.1            | 4.2            | CANADA                                  |
| ZVICËR                                    | 14.9         | 8.5          | 9.9          | 10.2         | 13.2           | 12.0           | 19.5           | 13.4           | 45.8           | 20.1           | 26.3           | SWITZERLAND                             |
| AUSTRALI                                  | 0.0          | 0.4          | 0.1          | 0.1          | 0.2            | 0.1            | 0.2            | 0.5            | 0.4            | 0.7            | 1.0            | AUSTRALIA                               |
| KINË                                      | 1.1          | 0.6          | 1.7          | 1.9          | 5.5            | 5.5            | 12.2           | 53.4           | 81.9           | 139.8          | 144.8          | CHINA                                   |
| BRAZIL                                    | 4.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.6            | 1.6            | 10.2           | 25.8           | 18.8           | 24.2           | BRAZIL                                  |
| QIPRO                                     | 2.1          | 2.0          | 2.8          | 1.2          | 3.1            | 4.0            | 4.5            | 4.4            | 2.4            | 3.4            | 4.1            | CYPRUS                                  |
| REPUBLIKA ÇEKE                            | 3.6          | 1.7          | 2.2          | 2.0          | 3.9            | 2.1            | 2.7            | 11.5           | 16.6           | 20.7           | 25.9           | CZECH REPUBLIC                          |
| ALGERI                                    | 0.0          | 0.2          | 0.0          | 0.2          | 0.0            | 0.2            | 0.3            | 0.2            | 0.0            | 0.1            | 2.6            | ALGERIA                                 |
| EKUADOR                                   | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 3.6            | 6.8            | 5.5            | 6.4            | 7.7            | ECUADOR                                 |
| ESTONI                                    | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.2            | 0.0            | ESTONIA                                 |
| EGJIPT                                    | 6.1          | 1.1          | 6.0          | 4.1          | 1.7            | 3.4            | 3.9            | 9.9            | 7.1            | 9.1            | 14.9           | EGYPT                                   |
| ETIOPI                                    | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.1            | ETIOPIA                                 |
| GJEOGJI                                   | 0.0          | 0.0          | 0.0          | 0.1          | 0.2            | 0.0            | 0.8            | 0.0            | 3.4            | 7.3            | 6.1            | GEORGIA                                 |
| GIBRALTAR                                 | 0.0          | 0.0          | 0.0          | 0.1          | 0.0            | 0.0            | 0.0            | 0.0            | 0.1            | 0.0            | 0.0            | GIBRALTAR                               |
| HONG KONG                                 | 0.0          | 0.2          | 0.0          | 0.1          | 0.5            | 0.3            | 0.7            | 0.6            | 0.4            | 1.0            | 2.8            | HONG KONG                               |
| HAITI                                     | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | HAITI                                   |
| HUNGARI                                   | 5.7          | 5.5          | 8.2          | 7.5          | 8.6            | 9.1            | 12.5           | 11.6           | 13.0           | 15.7           | 19.3           | HUNGARY                                 |
| INDONEZI                                  | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.0            | 0.3            | 1.3            | 1.2            | 1.7            | INDONESIA                               |
| INDI                                      | 2.6          | 0.1          | 0.3          | 0.5          | 0.6            | 2.1            | 1.1            | 3.9            | 5.0            | 8.1            | 5.6            | INDIA                                   |
| IRAN                                      | 0.4          | 0.0          | 0.0          | 0.1          | 0.4            | 0.4            | 0.8            | 2.1            | 1.3            | 1.5            | 1.1            | IRAN                                    |
| IZRAEL                                    | 0.1          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.4            | 0.3            | 3.7            | 4.3            | 1.3            | ISRAEL                                  |
| JORDANI                                   | 0.1          | 0.0          | 0.0          | 0.0          | 0.1            | 0.1            | 0.0            | 0.0            | 0.1            | 0.2            | 0.3            | JORDAN                                  |
| JAPONI                                    | 0.5          | 0.2          | 0.2          | 0.4          | 1.9            | 2.7            | 1.4            | 5.2            | 8.5            | 8.8            | 9.7            | JAPAN                                   |
| KOREA E JUGUT                             | 0.0          | 0.0          | 0.4          | 0.2          | 0.9            | 0.7            | 1.9            | 3.9            | 5.8            | 9.9            | 26.4           | SOUTH KOREA                             |
| KOLUMBI                                   | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.3            | 0.0            | 0.4            | 1.7            | 0.3            | COLOMBIA                                |
| KUVAIT                                    | 0.1          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | KUWAIT                                  |
| LIBAN                                     | 0.2          | 0.3          | 0.0          | 0.2          | 0.2            | 0.0            | 5.5            | 9.1            | 0.0            | 1.2            | 0.1            | LEBANON                                 |
| LIHTENSHTEIN                              | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.1            | LIECHTENSTEIN                           |
| LITUANI                                   | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.1            | 0.0            | LITHUANIA                               |
| LETONI                                    | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.0            | 0.5            | 0.0            | 0.0            | 0.0            | LATVIA                                  |
| MAROK                                     | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.5            | 0.5            | MOROCCO                                 |
| MOLDAVI                                   | 0.3          | 0.3          | 0.6          | 0.5          | 0.0            | 0.6            | 0.3            | 0.6            | 2.6            | 4.7            | 4.4            | MOLDOVA                                 |
| MALTE                                     | 0.4          | 0.4          | 1.0          | 1.1          | 1.9            | 1.0            | 0.9            | 0.2            | 0.1            | 0.0            | 0.0            | MALTA                                   |
| MALAJZI                                   | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 2.3            | 0.1            | 0.2            | 1.1            | 1.5            | 1.3            | MALAYSIA                                |
| NORVEGJI                                  | 0.3          | 0.2          | 0.2          | 0.1          | 2.7            | 4.0            | 0.5            | 0.3            | 0.5            | 0.7            | 1.7            | NORWAY                                  |
| ZELANDË E RE                              | 0.0          | 0.1          | 0.0          | 0.4          | 0.1            | 0.0            | 0.0            | 0.2            | 0.2            | 0.4            | 0.6            | NEW ZELAND                              |
| POLONI                                    | 0.7          | 0.3          | 0.3          | 0.5          | 0.8            | 0.5            | 0.7            | 3.9            | 5.4            | 9.5            | 12.9           | POLAND                                  |
| RUSI                                      | 1.7          | 0.4          | 5.8          | 3.1          | 16.9           | 16.7           | 40.2           | 49.0           | 52.1           | 85.3           | 99.0           | RUSSIAN FEDERATION                      |
| ARABI SAUDITE                             | 0.0          | 0.0          | 0.2          | 0.2          | 0.9            | 0.7            | 1.3            | 2.0            | 0.4            | 0.6            | 1.1            | SAUDI ARABIA                            |
| SINGAPOR                                  | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.3            | 1.1            | 1.7            | 2.1            | 2.9            | SINGAPORE                               |
| SLLOVAKI                                  | 0.0          | 0.0          | 0.0          | 0.0          | 0.1            | 0.5            | 2.7            | 1.0            | 2.6            | 3.9            | 5.3            | SLOVAKIA                                |
| SAN MARINO                                | 0.0          | 0.0          | 0.0          | 0.1          | 0.3            | 0.3            | 0.2            | 0.1            | 0.1            | 0.2            | 0.1            | SAN MARINO                              |
| SIRI                                      | 0.3          | 0.2          | 0.1          | 0.4          | 2.5            | 1.0            | 0.2            | 0.3            | 0.7            | 1.2            | 0.9            | SYRIAN ARAB REPUBLIC                    |
| TUNIZI                                    | 0.0          | 0.2          | 0.1          | 0.7          | 0.4            | 2.0            | 3.2            | 2.5            | 1.8            | 2.8            | 6.4            | TUNISIA                                 |
| EMIRATET E BASHKUARA ARABE                | 0.0          | 0.0          | 0.0          | 1.9          | 1.3            | 0.5            | 2.1            | 0.6            | 1.2            | 1.0            | 0.8            | UAE                                     |
| UKRAINE                                   | 2.7          | 2.1          | 4.9          | 5.4          | 2.7            | 13.8           | 17.3           | 43.9           | 45.8           | 60.3           | 93.2           | UKRAINE                                 |
| SHTETET E BASHKUARA TË AMERIKËS           | 12.1         | 1.1          | 2.8          | 5.8          | 11.9           | 7.7            | 13.1           | 14.2           | 26.8           | 21.4           | 19.2           | UNITED STATES                           |
| AFRIKË E JUGUT                            | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            | 0.0            | 0.6            | 0.3            | 0.1            | 0.0            | 0.1            |   |
| TË TJERA                                  | 1.2          | 0.2          | 1.6          | 1.0          | 7.6            | 11.4           | 3.6            | 16.6           | 21.6           | 34.1           | 33.7           | SOUTH AFRICA<br>OTHERS                  |
| <b>TOTALI</b>                             | <b>740.1</b> | <b>533.4</b> | <b>757.5</b> | <b>813.6</b> | <b>1,076.6</b> | <b>1,390.2</b> | <b>1,701.9</b> | <b>1,752.6</b> | <b>1,830.5</b> | <b>2,083.9</b> | <b>2,410.9</b> | <b>TOTAL</b>                            |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Eksporti sipas SITC<br>Në milionë Usd | Q III 2005                   | Q IV 2005    | Q I 2006     | Q II 2006    | Q III 2006   | Q IV 2006    | Q I 2007     | Q II 2007    | Exports by SITC classification<br>Millions of USD |
|---------------------------------------|------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
|                                       | T III 2005                   | T IV 2005    | T I 2006     | T II 2006    | T III 2006   | T IV 2006    | T I 2007     | T II 2007    |   |
|                                       | Ushqime dhe kafshë të gjalla | 6.8          | 6.4          | 5.8          | 9.7          | 8.0          | 10.2         | 7.9          |   |
| Pije dhe duhan                        | 4.1                          | 1.4          | 0.6          | 4.8          | 3.5          | 1.7          | 2.8          | 5.9          | Beverages & tobacco                               |
| Materiale të papërpunuara             | 10.3                         | 7.3          | 7.8          | 11.8         | 9.8          | 14.7         | 19.4         | 25.5         | Raw materials , minerals                          |
| Lëndë djegëse                         | 8.8                          | 3.3          | 7.5          | 5.9          | 11.4         | 9.5          | 14.0         | 16.0         | Fuels and lubricants                              |
| Yndyrna bimore dhe shtazore           | 0.1                          | –            | 0.2          | 0.2          | 0.2          | 0.1          | 0.1          | 0.3          | Animal and vegetable oils & fats                  |
| Produkte kimike                       | 1.9                          | 1.3          | 2.1          | 1.9          | 2.0          | 1.8          | 2.1          | 2.7          | Chemicals   |
| Mallra të përpunuar                   | 36.9                         | 33.3         | 39.4         | 49.5         | 39.8         | 49.1         | 53.5         | 65.3         | Manufactures                                      |
| Makineri dhe pajisje                  | 4.8                          | 8.2          | 6.7          | 8.2          | 7.3          | 8.6          | 8.8          | 11.6         | Machinery and equipment                           |
| Mallra të tjerë të përpunuar          | 89.3                         | 95.3         | 103.9        | 116.4        | 113.0        | 120.0        | 129.8        | 141.9        | Miscellaneous manufactures                        |
| Mallra të paklasifikuar diku tjetër   | –                            | –            | –            | –            | –            | –            | –            | –            | Other & unclassified                              |
| <b>Totali</b>                         | <b>162.9</b>                 | <b>156.5</b> | <b>173.9</b> | <b>208.3</b> | <b>195.0</b> | <b>215.6</b> | <b>238.3</b> | <b>278.1</b> | <b>Total</b>                                      |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Eksporti sipas SITC<br>Në milionë Usd |              |              |              |              |              |              |              |              |              |              |              | Exports by SITC classification<br>Millions of USD |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
|                                       | 1996         | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003         | 2004         | 2005         | 2006         |   |
| Ushqime dhe kafshë të gjalla          | 9.5          | 9.0          | 10.0         | 10.7         | 8.9          | 11.2         | 5.2          | 18.9         | 24.8         | 25.4         | 33.7         | Food and live animals                             |
| Pije dhe duhan                        | 8.8          | 6.5          | 10.0         | 7.7          | 8.1          | 6.6          | 6.2          | 5.8          | 9.4          | 11.9         | 10.6         | Beverages & tobacco                               |
| Materiale të papërpunuara             | 30.7         | 18.2         | 34.1         | 20.1         | 13.2         | 11.6         | 13.3         | 19.4         | 23.0         | 31.8         | 44.0         | Raw materials , minerals                          |
| Lëndë djegëse                         | 6.3          | 3.3          | 2.5          | 7.6          | 4.9          | 4.4          | 7.0          | 4.9          | 16.2         | 19.0         | 34.3         | Fuels and lubricants                              |
| Yndyrna bimore dhe shtazore           | 4.8          | -            | 0.5          | 0.4          | 0.1          | -            | -            | 0.5          | 0.4          | 0.3          | 0.6          | Animal and vegetable oils & fats                  |
| Produkte kimike                       | 3.7          | 1.6          | 1.7          | 1.8          | 2.2          | 3.8          | 2.2          | 2.9          | 3.5          | 5.9          | 7.8          | Chemicals   |
| Mallra të përpunuar                   | 45.2         | 30.1         | 25.5         | 32.9         | 40.6         | 54.6         | 57.6         | 77.6         | 120.7        | 141.5        | 177.8        | Manufactures                                      |
| Makineri dhe pajisje                  | 3.9          | 8.0          | 5.5          | 17.3         | 4.1          | 8.0          | 9.3          | 15.9         | 23.8         | 27.5         | 30.8         | Machinery and equipment                           |
| Mallra të tjerë të përpunuar          | 111.7        | 69.1         | 118.2        | 175.9        | 173.2        | 204.4        | 229.4        | 301.5        | 381.7        | 395.6        | 453.3        | Miscellaneous manufactures                        |
| Mallra të paklasifikuar diku tjetër   | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | Other & unclassified                              |
| <b>Totali</b>                         | <b>224.5</b> | <b>145.9</b> | <b>208.0</b> | <b>274.4</b> | <b>255.4</b> | <b>304.6</b> | <b>330.3</b> | <b>447.2</b> | <b>603.3</b> | <b>658.7</b> | <b>792.8</b> | <b>Total</b>                                      |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Eksporti sipas SITC<br>Në milionë EUR |              |              |              |              |              |              |              |              | Exports by SITC classification   |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------------------------|
|                                       | Q III 2005   | Q IV 2005    | Q I 2006     | Q II 2006    | Q III 2006   | Q IV 2006    | Q I 2007     | Q II 2007    | Millions of EUR                  |
|                                       | T III 2005   | T IV 2005    | T I 2006     | T II 2006    | T III 2006   | T IV 2006    | T I 2007     | T II 2007    |                                  |
| Ushqime dhe kafshë të gjalla          | 5.6          | 5.4          | 4.8          | 7.7          | 6.3          | 8.0          | 6.0          | 6.7          | Food and live animals            |
| Pije dhe duhan                        | 3.3          | 1.2          | 0.5          | 3.8          | 2.8          | 1.3          | 2.1          | 4.4          | Beverages & tobacco              |
| Materiale të papërpunuara             | 8.4          | 6.2          | 6.5          | 9.4          | 7.7          | 11.3         | 14.8         | 18.9         | Raw materials , minerals         |
| Lëndë djegëse                         | 7.2          | 2.7          | 6.2          | 4.7          | 9.0          | 7.4          | 10.6         | 11.9         | Fuels and lubricants             |
| Yndyrna bimore dhe shtazore           | 0.1          | 0.0          | 0.1          | 0.1          | 0.1          | 0.1          | 0.1          | 0.2          | Animal and vegetable oils & fats |
| Produkte kimike                       | 1.5          | 1.1          | 1.7          | 1.5          | 1.6          | 1.4          | 1.6          | 2.0          | Chemicals                        |
| Mallra të përpunuar                   | 30.3         | 28.0         | 32.8         | 39.4         | 31.2         | 38.1         | 40.8         | 48.5         | Manufactures                     |
| Makineri dhe pajisje                  | 3.9          | 6.9          | 5.6          | 6.5          | 5.8          | 6.7          | 6.7          | 8.6          | Machinery and equipment          |
| Mallra të tjerë të përpunuar          | 73.3         | 80.1         | 86.3         | 92.6         | 88.8         | 93.1         | 99.1         | 105.3        | Miscellaneous manufactures       |
| Mallra të paklasifikuar diku tjetër   | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | Other & unclassified             |
| <b>Totali</b>                         | <b>133.7</b> | <b>131.7</b> | <b>144.5</b> | <b>165.7</b> | <b>153.2</b> | <b>167.3</b> | <b>182.0</b> | <b>206.5</b> | <b>Total</b>                     |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Eksporti sipas SITC<br>Në milionë EUR |              |              |              |              |              |              |              |              |              |              |              | Exports by SITC classification<br>Millions of EUR |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
|                                       | 1996         | 1997         | 1998         | 1999         | 2000         | 2001         | 2002         | 2003         | 2004         | 2005         | 2006         |   |
| Ushqime dhe kafshë të gjalla          | 7.6          | 8.0          | 8.8          | 10.1         | 9.8          | 12.5         | 5.4          | 16.6         | 19.8         | 20.4         | 26.8         | Food and live animals                             |
| Pije dhe duhan                        | 7.1          | 5.8          | 8.9          | 7.3          | 8.9          | 7.4          | 6.4          | 5.1          | 7.6          | 9.6          | 8.3          | Beverages & tobacco                               |
| Materiale të papërpunuara             | 24.6         | 16.2         | 30.0         | 18.6         | 14.3         | 12.9         | 14.0         | 17.0         | 18.5         | 25.6         | 34.8         | Raw materials , minerals                          |
| Lëndë djegëse                         | 5.1          | 2.8          | 2.2          | 7.2          | 5.3          | 4.9          | 7.4          | 4.4          | 13.2         | 15.4         | 27.3         | Fuels and lubricants                              |
| Yndyrna bimore dhe shtazore           | 3.9          | 0.0          | 0.4          | 0.4          | 0.1          | 0.0          | 0.0          | 0.4          | 0.3          | 0.2          | 0.4          | Animal and vegetable oils & fats                  |
| Produkte kimike                       | 2.9          | 1.4          | 1.5          | 1.7          | 2.4          | 4.2          | 2.4          | 2.6          | 2.8          | 4.8          | 6.2          | Chemicals   |
| Mallra të përpunuar                   | 36.5         | 26.7         | 22.6         | 31.0         | 44.2         | 61.0         | 60.9         | 68.6         | 97.3         | 114.3        | 141.5        | Manufactures                                      |
| Makineri dhe pajisje                  | 3.2          | 7.2          | 4.8          | 16.4         | 4.5          | 9.0          | 9.9          | 14.0         | 19.1         | 22.2         | 24.5         | Machinery and equipment                           |
| Mallra të tjerë të përpunuar          | 89.8         | 61.0         | 104.7        | 165.0        | 187.7        | 228.0        | 242.2        | 267.4        | 307.0        | 317.7        | 360.9        | Mischellaneous manufactures                       |
| Mallra të paklasifikuar diku tjetër   | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | Other & unclassified                              |
| <b>Totali</b>                         | <b>180.6</b> | <b>129.1</b> | <b>184.0</b> | <b>257.6</b> | <b>277.1</b> | <b>339.8</b> | <b>348.5</b> | <b>396.1</b> | <b>485.6</b> | <b>530.2</b> | <b>630.7</b> | <b>Total</b>                                      |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Importi sipas SITC<br>Në milionë Usd | Q III 2005                   | Q IV 2005    | Q I 2006     | Q II 2006    | Q III 2006   | Q IV 2006    | Q I 2007     | Q II 2007      | Imports by SITC classification<br>Millions of USD |
|--------------------------------------|------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|---|
|                                      | T III 2005                   | T IV 2005    | T I 2006     | T II 2006    | T III 2006   | T IV 2006    | T I 2007     | T II 2007      |   |
|                                      | Ushqime dhe kafshë të gjalla | 83.2         | 86.4         | 86.5         | 97.0         | 105.2        | 114.9        | 108.8          |   |
| Pije dhe duhan                       | 24.8                         | 20.5         | 17.4         | 34.7         | 26.4         | 19.0         | 19.7         | 31.7           | Beverages & tobacco                               |
| Materiale të papërpunuara            | 25.9                         | 25.1         | 21.3         | 26.8         | 30.6         | 29.9         | 20.6         | 25.8           | Raw materials , minerals                          |
| Lëndë djegëse                        | 56.1                         | 82.4         | 84.0         | 59.0         | 83.5         | 94.1         | 128.8        | 131.7          | Fuels and lubricants                              |
| Yndyrna bimore dhe shtazore          | 6.5                          | 10.6         | 11.4         | 8.7          | 8.9          | 10.6         | 9.4          | 10.8           | Animal and vegetable oils & fats                  |
| Produkte kimike                      | 66.5                         | 65.3         | 62.3         | 78.1         | 84.6         | 93.0         | 80.3         | 101.7          | Chemicals   |
| Mallra të përpunuar                  | 157.5                        | 183.1        | 154.4        | 207.2        | 189.7        | 227.0        | 220.6        | 273.5          | Manufactures                                      |
| Makineri dhe pajisje                 | 158.9                        | 154.5        | 137.6        | 156.7        | 140.8        | 174.4        | 177.7        | 208.1          | Machinery and equipment                           |
| Mallra të tjerë të përpunuar         | 72.2                         | 94.6         | 69.8         | 90.5         | 85.1         | 113.5        | 93.8         | 107.1          | Mischellaneous manufactures                       |
| Mallra të paklasifikuar diku tjetër  | –                            | –            | –            | –            | –            | –            | –            | –              | Other & unclassified                              |
| <b>Totali</b>                        | <b>651.6</b>                 | <b>722.4</b> | <b>644.6</b> | <b>758.7</b> | <b>754.8</b> | <b>876.4</b> | <b>859.7</b> | <b>1,011.6</b> | <b>Total</b>                                      |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.



