

MONTHLY STATISTICAL REPORT

CONTENTS	NR.
Real Sector	
Gross Domestic Product	1-1
Main sectors	1-2
Indicators of employment and income	1-3
Other items	1-4
Foreign sector developments	1-5
Consumer prices (monthly/annually)	1-6
Inflation, Money and Fiscal Deficit	1-7
Financial Sector	
Monetary Authority (monthly/annually)	2-1
NFA of BoA (monthly/annually)	2-2
Deposit Money Banks (monthly/annually)	2-3
NFA of DMB (monthly/annually)	2-4
Reserves of BoA and DMB (monthly/annually)	2-5
Monetary Survey (monthly/annually)	2-6
Money Supply (monthly/annually)	2-7
Notes / Coins in circulation	2-8
Credit to Economy (monthly/annually)	2-9
Claims of BS to government	2-10
Deposits of DMB (monthly/annually)	2-11
Deposits Composition	2-11
Annual Interest Rates	2-12
Auction of Treasury Bills / Repo	2-13
Indicators of Treasury Bills auction	2-14
Treasury Bills auction results	2-14
Consolidated BoA Balance Sheet	2-15
BoA: The Financial Statement	2-16
Notes to the Financial Statement (2-15, 2-16)	
Fiscal Sector	
Fiscal balance	3-1
Budget accounts as a % of GDP	3-2
Fiscal deficit and its financing	3-3
Domestic debt	3-4
Official foreign debt, disbursement through years as per creditors	3-5

Foreign Sector

Balance of payments	4-1
Exchange rate	4-2
Exports by different states	4-3
Imports by different states	4-4
Exports by SICT	4-5
Imports by SICT	4-6

Supervision

Assets / Composition for banking system	5-1
Liabilities / Composition for banking system	5-2
Assets/ Composition for group G2	5-3
Liabilities / Composition for group G2	5-4
Assets/ Composition for group G3	5-5
Liabilities / Composition for group G3	5-6
Relative importance, in %	5-7
Profitability, in %	5-8
Capital adequacy, in %	5-9
Credit Portfolio Quality, in %	5-10
Appendix: Graphs	

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)													ALBANIA: Gross Domestic Product (GDP)
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005*	2006**	2007**	
PBB me çmime korente në milionë lekë	346,403.0	346,198.0	409,209.0	471,578.0	523,043.0	583,369.0	622,711.0	694,098.0	751,024.0	817,374.0	893,006.0	982,200.0	GDP at current prices in millions of lek
Rritja reale vjetore e PBB	9.1	-10.8	9.0	13.5	6.7	7.9	4.2	5.8	5.7	5.8	5.5	6.0	Annual real growth of GDP
PBB për frymë në usd	1,078.0	756.0	889.0	1,121.0	1,189.0	1,323.0	1,437.0	1,831.0	2,337.0	2,598.8	2,903.7	3,464.6	GDP per capita in USD
Rritja reale vjetore e PBB sipas aktivitetit ekonomik krahasuar me çmimet e vitit të mëparshëm, në %													Annual real growth of GDP by economic activity compared to previous year prices , in %
Bujqësia , gjuetia dhe pyjet	....	-17.1	6.2	5.4	6.7	2.7	2.1	2.9	6.3	0.9	3.2	....	Agriculture, hunting and forestry
Industria	....	-25.2	27.5	23.3	1.3	6.1	-5.1	29.0	14.1	2.5	7.3	....	Industry
- Industria nxjerrëse	....	-32.4	-0.4	33.6	12.5	7.9	-30.7	8.1	15.3	5.4	....	....	-Extracting industry
- Industria përpunuese	....	-24.5	30.8	22.2	-0.2	5.8	-1.6	31.5	14.0	2.3	....	....	-Manufacturing industry
Ndërtimi	....	-16.9	-13.3	19.4	46.7	32.7	21.5	23.4	7.9	11.9	6.9	....	Construction
Shërbime	....	-0.5	6.0	16.1	-0.3	5.3	4.0	0.4	3.9	6.1	6.0	....	Services
Tregji, hotele dhe restorante	....	-0.4	2.2	7.3	-9.8	3.2	1.6	-5.2	2.2	8.6	....	....	Trade, hotels and restaurants
Transporti	....	-18.7	20.3	55.4	15.8	9.4	12.6	6.7	4.9	3.1	....	....	Transport
Posta dhe komunikacioni	....	12.2	28.7	37.8	29.4	39.7	5.5	6.7	6.3	10.6	....	....	Post and telecommunication
Shërbime të tjera	....	5.5	7.3	11.2	3.7	7.4	2.6	3.8	2.5	5.2	....	....	Other services
Shërbime ndërmjetëse financiare të matura indirekt	....	-0.7	19.4	25.0	-27.4	5.9	10.3	2.5	-5.8	3.6	....	....	Financial intermediation services measured indirectly
Vlera e shtuar bruto me çmime bazë	....	-9.9	6.7	13.3	6.1	7.9	4.4	6.0	5.7	5.8	5.4	....	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	5.6	6.3	....	Taxes on products
Subvencione për produktet	....	-8.7	17.2	25.8	17.5	-4.9	3.6	-3.4	6.0	1.0	5.4	....	Subsidies on products
Struktura e vlerës së shtuar sipas aktivitetit ekonomik , në % të vlerës të shtuar bruto të shërbimeve ndërmjetëse financiare të matura indirekt (me çmime korente)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	....	....	Structure of value added by economic activities , in % of value added gross of FISIM (at current prices)
Bujqësia, gjuetia dhe pyjet	36.6	31.6	28.8	25.8	25.5	23.6	23.4	23.5	22.3	20.7	19.8	....	Agriculture, hunting and forestry
Industria	9.9	8.8	7.4	7.3	7.8	7.3	6.9	8.7	10.0	9.7	9.6	....	Industry
- Industria nxjerrëse	1.0	0.9	0.7	0.8	0.9	0.9	0.7	0.6	0.8	0.8	....	....	- Extracting industry
- Industria përpunuese	8.9	7.8	6.6	6.4	6.9	6.4	6.1	8.0	9.2	8.9	....	....	- Manufacturing industry
Ndërtimi	5.1	6.1	5.0	6.0	8.3	10.4	12.0	13.7	13.9	14.3	14.4	....	Construction
Shërbime	48.5	53.5	58.8	60.9	58.5	58.6	57.6	54.0	53.8	55.3	56.1	....	Services
Tregtia, hotele dhe restorante	27.3	27.4	27.0	29.7	27.5	25.2	23.8	22.1	21.6	22.4	....	....	Trade, hotels and restaurants
Transporti	4.9	5.9	8.7	8.8	7.9	8.6	7.3	5.3	5.3	5.2	12.5	....	Transport
Posta dhe komunikacion	0.9	1.5	1.4	2.0	2.0	3.0	3.2	3.3	3.7	3.7	....	....	Post and telecommunication
Shërbime të tjera	15.3	18.8	21.7	20.4	22.1	21.9	23.2	23.3	23.2	24.0	....	....	Other services

2005*, 2006* Të dhëna nga Ministria e Financave
 2007** Të dhëna paraprake
 Burimi: INSTAT .

2005*, 2006* Ministry of Finance Valuation
 2007** Preliminary data .
 Source: INSTAT .

SHOIPËRIA: Prodhimi i degëve kryesore Në natyrë	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	ALBANIA: Main Sectors Product In volume
Vellimi i prodhimeve kryesore industriale																	Main Industrial Product Volume
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)
Vellimi i prodhimeve kryesore bujqësore																	Main Agricultural products volume
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)
Zërat kryesorë të ndërtimit																	Construction : main indicators
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)
Transport malli gjithsej																	Transport of goods total
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	404.1	450.0	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	3,957.0	4,260.0	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	2007	Indicators of employment and income
Popullsia mesatare vjetore (000).	3,076.0	3,075.0	3,055.0	3,054.0	3,061.0	3,074.0	3,093.0	3,111.0	3,127.0	3,149.0	3,135.0	....	Average annual population (000)
Rritja e popullsisë,në përqindje.	0.8	0.0	-0.6	0.0	0.2	0.4	0.6	0.6	0.5	0.7	-0.4	....	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	1,081.8	Labor force
Të punësuar gjithsej sipas sektorëve të ekonomisë.	1,116.0	1,107.0	1,085.0	1,065.0	1,068.0	920.0	920.0	926.0	931.0	932.0	935.1	939.0	Total employment by economic activity
Bujqësi, pyje,pezhkim	784.5	770.8	768.5	768.0	767.0	532.0	531.4	539.0	546.0	545.0	542.0	....	Agriculture, fishing
Miniera, përpunim industrial, energji elektrike.	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
Ndërtim.	21.5	15.2	11.0	11.0	13.0	55.7	56.1	56.0	52.0	52.0	53.0	....	Construction
Transport dhe telekomunikacion.	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
Shërbime.	77.7	58.0	34.0	43.0	68.0	82.5	83.2	84.0	81.0	79.8	83.9	....	Services
Edukim , mjekësi etj.	69.0	74.0	77.0	74.0	70.0	76.8	75.4	76.0	75.0	71.2	73.1	....	Education, health care, other
Të tjerë	51.0	74.0	78.0	55.0	66.0	71.0	71.4	72.0	82.0	177.0	179.0	....	Others
Të punësuar gjithsej (000).	1,116.0	1,107.0	1,085.0	1,065.0	1,068.0	920.0	920.0	926.0	931.0	932.0	935.1	939.0	Total employment(000)
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	167.1	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	229.9	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	542.0	Agriculture private sector
Niveli i punësimit	63.0	62.4	61.6	60.4	60.5	52.0	51.1	50.7	50.3	49.7	48.7	....	Employment Rate
Femra.	50.6	48.7	47.3	46.8	49.3	39.6	39.0	38.8	38.9	38.8	38.1	....	Female
Meshkuj.	74.7	75.6	75.3	73.6	71.2	63.8	62.8	62.2	61.2	60.0	58.8	....	Male
Të papunë të regjistruar gjithsej (000).	158.0	194.0	235.0	240.0	215.0	181.0	172.0	163.0	157.0	154.0	149.5	142.8	Total registered unemployment(000)
Norma e papunësisë.	12.4	14.9	17.7	18.4	16.8	16.4	15.8	15.0	14.0	14.2	13.9	13.2	Unemployment rate
Të ardhurat mujore në lekë.													Wages (Monthly income in lek)
Paga mesatare në sektorin shtetëror.	8,638.0	9,559.0	11,509.0	12,708.0	14,963.0	17,218.0	19,659.0	21,325.0	24,393.0	27,333.0	31,400.0	35,650.0	Average wage in state sector
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	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 Në % ndaj PBB-së	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Other Items As a % of GDP
Bilanci i kursim-investimeve													Saving - investment balance
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	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	19.5	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	2.3	Public2/
Private	15.4	12.5	12.0	12.5	21.9	25.4	17.4	18.3	19.8	15.9	16.7	17.3	Private
Investimet	15.5	16.0	14.0	17.2	24.7	27.6	24.5	23.4	23.8	23.6	25.1	25.4	Investment
Publike	4.5	4.0	5.8	6.1	6.6	7.3	6.7	4.6	5.0	5.2	5.7	5.6	Public
Private	11.0	12.0	8.2	11.1	18.1	20.2	17.8	18.8	18.8	19.0	19.4	19.8	Private
Llogaria korente	-1.9	-10.7	-2.3	-3.8	-4.4	-5.3	-9.3	-7.1	-4.9	-7.3	-7.3	-11.0	Current Account Balance

1/ Vlera e kundërt e llogarisë korente përfshirë transfertat 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	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Foreign Sector Developments
Llogaria korente (në milionë Usd)	-62.33	-253.71	-65.03	-132.86	-171.86	-282.13	-401.80	-378.71	-355.44	-603.04	-590.85	-1,151.44	Current Account (in millions of USD)
Bilanci tregtar (në milionë Usd)	-678.30	-534.90	-603.64	-662.80	-820.99	-1,026.96	-1,155.13	-1,336.25	-1,576.92	-1,820.35	-2,089.45	-2,899.60	Trade Balance (in millions of USD)
Rezervat (në milionë Usd)													Reserves (in millions of USD)
Rezervat	-46.98	-43.81	-59.24	-123.55	-131.92	-144.99	-28.60	-99.63	-288.61	-150.65	-265.11	-202.31	Reserve Assets
Përdorim kredish nga FMN	0.00	12.22	7.88	20.87	19.33	12.02	5.28	11.10	11.86	11.79	7.11	7.37	Use of Fund Credit and Loans
Kursi i këmbimit (mesatarja e periudhës)													Exchange rate (period average)
Lekë për 1 Usd	104.50	148.93	150.64	137.69	143.71	143.48	140.15	121.86	102.78	99.88	98.10	90.43	Lek per 1USD
Lekë për 1 Euro				146.96	132.58	128.47	132.36	137.51	127.67	124.19	123.08	123.62	Lek per 1 EUR
Borxhi i jashtëm afatgjatë neto (në milionë Usd) (Të dhëna progresive)	323.50	347.66	460.66	550.08	616.97	697.71	979.62	1,200.40	1,389.96	1,358.73	1,548.22	....	Long-term official foreign debt (net)* (in millions of USD) (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 guarantee debt. Not included loan from IMF.
Source : Bank of Albania, Ministry of Finance.

Çmimet e konsumit Fundi i periudhës	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Consumer Prices End of period
	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	
Indeksi i çmimeve të konsumit (IÇK Dh]01=100)	112.90	113.40	113.30	113.00	112.10	111.40	111.10	113.10	114.10	114.00	114.20	115.70	Consumer Price Index (CPI Dec*01=100)
Ndryshimi vjetor i IÇK-së , në %	2.92	2.90	2.72	1.89	1.45	2.01	2.11	4.14	4.39	4.20	3.54	3.10	Annual Change, in %
Ndryshimi mujor i IÇK-së , në %	0.53	0.44	-0.09	-0.26	-0.80	-0.62	-0.27	1.80	0.90	-0.09	0.20	1.31	Monthly Change, in %
IÇK(përfshijtur ushqime dhe pije joalkoholike)	116.57	116.54	116.71	116.85	117.05	117.08	117.32	117.70	117.80	117.88	118.10	118.34	CPI (without food and nonalcoholic drinks)
Ndryshimi vjetor i IÇK-së , në %	3.47	3.56	3.76	3.83	3.67	3.55	3.80	2.51	1.15	1.14	1.33	1.44	Annual Change, in %
Ndryshim mujor i IÇK-së , në %	-0.08	-0.02	0.14	0.12	0.17	0.03	0.20	0.33	0.08	0.07	0.19	0.20	Monthly Change, in %
IÇK(përfshijtur ushqim , pije dhe duhan)	115.06	115.03	115.19	115.29	115.46	115.44	115.66	116.04	116.08	116.17	116.40	116.66	CPI (without food, beverages & tobacco)
Ndryshimi vjetor i IÇK-së , në%	1.92	2.04	2.24	2.27	2.08	1.91	2.24	1.10	-0.10	-0.09	1.14	1.29	Annual Change, in %
Ndryshimi mujor i IÇK-së , në%	-0.10	-0.03	0.14	0.09	0.15	-0.02	0.19	0.33	0.03	0.08	0.20	0.22	Monthly Change, in %
Inflacioni mesatar vjetor , në % *	2.50	2.63	2.73	2.70	2.56	2.52	2.43	2.54	2.69	2.85	2.90	2.94	Annual Average Inflation, in % *

* Eshhtë 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 Fundi i periudhës								Consumer Prices End of period
	2001	2002	2003	2004	2005	2006	2007	
Indeksi i çmimeve të konsumit (IÇK Dhj'01=100) Ndryshimi vjetor i IÇK-së , në %	100.00 3.53	101.68 1.68	105.03 3.29	107.35 2.21	109.50 2.00	112.30 2.56	115.70 3.10	Consumer Price Index (CPI Dec'01=100) Annual Change, in %
IÇK(përfshijtur ushqime dhe pije joalkolike) Ndryshimi vjetor i IÇK-së, në %	100.00 2.78	99.53 -0.47	103.36 3.38	107.30 3.81	112.36 4.71	116.56 3.83	118.34 1.44	CPI (without food and nonalcoholic drinks) Annual Change, in %
IÇK(përfshijtur ushqim , pije dhe duhan) Ndryshimi vjetor i IÇK-së , në%	100.00 2.90	99.56 -0.44	103.29 3.74	107.31 3.89	112.56 4.90	115.10 2.32	116.66 1.29	CPI (without food, beverages & tobacco) Annual Change, in %
Inflacioni mesatar vjetor , në % *	3.13	5.26	2.33	2.87	2.37	2.37	2.94	Annual Average Inflation, in % *

* 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	2007	Inflation, Money and Fiscal Deficit
IÇK (Totali)	86.2	93.7	92.7	96.6	100.0	101.7	105.0	107.4	109.5	112.9	115.7	CPI (Total)
Ndryshimi vjetor i IÇk-së , në %	42.1	8.7	-1.0	4.2	3.5	1.7	3.3	2.2	2.0	2.9	3.1	Annual Change of CPI , in %
Oferta e parasë (në milionë lekë)												Base Money
Baza monetare	90,927.0	89,887.0	109,307.0	128,779.0	152,144.0	163,891.0	160,554.0	178,598.0	198,250.0	217,623.9	228,233.2	Annual Change, in %
Ndryshimi vjetor në %	48.1	-1.0	21.6	17.8	18.1	7.7	-2.0	11.0	11.0	9.8	4.9	
Agregati M3	198,547.0	239,526.0	292,871.0	328,101.0	394,316.0	416,685.0	448,427.0	507,206.0	578,035.8	674,288.7	761,199.5	M3 Aggregate
Ndryshimi vjetor në %	28.5	20.6	22.3	12.0	19.9	5.7	8.0	13.0	14.0	16.7	12.9	Annual Change ,in %
Llogaritë e buxhetit në % ndaj PBB												Budget Accounts in % of GDP
Totali i të ardhurave	16.0	22.4	25.6	24.5	24.7	24.5	23.4	24.5	24.4	25.2	25.6	Total Revenues
Nga taksat	9.4	15.7	17.4	19.5	19.4	20.4	20.4	22.1	22.4	28.3	23.3	Tax Revenues
Totali i shpenzimeve	28.5	34.0	34.5	32.0	31.5	30.5	28.2	29.6	27.8	22.8	29.1	Total Expenditures
Investimet publike	4.0	5.8	6.1	6.6	7.3	6.7	4.6	5.0	5.2	5.7	5.6	Public Investments
Deficiti	-12.5	-11.5	-8.8	-7.5	-6.9	-6.0	-4.8	-5.1	-3.4	-3.2	-3.4	Deficit
Financimi i brendshëm	10.7	6.6	5.8	5.6	4.8	3.4	3.4	4.1	2.8	2.6	2.9	Domestically 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	0.5	Foreign Financed Deficit

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

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

Autoriteti Monetar (Banka e Shqipërisë) Në milionë lekë Fundi i periudhës													Monetary Authority (Bank of Albania)
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Millions of Lek
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Korr 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	End of Period
Mjetet financiare	240,090	241,669	239,126	238,657	245,864	250,325	258,098	252,415	250,395	252,594	250,750	246,128	Assets
Mjetet e huaja	173,728	171,799	169,247	168,800	170,159	175,530	184,218	181,886	177,028	177,172	176,843	180,187	Foreign Assets
Pretendimet ndaj qeverisë	66,250	67,758	67,769	67,748	67,787	67,799	67,799	67,808	67,812	73,819	73,812	65,843	Claims on Central Government
Pretendimet ndaj bankave që pranojnë depozita (BPD)	112	2,112	2,110	2,108	7,919	6,996	6,081	2,722	5,555	1,602	95	97	Claims on Depository Corporations
Detyrimet financiare	240,090	241,669	239,126	238,657	245,864	250,325	258,098	252,415	250,395	252,594	250,750	246,128	Liabilities
Rezerva monetare	213,333	211,481	209,479	212,865	214,922	216,626	216,424	210,880	211,566	228,233	217,223	217,696	Monetary Reserves
Nga e cila : Paraja jashtë bankave	153,338	152,880	151,728	150,114	151,895	150,544	147,624	143,649	143,003	154,967	146,959	147,140	Of which: COB
Hua nga bankat (Repo)	3,054	1,974	6,923	1,984	-	-	-	-	-	-	8,526	4,505	Loans from DMB(Repo)
Detyrimet valutore	9,750	9,743	9,607	9,148	8,947	9,685	8,664	8,831	8,646	8,295	8,203	8,363	Foreign Liabilities
Depozitat e qeverisë	17,462	22,977	19,361	22,724	29,660	28,272	40,722	41,125	39,891	20,776	18,692	14,041	Central Government Deposits
Llogaria kapitale	2,970	3,918	2,214	100	483	4,210	2,502	1,808	660	6,769	4,593	8,596	Capital Account
Zëra të tjerë neto	-6,479	-8,425	-8,458	-8,164	-8,148	-8,469	-10,215	-10,229	-10,368	-11,479	-6,487	-7,073	Other Items (Net)

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Autoriteti Monetar (Banka e Shqipërisë) Në milionë lekë Fundi i periudhës																	Monetary Authority (Bank of Albania) Millions of Lek End of Period
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
Mjetet financiare	31,636	79,106	95,377	95,411	113,282	178,838	173,803	152,268	176,295	185,838	203,899	184,455	193,427	216,768	246,777	252,594	Assets
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	177,172	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	73,819	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	1,602	Claims on Other Depository Corporations
Detyrimet financiare	31,636	79,106	95,377	95,411	113,282	178,838	173,803	152,268	176,295	185,838	203,899	184,455	193,427	216,768	246,777	252,594	Liabilities
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	228,233	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	154,967	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	8,295	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	20,776	Central Government Deposits
Llogaritë 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	6,769	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	-11,479	Other Items (Net)

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

MVN të BSH Në milionë Usd Fundit i periudhës	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	NFA of BoA Millions of USD End of Period
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
Mjetet e huaja totale	1,827.2	1,845.7	1,826.7	1,863.3	1,915.9	1,931.9	2,123.2	2,144.4	2,160.1	2,138.2	2,143.8	2,177.8	Total Foreign Assets
Ari (me kursin korent)	45.9	46.9	45.5	44.9	46.2	46.2	51.1	54.2	55.0	57.9	63.84	67.03	Gold (Current Exchange Rate)
Arka dhe depozita në bankat e huaja	281.9	211.5	232.7	243.5	246.3	292.5	485.1	525.6	500.2	493.2	553.3	510.2	"Cash" and Deposits in Foreign Banks
Arka në valutë	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	Cash in vault
Depozita pa afat	84.7	64.7	89.2	52.6	78.3	51.7	153.6	116.2	114.9	114.4	142.5	147.7	Demand Deposits
Depozita me afat	195.9	145.2	141.2	188.7	166.6	234.8	326.0	398.8	377.9	374.2	406.0	360.8	Time Deposits
Çertifikata depozitash	1.2	1.5	2.1	2.1	1.2	5.9	5.4	10.5	7.3	4.5	4.7	1.6	Certificat of Deposits
Letra me vlerë	1,485.6	1,573.4	1,535.6	1,564.0	1,611.3	1,582.6	1,576.3	1,553.8	1,595.0	1,579.9	1,508.5	1,584.0	Securities
a.Letra me vlerë BIS Basle													a. Securities BIS Basle
FixBIS	160.1	181.4	150.2	199.8	210.2	153.1	97.7	75.3	69.0	77.2	56.4	101.6	FixBIS
Mti BIS	236.4	329.9	311.5	239.0	230.0	267.9	274.9	290.9	331.4	314.8	296.2	322.7	Mti BIS
b. Letra me vlerë me diskaunt													b. Discount Securities
Bono thesari të qeverive të huaja	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	968.2	939.7	953.2	1,003.5	1,036.8	1,044.7	1,083.1	1,080.2	1,069.1	1,066.7	1,004.9	994.6	Foreign Gov. T-Notes
Nota thesari të agjencive Amerikane	-	-	-	-	11.34	18.45	18.53	6.91	20.9	16.7	41.1	55.5	US Agency T-Notes
d. Letra me vlerë të IBRD	101.6	102.7	101.2	102.2	103.1	98.6	102.1	100.5	104.6	104.5	109.9	109.5	d. IBRD-s Securities
Pozicioni rezervë në FMN	5.1	5.1	5.1	5.1	5.1	5.1	5.2	5.3	5.3	5.3	5.3	5.4	Reserve position in the Fund
Mbajtjet e SDR	8.7	8.8	7.8	5.8	7.1	5.4	5.5	5.6	4.7	1.9	12.8	11.2	SDR holdings
Detyrimet e huaja totale	102.1	104.1	103.2	100.5	100.0	107.6	99.0	103.2	104.7	99.4	98.5	101.5	Total Foreign Liabilities
Depozita të jorezidentëve	-	-	-	-	-	-	-	-	-	-	-	-	Non-Resident Deposits
Llogaritë korrespondente	-	-	-	-	-	-	-	-	-	-	-	-	Correspondent Deposits
Kredi nga bankat e huaja	12.9	13.2	13.0	13.1	13.3	13.3	13.6	13.8	14.2	14.1	14.2	14.6	Foreign Bank Credit
Detyrimet ndaj FMN	87.2	87.9	86.2	84.5	84.8	83.1	84.4	85.2	85.4	82.3	80.3	79.2	IMF Liabilities
Të tjera IBRD	2.0	3.0	3.9	2.9	2.0	11.2	1.0	4.1	5.1	3.0	4.0	7.8	Other (IBRD)
Mjetet valutore neto	1,725.1	1,741.6	1,723.5	1,762.8	1,815.9	1,824.3	2,024.2	2,041.2	2,055.4	2,038.8	2,045.2	2,076.3	Net Foreign Assets

Burimi : Banka e Shqipërisë.

Source : Bank of Albania.

MVN të BSH Në milionë Usd Fundi i periudhës	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	NFA of BOA Millions of USD End of Period
Mjetet e huaja totale	490.2	547.6	566.7	642.8	520.8	642.5	763.5	852.1	1,024.2	1,370.6	1,422.0	1,792.6	2,138.2	Total Foreign Assets
Ari (me kursin korent)	24.3	42.5	33.4	33.7	34.5	30.4	30.7	27.7	28.9	30.2	35.5	43.9	57.9	Gold (Current Exchange Rate)
Arka dhe depozita në bankat e huaja	240.8	279.3	307.7	225.0	202.6	300.8	133.7	40.9	99.1	124.1	98.3	404.9	493.2	"Cash " and Deposits in Foreign Banks
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	0.1	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	114.4	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	374.2	Time Deposits
Çertifikata depozitash	—	—	—	—	—	—	—	—	—	—	—	0.2	4.5	Certificat of Deposits
Letra me vlerë	—	—	—	98.0	202.2	231.1	513.5	697.7	801.0	1,110.6	1,271.0	1,329.7	1,579.9	Securities
a.Letra me vlerë BIS Basle	—	—	—	98.0	202.2	99.6	137.7	40.7	59.6	178.6	238.3	102.6	77.2	a.Securities BIS Basle
FixBIS	—	—	—	—	—	—	139.2	130.2	36.5	59.6	43.7	190.0	314.8	FixBIS
Mti BIS	—	—	—	—	—	—	—	—	—	—	—	—	—	Mti BIS
b. Letra me vlerë me diskaunt	—	—	—	—	—	—	—	—	—	—	—	—	—	b..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
c. Letra me vlerë me kupon	—	—	—	—	—	—	—	—	—	—	—	—	—	c. Cupon Securities
Nota thesari të qeverive të huaja	—	—	—	—	—	—	75.3	336.6	609.6	803.5	940.6	911.9	1,066.7	Foreign Gov. T-Notes
Nota thesari të agjencive Amerikane	—	—	—	—	—	—	20.3	91.4	70.4	50.1	24.9	5.0	16.7	US Agency T-Notes
d. Letra me vlerë të IBRD	—	—	—	—	—	—	—	—	—	—	—	101.1	104.5	d. IBRD-s Securities
Pozicioni rezervë në FMN	—	—	—	—	4.6	4.4	4.2	4.5	5.0	5.2	4.8	9.0	5.3	Reserve position in the Fund
Mbajtjet e SDR	0.1	0.8	—	61.1	76.9	76.0	81.5	81.3	90.3	100.5	12.5	101.1	1.9	SDR holdings
Bono thesari të Qeverisë Amerikane	225.0	225.0	225.0	225.0	—	—	—	—	—	—	—	—	—	US Government TB
Detyrimet e huaja totale	458.5	492.0	479.6	517.1	177.4	142.0	136.8	144.8	105.1	111.6	104.3	103.9	99.4	Total Foreign Liabilities
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	14.1	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	82.3	IMF Liabilities
Detyrime afatshkurtra	40.6	42.6	38.9	39.0	38.2	—	—	—	—	—	—	2.0	3.0	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
Mjetet valutore neto	31.8	55.6	87.1	125.7	343.4	500.5	626.7	707.4	919.0	1,259.0	1,317.7	1,688.7	2,038.8	Net Foreign Assets

Burimi : Banka e Shqipërisë.

Source : Bank of Albania.

Bankat që pranojnë depozita BPD													Deposit Money Banks DMB
Në milionë lekë	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Millions of Lek
Fundi i periudhës	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Qer 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	End of Period
Mjetet financiare	635,578	641,812	650,530	653,239	660,997	677,516	684,107	689,693	696,982	725,958	731,335	748,997	Assets
Rezervat	60,499	59,651	58,834	61,813	63,395	66,218	69,157	67,979	69,202	72,561	70,168	70,502	Reserves
Mjetet valutore	109,587	109,771	106,054	103,576	105,545	111,206	112,498	109,922	105,234	104,762	107,205	112,770	Foreign Assets
Pretendime ndaj qeverisë	248,873	248,740	250,841	251,190	252,613	253,328	247,815	249,515	252,489	261,080	256,149	259,248	Claims on Central Government
Pretendime ndaj ndërmarrjeve jofinanciare publike	655	2,427	2,389	2,317	2,718	670	1,522	1,908	2,412	3,915	4,142	4,307	Claims on Non-Financial Public Enterprises
Pretendime ndaj sektorit privat	212,879	219,190	225,423	232,293	236,670	246,039	253,071	260,329	267,616	283,542	285,009	297,464	Claims on Private Sector
Pretendime ndaj institucioneve të tjera financiare	45	83	71	67	57	54	44	41	30	97	137	201	Claims on other financial institutions
Hua bankës qendrore- Repo	3,040	1,950	6,917	1,984	-	-	-	-	-	-	8,526	4,505	Claims on Central Bank- Repo
Detyrimet financiare	635,578	641,812	650,530	653,239	660,997	677,516	684,107	689,693	696,982	725,958	731,335	748,997	Liabilities
Depozita pa afat në lekë të rezidentëve	75,535	74,035	73,508	73,798	148,245	73,651	73,457	73,637	75,092	91,592	83,008	77,946	Resident's Demand Deposits in Lek
Depozita me afat në lekë të rezidentëve	245,964	248,744	250,055	249,197	248,737	251,011	252,723	255,611	254,619	256,406	268,880	272,478	Residents Time Deposits in Lek
Depozitat në valutë të rezidentëve	211,191	212,908	213,312	209,385	144,173	242,006	242,057	246,056	243,923	258,218	263,468	267,543	Foreign Currency Deposits
Detyrime të huaja	40,801	42,887	44,429	47,718	46,857	33,229	35,579	37,566	41,866	43,957	37,467	50,909	Foreign Liabilities
Depozita të qeverisë	-	-	-	-	-	-	-	-	-	-	-	-	Central Government Deposits
Banka si agjent i qeverisë	4,191	1,744	7,496	7,422	1,355	1,159	1,696	1,373	1,820	782	1,442	1,235	Bank as Executing Agencies
Hua nga autoriteti monetar	1,188	3,725	3,750	2,751	8,913	8,601	6,101	3,874	6,915	1,669	435	231	Credit from Monetary Authority
Llogaria kapitale	52,160	53,201	53,717	54,157	55,044	59,861	61,222	62,487	63,765	64,931	68,407	70,182	Capital Account
Zëra të tjerë neto	4,547	4,566	4,264	8,810	7,674	7,998	11,272	9,089	8,983	8,402	8,228	8,474	Other Items (Net)

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Bankat që pranojnë depozita BPD															Deposit Money Banks DMB
Në milionë lekë	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Millions of Lek
Fundi i periudhës															End of Period
Mjetet financiare	125,875	153,723	205,154	180,936	207,709	248,029	269,454	315,508	336,758	257,339	294,563	485,695	611,398	725,958	Assets
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	72,561	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	104,762	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	261,080	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	3,915	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	283,542	Claims on Private Sector
Pretendime ndaj instit. të tjera financiare	—	—	—	—	—	—	—	—	—	98	551	673	58	97	Claims on other financial institutions
Hua bankës qendrore- Repo	—	—	—	—	—	—	—	—	—	1,204	2,263	505	4,199	—	Claims on Central Bank- Repo
Detyrimet financiare	125,875	153,723	205,154	180,936	207,709	248,029	269,454	315,508	336,758	370,151	419,376	485,695	611,398	725,958	Liabilities
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	91,592	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	256,406	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	258,218	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	43,957	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	782	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	1,669	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	64,931	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	8,402	Other Items (Net)

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

MVN të BPD Në milionë Usd Fundi i periudhës	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	NFA of DMB Millions of USD End of Period
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
	Mjetet e huaja gjithsej	1,153.8	1,180.3	1,147.1	1,144.5	1,188.2	1,229.8	1,295.2	1,294.6	1,283.8	1,264.5	1,297.8	1,366.4	Total Foreign Assets
Arka në valutë	72.7	72.6	71.6	72.9	94.7	103.2	81.8	96.2	82.6	117.1	96.8	97.4	Cash in vault
Depozita pa afat	32.2	35.8	42.0	86.6	40.2	45.9	49.9	46.7	63.6	54.4	52.1	47.2	Demand Deposits
Depozita me afat	907.8	929.6	892.9	844.4	906.3	915.8	995.7	982.2	966.3	950.8	1,008.5	1,085.9	Time Deposits
Letra me vlerë të jorezidentëve	87.4	87.9	87.6	87.8	88.2	114.2	115.8	117.0	119.1	89.0	87.1	87.4	Non-resident's Securities
Hua të dhëna jorezidentëve	35.3	35.7	34.7	34.6	40.5	32.7	33.5	34.0	33.7	35.0	35.2	30.4	Loans to non-residents
Investime në degë të huaja	18.6	18.7	18.3	18.2	18.3	18.0	18.5	18.5	18.5	18.1	18.0	18.1	Investments on foreign branches
Detyrimet e huaja gjithsej	429.4	461.1	480.5	527.1	527.6	367.5	409.7	442.4	510.9	530.8	453.7	617.1	Total Foreign Liabilities
Kredi nga jorezidentët	177.8	203.3	221.5	190.1	211.5	234.5	252.0	298.6	339.2	353.5	353.3	506.7	Non-resident's Credits
Depozita të bankave të huaja	201.2	206.7	205.1	276.7	259.4	71.6	92.5	76.7	100.2	101.6	61.1	68.2	Foreign Bank Deposits
Llogari rrjedhëse&Depozita pa afat të jorezidentëve	41.4	41.3	43.3	47.6	47.3	50.5	53.3	54.1	56.1	57.3	18.3	19.4	Non-resident's Curr.Acc.& Demand Deposits
Depozita me afat të jorezidentëve	10.5	11.6	12.2	14.5	12.2	13.9	14.9	16.4	18.7	18.9	20.9	22.4	Non-resident's Time Deposits
Llogari të tjera me jorezidentët	-1.6	-1.8	-1.6	-1.8	-2.8	-3.0	-3.0	-3.4	-3.3	-0.5	0.2	0.5	Other accounts with non-residents
Mjetet e huaja neto	724.4	719.2	666.6	617.4	660.6	862.3	885.5	852.2	772.9	733.7	844.0	749.3	Net Foreign Assets

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

MVN të BPD Në milionë Usd Fundi i periudhës	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	NFA of DMC Millions of USD End of Period
Mjetet e huaja gjithsej	355.5	423.6	400.9	610.0	585.2	728.0	909.2	851.8	1,163.9	1,264.5	Total Foreign Assets
Arka në valutë	13.4	19.9	24.2	109.5	31.6	46.8	68.6	61.9	93.3	117.1	Cash in vault
Depozita pa afat	23.6	37.2	36.1	49.8	37.1	48.6	49.3	37.1	56.9	54.4	Demand Deposits
Depozita me afat	318.5	366.5	340.6	372.5	398.9	482.5	619.4	534.8	822.2	950.8	Time Deposits
Letra me vlerë të jorezidentëve	-	-	-	77.6	117.2	143.2	148.8	142.6	111.3	89.0	Non-resident's Securities
Hua të dhëna jorezidentëve	-	-	-	0.6	0.4	6.8	12.8	66.6	57.6	35.0	Loans to non-residents
Investime në degë të huaja	-	-	-	-	-	-	10.2	8.8	22.8	18.1	Investments on foreign branches
Detyrimet e huaja gjithsej	20.4	31.4	38.2	74.8	93.6	133.9	153.9	159.8	401.8	530.8	Total Foreign Liabilities
Hua nga bankat e huaja	-	2.8	5.2	5.4	6.1	12.9	9.4	66.4	152.4	353.5	Foreign Bank Credit
Depozita të bankave të huaja	4.0	-	-	51.6	71.4	104.9	111.4	63.3	199.4	101.6	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	57.3	Non-resident's Curr.Acc.& Demand Deposits
Depozita me afat të jorezidentëve	-	-	-	1.5	2.6	2.4	4.5	6.7	10.4	18.9	Non-resident's Time Deposits
Llogari të tjera me jorezidentët	-	-	-	-	-	-	-2.7	-5.3	-1.1	-0.5	Other accounts with non-residents
Mjetet e huaja neto	335.1	392.2	362.6	535.2	491.6	594.2	755.4	692.0	762.1	733.7	Net Foreign Assets

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Rezervat e BPD dhe BSH Në milionë lekë Fundi i periudhës	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Reserves of BOA and DMB Millions of Lek End of Period
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
Rezervat e BPD	54,618	53,532	53,751	56,036	57,802	59,848	62,859	61,641	62,417	66,346	63,682	64,798	DMB reserves
Rezerva e detyruar në lekë	20,160	19,998	20,223	20,115	20,140	21,375	23,244	23,426	23,525	23,848	25,155	26,018	Required reserves in Lek
në valutë	–	–	–	–	–	–	–	–	–	–	–	–	in foreign currency
Llogari në BSH	34,458	33,534	33,528	35,921	37,662	38,473	39,616	38,215	38,892	42,498	38,527	38,780	Accounts with BOA in Lek
në lekë	34,350	33,451	33,442	33,983	35,778	36,530	37,665	36,287	36,945	40,535	38,449	38,703	in foreign currency
në valutë	107	83	87	1,939	1,884	1,942	1,950	1,928	1,947	1,963	78	78	in foreign currency
Rezervat e BSH	54,102	52,452	52,664	56,969	57,323	59,708	62,502	60,867	61,772	67,036	63,384	64,850	Reserves of BOA
Rezerva e detyruar në lekë	51,879	51,805	51,605	51,898	52,134	52,564	53,336	55,342	55,473	56,685	59,764	60,704	Required reserves in Lek
në valutë	31,719	31,807	31,885	32,080	32,153	32,102	32,273	32,300	32,482	32,837	34,610	34,687	in foreign currency
Llogaritë e BPD në BSH	20,160	19,998	19,721	19,818	19,981	20,462	21,063	23,042	22,991	23,848	25,155	26,017	DMB accounts with BOA in Lek
në lekë	2,224	647	1,059	5,071	5,189	7,145	9,166	5,525	6,299	10,351	3,619	4,146	in foreign currency
në valutë	2,117	564	471	1,801	3,146	4,289	5,036	3,213	3,813	8,387	3,541	4,067	in foreign currency
në valutë	107	83	588	3,270	2,043	2,856	4,130	2,312	2,486	1,963	78	79	in foreign currency
Ndryshimi i rezervave BSH-BPD	-515	-1,080	-1,087	933	-478	-139	-358	-774	-645	689	-298	52	Difference of reserves BOA-DMB

Burimi : Banka e Shqipërisë .

