

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	2-5
Monetary Survey (monthly/annually)	2-6
Money Supply (monthly/annually)	2-7
Notes / Coins in circulation	2-8
Credit to Economy	2-9
Claims of BS to government	2-10
Deposits of DMB (monthly/annually)	2-11
Deposits Composition	2-11
Annual Interest Rates (monthly/annually)	2-12
Average monthly deposits rates	2-13
Average monthly credit rate	2-14
Auction of Treasury Bills / Repo	2-15
Indicators of auction of Treasury Bills	2-16
Monthly Consolidated BoA Balance Sheet	2-17
BoA: The Financial Statement	2-18
Notes to the Financial Statement (2-17 , 2-18)	
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 2	5-3
Liabilities / Composition for group 2	5-4
Assets/ Composition for group 3	5-5
Liabilities / Composition for group 3	5-6
Relative importance, in %	5-7
Profitability, in %	5-8
Capital adequacy	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)	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006*	ALBANIA: Gross Domestic Product (GDP)
PBB me çmime korente në milionë lekë	351.113,0	353.642,0	417.009,0	480.581,0	532.977,0	590.282,0	631.338,0	696.950,0	752.368,0	822.035,0	899.727,0	GDP at current prices in millions of lek
Rritja reale vjetore e PBB	9,1	-10,9	8,6	13,2	6,5	7,1	4,3	5,8	6,2	5,6	5,0	Annual real growth of GDP
PBB për frymë në usd	1.092,3	772,2	906,1	1.142,9	1.211,6	1.338,3	1.456,0	1.838,0	2.341,0	2.619,4	2.911,3	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	5,3	6,6	2,7	2,1	3,2	6,2	0,9	....	Agriculture, hunting and forestry
Industria	....	-25,2	27,5	23,3	1,3	6,1	-5,1	29,0	14,1	1,3	....	Industry
- Industria nxjerrëse	....	-32,4	-0,4	33,6	12,5	7,9	-30,7	8,1	....	....	....	-Extracting industry
- Industria përpunuese	....	-24,5	30,8	22,2	0,2	5,8	-1,6	31,5	....	....	....	-Manufacturing industry
Ndërtimi	....	-16,9	-13,3	19,4	46,5	32,7	21,5	23,6	7,7	15,1	....	Construction
Shërbime	....	-0,5	6,0	16,1	-0,3	5,3	4,0	0,4	2,4	....	....	Services
Tregtia, hotele dhe restaurante	....	-0,4	2,2	7,3	5,8	3,2	1,6	-5,2	....	....	....	Trade, hotels and restaurants
Transporti	....	-18,7	20,3	55,4	6,3	9,4	12,6	6,7	....	....	....	Transport
Posta dhe komunikacioni	....	12,2	28,7	37,8	29,1	39,7	5,5	6,7	....	....	....	Post and telecommunication
Shërbime të tjera	....	3,9	5,3	10,4	1,5	3,5	3,1	3,1	....	....	....	Other services
Shërbime ndërmjetëse: financiare të matura indirekt	....	-0,7	19,4	25,0	-27,4	5,9	10,3	2,5	-5,8	....	....	Financial intermediation services measured indirectly
Vlera e shtuar bruto me çmime bazë	....	-9,9	6,3	13,1	6,0	7,0	4,5	6,0	6,3	5,8	....	Gross values added at basic prices
Taksa mbi produktet	....	-24,0	35,3	15,3	12,0	7,1	3,1	3,6	5,7	3,1	....	Taxes on products
Subvencione për produktet	....	-8,7	17,2	25,8	17,5	-4,9	3,6	-3,4	6,0	-23,3	....	Subsidies on products
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	100,0	Structure of value added by economic activities , in % of value added gross of FISIM (at current prices)
Bujqësia, gjuetia dhe pyjet	36,1	31,6	28,9	25,9	25,5	23,8	23,2	23,5	22,3	20,7	22,1	Agriculture, hunting and forestry
Industria	9,7	8,6	7,2	7,1	7,6	7,2	6,8	8,7	10,0	9,7	14,3	Industry
- Industria nxjerrëse	1,0	0,9	0,7	0,8	0,8	0,9	0,7	0,6	0,8	0,8	....	- Extracting industry
- Industria përpunuese	8,8	7,7	6,5	6,3	6,8	6,3	6,1	8,0	9,2	8,9	....	- Manufacturing industry
Ndërtimi	5,0	6,0	4,9	5,9	8,1	10,3	11,9	13,7	13,8	14,3	....	Construction
Shërbime	49,2	53,8	58,9	61,1	58,8	58,7	58,1	54,0	53,9	55,0	....	Services
Tregtia, hotele dhe restaurante	26,9	26,8	26,4	29,1	26,9	24,9	23,6	22,1	21,7	22,4	....	Trade, hotels and restaurants
Transporti	4,8	5,7	8,5	8,6	7,7	8,5	7,3	5,3	5,4	8,9	12,5	Transport
Posta dhe komunikacion	0,9	1,4	1,4	2,0	2,0	3,0	3,2	3,3	3,7	....	....	Post and telecommunication
Shërbime të tjera	16,5	19,9	22,6	21,4	22,1	22,4	24,0	23,3	23,1	24,0	....	Other services