| Importi sipas SITC<br>Në milionë Usd |              |              |              |              |                |                |                |                |                |                |                | Imports by SITC classification<br>Millions of USD |
|--------------------------------------|--------------|--------------|--------------|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
|                                      | 1996         | 1997         | 1998         | 1999         | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           | 2006           |   |
| Ushqime dhe kafshë të gjalla         | 271.8        | 145.6        | 174.6        | 177.1        | 168.7          | 186.1          | 218.4          | 268.1          | 331.3          | 338.8          | 403.6          | Food and live animals                             |
| Pije dhe duhan                       | 21.0         | 7.1          | 17.1         | 34.9         | 41.8           | 48.5           | 56.6           | 68.8           | 76.1           | 80.0           | 97.6           | Beverages & tobacco                               |
| Materiale të papërpunuara            | 28.5         | 30.5         | 40.8         | 38.6         | 48.3           | 51.7           | 58.1           | 63.7           | 73.0           | 94.0           | 108.5          | Raw materials , minerals                          |
| Lëndë djegëse                        | 22.0         | 19.8         | 31.0         | 44.4         | 97.8           | 134.5          | 136.2          | 158.9          | 176.6          | 223.9          | 320.5          | Fuels and lubricants                              |
| Yndyrna bimore dhe shtazore          | 24.2         | 19.7         | 26.7         | 17.4         | 18.1           | 19.8           | 20.8           | 29.0           | 33.0           | 35.4           | 39.5           | Animal and vegetable oils & fats                  |
| Produkte kimike                      | 59.7         | 50.6         | 72.9         | 68.2         | 82.8           | 101.5          | 122.2          | 159.7          | 207.1          | 250.0          | 318.0          | Chemicals   |
| Mallra të përpunuar                  | 151.9        | 133.0        | 175.9        | 209.0        | 229.7          | 287.0          | 338.5          | 440.9          | 531.8          | 631.0          | 778.3          | Manufactures                                      |
| Makineri dhe pajisje                 | 201.0        | 131.8        | 123.8        | 173.6        | 227.5          | 314.0          | 321.3          | 403.4          | 538.4          | 606.0          | 609.6          | Machinery and equipment                           |
| Mallra të tjerë të përpunuar         | 122.8        | 88.8         | 116.6        | 127.8        | 150.9          | 181.8          | 215.2          | 264.7          | 312.6          | 322.2          | 358.9          | Mischellaneous manufactures                       |
| Mallra të paklasifikuar diku tjetër  | -            | -            | -            | -            | -              | -              | -              | -              | -              | -              | -              | Other & unclassified                              |
| <b>Totali</b>                        | <b>902.8</b> | <b>627.0</b> | <b>779.4</b> | <b>891.1</b> | <b>1,065.6</b> | <b>1,324.9</b> | <b>1,487.3</b> | <b>1,857.2</b> | <b>2,280.0</b> | <b>2,581.3</b> | <b>3,034.5</b> | <b>Total</b>                                      |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Importi sipas SITC<br>Në milionë EUR |              |              |              |              |              |              |              |              | Imports by SITC classification<br>Millions of EUR |
|--------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
|                                      | Q III 2005   | Q IV 2005    | Q I 2006     | Q II 2006    | Q III 2006   | Q IV 2006    | Q I 2007     | Q II 2007    |   |
|                                      | T III 2005   | T IV 2005    | T I 2006     | T II 2006    | T III 2006   | T IV 2006    | T I 2007     | T II 2007    |   |
| Ushqime dhe kafshë të gjalla         | 68.1         | 72.7         | 71.9         | 77.4         | 82.5         | 89.1         | 83.0         | 84.6         | Food and live animals                             |
| Pije dhe duhan                       | 20.4         | 17.3         | 14.5         | 27.5         | 20.7         | 14.6         | 15.0         | 22.2         | Beverages & tobacco                               |
| Materiale të papërpunuara            | 21.2         | 21.1         | 17.7         | 21.3         | 24.0         | 23.2         | 15.8         | 19.7         | Raw materials , minerals                          |
| Lëndë djegëse                        | 45.9         | 69.3         | 69.8         | 46.8         | 65.5         | 72.9         | 98.2         | 95.0         | Fuels and lubricants                              |
| Yndyrna bimore dhe shtazore          | 5.3          | 8.9          | 9.4          | 6.9          | 7.0          | 8.2          | 7.2          | 6.6          | Animal and vegetable oils & fats                  |
| Produkte kimike                      | 54.6         | 54.9         | 51.8         | 62.1         | 66.4         | 72.1         | 61.3         | 75.7         | Chemicals   |
| Mallra të përpunuar                  | 129.1        | 154.1        | 128.4        | 164.9        | 149.0        | 176.0        | 168.5        | 207.1        | Manufactures                                      |
| Makineri dhe pajisje                 | 130.2        | 129.9        | 114.4        | 124.6        | 110.6        | 135.1        | 135.7        | 152.6        | Machinery and equipment                           |
| Mallra të tjerë të përpunuar         | 59.2         | 79.6         | 58.0         | 71.9         | 66.9         | 88.0         | 71.6         | 79.2         | Miscellaneous manufactures                        |
| Mallra të paklasifikuar diku tjetër  | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | Other & unclassified                              |
| <b>Totali</b>                        | <b>534.0</b> | <b>607.6</b> | <b>535.9</b> | <b>603.3</b> | <b>592.6</b> | <b>679.1</b> | <b>656.2</b> | <b>742.8</b> | <b>Total</b>                                      |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Importi sipas SITC<br>Në milionë EUR |            |            |            |            |              |              |              |              |              |              |              | Imports by SITC classification<br>Millions of EUR |
|--------------------------------------|------------|------------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
|                                      | 1996       | 1997       | 1998       | 1999       | 2000         | 2001         | 2002         | 2003         | 2004         | 2005         | 2006         |   |
| Ushqime dhe kafshë të gjalla         | 218        | 129        | 155        | 167        | 183          | 207          | 231          | 237          | 266          | 272          | 321          | Food and live animals                             |
| Pije dhe duhan                       | 17         | 6          | 15         | 33         | 45           | 54           | 60           | 61           | 62           | 65           | 77           | Beverages & tobacco                               |
| Materiale të papërpunuara            | 23         | 27         | 36         | 36         | 53           | 58           | 61           | 56           | 59           | 76           | 86           | Raw materials , minerals                          |
| Lëndë djegëse                        | 18         | 18         | 28         | 42         | 108          | 149          | 144          | 142          | 141          | 182          | 255          | Fuels and lubricants                              |
| Yndyrna bimore dhe shtazore          | 19         | 17         | 23         | 16         | 20           | 22           | 22           | 26           | 27           | 28           | 32           | Animal and vegetable oils & fats                  |
| Produkte kimike                      | 48         | 45         | 65         | 64         | 90           | 114          | 129          | 141          | 167          | 202          | 252          | Chemicals   |
| Mallra të përpunuar                  | 122        | 118        | 156        | 197        | 251          | 321          | 356          | 389          | 427          | 510          | 618          | Manufactures                                      |
| Makineri dhe pajisje                 | 162        | 117        | 110        | 164        | 249          | 351          | 338          | 357          | 431          | 489          | 485          | Machinery and equipment                           |
| Mallra të tjerë të përpunuar         | 99         | 78         | 103        | 120        | 165          | 203          | 227          | 234          | 251          | 260          | 285          | Miscellaneous manufactures                        |
| Mallra të paklasifikuar diku tjetër  | –          | –          | –          | –          | –            | –            | –            | –            | –            | –            | –            | Other & unclassified                              |
| <b>Totali</b>                        | <b>726</b> | <b>556</b> | <b>691</b> | <b>840</b> | <b>1,163</b> | <b>1,480</b> | <b>1,569</b> | <b>1,642</b> | <b>1,831</b> | <b>2,084</b> | <b>2,411</b> | <b>Total</b>                                      |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Mbiqëqyrja bankare<br>AKTIVET (në milionë lekë)<br>Struktura për sistemin bankar         | Q III 2005       | Q IV 2005        | Q I 2006         | Q II 2006        | Q III 2006       | Q IV 2006        | Q I 2007         | Q II 2007        | Banking Supervision<br>ASSETS (millions of Lek)<br>Composition for banking system |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---|
|  | T III 2005       | T IV 2005        | T I 2006         | T II 2006        | T III 2006       | T IV 2006        | T I 2007         | T II 2007        |   |
| <b>1 TOTALI I AKTIVEVE</b>   | <b>492,823.6</b> | <b>496,561.5</b> | <b>521,428.8</b> | <b>543,512.5</b> | <b>567,743.8</b> | <b>624,279.3</b> | <b>648,339.6</b> | <b>667,050.3</b> | <b>TOTAL OF ASSETS</b>  |
| 1.1 VEPRIME ME THESARIN DHE NDERBANKARE  | 309,216.1        | 292,217.3        | 302,145.8        | 300,430.8        | 305,042.6        | 316,086.0        | 312,050.4        | 300,705.8        | TREASURY AND INTERBANK TRANSACTIONS   |
| 111 Mjete monetare   | 10,418.8         | 10,333.8         | 10,003.8         | 11,110.5         | 12,118.3         | 13,827.1         | 12,815.1         | 12,451.0         | Cash in hand  |
| 112 Marrëdhënie me Bankën Qendrore   | 48,288.1         | 46,128.4         | 45,387.6         | 49,327.3         | 54,163.2         | 55,378.5         | 54,761.7         | 56,221.6         | Transactions with the Central Bank  |
| 1121 Rezerva të detyruara në Bankën Qendrore   | 41,202.7         | 41,662.4         | 42,877.3         | 44,265.3         | 46,418.7         | 48,395.1         | 51,853.7         | 52,268.5         | Required reserve of Central Bank  |
| 1122 Të tjera  | 7,085.4          | 4,466.0          | 2,510.4          | 5,062.0          | 7,744.4          | 6,983.4          | 2,908.0          | 3,953.1          | Other   |
| 113 Bono thesari dhe bono të tjera të pranueshme për rifinancim nga BQ                   | 178,677.4        | 175,380.4        | 178,107.8        | 172,850.0        | 159,598.1        | 164,281.6        | 155,769.2        | 148,374.1        | Treasury bills and other bills eligible for refinancing with CB                   |
| 1131 Bono thesari  | 178,677.4        | 175,380.4        | 178,107.8        | 172,700.0        | 159,598.1        | 164,281.6        | 155,769.2        | 148,374.1        | Treasury bills  |
| 1132 Bono të tjera të pranueshme për rifinancim  | -                | -                | -                | 150.0            | -                | -                | -                | -                | Other bills eligible for refinancing  |
| 1133 Fonde rezervë për zhvlerësimin e bonove të përshatshme për rifinancim me BQ         | -                | -                | -                | -                | -                | -                | -                | -                | Reserve funds for other eligible bills for refinancing with CB                    |
| 114 Marrëdhënie me bankat, institucionet e kreditit dhe institucionet e tjera financiare | 71,831.7         | 60,374.8         | 68,646.6         | 67,143.1         | 79,163.1         | 82,598.9         | 88,704.3         | 83,659.2         | Transactions with banks, credit institutions and other financial institutions     |
| 1141 Logari rrjedhëse  | 3,325.9          | 3,197.3          | 3,081.1          | 3,397.4          | 2,377.5          | 3,995.0          | 1,914.1          | 5,728.7          | Current accounts  |
| 1142 Depozita në banka, institucione krediti dhe institucione të tjera financiare        | 64,995.2         | 53,679.0         | 60,842.8         | 60,700.0         | 74,893.5         | 76,221.7         | 84,420.9         | 74,809.7         | Deposits with banks, credit institutions and other financial institutions         |
| 1143 Hua   | 2,509.4          | 2,599.1          | 3,782.0          | 2,299.2          | 1,000.3          | 1,219.4          | 1,205.3          | 1,041.5          | Loans   |
| 1144 Të tjera  | 1,001.3          | 899.4            | 940.7            | 746.4            | 891.7            | 1,162.8          | 1,164.0          | 2,079.3          | Other   |
| 113 VEPRIMET ME KLIENTET (bruto)   | 111,983.0        | 127,086.4        | 137,530.5        | 156,208.5        | 171,484.0        | 196,864.5        | 216,923.8        | 237,769.2        | OPERATIONS WITH CUSTOMERS (gross)   |
| 131 Hua dhënë sektorit privat dhe individëve   | 104,549.2        | 118,071.4        | 128,806.1        | 147,432.4        | 161,713.2        | 186,571.9        | 204,475.3        | 223,901.9        | Loans to private sector and individuals   |
| 1311 Hua afatshkurtyr  | 28,963.9         | 33,313.6         | 36,785.8         | 41,561.5         | 44,427.5         | 50,497.2         | 55,117.6         | 59,833.8         | Short-term loans  |
| 1312 Hua afatmesme   | 36,157.9         | 38,818.7         | 41,038.8         | 48,200.4         | 54,079.8         | 60,491.6         | 64,843.2         | 68,659.4         | Medium-term loans   |
| 1313 Hua afatgjatë   | 25,019.0         | 29,346.7         | 32,801.4         | 37,161.0         | 40,656.5         | 37,312.4         | 42,969.1         | 50,427.8         | Long-term loans   |
| 1314 Hua për prona të patundshme   | 14,408.5         | 16,532.5         | 18,120.8         | 20,454.2         | 22,499.6         | 38,223.2         | 41,465.5         | 44,906.2         | Real estate loans   |
| 1315 Kontrata qiraje   | -                | 59.9             | 59.1             | 55.3             | 49.8             | 47.4             | 80.0             | 74.7             | Finance lease contracts   |
| 132 Hua dhënë administratës publike  | 4.5              | -                | -                | -                | -                | -                | -                | -                | Loans to public administration  |
| 1321 Logari rrjedhëse  | 3.9              | -                | -                | -                | -                | -                | -                | -                | Current accounts  |
| 1322 Hua   | 0.6              | -                | -                | -                | -                | -                | -                | -                | Loans   |
| 1323 Logari të tjera   | -                | -                | -                | -                | -                | -                | -                | -                | Other accounts  |
| 133 Logari të tjera të klientëve   | 7,429.3          | 8,985.0          | 8,724.4          | 8,776.1          | 9,770.8          | 10,292.6         | 12,448.5         | 13,867.3         | Other customer accounts   |
| 14 VEPRIMET ME LETRAT ME VLERE   | 53,911.8         | 60,395.2         | 64,617.2         | 69,821.3         | 74,806.1         | 91,954.2         | 101,685.7        | 109,273.6        | SECURITIES TRANSACTIONS   |
| 141 Letra me vlerë me të ardhura fikse   | 53,911.8         | 60,395.2         | 64,617.2         | 69,821.3         | 74,806.1         | 91,764.8         | 101,342.0        | 109,273.6        | Fixed income securities   |
| 142 Letra me vlerë me të ardhura të ndryshueshme   | -                | -                | -                | -                | -                | 189.4            | 343.7            | -                | Variable income securities  |
| 143 Letra me vlerë të blera & shitura sipas marrëveshjeve të riblerjes                   | -                | -                | -                | -                | -                | -                | -                | -                | Securities purchased and sold under REPO  |
| 144 Kolateralit i paguar   | -                | -                | -                | -                | -                | -                | -                | -                | Paid collateral   |
| 145 Primet e marra   | -                | -                | -                | -                | -                | -                | -                | -                | Received premiums   |
| 15 FONDE REZERVE TE KRIJUARA   | -1,725.8         | -1,808.5         | -2,262.1         | -3,099.5         | -3,052.4         | -3,404.4         | -3,825.7         | -3,829.5         | PROVISIONS  |
| 151 Fonde rezervë për mbulimin e humbjeve nga huatë (kryegjēja)                          | -1,682.0         | -1,760.1         | -2,226.2         | -3,038.8         | -2,983.6         | -3,344.6         | -3,763.4         | -3,754.8         | Provisions for covering losses from loans (principal)                             |
| 152 Fonde rezervë për mbulimin e humbjeve nga huatë (interesi i përllogaritur)           | -13.9            | -21.2            | -34.5            | -43.4            | -68.7            | 59.8             | -62.3            | -74.7            | Provisions for covering losses loans (accrued interests)                          |
| 153 Fonde rezervë për investime  | -29.9            | -27.2            | -1.4             | -17.3            | -0.1             | -                | -                | -                | Investment provisions   |
| 16 MJETE TE TJERA  | 3,573.9          | 3,494.0          | 3,826.2          | 3,861.8          | 3,916.5          | 5,353.9          | 3,491.4          | 4,329.3          | OTHER ASSETS  |
| 161 Mjete të tjera   | 3,005.5          | 2,498.5          | 2,824.5          | 3,094.6          | 3,105.2          | 3,039.3          | 3,145.6          | 3,607.4          | Other assets  |
| 162 Veprime si agjent  | 24.1             | 388.1            | 0.6              | 201.5            | 60.0             | 1,331.9          | 0.3              | 0.1              | Agent transactions  |
| 163 Logari marrëdhëniesh   | 81.5             | 78.1             | 110.5            | 110.2            | 111.2            | 73.3             | 89.3             | 78.2             | Inter-office accounts   |
| 164 Logari pezull, të diferencave dhe të pozicionit                                      | 462.9            | 529.3            | 890.7            | 455.6            | 640.2            | 909.4            | 256.3            | 643.5            | Suspense and position accounts  |
| 1641 Logari pezull   | 295.6            | 402.1            | 750.8            | 222.6            | 480.1            | 895.7            | 251.7            | 625.2            | Suspense accounts   |
| 1642 Logari pozicioni  | 167.3            | 127.2            | 140.0            | 233.0            | 160.1            | 13.7             | 4.6              | 18.3             | Position accounts   |
| 165 Tatim i vlerës së shtuar   | -                | -                | -                | -                | -                | -                | -                | -                | Value added tax   |
| 17 MJETE TE QENDRUESHME  | 8,341.5          | 7,263.2          | 7,719.1          | 8,012.1          | 8,252.2          | 9,514.5          | 9,874.1          | 10,193.21        | FIXED ASSETS  |
| 171 Investime në pjesëmarrje   | 34.4             | 6.0              | 5.9              | 95.2             | 93.8             | 93.8             | 93.8             | 1.5              | Investments on participating equity   |
| 172 Filialet   | -                | -                | -                | -                | -                | -                | -                | -                | Affiliates  |
| 173 Mjete të qëndrueshme (neto)  | 8,307.1          | 7,257.2          | 7,713.2          | 7,917.0          | 8,158.4          | 9,420.7          | 9,780.3          | 10,191.7         | Fixed assets (net)  |
| 18 INTERESA TË PËRLOGARITUR  | 7,523.1          | 7,943.9          | 7,852.1          | 8,277.4          | 7,294.7          | 7,910.5          | 8,138.9          | 8,608.7          | ACCRUED INTERESTS   |
| 181 Interesa të logaritit (Klasa 1)  | 5,784.7          | 6,109.9          | 5,697.4          | 6,155.3          | 4,803.6          | 5,090.5          | 4,535.7          | 5,018.4          | Accrued interests (Class 1)   |
| 182 Interesa të logaritit (Klasa 2)  | 609.9            | 701.2            | 771.3            | 870.9            | 1,002.0          | 1,097.1          | 1,363.1          | 1,471.5          | Accrued interests (Class 2)   |
| 183 Interesa të logaritit (Klasa 3)  | 1,128.5          | 1,132.8          | 1,383.5          | 1,251.2          | 1,489.1          | 1,722.9          | 2,241.1          | 2,118.8          | Accrued interests (Class 3)   |
| A. Totali i aktiveve në valutë   | 206,806.6        | 204,009.6        | 216,244.2        | 226,132.0        | 245,727.7        | 276,109.3        | 295,574.4        | 304,948.7        | Total of assets on foreign currency   |
| B. Totali i aktiveve jorezidente   | 98,632.3         | 84,988.1         | 89,548.4         | 89,302.4         | 102,178.3        | 103,747.9        | 105,569.5        | 100,666.12       | Total of assets of non-residents  |
| <b>Teprica e kredisë neto (së bashku me interesat e llogaritit)</b>                      | <b>110,867.1</b> | <b>125,949.1</b> | <b>136,039.6</b> | <b>153,979.8</b> | <b>169,433.6</b> | <b>194,557.3</b> | <b>214,461.3</b> | <b>235,411.3</b> | <b>Stock of loans net (plus accrued interests)</b>                                |
| <b>Teprica e kredisë bruto (së bashku me interesat e llogaritit)</b>                     | <b>112,592.9</b> | <b>127,757.6</b> | <b>138,301.8</b> | <b>157,079.4</b> | <b>172,486.0</b> | <b>197,961.6</b> | <b>218,287.0</b> | <b>239,240.8</b> | <b>Stock of loans gross (plus accrued interests)</b>                              |