Source : Bank of Albania .

Rezervat e BPD dhe BSH Në milionë lekë Fundi i periudhës	2001	2002	2003	2004	2005	2006	2007	Reserves of BOA and DMB Millions of Lek End of Period
Rezervat e BPD	30,704	29,665	32,614	36,938	46,032	55,261	66,346	DMB reserves
Rezerva e detyruar në lekë	7,895	9,138	9,140	10,825	14,683	18,273	23,848	Required reserves in Lek
në valutë	—	—	—	—	—	—	—	in foreign currency
Llogari në BSH në lekë	22,809	20,527	23,474	26,113	31,349	36,988	42,498	Accounts with BOA in Lek
në valutë	22,749	20,458	23,423	26,048	31,231	36,921	40,535	in foreign currency
	60	69	51	65	119	67	1,963	
Rezervat e BSH	30,803	30,697	32,763	36,948	44,673	49,367	67,036	Reserves of BOA
Rezerva e detyruar në lekë	7,895	9,139	31,375	35,481	41,662	48,395	56,685	Required reserves in Lek
në valutë	—	—	22,236	24,655	26,979	30,122	32,837	in foreign currency
Llogaritë e BPD në BSH në lekë	7,895	9,139	9,140	10,826	14,683	18,273	23,848	DMB accounts with BOA in Lek
në valutë	22,908	21,558	1,388	1,466	3,011	972	10,351	in foreign currency
	22,844	20,816	1,336	1,402	2,892	941	8,387	
	64	742	51	65	119	67	1,963	
Ndryshimi i rezervave BSH-BPD	99	1,032	149	9	-1,359	-5,894	689	Difference of reserves BOA-DMB

Burimi : Banka e Shqipërisë .

Source : Bank of Albania .

Gjendja monetare Në milionë lekë Fundi i periudhës	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Monetary Survey Millions of Lek End of Period
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
Mjetet valutore neto	232,764	228,939	221,265	215,509	219,900	243,822	252,473	245,410	231,750	229,682	238,377	233,686	Net Foreign Assets
Kredia e brendshme	507,049	513,475	519,637	523,468	528,828	538,460	527,834	537,103	548,647	600,897	599,115	611,786	Domestic Credit
Pretendime neto ndaj qeverisë qendrore	293,470	291,776	291,753	288,792	289,384	291,696	273,196	274,826	278,590	313,342	309,827	309,815	Claims on Central Government (Net)
Pretendime ndaj ndërmarrjeve jofinanciare publike	655	2,427	2,389	2,317	2,718	670	1,522	1,908	2,412	3,915	4,142	4,307	Claims on Non-financial Public Enterprises
Pretendime ndaj sektorit privat	212,879	219,190	225,423	232,293	236,670	246,039	253,071	260,329	267,616	283,542	285,009	297,464	Claims on Private Sector
Pretendime ndaj institucioneve financiare	45	83	71	67	57	54	44	41	30	97	137	201	Claims on Financial Institutions
Paraja	228,885	226,946	225,239	223,916	227,940	224,198	221,082	217,312	218,101	246,575	230,362	225,087	Money
Pothuajse paraja	457,155	461,652	463,367	458,582	465,219	493,017	494,780	501,667	498,541	514,624	532,348	540,021	Quasi - Money
Llogaritë kapitale	55,130	57,118	55,931	54,221	55,527	64,071	63,724	64,294	64,425	71,700	73,000	78,778	Capital Accounts
Zëra të tjerë neto	-1,357	-3,302	-3,635	2,258	43	995	720	-761	-670	-2,322	1,783	1,586	Other items net

Burimi : Banka e Shqipërisë .

Source: Bank of Albania.

Gjendja monetare Në milionë lekë Fundi i periudhës	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Monetary Survey
														Millions of Lek End of Period
Mjetet valutore neto	35,454	54,435	68,296	83,368	100,410	130,789	158,571	162,124	160,003	186,993	208,648	230,966	229,682	Assets
Kredia e brendshme	85,112	126,063	180,306	207,937	230,553	247,718	266,479	295,081	320,755	348,838	404,827	484,144	600,897	Net Foreign Assets
														Domestic Credit
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	313,342	Claims on Central Government (Net)
Pretendime ndaj ndërmarrjeve jofinanciare publike	3,093	3,414	2,880	2,830	1,671	1,053	547	33	–	116	68	172	3,915	Claims on Non-financial Public Enterprises
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	283,542	Claims on Private Sector
Pretendime ndaj institucioneve financiare	–	–	–	–	–	–	–	–	99	551	673	58	97	Claims on Financial Institutions
Paraja	59,252	90,406	91,667	83,729	103,004	124,041	142,926	152,741	144,730	172,833	227,684	247,505	246,575	Money
Pothuajse paraja	48,197	64,147	106,880	155,797	189,869	204,060	251,390	263,944	303,697	334,373	350,352	426,784	514,624	Quasi - Money
Llogaritë kapitale	20,373	31,042	56,888	63,824	40,632	51,733	42,917	51,606	38,850	32,350	43,703	51,769	71,700	Capital Accounts
Zëra të tjerë neto	-7,256	-5,097	-6,833	-12,045	-2,541	-1,328	-12,183	-11,086	-6,520	-3,725	-8,263	-10,948	-2,322	Other items net

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Oferta e parasë Në milionë lekë Fundi i periudhës	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Money Supply Millions of Lek End of Period
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
Paraja jashtë bankave	153,338	152,880	151,728	150,114	151,895	150,544	147,624	143,649	143,003	154,967	146,959	147,140	Currency Outside Banks
Ndryshimi vjetor në %	12	11	10	6	5	2	1	-1	-2	-5	-5	-5	Annual change in %
Rezerva e detyruar	51,879	51,805	51,605	51,898	52,135	52,564	53,336	55,342	55,473	56,685	59,764	60,704	Required Reserve
Ndryshimi vjetor në %	21	20	19	17	17	17	15	17	16	17	19	19	Annual change in %
Llogari në BSH	2,224	647	1,059	5,071	5,189	7,145	9,166	5,525	6,299	10,351	3,619	4,146	Accounts with BoA
Ndryshimi vjetor në %	71	-86	-77	10	26	102	25	-24	-29	965	507	248	Annual change in %
Depozita pa afat në lekë të rezidentëve	75,547	74,065	73,512	73,802	76,045	73,655	73,458	73,663	75,098	91,592	83,008	77,946	Residents Demand Deposits in Leks
Ndryshimi vjetor në %	-6	-8	-11	-12	-10	-8	-9	-7	-7	9	4	3	Annual change in %
Depozita me afat në lekë të rezidentëve	245,964	248,744	250,055	249,197	248,737	251,011	252,723	255,611	254,619	256,406	268,880	272,478	Residents Time Deposits in Leks
Ndryshimi vjetor në %	20	21	22	22	21	18	17	16	14	11	12	12	Annual change in %
Depozitat në valutë të rezidentëve	211,191	212,908	213,312	209,385	216,482	242,006	242,057	246,056	243,923	258,218	263,468	267,543	Residents Foreign Currency Deposits
Ndryshimi vjetor në %	33	33	32	26	32	36	32	30	29	31	30	28	Annual change in %
Baza monetare	213,333	211,481	209,479	212,865	214,922	216,626	216,424	210,880	211,566	228,233	217,223	217,696	Base Money
Ndryshimi vjetor në %	14	11	10	9	8	8	5	2	1	5	3	3	Annual change in %
Agregati M1	228,885	226,946	225,239	223,916	227,940	224,198	221,082	217,312	218,101	246,575	230,362	225,087	M1 Aggregate
Ndryshimi vjetor në %	5	4	2	0	-1	-2	-2	-4	-4	0	-2	-53	Annual change in %
Agregati M2	474,849	475,690	475,294	473,114	476,677	475,210	473,805	472,923	472,719	502,982	499,241	497,565	M2 Aggregate
Ndryshimi vjetor në %	13	12	12	10	10	8	7	6	5	5	5	5	Annual change in %
Agregati M3	686,040	688,598	688,607	682,499	693,159	717,216	715,862	718,979	716,642	761,200	762,709	765,108	M3 Aggregate
Ndryshimi vjetor në %	18	18	17	15	16	16	14	13	12	13	13	12	Annual change in %

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Oferta e parasë Në milionë lekë Fundi i periudhës															Money Supply Millions of Lek End of Period
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
Paraja jashtë bankave	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	154,967	Currency Outside Banks
Ndryshimi vjetor në %	54	52	14	52	-6	19	22	20	10	-4	10	8	14	-5	Annual change in %
Rezerva e detyruar	4,247	5,678	9,205	12,004	16,952	5,684	6,609	7,895	9,139	31,375	35,481	41,662	48,395	56,685	Required Reserve
Ndryshimi vjetor në %	20		62	30	41	-66	16	19	16	243	13	17	15	17	Annual change in %
Llogari në BSH	9,382	5,540	1,958	4,804	3,540	20,668	20,752	22,907	21,557	1,388	1,466	3,011	972	10,351	Accounts with BoA
Ndryshimi vjetor në %	-2	-41	-65	145	-26	484	0	10	-6	-94	6	105	15	965	Annual change in %
Depozita pa afat në lekë të rezidentëve	11,139	17,346	42,591	18,941	15,405	21,667	24,805	23,835	21,966	19,539	34,734	78,002	84,233	91,592	Residents Demand Deposits in Leks
Ndryshimi vjetor në %	9	56	146	-56	-19	41	14	-4	-8	-11	78	125	2	9	Annual change in %
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	256,406	Residents Time Deposits in Leks
Ndryshimi vjetor në %	60	50	8	133	64	18	3	16	6	19	7	-9	13	11	Annual change in %
Depozitat në valutë të rezidentëve	13,304	20,080	33,907	36,326	40,263	53,209	63,604	89,013	91,957	98,914	115,796	151,886	196,550	258,218	Residents Foreign Currency Deposits
Ndryshimi vjetor në %	30	51	69	7	11	32	20	40	3	9	17	31	26	31	Annual change in %
Baza monetare	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	228,233	Base Money
Ndryshimi vjetor në %	39	28	14	48	-1	22	18	18	8	-2	11	11	10	5	Annual change in %
Agregati M1	38,767	59,252	90,406	91,667	83,729	103,004	124,041	142,926	152,741	144,730	172,833	227,684	247,505	246,575	M1 Aggregate
Ndryshimi vjetor në %	37	53	53	1	-9	23	20	15	7	-5	19	32	12	0	Annual change in %
Agregati M2	57,472	87,370	120,646	162,221	199,264	239,662	264,497	305,302	324,727	349,513	391,411	426,150	477,739	502,982	M2 Aggregate
Ndryshimi vjetor në %	44	52	38	23	23	20	10	15	6	8	12	9	12	5	Annual change in %
Agregati M3	70,775	107,449	154,553	198,547	239,527	292,871	328,101	394,315	416,685	448,427	507,206	578,036	674,289	761,200	M3 Aggregate
Ndryshimi vjetor në %	41	52	44	28	21	22	12	20	6	8	13	14	16	13	Annual change in %

Burimi: Banka e Shqipërisë.

Source: Bank of Albania

SHQIPËRIA: Monedha në qarkullim Numri i monedhave të emetuara	29/12/2006		30/03/2007		30/06/2007		30/09/2007		31/12/2007		ALBANIA:Notes/Coins in circulation Number of Notes/Coins Issued
	Nr.	%	Nr.	%	Nr.	%	Nr.	%	Nr.	%	
Kartëmonedha	175,536,181	100.00	154,745,419	100.00	146,727,620	100.00	143,110,909	100.00	153,248,068	100.00	Notes Issued
<i>Prerja:</i>											<i>Denominations</i>
5000	11,351,010	6.47	11,724,156	7.58	11,945,620	8.14	11,945,951	8.35	12,073,654	7.88	5,000
1000	72,600,908	41.36	68,340,350	44.16	66,732,105	45.48	65,821,402	45.99	69,202,339	45.16	1,000
500	66,541,355	37.91	54,932,593	35.50	49,569,421	33.78	47,142,949	32.94	52,882,713	34.51	500
200	15,798,854	9.00	12,365,622	7.99	11,549,061	7.87	11,700,182	8.18	13,183,557	8.60	200
100	9,244,054	5.27	7,382,698	4.77	6,931,413	4.72	6,500,425	4.54	5,905,805	3.85	100
Monedha metalike	79,850,129	100.00	81,410,448	100.00	83,555,429	100.00	88,195,579	100.00	91,871,010	100.00	Coins Issued
<i>Prerja:</i>											<i>Denominations</i>
100	1,674,310	2.10	1,810,385	2.22	2,069,938	2.22	2,966,834	3.36	3,843,201	4.18	100
50	11,577,617	14.50	11,777,841	14.47	12,179,317	14.47	13,026,516	14.77	13,476,844	14.67	50
20	22,625,744	28.34	23,014,536	28.27	23,551,544	28.27	24,567,985	27.86	25,291,516	27.53	20
10	24,961,029	31.26	25,320,900	31.10	25,822,908	31.10	26,820,937	30.41	27,472,392	29.90	10
5	14,084,476	17.64	14,304,221	17.57	14,544,057	17.57	15,063,120	17.08	15,530,595	16.90	5
1	4,926,953	6.17	5,182,565	6.37	5,387,665	6.37	5,750,187	6.52	6,256,462	6.81	1

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

Huaja për ekonominë Në milionë lekë Fundi i periudhës	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Credit to Economy Millions of Lek End of period
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
Pretendime ndaj sektorit publik	655	2,427	2,389	2,317	2,718	670	1,522	1,908	2,412	3,915	4,142	4,307	Claims on Public Sector
Ndërmarrjet jo-financiare publike	655	2,427	2,389	2,317	2,718	670	1,522	1,908	2,412	3,915	4,142	4,307	Non-financial Public Enterprises
Ndërmarrjet jo-financiare publike në lekë	-	1.7	0.4	-	-	1.9	0.2	-	-	-	0	1.5	Non-financial Public Enterprises in Lek
Hua në ndjekje*	-	-	-	-	-	-	-	-	-	-	-	-	Special mention Loans*
Ndërmarrjet jo-financiare publike në valutë	655	2,425	2,389	2,317	2,718	668	1,522	1,908	2,412	3,915	4,142	4,305	Non-financial Public Enterprises in Foreign Currency
Hua standarde	655	2,425	2,389	2,317	2,718	668	1,501	1,887	2,412	3,915	4,142	4,305	Standard Loans
Hua në ndjekje	-	-	-	-	-	-	21	21	-	-	-	-	Special mention Loans
Pretendime ndaj sektorit privat	212,879	219,190	225,423	232,293	236,670	246,039	253,071	260,329	267,617	283,542	285,009	297,463	Claims on Private Sector
Individët	72,215	75,595	78,663	82,162	84,914	89,109	92,499	95,948	98,547	102,587	104,815	109,230	Households
Në lekë	32,289	33,818	35,821	37,456	39,040	40,287	41,124	42,169	43,170	44,177	44,649	45,272	In Lek
Hua standarde	30,104	31,451	33,337	34,747	36,184	37,127	37,901	38,942	39,749	40,647	40,881	41,421	Standard Loans
Hua në ndjekje	2,186	2,367	2,484	2,708	2,855	3,161	3,223	3,227	3,421	3,530	3,768	3,851	Special mention Loans
Në valutë	39,926	41,777	42,842	44,706	45,875	48,822	51,375	53,779	55,377	58,410	60,166	63,959	In Foreign Currency
Hua standarde	37,309	39,086	40,011	42,019	43,031	45,468	47,990	50,245	51,488	53,703	54,712	59,048	Standard Loans
Hua në ndjekje	2,617	2,691	2,831	2,687	2,844	3,353	3,386	3,534	3,889	4,707	5,454	4,911	Special mention Loans
Sektori privat	140,664	143,596	146,760	150,131	151,756	156,930	160,573	164,380	169,070	180,955	180,194	188,233	Private Sector
Në lekë	27,541	28,476	29,230	31,013	31,133	32,125	33,176	33,408	34,151	35,487	35,261	35,702	In Lek
Hua standarde	25,799	26,497	27,255	28,887	28,831	29,418	30,235	30,212	30,993	32,518	32,424	32,706	Standard Loans
Hua në ndjekje	1,741	1,979	1,975	2,126	2,302	2,707	2,941	3,196	3,158	2,969	2,837	2,996	Special mention Loans
Në valutë	113,123	115,120	117,530	119,118	120,623	124,806	127,397	130,973	134,919	145,468	144,933	152,531	In Foreign Currency
Hua standarde	104,669	106,205	108,643	110,593	109,840	113,476	114,613	118,363	121,362	133,459	132,684	137,760	Standard Loans
Hua në ndjekje	8,454	8,915	8,887	8,525	10,783	11,330	12,783	12,610	13,557	12,009	12,249	14,771	Special mention Loans
Institucione të tjera financiare	45	83	71	67	57	54	44	41	30	97	137	201	Other financial institutions
Në lekë	-	-	-	-	-	-	-	-	-	70	120	184	In Lek
Në valutë	45	83	71	67	57	54	44	41	30	27	17	17	In Foreign Currency
Hua gjithsej	213,579	221,700	227,884	234,676	239,444	246,764	254,638	262,277	270,058	287,555	289,288	301,972	Total Loans
nga kjo : në ndjekje	14,998	15,951	16,177	16,048	18,784	20,551	22,353	22,589	24,024	23,215	24,309	26,529	of which : special mention
Hua në ndjekje në %	7.02	7.19	7.10	6.84	7.84	8.33	8.78	8.61	8.89	8.07	8.40	8.79	Special mention Loans in %

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

* Special mention loans includes special mention loans , sub-standard loans , doubtful and loss loans.
Source : Bank of Albania .

Huaja për ekonominë Në milionë lekë Fundi i periudhës	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Credit to Economy Millions of Lek End of Period
Pretendime ndaj sektorit publik	2,830	1,671	1,053	547	33	–	116	68	172	3,915	Claims on Public Sector
Ndërmarrjet jo-financiare publike	2,830	1,671	1,053	547	33	–	116	68	172	3,915	Non-financial Public Enterprises
Ndërmarrjet jo-financiare publike në lekë	2,529	1,140	865	328	33	–	40	–	2	–	Non-financial Public Enterprises in Lek
Hua në ndjekje*	1,474	747	592	–	–	–	–	–	–	–	Special mention Loans*
Ndërmarrjet jo-financiare publike në valutë	301	531	188	219	–	–	76	68	170	3,915	Non-financial Public Enterprises in Foreign Currency
Hua standarde	137	361	179	219	–	–	76	68	170	3,915	Standard Loans
Hua në ndjekje	164	170	9	–	–	–	–	–	–	–	Special mention Loans
Pretendime ndaj sektorit privat	14,862	16,842	22,190	27,394	38,619	50,585	69,306	121,198	190,981	283,542	Claims on Private Sector
Individët	858	8,182	8,422	3,990	7,085	12,289	21,428	38,437	64,470	102,587	Households
Në lekë	744	5,976	4,866	1,712	1,870	2,677	6,398	14,838	29,126	44,177	In Lek
Hua standarde	409	1,087	1,082	1,537	1,796	2,604	6,083	13,749	27,254	40,647	Standard Loans
Hua në ndjekje	336	4,889	3,784	175	74	73	315	1,089	1,872	3,530	Special mention Loans
Në valutë	114	2,206	3,556	2,278	5,215	9,611	15,029	23,600	35,344	58,410	In Foreign Currency
Hua standarde	114	1,883	3,401	2,186	5,116	9,393	14,541	22,423	33,200	53,703	Standard Loans
Hua në ndjekje	–	323	155	93	99	218	489	1,176	2,144	4,707	Special mention Loans
Sektorit privat	14,004	8,660	13,768	23,404	31,534	38,296	47,879	82,760	126,512	180,955	Private Sector
Në lekë	8,791	2,120	2,683	3,072	6,230	6,370	7,125	16,200	26,180	35,487	In Lek
Hua standarde	1,068	332	670	2,927	6,122	6,220	6,674	15,655	24,684	32,518	Standard Loans
Hua në ndjekje	7,724	1,788	2,013	145	108	150	451	545	1,497	2,969	Special mention Loans
Në valutë	5,212	6,540	11,085	20,332	25,304	31,926	40,754	66,561	100,331	145,468	In Foreign Currency
Hua standarde	4,330	4,697	7,052	17,600	21,676	28,490	36,899	61,879	93,474	133,459	Standard Loans
Hua në ndjekje	882	1,843	4,033	2,733	3,628	3,436	3,856	4,682	6,857	12,009	Special mention Loans
Institucione të tjera financiare	–	–	–	–	–	98	551	673	58	97	Other financial institutions
Në lekë	–	–	–	–	–	98	98	–	–	70	In Lek
Në valutë	–	–	–	–	–	–	453	673	58	27	In Foreign Currency
Hua gjithsej	17,692	18,513	23,243	27,942	38,652	50,683	69,973	121,939	191,212	287,555	Total Loans
nga kjo : në ndjekje	10,580	9,761	10,586	3,145	3,909	3,878	5,110	7,492	12,369	23,215	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	8.07	Special mention Loans in %

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

* Special mention loans includes special mention loans , sub-standard loans , doubtful and loss loans.

Source : Bank of Albania .

Pretendime të sistemit bankar ndaj qeverisë qendrore Në milionë lekë Fundi i periudhës	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Claims of Banking System to Central Government Millions of Lek End of Period
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
Pretendime neto ndaj Qeverisë Qendrore	292,470	291,776	291,753	288,791	289,384	291,696	273,196	274,826	278,590	313,342	309,827	310,181	Claims on Central Government (Net)
Banka e Shqipërisë (neto)	47,788	44,780	48,408	45,024	38,127	39,527	27,076	26,684	27,921	53,044	55,120	52,168	Bank of Albania (net)
Mjetet	66,250	67,758	67,769	67,748	67,787	67,799	67,799	67,808	67,812	73,819	73,812	65,843	Assets
Hua të siguruarafatshkurtra qeverisë	—	—	—	—	—	—	—	—	—	—	—	—	Collateral short-term loan to Government
Bono thesari të blera	66,250	67,758	67,769	67,748	67,787	67,799	67,799	67,808	67,812	73,819	73,812	65,843	Purchased T-Bills
Bond -kapitali BKT	—	—	—	—	—	—	—	—	—	—	—	—	Bonds (NCB Capital)
Detyrimet	17,462	22,977	19,361	22,724	29,660	28,272	40,722	41,125	39,891	20,776	18,692	13,675	Liabilities
Depozita ari dhe argjendi	5,953	5,958	5,751	5,568	5,616	5,709	6,039	6,250	6,129	6,496	7,116	—	Gold and silver deposits
Hua , projekte , ndihma në valutë	1,501	1,357	1,360	967	1,151	1,640	1,621	862	898	2,325	919	864	Credit, projects, aid in foreign currency
Hua në lekë	425	424	424	426	424	424	448	425	426	465	465	424	Loans in Lek
Depozita në lekë	3,847	9,504	6,191	9,495	16,219	15,837	17,113	19,189	21,105	8,319	10,101	10,268	Deposits in Lek
Depozita në valutë	5,736	5,735	5,635	6,269	6,250	4,662	15,501	14,399	11,334	3,172	91	2,119	Deposits in foreign currency
Banka që pranojnë depozita (neto)	244,681	246,995	243,346	243,767	251,258	252,169	246,120	248,142	250,669	260,299	254,707	258,013	Deposit Money Corporations (net)
Mjetet	248,873	248,740	250,841	251,190	252,613	253,328	247,815	249,515	252,489	261,080	256,149	259,248	Assets
Bono thesari të blera	161,685	160,232	156,515	155,746	152,195	147,505	142,157	142,039	138,804	136,080	133,365	129,991	Purchased T-Bills
Obligacione qeveritare	87,188	88,471	94,285	95,444	100,377	105,767	105,583	107,380	113,557	120,436	122,767	129,230	Government's obligations
Llogari për t'u arkëtuar të qeverisë	—	37.3	41.8	0.1	40.2	55.5	75.8	96.4	128.1	4563.4	16.9	26.2	Government's accounts
Administrimi fiskal	—	—	—	—	—	—	—	—	—	—	—	—	Fiscal administration
Detyrime	4,191	1,744	7,496	7,422	1,355	1,159	1,696	1,373	1,820	782	1,442	1,235	Liabilities
Administrimi fiskal	1,399	961	726	1,054	656	370	929	615	1,073	34	724	521	Fiscal administration
Detyrime ndaj qeverisë	—	—	—	—	—	—	—	—	—	—	—	—	Liabilities to Government
Kontributi i shtetit për të pastrehët	-65	-67	-70	-74	-76	-46	-49	-51	-53	-55	-34	-36	Government's contribution to homeless
Llogari kompensimi për ish- të përndjekurit	272	255	238	232	231	277	270	265	253	250	247	247	Compensation to ex-persecuted
Huaja e shtetit për të pastrehët e adm. shtetërore	86	95	101	108	112	121	123	138	143	151	121	129	Gov. credit to homeless of Gov. administration
Hua të marra nga qeveria	2,499	501	6,501	6,103	433	438	422	406	404	402	384	375	Loans from the Government
Depozita të qeverisë (Sigurime shoqërore)	—	—	—	—	—	—	—	—	—	—	—	—	Government deposits (Social insurance)

Burimi : Banka e Shqipërisë .

Source : Bank of Albania .

Depozitat në BPD Në milionë lekë Fundi i periudhës	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Deposits of DMB Millions of Lek End of Period
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
Depozita pa afat në lekë të rezidentëve	75,535	74,035	73,508	73,798	75,935	73,651	73,457	73,636	75,092	91,592	83,008	77,946	Resident's Demand Deposits in Lek
Autoritetet lokale	786	557	645	611	535	531	511	546	569	644	686	660	Local Authorities
Ndërmarrjet jofinanciare publike	7,704	7,382	6,920	6,427	7,072	7,668	7,536	7,520	7,205	11,486	7,622	7,763	Non-financial Public Enterprises
Institucionet financiare	1,009	922	893	847	923	712	589	703	656	541	811	865	Financial Institutions
Sektori privat	19,985	20,400	20,651	20,649	21,861	24,036	24,941	25,787	26,559	36,519	34,629	29,440	Private Sector
Individët	46,052	44,773	44,399	45,263	45,545	40,703	39,880	39,081	40,103	42,402	39,260	39,217	Households
Depozitat pa afat në valutë të rezidentëve	70,473	66,342	67,546	67,390	72,309	79,691	76,330	77,081	74,105	78,403	76,465	75,245	Resident's Demand Deposits in Foreign Currency
Autoritetet lokale	2,537	1,174	1,741	1,391	1,216	1,571	1,143	1,702	1,443	1,726	2,499	2,575	Local Authorities
Ndërmarrjet jofinanciare publike	5,095	3,613	3,503	2,875	4,297	4,978	4,867	4,255	3,179	3,677	3,459	2,489	Non-financial Public Enterprises
Institucionet financiare	229	428	318	296	224	283	264	499	191	299	137	149	Financial Institutions
Sektori privat	26,055	24,649	25,593	26,115	27,853	31,818	28,822	31,245	30,653	32,399	31,174	30,251	Private Sector
Individët	36,558	36,477	36,391	36,713	38,720	41,041	41,234	39,380	38,638	40,303	39,196	39,781	Households
Depozitat me afat në lekë të rezidentëve	245,964	248,744	250,055	249,197	248,737	251,011	252,723	255,611	254,618	256,406	268,880	272,478	Resident's Time Deposits in Lek
Autoritetet lokale	1	204	191	196	196	211	220	206	208	205	220	173	Local Authorities
Ndërmarrjet jofinanciare publike	2,048	2,704	2,624	2,824	2,712	2,337	2,407	2,547	2,371	2,461	3,220	2,773	Non-financial Public Enterprises
Institucionet financiare	332	333	333	334	334	328	339	323	275	286	263	253	Financial Institutions
Sektori privat	8,022	7,497	7,453	7,209	8,279	8,368	7,021	7,913	6,245	6,326	7,329	8,024	Private Sector
Individët	235,561	238,005	239,455	238,634	237,215	239,767	242,735	244,621	245,520	247,128	257,846	261,254	Households
Depozita me afat në valutë të rezidentëve	140,717	146,567	145,766	141,995	144,173	162,315	164,727	168,976	169,818	179,815	187,003	192,298	Resident's Time Deposits in Foreign Currency
Autoritetet lokale	97	751	721	163	132	141	145	150	148	149	150	170	Local Authorities
Ndërmarrjet jofinanciare publike	3,479	5,526	5,480	4,133	3,016	3,181	3,415	3,798	4,361	4,491	4,444	4,572	Non-financial Public Enterprises
Institucionet financiare	555	384	411	422	402	526	718	615	755	1,264	866	1,040	Financial Institutions
Sektori privat	21,598	22,732	21,533	19,137	18,090	20,974	19,842	20,673	21,184	23,697	24,181	24,300	Private Sector
Individët	114,989	117,174	117,620	118,141	122,533	137,493	140,607	143,739	143,370	150,213	157,362	162,215	Households
Depozitat gjithsej të rezidentëve	532,690	535,688	536,874	532,380	541,154	566,668	567,237	575,303	573,633	606,216	615,356	617,966	Total of Resident's Deposits
Autoritetet lokale	3,420	2,687	3,297	2,360	2,078	2,454	2,020	2,604	2,368	2,724	3,555	3,579	Local Authorities
Ndërmarrjet jofinanciare publike	18,326	19,225	18,526	16,260	17,096	18,164	18,225	18,120	17,116	22,116	18,745	17,596	Non-financial Public Enterprises
Institucionet financiare	2,124	2,067	1,955	1,899	1,883	1,849	1,910	2,140	1,876	2,390	2,078	2,308	Financial Institutions
Sektori privat	75,659	75,279	75,230	73,109	76,082	85,196	80,627	85,618	84,641	98,941	97,314	92,015	Private Sector
Individët	433,159	436,429	437,866	438,751	444,013	459,004	464,455	466,821	467,632	480,045	493,664	502,468	Households

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Depozitat në BPD Në milionë lekë Fundi i periudhës	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Deposits of DMB Millions of Lek End of Period
Depozitat pa afat në lekë të rezidentëve	7,266	10,411	11,140	17,346	42,591	18,941	15,405	21,668	24,805	23,835	21,899	19,537	34,729	77,995	84,231	91,592	Resident's Demand Deposits in Lek
Autoritetet lokale	-	-	-	-	-	-	-	14	16	602	715	654	516	668	903	644	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	11,486	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	541	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	36,519	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	42,402	Households
Depozitat pa afat në valutë të rezidentëve	....	....	....	....	....	....	....	24,398	25,284	34,279	35,660	37,013	42,846	51,448	70,863	78,403	Resident's Demand Deposits in Foreign Currency
Autoritetet lokale	....	....	....	....	....	....	....	-	0.5	2,152	2,723	2,097	1,708	1,915	2,383	1,726	Local Authorities
Ndërmarrjet jofinanciare publike	....	....	....	....	....	....	....	8,294	8,701	6,059	5,734	3,996	3,552	5,191	4,330	3,677	Non-financial Public Enterprises
Institucionet financiare	....	....	....	....	....	....	....	117	-	72	17	5	53	437	200	299	Financial Institutions
Sektori privat	....	....	....	....	....	....	....	9,920	10,265	15,980	15,193	16,628	17,615	19,108	26,054	32,399	Private Sector
Individët	....	....	....	....	....	....	....	6,067	6,318	10,017	11,994	14,287	19,919	24,795	37,896	40,303	Households
Depozitat me afat në lekë të rezidentëve	4,763	11,704	18,704	28,117	30,240	70,554	115,535	136,658	140,456	162,376	171,987	204,783	218,577	198,467	230,234	256,406	Resident's Time Deposits in Lek
Autoritetet lokale	-	-	-	-	-	-	-	-	94	134	6	24	206	1	205	205	Local Authorities
Ndërmarrjet jofinanciare publike	309	-	-	-	-	-	122	425	330	230	722	4,565	4,646	1,358	1,590	2,461	Non-financial Public Enterprises
Institucionet financiare	-	-	-	-	-	-	-	-	509	122	-	-	2	3	271	286	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	6,326	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	247,128	Households
Depozitat me afat në valutë të rezidentëve	....	....	....	....	....	....	....	28,813	38,320	54,734	56,296	61,901	72,949	100,438	125,686	179,815	Resident's Time Deposits in Foreign Currency
Autoritetet lokale	....	....	....	....	....	....	....	-	-	1,808	1,467	1,075	1,265	1,516	2,865	4,491	Local Authorities
Ndërmarrjet jofinanciare publike	....	....	....	....	....	....	....	1,272	1,324	-	1,467	1,075	1,265	1,516	2,865	4,491	Non-financial Public Enterprises
Institucionet financiare	....	....	....	....	....	....	....	365	-	379	217	438	133	595	793	1,264	Financial Institutions
Sektori privat	....	....	....	....	....	....	....	1,527	2,560	2,676	3,658	4,268	4,636	7,674	17,647	23,697	Private Sector
Individët	....	....	....	....	....	....	....	25,648	34,437	49,871	50,954	56,097	66,856	90,591	104,312	150,213	Households
Depozitat gjithsej të rezidentëve	18,874	32,364	43,147	65,543	106,737	125,822	171,201	211,537	228,865	275,224	285,844	323,234	369,101	428,347	511,014	606,216	Total of Resident's Deposits
Autoritetet lokale	-	-	-	-	-	-	-	14	16	2,848	3,572	2,780	2,309	2,851	3,357	2,724	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	22,116	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	2,390	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	98,941	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	480,045	Households

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Struktura e depozitave në BPD Fundi i periudhës								Mar 2007 Apr 2007 May 2007 Jun 2007 Jul 2007 Aug 2007 Sep 2007 Oct 2007 Nov 2007 Dec 2007 Jan 2008 Feb 2008												Deposits composition of DMB End of Period
	2001	2002	2003	2004	2005	2006	2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	
Struktura e depozitave																				Structure of deposits
Depozita pa afat në lekë të rezidentëve	8.7	7.7	6.0	9.4	18.2	16.5	15.1	14.2	13.8	13.7	13.9	14.0	13.0	12.9	12.8	13.1	15.1	13.5	12.6	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	42.3	46.2	46.4	46.6	46.8	46.0	44.3	44.6	44.4	44.4	42.3	43.7	44.1	Resident's Time Deposits in Lek
Depozita në valutë të rezidentëve	32.3	32.2	30.6	31.4	35.5	38.5	42.6	39.6	39.7	39.7	39.3	40.0	42.7	42.5	42.6	42.5	42.6	42.8	43.3	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	100.0	Total in %
Ndryshimi mujor në %																				Monthly change in %
Depozitat gjithsej	4.0	1.1	-1.2	0.8	0.5	3.9	5.7	0.6	0.6	0.2	-0.8	1.6	4.7	0.1	1.4	-0.3	5.7	1.5	0.4	Total of Deposits
Depozitat pa afat në lekë të rezidentëve	2.4	-2.2	-9.6	22.6	2.7	4.6	22.0	-0.5	-2.0	-0.7	0.4	2.9	-3.0	-0.3	0.2	2.0	22.0	-9.4	-6.1	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	0.7	0.7	1.1	0.5	-0.3	-0.2	0.9	0.7	1.1	-0.4	0.7	4.9	1.3	Resident's Time Deposits in Lek
Depozitat në valutë të rezidentëve	9.9	0.7	-3.0	-1.2	-0.4	4.3	5.9	0.8	0.8	0.2	-1.8	3.4	11.8	-0.4	1.7	-0.5	5.9	2.0	1.5	Resident's Foreign Currency Deposits
Ndryshimi vjetor në %																				Annual change in %
Depozitat gjithsej	20.3	3.9	13.1	14.2	16.1	19.3	18.6	20.2	20.1	19.3	17.4	19.0	20.5	18.0	17.5	16.7	18.6	17.9	16.7	Total of Deposits
Depozitat pa afat në lekë të rezidentëve	-3.9	3.3	-10.8	77.8	124.6	8.0	8.7	-5.7	-8.3	-11.0	-12.1	-10.6	-8.3	-8.7	-7.6	-6.8	8.7	3.6	2.6	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	11.4	20.5	21.1	21.9	22.4	21.3	18.1	16.7	16.0	14.3	11.4	12.4	11.5	Resident's Time Deposits in Lek
Depozita në valutë të rezidentëve	40.1	-8.1	7.6	17.1	31.2	29.4	31.4	32.9	33.3	31.5	26.3	31.6	36.4	31.2	29.3	29.4	31.4	30.0	27.7	Resident's Foreign Currency Deposits

Burimi : Banka e Shqipërisë .

Source : Bank of Albania.

Normat e interesit me bazë vjetore Në përqindje Fundi i periudhës	2001	2002	2003	2004	2005	2006	2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Annual Interest Rates In percentage End of Period
								Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
Norma e remunerimit në Lekë	4.00	5.60	4.55	3.67	3.50	3.85	....	3.85	3.50	3.85	3.85	....	....	4.02	4.20	4.20	....	4.37	4.37	Remuneration rate in Lek
Norma e remunerimit në Usd	1.00	0.70	0.77	1.69	3.07	3.75	....	3.72	3.49	3.72	3.72	....	....	3.59	3.40	3.36	....	2.30	2.19	Remuneration rate in USD
Norma e remunerimit në Euro	1.70	1.40	1.44	1.52	1.70	2.57	....	2.71	1.86	2.78	2.88	....	....	3.09	2.91	2.92	....	2.92	2.93	Remuneration rate in EUR
Normat e depozitave në Lekë																				Interest rate on deposits in Lek
Norma e depozitave (12-M)	7.80	9.30	7.62	5.99	5.57	5.46	6.33	5.48	5.22	5.39	5.73	5.56	5.56	5.70	5.71	6.03	6.33	6.49	6.10	Deposits rate (12-M)
Norma e depozitave (6-M)	7.40	8.90	7.07	5.41	4.77	4.64	5.50	4.64	4.47	4.55	4.82	4.67	4.75	4.79	4.99	5.26	5.50	5.65	5.44	Deposits rate (6-M)
Norma e depozitave (3-M)	6.90	8.00	5.49	4.48	4.07	3.94	4.85	4.02	3.58	3.68	4.18	4.01	4.00	4.16	4.35	4.72	4.85	5.08	4.80	Deposits rate(3-M)
Norma e depozitave (1-M)	-	6.20	5.07	3.39	3.35	3.35	3.21	3.39	3.45	3.96	3.86	4.00	4.18	3.95	4.27	4.02	3.21	3.59	3.48	Deposits rate (1-M)
Norma e depozitave (24-M)	-	-	-	6.98	6.82	5.88	6.59	5.99	5.46	5.64	6.03	5.82	5.81	6.06	6.02	6.54	6.59	6.87	6.69	Deposits rate (24-M)
Norma e depozitave (36-M)	-	-	-	-	6.49	6.42	7.30	6.18	6.44	7.00	6.52	7.11	7.24	7.16	7.23	7.37	7.30	7.76	7.48	Deposits rate (36-M)
Norma e depozitave (60-M)	-	-	-	-	-	-	8.00	-	-	-	-	-	7.50	7.23	-	7.50	8.00	7.75	7.75	Deposits rate (60-M)
Normat e huasë në Lekë																				Interest rate for lending in Lek
Norma e huasë (12-M)	11.90	16.00	10.52	13.73	12.16	11.16	13.55	11.66	10.16	10.12	10.59	10.25	12.26	10.15	14.57	12.58	13.55	13.36	11.78	Lending rate (12-M)
Norma e huasë (6-M)	15.30	14.60	11.81	10.98	12.90	12.18	13.85	12.37	15.38	14.87	13.47	13.48	14.60	13.08	13.69	13.42	13.85	15.53	14.29	Lending rate (6-M)
Normat e interesit të letrave me vlerë																				Securities rates
Norma e BTH 3-M	8.00	11.21	7.32	6.09	5.42	6.25	6.48	5.69	5.77	5.76	5.68	5.80	5.75	5.76	6.07	6.03	6.48	6.20	6.26	T-Bills rate 3-M
Norma e BTH 6-M	9.80	12.02	8.83	7.22	6.91	7.18	7.51	6.64	7.11	7.18	7.23	7.28	7.24	7.34	7.37	7.32	7.51	7.30	7.29	T-Bills rate 6-M
Norma e BTH 12-M	10.50	12.62	9.56	8.11	6.91	7.88	8.41	7.10	7.79	8.02	7.96	7.98	7.96	7.99	8.10	8.04	8.41	8.14	8.00	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 .