Burimi: INSTAT ; * Ministria e Financave.

Source: INSTAT; * Ministry of Finance

SHQIPËRIA: 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)
Foragjere (000tonë)	2.148,0	2.991,0	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	....	....	Railway (000 tonnes)
Automobilistik (000tonë)	7.264,0	2.842,0	1.236,0	4.018,0	3.404,0	2.133,0	765,0	3.940,0	-	-	-	-	-	....	....	....	Road(000 tonnes)
Vellimi i ngarkim-shkarkimit (000 tonë)	130,0	58,0	828,0	793,0	1.311,0	1.609,0	1.362,0	1.646,0	2.151,0	2.702,0	2.995,0	3.092,0	3.424,5	3.627,7	....	....	Vol. of loading and unloading works at ports(000 tonnes)

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

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

Tregues të punësimit dhe të ardhurave	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Indicators of employment and income
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	3.142,0	3.142,2	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	0,5	....	Growth rate, in percentage
Popullsia në moshë pune.	1.850,0	1.861,0	1.888,0	1.911,0	1.939,0	1.767,0	1.800,0	1.826,0	1.850,0	2.003,0	2.018,0	Working age population
Forca e aftë për punë.	1.274,0	1.301,0	1.320,0	1.305,0	1.283,0	1.101,0	1.092,0	1.089,0	1.088,0	1.085,0	1.084,5	Labor force
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	Total employment by economic activity
Miniera, përpunim industrial, energji elektrike.	784,5	770,8	768,5	768,0	767,0	532,0	531,4	539,0	546,0	545,0	542,0	Agriculture, fishing
Ndërtim.	85,2	88,2	84,2	82,0	59,0	70,5	70,1	68,0	76,0	75,0	74,0	Mining, processing ind. elec.power
Transport dhe telekomunikacion.	21,5	15,2	11,0	11,0	13,0	55,7	56,1	56,0	52,0	52,0	53,0	Construction
Shërbime.	27,0	26,9	33,0	32,0	26,0	32,1	32,4	32,0	20,0	19,0	19,0	Transport and telecommunication
Edukim , mjekësi etj.	77,7	58,0	34,0	43,0	68,0	82,5	83,2	84,0	81,0	....	....	Services
Të tjerë	69,0	74,0	77,0	74,0	70,0	76,8	75,4	76,0	75,0	....	....	Education, health care, other
	51,0	74,0	78,0	55,0	66,0	71,0	71,4	72,0	82,0	177,0	179,0	Others
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	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	Public sector
Në sektorin privat jobujqësor.	116,0	120,0	111,0	103,0	116,0	205,0	208,0	211,0	213,0	215,0	224,0	Nonagriculture private sector
Në sektorin privat bujqësor.	761,0	761,0	761,0	761,0	761,0	526,0	526,0	534,0	542,0	542,0	542,0	Agriculture private sector
Niveli i punësimit	63,0	62,4	61,6	60,4	60,5	52,0	51,1	50,7	50,3	49,7	....	Employment Rate
Femra.	50,6	48,7	47,3	46,8	49,3	39,6	39,0	38,8	38,9	38,8	....	Female
Meshkuj.	74,7	75,6	75,3	73,6	71,2	63,8	62,8	62,2	61,2	60,0	....	Male
Të papunë të regjistruar gjithsej (000).	158,0	194,0	235,0	240,0	215,0	181,0	172,0	163,0	157,0	153,0	149,5	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	14,1	13,8	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	26.808,0	28.822,0	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	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	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	Foreign Savings1/
Kursimet e brendshme	6,4	3,9	6,9	9,3	20,3	24,8	17,4	18,2	19,9	17,1	19,2	Domestic Savings
Publike2/	-9,0	-8,6	-5,1	-3,2	-1,6	-0,6	0,0	-0,1	0,1	1,2	2,6	Public2/
Private	15,4	12,5	12,0	12,5	21,9	25,4	17,4	18,3	19,8	15,9	16,7	Private
Investimet	15,5	16,0	14,0	17,2	24,7	27,6	24,5	23,4	23,8	23,6	25,1	Investment
Publike	4,5	4,0	5,8	6,1	6,6	7,3	6,7	4,6	5,0	5,2	5,7	Public
Private	11,0	12,0	8,2	11,1	18,1	20,2	17,8	18,8	18,8	19,0	19,4	Private
Llogaria korente	-1,9	-10,7	-2,3	-3,8	-4,4	-5,3	-9,3	-7,1	-4,9	-7,3	-7,3	Current Account Balance