1/ Klasa 1 përfshin " Veprime me thesarin dhe ndërbankare".

2/ Klasa 2 përfshin " Veprime me klientët (bruto)".

3/Klasa 3 përfshin " Veprime me letra me vlerë (neto) ".

Burimi: Banka e Shqipërisë.

1/ Class 1 includes " Treasury and interbank transactions"

2/ Class 2 includes " Operations with customers ( gross) "

3/ Class 3 includes " Securities transactions (net)"

Source: Bank of Albania.

| Mbikëqyrja bankare<br>PASIVET (në milionë lekë)<br>Struktura për sistemin bankar |  | Q III 2005<br>T III 2005 | Q IV 2005<br>T IV 2005 | Q I 2006<br>T I 2006 | Q II 2006<br>T II 2006 | Q III 2006<br>T III 2006 | Q IV 2006<br>T IV 2006 | Q I 2007<br>T I 2007 | Q II 2007<br>T II 2007 | Banking supervision<br>LIABILITIES (millions of Lek)<br>Composition for banking system |
|--|--|--------------------------|------------------------|----------------------|------------------------|--------------------------|------------------------|----------------------|------------------------|--|
| <b>1</b>   | <b>TOTALI I PASIVEVE</b>                       | <b>492,823.6</b>         | <b>496,561.5</b>       | <b>521,428.8</b>     | <b>543,512.5</b>       | <b>567,743.8</b>         | <b>624,279.3</b>       | <b>648,339.6</b>     | <b>667,050.3</b>       | <b>TOTAL OF LIABILITIES</b>  |
| 11   | VEPRIME ME THESARIN DHE NDËRBANKARE            | 20,414.4                 | 20,567.0               | 25,545.6             | 32,413.7               | 24,074.2                 | 47,184.4               | 42,815.4             | 53,456.3               | TREASURY AND INTERBANK TRANSACTIONS  |
| 111  | Banka Qendrore                                 | 935.4                    | 761.1                  | 876.4                | 876.4                  | 813.7                    | 1,273.8                | 1,188.1              | 750.9                  | Central Bank   |
| 112  | Bono thesari & bono të tjera të pranueshme     | 1,000.0                  | —                      | 3,450.0              | 11,000.0               | 4,200.0                  | 8,850.0                | 2,000.0              | 7,650.0                | Treasury bills and other eligible bills  |
| 113  | Llogari rrjedhëse                              | 4,100.2                  | 3,667.9                | 4,101.9              | 2,469.8                | 2,730.1                  | 2,558.6                | 2,623.1              | 2,557.1                | Current account  |
| 114  | Depozita nga bankat, institucione financiare   | 11,407.7                 | 9,388.6                | 8,233.1              | 7,253.1                | 5,627.0                  | 8,261.4                | 9,157.5              | 17,200.4               | Deposits from banks and other financial institutions                                   |
| 115  | Hua  | 2,969.6                  | 6,746.0                | 8,879.0              | 10,825.1               | 10,700.5                 | 14,424.2               | 15,923.3             | 16,208.3               | Loans  |
| 116  | Të tjera                                       | 1.6                      | 3.5                    | 5.2                  | 8.3                    | 2.9                      | 11,816.5               | 11,923.3             | 9,089.6                | Other  |
| 12   | VEPRIME ME KLIENTËT                            | 428,741.5                | 432,960.4              | 447,197.5            | 461,031.6              | 489,693.2                | 520,281.9              | 542,672.4            | 544,947.4              | OPERATIONS WITH CUSTOMERS  |
| 121  | Administrata publike                           | 3,144.4                  | 3,377.8                | 4,365.8              | 3,773.7                | 3,900.7                  | 3,875.5                | 3,896.8              | 2,745.2                | Public administration  |
| 1211   | Llogari rrjedhëse                              | 2,581.0                  | 2,834.3                | 3,826.9              | 3,506.6                | 3,657.9                  | 3,601.0                | 3,594.7              | 2,234.0                | Current account  |
| 1212   | Depozita pa afat                               | —                        | —                      | —                    | —                      | —                        | —                      | —                    | —                      | Demand deposits  |
| 1213   | Depozita me afat                               | 287.4                    | 268.3                  | 263.3                | 40.3                   | 40.3                     | 71.5                   | 97.5                 | 358.5                  | Time deposits  |
| 1214   | Hua  | 276.0                    | 275.3                  | 275.6                | 226.8                  | 202.5                    | 203.0                  | 204.5                | 152.7                  | Loans  |
| 1215   | Të tjera                                       | —                        | —                      | —                    | —                      | —                        | —                      | —                    | —                      | Other  |
| 122  | Sektori privat                                 | 425,597.2                | 429,582.6              | 442,831.7            | 457,257.9              | 485,792.5                | 516,406.4              | 538,775.7            | 542,202.2              | Private sector   |
| 1221   | Llogari rrjedhëse                              | 61,135.6                 | 65,385.1               | 65,544.2             | 72,055.4               | 81,552.1                 | 89,357.0               | 83,811.1             | 85,845.9               | Current account  |
| 1222   | Depozita pa afat                               | 54,731.3                 | 54,505.2               | 54,666.2             | 55,425.6               | 56,911.7                 | 53,608.8               | 49,388.9             | 46,656.0               | Demand deposits  |
| 1223   | Depozita me afat                               | 301,330.1                | 300,296.8              | 313,420.0            | 319,973.0              | 337,316.6                | 360,305.5              | 392,304.3            | 398,978.9              | Time deposits  |
| 1224   | Të tjera                                       | 7,958.9                  | 8,803.8                | 8,459.0              | 8,933.2                | 9,199.0                  | 12,522.5               | 12,800.4             | 10,317.4               | Other  |
| 1225   | Certifikata depozitash                         | 441.4                    | 591.6                  | 742.2                | 870.7                  | 813.0                    | 612.6                  | 470.9                | 404.1                  | Certificate of deposits  |
| 13   | VEPRIME ME LETRAT ME VLERE                     | —                        | —                      | —                    | —                      | —                        | —                      | —                    | —                      | SECURITIES TRANSACTIONS  |
| 131  | Borxhe të përfaqësuara nga letrat me vlerë     | —                        | —                      | —                    | —                      | —                        | —                      | —                    | —                      | Debts represented by securities  |
| 132  | Letra me vlerë të blera dhe të shitura me repo | —                        | —                      | —                    | —                      | —                        | —                      | —                    | —                      | Securities sold under REPO   |
| 133  | Garanci për veprime me letrat me vlerë         | —                        | —                      | —                    | —                      | —                        | —                      | —                    | —                      | Collateral on securities transactions  |
| 134  | Prime për instrumentet financiare              | —                        | —                      | —                    | —                      | —                        | —                      | —                    | —                      | Premiums on financial instruments  |
| 14   | DETYRIME TE TJERA                              | 4,599.3                  | 2,837.6                | 7,603.0              | 5,244.4                | 5,054.4                  | 5,325.2                | 6,429.3              | 8,915.7                | OTHER LIABILITIES  |
| 141  | Detyrime të tjera                              | 2,102.6                  | 1,969.0                | 3,245.5              | 2,455.6                | 2,549.9                  | 2,571.8                | 3,111.9              | 3,139.2                | Other liabilities  |
| 142  | Veprime si agjent                              | 505.7                    | 155.1                  | 1,547.4              | 542.4                  | 1,204.4                  | 366.8                  | 1,715.3              | 1,388.4                | Agent transactions   |
| 143  | Llogari marrëdhëniesh                          | 296.7                    | 340.1                  | 2,066.4              | 970.9                  | 430.7                    | 384.6                  | 401.5                | 2,282.6                | Inter-office accounts  |
| 144  | Llogari pezulli të diferencave dhe pozicionit  | 1,694.3                  | 372.9                  | 743.6                | 1,275.6                | 869.4                    | 2,001.9                | 1,200.5              | 2,105.4                | Suspense and position accounts   |
| 1441   | Llogari diferencash                            | 1,660.6                  | 367.8                  | 731.4                | 1,243.0                | 857.4                    | 1,997.3                | 1,198.3              | 2,099.7                | Difference accounts  |
| 1442   | Llogari pozicionit                             | 33.7                     | 5.0                    | 12.3                 | 32.6                   | 12.0                     | 4.7                    | 2.2                  | 5.7                    | Position accounts  |
| 145  | Tatim i vlerës së shtuar                       | —                        | 0.5                    | 0.1                  | —                      | —                        | 0.1                    | —                    | —                      | Value added tax  |
| 15   | BURIMET E PËRHERSHME                           | 34,474.6                 | 35,577.0               | 36,551.5             | 39,890.3               | 43,925.0                 | 46,107.9               | 50,377.3             | 52,589.0               | PERMANENT REOURCES   |
| 151  | Ndihma dhe financimi publik                    | 4.5                      | 4.1                    | 3.7                  | 3.3                    | 3.0                      | 2.6                    | 2.4                  | 2.3                    | Grants and public financing  |
| 152  | Fonde rezervë specifike                        | 1,535.6                  | 1,911.7                | 2,076.8              | 2,343.5                | 2,511.5                  | 2,384.9                | 2,680.9              | 2,875.9                | Discretionary provisions   |
| 1521   | Fonde rezervë për rreziqe dhe shpenzime        | 1,409.4                  | 1,673.3                | 2,051.1              | 2,318.3                | 2,424.7                  | 2,232.0                | 2,520.8              | 2,724.2                | Provisions for risk and expenses   |
| 1522   | Fonde rezervë specifike                        | 126.1                    | 238.5                  | 25.7                 | 25.2                   | 86.8                     | 152.8                  | 160.1                | 151.7                  | Discretionary provisions   |
| 153  | Borxh i varur                                  | 641.1                    | 647.4                  | 634.6                | 1,380.7                | 1,527.0                  | 1,558.2                | 2,062.5              | 2,283.6                | Subordinated debt  |
| 154  | Kapitali i vet i aksionerëve                   | 32,293.5                 | 33,013.8               | 33,836.4             | 36,162.9               | 39,883.5                 | 42,162.2               | 45,631.5             | 47,427.3               | Shareholder's equity   |
| 1541   | Kapitali i paguar                              | 27,583.7                 | 29,420.3               | 30,658.3             | 32,216.7               | 33,637.0                 | 34,768.4               | 35,590.5             | 37,215.1               | Paid in capital  |
| 1542   | Primet e aksioneve                             | 1.8                      | 1.8                    | 1.8                  | 1.8                    | 278.6                    | 363.5                  | 705.2                | 733.1                  | Share premiums   |
| 1543   | Rezervat                                       | 2,581.4                  | 1,432.9                | 1,619.6              | 3,033.4                | 3,178.8                  | 3,309.4                | 3,489.9              | 4,055.7                | Reserves   |
| 1544   | Diferencë rivlerësimi                          | -3,981.0                 | -3,852.3               | -4,130.9             | -4,510.3               | -4,277.8                 | -4,110.5               | -4,140.1             | -5,470.2               | Difference of revaluation  |
| 1545   | Fitimet e pasqepërdara ose humbja              | 866.8                    | -184.4                 | 3,886.2              | 2,181.9                | 1,945.9                  | 1,281.0                | 7,731.4              | 5,997.6                | Retained earnings (loss)   |
| 1546   | Fitimi (humbja) i vitit në vazhdim             | 5,240.7                  | 6,195.5                | 1,801.4              | 3,239.4                | 5,121.1                  | 7,051.3                | 2,254.7              | 4,895.9                | Current year profit (loss)   |
| 16   | INTERESA TË PËRLOGARITUR                       | 4,593.8                  | 4,619.5                | 4,531.3              | 4,932.4                | 4,997.1                  | 5,379.9                | 6,045.2              | 7,141.9                | ACCRUED INTEREST   |
| 161  | Interesa të logaritur (Kodi 11)                | 32.2                     | 16.3                   | 39.2                 | 61.8                   | 83.7                     | 111.8                  | 259.5                | 201.5                  | Accrued interest (Cod 11)  |
| 162  | Interesa të logaritur (Kodi 12)                | 4,556.7                  | 4,587.6                | 4,487.0              | 4,846.6                | 4,888.7                  | 5,243.7                | 5,754.7              | 6,905.9                | Accrued interest (Cod 12)  |
| 163  | Interesa të logaritur (Kodi 13)                | —                        | —                      | —                    | —                      | —                        | —                      | —                    | 0.0                    | Accrued interest (Cod 13)  |
| 164  | Interesa të logaritur (Kodi 15)                | 4.8                      | 15.7                   | 5.2                  | 24.1                   | 24.7                     | 24.5                   | 31.1                 | 34.5                   | Accrued interest (Cod 15)  |
|  | Totali i pasiveve në valutë                    | 204,753.4                | 203,655.9              | 214,033.2            | 225,951.8              | 244,955.2                | 274,847.7              | 293,238.1            | 304,642.9              | Total of liabilities in foreign currency   |
|  | Totali i pasiveve jorezidente                  | 18,358.5                 | 18,429.8               | 19,979.8             | 23,687.7               | 23,498.7                 | 39,847.4               | 42,038.5             | 49,524.62              | Total of liabilities of non-residents  |