Ankandet e bonove të thesarit dhe repo													Auction of Treasury Bills/ Repo
Periodha e emetimit	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Issue Period
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
Bono thesari 3-M													3-M Treasury Bills
Shuma e pranuar (milionë lekë)	7,179.10	13,441.50	7,338.70	9,600.00	13,100.00	8,100.00	6,300.00	13,484.60	7,784.40	8,704.90	10,500.00	6,230.00	Total Accepted amount (in million of Lek)
Yield-i minimal në %	5.42	5.71	5.74	5.65	5.75	5.75	5.73	5.97	6.03	6.20	6.16	6.24	Minimum Yield %
Yield-i i ponderuar në %	5.72	5.76	5.75	5.68	5.81	5.78	5.74	6.06	6.04	6.24	6.20	6.26	Weighted Average Yield %
Yield-i maksimal në %	5.82	5.78	5.77	5.70	5.82	5.80	5.79	6.10	6.05	6.41	6.22	6.28	Maximum Yield %
Bono thesari 6-M													6-M Treasury Bills
Shuma e pranuar (milionë lekë)	10,499.80	9,236.50	9,440.40	10,734.60	14,700.00	11,473.40	7,278.20	9,500.00	7,912.20	11,711.00	10,900.00	6,604.22	Total Accepted amount (in million of Lek)
Yield-i minimal në %	6.21	6.74	7.10	7.14	7.19	7.17	7.09	7.35	7.25	7.25	7.09	7.15	Minimum Yield %
Yield-i i ponderuar në %	6.64	6.98	7.20	7.22	7.26	7.25	7.28	7.38	7.34	7.44	7.30	7.29	Weighted Average Yield %
Yield-i maksimal në %	6.75	7.10	7.25	7.25	7.30	7.29	7.35	7.40	7.40	7.55	7.39	7.35	Maximum Yield %
Bono thesari 12-M													12-M Treasury Bills
Shuma e pranuar (milionë lekë)	18,941.10	10,423.80	12,164.20	14,165.40	15,828.50	16,326.60	15,094.00	9,573.10	10,093.60	15,919.10	12,100.00	13,694.28	Total Accepted amount (in million of Lek)
Yield-i minimal në %	6.82	6.75	7.50	7.75	7.88	7.82	7.87	7.94	7.89	8.10	7.99	7.50	Minimum Yield %
Yield-i i ponderuar në %	7.16	7.66	7.99	7.96	7.98	7.96	7.96	8.09	8.06	8.31	8.14	8.00	Weighted Average Yield %
Yield-i maksimal në %	7.34	7.83	8.05	8.00	7.80	8.00	8.05	8.16	8.15	8.43	8.18	8.13	Maximum Yield %
Ankandet e marrëveshjeve të riblerjes													Auction of Repo/ Reverse repo
Interesi	5.50	5.50	5.50	5.75	5.75	5.75	6.00	6.00	6.25	6.25	6.25	6.25	Interest Rate

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Tregues të ankandëve të bonove të thesarit.	3-mujore	6-mujore	12-mujore	Totali	Indicators of Treasury Bills auctions
Shuma e pranuar në milionë lekë	3 months	6 months	12 months	Total	Total Accepted amount in millions of Lek
1994	892.3	530.3	–	1,422.6	1994
1995	5,160.3	3,954.9	6,964.0	16,079.2	1995
1996	24,501.3	14,538.3	22,686.0	61,725.6	1996
1997	34,102.8	31,710.6	61,657.6	127,471.1	1997
1998	40,781.8	44,632.8	84,149.2	169,563.8	1998
1999	58,447.9	50,862.4	86,391.7	195,701.9	1999
2000	150,215.5	89,046.1	88,713.0	327,974.6	2000
2001	270,109.2	169,816.1	80,925.4	520,850.6	2001
2002	244,861.7	190,690.6	122,948.1	558,500.4	2002
2003	209,290.9	167,515.0	163,448.7	540,254.6	2003
2004	161,909.2	162,697.6	184,327.7	508,934.5	2004
2005	125,318.7	151,432.7	188,194.7	464,946.2	2005
2006	127,308.5	136,675.1	167,747.3	431,730.9	2006
2007	121,491.6	127,847.7	154,867.7	404,207.1	2007
Në përqindje ndaj totalit					Percentage of total
1994	62.7	37.3	–	100.0	1994
1995	32.1	24.6	43.3	100.0	1995
1996	39.7	23.5	36.8	100.0	1996
1997	26.7	24.9	48.4	100.0	1997
1998	24.0	26.3	49.7	100.0	1998
1999	29.9	25.9	44.2	100.0	1999
2000	45.8	27.2	27.0	100.0	2000
2001	51.9	33.6	15.5	100.0	2001
2002	43.8	34.1	22.0	100.0	2002
2003	38.7	31.0	30.3	100.0	2003
2004	31.8	32.0	36.2	100.0	2004
2005	27.0	32.6	40.5	100.0	2005
2006	29.5	31.7	38.9	100.0	2006
2007	30.1	31.6	38.3	100.0	2007

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Rezultatet e ankandëve të bonove të thesarit Treasury Bills auction results									Shuma e pranuar në milionë lekë Total Accepted amount in
Ankandi Nr	Tipi	Zhvillim	Emetim	Maturim	Interesi - Yield				
Auction No	Type of issue	Auction date	Issue	Maturity	Minimal	Ponderuar Weighted average	Maksimal		
1209	3-mujore	06/03/07	06/03/07	07/06/07	5.50	5.67	5.88	1,300.0	
1210	3 months	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	
1259		04/09/07	04/09/07	6/12/07	5.75	5.76	5.80	1,200.0	
1260		11/09/07	11/09/07	13/12/07	5.68	5.71	5.78	2,300.0	
1263		20/09/07	20/09/07	20/12/07	5.75	5.76	5.78	2,800.0	
1266		02/10/07	02/10/07	03/01/08	5.76	6.01	6.07	3,400.0	
1267		09/10/07	09/10/07	10/01/08	6.03	6.08	6.13	4,184.6	
1270		16/10/07	16/10/07	17/01/08	6.05	6.08	6.10	3,600.0	
1271		23/10/07	23/10/07	24/01/08	6.05	6.07	6.10	2,300.0	
1274		06/11/07	06/11/07	07/02/08	6.05	6.05	6.05	1,497.8	
1277		13/11/07	13/11/07	14/02/08	6.04	6.04	6.05	3,400.0	
1280		27/11/07	27/11/07	28/02/07	6.00	6.03	6.05	2,886.6	
1281		04/12/07	04/12/07	06/03/08	6.20	6.23	6.27	782.5	
1284		11/12/07	11/12/07	13/03/08	6.20	6.36	6.39	1,647.8	
1285		18/12/07	18/12/07	20/03/08	6.36	6.37	6.49	2,967.3	
1290		28/12/07	28/12/07	03/04/08	6.47	6.48	6.49	3,307.4	
1294		08/01/08	08/01/08	10/04/08	6.29	6.36	6.39	4,300.0	
1295		15/01/08	15/01/08	17/04/08	6.20	6.23	6.27	3,700.0	
1298		22/01/08	22/01/08	24/04/08	6.00	6.00	6.00	2,500.0	
1301		05/02/08	05/02/08	08/05/08	6.25	6.26	6.27	1,500.0	
1302		12/02/08	12/02/08	15/05/08	6.23	6.26	6.27	2,280.7	
1305		26/02/08	26/02/08	29/05/08	6.25	6.26	6.30	2,449.3	

Burimi : Banka e Shqipërisë.

Source: Bank of Albania.

1211	6-mujore	13/03/07	13/03/07	13/09/07	6.42	6.63	6.75	7,000.0
1215	6 months	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
1261		11/09/07	11/09/07	13/03/08	6.90	7.20	7.30	4,161.0
1264		25/09/07	25/09/07	27/03/08	7.29	7.34	7.40	3,117.2
1268		09/10/07	09/10/07	10/04/08	7.35	7.39	7.40	5,900.0
1272		23/10/07	23/10/07	24/04/07	7.35	7.37	7.40	3,600.0
1275		06/11/07	06/11/07	08/05/08	7.32	7.37	7.40	3,561.5
1278		20/11/07	20/11/07	22/05/08	7.19	7.32	7.40	4,350.6
1282		04/12/07	04/12/08	04/12/08	6.99	7.40	7.50	4,840.1
1286		18/12/07	18/12/07	18/12/08	7.35	7.42	7.55	4,317.5
1291		28/12/07	28/12/07	3/7/2008	7.40	7.51	7.60	7,393.9
1296		15/01/08	15/01/08	17/07/08	7.24	7.35	7.43	7,500.0
1299		29/01/08	29/01/08	31/07/08	6.94	7.24	7.35	3,400.0
1303		12/2/2008	12/2/2008	14/08/08	7.10	7.29	7.35	3,800.0
1306		26/02/08	26/02/08	28/08/08	7.20	7.29	7.35	2,804.2
1212	12-mujore	13/03/07	13/03/07	13/03/08	6.50	7.07	7.15	7,626.9
1216	12 months	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
1262		11/09/07	11/09/07	11/09/08	7.85	7.94	8.00	10,139.0
1265		25/09/07	25/09/07	25/09/08	7.88	7.99	8.10	4,955.0
1269		09/10/07	09/10/07	09/10/08	7.88	8.08	8.12	6,415.4
1273		23/10/07	23/10/07	23/10/08	8.00	8.10	8.20	3,157.7
1276		06/11/07	06/11/07	06/11/08	7.99	8.09	8.15	4,740.7
1279		20/11/07	20/11/07	20/11/08	7.80	8.04	8.15	5,352.9
1283		04/12/07	04/12/08	04/12/08	8.00	8.20	8.30	3,780.6
1287		18/12/07	18/12/07	18/12/08	8.00	8.32	8.48	6,498.8
1292		28/12/07	28/12/07	1/1/2009	8.29	8.41	8.50	5,639.7
1297		15/01/08	15/01/08	15/01/09	8.10	8.23	8.25	5,700.0
1300		29/01/08	29/01/08	29/01/09	7.88	8.04	8.10	6,400.0
1304		12/02/08	12/02/08	13/02/09	7.50	7.94	8.10	5,719.3
1307		26/02/08	26/02/08	26/02/09	7.50	8.06	8.15	7,975.0

Burimi : Banka e Shqipërisë.

Source: Bank of Albania.

SHQIPËRIA: Bilanci i përmblodhur i BSH Në milionë lekë Fundit i periudhës	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	ALBANIA: Consolidated BoA Balance sheet End of Period
	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	
AKTIVET	254,866	253,254	248,711	250,476	248,097	247,618	254,864	259,423	266,754	260,777	259,149	260,127	ASSETS
Mjete të huaja	177,537	178,776	179,171	177,496	174,998	174,513	176,145	181,515	189,707	187,184	182,623	182,525	Foreign assets
Ari dhe metalet e çmuara	829	862	839	840	808	782	789	805	854	886	868	923	Gold and precious metals
Depozita tek FMN	7,652	7,848	7,850	7,837	7,624	7,420	7,520	7,388	7,366	7,356	7,252	7,031	Deposits with the IMF
Depozita në bankat e huaja	42,203	32,810	26,805	19,701	21,559	22,104	21,941	26,516	42,160	44,720	41,087	40,976	Deposits with foreign banks
Letra me vlerë të disponueshme për shitje	116,457	126,822	133,192	138,740	134,655	134,120	135,908	136,241	129,840	125,076	124,084	124,096	Securities available for sale
Investime të mbajtura për tregëtim	9,266	9,705	9,761	9,663	9,448	9,375	9,285	9,022	8,970	8,636	8,664	8,747	Securities held for trading investments
Mjete të tjera të huaja	1,130	729	724	715	904	712	702	1,543	517	510	668	752	Other foreign assets
Mjete vendase	77,329	74,478	69,540	72,980	73,099	73,105	78,719	77,908	77,047	73,593	76,526	77,602	Domestic assets
Ari dhe metale të çmuara	56	59	59	59	58	57	57	57	59	61	59	63	Gold and precious metals
Kredi tranzite	140	141	113	112	111	108	108	110	96	95	94	95	Transit credits
Hua dhënë bankave	5,569	2,536	-	2,005	2,015	2,025	7,826	6,928	6,038	2,630	5,461	1,509	Loans to the banks
Hua për qeverinë	-	-	-	-	-	-	-	-	-	-	-	-	Loans to the Government
Investime në letra me vlerë vendase	67,325	67,475	65,100	66,512	66,576	66,608	66,367	66,421	66,493	66,438	66,496	72,432	Domestic securities investments
Mjete të tjera vendase	4,239	4,267	4,268	4,292	4,339	4,307	4,361	4,392	4,361	4,369	4,416	3,503	Other domestic assets
DETYRIMET	254,866	253,254	248,711	250,476	248,097	247,618	254,864	259,423	266,754	260,777	259,149	260,127	LIABILITIES
Detyrime të huaja	17,091	17,094	16,786	16,779	16,521	16,065	16,034	16,770	15,760	15,917	15,740	15,380	Foreign liabilities
Detyrime ndaj FMN -së	15,154	15,359	15,358	15,259	14,936	14,603	14,661	14,648	14,469	14,377	14,140	13,946	Due to the IMF
Detyrime ndaj institucioneve financiare jorezidente	1,255	1,265	1,239	1,241	1,220	1,198	1,197	1,210	1,193	1,190	1,176	1,183	Due to non-resident financial institutions
Detyrime të tjera në valutë	682	470	189	279	365	264	176	912	98	350	424	251	Other foreign liabilities
Detyrime vendase	235,498	232,379	228,720	231,255	230,839	232,934	239,832	239,933	251,985	246,553	246,256	243,456	Domestic liabilities
Para në qarkullim	160,840	159,953	159,199	158,979	156,791	155,871	157,469	156,894	153,901	149,967	149,768	161,162	Currency in circulation
Detyrime ndaj bankave rezidente	61,249	59,490	57,165	54,437	59,599	58,963	57,335	59,722	62,514	60,881	61,780	67,051	Due to domestic banks
Detyrime ndaj qeverisë	12,012	11,829	11,530	17,041	13,631	17,178	24,065	22,584	34,704	34,903	33,781	14,313	Due to the Government
Të ardhura për t'u shpërndarë	72	68	65	61	57	54	50	47	43	42	41	3	Deferred income
Detyrime të tjera vendase	1,325	1,039	761	737	761	868	913	686	823	760	886	927	Other domestic liabilities
Fondi i vet dhe rezervat	2,277	3,781	3,205	2,442	737	-1,381	-1,002	2,720	-991	-1,693	-2,847	1,291	Statutory fund and reserves
Kapitali themeltar	750	750	750	750	750	750	750	750	750	750	750	2,500	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	5,181	Legal reserve
Rezerva e rivlerësimit	-14,121	-13,215	-13,412	-14,848	-17,155	-19,722	-20,058	-17,147	-19,550	-21,019	-23,121	-22,759	Revaluation reserve
Rezerva e rivlerësimit të mjeteve fikse	2,658	2,655	2,655	2,641	2,637	2,632	2,627	2,623	2,618	2,613	2,608	1,755	Fixed assets revaluation surplus
Rezerva të tjera	8,706	8,706	8,706	8,706	8,706	8,706	8,706	8,706	8,706	8,706	8,706	14,614	Other reserves
Fitimi i mbetur	534	1,135	756	1,443	2,049	2,503	3,223	4,038	2,735	3,507	4,460	...	Remaining profit

Shënimet mbi pasqyrat financiare janë pjesë përbërse e pasqyrave financiare 2-15 ; 2-16 .

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

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

SHQIPËRIA: Bilanci i përmblodhur i BSH Në milionë lekë Fundi i periudhës	2001	2002	2003	2004	2005	2006	2007	ALBANIA: Consolidated BoA Balance sheet	
								Millions of LEK	End of Period
AKTIVET	195,627	213,032	192,987	202,160	224,655	255,481	260,127	ASSETS	
Mjete të huaja	111,815	122,329	116,665	133,855	153,329	174,587	182,525	Foreign assets	
Ari dhe metalet e çmuara	977	1,182	593	540	708	797	923	Gold and precious metals	
Depozita tek FMN	20,830	19,861	18,056	16,817	8,431	7,867	7,031	Deposits with the IMF	
Depozita në bankat e huaja	36,794	5,450	10,553	11,489	10,175	38,157	40,976	Deposits with foreign banks	
Letra me vlerë të disponueshme për shitje	52,569	95,184	86,875	104,450	133,464	117,404	124,096	Securities available for sale	
Investime të mbajtura për tregëtim						9,636	8,747	Securities held for trading investments	
Mjete të tjera të huaja	645	652	588	559	551	726	752	Other foreign assets	
Mjete vendase	83,812	90,703	76,322	68,305	71,326	80,894	77,602	Domestic assets	
Ari dhe metalet e çmuara	32	40	43	40	50	53	63	Gold and precious metals	
Kredi tranzite	6,254	7,323	384	277	207	139	95	Transit credits	
Hua dhënë bankave	473	3,405	-	-	-	8,904	1,509	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	72,432	Domestic securities investments	
Mjete të tjera vendase	3,906	2,900	2,635	2,553	2,523	4,223	3,503	Other domestic assets	
DETYRIMET	195,627	213,032	192,987	202,160	224,655	255,481	260,127	LIABILITIES	
Detyrime të huaja	28,039	27,922	19,225	17,475	17,464	16,688	15,380	Foreign liabilities	
Detyrime ndaj FMN -së	20,494	19,147	17,478	15,948	16,145	15,256	13,946	Due to the IMF	
Detyrime ndaj institucioneve financiare	7,537	8,775	1,747	1,527	1,319	1,246	1,183	Due to non-resident financial institutions	
Detyrime të tjera në valutë	8	-	-	-	-	186	251	Other foreign liabilities	
Detyrime vendase	155,443	167,315	167,714	186,934	205,978	238,783	243,456	Domestic liabilities	
Para në qarkullim	121,334	133,115	127,774	141,630	153,550	168,234	161,162	Currency in circulation	
Detyrime ndaj bankave rezidente	31,220	30,697	33,970	39,318	45,182	53,575	67,051	Due to domestic banks	
Detyrime ndaj qeverisë	2,734	3,024	5,464	5,302	6,356	15,944	14,313	Due to the Government	
Të ardhura për t'u shpërndarë		151	117	106	129	76	3	Deferred income	
Detyrime të tjera vendase	155	328	389	578	761	954	927	Other domestic liabilities	
Fondi i vet dhe rezervat	12,145	17,795	6,048	-2,249	1,213	10	1,291	Statutory fund and reserves	
Kapitali themeltar	750	750	750	750	750	750	2,500	Statutory fund	
Rezerva ligjore	3,750	3,750	3,750	3,750	3,750	3,750	5,181	Legal reserve	
Rezerva e rivlerësimit	57	5,468	(6,330)	-14,824	-11,469	-15,856	-22,759	Revaluation reserve	
Rezerva e rivlerësimit të mjeteve fikse							1,755	Fixed assets revaluation surplus	
Rezerva të tjera	7,588	7,827	7,878	8,075	8,182	2,660	14,614	Other reserves	
Fitimi i mbetur	-	-	-	-	-	-	-	Remaining profit	

Shënimet mbi pasqyrat financiare janë pjesë përbërse e pasqyrave financiare 2-15 ; 2-16 .
Burimi: Banka e Shqipërisë.

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

Banka e Shqipërisë Pasqyra e të ardhurave dhe shpenzimeve Në milionë lekë Fundi i periudhës	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Bank of Albania The financial statement Millions of LEK End of Period
	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	
	Veprime me jorezidentë												
Të ardhura nga interesa dhe komisione	582	1,121	1,697	2,288	2,878	3,437	4,055	4,670	5,237	5,921	6,531	7,151	Interest and commission income
Shpenzime interesi dhe komisioni	-27	-54	-86	-111	-136	-166	-194	-219	-242	-269	-300	-337	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
Totali neto nga veprimet me jorezidentë	555	1,067	1,611	2,177	2,742	3,271	3,861	4,451	4,995	5,652	6,231	6,814	Total operations with non-residents , net
Veprime me rezidentë													Operations with residents
Të ardhura nga interesa dhe komisione	407	768	1,133	1,503	1,885	2,240	2,674	3,097	3,423	3,844	4,231	4,633	Interest and commission income
Shpenzime interesi dhe komisioni	-191	-365	-548	-716	-889	-1,065	-1,254	-1,468	-1,662	-1,882	-2,097	-2,302	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
Totali neto i veprimeve me rezidentë	216	403	585	787	996	1,175	1,420	1,629	1,761	1,962	2,134	2,331	Total operations with residents , net
Te ardhura/Shpenzime financiare të tjera , neto	-164	-175	-187	-174	-260	-427	-438	-355	-242	-211	77	286	Other financial income/expenses , net
Humbje /Fitime neto nga ndryshimet e kurseve	1,846	2,296	2,207	933	-895	-3,556	-4,390	-2,076	-4,605	-6,001	-8,762	-8,035	Loss / Profit from exchange rate
Totali neto i të ardhurave nga operacionet bankare	2,453	3,591	4,216	3,723	2,583	463	453	3,649	1,909	1,402	-320	1,396	Total banking operations income , net
Shpenzime të përbashkta dhe administrative													Common and administrative expenses
Shpenzime personeli	-45	-87	-128	-198	-240	-284	-356	-398	-445	-526	-574	-660	Personnel expenses
Shpenzime amortizimi	-10	-19	-29	-40	-50	-59	-69	-79	-88	-98	-110	-117	Amortization expenses
Shpenzime zhvlerësimi të aktiveve të patrupëzuara	-7	-14	-21	-27	-34	-41	-45	-50	-54	-59	-64	-69	Depreciated intangible assets expenses
Shpenzime të përgjithshme dhe administrative	-13	-45	-70	-91	-119	-150	-173	-188	-224	-250	-276	-420	General and administrative expenses
Shpenzime të tjera	-	-	-	-	-	-	-	-	-	-	-	-	Other expenses
Totali i shpenzimeve të tjera operative	-75	-165	-248	-356	-443	-534	-643	-715	-811	-933	-1,024	-1,266	Total of general and administrative expenses
Fitimi neto sipas stand. ndërkombëtare të raportimit fin.	2,378	3,426	3,968	3,367	2,140	-71	-190	2,943	1,098	469	-1,344	130	Net income as at intern. standards of fin. reporting
Transferimi nga / në rezerva të rivlerësimit	-1,846	-2,296	-2,207	-933	895	3,556	4,390	2,076	4,605	6,001	8,762	8,035	Transferring from /(to) revaluation reserves
Fitimi neto para shpërndarjes	532	1,130	1,761	2,434	3,035	3,485	4,200	5,010	5,703	6,470	7,418	8,165	Net Profit before allocation
Transferimi i fitimit në buxhetin e shtetit	-	-	-1,010	-1,010	-1,010	-1,010	-1,010	-1,010	-3,010	-3,010	-3,010	5,010	Profit allocation to state budget
Rimarrje nga rivlerësimi i aktiveve fikse	....	....	....	19	24	28	33	38	42	47	52	....	Retaining from revaluation of fixed assets
Fitimi i mbetur i periudhës	532	1,130	751	1,443	2,049	2,503	3,223	4,038	2,735	3,507	4,460	....	Remained profit for the period

Shënimet mbi pasqyrat financiare janë pjesë përbërse e pasqyrave financiare 2-15 ; 2-16.
Burimi: Banka e Shqipërisë.

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

Banka e Shqipërisë Pasqyra e të ardhurave dhe shpenzimeve Në milionë lekë Fundi i periudhës	2001	2002	2003	2004	2005	2006	2007	Bank of Albania The financial statement Millions of LEK End of Period
Veprime me jorezidentë								Operations with non-residents
Të ardhura nga interesa dhe komisione	4,206	4,076	3,515	3,209	4,345	5,870	7,151	Interest and commission income
Shpenzime interesi dhe komisioni	-219	-814	-1,033	-683	-660	-494	-337	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	-1,139	-	-	-	-	Loss from revaluation of securities
Totali neto nga veprimet me jorezidentë	3,987	3,585	2,306	2,526	3,685	5,376	6,814	Total operations with non-residents , net
Veprime me rezidentë								Operations with residents
Të ardhura nga interesa dhe komisione	6,628	7,819	7,567	5,271	4,328	4,020	4,633	Interest and commission income
Shpenzime interesi dhe komisioni	-1,367	-1,015	-1,353	-1,344	-1,393	-1,731	-2,302	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
Totali neto i veprimeve me rezidentë	5,261	6,794	6,245	3,927	2,935	2,289	2,331	Total operations with residents , net
Shpenzim financiarë të tjera , neto	254	146	322	144	-360	-1,367	286	Other financial expenses , net
Humbje /Fitime neto nga ndryshimet e kurseve	-	-	-	-	3,841	-3,341	-8,035	Loss / Profit from exchange rate
Totali neto i të ardhurave nga operacionet bankare	9,502	10,525	8,873	6,597	10,101	2,957	1,396	Total banking operations income , net
Shpenzime të përbashkta dhe administrative								Common and administrative expenses
Shpenzime personeli	-249	-304	-377	-436	-528	-584	-660	Personnel expenses
Shpenzime amortizimi	-120	-120	-186	-110	-115	-122	-117	Amortization expenses
Shpenzime zhvlerësimi të aktiveve të patrupëzuara	-154	-202	-253	-339	-159	-114	-69	Depreciated intangible assets expenses
Shpenzime të përgjithshme dhe administrative	-161	-169	-204	-253	-280	-319	-420	General and administrative expenses
Shpenzime të tjera	-	-	-	-	-	-	-	Other expenses
Totali i shpenzimeve të tjera operative	-669	-795	-1,020	-1,138	-1,082	-1,139	-1,266	Total of general and administrative expenses
Të ardhurat neto nga aktiviteti i Bankës					9,019	1,818	130	Net income from Banking activities
Transferimi nga / në rezerva të rivlerësimit					-3,841	3,341	8,035	Transferring from /(to) revaluation reserves
Fitimi neto para shpërndarjes	8,833	9,730	7,853	5,459	5,178	5,159	8,165	Net Profit before allocation
Shpërndarja e fitimit në buxhetin e shtetit	-	-	-	-	5,100	4,664	5,010	Profit allocation to state budget
Shpërndarja e fitimit në rezerva të tjera	-	-	-	-	78	495	....	Retaining from revaluation of fixed assets
Totali	-	-	-	-	5,178	5,159	....	Totali

Shënimet mbi pasqyrat financiare janë pjesë përbërse e pasqyrave financiare 2-15 ; 2-16 .
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

FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

1. GENERAL INFORMATION

The Bank of Albania (the “Bank”) is the central Bank of the Republic of Albania and was established according to the Law No. 8269, dated December 23, 1997 “On the Bank of Albania”. Under the terms of its charter the Bank’s main responsibilities are:

- establish and maintain price stability;
- supporting the development of a foreign exchange regime;
- management of money in circulation;
- management of interest rates;
- compilation, approbation and application of monetary policy of Republic of Albania;
- supervision of commercial Bank activities including issuance of licenses to all Banks; and
- issuing of licenses for international Banking institutions operating within the Republic of Albania.

The Bank is subject to the regulatory requirements of 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 have been prepared in accordance with the Albanian Law “On Accounting and Financial Statements” and in accordance with accounting policies adopted by in the Bank’s Accounting Manual approved from the order Nr. 50 of the Council of minister, dated January 26, 2001 and other policies approved from the Supervisory Board of Bank of Albania. This accounting policy is broadly in line with International Financial Reporting Standards (“IFRS”) approved by the International Accounting Standards Board (“IASB”). IFRS are used in the preparation of the accompanying financial statements to the extent they do not contradict to the Law “On the Bank of Albania”.

The significant accounting policies used by the Bank in these financial statements are set out as below:

The financial statements presented include the accounts of the Bank prepared on the historical cost basis of accounting combined with elements of other methods, which are based on the market value, modified to include the revaluation of securities portfolio, foreign currency, and gold, the head office building, and other financial assets and liabilities.

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

BANK OF ALBANIA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

a. Basis of preparation of financial statements (continued)

The Bank controls the operations of the Printing House, a business entity engaged in the printing of Government high security material and publications of Bank of Albania. The Supervisory Board of the Bank of Albania at the meeting dated April 1, 2003 decided that the Printing House should be under the supervision of Bank of Albania as a separated part of the organizational structure of Bank of Albania.

Based on Decision of the Council of Minister Nr. 598 dated September 5, 2007 the economic and financial activity of the printing house will be terminated on March, 31 2008.

The bank has not consolidated the financial operations of the Printing House due to its unclear status related the ownership with the Government of Albania.

The financial position of the Printing House as at December 31, 2007 and 2006 is set out in Note 30 to these financial statements.

b. Deviation from International Financial Reporting Standards

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

- IAS 19 "Employee Benefits" and IAS 26 "Accounting and Reporting by Retirement Benefit Plans".

Reporting and accounting of Pension Fund is not still 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 standards to the extent that no actuarial estimation is performed. The guideline approved on during the year 2007 foresees the function of this fund as a defined contribution fund, by disclosing the accounting treatment of the pension fund in compliance with the above mention standards.

- IAS 27 "Consolidated Financial Statement 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.

- IAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors"

In the prior year the bank has revaluated its main building using the method of capitalization of rental income and selling prices for new business centers in neighborhood. During the year the bank has decided to revalue the Bank's main building using Deprecation replacement cost method. The adjusting entry of the reversal of the revaluation of the prior year is recorded in the current year which method is not in accordance with IAS 8.

- IFRS 7 "Financial Instruments: Disclosures"

The bank has not presented all disclosures related with the policies and procedures for managing, measuring and monitoring the risks that the bank face and other disclosure as required by IFRS 7 "Financial Instruments: Disclosures".

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****c. Interest and commission recognition**

Interest income and expense are recognized in the income statement on an accrual basis. Interest income and expense include the interest earned on coupons, as well as the amortization of any discount or premium or other differences between the initial carrying amount of an interest bearing instrument and its amount at maturity calculated on a straight line basis

Fee and commission income and expenses arise on financial services provided by the Bank and are recognized when the corresponding service is provided. Other operating income/expense includes gains and losses arising from disposals and changes in the fair value of financial assets and liabilities held for trading and available for sale assets.

d. Foreign currency translation

Transactions in foreign currencies are recorded at the rates of exchange prevailing at the dates 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 that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences initially are recognized in profit or loss in the period in which they arise, and after that transferred in "Revaluation reserves" in capital, according to the Law No. 8269, dated December 23, 1997 "On the Bank of Albania".

The applicable official Bank rate (LEK to the foreign currency unit) for the principal currencies as at December 31, 2007 and 2006 were as below:

	December 31, 2007	December 31, 2006
United States dollar (USD)	82.89	94.14
European Union currency unit (EUR)	121.78	123.85
British pound (GBP)	166.02	184.65
Special Drawing rights (SDR)	130.84	141.51
Japanese yen (JPY)	0.7401	0.7919
Gold ("XAU")	1 onz = 69,337.49	1 onz = 59,844.80

BANK OF ALBANIA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets

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

Financial assets are classified as follows:

Loans originated by Bank

Loans are financial assets with fixed or determinable payments that are not quoted in an active market and created by Bank providing money to a debtor. Loans 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

Investments held to maturity are financial assets with fixed or determinable payments and fixed maturities that the Bank has the positive intent and ability to hold to maturity.

Held to maturity investments are recognized on a settlement date basis and are initially measured at cost. At subsequent reporting dates they are carried at amortized cost, less any impairment loss recognized to reflect irrecoverable amounts.

Available for sale investments

Available for sale investments are recognized on a settlement date basis and, after initial recognition, are remeasured at fair value. Gains and losses arising from changes in fair value are recognized directly in equity in the investments revaluation reserve with the exception of impairment losses. Where the investment is disposed of or is determined to be impaired, the cumulative gain or loss previously recognized in the investments revaluation reserve is included in profit or loss for the period.

Financial assets at fair value through profit or loss

This category comprises financial assets classified as held for trading are those that the Bank maintains for short term profits. Those are recognized and derecognized on a trade date where the purchase or sale of an investment is under a contract whose terms require delivery of the investment 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 income statement.

BANK OF ALBANIA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets (continued)

Fair values

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

For investments 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 instrument, which is substantially the same.

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 flows, as follows:

- For loans originated by Bank – the recoverable amount of originated loans is calculated based on the year-end evaluations of loans, including the accrued interest. In determining the recoverable amounts of loans to employees, management considers the particular 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 statement as a charge and is deducted from the relevant asset category on the balance sheet. When it is determined that a loan cannot be recovered, 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 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 had been recognized directly in equity shall be removed from equity and recognized in profit or loss even though the financial asset has not been derecognized.

BANK OF ALBANIA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

f. Repurchase agreements and reverse repurchase agreements

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

Repurchase agreements are recorded in the balance sheet item "Due to domestic Banks". Based on 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 interest rate approved by the Supervisory Board of the Bank of Albania.

g. Fixed assets

The fixed assets are stated at historical cost less accumulated depreciation except the bank's building, which are stated at revalued amount, which is calculated using the replacement cost method. (see Note 11). Any revaluation increase arising on the revaluation of the head office building is credited in equity to the properties revaluation reserve, except to the extent that it reverses a revaluation decrease for the same asset previously recognized in profit or loss, in which case the increase is credited to profit or loss to the extent of the decrease previously charged. A decrease in the carrying amount arising on the revaluation of such land and buildings is charged to profit or loss to the extent that it exceeds the balance, if any, held in the 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 and are recognized as income or expense in the statement of income and expenditure in the year of disposal.

Depreciation is provided on all fixed assets based on the historic cost except for the headquarter building, which is stated at revalued amount. The annual charge for depreciation is computed using the straight-line method, using rates specified for each depreciable asset based on estimated useful lives. The estimated useful lives applied during 2007 are the same as year 2006:

	2007
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

BANK OF ALBANIA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

h. Printing and minting costs

The costs 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 not subject to income tax based on the law "On Bank of Albania" and referring to it the Bank allocates all the realized profit to the State Budget after having fulfilled its entire requirement for reserve fund as required from the supervisory board of the bank.

j. Legal reserve

In accordance with the "Law on the Bank of Albania", the Bank has established a legal reserve into which 25% of the net profit for the year is transferred until the reserve amounts to 500% of the 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.

l. Cash and cash equivalents

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

m. Use of estimates

The preparation of financial statements requires 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.

n. Changes in accounting policies

In the prior years the bank has stated the value of its buildings, except main building, at historical cost less accumulated depreciation. During the year ending December 31, 2007 the bank has finalized the revaluation process for the whole class of building and changed the recognition criteria from cost method to revaluated model.

The accumulated depreciation at the date of the revaluation is eliminated against the gross carrying amount of the buildings and the net amount restated to the revalued amount of the buildings.

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****3. GOLD AND PRECIOUS METALS**

As at December 31, 2007, the value of gold owned by the Bank placed in gold time deposits abroad was LEK 923 million (2006 - LEK 797 million), being 13,319 troy ounces of gold (2006 – 13,319 troy ounces).

Gold is valued at the London fixing rate on the balance sheet date. The difference of LEK 126 million (2006 – LEK 89 million) resulting from the revaluation of gold is recorded in the revaluation reserve. As at December 31, 2007 the price for one troy ounce of gold was USD 836.5 (2006 – USD 635.7).

Other gold and precious metals included within domestic assets include platinum and silver in a domestic vault, valued at the London fixing rate on the balance sheet date, amounting to LEK 57 million as at December 31, 2007 (2006 – LEK 48 million) and LEK 6 million of non monetary gold (2006 – LEK 5 million).

4. DEPOSITS WITH THE INTERNATIONAL MONETARY FUND

	As at December 31, 2007	As at December 31, 2006
International Monetary Fund (IMF)	6,868	7,012
Special Drawing Rights (“SDR”)	160	847
Accrued interest	<u>3</u>	<u>8</u>
Total	<u>7,031</u>	<u>7,867</u>

Deposits with the IMF resulted from the membership of the Republic of Albania in the IMF, according to Law nr.8269 dated December 23, 1997 “On the Bank of Albania”. These deposits have as counterparty accounts the loans granted by IMF to the Republic of Albania as disclosed in Note 12.

The Special Drawing Rights (SDR) represents deposits placed in the International Monetary Fund. The SDR holdings bear interest, which is determined on weekly basis. The interest rate prevailing as at December 31, 2007 was 3.5 % (2006 – 4.07 %).

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****5. DEPOSITS WITH NON RESIDENT BANKS**

	As at December 31, 2007	As at December 31, 2006
Current accounts	9,472	17,281
Short-term deposits	31,369	20,803
Accrued interest	135	73
Total	40,976	38,157

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 0.66 % deri në 6.63 % (2006 – nga 0.17 % deri në 5.29 %).

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

	As at December 31, 2007 (in million)	As at December 31, 2006 (in million)
EUR	226	197
USD	100	96
GBP	9	7
JPY	4,897	4,022

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****6. INVESTMENTS IN FOREIGN CURRENCY****6.1 AVAILABLE FOR SALE INVESTMENTS (FOREIGN CURRENCY)**

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

	As at December 31, 2007	As at December 31, 2006
Foreign Governments treasury notes	89,821	87,190
Bank for International Settlements: medium-term investments	26,448	18,212
Fixed rate investments (FIX BIS)	6,432	9,711
French Government treasury bills	-	1,818
United States agencies notes	1,395	473
Total	124,096	117,404

Foreign Governments 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. Foreign Governments treasury notes have coupon rates varying between 2.05% and 9%. Interest is paid semi-annually (USD) and annually (EUR and GBP) and maturities vary between April 2008 and October 2016. The yields vary between 2.95% and 5.8% (2006 – 2.8% and 5.66%).