1/ Vlera e kundërt e llogarisë korente përfshirë transfertat zyrtarë.

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	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	-671,02	Current Account (in millions of USD)
Bilanci tregtar (në milionë Usd)	-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	-2.122,7	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	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	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	Lek per 1USD
Lekë për 1 Euro				146,96	132,58	128,47	132,36	137,51	127,67	124,19	123,08	Lek per 1 EUR
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 guaranteed debt. Not included loan from IMF.
Source : Bank of Albania, Ministry of Finance.

Çmimet e konsumit Fundi i periudhës	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Consumer Prices End of period
	Nën 2006	Dhj 2006	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	
Indeksi i çmimeve të konsumit (IÇK Dhj'01=100)	109,40	112,30	112,30	112,90	113,40	113,00	112,10	112,10	111,40	111,10	114,10	114,00	Consumer Price Index (CPI Dec'01=100)
Ndryshimi vjetor i IÇK-së , në %	2,24	2,89	2,56	2,92	2,90	1,89	1,45	1,45	2,01	2,11	4,39	4,2	Annual Change, in %
Ndryshimi mujor i IÇK-së, në %	0,09	0,82	1,81	0,53	0,44	-0,26	-0,80	-0,8	-0,62	-0,27	0,90	-0,09	Monthly Change, in %
IÇK(përfshijtur ushqime dhe pije joalkolike)	116,56	116,56	116,66	116,57	116,54	116,71	116,85	117,05	117,08	117,32	117,80	117,88	CPI (without food and nonalcoholic drinks)
Ndryshimi vjetor i IÇK-së, në %	4,44	3,80	3,83	3,47	3,56	3,76	3,83	3,67	3,55	3,80	1,15	1,14	Annual Change, in %
Ndryshim mujor i IÇK-së, në %	0,08	0,00	0,09	-0,08	-0,02	0,14	0,12	0,17	0,03	0,20	0,08	0,07	Monthly Change, in %
IÇK(përfshijtur ushqim , pije dhe duhan)	116,27	115,10	115,18	115,06	115,03	115,19	115,29	115,46	115,44	115,66	116,08	116,17	CPI (without food, beverages & tobacco)
Ndryshimi vjetor i IÇK-së , në%	4,03	2,32	2,32	1,92	2,04	2,24	2,27	2,08	1,91	2,24	-0,10	-0,09	Annual Change, in %
Ndryshimi mujor i IÇK-së , në%	0,07	-1,01	0,07	-0,10	-0,03	0,14	0,09	0,15	-0,02	0,19	0,03	0,08	Monthly Change, in %
Inflacioni mesatar vjetor , në % *	2,32	2,37	2,50	2,63	2,73	2,70	2,56	2,52	2,43	2,54	2,69	2,85	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.