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Mbikëqyrja bankare<br>AKTIVET (në milionë lekë) |  | Banking Supervision<br>ASSETS (millions of Lek) |                 |                 |                 |                 |            |           |            |  |
|---|--|---|-----------------|-----------------|-----------------|-----------------|------------|-----------|------------|--|
| Struktura për grupin e dytë G2/1                |  | Q III 2005                                      | Q IV 2005       | Q I 2006        | Q II 2006       | Q III 2006      | Q IV 2006* | Q I 2007* | Q II 2007* | Composition for group G2/1   |
|   |  | T III 2005                                      | T IV 2005       | T I 2006        | T II 2006       | T III 2006      | T IV 2006* | T I 2007* | T II 2007* |  |
| <b>1</b>  | <b>TOTALI I AKTIVEVE</b>   | <b>23,274.0</b>                                 | <b>23,412.3</b> | <b>23,232.0</b> | <b>23,423.6</b> | <b>25,806.6</b> | ....       | ....      | ....       | <b>TOTAL OF ASSETS</b>   |
| 1.1   | VEPRIME ME THESARIN DHE NDERBANKARE  | 15,848.9  | 16,019.0        | 15886.6         | 16,508.9        | 18,576.0        | ....       | ....      | ....       | TREASURY AND INTERBANK TRANSACTIONS  |
| 111   | Mjete monetare   | 658.3   | 639.4           | 583.1           | 583.1           | 613.2           | ....       | ....      | ....       | Cash in hand   |
| 112   | Marrëdhënie me Bankën Qendrore   | 2,153.2   | 2,102.0         | 2,033.5         | 2,095.2         | 2,442.2         | ....       | ....      | ....       | Transactions with the Central Bank   |
| 1121  | Rezerva të detyruara në Bankën Qendrore  | 1,810.8   | 1,800.0         | 1,864.8         | 1,867.5         | 2,011.4         | ....       | ....      | ....       | Required reserve of Central Bank   |
| 1122  | Të tjera   | 342.4   | 302.0           | 168.7           | 227.7           | 430.8           | ....       | ....      | ....       | Other  |
| 113   | Bono thesari dhe bono të tjera të pranueshme për rifinancim nga BC                   | 5,026.2   | 5,622.7         | 6,199.1         | 6,495.7         | 5,996.5         | ....       | ....      | ....       | Treasury bills and other bills eligible for refinancing with CB                |
| 1131  | Bono thesari   | 5,026.2   | 5,622.7         | 6,199.1         | 6,495.7         | 5,996.5         | ....       | ....      | ....       | Treasury bills   |
| 1132  | Bono të tjera të pranueshme për rifinancim   | -   | -               | -               | -               | -               | ....       | ....      | ....       | Other bills eligible for refinancing   |
| 1133  | Fonde rezervë për zhvlerësimin e bonove të përshtatshme për rifinancim me BQ         | -   | -               | -               | -               | -               | ....       | ....      | ....       | Reserve funds for other eligible bills for refinancing with CB                 |
| 114   | Marrëdhënie me bankat, institucionet e kreditit dhe institucionet e tjera financiare | 8,011.1   | 7,654.9         | 7,071.0         | 7,336.7         | 9,524.1         | ....       | ....      | ....       | Transactions with banks, credit institutions and other financial institutions: |
| 1141  | Llogari rrjedhëse  | 311.3   | 472.5           | 495.6           | 418.1           | 316.7           | ....       | ....      | ....       | Current accounts   |
| 1142  | Depozita në banka, institucione krediti dhe institucione të tjera financiare         | 7,507.1   | 7,087.3         | 6,506.1         | 6,915.7         | 9,105.4         | ....       | ....      | ....       | Deposits with banks, credit institutions and other financial institutions      |
| 1143  | Hua  | 120.4   | -               | -               | 0.0             | 100.0           | ....       | ....      | ....       | Loans  |
| 1144  | Të tjera   | 72.4  | 95.2            | 69.3            | 3.4             | 2.0             | ....       | ....      | ....       | Other  |
| 13  | VEPRIMET ME KLIENTET (bruto)   | 6,939.4   | 6,851.3         | 6,858.1         | 7,042.8         | 6,659.0         | ....       | ....      | ....       | OPERATIONS WITH CUSTOMERS (gross)  |
| 131   | Hua dhënë sektorit privat dhe individëve   | 6,726.0   | 6,742.1         | 6,742.0         | 7,019.3         | 6,606.7         | ....       | ....      | ....       | Loans to private sector and individuals  |
| 1311  | Hua afatshkurtër   | 2,814.0   | 2,877.3         | 2,804.8         | 2,830.4         | 2,299.0         | ....       | ....      | ....       | Short-term loans   |
| 1312  | Hua afatmesme  | 2,037.2   | 1,846.7         | 1,796.0         | 1,981.4         | 2,523.8         | ....       | ....      | ....       | Medium - term loans  |
| 1313  | Hua afatgjatë  | 1,702.9   | 1,783.7         | 1,697.4         | 1,698.2         | 1,038.3         | ....       | ....      | ....       | Long - term loans  |
| 1314  | Hua për prona të patundshme  | 171.9   | 234.4           | 443.7           | 509.2           | 745.7           | ....       | ....      | ....       | Real estate loans  |
| 1315  | Kontrata qiraje  | -   | -               | -               | -               | -               | ....       | ....      | ....       | Finance lease contracts  |
| 132   | Hua dhënë administratës publike  | 0.6   | -               | -               | -               | -               | ....       | ....      | ....       | Loans to public administration   |
| 1321  | Llogari rrjedhëse  | -   | -               | -               | -               | -               | ....       | ....      | ....       | Current accounts   |
| 1322  | Hua  | 0.6   | -               | -               | -               | -               | ....       | ....      | ....       | Loans  |
| 1323  | Llogari të tjera   | -   | -               | -               | -               | -               | ....       | ....      | ....       | Other accounts   |
| 133   | Llogari të tjera të klientëve  | 212.8   | 109.2           | 116.17          | 23.5            | 52.3            | ....       | ....      | ....       | Other customer accounts  |
| 14  | VEPRIMET ME LETRAT ME VLERE  | 102.4   | 103.5           | 101.4           | 97.0            | 97.0            | ....       | ....      | ....       | SECURITIES TRANSACTIONS  |
| 141   | Letra me vlerë me të ardhura fikse   | 102.4   | 103.5           | 101.4           | 97.0            | 97.0            | ....       | ....      | ....       | Fixed income securities  |
| 142   | Letra me vlerë me të ardhura të ndryshueshme   | -   | -               | -               | -               | -               | ....       | ....      | ....       | Variable income securities   |
| 143   | Letra me vlerë të blera & shitura sipas marëveshjeve të riblerjes                    | -   | -               | -               | -               | -               | ....       | ....      | ....       | Securities purchased and sold under REPC                                       |
| 144   | Kolateralit i paguar   | -   | -               | -               | -               | -               | ....       | ....      | ....       | Paid collateral  |
| 145   | Primet e marra   | -   | -               | -               | -               | -               | ....       | ....      | ....       | Received premiums  |
| 15  | FONDE REZERVE TE KRIJUARA  | -708.6  | -562.1          | -557.7          | -1,164.1        | -741.0          | ....       | ....      | ....       | PROVISIONS   |
| 151   | Fonde rezervë për mbulimin e humbjeve nga huatë (kryegjëja)                          | -706.2  | -558.6          | -555.2          | -1,156.3        | -713.9          | ....       | ....      | ....       | Provisions for covering losses from loans (principal)                          |
| 152   | Fonde rezervë për mbulimin e humbjeve nga huatë (interesi i përlogaritur)            | -2.3  | -3.4            | -2.6            | -7.7            | -27.1           | ....       | ....      | ....       | Provisions for covering losses loans (accrued interests)                       |
| 153   | Fonde rezervë për investime  | -   | -               | -               | -               | -               | ....       | ....      | ....       | Investment provisions  |
| 16  | MJETE TE TJERA   | 400.0   | 288.2           | 295.7           | 341.6           | 398.5           | ....       | ....      | ....       | OTHER ASSETS   |
| 161   | Mjete të tjera   | 396.2   | 288.2           | 267.3           | 338.5           | 396.4           | ....       | ....      | ....       | Other assets   |
| 162   | Veprime si agjent  | -   | -               | -               | -               | -               | ....       | ....      | ....       | Agent transactions   |
| 163   | Llogari marrëdhëniesh  | 3.5   | -               | 28.2            | 2.1             | 2.0             | ....       | ....      | ....       | Inter-office accounts  |
| 164   | Llogari pezull, të diferencave dhe të pozicionit                                     | 0.4   | -               | 0.2             | 1.0             | -               | ....       | ....      | ....       | Suspense and position accounts   |
| 1641  | Llogari pezull   | 0.4   | -               | 0.2             | 1.0             | -               | ....       | ....      | ....       | Suspense accounts  |
| 1642  | Llogari pozicioni  | -   | -               | -               | -               | -               | ....       | ....      | ....       | Position accounts  |
| 165   | Tatim i vlerës së shtuar   | -   | -               | -               | -               | -               | ....       | ....      | ....       | Value added tax  |
| 17  | MJETE TE QENDRUESHME   | 402.6   | 397.8           | 381.5           | 360.2           | 499.8           | ....       | ....      | ....       | FIXED ASSETS   |
| 171   | Investime në pjesëmarrje   | 5.8   | 5.8             | 5.7             | 2.7             | 1.4             | ....       | ....      | ....       | Investments on participating equity  |
| 172   | Filialet   | -   | -               | -               | -               | -               | ....       | ....      | ....       | Affiliates   |
| 173   | Mjete të qëndrueshme (neto)  | 396.8   | 392.0           | 375.8           | 357.4           | 498.4           | ....       | ....      | ....       | Fixed assets (net)   |
| 18  | INTERESA TE PERLLOGARITUR  | 289.2   | 314.6           | 266.3           | 237.3           | 317.4           | ....       | ....      | ....       | ACCRUED INTERESTS  |
| 181   | Interesa të llogaritur (Klasa 1)   | 227.6   | 243.2           | 193.0           | 170.2           | 252.3           | ....       | ....      | ....       | Accrued interests (Class 1)  |
| 182   | Interesa të llogaritur (Klasa 2)   | 61.1  | 69.9            | 72.7            | 65.7            | 64.6            | ....       | ....      | ....       | Accrued interests (Class 2)  |
| 183   | Interesa të llogaritur (Klasa 3)   | 0.6   | 1.6             | 0.6             | 1.5             | 0.6             | ....       | ....      | ....       | Accrued interests (Class 3)  |
| A.  | Totali i aktiveve në valutë  | 16,477.5  | 16,126.3        | 15,278.3        | 15,491.0        | 17,426.9        | ....       | ....      | ....       | Total of assets on foreign currency  |
| B.  | Totali i aktiveve jorezidentë  | 8,013.4   | 7,745.0         | 7,177.93        | 7,433.9         | 9,533.5         | ....       | ....      | ....       | Total of assets of non-residents   |
|   | <b>Teprica e kredisë neto (së bashku me interesat e llogaritur)</b>                  | <b>6,291.9</b>                                  | <b>6,359.2</b>  | <b>6,373.1</b>  | <b>5,944.4</b>  | <b>5,982.6</b>  | ....       | ....      | ....       | <b>Stock of loans net (plus accrued interests)</b>                             |
|   | <b>Teprica e kredisë bruto (së bashku me interesat e llogaritur)</b>                 | <b>7,000.5</b>                                  | <b>6,921.2</b>  | <b>6,930.8</b>  | <b>7,108.5</b>  | <b>6,723.6</b>  | ....       | ....      | ....       | <b>Stock of loans gross (plus accrued interests)</b>                           |

1/ Grupi G2 përfshin të gjitha bankat që pranojnë depozitat , me kapital të përbashkët shtetëror dhe privat.