Bank of International Settlements – medium term investments comprise of fixed coupon securities denominated in EUR, USD and GBP with coupon rates varying between 2.5% and 4.7%. Interest is payable annually for investments in EUR and semi-annually for investments in GBP and USD, and maturities range between March 2008 and March 2014. The yields vary between 3.30% and 5.95% (2006 – 2.87% and 5.28%).

Fixed rate investments (FIX BIS) issued by the Bank of International Settlements are denominated in EUR and JPY with yields that vary between 0.32% and 4.39% (2006-3.56% and 5.3%) and maturities range between January 2008 and July 2008.

United States agencies notes are denominated in USD with coupon rates between 3.25 % and 7.12%. Interest is paid semi-annually and maturities range between February 2009 and November 2011. The yield is between 4.24% and 5.20% (2006 – 2.4%).

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007**

(all amounts are expressed in million LEK, unless otherwise stated)

6. INVESTMENT IN FOREIGN CURRENCY (continued)**6.1. AVAILABLE FOR SALE INVESTMENTS (FOREIGN CURRENCY) (continued)**

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

	As at December 31, 2007 (in million)	As at December 31, 2006 (in million)
USD		
United States Government treasury notes	382	388
Bank for International Settlements: medium-term investments	72	32
United States agencies notes	16	5
Fixed rate investments (FIX BIS)	-	2
Total	470	427
EURO		
French Government treasury notes	87	199
German Government treasury notes	326	169
Bank for International Settlements: medium-term investments	147	112
French Government treasury bills	-	15
Fixed rate investments (FIX BIS)	10	60
Total	570	555
GBP		
United Kingdom Government treasury notes	34	27
Bank for International Settlements: medium-term investments	15	7
Fixed rate investments (FIX BIS)	-	11
Total	49	45
JPY		
Fixed rate medium term investment (FIX BIS)	7,000	-
Total	7,000	-

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****6. INVESTMENT IN FOREIGN CURRENCY (continued)****6.2. HELD FOR TRADING INVESTMENTS (FOREIGN CURRENCY)**

Held for trading portfolio measured at market value is presented as follows:

	As at December 31, 2007	As at December 31, 2006
United States Government treasury notes	5,818	6,407
United States agencies notes	<u>2,929</u>	<u>3,229</u>
Total	<u>8,747</u>	<u>9,636</u>

United States Government treasury notes, denominated in USD, have coupon rates varying between 3.37% and 6%. Interest is paid semi-annually and maturities vary between December 2008 and August 2012.

United States agencies notes are denominated in USD with coupon rates varying between 4.12% and 5.37%. Interest is paid annually or semi-annually and maturities range between October 2008 and November 2010.

Starting from July 25, 2006, this portfolio is administrated from International Bank for Reconstruction and Development (IBRD) as stated in the agreement "For the administration and technical assistance on investing the valutory reserve of Bank of Albania (Reserves and Advisory Management Program) signed between Bank of Albania and World Bank on September 23, 2005. This portfolio is recognized in balance sheet on a trade date basis.

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****7. OTHER ASSETS (IN FOREIGN CURRENCY)**

	As at December 31, 2007	As at December 31, 2006
Quotas in international financial institutions		
International Bank for Reconstruction and Development subscriptions (IBRD)	353	358
International Development Agency subscriptions (IDA)	12	12
Multilateral Investment Guarantee Agency subscriptions (MIGA)	6	6
International Finance Corporation subscriptions (IFC)	61	69
European Bank for Reconstruction and Development subscriptions (EBRD)	48	55
Islamic Development Bank subscriptions (IDB)	19	22
Total Quotas	498	522
Cash on hand in foreign currency	4	15
Receivables from International Bank for Reconstruction and Development	250	189
Total	752	726

As at December 31, 2007, other foreign assets are comprised of subscriptions for participation of the Bank of Albania in International Institutions on LEK 498 million (2006 – 522 million LEK) and cash on hand in foreign currency of LEK 4 million (2005 - LEK 15 million).

International Bank for Reconstruction and Development subscriptions (IBRD) in amount of LEK 353 million (USD 3.6 million) relates to the amount of paid subscription to this financial institution. As of December 31, 2007 the amount of callable portion of subscription with IBRD is LEK 8,001 million (USD 96.5 million) which are presently the subject of ownership discussions between the Bank of Albania and the Government of Albania. Both parties are currently negotiating a Memorandum of Understanding on the split of the original contributions and ownership of subscriptions in International Financial Institutions between the Bank of Albania and the Republic of Albania

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

BANK OF ALBANIA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

8. LOANS DISBURSED TO THIRD PARTIES

8.1. TRANSIT CREDITS

The total of LEK 95 million (2006 – LEK 139 million) represent credits for services provided to the Italian-Albanian Bank for further distribution to ultimate borrowers to support state development programs (See Note 13). This loan has not been secured by any collateral.

8.2. LOANS TO RESIDENT BANKS

Loans to resident banks represent reverse repurchase agreements signed between the Bank of Albania and second level banks in amount of LEK 1,509 million (2006 – LEK 8,904 million), with maturing terms of one week. On December 31, 2007 the interest rate of reverse repurchase agreement was 6.25% (2006: 5.6% and 6.51%).

9. INVESTMENTS IN LOCAL CURRENCY

	As at December 31, 2007	As at December 31, 2006
Short-term treasury bills	<u>66,523</u>	<u>67,575</u>
Total	<u>66,523</u>	<u>67,575</u>

Short-term treasury bills as at December 31, 2007 relate to Government of Albania zero-coupon treasury bills, with short-term maturity, ranging between January 2008 and September 2008, with yields varying between 6% and 7.94% (2006 – 5.4% and 7.1%).

10. INVESTMENTS IN LOCAL CURRENCY

On December 31, 2007 the Ministry of Finance issued a security with a nominal value of 6,000 million LEK, interest bearing if the t-bills yield of the last three month and maturity date is March 27, 2008 with a call option conditionally to the transfer of Gold from the Albanian Government. The Ministry posses the right of withdrawing the security once finalized the transfer of Gold ownership from the Albanian Government to the Bank of Albania, as detailed in Note 37.1.

The Ministry of Finance have transferred to the Bank the above mentioned interest bearing negotiable government securities because as of December 31, 2007 the bank's total of paid up capital and liabilities of the bank exceeds the assets by LEK 7,118 million. The securities are issued based on article 7, of the law "On Bank of Albania" no. 8269 dated December 23, 1997 for the purpose of remedying the above mentioned deficiency.

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****11. OTHER ASSETS (IN LOCAL CURRENCY)**

	As at December 31, 2007	As at December 31, 2006
Tangible fixed assets, net	2,263	3,123
Intangible assets, net	111	166
Loans to employees	1,037	857
Other debtors	3	6
Numismatic	40	39
Inventory	38	25
Other	11	7
Total	3,503	4,223

On December 31, 2007 the Bank involved independent valuer in the process of the revaluation of the buildings of Bank of Albania, included in the category “Land, building and general constructions”. The revaluation method used is the replacement cost method which showed a revalued amount of the class of buildings of LEK 1,938 million, from a net book value of the class of buildings of LEK 1,179 million. The increase from the revaluation of the Bank of Albania buildings in amount of LEK 826 million is credited directly in Revaluation reserve line in Shareholder’s Equity, while the decrease from the revaluation of the assets in the amount of LEK 69 million was included under “General expenses of the Bank”.

In the prior year effective December 26, 2006 a revaluation of the head quarter building has been performed by an independent appraiser based on capitalization of rental income and selling prices for new business centers in neighborhood which raised a revaluation surplus of LEK 1,706 million. The tangible assets (buildings) of the bank have been revaluated with the replacement cost method as required by the independent auditor and based on the requirement of IAS 16 “Property, Plant and Equipment”. The reversal of this transaction is recorded in the financial statements of the Bank for the year ending December 31, 2007.

Loans to employees include a provision for legal claims of LEK 10 million at December 31, 2007 (LEK 15 million at December 31, 2006).

Loans to employees are collateralised by security such as mortgages, totaling approximately LEK 1,218 million at December 31, 2007 (LEK 990 million at December 31, 2006).

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****11 OTHER ASSETS (IN LOCAL CURRENCY) (continued)**

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

	Land, buildings and general constructions	General equipment	Transport vehicles	Work in Progress	Total fixed assets
<u>Cost / Valuation</u>					
Balance at January 1, 2007	2,964	710	200	33	3,907
Additions	6	121	41	39	207
Disposals	-	(53)	-	-	(53)
Transfers	24	-	-	(24)	-
Reversal of revaluation in 2006	(1,706)	-	-	-	(1,706)
Reversal of the elimination of revaluation 2006	189	-	-	-	189
Revaluation of the bank buildings	758	-	-	-	758
Eliminated on revaluation	(293)	-	-	-	(293)
Balance at December 31, 2007	1,942	778	241	48	3,009
<u>Accumulated depreciation</u>					
Balance at January 1, 2007	69	560	155	-	784
Charge for the year	35	67	15	-	117
Disposals	-	(51)	-	-	(51)
Reversal of the elimination of the revaluation in 2006	189	-	-	-	189
Eliminated on revaluation	(293)	-	-	-	(293)
Balance at December 31, 2007	-	576	170	-	746
<u>Net book value</u>	1,942	202	71	48	2,263
Balance at December 31, 2007	1,942	202	71	48	2,263
Balance at December 31, 2006	2,895	150	45	33	3,123

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****11. OTHER ASSETS (IN LOCAL CURRENCY) (continued)**

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

	Computer software	Banknotes printed and coins minted	Total intangible assets
<u>Cost</u>			
Balance at January 1, 2007	338	2,454	2,792
Additions	15	-	15
Disposals	-	(1)	(1)
Balance at December 31, 2007	353	2,453	2,806
<u>Accumulated depreciation</u>			
Balance at January 1, 2007	314	2,312	2,626
Charge for the year	24	45	69
Balance at December 31, 2007	338	2,357	2,695
<u>Net Book Value</u>			
Balance at December 31, 2007	15	96	111
Balance at December 31, 2006	24	142	166

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****12. DUE TO THE INTERNATIONAL MONETARY FUND**

	As at December 31, 2007	As at December 31, 2006
Poverty Reduction and Growth Facility (“PRGF”)	6,821	8,364
IMF securities account	5,042	4,812
IMF account in LEK	2,077	2,077
Accrued interest	6	3
Total	13,946	15,256

PRGF borrowings related to the Republic of Albania’s IMF quota and were drawn down on behalf of the Government for macroeconomic reforms. These loans are compounded from the following component facilities:

The loan “Poverty Reduction and Growth Facility 2” is approved from the agreement dated May 13, 1998 totaling SDR 45,040,000 and was drawn down during the period 1999 to 2001. The outstanding balance as at December 31, 2007 was SDR 19,660,900 (2006 - SDR 28,668,900). This facility is repayable by 2011 in 10 semi-annual installments commenced in 2004. Interest is payable, at 0.5% semi-annually.

The loan “Poverty Reduction and Growth Facility 3” is approved from the agreement dated June 21, 2002 totaling SDR 28,000,000 and the last disbursement was made on June 20, 2005. The balance as of December 31, 2007 is SDR 27,600,000 (2006 - SDR 28,000,000) with an interest rate of 0.5% payable semi-annually. This facility is repayable after a grace period of five and a half years in 10 semi-annual equal installments.

The loans “Poverty Reduction and Growth Facility 4 (PRGF4)” and “Extended Fund Facility” are approved from a three year agreements signed on January 27, 2006 in amount of SDR 17,045,000.

The disbursement of the second two entrenchment of PRGF4 loan in amount of SDR 2,435,000 is made during 2007, with a semi annual interest payable of 0.5 % and the balance as of December 31, 2007 is SDR 4,870,000. This facility is repayable after a grace period of five and a half years in 10 semi-annual equal installments.

The loan “Extended Fund Facility” (EFF) disbursed in the amount SDR 4,870,000 during the period 2006-2007 is equivalent of LEK 690 million. facility is repayable after a grace period of five and a half years and will be repaid within 10 years. The interest on these loans is floating and payable each three months As of December 31, 2007 the interest rate was 4.77%.

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****13. DUE TO NON-RESIDENT FINANCIAL INSTITUTIONS**

	As at December 31, 2007	As at December 31, 2006
Transit credits (Note 8.1)	95	139
Loan from the Hellenic Republic	1,072	1,090
Due to the World Bank	12	12
Accrued interest	4	5
Total	1,183	1,246

Transit credit (Note 8) of LEK 95 million represents the outstanding loan received from the European Investment Bank and is compounded from EUR 0.8 million (Note 8.1). Interest is paid by the recipients of these transit credits (Banks and domestic companies) directly to the providers of the funds.

The loan from the Hellenic Republic in amount of 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 annum, payable semi-annually. The loan matures in 2018.

Due to the World Bank represents the accounts of the international organizations such as International Bank for Reconstruction and Development, International Development Agency, Multilateral Investment Guarantee Agency, International Finance Corporation in the Bank of Albania.

14. CURRENCY IN CIRCULATION

The exclusive rights of national currency issue are vested with the Bank. This item comprises valid domestic Banknotes and coins in circulation issued by the Bank.

The following Bank notes and coins were in circulation as at December 31, 2007 and 2006:

Nominal value LEK	As at December 31, 2007		As at December 31, 2006	
	Number in thousand	Total LEK (million)	Number in thousand	Total LEK (million)
100	5,906	591	9,244	924
200	13,183	2,637	15,799	3,160
500	52,883	26,441	66,541	33,271
1,000	69,202	69,202	72,601	72,601
5,000	12,074	60,368	11,351	56,755
Coins		1,923		1,523
		161,162		168,234

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007**

(all amounts are expressed in million LEK, unless otherwise stated)

15. DUE TO RESIDENT BANKS

	As at December 31, 2007	As at December 31, 2006
Foreign currency		
Compulsory reserve	23,848	18,273
Accounts of second level banks	1,964	67
	<u>25,812</u>	<u>18,340</u>
Domestic currency (LEK)		
Compulsory reserve	32,837	30,122
Accounts of second level banks	3,148	453
Repurchase agreements	-	4,199
Overnight deposits	5,211	436
	<u>41,196</u>	<u>35,210</u>
Accrued interest	43	25
Total	<u>67,051</u>	<u>53,575</u>

Interest on compulsory reserves is calculated as follows:

LEK balances: 70% of the yield on the repurchase agreements: 4.375 % as at December 31, 2007 (70% of the yield on the repurchase agreements: 3.85 % as at December 31, 2006);

USD balances: 70% of the one-month USD LIBOR rate: 3.40 % as at December 31, 2007 (70% of the one-month USD LIBOR rate: 3.75 % as at December 31, 2006);

EUR balances: 70% of the one-month EUR LIBOR rate: 3.11% as at December 31, 2007 (70% of the one-month EUR LIBOR rate: 2.57% as at December 31, 2006).

Overnight deposits from domestic Banks own interest of 4.5% (2006 - 3.75%).

16. DUE TO THE GOVERNMENT

	As at December 31, 2007	As at December 31, 2006
Profit to be distributed to the Government	-	-
Deposits received on behalf of the Government	14,280	15,922
Other	33	22
Total	<u>14,313</u>	<u>15,944</u>

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****16. DUE TO THE GOVERNMENT (continued)**

Deposits received on behalf of the Government in the amount of LEK 14,280 million, includes the main account of LEK 7,622 million, international donor funds deposited at the Bank for subsequent transfer to aid projects in Albania, of LEK 2,790 million and an amount of LEK 1,348 million representing a reserve fund account of the government on behalf of the Social Insurance Institute and Health Insurance Institute and other funds for other financing activities in the amount of LEK 2,520 million.

“Other” includes funds received by the Bank of LEK 19 million (2006 – 22 million) from a loan granted to the Government by the Islamic Arabian Bank of Development and the withholding tax over the interest of treasury bills in the amount of LEK 14 million.

17. DEFERRED INCOME

	World Bank grant	Other	Total
Balance at December 31, 2006	132	36	168
Disposal	(64)	(36)	(100)
Balance at December 31, 2006	68	-	68
<u>Accumulated depreciation</u>			
Balance at December 31, 2006	92	-	92
Charge for the year	37	-	37
Disposal	(64)	-	(64)
Balance at December 31, 2007	65	-	65
<u>Net Book Value</u>			
Balance at December 31, 2007	3	-	3
Balance at December 31, 2006	40	36	76

The World Bank grant relates to a grant received by the Bank during the years 2002-2005 for the purchase of computer software and equipment for the implementation of the Real Time Gross Settlement System (RTGS) project totaling LEK 68 million. Decrease of grants in amount of LEK 64 million is caused from the amortization of the grant received for the implementation of Accounting Automated Electronic Clearing House (AECH) project.

The amount of 36 million LEK included in “Other” represents the value of the two donated buildings in Korça and Berat. On December 31, 2007 the bank recognized the whole amount of grants received previously as income of the period.

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****18. OTHER LIABILITIES (LOCAL CURRENCY)**

	As at December 31, 2007	As at December 31, 2006
Due to Printing House (Note 30)	215	233
Deposits of individuals from the participation in Treasury Bills	586	636
Net obligation/ Pension fund	6	6
Other	120	79
Total	927	954

Pension plan scheme consists of employee contribution of 2% of gross salary and employer contribution of 15% on the total payroll amount. On December 31, 2007 the amount of pension funds assets invested in treasury bills matured within 12 month, is LEK 391 million and the amount invested in treasury bills matured within 5 years, is LEK 69 million. Total amount of contributions paid from the Bank's employees till December 31, 2007 is LEK 36 million (LEK 24 million as at December 31, 2006) and the total amount of contributions paid from the Bank till December 31, 2007 is LEK 298 million (LEK 251 million as at December, 2006).

“Other” includes accrued expenses of LEK 54 million (2006 – LEK 29 million) related to maintenance of ATM system, services for statistic information, commission for managing the valutory reserve by IBRD, etc. Also included here are the claims for several legal litigations raised in the normal course of business. A net provision of LEK 20 million has been recognized in relation to these claims for the year ended December 31, 2007 (2006 – LEK 22 million). During the year ending December 31, 2007 the Bank has recognized additional provision of LEK 8 million and retaken provision previously recognized in amount of LEK 6 million (see Note 27).

19. CAPITAL

Based on the requisition Nr. 9852 of the Ministry of Finance dated December 28, 2007 and based on the decision of the Supervisory Board no. 4 dated January 23, 2008 the capital of the Bank is increased by LEK 1,750 million.

20. GENERAL RESERVE

Following the increase in the Bank's capital and according to the Law “On the Bank of Albania”, at the end of each financial year the bank shall allocate an amount equivalent to 25 percent of the net profits for that year to the general reserve until the General Reserve Fund amounts to 500 percent of the paid-up capital of the Bank of Albania.

The decision for the increase in the paid in capital of the bank is taken on December 28, 2007 and for this purpose the Bank couldn't increase general reserve to the limits of 25% of the net profits, but transferred there only an amount of LEK 1,431 million.

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****21. REVALUATION RESERVE**

The components of the revaluation reserve are as follows:

	As at December 31, 2007	As at December 31, 2006
Revaluation of foreign currency and gold balances	(23,540)	(15,505)
Reserve of security revaluation	747	(377)
Revaluation of historic notes and coins	34	26
Total	(22,759)	(15,856)

During year 2007, the net loss arising from the revaluation of foreign currency and gold balances was LEK 8,035 million (2006 – net gain of LEK 3,341 million).

The revaluation of securities with the market value, during the year ended as at December 31, 2007 resulted in a gain of LEK 1,124 million.

In accordance with the Law “On the Bank of Albania” article 64, point (a), the net gain / losses 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”.

Pursuant to the above article, point (b), during the year 2007 the Ministry of Finance issued securities by a total of LEK 15,505 million, to cover the negative balance of the revaluation reserve arising from Bank’s activity till the end of year 2006. These securities are recorded as off-balance sheet items and have a renewable maturity of six month.

The total amount of LEK 15,505 million covers the loss for the period 2003 up to 2006.

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****22. OTHER RESERVES**

The components of the other reserves are as follows:

	As at December 31, 2007	As at December 31, 2006
Special reserve for Balance of Payments	7,209	7,209
Government funds for covering the temporary capital deficit (note 10)	5,908	-
Investment fund	301	301
Other	1,196	1,196
Total	14,614	8,706

The special reserve for the Balance of Payments relates to funds provided by the European Community as a financial assistance to support Albania on its transition towards the market economy. These grants have been transferred during the period 1992 – 1993 supporting the long-standing of the Balance of Payment and reserves balance and no movement have been incurred in this reserve since 1995.

Investment fund consists of a fund created with decision of Supervisory Council with aim purchase of a new building for the Bank of Albania.

“Other” includes reserves created from the allocation of profits for years 2002 - 2006 based on the Supervisory Council decisions on the respective following years.

23. INTEREST AND COMMISSION INCOME (NON-RESIDENTS)

	Year ended December 31, 2007	Year ended December 31, 2006
Interest income from securities	5,436	4,811
Interest income from time deposits	1,145	684
Interest from SDR deposits with IMF	32	51
Other	537	324
Total	7,151	5,870

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007**

(all amounts are expressed in million LEK, unless otherwise stated)

24. INTEREST AND COMMISSION EXPENSE (NON-RESIDENTS)

	Year ended December 31, 2007	Year ended December 31, 2006
Amortization of premium on securities	222	406
Interest expenses on loans of foreign institutions	13	13
Interest expenses on IMF accounts	69	59
Other	33	16
Total	337	494

25. INTEREST AND COMMISSION INCOME (RESIDENTS)

	Year ended December 31, 2007	Year ended December 31, 2006
Interest income from securities	4,362	3,902
Interest income from Government loans	6	6
Income from repurchase and reverse repurchase agreements	227	55
Other	38	57
Total	4,633	4,020

26. INTEREST AND COMMISSION EXPENSE (RESIDENTS)

	Year ended December 31, 2007	Year ended December 31, 2006
Interest expense on compulsory deposits	1,915	1,440
Interest expenses on REPO agreements	140	233
Interest expenses on Government deposits	184	-
Other	63	58
Total	2,302	1,731

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007**

(all amounts are expressed in million LEK, unless otherwise stated)

27. OTHER OPERATING INCOME / (EXPENSES), NET

	Year ended December 31, 2007	Year ended December 31, 2006
Net loss from the sale of available for sale investments	(114)	(1,503)
Net profit from the sale of held for trading investments	41	72
Grants depreciation (note 17)	73	53
Provision for legal claims and other (note 18)	(8)	(25)
Other (note 11 and 18)	38	32
Unrealized profit from fair value revaluation of held for trading investments	215	4
Net gain from Forward Contracts	41	-
Total	286	(1,367)

28. PERSONNEL EXPENSES

Personnel expenses consist of employees' salaries, social insurance, pension plan contribution and other costs.

Social costs represent mainly compulsory contributions to the Social Security Fund. As at December 31, 2007, the Bank had 391 employees (2006 – 378 employees).

29. CASH AND CASH EQUIVALENTS

	Year ended December 31, 2007	Year ended December 31, 2006
Deposits with foreign Banks (Note 5)	40,841	38,084
Domestic currency on hand	11,338	7,765
Foreign currency on hand (Note 7)	4	15
Gold held abroad (Note 3)	923	797
Gold and other precious metals held domestically (Note 3)	63	53
Total	53,169	46,714

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****30. PRINTING HOUSE**

As detailed in Note 2(a), the Bank controls the operations of the Printing House. Based on Decision of the Council of Minister Nr. 598 dated September 5, 2007 the economic and financial activity of the printing house will be terminated on March, 31 2008.

The financial position of the Printing House as at December 31, 2007 and 2006 is as follows:

	Year ended December 31, 2007	Year ended December 31, 2006
ASSETS		
Tangible fixed assets	6	11
Inventory	49	25
Amount due from the Bank (see Note 18)	215	233
Total assets	270	269
EQUITY AND LIABILITIES		
Capital	51	51
Legal reserve	19	19
Investment reserves	24	24
Other reserves	6	6
Retained earnings	169	168
Total capital and reserves	269	268
Other liabilities	1	1
Total equity and liabilities	270	269
	Year ended December 31, 2007	Year ended December 31, 2006
Income	52	72
Expenses	(51)	(65)
Profit of the year	1	7

BANK OF ALBANIA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

31. CONTINGENCIES AND COMMITMENTS

The Bank maintains certain accounts in foreign currencies related to agreements concluded between Government of Albania and foreign governments and financial organizations. As these accounts do not present either assets or liabilities of the Bank, they have not been included within the Bank's balance sheet.

On December 31, 2007 treasury bills issued from the Ministry of Finance for the purpose of covering the revaluation reserve created during the period 2003 - 2006 in amount of LEK 15,505 million have a renewable maturity of six months.

32. MANAGED ASSETS

As at December 31, 2007, the Bank held as custodian short-term treasury bills, at nominal value LEK 246 billion, and treasury bills with maturity 2 up to 7 years at nominal value LEK 122 billion. These are securities issued by the Albanian Government.

At as December 31, 2007, the Bank held as custodian gold and other precious metals on behalf of the Government, at market value of LEK 6,129 million.

As the Bank acts as custodian for these assets, it does not bear any credit risk related to them.

The value of gold held on behalf of the Government as at December 31, 2007 and 2006 is as below:

	As at December 31, 2007	As at December 31, 2006
Monetary gold held in foreign Banks	2,584	2,230
Non monetary gold held in foreign Banks	1,292	1,115
Non monetary gold held in Albania	2,041	1,761
Other precious metals	212	202
Total	6,129	5,308

Interest received from the deposit of government gold reserves is recognized as income from interest due to Government, increasing the liability due to Government. For year 2007 the interest received is of 5.5 ounces. The difference of LEK 821 million is a result of the fluctuation of exchange rates (Note 3).

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

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED DECEMBER 31, 2007****(all amounts are expressed in million LEK, unless otherwise stated)****33. RELATED PARTIES**

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the party in making financial and other decisions.

In considering each possible related party relationship, attention is directed to the substance of the relationship, and not merely the legal form.

The only related parties of Bank of Albania are the relations with directors and the members of the Supervisory Council. As at December 31, 2007 and December 31, 2006, transactions made with related parties comprised:

	As at December 31, 2006	As at December 31, 2005
Loans to employee		
- Directors	<u>110</u>	<u>84</u>
Total assets	<u>110</u>	<u>84</u>

The loans have interest rate of 0.5% and are repayable after a grace period of two years in 30 years, by monthly equal installments. The home loans are collateralized.

	Year ended December 31, 2007	Year ended December 31, 2006
Administrative expenses		
- Mobile expenses		
- Directors and Supervisory Board Members	<u>4</u>	<u>4</u>
- Salaries and Bonuses		
- Directors and Supervisory Board Members	<u>90</u>	<u>78</u>
- Bank contribution to pension plan scheme		
- Directors	<u>7</u>	<u>7</u>
Total of administrative expenses	<u>101</u>	<u>89</u>

BANK OF ALBANIA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

34. RISK MANAGEMENT

The reserve is under the administration of the Bank of Albania and its investment are performed by the Monetary Operations Department, which is based on the regulation “About the policy of administrating the reserves”, approved by the Supervisory Board. The reserve, in accordance with the liquidity needs, is invested in short-term securities and in fixed coupon instruments.

Liquidity risk

Policies to monitor and address liquidity risk are set by the Supervisory Board of the Bank. The Monetary Operations department of the Bank monitors the liquidity risk on a continual basis by analyzing liquidity ratios, gaps and economic scenarios. The Bank manages its liquidity risk by investing in short term deposits with foreign Banks. Liquidity management policies are set to ensure that, even under adverse conditions, the Bank is in a position to meet its obligations.

Credit risk

The Monetary Operations department of the Bank, under the control of the Supervisory Board, is responsible for 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 secured by Government of Albania treasury bills.

Price risk

The key elements of price risk affecting the Bank are:

- 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 in market interest rates.

The Bank’s exposure to currency risk is monitored on a continual basis by the Monetary Operations department. 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 rate risk. The Bank mitigates such risks by maintaining a significant excess of interest bearing assets over liabilities (as detailed in Note 35 below). The Bank maintains a portfolio of interest bearing financial assets and liabilities such that the generated net interest income is significantly in excess of operating requirements, which minimizes the potential adverse effects of interest rate 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
FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

35. INTEREST RATE SENSITIVITY

	Up to one month	One to three months	Three to six months	Six to twelve months	One to five years	Over five years	Non-interest sensitive	Total
Assets								
Gold and precious metals	-	-	-	-	-	-	923	923
Deposits with the IMF	160	-	-	-	-	-	6,871	7,031
Deposits with non residents								
Banks	32,961	7,880	-	-	-	-	135	40,976
Available for sale investments	3,705	6,646	9,479	13,679	88,586	2,001	-	124,096
Available for trading investments	-	-	-	659	8,088	-	-	8,747
Other assets in foreign currency	250	-	-	-	-	-	502	752
Gold and other precious metals	-	-	-	-	-	-	63	63
Transit credits	-	-	-	-	-	-	95	95
Loans to domestic banks	1,508	-	-	-	-	-	1	1,509
Available for sale investments	26,650	19,328	19,597	948	-	-	-	66,523
Investments in local currency	-	5,909	-	-	-	-	-	5,909
Other domestic assets	-	-	-	-	-	1,048	2,455	3,503
Total Assets	65,234	39,763	29,076	15,286	96,674	3,049	11,045	260,127
Liabilities and equity								
Due to the IMF	218	139	347	555	4,324	1,928	6,435	13,946
Due to non-resident financial institutions	-	-	-	-	-	1,072	111	1,183
Other foreign liabilities	251	-	-	-	-	-	-	251
Currency in circulation	-	-	-	-	-	-	161,162	161,162
Due to resident Banks	61,896	-	-	-	-	-	5,155	67,051
Due to the Government	-	-	-	-	-	-	14,313	14,313
Deferred income	-	-	-	-	-	-	3	3
Other liabilities	-	-	-	-	-	-	927	927
Capital and reserves	-	-	-	-	-	-	1,291	1,291
	62,365	139	347	555	4,324	3,000	189,397	260,127
Balance sheet gap as at December 31, 2007	2,869	39,624	28,729	14,731	92,350	49	(178,352)	-
Cumulative interest rate sensitivity gap - 2007	2,869	42,493	71,222	85,953	178,303	178,352	-	-

BANK OF ALBANIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2007

(all amounts are expressed in million LEK, unless otherwise stated)

35. INTEREST RATE SENSITIVITY (continued)

	Up to one month	One to three months	Three to six months	Six to twelve months	One to five years	Over five years	Non- interest sensitive	Total
Assets								
Gold and precious metals	-	-	-	-	-	-	797	797
Deposits with the International Monetary Fund	-	847	-	-	-	-	7,020	7,867
Deposits with non resident Banks	31,866	6,218	-	-	-	-	73	38,157
Available for sale investments	-	473	664	23,009	90,969	2,289	-	117,404
Held for trading investments	-	-	-	1,253	8,383	-	-	9,636
Other foreign assets	189	-	-	-	-	-	537	726
Gold and other precious metals	-	-	-	-	-	-	53	53
Transit credits	-	-	-	-	-	-	139	139
Loans to resident Banks	3,350	5,500	-	-	-	-	54	8,904
Available for sale investments	25,013	23,932	18,630	-	-	-	-	67,575
Other assets	-	-	-	-	-	857	3,366	4,223
Total Assets	60,418	36,970	19,294	24,262	99,352	3,146	12,039	255,481
Liabilities and equity								
Due to the International Monetary Fund	235	150	319	627	4,929	2,458	6,538	15,256
Due to non-resident financial institutions	-	-	-	-	-	1,090	156	1,246
Other foreign liabilities	186	-	-	-	-	-	-	186
Currency in circulation	-	-	-	-	-	-	168,234	168,234
Due to resident Banks	53,030	-	-	-	-	-	545	53,575
Due to the Government	-	-	-	-	-	-	15,944	15,944
Deferred income	-	-	-	-	-	-	76	76
Other liabilities	-	-	-	-	-	-	954	954
Capital and reserves	-	-	-	-	-	-	10	10
Total Liabilities and Equity	53,451	150	319	627	4,929	3,548	192,457	255,481
Balance sheet gap as at December 31, 2006	6,967	36,820	18,975	23,635	94,423	(402)	(180,418)	-
Cumulative interest rate sensitivity gap – 2006	6,967	43,787	62,762	86,397	180,820	180,418	-	-

BANK OF ALBANIA**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2006**

(all amounts are expressed in million LEK, unless otherwise stated)

36. CURRENCY NET POSITION

	LEK	USD	EURO	GBP	Other	Total
Assets						
Gold and precious metals	-	-	-	-	923	923
Deposits with the International Monetary Fund	6,429	-	-	-	602	7,031
Deposits with non resident Banks	-	8,286	27,552	1,514	3,624	40,976
Available for sale investments	-	39,969	70,638	8,303	5,186	124,096
Held for trading investments	-	8,747	-	-	-	8,747
Other foreign assets	335	415	2	-	-	752
Other gold & precious metals	63	-	-	-	-	63
Transit credits	-	-	95	-	-	95
Loans to resident Banks	1,509	-	-	-	-	1,509
Available for sale investments	66,523	-	-	-	-	66,523
Investments in local currency	5,909	-	-	-	-	5,909
Other assets	3,497	2	4	-	-	3,503
Total Assets	84,265	57,419	98,291	9,817	10,335	260,127
Liabilities and equity						
Due to the International Monetary Fund	7,120	-	-	-	6,826	13,946
Due to non-resident financial institutions	11	-	1,172	-	-	1,183
Other foreign liabilities	-	251	-	-	-	251
Currency in circulation	161,162	-	-	-	-	161,162
Due to resident Banks	41,225	6,274	19,552	-	-	67,051
Due to the Government	8,797	310	5,205	1	-	14,313
Deferred income	3	-	-	-	-	3
Other liabilities	895	21	11	-	-	927
Total Liabilities	219,213	6,856	25,940	1	6,826	258,836
Net currency position as at December 31, 2007	(134,948)	50,563	72,351	9,816	3,509	1,291
Net currency position as at December 31, 2006	(132,642)	52,343	73,612	9,753	(3,056)	10

BANK OF ALBANIA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2006

(all amounts are expressed in million LEK, unless otherwise stated)

37. POST BALANCE SHEET EVENTS

1) Transfer of Ownership of Gold and Precious Metals to Bank of Albania

On February 11, 2008 the president of Albania, based on the proposal no. 5613 dated February 11, 2008, has approved the Law No. 9862, and dated January 24, 2008 "On the transfer of ownership of gold and other precious metals from Albanian Council of Minister to the ownership of the Bank of Albania". After its approval the Law was published in the Official Note no.10, dated February 13, 2008 and has become effective on February 28, 2008. The amount of Gold and Precious Metals is equivalent to LEK 7,015 million.

2) Revaluation of land and buildings of the Printing House

Land and building of the Printing House have been revaluated resulting in a revaluation surplus in the amount of LEK 230 million. This will be recorded in the accounting records after the transfer of the ownership to Bank of Albania from the Government of Albania.

Bilanci fiskal Në milionë lekë Fundi i periudhës (Të dhëna progresive)	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Fiscal Balance Millions of Lek End of Period (Progressive data)
	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	
Totali i të ardhurave Në përqindje ndaj PBB vjetore	18,783	35,375	55,326	74,812	93,235	115,536	134,864	156,376	181,930	205,457	226,963	251,641	Total Revenues In percentage of annualy GDP
												25.6	
Totali i shpenzimeve Në përqindje ndaj PBB vjetore	12,254	30,693	48,925	67,450	86,498	105,385	125,925	148,359	171,726	196,430	222,253	285,329	Total Expenditures In percentage of annualy GDP
												29.1	
Deficiti Në përqindje ndaj PBB vjetore	6,529	4,682	6,401	7,362	6,738	10,150	8,938	8,016	10,203	9,027	4,710	-33,688	Budget Deficit/Surplus (Cash Balance) In percentage of annualy GDP
												-3.4	
Deficiti pa ndihma Në përqindje ndaj PBB vjetore	6,524	4,677	6,386	7,307	6,619	10,031	8,819	6,682	8,557	7,379	2,979	-35,419	Fiscal Deficit Excluding Grants In percentage of annualy GDP
												-3.6	
Financimi i deficitit	-6,529	-4,682	-6,401	-7,362	-6,738	-10,150	-8,938	-8,016	-10,203	-9,027	-4,710	33,688	Deficit Financing
Financimi i brendshëm	-6,258	-4,312	-6,416	-7,926	-7,449	-10,445	-9,389	-8,926	-11,620	-10,826	-6,818	28,778	Domestic Financing
Të ardhura nga privatizimi	-	8	30	38	42	44	54	64	13,136	13,147	13,229	13,246	Privatization receipts
Huamarrja	2,017	4,610	2,840	6,495	2,972	3,436	10,717	11,733	6,450	8,721	11,753	17,039	Domestic borrowing
Të tjera	-8,275	-8,930	-9,286	-14,459	-10,463	-13,925	-20,161	-20,724	-31,207	-32,694	-31,800	-1,508	Other
Financimi i jashtëm	-272	-371	15	564	711	295	450	909	1,415	1,800	2,108	4,910	Foreign Financing

Burimi: Ministria e Financave.

Source : Ministry of Finance .

Logaritë e buxhetit në % ndaj PBB Fundi i periudhës	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Budget Accounts as a % of GDP End of Period
	Totali i të ardhurave	16.3	16.0	22.4	25.6	24.5	24.7	24.5	23.4	24.5	24.4	25.2	25.6	Total Revenues
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	23.3	Total Tax Revenues
Totali i shpenzimeve	27.7	28.5	34.0	34.5	32.0	31.5	30.5	28.2	29.6	27.8	22.8	29.1	Total Expenditures
Investimet publike	4.5	4.0	5.8	6.1	6.6	7.3	6.7	4.6	5.0	5.2	5.7	5.6	Public Investments
Deficiti	-11.4	-12.5	-11.5	-8.8	-7.5	-6.9	-6.0	-4.8	-5.1	-3.4	-3.2	-3.4	Deficit
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	2.9	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	0.5	Foreign Financed Deficit

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

Source : Ministry of Finance and IMF
estimations.