Çmimet e konsumit Fundi i periudhës							Consumer Prices End of period
	2001	2002	2003	2004	2005	2006	
Indeksi i çmimeve të konsumit (IÇK Dhj'01=100)	100,00	101,68	105,03	107,35	109,50	112,30	Consumer Price Index (CPI Dec'01=100)
Ndryshimi vjetor i IÇK-së , në %	3,53	1,68	3,29	2,21	2,00	2,56	Annual Change, in % Monthly Change, in %
IÇK(përfshijtur ushqime dhe pije joalkolike)	100,00	99,53	103,36	107,30	112,36	116,56	CPI (without food and nonalcoholic drinks)
Ndryshimi vjetor i IÇK-së , në %	2,78	-0,47	3,38	3,81	4,71	3,83	Annual Change, in % Monthly Change, in %
IÇK(përfshijtur ushqim , pije dhe duhan)	100,00	99,56	103,29	107,31	112,56	115,10	CPI (without food, beverages & tobacco)
Ndryshimi vjetor i IÇK-së , në %	2,90	-0,44	3,74	3,89	4,90	2,32	Annual Change, in % Monthly Change, in %
Inflacioni mesatar vjetor , në % *	3,13	5,26	2,33	2,87	2,37	2,37	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 deficit fiskal	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	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	112,3	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	2,6	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	149.682,0	217.623,9	Annual Change, in %
Ndryshimi vjetor në %	48,1	-1,0	21,6	17,8	18,1	7,7	-2,0	11,0	8,4	9,8	
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	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	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	Total Revenues
Nga taksat	9,4	15,7	17,4	19,5	19,4	20,4	20,4	22,1	22,4	28,3	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	Total Expenditures
Investimet publike	4,0	5,8	6,1	6,6	7,3	6,7	4,6	5,0	5,2	5,7	Public Investments
Deficiti	-12,5	-11,5	-8,8	-7,5	-6,9	-6,0	-4,8	-5,1	-3,4	-3,2	Deficit
Financimi i brendshëm	10,7	6,6	5,8	5,6	4,8	3,4	3,4	4,1	2,8	2,6	Domestically Financed Deficit
Financimi i jashtëm	1,8	4,9	3,0	1,9	2,1	2,6	1,4	1,0	0,6	0,6	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) Millions of Lek End of Period
	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	
	Nën 2006	Dhj 2006	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Korr 2007	Sht 2007	Tet 2007	
Mjetet financiare	234.640	246.777	247.123	244.614	240.090	241.669	239.126	238.657	245.864	250.325	258.098	252.417	Assets
Mjetet e huaja	160.582	169.062	172.750	173.234	173.728	171.799	169.247	168.800	170.159	175.530	184.218	181.886	Foreign Assets
Pretendimet ndaj qeverisë	68.719	68.726	68.733	68.739	66.250	67.758	67.769	67.748	67.787	67.799	67.799	67.808	Claims on Central Government
Pretendimet ndaj bankave që pranojnë depozita (BPD)	5.339	8.989	5.640	2.641	112	2.112	2.110	2.108	7.919	6.996	6.081	2.722	Claims on Depository Corporations
Detyrimet financiare	234.640	246.777	247.123	244.614	240.090	241.669	239.126	238.657	245.864	250.325	258.098	252.417	Liabilities
Rezerva monetare	209.300	217.624	211.712	212.016	213.333	211.481	209.479	212.865	214.922	216.626	216.424	210.880	Monetary Reserves
Nga e cila : Paraja jashtë bankave	146.313	163.272	155.457	154.543	153.338	152.880	151.728	150.114	151.895	150.544	147.624	143.649	Of which: COB
Hua nga bankat (Repo)	—	4.200	10.389	7.475	3.054	1.974	6.923	1.984	—	—	—	—	Loans from DMB(Repo)
Detyrimet valutore	10.345	9.826	10.232	10.052	9.750	9.743	9.607	9.148	8.947	9.685	8.664	8.831	Foreign Liabilities
Depozitat e qeverisë	18.490	21.107	17.880	17.919	17.462	22.977	19.361	22.724	29.660	28.272	40.722	41.125	Central Government Deposits
	3.443	3.415	1.020	2.528	2.970	3.918	2.214	100	483	4.210	2.502	1.808	Capital Account
Zëra të tjerë neto	-6.938	-9.395	-4.111	-5.376	-6.479	-8.425	-8.458	-8.164	-8.148	-8.469	-10.215	-10.227	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	
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	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	Foreign Assets
Pretendimet ndaj qeverisë	15.463	65.116	69.327	45.340	52.901	86.186	78.204	75.297	82.560	74.218	78.583	74.300	65.629	68.739	68.726	Claims on Central Government
Pretendimet ndaj bankave që pranojnë depozita (BPD)	7.843	2.986	3.425	3.307	3.366	7.442	4.559	5.901	1.398	6.727	10.724	422	278	207	8.989	Claims on Other Depository Corporations
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	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	Monetary Reserves
Nga e cila : Paraja jashtë bankave	10.500	17.990	27.627	41.906	47.815	72.726	68.324	81.336	99.236	119.091	130.775	125.191	138.099	149.682	163.272	Of which: COB
Hua nga bankat (Repo)	—	—	—	—	—	—	—	—	—	—	—	1.205	2.263	505	4.200	Loans from DMB (Repo)
Detyrimet valutore	36.495	45.597	59.254	33.638	36.799	53.854	55.106	24.141	20.491	18.936	19.609	11.412	10.505	10.860	9.826	Foreign Liabilities
Depozitat e qeverisë	2.471	2.819	3.748	4.269	3.246	5.620	5.393	5.846	7.622	4.196	5.899	8.822	8.428	10.263	21.107	Central Government Deposits
Llogaria kapitale	1.016	14.135	14.256	10.609	16.828	31.435	38.558	14.824	21.519	20.924	27.487	14.311	3.382	6.738	3.415	Capital Account
Zëra të tjerë neto	-29.672	-13.820	-23.950	-6.981	-4.984	-2.998	-15.141	-1.850	-2.116	-10.363	-12.986	-11.849	-9.749	-9.848	-9.395	Other Items (Net)