\*Të dhënat janë konfidenciale.

Burimi: Banka e Shqipërisë.

1/ The second group G2 includes all joint-venture depository banks.

\* Data are confidential.

Source: Bank of Albania.

| Mbiqëqyrja bankare<br>PASIVET (në milionë lekë)<br>Struktura për grupin e dytë G2/1 |  | Q III 2005      | Q IV 2005       | Q I 2006        | Q II 2006       | Q III 2006      | Q IV 2006* | Q I 2007* | Q II 2007* | Banking Supervision<br>LIABILITIES (millions of Lek)<br>Composition for group G2/1 |
|---|--|-----------------|-----------------|-----------------|-----------------|-----------------|------------|-----------|------------|--|
|   |  | T III 2005      | T IV 2005       | T I 2006        | T II 2006       | T III 2006      | T IV 2006* | T I 2007* | T II 2007* |  |
| <b>1</b>  | <b>TOTALI I PASIVEVE</b>                       | <b>23,274.0</b> | <b>23,412.3</b> | <b>23,232.0</b> | <b>23,423.6</b> | <b>25,806.6</b> | ....       | ....      | ....       | <b>TOTAL OF LIABILITIES</b>  |
| 11  | VEPRIME ME THESARIN DHE NDERBANKARE            | 992.9           | 818.8           | 644.43          | 552.9           | 566.5           | ....       | ....      | ....       | TREASURY AND INTERBANK TRANSACTIONS  |
| 111   | Banka Qendrore                                 | 214.1           | 206.8           | 200.6           | 196.7           | 138.2           | ....       | ....      | ....       | Central Bank   |
| 112   | Bono thesari & bono të tjera të pranueshme     | -               | -               | -               | -               | -               | ....       | ....      | ....       | Treasury bills and other eligible bills  |
| 113   | Llogari rrjedhëse                              | 417.1           | 279.2           | 248.0           | 168.4           | 216.9           | ....       | ....      | ....       | Current account  |
| 114   | Depozita nga bankat, institucione financiare   | 352.2           | 323.2           | 189.2           | 181.3           | 207.7           | ....       | ....      | ....       | Deposits from banks and other financial institutions                               |
| 115   | Hua  | 9.6             | 9.6             | 6.6             | 6.5             | 3.7             | ....       | ....      | ....       | Loans  |
| 116   | Të tjera                                       | -               | -               | -               | 0.0             | 0.0             | ....       | ....      | ....       | Other  |
| 12  | VEPRIME ME KLIENTËT                            | 18,103.0        | 18,689.9        | 18,678.0        | 19,518.1        | 21,767.9        | ....       | ....      | ....       | OPERATIONS WITH CUSTOMERS  |
| 121   | Administrata publike                           | 79.1            | 48.8            | 77.3            | 68.2            | 56.2            | ....       | ....      | ....       | Public administration  |
| 1211  | Llogari rrjedhëse                              | 79.1            | 48.8            | 77.3            | 68.2            | 56.2            | ....       | ....      | ....       | Current account  |
| 1212  | Depozita pa afat                               | -               | -               | -               | -               | -               | ....       | ....      | ....       | Demand deposits  |
| 1213  | Depozita me afat                               | -               | -               | -               | -               | -               | ....       | ....      | ....       | Time deposits  |
| 1214  | Hua  | -               | -               | -               | -               | -               | ....       | ....      | ....       | Loans  |
| 1215  | Të tjera                                       | -               | -               | -               | -               | -               | ....       | ....      | ....       | Other  |
| 122   | Sektori privat                                 | 18,023.8        | 18,641.1        | 18,600.7        | 19,449.9        | 21,711.8        | ....       | ....      | ....       | Private sector   |
| 1221  | Llogari rrjedhëse                              | 7,926.4         | 7,747.6         | 7,114.8         | 6,839.6         | 7,510.7         | ....       | ....      | ....       | Current account  |
| 1222  | Depozita pa afat                               | -               | -               | -               | -               | -               | ....       | ....      | ....       | Demand deposits  |
| 1223  | Depozita me afat                               | 9,623.6         | 10,467.5        | 11,130.2        | 12,286.2        | 13,029.0        | ....       | ....      | ....       | Time deposits  |
| 1224  | Të tjera                                       | 219.5           | 194.5           | 165.5           | 155.0           | 1,026.6         | ....       | ....      | ....       | Other  |
| 1225  | Çertifikata depozitash                         | 254.3           | 231.4           | 190.2           | 169.1           | 145.5           | ....       | ....      | ....       | Certificate of deposits  |
| 13  | VEPRIME ME LETRAT ME VLERË                     | -               | -               | -               | -               | -               | ....       | ....      | ....       | SECURITIES TRANSACTIONS  |
| 131   | Borxhe të përfaqësuar nga letrat me vlerë      | -               | -               | -               | -               | -               | ....       | ....      | ....       | Debts represented by securities  |
| 132   | Letra me vlerë të blera dhe të shitura me repo | -               | -               | -               | -               | -               | ....       | ....      | ....       | Securities sold under REPO   |
| 133   | Garanci për veprime me letrat me vlerë         | -               | -               | -               | -               | -               | ....       | ....      | ....       | Collateral on securities transactions  |
| 134   | Prime për instrumentet financiare              | -               | -               | -               | -               | -               | ....       | ....      | ....       | Premiums on financial instruments  |
| 14  | DETYRIME TË TJERA                              | 481.8           | 173.6           | 151.6           | 230.9           | 229.1           | ....       | ....      | ....       | OTHER LIABILITIES  |
| 141   | Detyrime të tjera                              | 207.5           | 78.9            | 28.7            | 63.7            | 60.9            | ....       | ....      | ....       | Other liabilities  |
| 142   | Veprime si agjent                              | -               | -               | -               | -               | -               | ....       | ....      | ....       | Agent transactions   |
| 143   | Llogari marrëdhëniesh                          | -               | -               | 6.0             | 9.5             | 2.7             | ....       | ....      | ....       | Inter-office accounts  |
| 144   | Llogari pezull të diferencave dhe pozicionit   | 274.3           | 94.6            | 116.9           | 157.7           | 165.5           | ....       | ....      | ....       | Suspense and position accounts   |
| 1441  | Llogari diferencash                            | 274.3           | 94.6            | 116.9           | 157.7           | 165.5           | ....       | ....      | ....       | Difference accounts  |
| 1442  | Llogari pozicioni                              | -               | -               | -               | -               | -               | ....       | ....      | ....       | Position accounts  |
| 145   | Tatim i vlerës së shtuar                       | -               | -               | -               | -               | -               | ....       | ....      | ....       | Value added tax  |
| 15  | BURIMET E PËRHERSHME                           | 3,562.0         | 3,658.1         | 3,651.8         | 2,974.9         | 3,060.7         | ....       | ....      | ....       | PERMANENT RECOURCES  |
| 151   | Ndihma dhe financimi publik                    | -               | -               | -               | -               | -               | ....       | ....      | ....       | Grants and public financing  |
| 152   | Fonde rezervë specifike                        | 81.9            | 86.4            | 89.9            | 131.9           | 110.8           | ....       | ....      | ....       | Discretionary provisions   |
| 1521  | Fonde rezervë për rreziqe dhe shpenzime        | 80.0            | 80.4            | 84.1            | 129.1           | 94.6            | ....       | ....      | ....       | Provisions for risk and expenses   |
| 1522  | Fonde rezervë specifike                        | 1.8             | 6.0             | 5.7             | 2.8             | 16.2            | ....       | ....      | ....       | Discretionary provisions   |
| 153   | Borxh i varur                                  | -               | -               | -               | -               | -               | ....       | ....      | ....       | Subordinated debt  |
| 154   | Kapitali i vet i aksionerëve                   | 3,480.1         | 3,571.7         | 3,561.9         | 2,843.0         | 2,949.9         | ....       | ....      | ....       | Shareholder's equity   |
| 1541  | Kapitali i paguar                              | 3,381.2         | 3,381.2         | 3,381.2         | 3,381.2         | 3,465.5         | ....       | ....      | ....       | Paid in capital  |
| 1542  | Primet e aksioneve                             | -               | -               | -               | -               | -               | ....       | ....      | ....       | Share premiums   |
| 1543  | Rezervat                                       | 169.7           | 169.7           | 183.8           | 658.1           | 669.0           | ....       | ....      | ....       | Reserves   |
| 1544  | Diferencë rivilerësimi                         | -597.5          | -570.4          | -626.0          | -746.8          | -746.8          | ....       | ....      | ....       | Difference of revaluation  |
| 1545  | Fitimet e pashpërndara ose humbja              | -1.7            | -1.7            | 573.7           | 95.3            | -               | ....       | ....      | ....       | Retained earnings (loss)   |
| 1546  | Fitimi (humbja) i vitit në vazhdim             | 528.5           | 592.9           | 49.3            | -544.7          | -437.8          | ....       | ....      | ....       | Current year profit (loss)   |
| 16  | INTERESA TË PËRLOGARITUR                       | 134.4           | 71.9            | 106.1           | 146.7           | 182.4           | ....       | ....      | ....       | ACCRUED INTEREST   |
| 161   | Interesa të llogaritur (Kodi 11)               | 2.8             | 4.1             | 1.9             | 4.5             | 2.7             | ....       | ....      | ....       | Accrued interest (Cod 11)  |
| 162   | Interesa të llogaritur (Kodi 12)               | 131.6           | 67.8            | 104.2           | 142.2           | 179.7           | ....       | ....      | ....       | Accrued interest (Cod 12)  |
| 163   | Interesa të llogaritur (Kodi 13)               | -               | -               | -               | -               | -               | ....       | ....      | ....       | Accrued interest (Cod 13)  |
| 164   | Interesa të llogaritur (Kodi 15)               | -               | -               | -               | -               | -               | ....       | ....      | ....       | Accrued interest (Cod 15)  |
|   | Totali i pasiveve në valutë                    | 15,382.0        | 15,446.9        | 14,653.1        | 14,932.6        | 16,762.5        | ....       | ....      | ....       | Total of liabilities in foreign currency   |
|   | Totali i pasiveve jorezidente                  | 2,864.6         | 2,596.7         | 2,670.16        | 2,700.0         | 2,815.1         | ....       | ....      | ....       | Total of liabilities of non-residents  |

\*Të dhënat janë konfidenciale.

\* Data are confidential.