Financimi i deficitit buxhetor. Në milionë lekë Fundi i periudhës (Të dhëna progresive)	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Fiscal deficit and its financing
	Tet 2006	Nën 2006	Dhj 2006	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	
Totali i të ardhurave	182,086	202,520	229,444	18,783	35,375	55,326	74,812	93,235	115,536	134,864	156,376	181,931	Total Revenues
Totali i shpenzimeve	175,882	202,325	258,816	12,254	30,693	48,925	67,450	86,498	105,385	125,925	148,358	171,725	Total Expenditures
Deficiti	6,204	195	-29,372	6,529	4,682	6,401	7,362	6,738	10,150	8,940	8,018	10,205	Deficit
Financimi i deficitit	-6,204	-194	-29,372	-6,529	-4,682	-6,401	-7,362	-6,738	-10,150	-8,940	-8,018	-10,205	Deficit Financing
1.Financimi i brendshëm	-7,990	-5,810	23,623	-6,258	-4,312	-6,416	-7,926	-7,449	-10,445	-9,389	-8,926	-11,620	1. Domestic Financing
a. Bono thesari	-22,514	-22,030	-20,045	-2,661	-3,776	-7,260	-6,878	-10,200	-11,235	-14,510	-18,943	-18,472	a.Treasury Bills
b. Eurobono	-	-	-	-	-	-	-	-	-	-	-	-5,549	b.Eurobonds
c. Kapitalizimi i BKT	-	-	-	-	-2,000	-2,000	-	-6,000	-5,650	-	-	-	c. Capitalization of NCB
d.Obligacione	-	-	-	4,678	10,386	12,100	13,372	19,172	20,332	25,227	30,676	30,471	d. Treasury Notes
e. Ndryshimi i gjendjes së arkës	-9,505	-12,148	-1,932	-6,775	-7,253	-7,312	-12,744	-9,086	-12,084	-18,818	-18,715	-29,697	e.Changes in Statement of Accounts
Depozita të qeverisë në Bankën e Shqipërisë	-7,151	-9,366	0	-5,250	-6,039	-6,182	-11,215	-8,239	-11,545	-18,299	-17,711	-28,862	Government Deposits with BOA
Depozita të sigurimeve shoqërore	-2,355	-2,781	-1,932	-1,525	-1,214	-1,130	-1,529	-847	-539	-519	-1,004	-835	Deposits of Social and Health Institutions
f. Mjete në ruajtje	489	508	1,890	-129	-328	-263	-399	-523	-459	-715	-690	-754	f.Non - budgetary revenues
g.Të ardhura nga privatizimi	2,117	2,117	1,972	-	8	30	38	42	44	55	65	13,137	g. Privatization receipts
h.Të tjera detyrime	21,423	25,742	41,738	-1,371	-1,349	-1,711	-1,317	-854	-1,382	-628	-1,320	-755	h. Other
2. Financim i jashtëm	1,786	5,616	5,749	-272	-371	15	564	711	295	449	908	1,414	2. Foreign Financing
a.Hua afatgjatë	1,923	6,093	5,346	-278	-365	105	464	568	-152	-17	1,403	1,572	a.Long-term Loan
Marrë	5,196	9,606	9,936	99	230	840	1,400	1,854	1,950	2,301	3,936	4,234	Drawings
Shlyer (Ripagesat)	3,273	3,510	4,590	377	595	735	936	1,286	2,102	2,319	2,533	2,663	Repayments
b. Ndryshimi i gjendjes së arkës	-137	-477	403	6	-6	-90	99	143	447	467	-495	-158	b.Change of statement account

Burimi: Ministria e Financave.

Source : Ministry of Finance .

Borxhi i brendshëm Në milionë lekë											Domestic Debt Millions of Lek
Fundi i periudhës	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	End of period
Stoku i borxhit të brendshëm	120,527	149,439	177,490	226,069	241,161	260,752	280,767	295,200	315,853	348,936	Domestic Debt Stock
1. Bono thesari	70,971	96,883	122,415	136,427	236,725	256,878	274,041	279,964	275,917	261,242	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	53,120	3. 2 -Year Bonds
4. Obligacione trevjeçare	–	–	–	–	–	–	–	–	6,000	16,050	4. 3 -Year Bonds
5. Obligacione rikapitalizimi i BKT	–	–	–	–	1,726	1,726	1,726	1,726	1,726	–	5. NBC recapitalization bonds
6. Sistemi bankar	9,116	9,116	9,116	–	–	–	–	–	–	–	6. Banking System Debt
7. Rikapitalizimi i bankave	–	–	–	24,577	–	–	–	–	–	–	7. Banks Recapitalization
8. Obligacione pesevjeçare	–	–	–	–	–	–	–	–	–	6,360	8. 5 -Year Bonds
9. Obligacioni I Rivleresimit te valutes me B. Shqiperise	–	–	–	–	–	–	–	–	–	12,164	9. Bonds of foreign currency revaluation with Bank of Albania
Borxhi i brendshëm në % ndaj PBB	34.08	35.84	36.93	42.42	40.86	41.30	40.29	39.08	37.74	39.07	Internal Debt in percentage of GDP

Burimi: Ministria e Financave.

Source: Ministry of Finance.

Borxhi i jashtëm afatgjatë neto sipas kreditorëve 1/ Në milionë Usd 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 End of Period	
I.Shumëpalësh	164.76	242.42	338.70	402.61	439.14	581.46	739.84	877.94	870.16	1,012.46	I. Multilateral	
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	
II. Dypalësh	150.97	191.53	191.26	195.97	218.41	280.77	345.94	391.56	369.71	413.39	II. Bilateral	
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	
III.Borxhi i riskeduluar (A+B)	31.92	26.70	20.12	18.39	40.16	117.39	114.62	120.46	118.86	122.36	III. Rescheduled Debt (A+B)	
(A) Klubi i Parisit	31.92	26.70	20.12	18.39	17.46	55.07	52.30	48.11	42.11	41.33	(A) Paris Club	
Austri	5.56	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) Të tjerë	-	-	-	-	22.70	62.32	62.32	72.35	76.75	81.03	(B) Other	
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	4.6	Romania	
Slovakia	-	-	-	-	-	-	-	-	4.55	4.05	Slovak Rep ..	
Çeki	-	-	-	-	-	-	-	-	-	8.10	Czech Rep	
Itali	-	-	-	-	-	-	-	-	-	-	Italy	
Gjithsej (I+II+III)	347.66	460.66	550.08	616.97	697.71	979.62	1,200.40	1,389.96	1,358.73	1,548.22	Total (I+II+III)	

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 Në milionë Usd	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	Q IV 2007	Balance of Payments In millions of USD
	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	T IV 2007	
Llogaria korente	-141.6	-157.1	-140.9	-151.2	-232.1	-252.9	-234.8	-431.6	Current Account
Eksport i mallrave fob	173.8	208.4	195.0	215.7	239.2	282.8	271.5	285.2	Merchandise: Exports, fob
Import i mallrave fob	-611.9	-722.2	-716.4	-831.9	-820.2	-957.7	-997.1	-1203.3	Merchandise: Imports, fob
Bilanci tregtar	-438.1	-513.8	-521.4	-616.2	-581.0	-674.9	-725.6	-918.1	Trade Balance
Shërbimet: Kredi	323.7	343.3	418.2	370.7	347.5	454.7	624.3	519.4	Services: Credit
Shërbimet: Debi	-354.7	-342.0	-435.4	-360.4	-383.8	-437.0	-609.3	-496.0	Services: Debit
Të ardhura: Kredi	67.0	68.5	71.6	125.3	81.3	76.3	130.7	94.1	Income: Credit
Të ardhura: Debi	-8.8	-15.4	-9.2	-35.8	-11.4	-17.7	-28.4	-28.2	Income: Debit
Transferta private	249.8	286.3	328.5	354.5	293.3	330.2	350.2	375.6	Private Unrequired Transfers
Transferta shtetërore	19.6	15.9	6.8	10.6	21.8	15.6	23.3	21.6	Official Unrequired Transfers
Llogaria kapitale	49.5	49.7	35.8	44.9	35.3	22.3	29.9	36.1	Capital Account
Llogaria financiare	91.9	125.1	25.3	284.3	199.5	191.9	380.5	246.2	Financial Account
Investimet e huaja direkte	68.5	81.8	96.2	68.2	119.7	75.4	308.1	137.8	Direct Investment
Investime portofoli	5.7	-3.9	27.4	5.0	24.0	0.0	-26.1	28.0	Portfolio Investment
Kapitale të tjera*	14.2	41.9	-111.3	219.6	52.2	116.5	94.8	80.5	Other Capital*
Gabime dhe harresa neto	19.1	19.5	176.8	-65.6	16.4	69.6	11.6	114.4	Net errors and omissions
Bilanci i përgjithshëm	18.8	37.1	96.9	112.3	19.0	31.0	187.2	-34.9	Overall Balance
Rezervat	-18.8	-37.1	-96.9	-112.3	-19.0	-31.0	-187.2	34.9	Reserve Assets
Perdorim kredish & huash nga FMN	3.5	0.0	3.6	0.0	3.7	0.0	3.7	0.0	Use of Fund Credit and Loans
Ndryshimi total në rezerva	-32.2	-85.6	-102.9	-150.6	24.4	42.0	235.4	28.1	Total Change in Res. Assets
nga të cilat: Rivlerësim	13.4	48.5	6.0	38.4	5.3	11.1	48.2	63.0	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 .

Balanci i Pagesave Në milionë Usd													Balance of Payments In millions of USD
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
Llogaria korente	-62.3	-253.7	-65.0	-132.9	-171.9	-282.1	-401.8	-378.7	-355.4	-603.0	-590.9	-1,151.4	Current Account
Eksport 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	1,078.7	Merchandise: Exports, fob
Import 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	-2,882.3	-3,978.3	Merchandise: Imports, fob
Bilanci tregtar	-678.3	-534.9	-603.6	-662.8	-821.0	-1,027.0	-1,155.1	-1,336.3	-1,576.9	-1,820.4	-2,089.4	-2,899.6	Trade Balance
Shërbimet: Kredi	127.3	67.9	86.6	266.7	448.1	533.5	585.0	719.7	997.5	1,195.3	1,455.9	1,945.9	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	-1,492.5	-1,926.0	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	332.4	382.4	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	-85.7	Income: Debit
Transferata private	476.1	235.7	421.3	188.4	432.4	488.1	590.2	809.6	1,020.6	1,146.0	1,219.0	1,349.3	Private Unrequired Transfers
Transferata shtetërore	83.4	29.0	82.6	165.0	94.4	28.1	38.2	60.3	74.9	75.5	52.8	82.3	Official Unrequired Transfers
Llogaria kapitale	4.9	2.1	31.1	67.5	78.2	117.8	121.2	157.0	131.2	123.1	179.8	123.6	Capital Account
Llogaria financiare	49.6	152.9	23.9	36.8	180.3	102.5	200.4	190.7	379.0	402.8	526.5	1,018.2	Financial Account
Investimet e huaja direkte	90.1	47.5	45.0	41.2	143.0	207.3	135.0	178.0	343.9	277.1	314.6	640.9	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	25.8	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	164.4	344.1	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	149.6	211.9	Net errors and omissions
Bilanci i përgjithshëm	47.0	43.8	59.2	123.6	131.9	145.0	28.6	99.6	288.6	150.7	265.1	202.3	Overall Balance
Rezervat	-47.0	-43.8	-59.2	-123.6	-131.9	-145.0	-28.6	-99.6	-288.6	-150.7	-265.1	-202.3	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	7.1	7.4	Use of Fund Credit and Loans
Ndryshimi total në rezerva nga të cilat: Rivlerësim	-39.5	-28.3	-75.9	-97.4	-130.6	-131.0	-97.1	-178.0	-343.1	-53.6	-371.3	329.9	Total Change in Res. Assets
	-7.3	-15.5	16.7	-26.2	-1.3	-14.0	68.5	78.4	54.8	-97.0	106.2	127.6	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 Në milionë EUR	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	Q IV 2007	Balance of Payments In millions EUR
	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	T IV 2007	
Llogaria korente	-117.9	-125.1	-110.7	-117.3	-176.6	-187.3	-170.0	-297.6	Current Account
Eksport i mallrave fob	144.4	165.7	153.2	167.3	182.3	209.8	197.3	196.9	Merchandise: Exports, fob
Import i mallrave fob	-508.6	-574.2	-562.4	-644.5	-625.1	-710.5	-724.7	-830.1	Merchandise: Imports, fob
Bilanci tregtar	-364.2	-408.4	-409.2	-477.2	-442.7	-500.6	-527.4	-633.3	Trade Balance
Shërbimet: Kredi	268.9	272.6	328.1	287.1	265.1	337.5	454.3	358.3	Services: Credit
Shërbimet: Debi	-294.8	-272.1	-341.7	-279.5	-292.7	-324.1	-443.1	-342.5	Services: Debit
Të ardhura: Kredi	55.7	54.5	56.2	96.8	62.0	56.6	95.0	65.0	Income: Credit
Të ardhura: Debi	-7.4	-12.2	-7.2	-27.7	-8.7	-13.1	-20.6	-19.4	Income: Debit
Transferta private	207.6	227.8	257.8	275.0	223.8	244.9	254.7	259.3	Private Unrequired Transfers
Transferta shtetërore	16.3	12.7	5.3	8.2	16.6	11.6	17.0	14.9	Official Unrequired Transfers
Llogaria kapitale	41	39.5	28.1	34.7	26.9	16.6	21.8	24.9	Capital Account
Llogaria financiare	76.6	100.4	20.3	217.8	151.8	142.4	276.2	169.7	Financial Account
Investimet e huaja direkte	56.8	65.5	75.5	52.6	91.4	55.9	223.1	95.2	Direct Investment
Investime portofoli	4.6	-3.1	21.7	3.9	18.5	0.0	-19.2	19.2	Portfolio Investment
Kapitale të tjera*	16.9	34.9	-58.0	165.2	39.1	86.6	69.7	55.3	Other Capital*
Gabime dhe harresa neto	15.8	14.7	138.4	-49.8	12.3	51.4	7.1	79.0	Net errors and omissions
Bilanci i përgjithshëm	15.6	29.5	76.1	85.4	14.5	23.1	135.1	-24.1	Overall Balance
Rezervat	-15.6	-29.5	-76.1	-85.4	-14.5	-23.1	-135.1	24.1	Reserve Assets
Perdorim kredish & huash nga FMN	2.9	0.0	2.8	0.0	2.8	0.0	2.7	0.0	Use of Fund Credit and Loans
Ndryshimi total në rezerva	10.4	6.2	74.6	68.0	13.3	13.4	120.0	-47.7	Total Change in Res. Assets
nga të cilat: Rivlerësim	-5.3	-23.7	-1.5	-17.4	-1.2	-9.6	-15.1	-23.6	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 Në milionë EUR													Balance of Payments In millions EUR
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
Llogaria korente	-50.0	-312.6	-61.4	-129.2	-185.2	-315.4	-422.4	-331.0	-287.8	-493.2	-471.0	-831.5	Current Account
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	786.3	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	-2,289.6	-2890.4	Merchandise: Imports, fob
Bilanci tregtar	-541.8	-474.3	-537.0	-626.2	-897.2	-1,148.8	-1,218.1	-1,176.9	-1,276.7	-1,476.7	-1,659.0	-2104.0	Trade Balance
Shërbimet: Kredi	101.7	60.0	76.8	252.4	482.9	596.8	612.3	632.9	807.5	967.3	1,156.6	1415.2	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	-1,188.1	-1402.3	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	263.2	278.6	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	-61.8	Income: Debit
Transferta private	380.2	129.6	372.0	174.3	481.2	546.1	625.7	714.1	826.3	927.6	968.1	982.8	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	60.1	Official Unrequired Transfers
Llogaria kapitale	3.9	1.9	27.7	63.3	84.8	131.9	127.4	138.2	106.2	99.2	143.4	90.1	Capital Account
Llogaria financiare	40.1	116.3	16.6	33.8	197.5	115.0	217.7	167.0	306.8	332.6	415.0	740.1	Financial Account
Investimet e huaja direkte	72.0	42.3	40.0	38.5	156.6	230.7	141.4	156.9	278.4	224.2	250.3	465.6	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	18.5	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	159.0	250.6	Other Capital*
Gabime dhe harrresa neto	43.4	218.5	63.6	128.9	30.4	216.3	102.4	104.7	98.7	177.0	119.2	149.9	Net errors and omissions
Bilanci i përgjithshëm	37.3	34.8	53.6	116.7	147.0	161.4	30.6	88.9	233.7	125.1	206.6	148.6	Overall Balance
Rezervat	-37.3	-34.8	-53.6	-116.7	-147.0	-161.4	-30.6	-88.9	-233.7	-125.1	-206.6	-148.6	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	5.5	Use of Fund Credit and Loans
Ndryshimi total në rezerva nga të cilat: Rivlerësim	-31.7 -5.9	-25.1 -13.7	-67.5 14.9	-91.4 -24.6	-141.8 -1.4	-146.0 -15.7	-103.0 72.7	-158.0 69.6	-276.1 42.4	-47.4 -77.4	-159.2 -47.9	99.0 -49.5	Total Change in Res. Assets 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 Lekë për njësi të monedhës së huaj	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Exchange rate Albanian Lek per Foreign Currency Unit
	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	Nën 2007	Dhj 2007	Jan 2008	Shk 2008	
Monedhat kryesore													Major currency
Mesatarja e periudhës													Period Average
Dollari amerikan (USD)	95.32	93.36	92.71	91.76	89.18	89.68	89.19	86.05	83.01	83.03	83.39	83.89	USD
Monedha evropiane (EUR)	126.13	126.05	125.25	123.06	122.24	122.10	123.83	122.29	121.78	120.91	122.61	123.68	EUR
Marka gjermane (DEM)	-	-	-	-	-	-	-	-	-	-	-	-	DEM
100 dhrahmi greke (100 GRD)	-	-	-	-	-	-	-	-	-	-	-	-	100 GRD
1000 lireta italiane (1000LIT)	-	-	-	-	-	-	-	-	-	-	-	-	1000 LIT
Franga zvicerane (CHF)	78.24	77.04	75.91	74.41	73.83	74.58	75.20	73.30	73.86	72.91	75.77	76.91	CHF
Fundi i periudhës													End of Period
Dollari amerikan (USD)	94.98	93.01	92.45	90.52	88.85	90.44	86.88	84.93	82.00	82.89	82.61	82.58	USD
Monedha evropiane (EUR)	126.47	126.49	124.26	121.83	121.70	123.54	123.08	122.26	121.12	121.78	122.61	125.34	EUR
Marka gjermane (DEM)	-	-	-	-	-	-	-	-	-	-	-	-	DEM
100 dhrahmi greke(100 GRD)	-	-	-	-	-	-	-	-	-	-	-	-	100 GRD
1000 lireta italiane(1000 LIT)	-	-	-	-	-	-	-	-	-	-	-	-	1000 LIT
Franga zvicerane (CHF)	77.86	76.96	75.44	73.59	73.75	75.06	74.27	73.20	73.31	73.65	76.35	78.74	CHF

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

Kursi i këmbimit Lekë për njësi të monedhës së huaj	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Exchange rate Albanian lek per Foreign Currency Unit
Monedhat kryesore																	Major currency
Mesatarja e periudhës																	Period Average
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	90.43	USD
Monedha evropiane (EUR)	–	–	–	–	–	–	–	146.96	132.58	128.47	132.36	137.51	127.67	124.19	123.08	123.62	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	75.30	CHF
Fundi i periudhës																	End of Period
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	82.89	USD
Monedha evropiane (EUR)	–	–	–	–	–	–	–	135.80	132.57	120.73	140.18	134.32	126.35	122.58	123.85	121.78	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	73.65	CHF

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

Eksporti sipas shteteve Në milionë Usd	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	Q IV 2007	Export by countries Millions of USD
	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	T IV 2007	
ANGLI	0.1	0.1	0.1	0.5	0.3	0.9	0.7	0.5	GREAT BRITAIN
AUSTRI	0.5	0.6	0.6	0.6	0.4	0.6	0.5	1.1	AUSTRIA
BELGJIKË	-	0.2	0.3	-	0.1	0.1	0.1	0.1	BELGIUM
DANIMARKË	0.1	0.2	0.2	0.1	0.1	0.0	0.0	0.0	DENMARK
FINLANDË	-	-	-	-	0.0	0.0	0.1	0.1	FINLAND
FRANCË	1.2	1.6	1.6	1.1	1.8	1.5	1.7	1.8	FRANCE
GJERMANI	4.9	5.1	7.4	7.7	5.8	6.3	7.2	7.0	GERMANY
GREQI	18.5	20.9	19.9	16.8	22.0	25.0	21.4	20.4	GREECE
IRLANDË	-	-	0.1	-	-	-	-	-	IRELAND
ITALI	134.2	149.1	136.9	155.0	173.1	194.3	163.4	203.0	ITALY
LUKSEMBURG	-	-	-	-	-	0.3	-	-	LUXEMBOURG
HOLLANDË	0.3	0.9	0.4	0.1	0.1	0.1	0.1	0.3	NETHERLANDS
PORTUGALI	-	-	-	-	-	-	-	0.0	PORTUGAL
SPANJË	0.1	0.4	0.3	0.2	0.5	0.5	0.4	0.3	SPAIN
SUEDI	1.2	0.5	2.3	2.8	2.2	3.6	7.9	3.4	SWEDEN
BULLGARI	0.7	1.9	0.2	0.5	0.4	2.0	1.9	3.3	BULGARIA
BOSNJE HERCEGOVINË	0.6	0.6	1.7	1.5	1.4	1.2	1.1	0.6	BOSNIA-HERZEGOVINA
KROACI	-	0.2	0.2	1.8	0.1	0.0	0.5	0.4	CROATIA
SERBI & MALI I ZI	0.7	2.8	3.7	3.6	3.8	6.9	6.4	2.1	SERBIA & MONTENEGRO
FYROM	2.4	3.1	3.9	3.2	2.8	5.7	9.7	7.5	FYROM
RUMANI	0.2	0.1	0.1	0.3	0.2	0.6	0.3	2.3	ROMANIA
SLLOVENI	0.5	0.4	0.1	0.0	0.1	0.2	0.2	0.4	SLOVENIA
TURQI	2.6	3.3	1.4	2.7	2.5	7.0	10.9	3.3	TURKEY
HUNGARI	-	0.2	0.1	0.2	0.1	-	0.1	0.2	HUNGARY
EGJIPT	-	-	-	-	-	0.4	-	0.0	EGYPT
SHTETET E BASHKUARA TË AMERIKËS	0.9	1.0	0.7	0.8	1.1	0.7	1.0	4.2	UNITED STATES
ZVICËR	0.1	0.2	0.1	0.3	0.1	0.1	0.4	0.2	SWITZERLAND
PANAMA	-	-	-	-	-	0.0	-	-	PANAMA
TE TJERA	4.1	15.0	12.9	15.9	19.7	24.6	34.9	23.5	OTHERS
TOTALI	173.9	208.3	195.0	215.6	238.8	282.7	271.1	285.9	TOTAL

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Eksporti sipas shteteve Në milionë Usd													Export by countries Millions of USD
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
ANGLI	0.6	0.1	2.5	1.0	0.2	0.2	1.5	0.4	0.2	0.9	0.6	2.5	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	2.7	AUSTRIA
BELGJIKË	2.7	0.8	3.1	2.5	1.3	0.5	—	0.1	0.4	0.3	0.6	0.4	BELGIUM
DANIMARKË	0.6	0.5	0.9	3.3	2.7	0.8	0.2	0.2	0.2	0.3	0.4	0.2	DENMARK
FINLANDË	—	—	—	—	—	—	—	—	—	—	—	0.2	FINLAND
FRANCË	3.9	2.9	2.5	2.2	2.0	2.0	2.1	2.1	3.1	4.6	5.5	6.7	FRANCE
GJERMANI	14.5	10.0	11.9	17.5	17.1	16.8	18.3	15.2	18.7	21.9	25.1	26.3	GERMANY
GREQI	26.9	29.1	41.2	39.7	30.9	39.8	42.4	57.6	72.5	69.2	76.1	88.8	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	733.9	ITALY
LUKSEMBURG	—	0.2	—	—	—	0.1	—	—	—	—	—	0.3	LUXEMBOURG
HOLLANDË	6.3	7.0	1.7	0.1	0.2	0.4	0.4	0.4	1.1	0.9	1.7	0.6	NETHERLANDS
PORTUGALI	—	—	—	—	—	—	—	—	—	—	—	—	PORTUGAL
SPANJË	0.7	—	0.2	—	0.2	0.3	0.9	0.3	0.7	0.6	1.0	1.8	SPAIN
SUEDI	—	0.9	—	—	0.7	0.6	1.0	0.6	2.9	3.0	6.7	17.1	SWEDEN
BULLGARI	—	—	0.1	—	0.1	0.1	0.1	0.2	1.6	3.6	3.3	7.6	BULGARIA
BOSNJE HERCEGOVINË.	—	—	—	—	—	—	0.1	—	0.4	1.1	4.4	4.3	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	1.0	CROATIA
SERBI & MALI I ZI	2.8	0.6	0.6	3.4	7.1	9.5	5.1	11.5	2.3	5.5	10.8	19.2	SERBIA & MONTENEGRO
FYROM	5.6	3.8	3.1	4.2	1.7	4.7	4.9	3.1	7.5	10.3	12.7	25.6	FYROM
RUMANI	0.2	0.1	0.3	0.1	—	—	0.1	0.1	0.2	1.6	0.7	3.4	ROMANIA
SLLOVENI	2.3	1.7	2.4	1.7	0.2	0.1	0.5	0.4	0.5	2.6	1.0	0.9	SLOVENIA
TURQI	6.5	1.3	1.2	1.1	1.7	3.1	3.4	3.7	11.3	11.4	10.0	23.7	TURKEY
HUNGARI	0.3	0.3	0.1	—	—	0.1	0.1	1.1	0.1	0.8	0.5	0.4	HUNGARY
EGJIPT	—	—	0.6	0.1	—	—	—	—	—	—	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	7.2	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	0.8	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	102.6	OTHERS
TOTALI	207.5	145.9	206.9	274.4	255.4	304.6	330.3	447.2	603.3	658.7	792.8	1,078.5	TOTAL

Burimi: Banka e Shqipërisë.

Source : Bank of Albania

Eksporti sipas shteteve Në milionë EUR	Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006 T IV 2006	Q I 2007 T I 2007	Q II 2007 T II 2007	Q III 2007 T III 2007	Q IV 2007 T IV 2007	Export by countries Millions of EUR
ANGLI	-	0.1	-	0.4	0.2	0.7	0.5	0.3	GREAT BRITAIN
AUSTRI	0.4	0.5	0.5	0.5	0.3	0.4	0.4	0.7	AUSTRIA
BELGJIKË	-	0.2	0.3	-	0.1	0.1	0.1	0.1	BELGIUM
DANIMARKË	-	0.1	0.1	0.1	0.1	0.0	0.0	0.0	DENMARK
FINLANDË	-	-	-	-	0.0	0.0	0.1	0.1	FINLAND
FRANCË	1.0	1.3	1.3	0.9	1.4	1.1	1.2	1.3	FRANCE
GJERMANI	4.1	4.1	5.8	6.0	4.4	4.7	5.3	4.8	GERMANY
GREQI	15.4	16.6	15.6	13.0	16.8	18.6	15.6	14.0	GREECE
IRLANDË	-	-	0.1	-	-	-	-	-	IRELAND
ITALI	111.5	118.6	107.6	120.2	132.2	144.2	118.8	139.8	ITALY
LUKSEMBURG	-	-	-	-	-	0.2	-	-	LUXEMBOURG
HOLLANDË	0.2	0.8	0.3	0.1	0.1	0.1	0.1	0.2	NETHERLANDS
PORTUGALI	-	-	-	-	-	-	-	0.0	PORTUGAL
SPANJË	0.1	0.3	0.2	0.2	0.4	0.4	0.3	0.2	SPAIN
SUEDI	1.0	0.4	1.8	2.1	1.7	2.7	5.8	2.4	SWEDEN
BULLGARI	0.6	1.5	0.2	0.4	0.3	1.5	1.4	2.3	BULGARIA
BOSNJE HERCEGOVINË	1	0	1	1	0	0.9	0.8	0.4	BOSNIA-HERZEGOVINA
KROACI	0	0	0	1	3	0.0	0.3	0.3	CROATIA
SERBI & MALI I ZI	1	2	3	3	2	5.1	4.7	1.4	SERBIA & MONTENEGRO
FYROM	2	2	3	3	0	4.2	7.0	5.1	FYROM
RUMANI	0	0	-	0	0	0.4	0.2	1.5	ROMANIA
SLLOVENI	0	0	0	-	2	0.1	0.2	0.3	SLOVENIA
TURQI	2	3	1	2	0	5.2	7.9	2.3	TURKEY
HUNGARI	-	-	-	-	-	-	0.1	0.1	HUNGARY
EGJIPT	-	-	-	-	1	0.3	-	0.0	EGYPT
SHTETET E BASHKUARA TË AMERIKËS	1	1	1	1	-	0.6	0.8	2.9	UNITED STATES
ZVICËR	-	-	-	-	-	0.1	0.3	0.1	SWITZERLAND
PANAMA	0.1	0.2	0.1	0.2	-	0.0	-	-	PANAMA
TE TJERA	3.4	12.0	10.1	12.3	15.0	18.3	25.5	16.2	OTHERS
TOTALI	144.5	165.7	153.2	167.3	182.3	209.8	197.3	196.9	TOTAL

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Eksporti sipas shteteve Në milionë EUR	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Export by countries Millions of EUR
ANGLI	0.5	0.1	2.3	0.9	0.2	0.2	1.7	0.4	0.2	0.7	0.5	1.8	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	1.9	AUSTRIA
BELGJIKË	2.1	0.7	2.8	2.1	1.2	0.5	–	0.1	0.3	0.3	0.5	0.3	BELGIUM
DANIMARKA	0.4	0.4	0.9	2.9	2.7	0.8	0.2	0.2	0.1	0.2	0.4	0.2	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	4.9	FRANCE
GJERMANI	11.5	8.3	10.9	15.1	16.9	17.5	20.7	14.3	15.0	17.6	19.9	19.2	GERMANY
GREQI	21.3	24.1	37.9	34.2	30.6	41.4	48.1	54.1	58.4	55.4	60.7	65.0	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	535.0	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	0.5	NETHERLANDS
PORTUGALI	–	–	–	–	–	–	–	–	–	–	–	–	PORTUGAL
SPANJË	0.5	–	0.2	–	0.2	0.3	1.0	0.3	0.5	0.5	0.8	1.3	SPAIN
SUEDI	–	0.7	–	–	0.6	0.6	1.1	0.6	2.4	2.5	5.3	12.5	SWEDEN
BULLGARI	0.0	0.0	0.1	0.0	0.1	0.1	0.1	0.2	1.3	2.9	2.6	5.4	BULGARIA
BOSNJE HERCEGOVINË	–	–	–	–	–	0.0	0.1	0.0	0.3	0.9	3.4	3.2	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	0.7	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	14.1	SERBIA & MONTENEGRO
FYROM	4.5	3.2	2.9	3.6	1.7	4.9	5.6	2.9	6.0	8.3	10.1	18.5	FYROM
RUMANI	0.1	0.0	0.2	0.1	0.0	0.0	0.1	0.1	0.2	1.3	0.5	2.4	ROMANIA
SLLOVENI	1.8	1.4	2.3	1.4	0.2	0.1	0.5	0.4	0.4	2.1	0.8	0.6	SLOVENIA
TURQI	5.2	1.1	1.1	1.0	1.7	3.2	3.8	3.5	9.2	9.1	8.0	17.3	TURKEY
HUNGARI	0.2	0.2	0.1	0.0	0.0	0.1	0.1	1.0	0.1	0.6	0.4	0.3	HUNGARY
EGJIPT	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	–	–	–	–	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	5.1	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	0.6	SWITZERLAND
PANAMA	–	–	–	–	–	–	1.4	0.9	0.0	–	–	–	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	75.0	OTHERS
TOTALI	164.6	120.8	190.3	236.8	252.4	316.4	374.2	420.4	485.6	530.2	630.7	786.3	TOTAL

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Importet sipas shteteve Në milionë Usd	Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006 T IV 2006	Q I 2007 T I 2007	Q II 2007 T II 2007	Q III 2007 T III 2007	Q IV 2007 T IV 2007	Imports by countries Millions of USD
ANGLI	10.7	9.7	12.7	9.2	7.6	13.7	16.6	13.9	GREAT BRITAIN
AUSTRI	7.6	9.3	9.6	10.0	11.9	13.4	14.9	14.2	AUSTRIA
BELGJIKË	5.5	5.1	7.4	7.6	4.6	3.0	2.8	3.5	BELGIUM
DANIMARKË	0.9	1.2	1.4	1.0	1.2	1.4	1.4	1.2	DENMARK
FINLANDË	2.4	2.0	1.9	1.5	3.5	3.4	2.1	5.0	FINLAND
FRANÇË	4.9	6.3	7.5	10.4	10.0	11.0	6.9	13.5	FRANCE
GJERMANI	40.2	38.6	41.7	50.9	49.0	55.0	58.4	67.0	GERMANY
GREQI	95.0	118.4	129.6	136.3	119.1	142.7	173.3	176.3	GREECE
IRLANDË	1.8	2.7	2.9	1.9	2.3	2.8	3.4	3.1	IRELAND
ITALI	175.7	218.7	204.6	253.7	237.0	285.9	253.7	361.1	ITALY
LUKSEMBURG	0.4	0.3	0.1	0.2	0.1	2.2	0.2	0.6	LUXEMBOURG
HOLLANDË	4.2	3.9	3.2	3.8	5.9	3.5	5.0	7.8	NETHERLANDS
PORTUGALI	1.1	0.4	0.6	0.2	0.4	1.2	1.3	0.7	PORTUGAL
SPANJË	14.7	11.1	13.5	12.6	12.8	12.3	15.6	14.6	SPAIN
SUEDI	4.3	2.9	4.4	3.5	3.5	2.2	2.4	3.3	SWEDEN
BULLGARI	21.6	21.0	20.9	19.6	14.3	18.7	22.6	18.9	BULGARIA
BOSNJE HERCEGOVINË	0.9	1.4	2.43	3.57	2.5	3.1	3.9	3.2	BOSNIA-HERZEGOVINA
KROACI	11.1	12.1	8.9	11.2	7.1	10.0	10.3	13.5	CROATIA
SERBI & MALI I ZI	3.3	6.2	7.2	10.6	19.1	35.6	29.1	2.3	SERBIA & MONTENEGRO
FYROM	9.9	10.2	14.5	14.3	16.3	20.2	21.9	22.8	FYROM
RUMANI	13.4	11.8	16.1	11.3	5.3	3.5	5.5	3.5	ROMANIA
SLLOVENI	5.2	6.3	6.1	6.4	7.1	6.4	6.5	9.0	SLOVENIA
TURQI	45.4	57.1	55.3	72.1	66.7	72.8	78.1	86.4	TURKEY
KANADA	1.4	1.7	1.3	1.0	1.0	1.3	1.6	1.0	CANADA
ZVICËR	12.7	7.2	5.5	7.5	53.2	45.4	47.3	58.0	SWITZERLAND
AUSTRALI	0.2	0.1	0.5	0.4	0.4	0.3	0.2	1.1	AUSTRALIA
KINË	33.6	44.1	46.3	58.7	60.3	59.2	69.1	91.7	CHINA
BRAZIL	5.7	7.2	8.5	9.0	11.5	12.8	11.6	20.0	BRAZIL
QIPRO	0.7	1.5	1.9	1.1	1.1	1.3	0.8	1.0	CYPRUS
REPUBLIKA ÇEKE	12.7	10.3	4.9	4.4	5.2	6.7	9.5	11.5	CZECH REPUBLIC
ALGJERI	0.5	0.0	0.0	2.8	1.2	0.0	1.1	1.9	ALGERIA
EKUADOR	1.9	2.0	3.4	2.4	2.9	4.1	5.5	3.8	ECUADOR
ESTONI	0.0	0.0	0.0	0.0	—	0.0	0.0	0.1	ESTONIA
EGJIPT	4.0	3.3	3.0	8.4	3.0	5.4	7.1	8.6	EGYPT
ETIOPI	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.0	ETIOPIA
GJEOGJI	0.0	0.7	1.5	5.8	2.4	6.6	4.9	5.3	GEORGIA
GIBRALTAR	0.0	0.0	0.0	0.0	—	—	—	—	GIBRALTAR
HONG KONG	0.3	0.4	2.4	0.5	0.4	0.3	0.9	1.0	HONG KONG
HAITI	—	—	—	—	—	—	—	—	HAITI
HUNGARI	4.4	5.6	7.7	6.6	8.6	9.3	9.1	13.5	HUNGARY
INDONEZI	0.5	0.5	0.6	0.5	0.6	0.6	1.5	1.8	INDONESIA
INDI	1.5	1.2	1.9	2.4	2.8	6.4	2.9	3.4	INDIA
IRAN	0.3	0.2	0.4	0.5	0.3	0.3	0.2	0.4	IRAN
IZRAEL	0.2	0.5	0.8	0.2	2.1	3.6	0.3	5.6	ISRAEL
JORDANI	0.1	0.2	0.0	0.0	0.2	0.2	0.1	0.1	JORDAN
JAPONI	2.2	2.7	2.9	4.6	4.3	3.7	5.3	6.2	JAPAN
KOREA E JUGUT	5.3	19.6	3.8	4.4	4.3	5.1	5.6	8.3	SOUTH KOREA
KOLUMBI	0.1	0.1	0.1	0.2	0.1	0.1	0.2	0.2	COLOMBIA
KUVAIT	—	—	—	—	—	—	—	—	KUWAIT
LIBAN	0.1	0.1	0.0	0.0	0.0	1.3	1.4	0.5	LEBANON
LIHTENSHTEIN	0.0	0.0	0.0	0.1	0.1	0.1	0.2	0.1	LIECHTENSTEIN
LITUANI	—	—	—	—	—	—	—	—	LITHUANIA
LETONI	—	—	—	—	—	—	—	—	LATVIA
MAROK	0.1	0.2	0.2	0.1	0.2	0.1	0.4	0.1	MOROCCO
MOLDAVI	0.0	0.4	3.2	2.1	1.6	1.0	0.4	0.6	MOLDOVA
MALTË	—	—	—	—	—	—	—	—	MALTA
MALAJZI	0.3	0.3	0.5	0.5	0.4	0.4	0.7	1.0	MALAYSIA
NORVEGJI	0.5	0.7	0.1	1.0	0.4	0.5	0.7	0.8	NORWAY
ZELANDË E RE	0.1	0.2	0.2	0.3	0.4	0.1	0.1	0.3	NEW ZELAND
POLONI	2.9	4.2	4.0	5.3	6.4	8.3	10.1	8.6	POLAND
RUSI	26.6	23.8	37.3	37.2	31.6	33.3	49.6	57.7	RUSSIAN FEDERATION
ARABI SAUDITE	0.1	0.2	0.1	0.9	0.0	0.1	0.1	0.2	SAUDI ARABIA
SINGAPOR	0.5	0.4	0.1	2.6	0.6	0.2	0.3	0.3	SINGAPORE
SLLOVAKI	2.3	2.2	0.9	1.1	1.0	1.1	0.8	2.7	SLOVAKIA
SAN MARINO	0.0	0.0	0.1	0.1	—	0.1	—	—	SAN MARINO
SIRI	0.1	0.4	0.3	0.4	0.3	0.4	0.2	0.4	SYRIAN ARAB REPUBLIC
TUNIZI	2.6	1.2	2.0	2.1	1.0	0.0	0.3	0.5	TUNISIA
EMIRATET E BASHKUARA ARABE	0.1	0.2	0.3	0.4	0.6	0.2	0.3	0.7	UAE
UKRAINE	28.9	42.7	19.2	25.9	25.3	36.6	16.7	30.4	UKRAINE
SHTETET E BASHKUARA TË AMERIKËS	5.0	5.4	5.9	7.9	5.2	9.0	11.2	19.7	UNITED STATES
AFRIKE E JUGUT	0.0	0.0	0.1	0.1	0.1	0.2	0.1	0.1	SOUTH AFRICA
TË TJERA	6.0	10.7	10.6	15.5	14.9	17.2	33.4	56.4	OTHERS
TOTALI	644.6	758.7	754.8	876.4	863.1	1,007.2	1,049.2	1,270.8	TOTAL