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

MVN të BSH Në milionë Usd Fundi i periudhës	Nov 2006 Nën 2006	Dec 2006 Dhj 2006	Jan 2007 Jan 2007	Feb 2007 Shk 2007	Mar 2007 Mar 2007	Apr 2007 Pri 2007	May 2007 Maj 2007	Jun 2007 Qer 2007	Jul 2007 Korr 2007	Aug 2007 Gsh 2007	Sep 2007 Sht 2007	Oct 2007 Tet 2007	NFA of BoA Millions of USD End of Period
Mjetet e huaja totale	1.700,0	1.792,6	1.784,7	1.811,2	1.827,2	1.845,7	1.826,7	1.863,3	1.915,9	1.931,9	2.123,2	2.144,4	Total Foreign Assets
Ari (me kursin korent)	44,1	43,9	44,7	46,9	45,9	46,9	45,5	44,9	46,2	46,2	51,1	54,2	Gold (Current Exchange Rate)
Arka dhe depozita në bankat e huaja	260,7	404,9	437,2	343,0	281,9	211,5	232,7	243,5	246,3	292,5	485,1	525,6	"Cash" and Deposits in Foreign Banks
Arka në valutë	0,2	0,2	0,1	0,2	0,1	0,1	0,2	0,2	0,2	0,2	0,1	0,1	Cash in vault
Depozita pa afat	91,8	183,6	290,5	123,2	84,7	64,7	89,2	52,6	78,3	51,7	153,6	116,2	Demand Deposits
Depozita me afat	168,0	220,9	139,0	214,6	195,9	145,2	141,2	188,7	166,6	234,8	326,0	398,8	Time Deposits
Çertifikata depozitash	0,6	0,2	7,6	5,0	1,2	1,5	2,1	2,1	1,2	5,9	5,4	10,5	Certificat of Deposits
Letra me vlerë	1.379,0	1.329,7	1.291,3	1.407,7	1.485,6	1.573,4	1.535,6	1.564,0	1.611,3	1.582,6	1.576,3	1.553,8	Securities
FixBIS	117,3	102,6	63,5	130,0	160,1	181,4	150,2	199,8	210,2	153,1	97,7	75,3	FixBIS
a. Letra me vlerë BIS Basle	171,4	190,0	190,3	201,6	236,4	329,9	311,5	239,0	230,0	267,9	274,9	290,9	a. Securities BIS Basle
b. Letra me vlerë me diskaunt													b. Discount Securities
Bono thesari të qeverive të huaja	19,1	19,1	18,8	19,1	19,3	19,7	19,5	19,5	19,9	—	—	—	Foreign Gov. T- Bills
Letra me vlerë të agjencive amerikane	—	—	—	—	—	—	—	—	—	—	—	—	US Agency Securities
c. Letra me vlerë me kupon													c. Cupon Securities
Nota thesari të qeverive të huaja	965,0	911,9	918,6	956,5	968,2	939,7	953,2	1.003,5	1.036,8	1.044,7	1.083,1	1.080,2	Foreign Gov. T-Notes
Nota thesari të agjencive të huaja	5,0	5,0	5,0	—	—	—	—	—	11,34	18,45	18,53	6,91	US Agency T-Notes
d. Letra me vlerë të IBRD	101,2	101,1	95,1	100,5	101,6	102,7	101,2	102,2	103,1	98,6	102,1	100,5	d. IBRD-s Securities
Pozicioni rezervë në FMN	5,1	5,0	5,0	5,0	5,1	5,1	5,1	5,1	5,1	5,1	5,2	5,3	Reserve position in the Fund
Mbajtjet e SDR	11,0	9,0	6,4	8,6	8,7	8,8	7,8	5,8	7,1	5,4	5,5	5,6	SDR holdings
Detyrimet e huaja totale	108,8	103,9	105,6	104,7	102,1	104,1	103,2	100,5	100,0	107,6	99,0	103,2	Total Foreign Liabilities