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

| Mbikëqyrja bankare<br>AKTIVET (në milionë lekë)<br>Struktura për grupin e tretë G3/1 | Q III 2005<br>T III 2005 | Q IV 2005<br>T IV 2005 | Q I 2006<br>T I 2006 | Q II 2006<br>T II 2006 | Q III 2006<br>T III 2006 | Q IV 2006*<br>T IV 2006* | Q I 2007*<br>T I 2007* | Q II 2007**<br>T II 2007** | Banking Supervision<br>ASSETS (millions of Lek)<br>Composition for group G3/1 |
|--|--------------------------|------------------------|----------------------|------------------------|--------------------------|--------------------------|------------------------|----------------------------|---|
| <b>1 TOTALI I AKTIVEVE</b>   | <b>469,549.6</b>         | <b>473,149.2</b>       | <b>498,196.8</b>     | <b>520,088.8</b>       | <b>541,937.2</b>         | ....                     | ....                   | ....                       | <b>TOTAL OF ASSETS</b>  |
| 1.1 VEPRIME ME THESARIN DHE NËRDEBANKARE   | 293,367.2                | 276,198.3              | 286,259.2            | 283,922.0              | 286,466.6                | ....                     | ....                   | ....                       | TREASURY AND INTERBANK TRANSACTIONS   |
| 111 Mjete monetare   | 9,760.5                  | 9,694.4                | 9,420.7              | 10,529.1               | 11,505.0                 | ....                     | ....                   | ....                       | Cash in hand  |
| 112 Marrëdhënie me Bankën Qendrore   | 46,134.9                 | 44,026.4               | 43,354.2             | 47,232.1               | 51,721.0                 | ....                     | ....                   | ....                       | Transactions with the Central Bank  |
| 1121 Rezerva të detyruara në Bankën Qendrore   | 39,391.9                 | 39,862.5               | 41,012.5             | 42,397.8               | 44,407.4                 | ....                     | ....                   | ....                       | Required reserve of Central Bank  |
| 1122 Të tjera  | 6,743.0                  | 4,164.0                | 2,341.6              | 4,834.3                | 7,313.6                  | ....                     | ....                   | ....                       | Other   |
| 113 Qendrore   | 173,651.3                | 169,757.7              | 171,908.7            | 166,354.3              | 153,601.7                | ....                     | ....                   | ....                       | Treasury bills and other bills eligible for refinancing with CB               |
| 1131 Bono thesari  | 173,651.3                | 169,757.7              | 171,908.7            | 166,204.3              | 153,601.7                | ....                     | ....                   | ....                       | Treasury bills  |
| 1132 Bono të tjera të pranueshme për rifinancim                                      | -                        | -                      | -                    | 150.0                  | -                        | ....                     | ....                   | ....                       | Other bills eligible for refinancing  |
| 1133 me BQ   | -                        | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Reserve funds for other eligible bills for refinancing with CB                |
| 114 financiare   | 63,820.6                 | 52,719.9               | 61,575.6             | 59,806.4               | 69,639.0                 | ....                     | ....                   | ....                       | Transactions with banks, credit institutions and other financial institutions |
| 1141 Llogari rrjedhëse   | 3,014.6                  | 2,724.9                | 2,585.5              | 2,979.3                | 2,060.9                  | ....                     | ....                   | ....                       | Current accounts  |
| 1142 Depozita në banka, institucione krediti dhe institucione të tjera financiare    | 57,488.1                 | 46,591.7               | 54,336.7             | 53,784.9               | 65,788.1                 | ....                     | ....                   | ....                       | Deposits with banks, credit institutions and other financial institutions     |
| 1143 Hua   | 2,389.0                  | 2,599.1                | 3,782.0              | 2,299.2                | 900.3                    | ....                     | ....                   | ....                       | Loans   |
| 1144 Të tjera  | 928.9                    | 804.2                  | 871.4                | 743.0                  | 899.8                    | ....                     | ....                   | ....                       | Other   |
| 13 VEPRIMET ME KLIENTËT (bruto)  | 105,043.6                | 120,205.0              | 130,672.3            | 149,165.7              | 164,825.0                | ....                     | ....                   | ....                       | OPERATIONS WITH CUSTOMERS (gross)   |
| 131 Hua dhënë sektorit privat dhe individëve   | 97,823.2                 | 111,329.3              | 122,064.1            | 140,413.1              | 155,106.5                | ....                     | ....                   | ....                       | Loans to private sector and individuals                                       |
| 1311 Hua afatshkurtër  | 26,149.8                 | 30,436.3               | 33,981.0             | 38,731.1               | 42,128.5                 | ....                     | ....                   | ....                       | Short-term loans  |
| 1312 Hua afatmesme   | 34,120.8                 | 36,972.0               | 39,242.8             | 46,219.0               | 51,556.0                 | ....                     | ....                   | ....                       | Medium - term loans   |
| 1313 Hua afatgjatë   | 23,316.1                 | 27,563.0               | 31,104.1             | 35,462.8               | 39,618.2                 | ....                     | ....                   | ....                       | Long - term loans   |
| 1314 Hua për pronë të patundshme   | 14,236.5                 | 16,298.1               | 17,677.1             | 19,944.9               | 21,753.9                 | ....                     | ....                   | ....                       | Real estate loans   |
| 1315 Kontrata qiraje   | -                        | 59.9                   | 59.1                 | 55.3                   | 49.8                     | ....                     | ....                   | ....                       | Finance lease contracts   |
| 132 Hua dhënë administratës publike  | 3.9                      | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Loans to public administration  |
| 1321 Llogari rrjedhëse   | 3.9                      | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Current accounts  |
| 1322 Hua   | -                        | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Loans   |
| 1323 Llogari të tjera  | -                        | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Other accounts  |
| 133 Llogari të tjera të klientëve  | 7,216.5                  | 8,875.7                | 8,608.3              | 8,752.6                | 9,718.5                  | ....                     | ....                   | ....                       | Other customer accounts   |
| 14 VEPRIMET ME LETRAT ME VLERË   | 53,809.3                 | 60,291.8               | 64,515.8             | 69,724.3               | 74,709.1                 | ....                     | ....                   | ....                       | SECURITIES TRANSACTIONS   |
| 141 Letra me vlerë me të ardhura fikse   | 53,809.3                 | 60,291.8               | 64,515.8             | 69,724.3               | 74,709.1                 | ....                     | ....                   | ....                       | Fixed income securities   |
| 142 Letra me vlerë me të ardhura të ndryshueshme                                     | -                        | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Variable income securities  |
| 143 Letra me vlerë të biera & shitura sipas marrëveshjeve të riblerjes               | -                        | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Securities purchased and sold under REPO                                      |
| 144 Kolaterali i paguar  | -                        | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Paid collateral   |
| 145 Primet e marra   | -                        | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Received premiums   |
| 15 FONDE REZERVË TË KRIJUARA   | -1,017.2                 | -1,246.4               | -1,704.4             | -1,935.5               | -2,311.3                 | ....                     | ....                   | ....                       | PROVISIONS  |
| 151 Fonde rezervë për mbulimin e humbjeve nga huatë (kryegjëja)                      | -975.7                   | -1,201.5               | -1,671.1             | -1,882.5               | -2,269.7                 | ....                     | ....                   | ....                       | Provisions for covering losses from loans (principal)                         |
| 152 Fonde rezervë për mbulimin e humbjeve nga huatë (interesi i përllogaritur)       | -11.6                    | -17.7                  | -31.9                | -35.6                  | -41.6                    | ....                     | ....                   | ....                       | Provisions for covering losses loans (accrued interests)                      |
| 153 Fonde rezervë për investime  | -29.9                    | -27.2                  | -1.4                 | -17.3                  | -0.1                     | ....                     | ....                   | ....                       | Investment provisions   |
| 16 MUJTE TË TJERA  | 3,173.9                  | 3,205.8                | 3,530.6              | 3,520.3                | 3,518.1                  | ....                     | ....                   | ....                       | OTHER ASSETS  |
| 161 Mjete të tjera   | 2,609.3                  | 2,210.4                | 2,557.2              | 2,756.1                | 2,708.7                  | ....                     | ....                   | ....                       | Other assets  |
| 162 Veprime si agjent  | 24.1                     | 388.1                  | 0.6                  | 201.5                  | 60.0                     | ....                     | ....                   | ....                       | Agent transactions  |
| 163 Llogari marrëdhëniesh  | 78.0                     | 78.1                   | 82.3                 | 108.1                  | 109.2                    | ....                     | ....                   | ....                       | Inter-office accounts   |
| 164 Llogari pezull, të diferencave dhe të pozicionit                                 | 462.5                    | 529.3                  | 890.5                | 454.6                  | 640.2                    | ....                     | ....                   | ....                       | Suspense and position accounts  |
| 1641 Llogari pezull  | 295.2                    | 402.1                  | 750.6                | 221.6                  | 480.1                    | ....                     | ....                   | ....                       | Suspense accounts   |
| 1642 Llogari pozicioni   | 167.3                    | 127.2                  | 140.0                | 233.0                  | 160.1                    | ....                     | ....                   | ....                       | Position accounts   |
| 165 Tatim i vlerës së shtuar   | -                        | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Value added tax   |
| 17 MUJTE TË QËNDRUESHME  | 7,939.0                  | 6,865.4                | 7,337.6              | 7,652.0                | 7,752.4                  | ....                     | ....                   | ....                       | FIXED ASSETS  |
| 171 Investime në pjesëmarrje   | 28.7                     | 0.2                    | 0.2                  | 92.4                   | 92.5                     | ....                     | ....                   | ....                       | Investments on participating equity   |
| 172 Filialet   | -                        | -                      | -                    | -                      | -                        | ....                     | ....                   | ....                       | Affiliates  |
| 173 Mjete të qëndrueshme (neto)  | 7,910.3                  | 6,865.2                | 7,337.4              | 7,559.5                | 7,659.9                  | ....                     | ....                   | ....                       | Fixed assets (net)  |
| 18 INTERESA TË PËRLOGARITUR  | 7,233.8                  | 7,629.2                | 7,585.8              | 8,040.1                | 6,977.3                  | ....                     | ....                   | ....                       | ACCRUED INTERESTS   |
| 181 Interesa të llogaritur (Klasa 1)   | 5,557.1                  | 5,866.7                | 5,504.4              | 5,985.1                | 4,551.4                  | ....                     | ....                   | ....                       | Accrued interests (Class 1)   |
| 182 Interesa të llogaritur (Klasa 2)   | 548.8                    | 631.3                  | 698.6                | 805.2                  | 937.4                    | ....                     | ....                   | ....                       | Accrued interests (Class 2)   |
| 183 Interesa të llogaritur (Klasa 3)   | 1,127.9                  | 1,131.2                | 1,382.9              | 1,249.7                | 1,488.6                  | ....                     | ....                   | ....                       | Accrued interests (Class 3)   |
| A. Totali i aktiveve në valutë   | 190,329.1                | 187,983.3              | 200,965.9            | 210,641.1              | 228,300.8                | ....                     | ....                   | ....                       | Total of assets on foreign currency   |
| B. Totali i aktiveve jorezidente   | 90,618.9                 | 77,243.1               | 82,370.5             | 81,868.5               | 92,644.9                 | ....                     | ....                   | ....                       | Total of assets of non-residents  |
| Teprica e kredisë neto (së bashku me interesat e llogaritur)                         | 104,575.2                | 119,590.0              | 128,967.9            | 147,230.2              | 162,513.7                | ....                     | ....                   | ....                       | Stock of loans net (plus accrued interests)                                   |
| Teprica e kredisë bruto (së bashku me interesat e llogaritur)                        | 105,592.4                | 120,836.4              | 129,666.4            | 148,035.4              | 163,451.1                | ....                     | ....                   | ....                       | Stock of loans gross (plus accrued interests)                                 |

1/ Grupi i tretë G3 përfshin të gjitha bankat me kapital privat që pranojnë depozita.  
\*Të dhënat janë konfidenciale.  
Burimi: Banka e Shqipërisë.

1/ The third group G3 includes all private capital depository banks.  
\* Data are confidential.  
Source: Bank of Albania.



| Mbiqëqyrja bankare<br>PASIVET (në milionë lekë)<br>Struktura për grupin e trete G3/1 | Q III 2005       | Q IV 2005        | Q I 2006         | Q II 2006        | Q III 2006       | Q IV 2006* | Q I 2007* | Q II 2007* | Banking supervision<br>LIABILITIES (millions of Lek)<br>Composition for group G3/1 |
|--|------------------|------------------|------------------|------------------|------------------|------------|-----------|------------|--|
|  | T III 2005       | T IV 2005        | T I 2006         | T II 2006        | T III 2006       | T IV 2006* | T I 2007* | T II 2007* |  |
| <b>1   TOTALI I PASIVEVE</b>   | <b>469,549.6</b> | <b>473,149.2</b> | <b>498,196.8</b> | <b>520,088.8</b> | <b>541,937.2</b> | ....       | ....      | ....       | <b>TOTAL OF LIABILITIES</b>  |
| 11 VEPRIME ME THESARIN DHE NDERBANKARE   | 19,421.5         | 19,748.1         | 24,901.2         | 31,860.8         | 23,507.8         | ....       | ....      | ....       | TREASURY AND INTERBANK TRANSACTIONS  |
| 111 Banka Qendrore   | 721.3            | 554.2            | 675.8            | 660.7            | 675.6            | ....       | ....      | ....       | Central Bank   |
| 112 Bono thesari & bono të tjera të pranueshme                                       | 1,000.0          | ....             | 3,450.0          | 11,000.0         | 4,200.0          | ....       | ....      | ....       | Treasury bills and other eligible bills  |
| 113 Llogari rrjedhëse  | 3,683.1          | 3,388.6          | 3,853.9          | 2,301.4          | 2,513.2          | ....       | ....      | ....       | Current account  |
| 114 Depozita nga bankat, institucione financiare                                     | 11,055.5         | 9,065.4          | 8,043.9          | 7,071.7          | 5,419.3          | ....       | ....      | ....       | Deposits from banks and other financial institutions                               |
| 115 Hua  | 2,960.0          | 6,736.4          | 8,872.4          | 10,818.6         | 10,696.8         | ....       | ....      | ....       | Loans  |
| 116 Të tjera   | 1.5              | 3.5              | 5.2              | 8.3              | 2.9              | ....       | ....      | ....       | Other  |
| 12 VEPRIME ME KLIENTET   | 410,638.6        | 414,270.5        | 428,519.4        | 441,513.5        | 467,925.2        | ....       | ....      | ....       | OPERATIONS WITH CUSTOMERS  |
| 121 Administrata publike   | 3,065.2          | 3,329.0          | 4,288.5          | 3,705.5          | 3,844.5          | ....       | ....      | ....       | Public administration  |
| 1211 Llogari rrjedhëse   | 2,501.8          | 2,785.5          | 3,749.6          | 3,438.4          | 3,601.8          | ....       | ....      | ....       | Current account  |
| 1212 Depozita pa afat  | ....             | ....             | ....             | ....             | ....             | ....       | ....      | ....       | Demand deposits  |
| 1213 Depozita me afat  | 287.4            | 268.3            | 263.3            | 40.3             | 40.3             | ....       | ....      | ....       | Time deposits  |
| 1214 Hua   | 276.0            | 275.3            | 275.6            | 226.8            | 202.5            | ....       | ....      | ....       | Loans  |
| 1215 Të tjera  | ....             | ....             | ....             | ....             | ....             | ....       | ....      | ....       | Other  |
| 122 Sektori privat   | 407,573.4        | 410,941.5        | 424,230.9        | 437,808.0        | 464,080.7        | ....       | ....      | ....       | Private sector   |
| 1221 Llogari rrjedhëse   | 53,209.2         | 57,637.5         | 58,429.4         | 65,215.8         | 74,041.4         | ....       | ....      | ....       | Current account  |
| 1222 Depozita pa afat  | 54,731.3         | 54,505.2         | 54,666.2         | 55,425.6         | 56,911.7         | ....       | ....      | ....       | Demand deposits  |
| 1223 Depozita me afat  | 291,706.4        | 289,829.2        | 302,289.9        | 307,686.8        | 324,287.6        | ....       | ....      | ....       | Time deposits  |
| 1224 Të tjera  | 7,739.4          | 8,609.3          | 8,293.5          | 8,778.2          | 8,172.4          | ....       | ....      | ....       | Other  |
| 1225 Certifikata depozitash  | 187.1            | 360.2            | 552.1            | 701.6            | 667.6            | ....       | ....      | ....       | Certificate of deposits  |
| 13 VEPRIME ME LETRAT ME VLERE  | ....             | ....             | ....             | ....             | ....             | ....       | ....      | ....       | SECURITIES TRANSACTIONS  |
| 131 Borxhe të përfaqësuar nga letrat me vlerë  | ....             | ....             | ....             | ....             | ....             | ....       | ....      | ....       | Debts represented by securities  |
| 132 Letra me vlerë të blera dhe të shitura me repo                                   | ....             | ....             | ....             | ....             | ....             | ....       | ....      | ....       | Securities sold under REPO   |
| 133 Garanci për veprime me letrat me vlerë   | ....             | ....             | ....             | ....             | ....             | ....       | ....      | ....       | Collateral on securities transactions  |
| 134 Prime për instrumentet financiare  | ....             | ....             | ....             | ....             | ....             | ....       | ....      | ....       | Premiums on financial instruments  |
| 14 DETYRIME TE TJERA   | 4,117.5          | 2,664.1          | 7,451.4          | 5,013.5          | 4,825.2          | ....       | ....      | ....       | OTHER LIABILITIES  |
| 141 Detyrime të tjera  | 1,895.1          | 1,890.1          | 3,216.8          | 2,391.9          | 2,488.9          | ....       | ....      | ....       | Other liabilities  |
| 142 Veprime si agjent  | 505.7            | 155.1            | 1,547.4          | 542.4            | 1,204.4          | ....       | ....      | ....       | Agent transactions   |
| 143 Llogari marrëdhëniesh  | 296.7            | 340.1            | 2,060.4          | 961.4            | 428.0            | ....       | ....      | ....       | Inter-office accounts  |
| 144 Llogari pezull të diferencave dhe pozicionit                                     | 1,420.0          | 278.2            | 626.7            | 1,117.9          | 703.9            | ....       | ....      | ....       | Suspense and position accounts   |
| 1441 Llogari diferencash   | 1,386.3          | 273.2            | 614.5            | 1,085.3          | 691.9            | ....       | ....      | ....       | Difference accounts  |
| 1442 Llogari pozicioni   | 33.7             | 5.0              | 12.3             | 32.6             | 12.0             | ....       | ....      | ....       | Position accounts  |
| 145 Të tilla i vlerës së shtuar  | ....             | 0.5              | 0.1              | ....             | ....             | ....       | ....      | ....       | Value added tax  |
| 15 BURIMET E PERHERSHME  | 30,912.7         | 31,918.9         | 32,899.7         | 36,915.4         | 40,864.3         | ....       | ....      | ....       | PERMANENT RECOURCES  |
| 151 Ndihma dhe financimi publik  | 4.5              | 4.1              | 3.7              | 3.3              | 3.0              | ....       | ....      | ....       | Grants and public financing  |
| 152 Fonde rezervë specifike  | 1,453.7          | 1,825.3          | 1,987.0          | 2,211.6          | 2,400.8          | ....       | ....      | ....       | Discretionary provisions   |
| 1521 Fonde rezervë për rrezique dhe shpenzime  | 1,329.4          | 1,592.9          | 1,967.0          | 2,189.2          | 2,330.1          | ....       | ....      | ....       | Provisions for risk and expenses   |
| 1522 Fonde rezervë specifike   | 124.3            | 232.4            | 20.0             | 22.4             | 70.6             | ....       | ....      | ....       | Discretionary provisions   |
| 153 Borxh i varur  | 641.1            | 647.4            | 634.6            | 1,380.7          | 1,527.0          | ....       | ....      | ....       | Subordinated debt  |
| 154 Kapitali i vet i aksionerëve   | 28,813.4         | 29,442.2         | 30,274.5         | 33,319.8         | 36,933.6         | ....       | ....      | ....       | Shareholder's equity   |
| 1541 Kapitali i paguar   | 24,202.6         | 26,039.2         | 27,277.1         | 28,835.6         | 30,171.5         | ....       | ....      | ....       | Paid in capital  |
| 1542 Primet e aksioneve  | 1.8              | 1.8              | 1.8              | 1.8              | 278.6            | ....       | ....      | ....       | Share premiums   |
| 1543 Rezervat  | 2,411.8          | 1,263.2          | 1,435.9          | 2,375.3          | 2,509.8          | ....       | ....      | ....       | Reserves   |
| 1544 Diferencë rivlerësimi   | -3,383.4         | -3,281.9         | -3,504.9         | -3,763.5         | -3,531.0         | ....       | ....      | ....       | Difference of revaluation  |
| 1545 Fitimet e pashpërdara ose humbja  | 868.5            | -182.7           | 3,312.5          | 2,086.6          | 1,945.8          | ....       | ....      | ....       | Retained earnings (loss)   |
| 1546 Fitimi (humbja) i vitit në vazhdim  | 4,712.2          | 5,602.6          | 1,752.1          | 3,784.1          | 5,558.9          | ....       | ....      | ....       | Current year profit (loss)   |
| 16 INTERESA TE PERLOGARITUR  | 4,459.4          | 4,547.6          | 4,425.1          | 4,785.7          | 4,814.7          | ....       | ....      | ....       | ACCRUED INTEREST   |
| 161 Interesa të llogaritur (Kodi 11)   | 29.5             | 12.1             | 37.3             | 57.2             | 81.0             | ....       | ....      | ....       | Accrued interest (Cod 11 )   |
| 162 Interesa të llogaritur (Kodi 12)   | 4,425.2          | 4,519.8          | 4,382.7          | 4,704.4          | 4,709.0          | ....       | ....      | ....       | Accrued interest (Cod 12)  |
| 163 Interesa të llogaritur (Kodi 13)   | ....             | ....             | ....             | ....             | ....             | ....       | ....      | ....       | Accrued interest (Cod 13)  |
| 164 Interesa të llogaritur (Kodi 15)   | 4.8              | 15.7             | 5.2              | 24.1             | 24.7             | ....       | ....      | ....       | Accrued interest (Cod 15)  |
| Totali i pasiveve në valutë  | 189,371.4        | 188,209.1        | 199,380.1        | 211,019.2        | 228,192.7        | ....       | ....      | ....       | Total of liabilities in foreign currency   |
| Totali i pasiveve jorezidente  | 15,493.9         | 15,833.2         | 17,309.7         | 20,987.7         | 20,683.6         | ....       | ....      | ....       | Total of liabilities of non-residents  |

1/ Grupi G3 përfshin të gjitha bankat me kapital privat.