Importet sipas shteteve Në milionë Uad	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Imports by countries 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	51.8	GREAT BRITAIN
ALBETRI	10.2	9.2	11.1	17.1	15.4	15.7	23.3	31.0	25.5	44.9	36.5	54.4	AUSTRIA
BELGJIKË	22.5	6.9	8.0	10.2	5.7	9.0	6.8	8.9	17.9	19.6	25.6	13.9	BELGIUM
DANIMARKË	5.2	4.1	4.2	5.3	4.0	2.5	4.7	7.3	5.2	5.0	4.6	5.1	DENMARK
FINLANDË	0.3	0.0	0.1	2.5	6.5	25.6	1.7	3.0	4.9	14.1	7.8	14.0	FINLAND
FRANÇË	25.9	8.4	9.1	11.7	15.9	11.2	14.9	19.3	32.0	31.4	29.2	41.5	FRANCE
GJERMANI	54.1	27.4	31.8	52.0	54.4	64.2	72.1	102.9	141.7	139.7	171.4	229.4	GERMANY
GREQË	187.8	170.4	236.7	264.9	304.8	382.6	392.5	398.7	424.0	428.7	479.4	611.4	GREECE
IRLANDË	0.4	0.5	0.2	0.8	2.8	4.6	4.1	2.3	7.3	11.1	9.3	11.6	IRELAND
ITALI	376.7	294.0	362.8	353.6	398.8	446.4	532.3	626.1	741.9	757.9	852.6	1,137.6	ITALY
LUKSEMBURG	0.4	0.0	—	0.1	0.2	0.1	0.2	0.2	0.7	1.1	0.9	3.1	LUXEMBOURG
HOLLANDË	8.5	5.0	6.9	9.8	8.3	9.4	10.0	12.3	17.2	22.0	15.2	22.3	NETHERLANDS
PORTUGALI	—	—	0.0	0.2	0.4	0.1	0.7	0.3	1.6	2.5	2.2	3.6	PORTUGAL
SPANJË	0.8	4.2	7.4	14.0	11.1	14.7	20.1	31.1	34.4	44.1	51.8	55.4	SPAIN
SUEDI	3.4	1.8	0.2	2.7	0.5	9.7	4.2	5.6	13.5	15.2	15.1	11.4	SWELEN
BULLGARI	35.4	18.2	22.1	26.7	26.8	28.6	30.6	47.0	45.9	73.2	83.1	74.5	BULGARIA
BOSNJE HERCEGOVINË	—	0.0	0.1	—	0.1	0.1	0.8	1.3	1.2	3.3	8.3	12.6	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	40.9	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	86.1	SERBIA & MONTENEGRO
FYROMI	19.5	13.2	11.3	17.4	24.2	17.5	19.3	16.4	23.9	31.8	48.9	81.2	FYROMI
ROMANI	22.3	1.9	3.4	6.3	6.2	12.9	14.2	14.8	10.0	19.3	52.6	17.8	ROMANIA
SLOVENI	10.9	7.9	14.1	16.8	20.4	27.2	22.0	28.1	17.8	18.8	23.9	29.0	SLOVENIA
TURQI	39.5	28.9	28.0	51.9	59.4	81.9	93.8	123.1	162.0	192.6	229.9	304.0	TURKEY
KANADA	0.3	0.7	0.7	2.2	1.1	0.2	0.8	3.8	4.1	5.0	5.3	5.0	CANADA
ZVICËR	18.8	10.2	10.7	11.8	13.4	11.6	17.2	14.2	58.4	25.0	32.8	203.9	SWITZERLAND
AUSTRALI	0.0	0.5	0.1	0.1	0.2	0.1	0.2	0.6	0.5	0.9	1.2	2.1	AUSTRALIA
KINË	1.4	0.7	1.8	2.2	5.6	5.3	10.8	56.8	102.0	172.1	182.8	280.3	CHINA
BRAZIL	5.0	0.0	—	—	—	0.6	1.4	10.9	32.2	23.6	30.4	55.9	BRAZIL
QIPRO	2.6	2.4	3.1	1.4	3.1	3.8	4.0	4.7	3.0	4.2	5.1	4.2	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	32.9	CZECH REPUBLIC
ALGJERI	—	0.2	—	—	—	0.2	0.2	0.2	—	0.1	3.4	4.2	ALGERIA
EKUADOR	0.0	—	—	—	—	—	3.2	7.2	6.8	7.9	9.7	16.4	ECUADOR
ESTONI	0.0	0.0	—	—	—	—	—	—	—	0.2	0.1	0.1	ESTONIA
EGJIPT	7.6	1.4	6.6	4.7	1.7	3.3	3.4	10.5	8.9	11.2	18.7	24.1	EGYPT
ETIOPI	—	—	—	—	—	—	—	—	—	—	0.1	1.3	ETIPIA
GJEOJGJI	—	—	—	0.2	0.2	—	0.7	0.0	4.3	8.9	7.9	19.3	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	2.6	HONG KONG
HATI	—	—	—	—	—	—	—	—	—	—	—	—	HAITI
HUNGARI	7.2	6.7	8.9	8.7	8.7	8.7	11.0	12.4	16.3	19.4	24.3	40.5	HUNGARY
INDONEZI	—	—	—	—	—	—	—	0.3	1.6	1.4	2.1	4.4	INDONESIA
INDI	3.3	0.1	0.3	0.5	0.7	2.1	1.0	4.1	6.2	10.2	7.0	15.5	INDIA
IRAN	0.5	—	—	0.1	0.4	0.4	0.7	2.3	1.6	1.9	1.4	1.2	IRAN
IZRAEL	0.1	—	—	—	—	—	0.3	0.3	4.7	5.3	1.6	11.6	ISRAEL
JORDANI	0.2	—	—	—	0.1	0.1	—	—	0.2	0.3	0.4	0.5	JORDAN
JAPONI	0.6	0.2	0.2	0.4	1.9	2.6	1.3	5.5	10.7	10.9	12.3	19.6	JAPAN
KOREA E JUGUT	0.0	—	0.4	0.2	0.9	0.7	1.6	4.1	7.3	12.2	33.2	23.3	SOUTH KOREA
KOLUMBI	0.1	—	—	—	—	—	0.2	—	0.5	2.1	0.4	0.6	COLOMBIA
KUVAIT	0.1	—	—	—	—	—	—	—	—	—	—	—	KUWAIT
LIBAN	0.2	0.4	—	0.2	0.2	—	4.9	9.6	—	1.6	0.1	3.3	LEBANON
LIHTENSHTEIN	0.0	—	—	—	—	—	—	—	—	—	0.1	0.5	LIECHTENSTEIN
LITJANI	0.0	—	—	—	—	—	—	—	—	0.1	0.1	0.1	LITHUANIA
LETONI	—	—	—	—	—	—	—	0.6	—	—	—	—	LATVIA
MAROK	0.0	—	—	—	—	—	—	—	—	0.7	0.7	0.8	MOROCCO
MOLDAVI	0.4	0.3	0.7	0.5	—	0.5	0.3	0.6	3.2	5.5	5.6	3.6	MOLDOVA
MALTE	0.5	0.5	1.1	1.3	2.0	0.9	0.8	0.3	0.1	—	—	—	MALTA
MALAZI	0.0	—	—	—	—	2.2	0.1	0.3	1.3	1.8	1.6	2.6	MALAYSIA
NORVEGJ	0.3	0.2	0.2	0.2	2.7	3.8	0.4	0.3	0.6	0.8	2.2	2.5	NORWAY
ZELANDE E RE	—	0.1	0.0	0.4	0.1	0.0	0.0	0.2	0.2	0.5	0.8	0.9	NEW ZEALAND
POLONI	0.9	0.4	0.4	0.6	0.8	0.5	0.7	4.2	6.7	11.8	16.3	33.4	POLAND
RUSI	2.1	0.5	6.3	3.5	17.1	16.1	35.5	52.1	65.3	104.9	124.8	172.2	RUSSIAN FEDERATION
ARABI SAUDITE	—	—	0.2	0.2	0.9	0.7	1.2	2.1	0.6	0.8	1.4	0.4	SAUDI ARABIA
SINGAPOR	—	—	—	—	—	—	0.3	1.2	2.2	2.7	3.7	1.3	SINGAPORE
SLOVAKI	—	—	—	—	0.1	0.5	2.4	1.1	3.3	4.9	6.6	5.6	SLOVAKIA
SAN MARINO	—	—	—	0.1	0.3	0.3	0.2	0.1	0.1	0.2	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	1.3	SYRIAN ARAB REPUBLIC
TUNIZI	—	0.2	0.2	0.8	0.4	1.9	2.8	2.7	2.2	3.5	7.9	1.7	TUNISIA
EMIRATET E BASHKUARA ARABE	—	—	—	2.2	1.3	0.5	1.8	0.6	1.4	1.3	1.0	1.8	UAE
UKRAINË	3.4	2.6	5.3	6.3	2.7	13.3	15.3	46.7	56.9	75.0	116.6	109.0	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	45.2	UNITED STATES
AFRIKË E JUGUT	—	—	—	—	—	—	0.6	0.3	0.2	—	0.1	0.5	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	121.9	OTHERS
TOTALI	933.2	644.4	823.3	943.0	1,089.4	1,338.2	1,502.1	1,864.3	2,280.0	2,581.3	3,034.5	4,190.3	TOTAL

Source: Bank of Albania.

Burimi: Banka e Shqipërisë.

Importet sipas shteteve Në milionë EUR	Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006 T IV 2006	Q I 2007 T I 2007	Q II 2007 T II 2007	Q III 2007 T III 2007	Q IV 2007 T IV 2007	Imports by countries Millions of EUR
ANGLI	8.9	7.7	9.9	7.1	5.8	10.2	12.0	9.6	GREAT BRITAIN
AUSTRI	6.4	7.4	7.5	7.7	9.1	9.9	10.9	9.8	AUSTRIA
BELGJIKË	4.6	4.1	5.8	5.9	3.5	2.2	2.1	2.4	BELGIUM
DANIMARKË	0.8	1.0	1.1	0.8	0.9	1.0	1.0	0.8	DENMARK
FINLANDË	2.0	1.6	1.5	1.2	2.7	2.6	1.5	3.5	FINLAND
FRANCË	4.1	5.0	5.9	8.1	7.7	8.1	5.0	9.3	FRANCE
GJERMANI	33.4	30.7	32.8	39.4	37.4	40.8	42.5	46.2	GERMANY
GREQI	79.0	94.2	101.7	105.8	91.0	105.9	126.2	121.3	GREECE
IRLANDË	1.5	2.1	2.3	1.5	1.7	2.1	2.5	2.2	IRELAND
ITALI	146.1	173.9	160.7	196.6	180.8	212.2	184.6	248.6	ITALY
LUKSEMBURG	0.3	0.2	0.1	0.1	0.1	1.6	0.1	0.4	LUXEMBOURG
HOLLANDË	3.5	3.1	2.5	3.0	4.5	2.6	3.6	5.4	NETHERLANDS
PORTUGALI	0.9	0.3	0.5	0.1	0.3	0.9	1.0	0.5	PORTUGAL
SPANJE	12.2	8.8	10.6	9.7	9.7	9.2	11.4	10.1	SPAIN
SUEDI	3.6	2.3	3.5	2.7	2.7	1.6	1.8	2.3	SWEDEN
BULLGARI	17.9	16.9	16.4	15.2	10.9	13.9	16.4	13.0	BULGARIA
BOSNJE HERCEGOVINË	0.8	1.1	1.9	2.8	1.9	2.3	2.8	2.2	BOSNIA-HERZEGOVINA
KROACI	9.2	9.7	7.0	8.7	5.4	7.4	7.5	9.3	CROATIA
SERBI & MALI I ZI	2.8	4.9	5.7	8.2	14.5	26.4	21.2	1.6	SERBIA & MONTENEGRO
FYROM	8.2	8.2	11.4	11.1	12.4	15.0	15.9	15.7	FYROM
RUMANI	11.1	9.3	12.7	8.8	4.0	2.6	4.0	2.4	ROMANIA
SLLOVENI	4.3	5.0	4.8	4.9	5.4	4.8	4.8	6.2	SLOVENIA
TURQI	37.8	45.4	43.4	55.8	51.0	54.0	56.8	59.5	TURKEY
KANADA	1.2	1.4	1.0	0.7	0.8	1.0	1.2	0.7	CANADA
ZVICËR	10.5	5.7	4.3	5.8	40.5	33.7	34.3	39.7	SWITZERLAND
AUSTRALI	0.2	-	0.4	0.3	0.3	0.2	0.2	0.7	AUSTRALIA
KINË	28.0	35.0	36.3	45.5	46.0	43.9	50.4	63.1	CHINA
BRAZIL	4.8	5.8	6.7	7.0	8.8	9.5	8.4	13.8	BRAZIL
QIPRO	0.6	1.2	1.5	0.8	0.9	1.0	0.6	0.7	CYPRUS
REPUBLIKA ÇEKE	10.6	8.1	3.8	3.4	4.0	5.0	6.9	7.9	CZECH REPUBLIC
ALGJERI	0.5	-	-	2.1	0.9	0.0	0.8	1.3	ALGERIA
EKUADOR	1.6	1.6	2.7	1.9	2.2	3.0	4.0	2.6	ECUADOR
ESTONI	-	-	-	-	-	0.0	0.0	0.0	ESTONIA
EGJIPT	3.4	2.7	2.4	6.5	2.3	4.0	5.2	5.9	EGYPT
ETIOPI	-	-	-	-	0.0	0.0	0.9	0.0	ETIOPIA
GJERGJI	0.0	0.6	1.1	4.5	1.8	4.9	3.6	3.6	GEORGIA
GIBRALTAR	-	-	-	-	-	-	-	-	GIBRALTAR
HONG KONG	0.3	0.3	1.9	0.4	0.3	0.2	0.7	0.7	HONG KONG
HAITI	-	-	-	-	-	-	-	-	HAITI
HUNGARI	3.7	4.4	6.0	5.1	6.5	6.9	6.6	9.3	HUNGARY
INDONEZI	0.4	0.4	0.4	0.4	0.4	0.4	1.1	1.2	INDONESIA
INDI	1.3	1.0	1.5	1.8	2.2	4.7	2.1	2.3	INDIA
IRAN	0.3	0.2	0.3	0.4	0.2	0.2	0.2	0.3	IRAN
IZRAEL	0.2	0.4	0.6	0.2	1.6	2.7	0.2	3.9	ISRAEL
JORDANI	0.1	0.2	0.0	0.0	0.1	0.1	0.1	0.0	JORDAN
JAPONI	1.8	2.1	2.3	3.5	3.3	2.8	3.8	4.3	JAPAN
KOREA E JUGUT	4.4	15.5	3.0	3.4	3.2	3.8	4.0	5.7	SOUTH KOREA
KOLUMBI	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	COLOMBIA
KUVAIT	-	-	-	-	-	-	-	-	KUWAIT
LIBAN	-	0.1	-	-	-	1.0	1.0	0.3	LEBANON
LIHTENSHTJEN	-	-	-	0.1	0.1	0.1	0.1	0.1	LIECHTENSTEIN
LITUANI	-	-	-	-	0.0	0.0	0.0	0.0	LITHUANIA
LETONI	-	-	-	-	0.0	0.0	0.0	0.0	LATVIA
MAROK	0.1	0.2	0.2	0.1	0.1	0.1	0.3	0.1	MOROCCO
MOLDAVI	0.0	0.3	2.5	1.6	1.2	0.7	0.3	0.4	MOLDOVA
MALTË	-	-	-	-	-	0.0	0.0	0.0	MALTA
MALAJZI	0.2	0.3	0.4	0.4	0.3	0.3	0.5	0.7	MALAYSIA
NORVEGJI	0.4	0.5	0.1	0.7	0.3	0.4	0.5	0.6	NORWAY
ZELANDË E RE	0.1	0.1	0.2	0.2	0.3	0.1	0.1	0.2	NEW ZEALAND
POLONI	2.4	3.3	3.1	4.1	4.9	6.2	7.3	5.9	POLAND
RUSI	22.1	18.9	29.2	28.8	24.1	24.7	36.1	39.8	RUSSIAN FEDERATION
ARABI SAUDITE	0.1	0.2	0.1	0.7	0.0	0.1	0.1	0.1	SAUDI ARABIA
SINGAPOR	0.5	0.3	0.1	2.0	0.4	0.2	0.2	0.2	SINGAPORE
SLLOVAKI	1.9	1.8	0.7	0.9	0.8	0.8	0.5	1.9	SLOVAKIA
SAN MARINO	-	-	0.1	0.1	-	0.1	0.0	0.0	SAN MARINO
SIRI	0.1	0.3	0.2	0.3	0.2	0.3	0.2	0.2	SYRIAN ARAB REPUBLIC
TUNIZI	2.2	1.0	1.6	1.6	0.7	0.0	0.2	0.3	TUNISIA
EMIRATET E BASHKUARA ARABE	0.1	0.2	0.2	0.3	0.4	0.1	0.2	0.5	UAE
UKRAINE	24.0	34.1	15.1	20.0	19.3	27.1	12.2	21.0	UKRAINE
SHTETET E BASHKUARA TË AMERIKËS	4.1	4.3	4.6	6.1	4.0	6.7	8.2	13.6	UNITED STATES
AFRIKE E JUGUT	-	-	0.1	0.1	0.1	0.1	0.1	0.1	SOUTH AFRICA
TË TJERA	5.0	8.5	8.3	12.0	11.3	12.8	24.4	38.7	OTHERS
TOTALI	535.9	603.4	592.6	679.1	658.8	747.5	763.6	874.9	TOTAL

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Importet sipas shteteve Në milionë EUR													Imports by countries Millions of EUR
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
ANGLI	10.0	4.9	4.5	8.5	7.5	47.2	46.0	34.9	10.5	18.2	33.6	37.6	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	39.7	AUSTRIA
BELGIKË	17.8	5.7	7.4	8.8	5.6	9.3	7.7	8.3	14.3	15.9	20.4	10.2	BELGIUM
DANIMARKË	4.1	3.4	3.8	4.6	3.9	2.6	5.4	6.9	4.2	4.0	3.6	3.8	DENMARK
FINLANDE	0.2	-	0.1	2.1	6.4	26.6	1.9	2.8	3.9	11.4	6.2	10.2	FINLAND
FRANCE	20.5	6.9	8.4	10.1	15.7	11.6	16.8	18.1	25.7	25.3	23.1	30.2	FRANCE
GJERMANI	42.9	22.7	29.2	44.9	53.7	66.7	81.7	96.7	113.8	112.8	136.2	166.9	GERMANY
GREQI	148.9	141.0	217.8	228.5	301.2	397.5	444.7	374.9	340.9	346.2	380.7	444.4	GREECE
IRLANDË	0.4	0.5	0.2	0.7	2.8	4.7	4.6	2.2	5.9	8.9	7.4	8.4	IRELAND
ITALI	298.7	243.4	333.8	305.1	393.9	463.8	603.1	588.6	596.6	610.8	677.3	826.2	ITALY
LUKSEMBURG	0.3	-	-	0.1	0.2	0.1	0.2	0.2	0.6	0.9	0.8	2.2	LUXEMBOURG
HOLLANDË	6.7	4.2	6.4	8.5	8.2	9.8	11.4	11.6	13.7	17.7	12.1	16.1	NETHERLANDS
PORTUGALI	-	-	-	0.2	0.4	0.1	0.8	0.3	1.3	2.1	1.8	2.6	PORTUGAL
SPANJË	0.6	3.5	6.8	12.1	11.0	15.3	22.7	29.3	27.7	35.7	41.3	40.4	SPAIN
SUEDI	2.7	1.5	0.2	2.3	0.5	10.1	4.8	5.3	10.9	12.3	12.0	8.4	SWEDEN
BULLGARI	28.1	15.1	20.3	23.1	26.5	29.7	34.6	44.2	36.9	59.2	66.3	54.3	BULGARIA
BOSNJË HERCEGOVINË	-	-	-	-	0.1	0.1	0.9	1.2	0.9	2.7	6.6	9.2	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	29.7	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	63.7	SERBIA & MONTENEGRO
FYROM	15.4	11.0	10.4	15.0	23.9	18.1	21.8	15.4	19.1	25.8	38.9	59.1	FYROM
RUMANI	17.7	1.6	3.1	5.5	6.2	13.4	16.0	13.9	8.0	15.3	41.9	13.1	ROMANIA
SLOVENI	8.6	6.6	13.0	14.5	20.2	28.3	25.0	26.5	14.3	15.2	19.0	21.1	SLOVENIA
TURQI	31.3	23.9	25.7	44.8	58.7	85.0	106.2	115.7	130.1	155.3	182.4	221.3	TURKEY
KANADA	0.2	0.6	0.6	1.9	1.1	0.2	0.9	3.6	3.2	4.1	4.2	3.6	CANADA
ZVICËR	14.9	8.5	9.9	10.2	13.2	12.0	19.5	13.4	45.8	20.1	26.3	148.2	SWITZERLAND
AUSTRALI	-	0.4	0.1	0.1	0.2	0.1	0.2	0.5	0.4	0.7	1.0	1.5	AUSTRALIA
KINË	1.1	0.6	1.7	1.9	5.5	5.5	12.2	53.4	81.9	139.8	144.8	203.5	CHINA
BRAZIL	4.0	-	-	-	-	0.6	1.6	10.2	25.8	18.8	24.2	40.5	BRAZIL
QIPRO	2.1	2.0	2.8	1.2	3.1	4.0	4.5	4.4	2.4	3.4	4.1	3.0	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	23.8	CZECH REPUBLIC
ALGJERI	-	0.2	-	0.2	-	0.2	0.3	0.2	0.0	0.1	2.6	3.1	ALGERIA
EKUADOR	-	-	-	-	-	-	3.6	6.8	5.5	6.4	7.7	11.9	ECUADOR
ESTONI	-	-	-	-	-	-	-	-	-	0.2	-	0.1	ESTONIA
EGJIPT	6.1	1.1	6.0	4.1	1.7	3.4	3.9	9.9	7.1	9.1	14.9	17.4	EGYPT
ETIOPI	-	-	-	-	-	-	-	-	-	-	0.1	0.9	ETIOPIA
GJEOGJJI	-	-	-	0.1	0.2	-	0.8	0.0	3.4	7.3	6.1	14.0	GEORGIA
GIBRALTAR	-	-	-	0.1	-	-	-	-	0.1	-	-	-	GIBRALTAR
HONG KONG	-	0.2	-	0.1	0.5	0.3	0.7	0.6	0.4	1.0	2.8	1.9	HONG KONG
HAITI	-	-	-	-	-	-	-	-	-	-	-	-	HAITI
HUNGARI	5.7	5.5	8.2	7.5	8.6	9.1	12.5	11.6	13.0	15.7	19.3	29.4	HUNGARY
INDONEZI	-	-	-	-	-	-	-	0.3	1.3	1.2	1.7	3.2	INDONESIA
INDI	2.6	0.1	0.3	0.5	0.6	2.1	1.1	3.9	5.0	8.1	5.6	11.3	INDIA
IRAN	0.4	0.0	0.0	0.1	0.4	0.4	0.8	2.1	1.3	1.5	1.1	0.9	IRAN
IZRAEL	0.1	-	-	-	-	-	0.4	0.3	3.7	4.3	1.3	8.4	ISRAEL
JORDANI	0.1	-	-	-	0.1	0.1	-	-	0.1	0.2	0.3	0.4	JORDAN
JAPONI	0.5	0.2	0.2	0.4	1.9	2.7	1.4	5.2	8.5	8.8	9.7	14.2	JAPAN
KOREA E JUGUT	-	-	0.4	0.2	0.9	0.7	1.9	3.9	5.8	9.9	26.4	16.8	SOUTH KOREA
KOLUMBI	-	-	-	-	-	-	0.3	-	0.4	1.7	0.3	0.4	COLOMBIA
KUVAIT	0.1	-	-	-	-	-	-	-	-	-	-	-	KUWAIT
LIBAN	0.2	0.3	-	0.2	0.2	-	5.5	9.1	-	1.2	0.1	2.4	LEBANON
LIHTENSHEIN	-	-	-	-	-	-	-	-	-	-	0.1	0.3	LIECHTENSTEIN
LITUANI	-	-	-	-	-	-	-	-	-	-	-	0.1	LITHUANIA
LETONI	-	-	-	-	-	-	-	0.5	-	-	-	-	LATVIA
MAROK	-	-	-	-	-	-	-	-	-	0.5	0.5	0.6	MOROCCO
MOLDAVI	0.3	0.3	0.6	0.5	0.0	0.6	0.3	0.6	2.6	4.7	4.4	2.6	MOLDOVA
MALTE	0.4	0.4	1.0	1.1	1.9	1.0	0.9	0.2	0.1	-	-	-	MALTA
MALAJZI	-	-	-	-	-	2.3	0.1	0.2	1.1	1.5	1.3	1.8	MALAYSIA
NORVEGJI	0.3	0.2	0.2	0.1	2.7	4.0	0.5	0.3	0.5	0.7	1.7	1.8	NORWAY
ZELANDË E RE	-	0.1	0.0	0.4	0.1	-	-	0.2	0.2	0.4	0.6	0.7	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	24.3	POLAND
RUSI	1.7	0.4	5.8	3.1	16.9	16.7	40.2	49.0	52.1	85.3	99.0	124.7	RUSSIAN FEDERATION
ARABI SAUDITE	-	-	0.2	0.2	0.9	0.7	1.3	2.0	0.4	0.6	1.1	0.3	SAUDI ARABIA
SINGAPOR	-	-	-	-	-	-	0.3	1.1	1.7	2.1	2.9	1.0	SINGAPORE
SLOVAKI	-	-	-	-	0.1	0.5	2.7	1.0	2.6	3.9	5.3	4.0	SLOVAKIA
SAN MARINO	-	-	-	0.1	0.3	0.3	0.2	0.1	0.1	0.2	0.1	0.2	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	1.0	SYRIAN ARAB REPUBLIC
TUNIZI	-	0.2	0.1	0.7	0.4	2.0	3.2	2.5	1.8	2.8	6.4	1.3	TUNISIA
EMIRATET E BASHKUARA ARABE	-	-	-	1.9	1.3	0.5	2.1	0.6	1.2	1.0	0.8	1.3	UAE
UKRAINE	2.7	2.1	4.9	5.4	2.7	13.8	17.3	43.9	45.8	60.3	93.2	79.6	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	32.4	UNITED STATES
AFRIKE E JUGUT	-	-	-	-	-	-	0.6	0.3	0.1	-	0.1	0.4	SOUTH AFRICA
TË TJERA	1.2	0.2	1.6	1.0	7.6	11.4	3.6	16.6	21.6	34.1	33.7	87.2	OTHERS
TOTALI	740.1	533.4	757.5	813.6	1,076.6	1,390.2	1,701.9	1,752.6	1,830.5	2,083.9	2,410.9	3,044.7	TOTAL

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Eksporti sipas SITC Në milionë Usd	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	Q IV 2007	Exports by SITC classification Millions of USD
	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	T IV 2007	
	Ushqime dhe kafshë të gjalla	5.8	9.7	8.0	10.2	7.9	9.0	9.0		13.3	Food and live animals
Pije dhe duhan	0.6	4.8	3.5	1.7	2.2	5.9	5.3	1.6	Beverages & tobacco
Materiale të papërpunuara	7.8	11.8	9.8	14.7	15.8	25.5	36.2	26.3	Raw materials , minerals
Lëndë djegëse	7.5	5.9	11.4	9.5	16.2	17.5	32.4	19.7	Fuels and lubricants
Yndyrna bimore dhe shtazore	0.2	0.2	0.2	0.1	0.1	0.3	0.3	0.3	Animal and vegetable oils & fats
Produkte kimike	2.1	1.9	2.0	1.8	3.1	2.7	2.9	2.5	Chemicals
Mallra të përpunuar	39.4	49.5	39.8	49.1	54.0	65.9	49.6	59.9	Manufactures
Makineri dhe pajisje	6.7	8.2	7.3	8.6	8.8	12.0	10.1	14.7	Machinery and equipment
Mallra të tjerë të përpunuar	103.9	116.4	113.0	120.0	130.5	143.9	125.5	147.7	Miscellaneous manufactures
Mallra të paklasifikuar diku tjetër	-	-	-	-	-	-	-	-	Other & unclassified
Totali	173.9	208.3	195.0	215.6	238.8	282.7	271.1	285.9	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Eksporti sipas SITC Në milionë Usd													Exports by SITC classification
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Millions of USD
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	39.2	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	15.0	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	103.9	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	85.7	Fuels and lubricants
Yndyrna bimore dhe shtazore	4.8	—	0.5	0.4	0.1	—	—	0.5	0.4	0.3	0.6	1.0	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	11.2	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	229.4	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	45.5	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	547.6	Miscellaneous manufactures
Mallra të paklasifikuar diku tjetër	—	—	—	—	—	—	—	—	—	—	—	—	Other & unclassified
Totali	224.5	145.9	208.0	274.4	255.4	304.6	330.3	447.2	603.3	658.7	792.8	1,078.5	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Eksporti sipas SITC Në milionë EUR	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	Q IV 2007	Exports by SITC classification Millions of EUR
	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	T IV 2007	
	Ushqime dhe kafshë të gjalla	4.8	7.7	6.3	8.0	6.1	6.7	6.5		9.1	Food and live animals
Pije dhe duhan	0.5	3.8	2.8	1.3	1.7	4.4	3.9	1.1	Beverages & tobacco
Materiale të papërpunuara	6.5	9.4	7.7	11.3	12.1	19.0	26.4	18.1	Raw materials , minerals
Lëndë djegëse	6.2	4.7	9.0	7.4	12.4	13.0	23.6	13.5	Fuels and lubricants
Yndyrna bimore dhe shtazore	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	Animal and vegetable oils & fats
Produkte kimike	1.7	1.5	1.6	1.4	2.4	2.0	2.1	1.7	Chemicals
Mallra të përpunuar	32.8	39.4	31.2	38.1	41.2	48.9	36.1	41.3	Manufactures
Makineri dhe pajisje	5.6	6.5	5.8	6.7	6.7	8.9	7.3	10.1	Machinery and equipment
Mallra të tjerë të përpunuar	86.3	92.6	88.8	93.1	99.7	106.8	91.2	101.7	Miscellaneous manufactures
Mallra të paklasifikuar diku tjetër	-	-	-	-	-	-	-	-	Other & unclassified
Totali	144.5	165.7	153.2	167.3	182.3	209.8	197.3	196.9	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Eksporti sipas SITC Në milionë EUR													Exports by SITC classification Millions of EUR
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
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	28.4	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	11.0	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	75.6	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	62.5	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	0.7	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	8.2	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	167.4	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	33.1	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	399.4	Miscellaneous manufactures
Mallra të paklasifikuara diku tjetër	-	-	-	-	-	-	-	-	-	-	-	-	Other & unclassified
Totali	180.6	129.1	184.0	257.6	277.1	339.8	348.5	396.1	485.6	530.2	630.7	786.3	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Importi sipas SITC Në milionë Usd	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	Q IV 2007	Imports by SITC classification Millions of USD
	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	T IV 2007	
	Ushqime dhe kafshë të gjalla	86.5	97.0	105.2	114.9	109.5	114.6	124.7		174.3	Food and live animals
Pije dhe duhan	17.4	34.7	26.4	19.0	19.8	30.0	42.7	30.4	Beverages & tobacco
Materiale të papërpunuara	21.3	26.8	30.6	29.9	20.6	26.7	23.0	23.1	Raw materials , minerals
Lëndë djegëse	84.0	59.0	83.5	94.1	128.9	129.0	165.8	192.2	Fuels and lubricants
Yndyrna bimore dhe shtazore	11.4	8.7	8.9	10.6	9.4	8.9	12.8	15.7	Animal and vegetable oils & fats
Produkte kimike	62.3	78.1	84.6	93.0	80.5	103.2	102.2	130.5	Chemicals
Mallra të përpunuar	154.4	207.2	189.7	227.0	221.2	280.4	251.1	283.0	Manufactures
Makineri dhe pajisje	137.6	156.7	140.8	174.4	178.4	207.4	217.0	265.4	Machinery and equipment
Mallra të tjerë të përpunuar	69.8	90.5	85.1	113.5	94.8	107.1	109.9	156.3	Mischellaneous manufactures
Mallra të paklasifikuar diku tjetër	-	-	-	-	-	-	-	-	Other & unclassified
Totali	644.6	758.7	754.8	876.4	863.1	1,007.2	1,049.2	1,270.8	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Importi sipas SITC Në milionë Usd													Imports by SITC classification Millions of USD
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
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	523.1	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	122.9	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	93.4	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	615.8	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	46.9	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	416.3	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	1,035.7	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	868.1	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	468.2	Miscellaneous manufactures
Mallra të paklasifikuara diku tjetër	-	-	-	-	-	-	-	-	-	-	-	-	Other & unclassified
Totali	902.8	627.0	779.4	891.1	1,065.6	1,324.9	1,487.3	1,857.2	2,280.0	2,581.3	3,034.5	4,190.3	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Importi sipas SITC Në milionë EUR	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	Q IV 2005	Imports by SITC classification Millions of EUR
	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	T IV 2005	
	Ushqime dhe kafshë të gjalla	71.9	77.4	82.5	89.1	83.6	85.0	90.8		120.0	Food and live animals
Pije dhe duhan	14.5	27.5	20.7	14.6	15.1	22.2	31.1	20.9	Beverages & tobacco
Materiale të papërpunuara	17.7	21.3	24.0	23.2	15.7	19.8	16.8	15.9	Raw materials , minerals
Lëndë djegëse	69.8	46.8	65.5	72.9	98.3	95.7	120.5	131.9	Fuels and lubricants
Yndyrna bimore dhe shtazore	9.4	6.9	7.0	8.2	7.2	6.6	9.3	10.8	Animal and vegetable oils & fats
Produkte kimike	51.8	62.1	66.4	72.1	61.4	76.6	74.4	89.8	Chemicals
Mallra të përpunuar	128.4	164.9	149.0	176.0	168.9	208.1	182.8	195.1	Manufactures
Makineri dhe pajisje	114.4	124.6	110.6	135.1	136.2	153.9	158.0	182.8	Machinery and equipment
Mallra të tjerë të përpunuar	58.0	71.9	66.9	88.0	72.4	79.5	79.9	107.6	Mischellaneous manufactures
Mallra të paklasifikuar diku tjetër	-	-	-	-	-	-	-	-	Other & unclassified
Totali	535.9	603.3	592.6	679.1	658.8	747.5	763.6	874.9	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Importi sipas SITC Në milionë EUR													Imports by SITC classification
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Millions of EUR
Ushqime dhe kafshë të gjalla	218.3	129.0	154.8	166.6	183.4	207.5	231.2	237.2	266.1	272.3	320.9	379.3	Food and live animals
Pije dhe duhan	16.9	6.2	15.1	33.0	45.4	54.2	59.6	60.7	61.5	64.7	77.3	89.4	Beverages & tobacco
Materiale të papërpunuara	22.9	27.2	36.2	36.3	52.7	57.7	61.4	56.3	58.8	75.9	86.1	68.2	Raw materials , minerals
Lëndë djegëse	17.7	17.7	27.5	41.9	107.8	149.5	144.3	141.6	141.1	181.8	254.9	446.4	Fuels and lubricants
Yndyrna bimore dhe shtazore	19.4	17.5	23.5	16.3	19.8	22.1	21.9	25.7	26.5	28.5	31.5	34.0	Animal and vegetable oils & fats
Produkte kimike	48.0	44.7	65.0	64.3	89.8	113.5	128.8	141.1	166.6	201.8	252.5	302.2	Chemicals
Mallra të përpunuar	122.0	118.0	155.6	197.3	251.3	320.8	355.9	389.0	427.5	509.8	618.2	754.9	Manufactures
Makineri dhe pajisje	161.6	117.5	109.6	163.9	248.5	351.3	338.4	356.9	431.5	489.0	484.7	630.9	Machinery and equipment
Mallra të tjerë të përpunuar	98.8	78.3	103.4	120.5	164.6	203.1	227.0	233.7	250.9	260.1	284.7	339.5	Miscellaneous manufactures
Mallra të paklasifikuar diku tjetër	-	-	-	-	-	-	-	-	-	-	-	-	Other & unclassified
Totali	725.6	556.0	690.7	840.2	1,163.3	1,479.7	1,568.6	1,642.1	1,830.5	2,083.9	2,410.9	3,044.7	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Mbiqëqyrja bankare AKTIVET (në milionë lekë) Struktura për sistemin bankar	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	Q IV 2007	Banking Supervision ASSETS (millions of Lek) Composition for banking system
	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	T IV 2007	
1 TOTALI I AKTIVEVE	521,428.8	543,512.5	567,743.8	624,279.3	648,339.6	667,050.3	700,078.0	742,855.1	TOTAL OF ASSETS
1.1 VEPRIME ME THESARIN DHE NDERBANKARE	302,145.8	300,430.8	305,042.6	316,086.0	312,050.4	300,705.8	301,167.2	293,066.4	TREASURY AND INTERBANK TRANSACTIONS
111 Mjete monetare	10,003.8	11,110.5	12,118.3	12,815.1	12,815.1	12,451.0	13,465.3	16,008.6	Cash in hand
112 Marrëdhënie me Bankën Qendrore	45,387.6	49,327.3	54,163.2	55,378.5	54,761.7	56,221.6	63,639.6	67,059.7	Transactions with the Central Bank
1121 Rezerva të detyruara në Bankën Qendrore	42,877.3	44,265.3	46,418.7	48,395.1	51,853.7	52,268.5	55,543.7	56,685.0	Required reserve of Central Bank
1122 Të tjera	2,510.4	5,062.0	7,744.4	6,983.4	2,908.0	3,953.1	8,095.9	10,374.8	Other
113 Bono thesari dhe bono të tjera të pranueshme për rifinancim nga BQ	178,107.8	172,850.0	159,598.1	164,281.6	155,769.2	148,374.1	132,619.0	127,037.0	Treasury bills and other bills eligible for refinancing with CB
1131 Bono thesari	178,107.8	172,700.0	159,598.1	164,281.6	155,769.2	148,374.1	132,619.0	127,037.0	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 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	68,646.6	67,143.1	79,163.1	82,598.9	88,704.3	83,659.2	91,443.2	82,961.1	Transactions with banks, credit institutions and other financial institutions
1141 Logari rrjedhëse	3,081.1	3,397.4	2,377.5	3,995.0	1,914.1	5,728.7	2,144.0	2,624.9	Current accounts
1142 Depozita në banka, institucione krediti dhe institucione të tjera financiare	60,842.8	60,700.0	74,893.5	76,221.7	84,420.9	74,809.7	85,833.5	77,263.2	Deposits with banks, credit institutions and other financial institutions
1143 Hua	3,782.0	2,999.2	1,000.3	1,219.4	1,219.4	1,041.5	1,497.3	1,159.3	Loans
1144 Të tjera	940.7	746.4	891.7	1,162.8	1,164.0	2,079.3	1,968.5	1,913.7	Other
13 VEPRIMET ME KLIENTET (bruto)	137,530.5	156,208.5	171,484.0	196,864.5	216,923.8	237,769.2	257,783.3	290,554.5	OPERATIONS WITH CUSTOMERS (gross)
131 Hua dhënë sektorit privat dhe individëve	128,806.1	147,432.4	161,713.2	186,571.9	204,475.3	223,901.9	242,257.9	273,495.7	Loans to private sector and individuals
1311 Hua afatshkurtes	36,785.8	41,561.5	44,427.5	50,497.2	55,117.6	59,833.8	62,508.0	73,928.0	Short-term loans
1312 Hua afatmesme	41,038.8	48,200.4	54,079.8	60,491.6	64,843.2	68,659.4	71,332.7	72,871.7	Medium-term loans
1313 Hua afatgjate	32,801.4	37,161.0	40,656.5	37,312.4	42,969.1	50,427.8	57,026.2	63,746.5	Long-term loans
1314 Hua për prona të patundshme	18,120.8	20,454.2	22,499.6	38,223.2	41,465.5	44,906.2	51,319.8	62,871.2	Real estate loans
1315 Kontrata qiraje	59.1	55.3	49.8	47.4	80.0	74.7	71.1	78.2	Finance lease contracts
132 Hua dhënë administratës publike	-	-	-	-	-	-	-	-	Loans to public administration
1321 Logari rrjedhëse	-	-	-	-	-	-	-	-	Current accounts
1322 Hua	-	-	-	-	-	-	-	-	Loans
1323 Logari të tjera	-	-	-	-	-	-	-	-	Other accounts
133 Logari të tjera të klientëve	8,724.4	8,776.1	9,770.8	10,292.6	12,448.5	13,867.3	15,525.4	17,058.8	Other customer accounts
14 VEPRIMET ME LETRAT ME VLERE	64,617.2	69,821.3	74,806.1	91,954.2	101,685.7	109,273.6	121,379.2	133,317.4	SECURITIES TRANSACTIONS
141 Letra me vlerë me të ardhura fikse	64,617.2	69,821.3	74,806.1	91,764.8	101,342.0	109,273.6	121,379.2	133,317.4	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	-2,262.1	-3,099.5	-3,052.4	-3,404.4	-3,825.7	-3,829.5	-4,378.8	-4,634.1	PROVISIONS
151 Fonde rezervë për mbulimin e humbjeve nga huatë (kryegjēja)	-2,226.2	-3,038.8	-2,983.6	-3,344.6	-3,763.4	-3,754.8	-4,266.6	-4,498.0	Provisions for covering losses from loans (principal)
152 Fonde rezervë për mbulimin e humbjeve nga huatë (interesi i përllogaritur)	-34.5	-43.4	-68.7	59.8	-62.3	-74.7	-112.2	-136.1	Provisions for covering losses loans (accrued interests)
153 Fonde rezervë për investime	-1.4	-17.3	-0.1	-	-	-	-	-	Investment provisions
16 MJETE TE TJERA	3,826.2	3,861.8	3,916.5	5,353.9	3,491.4	4,329.3	4,774.0	9,637.9	OTHER ASSETS
161 Mjete të tjera	2,824.5	3,094.6	3,105.2	3,039.3	3,145.6	3,607.4	3,980.5	3,525.3	Other assets
162 Veprime si agjent	0.6	201.5	60.0	1,331.9	0.3	0.1	75.8	4,563.4	Agent transactions
163 Logari marrëdhëniesh	110.5	110.2	111.2	73.3	89.3	78.2	64.9	90.8	Inter-office accounts
164 Logari pezull, të diferencave dhe të pozicionit	890.7	455.6	640.2	909.4	256.3	643.5	652.8	1,458.1	Suspense and position accounts
1641 Logari pezull	750.8	222.6	480.1	895.7	251.7	625.2	612.3	1,426.6	Suspense accounts
1642 Logari pozicioni	140.0	233.0	160.1	13.7	4.6	18.3	40.5	31.5	Position accounts
165 Tatim i vlerës së shtuar	-	-	-	-	-	-	-	0.3	Value added tax
17 MJETE TE QENDRUESHME	7,719.1	8,012.1	8,252.2	9,514.5	9,874.1	10,193.21	9,807.4	11,102.4	FIXED ASSETS
171 Investime në pjesëmarrje	5.9	95.2	93.8	93.8	93.8	1.5	0.2	12.4	Investments on participating equity
172 Filialet	-	-	-	619.3	632.4	701.4	92.3	92.3	Affiliates
173 Mjete të qëndrueshme (neto)	7,713.2	7,917.0	8,158.4	8,501.5	9,147.9	9,490.3	9,715.0	10,997.8	Fixed assets (net)
18 INTERESA TË PËRLOGARITUR	7,852.1	8,277.4	7,294.7	7,910.5	8,139.9	8,608.7	9,545.8	9,810.8	ACCRUED INTERESTS
181 Interesa të logaritit (Klasa 1)	5,697.4	6,155.3	4,803.6	5,090.5	4,535.7	5,018.4	4,847.8	5,214.7	Accrued interests (Class 1)
182 Interesa të logaritit (Klasa 2)	771.3	870.9	1,002.0	1,097.1	1,363.1	1,471.5	2,063.2	1,904.1	Accrued interests (Class 2)
183 Interesa të logaritit (Klasa 3)	1,383.5	1,251.2	1,489.1	1,722.9	2,241.1	2,118.8	2,634.8	2,692.0	Accrued interests (Class 3)
A. Totali i aktiveve në valutë	216,244.2	226,132.0	245,727.7	276,109.3	295,574.4	304,948.7	326,518.2	347,273.0	Total of assets on foreign currency
B. Totali i aktiveve jorezidente	89,548.4	89,302.4	102,178.3	103,747.9	105,569.5	100,066.12	109,381.4	98,662.2	Total of assets of non-residents
Teprica e kredisë neto (së bashku me interesat e llogaritit)	136,039.6	153,979.8	169,433.6	194,557.3	214,461.3	235,411.3	255,467.7	287,824.5	Stock of loans net (plus accrued interests)
Teprica e kredisë bruto (së bashku me interesat e llogaritit)	138,301.8	157,079.4	172,486.0	197,961.6	218,287.0	239,240.8	259,846.4	292,458.6	Stock of loans gross (plus accrued interests)