Depozita të jorezidentëve	—	—	—	—	—	—	—	—	—	—	—	—	Non-Resident Deposits
Llogaritë korrespondente	—	—	—	—	—	—	—	—	—	—	—	—	Correspondent Deposits
Kredi nga bankat e huaja	13,1	13,1	12,8	13,1	12,9	13,2	13,0	13,1	13,3	13,3	13,6	13,8	Foreign Bank Credit
Detyrimet ndaj FMN	90,8	88,8	85,7	86,7	87,2	87,9	86,2	84,5	84,8	83,1	84,4	85,2	IMF Liabilities
Të tjera IBRD	4,9	2,0	7,0	4,9	2,0	3,0	3,9	2,9	2,0	11,2	1,0	4,1	Other (IBRD)
Mjetet valutore neto	1.591,2	1.688,7	1.679,1	1.706,5	1.725,1	1.741,6	1.723,5	1.762,8	1.815,9	1.824,3	2.024,2	2.041,2	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	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	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	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	"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	Cash in vault
Depozita pa afat	3,9	9,6	33,4	37,0	71,7	75,6	71,4	19,0	82,1	119,9	77,2	183,6	Demand Deposits
Depozita me afat	236,9	267,7	272,5	187,9	129,4	225,1	60,3	21,8	16,9	4,1	21,0	220,9	Time Deposits
Letra me vlerë	—	—	—	98,0	202,2	231,1	513,5	697,7	801,0	1.110,6	1.271,0	1.329,7	Securities
FixBIS	—	—	—	98,0	202,2	99,6	137,7	40,7	59,6	178,6	238,3	102,6	FixBIS
Letra me vlerë BIS Basle	—	—	—	—	—	—	139,2	130,2	36,5	59,6	43,7	190,0	Securities BIS Basle
a. Letra me vlerë me diskaunt	—	—	—	—	—	—	—	—	—	—	—	—	a.Discount Securities
Bono thesari të qeverive të huaja	—	—	—	—	—	131,5	96,9	79,2	24,8	18,8	23,5	19,1	Foreign Gov. T- Bills
Letra me vlerë të agjencive amerikane	—	—	—	—	—	—	44,1	19,7	—	—	—	—	US Agency Securities
b. Letra me vlerë me kupon	—	—	—	—	—	—	—	—	—	—	—	—	b. Coupon Securities
Nota thesari të qeverive të huaja	—	—	—	—	—	—	75,3	336,6	609,6	803,5	940,6	911,9	Foreign Gov. T-Notes
Nota thesari të agjencive të huaja	—	—	—	—	—	—	20,3	91,4	70,4	50,1	24,9	5,0	US Agency T-Notes
Pozicioni rezervë në FMN	—	—	—	—	4,6	4,4	4,2	4,5	5,0	5,2	4,8	9,0	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	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	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	Foreign Bank Credit
Detyrimet ndaj FMN	64,1	54,1	55,0	64,4	80,5	87,9	83,2	80,8	90,1	96,6	91,8	88,8	IMF Liabilities
Detyrime afatshkurtra	40,6	42,6	38,9	39,0	38,2	—	—	—	—	—	—	2,0	Overdue Short -Term
Komuniteti Evropian (falas)	108,8	135,1	120,0	127,0	—	—	—	—	—	—	—	—	EC deposits Liabilities
Obligacione 30-vjeçare	225,0	225,0	225,0	225,0	—	—	—	—	—	—	—	—	30-Year Bonds for FX Claims
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	Net Foreign Assets