\*Të dhënat janë konfidenciale.

Burimi: Banka e Shqipërisë.

1/ The third group G3 includes all private capital depository banks.

\* Data are confidential.

Source: Bank of Albania.

| Mbikëqyrja bankare<br>Pesha në disa tregues (në %)       | Q III 2005<br>T III 2005 | Q IV 2005<br>T IV 2005 | Q I 2006<br>T I 2006 | Q II 2006<br>T II 2006 | Q III 2006<br>T III 2006 | Q IV 2006<br>T IV 2006 | Q I 2007<br>T I 2007 | Q II 2007<br>T II 2007 | Banking Supervision<br>Relative importance (in %)  |
|--|--------------------------|------------------------|----------------------|------------------------|--------------------------|------------------------|----------------------|------------------------|--|
| <b>Totali i bilancit</b>                                 |                          |                        |                      |                        |                          |                        |                      |                        | <b>The total of balance sheet</b>                  |
| Grupi 1  | —                        | —                      | —                    | —                      | —                        | ....                   | ....                 | ....                   | Group 1  |
| Grupi 2  | 4.7                      | 4.7                    | 4.5                  | 4.3                    | 4.6                      | ....                   | ....                 | ....                   | Group 2  |
| Grupi 3  | 95.3                     | 95.3                   | 95.5                 | 95.7                   | 95.5                     | ....                   | ....                 | ....                   | Group 3  |
| <b>Totali i kapitalit të vet aksionerëve</b>             |                          |                        |                      |                        |                          |                        |                      |                        | <b>Total of equity</b>                             |
| Grupi 1  | —                        | —                      | —                    | —                      | —                        | ....                   | ....                 | ....                   | Group 1  |
| Grupi 2  | 10.8                     | 10.8                   | 10.5                 | 7.9                    | 7.4                      | ....                   | ....                 | ....                   | Group 2  |
| Grupi 3  | 89.2                     | 89.2                   | 89.5                 | 92.1                   | 92.6                     | ....                   | ....                 | ....                   | Group 3  |
| <b>Totali i llogarive rrjedhëse e depozitave me afat</b> |                          |                        |                      |                        |                          |                        |                      |                        | <b>Total of current and time deposits accounts</b> |
| Grupi 1  | —                        | —                      | —                    | —                      | —                        | ....                   | ....                 | ....                   | Group 1  |
| Grupi 2  | 4.2                      | 4.3                    | 4.2                  | 4.2                    | 4.5                      | ....                   | ....                 | ....                   | Group 2  |
| Grupi 3  | 95.8                     | 95.7                   | 95.8                 | 95.8                   | 95.6                     | ....                   | ....                 | ....                   | Group 3  |
| <b>Totali i huave</b>                                    |                          |                        |                      |                        |                          |                        |                      |                        | <b>Total of outstanding loans</b>                  |
| Grupi 1  | —                        | —                      | —                    | —                      | —                        | ....                   | ....                 | ....                   | Group 1  |
| Grupi 2  | 6.2                      | 5.4                    | 5.0                  | 4.5                    | 3.9                      | ....                   | ....                 | ....                   | Group 2  |
| Grupi 3  | 93.8                     | 94.6                   | 95.0                 | 95.5                   | 96.1                     | ....                   | ....                 | ....                   | Group 3  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

| Mbikëqyrja bankare<br>Rentabiliteti (në %) | Q III 2005<br>T III 2005 | Q IV 2005<br>T IV 2005 | Q I 2006<br>T I 2006 | Q II 2006<br>T II 2006 | Q III 2006<br>T III 2006 | Q IV 2006<br>T IV 2006 | Q I 2007<br>T I 2007 | Q II 2007<br>T II 2007 | Banking Supervision<br>Profitability (in %) |
|--|--------------------------|------------------------|----------------------|------------------------|--------------------------|------------------------|----------------------|------------------------|---|
| <b>Kthyeshmëria nga aktivet*</b>           |                          |                        |                      |                        |                          |                        |                      |                        | <b>Return on assets*</b>                    |
| Të gjitha bankat                           | 1.5                      | 1.4                    | 1.4                  | 1.24                   | 1.9                      | 1.4                    | 1.4                  | 1.5                    | All banks                                   |
| Grupi 1                                    | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Group 1                                     |
| Grupi 2                                    | 3.2                      | 2.7                    | 0.8                  | -4.67                  | -3.7                     | ....                   | ....                 | ....                   | Group 2                                     |
| Grupi 3                                    | 1.4                      | 1.3                    | 1.4                  | 1.52                   | 2.2                      | ....                   | ....                 | ....                   | Group 3                                     |
| <b>Kthyeshmëria nga fondet e veta*</b>     |                          |                        |                      |                        |                          |                        |                      |                        | <b>Return on equity*</b>                    |
| Të gjitha bankat                           | 24.5                     | 22.24                  | 21.4                 | 18.82                  | 28.8                     | 20.2                   | 20.8                 | 20.1                   | All banks                                   |
| Grupi 1                                    | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Group 1                                     |
| Grupi 2                                    | 22.5                     | 18.4                   | 5.5                  | -31.74                 | -26.8                    | ....                   | ....                 | ....                   | Group 2                                     |
| Grupi 3                                    | 24.8                     | 22.7                   | 23.3                 | 24.42                  | 34.4                     | ....                   | ....                 | ....                   | Group 3                                     |
| <b>Raporti i efikasitetit</b>              |                          |                        |                      |                        |                          |                        |                      |                        | <b>Efficiency ratio</b>                     |
| Të gjitha bankat                           | 55.5                     | 55.6                   | 58.6                 | 60.75                  | 59.5                     | 58.1                   | 56.9                 | 55.55                  | All banks                                   |
| Grupi 1                                    | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Group 1                                     |
| Grupi 2                                    | 41.2                     | 45.1                   | 70.3                 | -117.84                | 2,999.1                  | ....                   | ....                 | ....                   | Group 2                                     |
| Grupi 3                                    | 56.6                     | 56.3                   | 58.2                 | 56.60                  | 56.8                     | ....                   | ....                 | ....                   | Group 3                                     |

\* Treguesit janë në bazë vjetore.  
Burimi: Banka e Shqipërisë.

\* The indicators are on annual basis .  
Source: Bank of Albania.

| Mbikëqyrja bankare<br>Mjaftueshmëria e kapitalit (në %)   | Q III 2005<br>T III 2005 | Q IV 2005<br>T IV 2005 | Q I 2006<br>T I 2006 | Q II 2006<br>T II 2006 | Q III 2006<br>T III 2006 | Q IV 2006<br>T IV 2006 | Q I 2007<br>T I 2007 | Q II 2007<br>T II 2007 | Banking Supervision<br>Capital Adequacy (in %)         |
|---|--------------------------|------------------------|----------------------|------------------------|--------------------------|------------------------|----------------------|------------------------|--|
| <b>Kapitali rregullator (në milionë lekë)</b>             |                          |                        |                      |                        |                          |                        |                      |                        | <b>Regulatory capital (millions of Lek)</b>            |
| Te gjitha bankat  | 25,901.8                 | 27,626.7               | 30,952.0             | 32,809.3               | 35,674.3                 | 38,995.6               | 44,227.6             | 44,122.0               | All banks  |
| Grupi 1   | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Group 1  |
| Grupi 2   | 2,939.6                  | 2,966.9                | 3,502.4              | 2,812.4                | 2,907.7                  | ....                   | ....                 | ....                   | Group 2  |
| Grupi 3   | 22,962.2                 | 24,659.8               | 27,449.6             | 29,996.9               | 32,766.6                 | ....                   | ....                 | ....                   | Group 3  |
| <b>Totali i aktiveve të korrektuara (në milionë lekë)</b> |                          |                        |                      |                        |                          |                        |                      |                        | <b>Total of risk-weighted assets (millions of Lek)</b> |
| Te gjitha bankat  | 141,254.6                | 148,757.1              | 160,406.3            | 178,176.5              | 195,252.7                | 215,775.2              | 251,269.8            | 269,318.5              | All banks  |
| Grupi 1   | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Group 1  |
| Grupi 2   | 8,732.8                  | 8,601.2                | 8,521.7              | 8,183.9                | 8,929.2                  | ....                   | ....                 | ....                   | Group 2  |
| Grupi 3   | 132,521.8                | 140,155.9              | 151,884.6            | 169,992.6              | 186,323.5                | ....                   | ....                 | ....                   | Group 3  |
| <b>Raporti i mjaftueshmërisë së kapitalit (në %)</b>      |                          |                        |                      |                        |                          |                        |                      |                        | <b>Capital adequacy ratio ( % )</b>                    |
| Te gjitha bankat  | 18.3                     | 18.6                   | 19.3                 | 18.4                   | 18.3                     | 18.1                   | 17.6                 | 16.4                   | All banks  |
| Grupi 1   | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Group 1  |
| Grupi 2   | 33.7                     | 34.5                   | 41.1                 | 34.4                   | 32.6                     | ....                   | ....                 | ....                   | Group 2  |
| Grupi 3   | 17.3                     | 17.6                   | 18.1                 | 17.6                   | 17.6                     | ....                   | ....                 | ....                   | Group 3  |

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

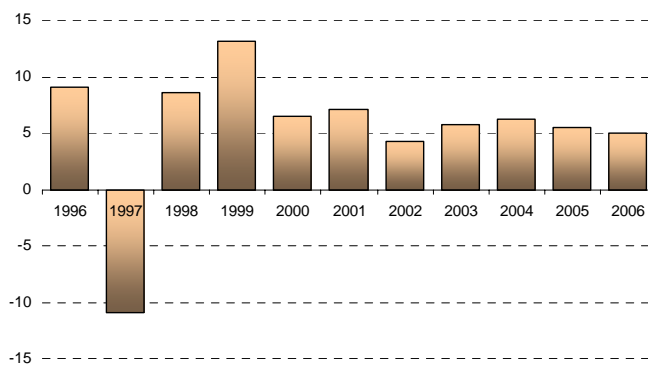
| Mbikëqyrja bankare<br>Cilësia e portofolit të huasë (në %) | Q III 2005<br>T III 2005 | Q IV 2005<br>T IV 2005 | Q I 2006<br>T I 2006 | Q II 2006<br>T II 2006 | Q III 2006<br>T III 2006 | Q IV 2006<br>T IV 2006 | Q I 2007<br>T I 2007 | Q II 2007<br>T II 2007 | Banking Supervision<br>Credit Portfolio Quality (in %) |
|--|--------------------------|------------------------|----------------------|------------------------|--------------------------|------------------------|----------------------|------------------------|--|
| <b>Gjithë bankat</b>                                       |                          |                        |                      |                        |                          |                        |                      |                        | <b>All banks</b>                                       |
| Hua të klasifikuara  | 100.0                    | 100.00                 | 100.00               | 100.00                 | 100.0                    | 100.0                  | 100.0                | 100.0                  | Classified loans                                       |
| Hua standarde  | 94.2                     | 94.1                   | 93.2                 | 92.35                  | 92.5                     | 93.6                   | 92.9                 | 93.0                   | Standard loans   |
| Hua në ndjekje   | 3.3                      | 3.6                    | 3.8                  | 3.87                   | 4.3                      | 3.4                    | 3.9                  | 3.9                    | Special mention loans                                  |
| Hua nënstandarde   | 0.9                      | 0.8                    | 1.1                  | 1.38                   | 1.6                      | 1.1                    | 1.3                  | 1.3                    | Substandard loans                                      |
| Hua të dyshimta  | 0.5                      | 0.5                    | 1.0                  | 1.55                   | 0.7                      | 0.9                    | 0.9                  | 0.9                    | Doubtful loans   |
| Hua të humbura   | 1.1                      | 1.0                    | 0.9                  | 0.85                   | 0.9                      | 1.1                    | 1.1                  | 0.9                    | Loss loans   |
| <b>Mbulimi me provigjone</b>                               | <b>2.6</b>               | <b>2.6</b>             | <b>2.9</b>           | <b>3.17</b>            | <b>2.9</b>               | <b>2.8</b>             | <b>2.9</b>           | <b>2.7</b>             | <b>Provisions coverage</b>                             |
| <b>Grupi 1</b>   |                          |                        |                      |                        |                          |                        |                      |                        | <b>Group 1</b>   |
| Hua të klasifikuara  | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Classified loans                                       |
| Hua standarde  | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Standard loans   |
| Hua në ndjekje   | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Special mention loans                                  |
| Hua nënstandarde   | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Substandard loans                                      |
| Hua të dyshimta  | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Doubtful loans   |
| Hua të humbura   | -                        | -                      | -                    | -                      | -                        | -                      | -                    | -                      | Loss loans   |
| <b>Mbulimi me provigjone</b>                               | <b>-</b>                 | <b>-</b>               | <b>-</b>             | <b>-</b>               | <b>-</b>                 | <b>-</b>               | <b>-</b>             | <b>-</b>               | <b>Provisions coverage</b>                             |
| <b>Grupi 2</b>   |                          |                        |                      |                        |                          |                        |                      |                        | <b>Group 2</b>   |
| Hua të klasifikuara  | 100.0                    | 100.0                  | 100.0                | 100.00                 | 100.0                    | ....                   | ....                 | ....                   | Classified loans                                       |
| Hua standarde  | 83.7                     | 84.3                   | 83.7                 | 64.91                  | 69.4                     | ....                   | ....                 | ....                   | Standard loans   |
| Hua në ndjekje   | 4.0                      | 4.6                    | 5.5                  | 7.24                   | 8.0                      | ....                   | ....                 | ....                   | Special mention loans                                  |
| Hua nënstandarde   | 1.9                      | 2.8                    | 2.4                  | 5.67                   | 19.4                     | ....                   | ....                 | ....                   | Substandard loans                                      |
| Hua të dyshimta  | 1.2                      | 1.5                    | 1.7                  | 14.54                  | 1.4                      | ....                   | ....                 | ....                   | Doubtful loans   |
| Hua të humbura   | 9.2                      | 6.9                    | 6.8                  | 7.64                   | 1.9                      | ....                   | ....                 | ....                   | Loss loans   |
| <b>Mbulimi me provigjone</b>                               | <b>11.2</b>              | <b>9.2</b>             | <b>9.2</b>           | <b>17.43</b>           | <b>11.8</b>              | <b>....</b>            | <b>....</b>          | <b>....</b>            | <b>Provisions coverage</b>                             |
| <b>Grupi 3</b>   |                          |                        |                      |                        |                          |                        |                      |                        | <b>Group 3</b>   |
| Hua të klasifikuara  | 100.0                    | 100.0                  | 100.0                | 100.00                 | 100.0                    | ....                   | ....                 | ....                   | Classified loans                                       |
| Hua standarde  | 94.9                     | 94.6                   | 93.7                 | 93.64                  | 93.5                     | ....                   | ....                 | ....                   | Standard loans   |
| Hua në ndjekje   | 3.3                      | 3.6                    | 3.7                  | 3.72                   | 4.1                      | ....                   | ....                 | ....                   | Special mention loans                                  |
| Hua nënstandarde   | 0.8                      | 0.7                    | 1.1                  | 1.18                   | 0.9                      | ....                   | ....                 | ....                   | Substandard loans                                      |
| Hua të dyshimta  | 0.4                      | 0.5                    | 0.9                  | 0.94                   | 0.7                      | ....                   | ....                 | ....                   | Doubtful loans   |
| Hua të humbura   | 0.6                      | 0.6                    | 0.6                  | 0.53                   | 0.8                      | ....                   | ....                 | ....                   | Loss loans   |
| <b>Mbulimi me provigjone</b>                               | <b>2.1</b>               | <b>2.2</b>             | <b>2.6</b>           | <b>2.50</b>            | <b>2.6</b>               | <b>....</b>            | <b>....</b>          | <b>....</b>            | <b>Provisions coverage</b>                             |

Burimi: Banka e Shqipërisë.