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 PASIVET (në milionë lekë) Struktura për sistemin bankar		Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006 T IV 2006	Q I 2007 T I 2007	Q II 2007 T II 2007	Q III 2007 T III 2007	Q IV 2007 T IV 2007	Banking supervision LIABILITIES (millions of Lek) Composition for banking system
1	TOTALI I PASIVEVE	521,428.8	543,512.5	567,743.8	624,279.3	648,339.6	667,050.3	700,078.0	742,855.1	TOTAL OF LIABILITIES
11	VEPRIME ME THESARIN DHE NDERBANKARE	25,545.6	32,413.7	24,074.2	47,184.4	42,815.4	53,456.3	40,447.3	42,153.9	TREASURY AND INTERBANK TRANSACTIONS
111	Banka Qendrore	876.4	857.4	813.7	1,273.8	1,188.1	750.9	115.7	344.4	Central Bank
112	Bono thesari & bono të tjera të pranueshme	3,450.0	11,000.0	4,200.0	8,850.0	2,000.0	7,650.0	5,985.6	1,507.8	Treasury bills and other eligible bills
113	Llogari rrjedhëse	4,101.9	2,469.8	2,730.1	2,558.6	2,623.1	2,557.1	4,030.2	2,282.9	Current account
114	Depozita nga bankat, institucione financiare	8,233.1	7,253.1	5,627.0	8,261.4	9,157.5	17,200.4	9,396.8	8,649.2	Deposits from banks and other financial institutions
115	Hua	8,879.0	10,825.1	10,700.5	14,424.2	15,923.3	16,208.3	20,916.4	28,151.4	Loans
116	Të tjera	5.2	8.3	2.9	11,816.5	11,923.3	9,089.6	2.7	1,218.4	Other
12	VEPRIME ME KLIENTËT	447,197.5	461,031.6	489,693.2	520,281.9	542,672.4	544,947.4	582,611.2	621,818.9	OPERATIONS WITH CUSTOMERS
121	Administrata publike	4,365.8	3,773.7	3,900.7	3,875.5	3,896.8	2,745.2	2,419.3	3,103.6	Public administration
1211	Llogari rrjedhëse	3,826.9	3,506.6	3,657.9	3,601.0	3,594.7	2,234.0	1,924.2	2,620.1	Current account
1212	Depozita pa afat	-	-	-	-	-	-	-	-	Demand deposits
1213	Depozita me afat	263.3	40.3	40.3	71.5	97.5	358.5	365.7	354.7	Time deposits
1214	Hua	275.6	226.8	202.5	203.0	204.5	152.7	129.3	128.8	Loans
1215	Të tjera	-	-	-	-	-	-	-	-	Other
122	Sektori privat	442,831.7	457,257.9	485,792.5	516,406.4	538,775.7	542,202.2	580,191.9	618,715.3	Private sector
1221	Llogari rrjedhëse	65,544.2	72,055.4	81,552.1	89,357.0	83,811.1	85,845.9	100,917.7	119,549.8	Current account
1222	Depozita pa afat	54,666.2	55,425.6	56,911.7	53,608.8	49,388.9	46,656.0	43,116.0	41,635.5	Demand deposits
1223	Depozita me afat	313,420.0	319,973.0	337,316.6	360,305.5	392,304.3	398,978.9	426,294.1	445,739.8	Time deposits
1224	Të tjera	8,459.0	8,933.2	9,199.0	12,522.5	12,800.4	10,317.4	9,432.8	11,328.5	Other
1225	Certifikata depozitash	742.2	870.7	813.0	612.6	470.9	404.1	431.4	461.8	Certificate of deposits
13	VEPRIME ME LETRAT ME VLERE	-	-	-	-	-	-	-	-	SECURITIES TRANSACTIONS
131	Boxhe 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 TË TJERA	7,603.0	5,244.4	5,054.4	5,325.2	6,429.3	8,915.7	10,274.0	7,647.6	OTHER LIABILITIES
141	Detyrime të tjera	3,245.5	2,455.6	2,549.9	2,571.8	3,111.9	3,139.2	3,717.7	2,840.8	Other liabilities
142	Veprime si agjent	1,547.4	542.4	1,204.4	366.8	1,715.3	1,388.4	1,297.5	406.4	Agent transactions
143	Llogari marrëdhëniesh	2,066.4	970.9	430.7	384.6	401.5	2,282.6	2,376.9	2,148.6	Inter-office accounts
144	Llogari pezulli të diferencave dhe pozicionit	743.6	1,275.6	869.4	2,001.9	1,200.5	2,105.4	2,881.9	2,251.9	Suspense and position accounts
1441	Llogari diferencash	731.4	1,243.0	857.4	1,997.3	1,198.3	2,099.7	2,872.7	2,221.5	Difference accounts
1442	Llogari pozicioni	12.3	32.6	12.0	4.7	2.2	5.7	9.2	30.4	Position accounts
145	Tatim i vlerës së shtuar	0.1	-	-	0.1	-	-	-	-	Value added tax
15	BURIMET E PËRHERSHME	36,551.5	39,890.3	43,925.0	46,107.9	50,377.3	52,589.0	59,096.3	62,771.4	PERMANENT RESOURCES
151	Ndihma dhe financimi publik	3.7	3.3	3.0	2.6	2.4	2.3	-	-	Grants and public financing
152	Fonde rezervë specifike	2,076.8	2,343.5	2,511.5	2,384.9	2,680.9	2,875.9	3,323.1	3,675.1	Discretionary provisions
1521	Fonde rezervë për rreziqe dhe shpenzime	2,051.1	2,318.3	2,424.7	2,232.0	2,520.8	2,724.2	3,169.7	3,510.7	Provisions for risk and expenses
1522	Fonde rezervë specifike	25.7	25.2	86.8	152.8	160.1	151.7	153.4	164.4	Discretionary provisions
153	Borxh i varur	634.6	1,380.7	1,527.0	1,558.2	2,062.5	2,283.6	2,270.5	2,465.5	Subordinated debt
154	Kapitali i vet i aksionerëve	33,836.4	36,162.9	39,883.5	42,162.2	45,631.5	47,427.3	53,502.7	56,630.8	Shareholder's equity
1541	Kapitali i paguar	30,658.3	32,216.7	33,637.0	34,768.4	35,590.5	37,215.1	40,245.5	41,121.7	Paid in capital
1542	Primet e aksioneve	1.8	1.8	278.6	363.5	705.2	733.1	1,401.1	1,401.1	Share premiums
1543	Rezervat	1,619.6	3,033.4	3,178.8	3,309.4	3,489.9	4,055.7	4,165.8	4,192.3	Reserves
1544	Diferencë rivilerësimi	-4,130.9	-4,510.3	-4,277.8	-4,611.5	-4,140.1	-5,470.2	-4,832.0	-5,088.1	Difference of revaluation
1545	Fitimet e pasqyruara ose humbja	3,886.2	2,181.9	1,945.9	1,281.0	7,731.4	5,997.6	4,711.3	4,437.1	Retained earnings (loss)
1546	Fitimi (humbja) i vitit në vazhdim	1,801.4	3,239.4	5,121.1	7,051.3	2,254.7	4,895.9	7,811.0	10,566.7	Current year profit (loss)
16	INTERESA TË PËRLOGARITUR	4,531.3	4,932.4	4,997.1	5,379.9	6,045.2	7,141.9	7,649.3	8,453.3	ACCRUED INTEREST
161	Interesa të llogaritur (Kodi 11)	39.2	61.8	83.7	111.8	259.5	201.5	264.0	132.2	Accrued interest (Cod 11)
162	Interesa të llogaritur (Kodi 12)	4,487.0	4,846.6	4,888.7	5,243.7	5,754.7	6,905.9	7,348.4	8,294.9	Accrued interest (Cod 12)
163	Interesa të llogaritur (Kodi 13)	-	-	-	-	-	-	-	-	Accrued interest (Cod 13)
164	Interesa të llogaritur (Kodi 15)	5.2	24.1	24.7	24.5	31.1	34.5	36.8	36.2	Accrued interest (Cod 15)
	Totali i pasiveve në valutë	214,033.2	225,951.8	244,955.2	274,847.7	293,238.1	304,642.9	325,753.3	348,530.3	Total of liabilities in foreign currency
	Totali i pasiveve jorezidente	19,979.8	23,687.7	23,498.7	39,847.4	42,038.5	49,524.62	37,637.7	45,367.28	Total of liabilities of non-residents

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Mbiqëqyrja bankare										Banking Supervision
AKTIVET (në milionë lekë)		Q I 2006	Q II 2006	Q III 2006	Q IV 2006*	Q I 2007*	Q II 2007*	Q III 2007*	Q IV 2007*	ASSETS (millions of Lek)
Struktura për grupin e dytë G2/1		T I 2006	T II 2006	T III 2006	T IV 2006*	T I 2007*	T II 2007*	T III 2007*	T IV 2007*	Composition for group G2/1
1	TOTALI I AKTIVEVE	23,232.0	23,423.6	25,806.6	....	....	....	....	....	TOTAL OF ASSETS
1.1	VEPRIME ME THESARIN DHE NDERBANKARE	15886.6	16,508.9	18,576.0	....	....	....	....	....	TREASURY AND INTERBANK TRANSACTIONS
111	Mjete monetare	583.1	581.3	613.2	....	....	....	....	....	Cash in hand
112	Marrëdhënie me Bankën Qendrore	2,033.5	2,095.2	2,442.2	....	....	....	....	....	Transactions with the Central Bank
1121	Rezerva të detyruara në Bankën Qendrore	1,864.8	1,867.5	2,011.4	....	....	....	....	....	Required reserve of Central Bank
1122	Të tjera	168.7	227.7	430.8	....	....	....	....	....	Other
113	Bono thesari dhe bono të tjera të pranueshme për rifinancim nga BC	6,199.1	6,495.7	5,996.5	....	....	....	....	....	Treasury bills and other bills eligible for refinancing with CB
1131	Bono thesari	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	7,071.0	7,336.7	9,524.1	....	....	....	....	....	Transactions with banks, credit institutions and other financial institutions
1141	Llogari rrjedhëse	495.6	418.1	316.7	....	....	....	....	....	Current accounts
1142	Depozita në banka, institucione krediti dhe institucione të tjera financiare	6,506.1	6,915.1	9,105.4	....	....	....	....	....	Deposits with banks, credit institutions and other financial institutions
1143	Hua	-	0.0	100.0	....	....	....	....	....	Loans
1144	Të tjera	69.3	3.4	2.0	....	....	....	....	....	Other
13	VEPRIMET ME KLIENTET (bruto)	6,858.1	7,042.8	6,659.0	....	....	....	....	....	OPERATIONS WITH CUSTOMERS (gross)
131	Hua dhënë sektorit privat dhe individëve	6,742.0	7,019.3	6,606.7	....	....	....	....	....	Loans to private sector and individuals
1311	Hua afatshkurtër	2,804.8	2,830.4	2,299.0	....	....	....	....	....	Short-term loans
1312	Hua afatmesme	1,796.0	1,981.4	2,523.8	....	....	....	....	....	Medium - term loans
1313	Hua afatgjatë	1,697.4	1,698.2	1,038.3	....	....	....	....	....	Long - term loans
1314	Hua për prona të patundshme	443.7	509.2	745.7	....	....	....	....	....	Real estate loans
1315	Kontrata qiraje	-	-	-	....	....	....	....	....	Finance lease contracts
132	Hua dhënë administratës publike	-	-	-	....	....	....	....	....	Loans to public administration
1321	Llogari rrjedhëse	-	-	-	....	....	....	....	....	Current accounts
1322	Hua	-	-	-	....	....	....	....	....	Loans
1323	Llogari të tjera	-	-	-	....	....	....	....	....	Other accounts
133	Llogari të tjera të klientëve	116.17	23.5	52.3	....	....	....	....	....	Other customer accounts
14	VEPRIMET ME LETRAT ME VLERE	101.4	97.0	97.0	....	....	....	....	....	SECURITIES TRANSACTIONS
141	Letra me vlerë me të ardhura fikse	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 marrëveshjeve 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	-557.7	-1,164.1	-741.0	....	....	....	....	....	PROVISIONS
151	Fonde rezervë për mbulimin e humbjeve nga huatë (kryegjësja)	-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)	-2.6	-7.7	-27.1	....	....	....	....	....	Provisions for covering losses loans (accrued interests)
153	Fonde rezervë për investime	-	-	-	....	....	....	....	....	Investment provisions
16	MJETE TE TJERA	295.7	341.6	398.5	....	....	....	....	....	OTHER ASSETS
161	Mjete të tjera	267.3	338.5	396.4	....	....	....	....	....	Other assets
162	Veprime si agjent	-	-	-	....	....	....	....	....	Agent transactions
163	Llogari marrëdhëniesh	28.2	2.1	2.0	....	....	....	....	....	Inter-office accounts
164	Llogari pezull, të diferencave dhe të pozicionit	0.2	1.0	-	....	....	....	....	....	Suspense and position accounts
1641	Llogari pezull	0.2	1.0	-	....	....	....	....	....	Suspense accounts
1642	Llogari pozicioni	-	-	-	....	....	....	....	....	Position accounts
165	Tatim i vlerës së shtuar	-	-	-	....	....	....	....	....	Value added tax
17	MJETE TE QENDRUESHME	381.5	360.2	499.8	....	....	....	....	....	FIXED ASSETS
171	Investime në pjesëmarrje	5.7	2.7	1.4	....	....	....	....	....	Investments on participating equity
172	Filialet	-	-	-	....	....	....	....	....	Affiliates
173	Mjete të qëndrueshme (neto)	375.8	357.4	498.4	....	....	....	....	....	Fixed assets (net)
18	INTERESA TE PERLLOGARITUR	266.3	237.3	317.4	....	....	....	....	....	ACCRUED INTERESTS
181	Interesa të llogaritur (Klasa 1)	193.0	170.2	252.3	....	....	....	....	....	Accrued interests (Class 1)
182	Interesa të llogaritur (Klasa 2)	72.7	65.7	64.6	....	....	....	....	....	Accrued interests (Class 2)
183	Interesa të llogaritur (Klasa 3)	0.6	1.5	0.6	....	....	....	....	....	Accrued interests (Class 3)
A.	Totali i aktiveve në valutë	15,278.3	15,491.0	17,426.9	....	....	....	....	....	Total of assets on foreign currency
B.	Totali i aktiveve jorezidentë	7177.93	7,433.9	9,533.5	....	....	....	....	....	Total of assets of non-residents
	Teprica e kredisë neto (së bashku me interesat e llogaritur)	6,373.1	5,944.4	5,982.6	....	....	....	....	....	Stock of loans net (plus accrued interests)
	Teprica e kredisë bruto (së bashku me interesat e llogaritur)	6,930.8	7,108.5	6,723.6	....	....	....	....	....	Stock of loans gross (plus accrued interests)

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.

Mbikëqyrja bankare PASIVET (në milionë lekë) Struktura për grupin e dytë G2/1	Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006* T IV 2006*	Q I 2007* T I 2007*	Q II 2007* T II 2007*	Q III 2007* T III 2007*	Q IV 2007* T IV 2007*	Banking Supervision LIABILITIES (millions of Lek) Composition for group G2/1
1 TOTALI I PASIVEVE	23,232.0	23,423.6	25,806.6	....	....	....	....	....	TOTAL OF LIABILITIES
11 VEPRIME ME THESARIN DHE NDËRBANKARE	644.43	552.9	566.5	....	....	....	....	....	TREASURY AND INTERBANK TRANSACTIONS
111 Banka Qendrore	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	248.0	168.4	216.9	....	....	....	....	....	Current account
114 Depozita nga bankat, institucione financiare	189.2	181.3	207.7	....	....	....	....	....	Deposits from banks and other financial institutions
115 Hua	6.6	6.5	3.7	....	....	....	....	....	Loans
116 Të tjera	-	0.0	0.0	....	....	....	....	....	Other
12 VEPRIME ME KLIENTËT	18,678.0	19,518.1	21,767.9	....	....	....	....	....	OPERATIONS WITH CUSTOMERS
121 Administrata publike	77.3	68.2	56.2	....	....	....	....	....	Public administration
1211 Llogari rrjedhëse	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	18,600.7	19,449.9	21,711.8	....	....	....	....	....	Private sector
1221 Llogari rrjedhëse	7,114.8	6,839.6	7,510.7	....	....	....	....	....	Current account
1222 Depozita pa afat	-	-	-	....	....	....	....	....	Demand deposits
1223 Depozita me afat	11,130.2	12,286.2	13,029.0	....	....	....	....	....	Time deposits
1224 Të tjera	165.5	155.0	1,026.6	....	....	....	....	....	Other
1225 Certifikata depozitash	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	151.6	230.9	229.1	....	....	....	....	....	OTHER LIABILITIES
141 Detyrime të tjera	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	116.9	157.7	165.5	....	....	....	....	....	Suspense and position accounts
1441 Llogari diferencash	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	3,651.8	2,974.9	3,060.7	....	....	....	....	....	PERMANENT RECOURCES
151 Ndihma dhe financimi publik	-	-	-	....	....	....	....	....	Grants and public financing
152 Fonde rezervë specifike	89.9	131.9	110.8	....	....	....	....	....	Discretionary provisions
1521 Fonde rezervë për rreziqe dhe shpenzime	84.1	129.1	94.6	....	....	....	....	....	Provisions for risk and expenses
1522 Fonde rezervë specifike	5.7	2.8	16.2	....	....	....	....	....	Discretionary provisions
153 Borxh i varur	-	-	-	....	....	....	....	....	Subordinated debt
154 Kapitali i vet i aksionerëve	3,561.9	2,843.0	2,949.9	....	....	....	....	....	Shareholder's equity
1541 Kapitali i paguar	3,381.2	3,381.2	3,465.5	....	....	....	....	....	Paid in capital
1542 Primet e aksioneve	-	-	-	....	....	....	....	....	Share premiums
1543 Rezervat	183.8	658.1	669.0	....	....	....	....	....	Reserves
1544 Diferencë rivlerësimi	-626.0	-746.8	-746.8	....	....	....	....	....	Difference of revaluation
1545 Fitimet e paspërndara ose humbja	573.7	95.3	-	....	....	....	....	....	Retained earnings (loss)
1546 Fitimi (humbja) i vitit në vazhdim	49.3	-544.7	-437.8	....	....	....	....	....	Current year profit (loss)
16 INTERESA TË PËRLOGARITUR	106.1	146.7	182.4	....	....	....	....	....	ACCRUED INTEREST
161 Interesa të llogaritur (Kodi 11)	1.9	4.5	2.7	....	....	....	....	....	Accrued interest (Cod 11)
162 Interesa të llogaritur (Kodi 12)	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	14,653.1	14,932.6	16,762.5	....	....	....	....	....	Total of liabilities in foreign currency
Totali i pasiveve jorezidente	2670.16	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.

Mbiqëqyrja bankare AKTIVET (në milionë lekë) Struktura për grupin e tretë G3/1		Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006* T IV 2006*	Q I 2007* T I 2007*	Q II 2007* T II 2007*	Q III 2007* T III 2007*	Q IV 2007* T IV 2007*	Banking Supervision ASSETS (millions of Lek) Composition for group G3/1
1	TOTALI I AKTIVEVE	498,196.8	520,088.8	541,937.2	....	....	....	....	....	TOTAL OF ASSETS
1.1	VEPRIME ME THESARIN DHE NËRËBANKARE	286,259.2	283,922.0	286,466.6	....	....	....	....	....	TREASURY AND INTERBANK TRANSACTIONS
111	Mjete monetare	9,420.7	10,529.1	11,505.0	....	....	....	....	....	Cash in hand
112	Marrëdhënie me Bankën Qendrore	43,354.2	47,232.1	51,721.0	....	....	....	....	....	Transactions with the Central Bank
1121	Rezerva të detyruara në Bankën Qendrore	41,012.5	42,397.8	44,407.4	....	....	....	....	....	Required reserve of Central Bank
1122	Të tjera	2,341.6	4,834.3	7,313.6	....	....	....	....	....	Other
113	Qendrore	171,908.7	166,354.3	153,601.7	....	....	....	....	....	Treasury bills and other bills eligible for refinancing with CB
1131	Bono thesari	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	61,575.6	59,806.4	69,639.0	....	....	....	....	....	Transactions with banks, credit institutions and other financial institutions
1141	Llogari rrjedhëse	2,585.5	2,979.3	2,060.9	....	....	....	....	....	Current accounts
1142	Depozita në banka, institucione krediti dhe institucione të tjera financiare	54,336.7	53,784.9	65,788.1	....	....	....	....	....	Deposits with banks, credit institutions and other financial institutions
1143	Hua	3,782.0	2,299.2	900.3	....	....	....	....	....	Loans
1144	Të tjera	871.4	743.0	889.8	....	....	....	....	....	Other
13	VEPRIMET ME KLIENTËT (bruto)	130,672.3	149,165.7	164,825.0	....	....	....	....	....	OPERATIONS WITH CUSTOMERS (gross)
131	Hua dhënë sektorit privat dhe individëve	122,064.1	140,413.1	155,106.5	....	....	....	....	....	Loans to private sector and individuals
1311	Hua afatshkurtër	33,981.0	38,731.1	42,128.5	....	....	....	....	....	Short-term loans
1312	Hua afatmesme	39,242.8	46,219.0	51,556.0	....	....	....	....	....	Medium - term loans
1313	Hua afatgjatë	31,104.1	35,462.8	39,618.2	....	....	....	....	....	Long - term loans
1314	Hua për pronë të patundshme	17,677.1	19,944.9	21,753.9	....	....	....	....	....	Real estate loans
1315	Kontrata qiraje	59.1	55.3	49.8	....	....	....	....	....	Finance lease contracts
132	Hua dhënë administratës publike	-	-	-	....	....	....	....	....	Loans to public administration
1321	Llogari rrjedhëse	-	-	-	....	....	....	....	....	Current accounts
1322	Hua	-	-	-	....	....	....	....	....	Loans
1323	Llogari të tjera	-	-	-	....	....	....	....	....	Other accounts
133	Llogari të tjera të klientëve	8,608.3	8,752.6	9,718.5	....	....	....	....	....	Other customer accounts
14	VEPRIMET ME LETRAT ME VLERË	64,515.8	69,724.3	74,709.1	....	....	....	....	....	SECURITIES TRANSACTIONS
141	Letra me vlerë me të ardhura fikse	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	Kolateralit i paguar	-	-	-	....	....	....	....	....	Paid collateral
145	Primet e marra	-	-	-	....	....	....	....	....	Received premiums
15	FONDE REZERVË TË KRIJUARA	-1,704.4	-1,935.5	-2,311.3	....	....	....	....	....	PROVISIONS
151	Fonde rezervë për mbulimin e humbjeve nga huatë (kryegjëja)	-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)	-31.9	-35.6	-41.6	....	....	....	....	....	Provisions for covering losses from loans (accrued interests)
153	Fonde rezervë për investime	-1.4	-17.3	-0.1	....	....	....	....	....	Investment provisions
16	MJETE TË TJERA	3,530.6	3,520.3	3,518.1	....	....	....	....	....	OTHER ASSETS
161	Mjete të tjera	2,557.2	2,756.1	2,708.7	....	....	....	....	....	Other assets
162	Veprime si agjent	0.6	201.5	60.0	....	....	....	....	....	Agent transactions
163	Llogari marrëdhëniesh	82.3	108.1	109.2	....	....	....	....	....	Inter-office accounts
164	Llogari pezull, të diferencave dhe të pozicionit	890.5	454.6	640.2	....	....	....	....	....	Suspense and position accounts
1641	Llogari pezull	750.6	221.6	480.1	....	....	....	....	....	Suspense accounts
1642	Llogari pozicionit	140.0	233.0	160.1	....	....	....	....	....	Position accounts
165	Tatim i vlerës së shtuar	-	-	-	....	....	....	....	....	Value added tax
17	MJETE TË QËNDRUESHME	7,337.6	7,652.0	7,752.4	....	....	....	....	....	FIXED ASSETS
171	Investime në pjesëmarrje	0.2	92.4	92.5	....	....	....	....	....	Investments on participating equity
172	Filialet	-	-	-	....	....	....	....	....	Affiliates
173	Mjete të qëndrueshme (neto)	7,337.4	7,559.5	7,659.9	....	....	....	....	....	Fixed assets (net)
18	INTERESA TË PËRLLOGARITUR	7,585.8	8,040.1	6,977.3	....	....	....	....	....	ACCRUED INTERESTS
181	Interesa të llogaritur (Klasa 1)	5,504.4	5,985.1	4,551.4	....	....	....	....	....	Accrued interests (Class 1)
182	Interesa të llogaritur (Klasa 2)	698.6	805.2	937.4	....	....	....	....	....	Accrued interests (Class 2)
183	Interesa të llogaritur (Klasa 3)	1,382.9	1,249.7	1,488.6	....	....	....	....	....	Accrued interests (Class 3)
A.	Totali i aktiveve në valutë	200,965.9	210,641.1	228,300.8	....	....	....	....	....	Total of assets on foreign currency
B.	Totali i aktiveve jorezidente	82,370.5	81,968.5	92,644.9	....	....	....	....	....	Total of assets of non-residents
	Teprica e kredisë neto (së bashku me interesat e llogaritur)	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)	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.

Mbiqyrrja bankare PASIVET (në milionë lekë) Struktura për grupin e trete G3/1	Q I 2006	Q II 2006	Q III 2006	Q IV 2006*	Q I 2007*	Q II 2007*	Q III 2007*	Q IV 2007*	Banking supervision LIABILITIES (millions of Lek) Composition for group G3/1
	T I 2006	T II 2006	T III 2006	T IV 2006*	T I 2007*	T II 2007*	T III 2007*	T IV 2007*	
1 TOTALI I PASIVEVE	498,196.8	520,088.8	541,937.2	....	....	....	....	....	TOTAL OF LIABILITIES
11 VEPRIME ME THESARIN DHE NDERBANKARE	24,901.2	31,860.8	23,507.8	....	....	....	....	....	TREASURY AND INTERBANK TRANSACTIONS
111 Banka Qendrore	675.8	660.7	675.6	....	....	....	....	....	Central Bank
112 Bono thesari & bono të tjera të pranueshme	3,450.0	11,000.0	4,200.0	....	....	....	....	....	Treasury bills and other eligible bills
113 Llogari rrjedhëse	3,853.9	2,301.4	2,513.2	....	....	....	....	....	Current account
114 Depozita nga bankat, institucione financiare	8,043.9	7,071.7	5,419.3	....	....	....	....	....	Deposits from banks and other financial institutions
115 Hua	8,872.4	10,818.6	10,696.8	....	....	....	....	....	Loans
116 Të tjera	5.2	8.3	2.9	....	....	....	....	....	Other
12 VEPRIME ME KLIENTET	428,519.4	441,513.5	467,925.2	....	....	....	....	....	OPERATIONS WITH CUSTOMERS
121 Administrata publike	4,288.5	3,705.5	3,844.5	....	....	....	....	....	Public administration
1211 Llogari rrjedhëse	3,749.6	3,438.4	3,601.8	....	....	....	....	....	Current account
1212 Depozita pa afat	-	-	-	....	....	....	....	....	Demand deposits
1213 Depozita me afat	263.3	40.3	40.3	....	....	....	....	....	Time deposits
1214 Hua	275.6	226.8	202.5	....	....	....	....	....	Loans
1215 Të tjera	-	-	-	....	....	....	....	....	Other
122 Sektori privat	424,230.9	437,808.0	464,080.7	....	....	....	....	....	Private sector
1221 Llogari rrjedhëse	58,429.4	65,215.8	74,041.4	....	....	....	....	....	Current account
1222 Depozita pa afat	54,666.2	55,425.6	56,911.7	....	....	....	....	....	Demand deposits
1223 Depozita me afat	302,289.8	307,686.8	324,287.6	....	....	....	....	....	Time deposits
1224 Të tjera	8,293.5	8,778.2	8,172.4	....	....	....	....	....	Other
1225 Certifikata depozitash	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	7,451.4	5,013.5	4,825.2	....	....	....	....	....	OTHER LIABILITIES
141 Detyrime të tjera	3,216.8	2,391.9	2,488.9	....	....	....	....	....	Other liabilities
142 Veprime si agjent	1,547.4	542.4	1,204.4	....	....	....	....	....	Agent transactions
143 Llogari marrëdhëniesh	2,060.4	961.4	428.0	....	....	....	....	....	Inter-office accounts
144 Llogari pezull të diferencave dhe pozicionit	626.7	1,117.9	703.9	....	....	....	....	....	Suspense and position accounts
1441 Llogari diferencash	614.5	1,085.3	691.9	....	....	....	....	....	Difference accounts
1442 Llogari pozicioni	12.3	32.6	12.0	....	....	....	....	....	Position accounts
145 Të tilla të vlerës së shtuar	0.1	-	-	....	....	....	....	....	Value added tax
15 BURIMET E PERHERSHME	32,899.7	36,915.4	40,864.3	....	....	....	....	....	PERMANENT RECOURCES
151 Ndihma dhe financimi publik	3.7	3.3	3.0	....	....	....	....	....	Grants and public financing
152 Fonde rezervë specifike	1,987.0	2,211.6	2,400.8	....	....	....	....	....	Discretionary provisions
1521 Fonde rezervë për rreziqe dhe shpenzime	1,967.0	2,189.2	2,330.1	....	....	....	....	....	Provisions for risk and expenses
1522 Fonde rezervë specifike	20.0	22.4	70.6	....	....	....	....	....	Discretionary provisions
153 Borxh i varur	634.6	1,380.7	1,527.0	....	....	....	....	....	Subordinated debt
154 Kapitali i vet i aksionerëve	30,274.5	33,319.8	36,933.6	....	....	....	....	....	Shareholder's equity
1541 Kapitali i paguar	27,277.1	28,835.6	30,171.5	....	....	....	....	....	Paid in capital
1542 Primet e aksioneve	1.8	1.8	278.6	....	....	....	....	....	Share premiums
1543 Rezervat	1,435.9	2,375.3	2,509.8	....	....	....	....	....	Reserves
1544 Diferencë rivlerësimi	-3,504.9	-3,763.5	-3,531.0	....	....	....	....	....	Difference of revaluation
1545 Fitimet e pashpërdarë ose humbja	3,312.5	2,086.6	1,945.8	....	....	....	....	....	Retained earnings (loss)
1546 Fitimi (humbja) i vitit në vazhdim	1,752.1	3,784.1	5,558.9	....	....	....	....	....	Current year profit (loss)
16 INTERESA TE PERLLOGARITUR	4,425.1	4,785.7	4,814.7	....	....	....	....	....	ACCRUED INTEREST
161 Interesa të llogaritur (Kodi 11)	37.3	57.2	81.0	....	....	....	....	....	Accrued interest (Cod 11)
162 Interesa të llogaritur (Kodi 12)	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)	5.2	24.1	24.7	....	....	....	....	....	Accrued interest (Cod 15)
Totali i pasiveve në valutë	199,380.1	211,019.2	228,192.7	....	....	....	....	....	Total of liabilities in foreign currency
Totali i pasiveve jorezidente	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 Pesha në disa tregues (në %)	Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006 T IV 2006	Q I 2007 T I 2007	Q II 2007 T II 2007	Q III 2007 T III 2007	Q IV 2007 T IV 2007	Banking Supervision Relative importance (in %)
Totali i bilancit									The total of balance sheet
Grupi 1	—	—	—	....	....	....	....	....	Group 1
Grupi 2	4.5	4.3	4.6	....	....	....	....	....	Group 2
Grupi 3	95.5	95.7	95.5	....	....	....	....	....	Group 3
Totali i kapitalit të vet aksionerëve									Total of equity
Grupi 1	—	—	—	....	....	....	....	....	Group 1
Grupi 2	10.5	7.9	7.4	....	....	....	....	....	Group 2
Grupi 3	89.5	92.1	92.6	....	....	....	....	....	Group 3
Totali i llogarive rrjedhëse e depozitave me afat									Total of current and time deposits accounts
Grupi 1	—	—	—	....	....	....	....	....	Group 1
Grupi 2	4.2	4.2	4.5	....	....	....	....	....	Group 2
Grupi 3	95.8	95.8	95.6	....	....	....	....	....	Group 3
Totali i huave									Total of outstanding loans
Grupi 1	—	—	—	....	....	....	....	....	Group 1
Grupi 2	5.0	4.5	3.9	....	....	....	....	....	Group 2
Grupi 3	95.0	95.5	96.1	....	....	....	....	....	Group 3

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Mbikëqyrja bankare Rentabiliteti (në %)	Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006 T IV 2006	Q I 2007 T I 2007	Q II 2007 T II 2007	Q III 2007 T III 2007	Q IV 2007 T IV 2007	Banking Supervision Profitability (in %)
Kthyeshmëria nga aktivet*									Return on assets*
Të gjitha bankat	1.4	1.24	1.9	1.4	1.4	1.5	2.4	1.6	All banks
Grupi 1	–	–	–	–	–	–	–	–	Group 1
Grupi 2	0.8	-4.67	-3.7	....	....	....	....	....	Group 2
Grupi 3	1.4	1.52	2.2	....	....	....	....	....	Group 3
Kthyeshmëria nga fondet e veta*									Return on equity*
Të gjitha bankat	21.4	18.82	28.8	20.2	20.8	20.1	31.49	20.7	All banks
Grupi 1	–	–	–	–	–	–	–	–	Group 1
Grupi 2	5.5	-31.74	-26.8	....	....	....	....	....	Group 2
Grupi 3	23.3	24.42	34.4	....	....	....	....	....	Group 3
Raporti i efikasitetit									Efficiency ratio
Të gjitha bankat	58.6	60.75	59.5	58.1	56.9	55.55	54.32	54.9	All banks
Grupi 1	–	–	–	–	–	–	–	–	Group 1
Grupi 2	70.3	-117.84	2,999.1	....	....	....	....	....	Group 2
Grupi 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 Mjaftueshmëria e kapitalit (në %)	Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006 T IV 2006	Q I 2007 T I 2007	Q II 2007 T II 2007	Q III 2007 T III 2007	Q IV 2007 T IV 2007	Banking Supervision Capital Adequacy (in %)
Kapitali rregullator (në milionë lekë)									Regulatory capital (millions of Lek)
Te gjitha bankat	30,952.0	32,809.3	35,674.3	38,995.6	44,227.6	44,122.0	51,114.6	46,200.4	All banks
Grupi 1	-	-	-	-	-	-	-	-	Group 1
Grupi 2	3,502.4	2,812.4	2,907.7	....	....	....	....	....	Group 2
Grupi 3	27,449.6	29,996.9	32,766.6	....	....	....	....	....	Group 3
Totali i aktiveve të korrektuara (në milionë lekë)									Total of risk-weighted assets (millions of Lek)
Te gjitha bankat	160,406.3	178,176.5	195,252.7	215,775.2	251,269.8	269,318.5	269,318.5	270,456.0	All banks
Grupi 1	-	-	-	-	-	-	-	-	Group 1
Grupi 2	8,521.7	8,183.9	8,929.2	....	....	....	....	....	Group 2
Grupi 3	151,884.6	169,992.6	186,323.5	....	....	....	....	....	Group 3
Raporti i mjaftueshmërisë së kapitalit (në %)									Capital adequacy ratio (%)
Te gjitha bankat	19.3	18.4	18.3	18.1	17.6	16.4	19.0	17.1	All banks
Grupi 1	-	-	-	-	-	-	-	-	Group 1
Grupi 2	41.1	34.4	32.6	....	....	....	....	....	Group 2
Grupi 3	18.1	17.6	17.6	....	....	....	....	....	Group 3

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

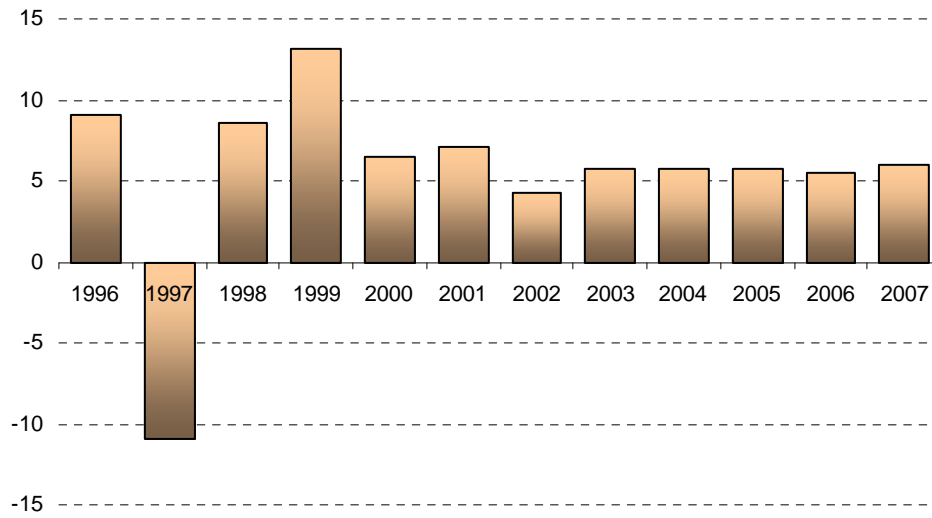
Mbikëqyrja bankare Cilësia e portofolit të huasë (në %)	Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006 T IV 2006	Q I 2007 T I 2007	Q II 2007 T II 2007	Q III 2007 T III 2007	Q IV 2007 T IV 2007	Banking Supervision Credit Portfolio Quality (in %)
Gjithë bankat									All banks
Hua të klasifikuara	100.00	100.00	100.0	100.0	100.0	100.0	100.0	100.0	Classified loans
Hua standarde	93.2	92.35	92.5	93.6	92.9	93.0	93.0	91.9	Standard loans
Hua në ndjekje	3.8	3.87	4.3	3.4	3.9	3.9	3.9	4.8	Special mention loans
Hua nënstandarde	1.1	1.38	1.6	1.1	1.3	1.3	1.3	1.7	Substandard loans
Hua të dyshimta	1.0	1.55	0.7	0.9	0.9	0.9	0.9	0.8	Doubtful loans
Hua të humbura	0.9	0.85	0.9	1.1	1.1	0.9	0.9	0.8	Loss loans
Mbulimi me provigjone	2.9	3.17	2.9	2.8	2.9	2.7	2.7	2.7	Provisions coverage
Grupi 1									Group 1
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
Mbulimi me provigjone	-	-	-	-	-	-	-	-	Provisions coverage
Grupi 2									Group 2
Hua të klasifikuara	100.0	100.00	100.0	....	....	....	....	....	Classified loans
Hua standarde	83.7	64.91	69.4	....	....	....	....	....	Standard loans
Hua në ndjekje	5.5	7.24	8.0	....	....	....	....	....	Special mention loans
Hua nënstandarde	2.4	5.67	19.4	....	....	....	....	....	Substandard loans
Hua të dyshimta	1.7	14.54	1.4	....	....	....	....	....	Doubtful loans
Hua të humbura	6.8	7.64	1.9	....	....	....	....	....	Loss loans
Mbulimi me provigjone	9.2	17.43	11.8	....	....	....	....	....	Provisions coverage
Grupi 3									Group 3
Hua të klasifikuara	100.0	100.00	100.0	....	....	....	....	....	Classified loans
Hua standarde	93.7	93.64	93.5	....	....	....	....	....	Standard loans
Hua në ndjekje	3.7	3.72	4.1	....	....	....	....	....	Special mention loans
Hua nënstandarde	1.1	1.18	0.9	....	....	....	....	....	Substandard loans
Hua të dyshimta	0.9	0.94	0.7	....	....	....	....	....	Doubtful loans
Hua të humbura	0.6	0.53	0.8	....	....	....	....	....	Loss loans
Mbulimi me provigjone	2.6	2.50	2.6	....	....	....	....	....	Provisions coverage

Burimi: Banka e Shqipërisë.

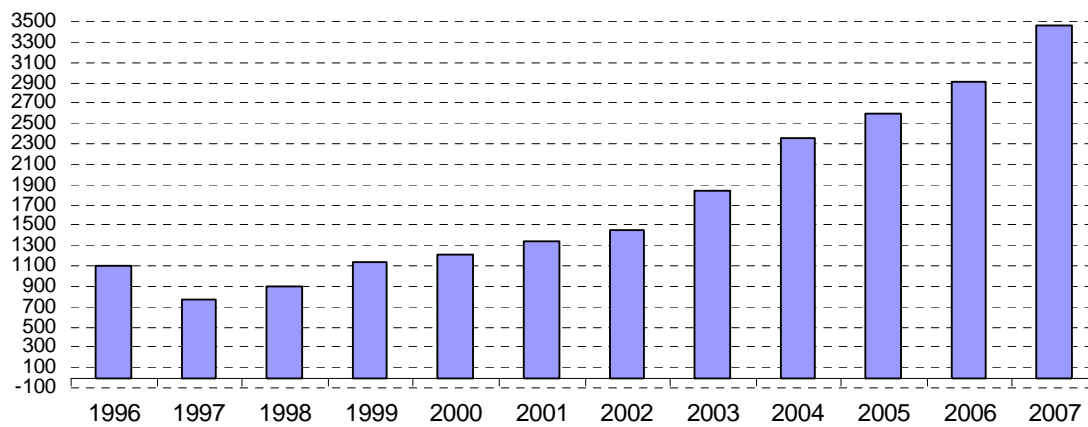
Source: Bank of Albania.

në %
in percent

Rritja reale e PBB-Real GDP growth

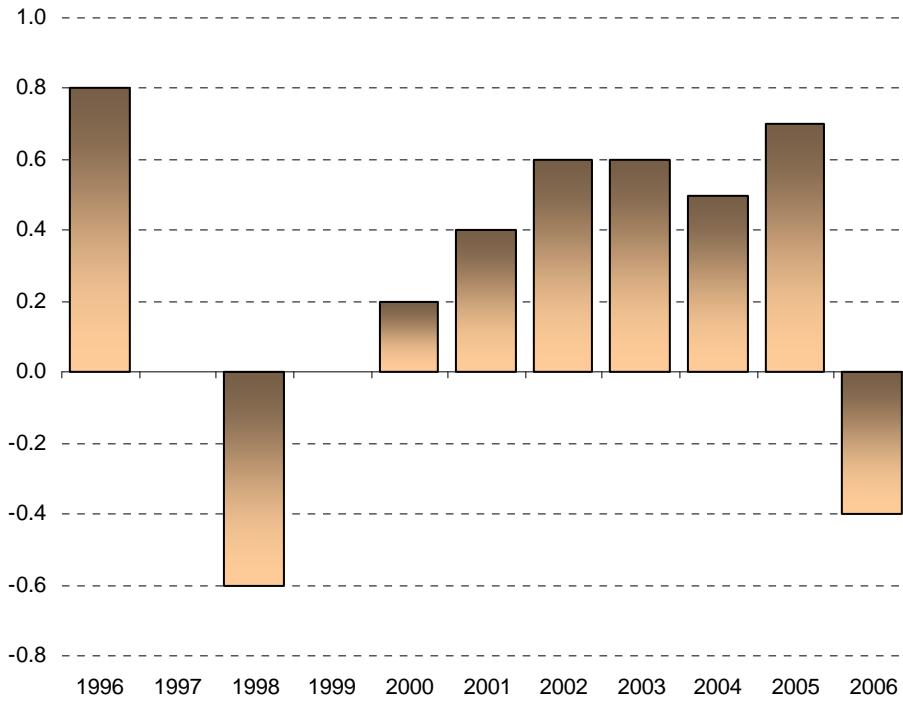


PBB për frymë në usd-GDP per capita in USD



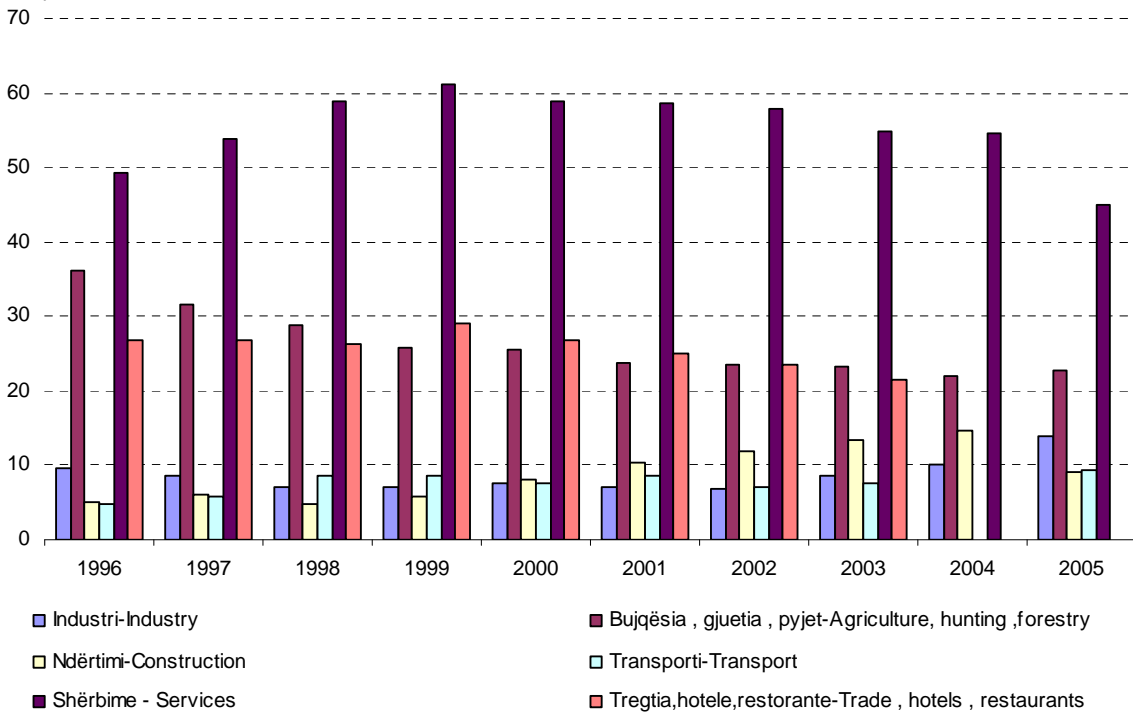
në %
in percent

Rritja e popullsisë Growth Rate of Population

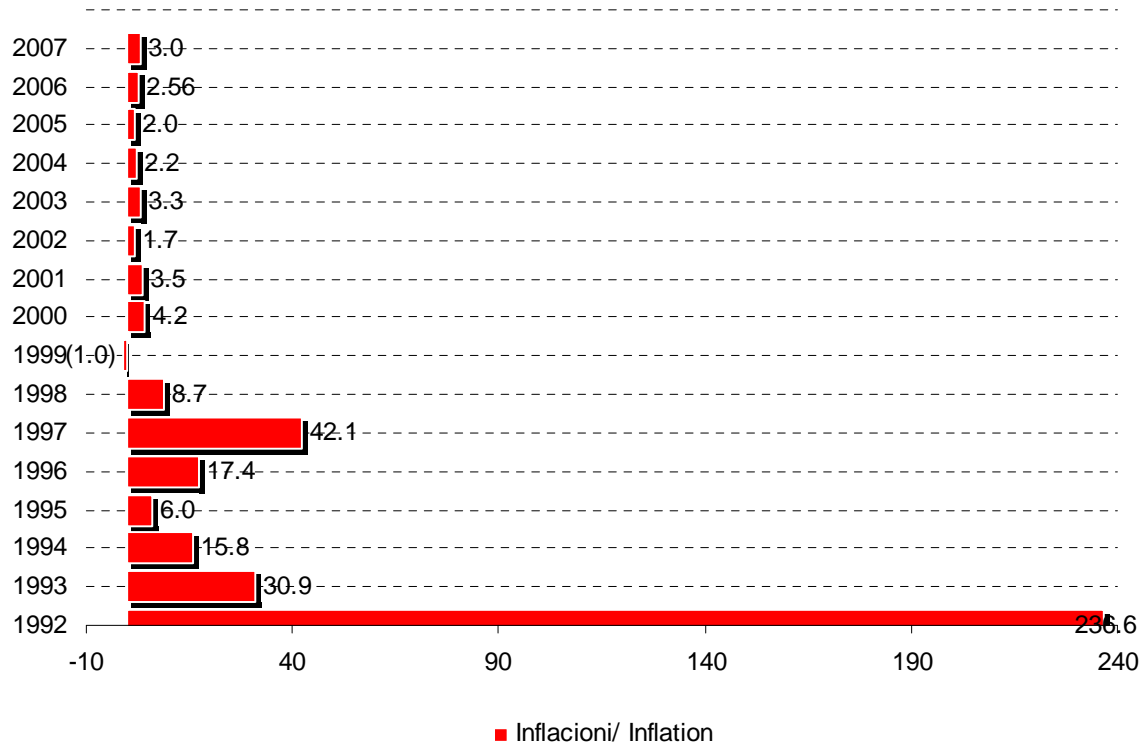


në %
in percent

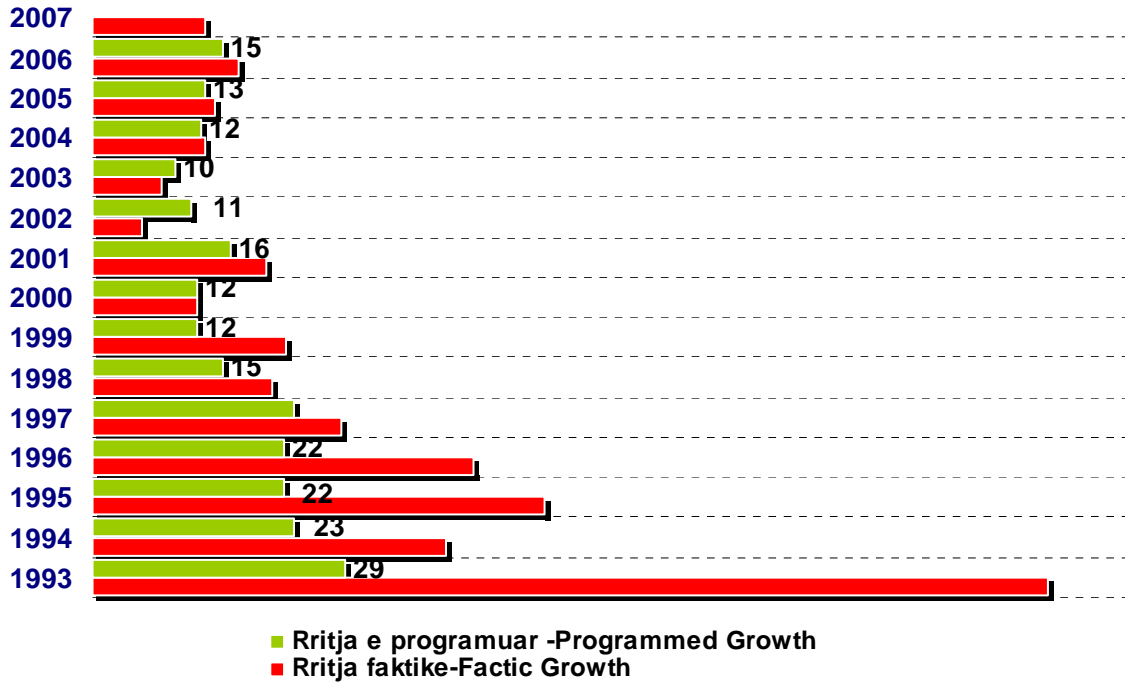
Kontibuti në PBB- Contribution to GDP



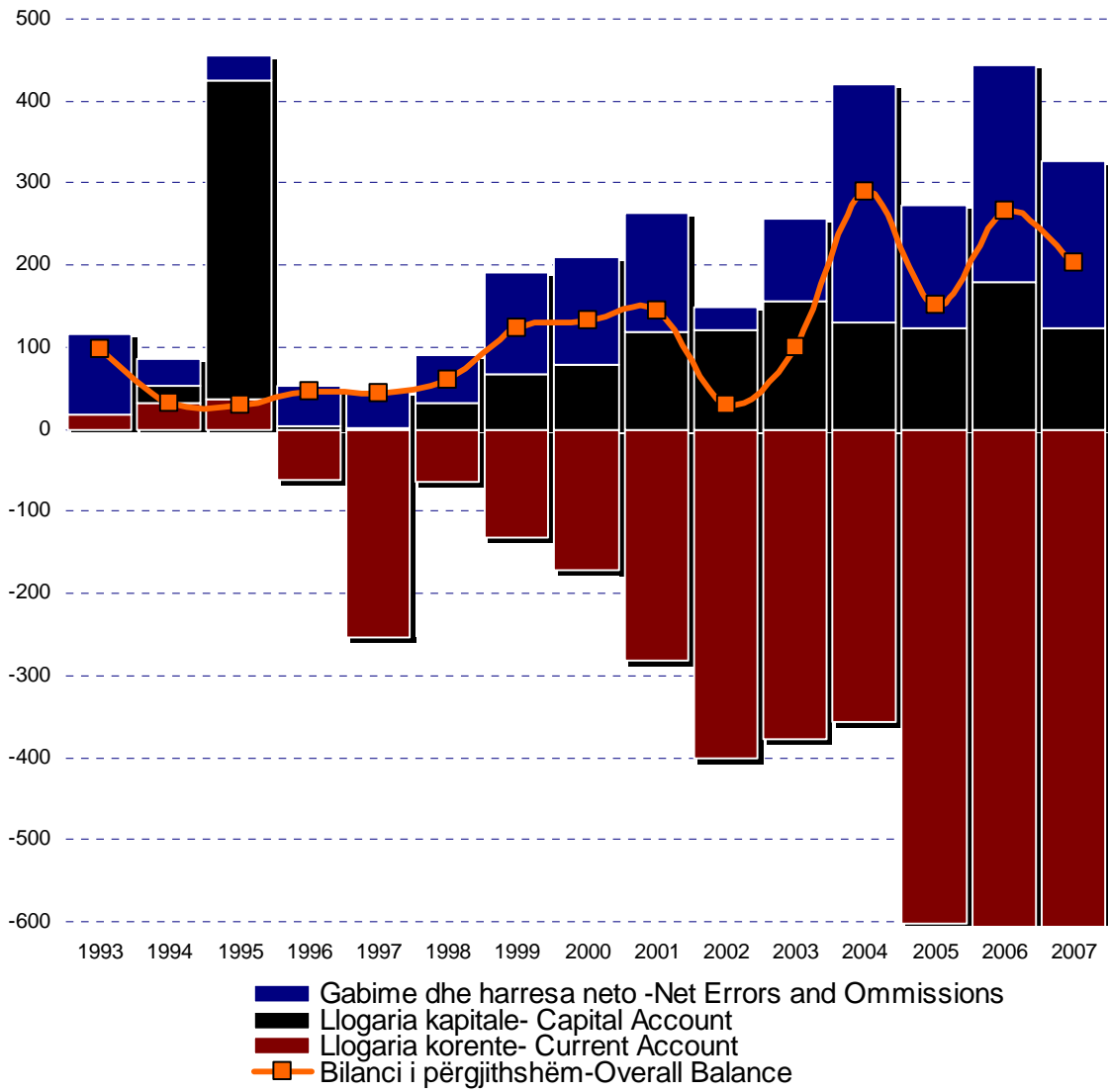
Inflacioni vjetor në%
Annual Inflation (Y/Y) in %



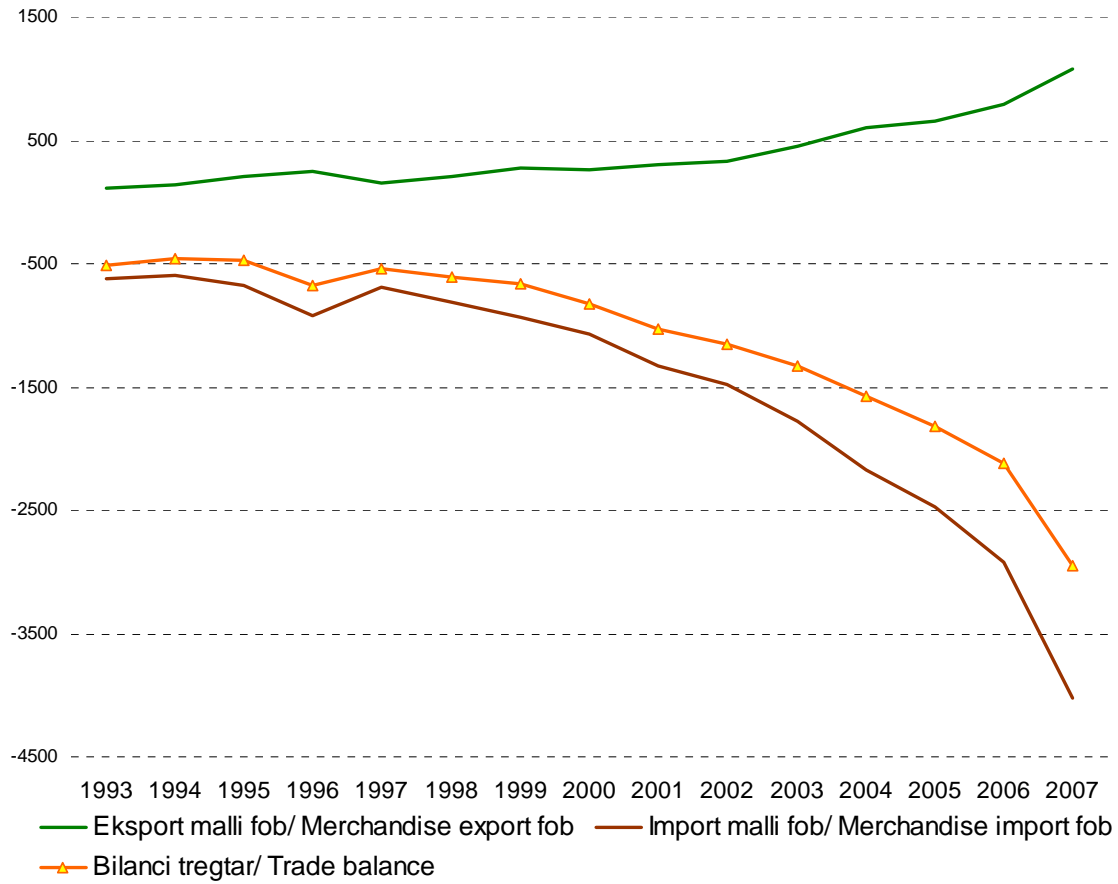
Rritja e Ofertës së Parasë (në %)
Money Supply Growth (in %)



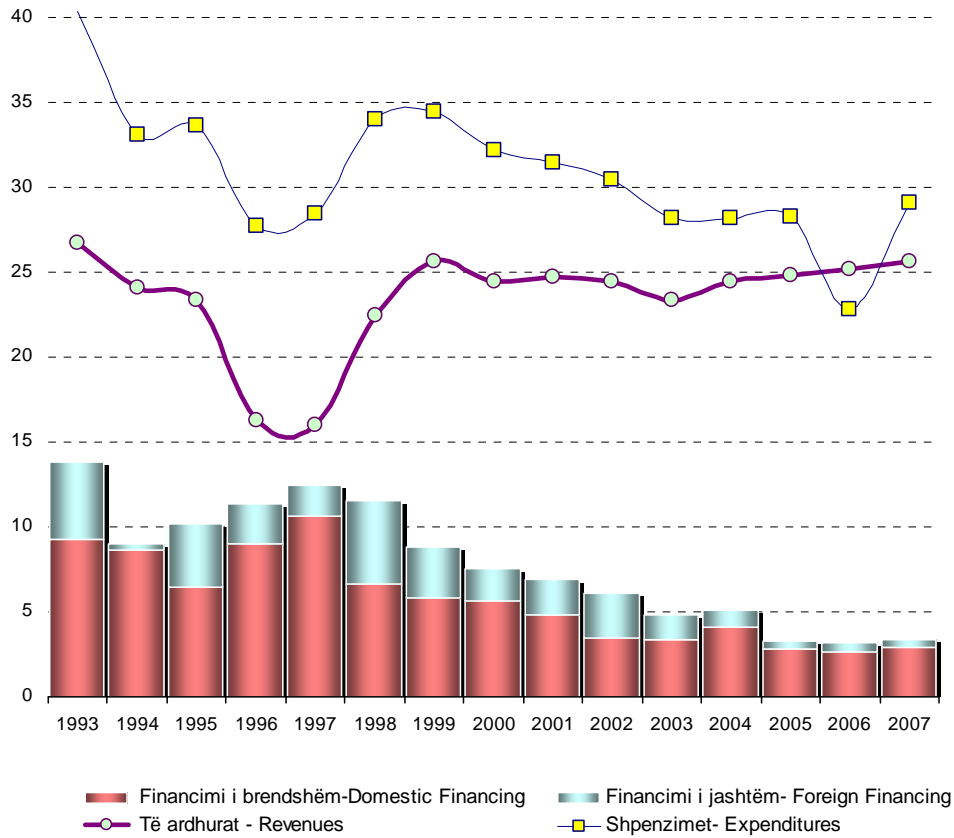
Bilanci i Pagesave Balance of Payments



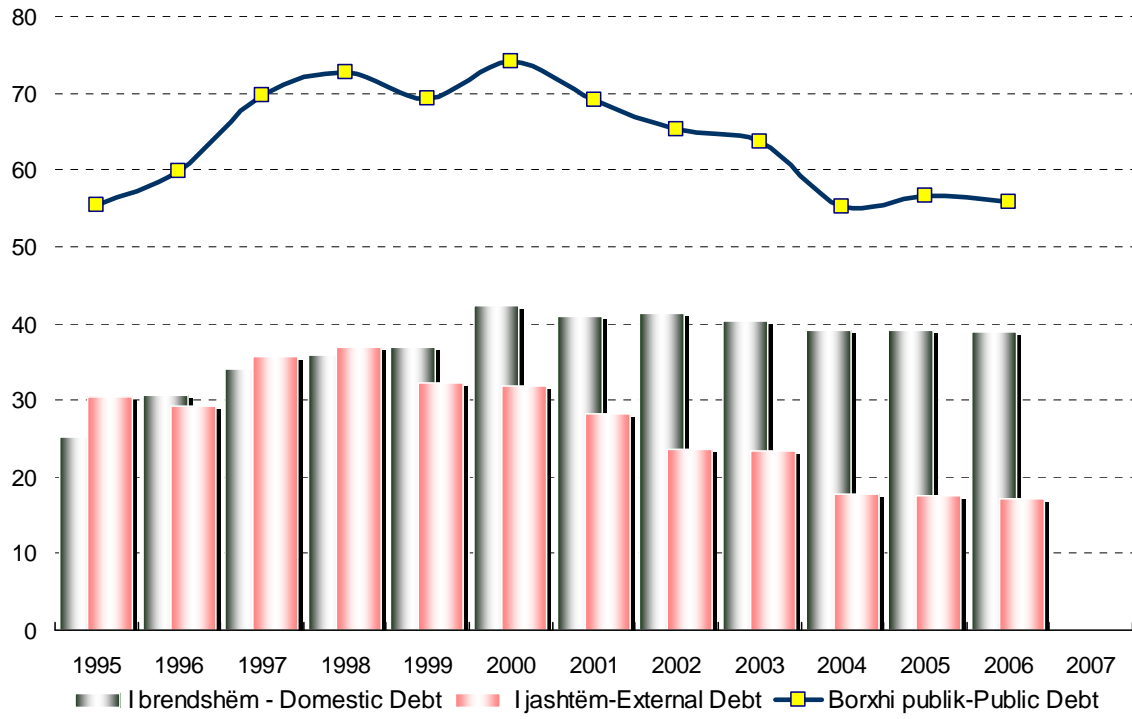
Bilanci tregtar - Trade Balance
Në milionë Usd - Millions of USD



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

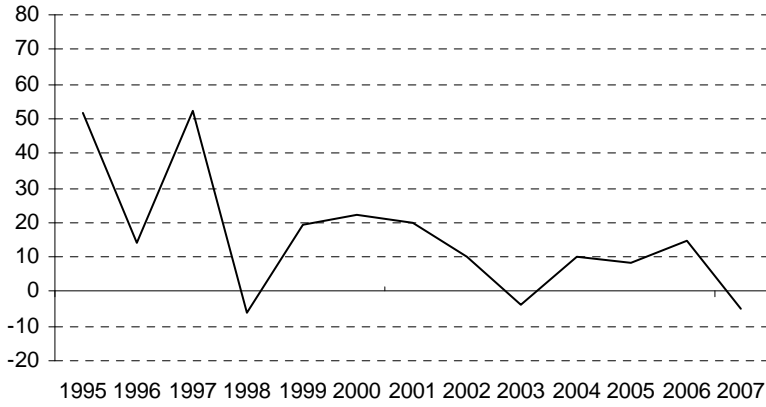


Borxhi publik (në % ndaj PBB)
Public Debt (as a % of GDP)



ndryshimi në %
change in %

Rritja vjetore e PJB COB growth



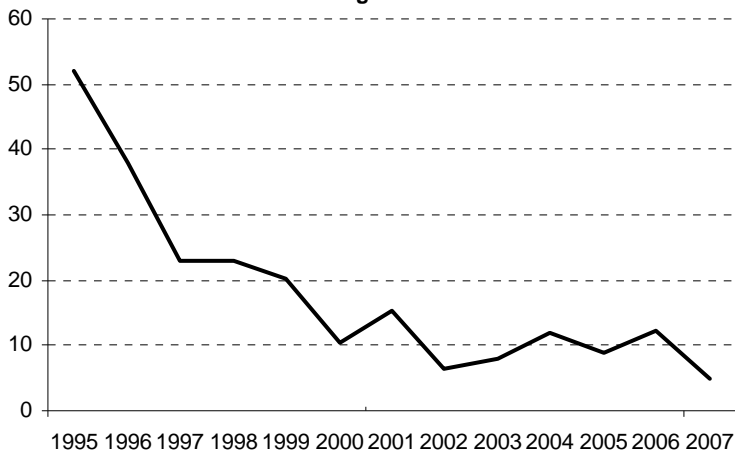
ndryshimi vjetor %
annual change in %

Rritja vjetore e M1 M1 growth



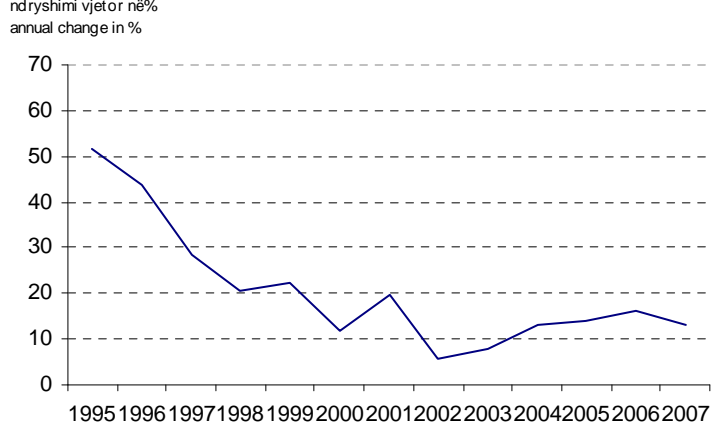
ndryshimi vjetor %
annual change in %

Rritja vjetore e M2 M2 growth



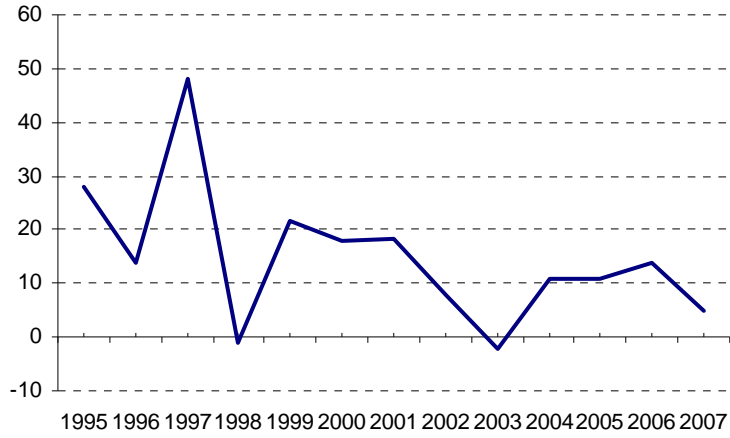
ndryshimi vjetor në %
annual change in %

Rritja vjetore e M3 M3 Growth

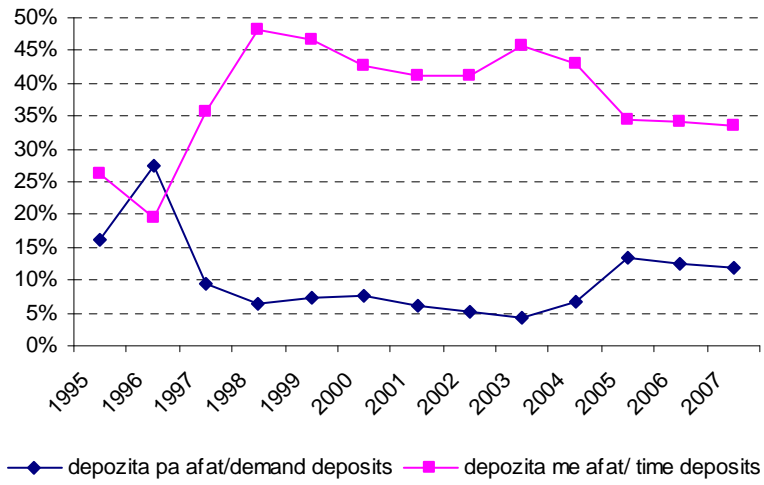


ndryshimi vjetor në %
annual change in %

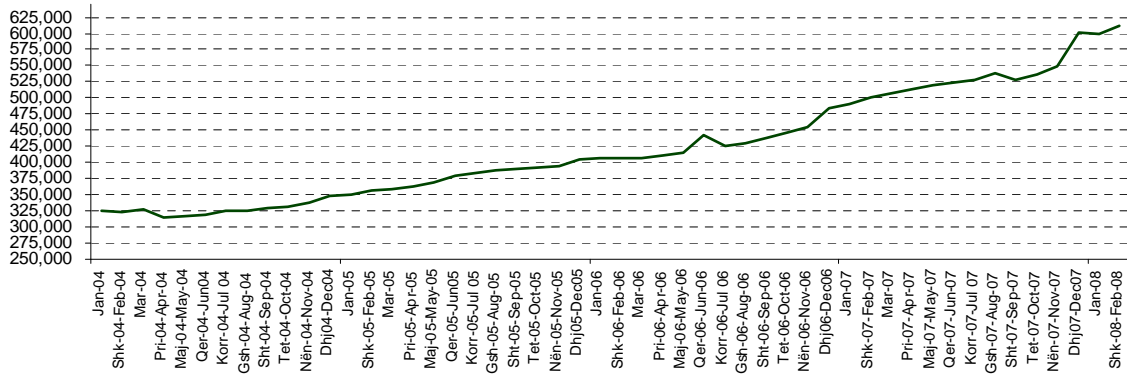
Rritja vjetore e bazës monetare Annual growth of base money



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

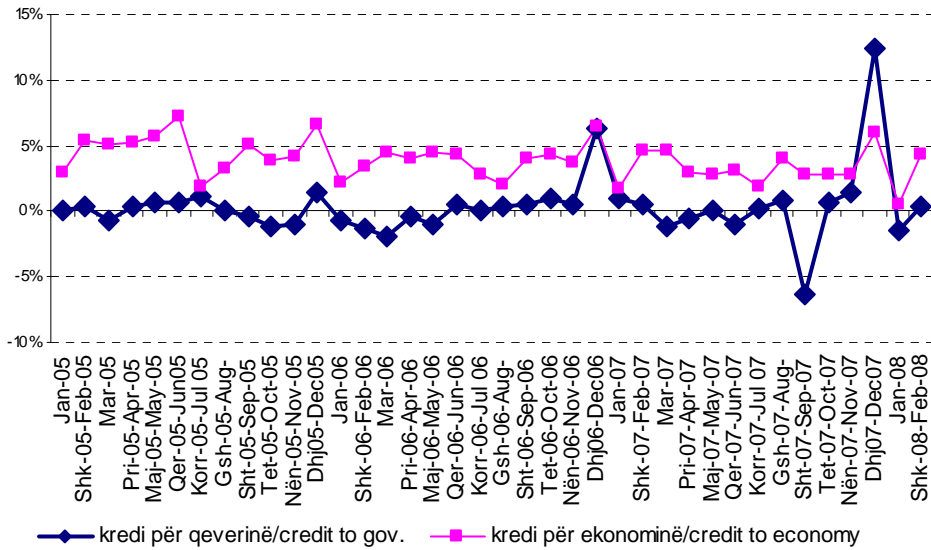


Krediti i brendshëm (në milionë lekë)
Domestic Credit (In millions Lek)



ndryshimi në %
change in percent

Krediti i brendshëm
Domestic credit



pesha në %

Pesha e përberësve të kredisë për ekonominë

weight in percent

Weight of components on credit to economy