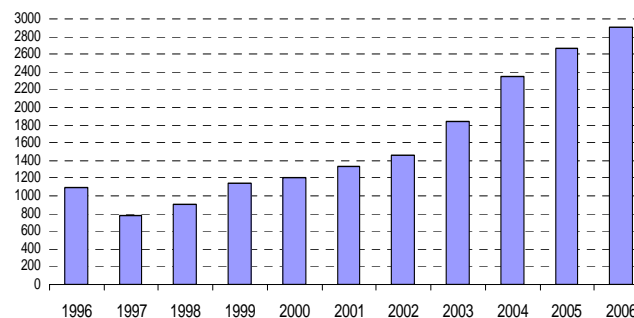
Source: Bank of Albania.

në %  
in percent

**Rritja reale e PBB-Real GDP growth**

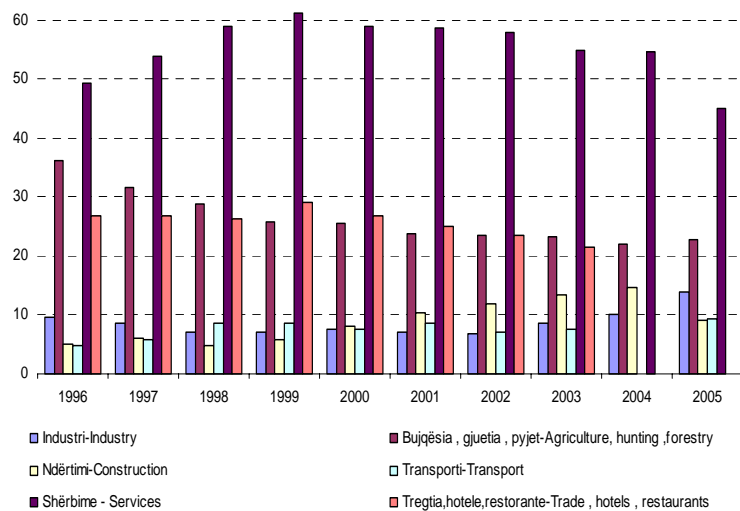


**PBB për frymë në usd-GDP per capita in USD**



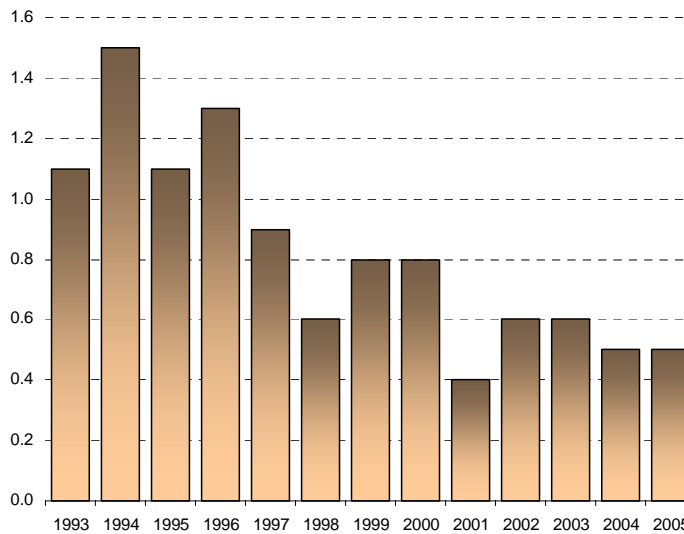
në %  
in percent

**Kontibuti në PBB- Contribution to GDP**

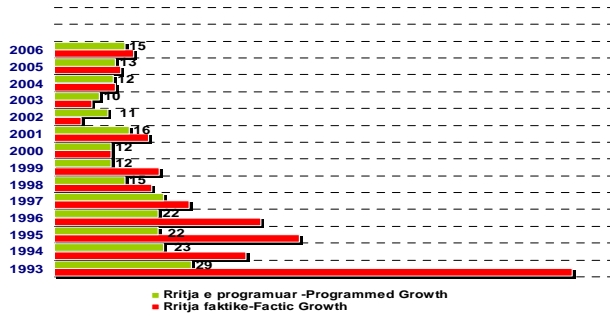


në %  
in percent

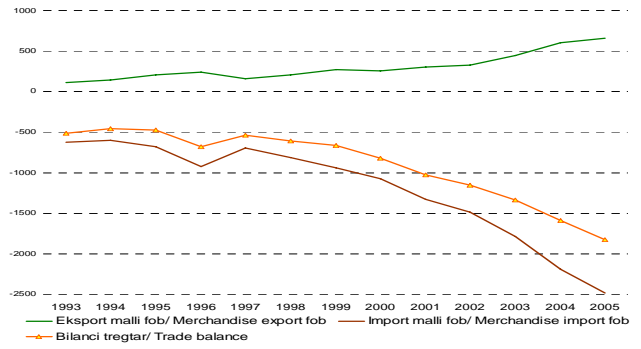
**Rritja e popullsisë  
Growth Rate of Population**



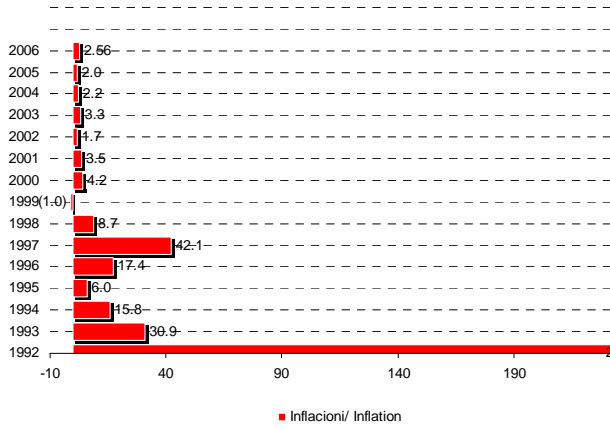
Rritja e Ofertës së Parasë (në %)  
Money Supply Growth (In %)



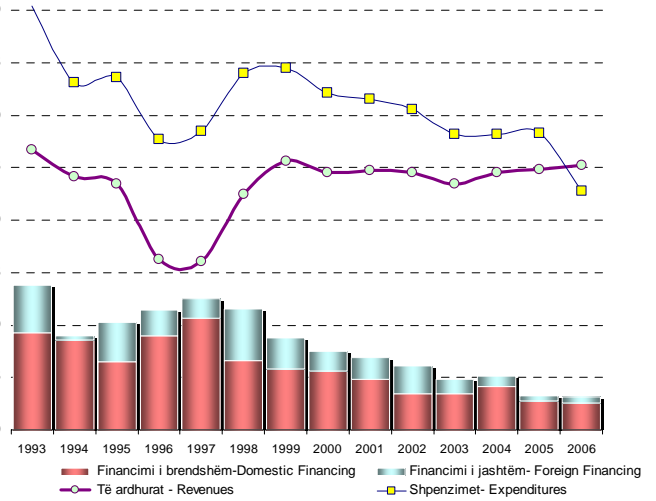
Bilanci tregtar - Trade Balance  
Në milionë Usd - Millions of USD



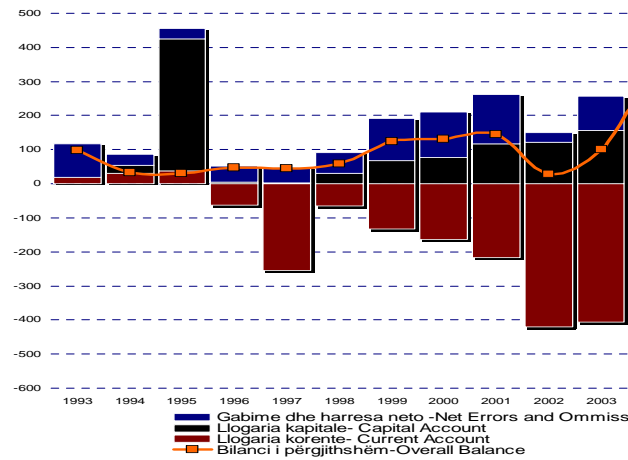
Inflacioni vjetor në %  
Annual Inflation (YY) in %



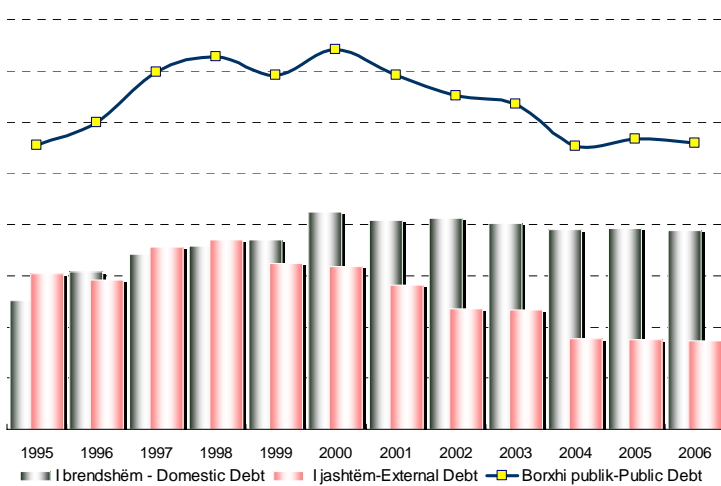
Llogaritë fiskale (në % të PBB)  
Fiscal Accounts (as of % of GDP)



Bilanci i Pagesave  
Balance of Payments

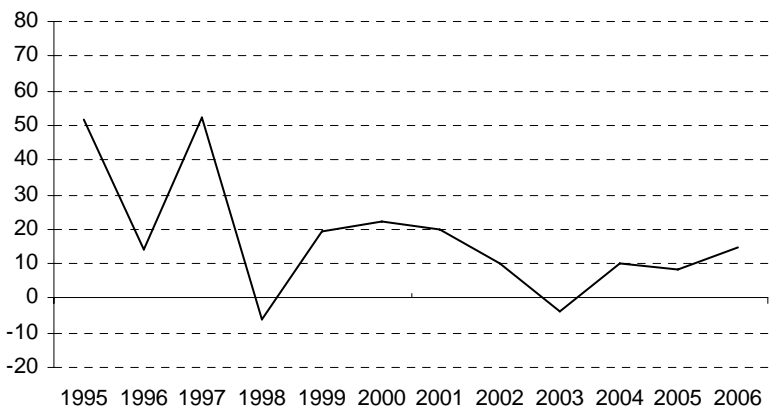


Borxhi publik (në % ndaj PBB)  
Public Debt (as a % of GDP)



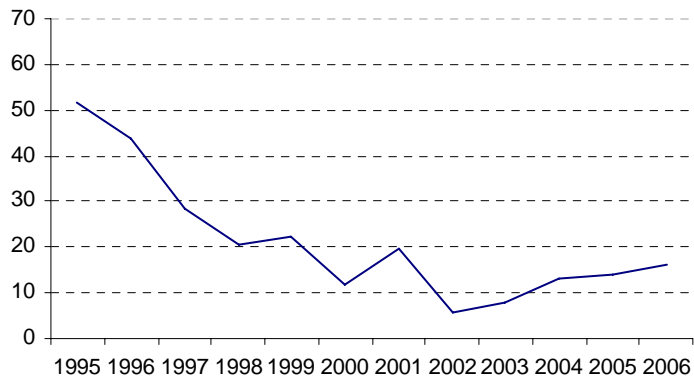
ndryshimi në %  
change in %

**Rritja vjetore e PJB**  
**COB growth**



**Rritja vjetore e M3**  
**M3 Growth**

ndryshimi vjetor në %  
annual change in %

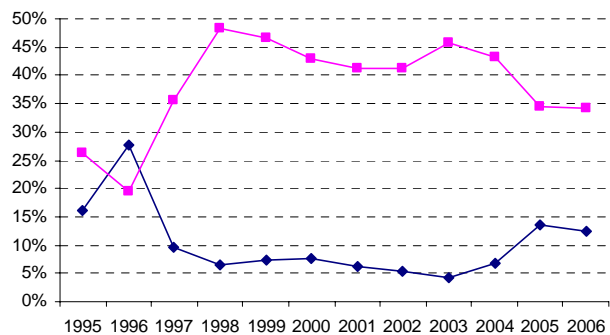


**Rritja vjetore e M1**  
**M1 growth**

ndryshimi vjetor %  
annual change in %



**Pesha në %e depozitave (në lekë) ndaj M3**  
**Deposits (Lek) as % of M3**



◆ depozita pa afat/demand deposits    ■ depozita me afat/time deposits

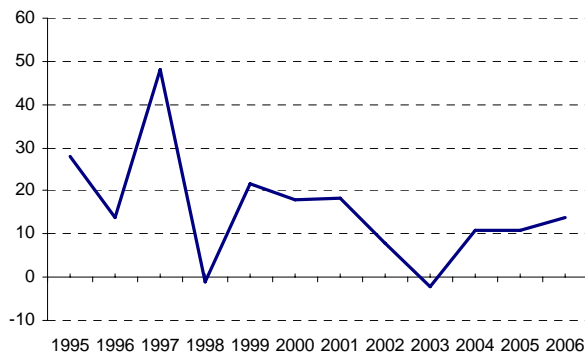
ndryshimi vjetor %  
annual change in %

**Rritja vjetore e M2**  
**M2 growth**



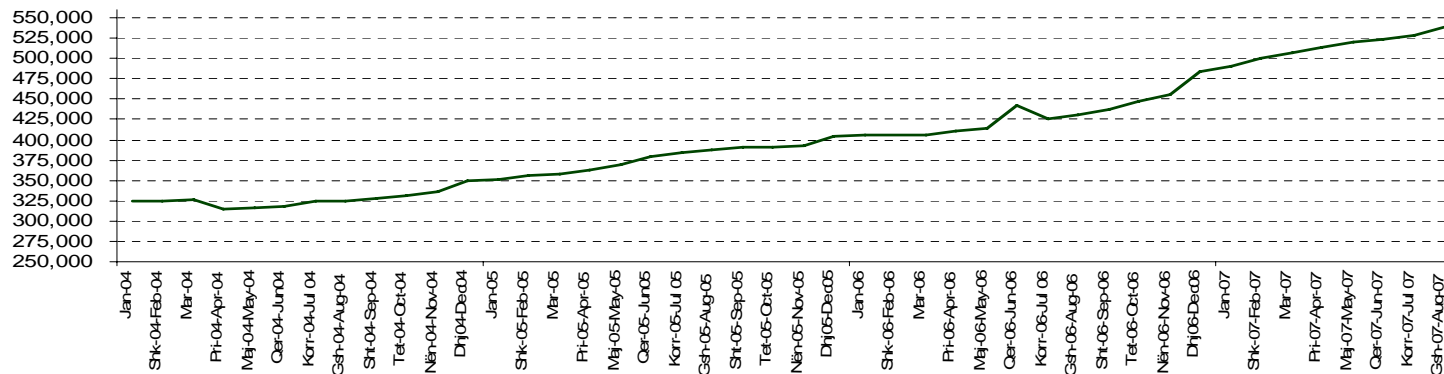
ndryshimi vjetor në %  
annual change in %

**Rritja vjetore e bazës monetare**  
**Annual growth of base money**



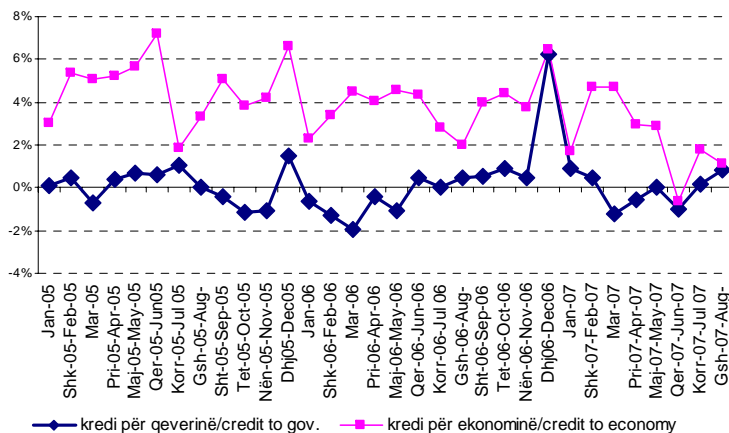


### Kreditit i brendshëm (në milionë lekë) Domestic Credit (In millions Lek)



ndryshimi në %  
change in percent

### Kreditit i brendshëm Domestic credit



pesha në %

### Pesha e përbërësve të kredisë për ekonominë Weight of components on credit to economy

weight in percent