Burimi : Banka e Shqipërisë.

Source : Bank of Albania.

Bankat që pranojnë depozita BPD													Deposit Money Banks DMB
Në milionë lekë	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Millions of Lek
Fundi i periudhës	Nën 2006	Dhj 2006	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Qer 2007	Gsh 2007	Sht 2007	Tet 2007	End of Period
Mjetet financiare	579.835	611.398	617.691	633.324	635.578	641.812	650.530	653.239	660.997	677.516	684.107	689.693	Assets
Rezervat	63.035	60.244	56.623	58.293	60.499	59.651	58.834	61.813	63.395	66.218	69.157	67.979	Reserves
Mjetet valutore	104.059	109.545	110.033	113.999	109.587	109.771	106.054	103.576	105.545	111.206	112.498	109.922	Foreign Assets
Pretendime ndaj qeverisë	233.207	246.198	246.268	250.070	248.873	248.740	250.841	251.190	252.613	253.328	247.815	249.515	Claims on Central Government
Pretendime ndaj ndërmarrjeve jofinanciare publike	64	172	68	78	655	2.427	2.389	2.317	2.718	670	1.522	1.908	Claims on Non-Financial Public Enterprises
Pretendime ndaj sektorit privat	179.413	190.981	194.268	203.367	212.879	219.190	225.423	232.293	236.670	246.039	253.071	260.329	Claims on Private Sector
Pretendime ndaj institucioneve të tjera financiare	58	58	51	52	45	83	71	67	57	54	44	41	Claims on other financial institutions
Hua bankës qendrore- Repo	—	4.199	10.380	7.465	3.040	1.950	6.917	1.984	—	—	—	0	Claims on Central Bank- Repo
Detyrimet financiare	579.835	611.398	617.691	633.324	635.578	641.812	650.530	653.239	660.997	677.516	684.107	689.693	Liabilities
Depozita pa afat në lekë të rezidentëve	80.531	84.231	80.131	75.946	75.535	74.035	73.508	73.798	148.245	73.651	73.457	73.637	Resident's Demand Deposits in Lek
Depozita me afat në lekë të rezidentëve	222.747	230.234	239.302	244.337	245.964	248.744	250.055	249.197	248.737	251.011	252.723	255.611	Residents Time Deposits in Lek
Depozitat në valutë të rezidentëve	188.436	196.550	202.715	209.459	211.191	212.908	213.312	209.385	144.173	242.006	242.057	246.056	Foreign Currency Deposits
Detyrime të huaja	24.092	37.816	33.719	38.124	40.801	42.887	44.429	47.718	46.857	33.229	35.579	37.566	Foreign Liabilities
Depozita të qeverisë	—	—	—	—	—	—	—	—	—	—	—	—	Central Government Deposits
Banka si agjent i qeverisë	7.698	884	1.499	3.872	4.191	1.744	7.496	7.422	1.355	1.159	1.696	1.373	Bank as Executing Agencies
Hua nga autoriteti monetar	6.249	10.124	6.884	3.730	1.188	3.725	3.750	2.751	8.913	8.601	6.101	3.874	Credit from Monetary Authority
Llogaria kapitale	47.211	48.355	50.723	51.195	52.160	53.201	53.717	54.157	55.044	59.861	61.222	62.487	Capital Account
Zëra të tjerë neto	2.872	3.204	2.719	6.661	4.547	4.566	4.264	8.810	7.674	7.998	11.272	9.089	Other Items (Net)

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Bankat që pranojnë depozita BPD Në milionë lekë Fundi i periudhës	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Deposit Money Banks DMB Millions of Lek 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	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	Reserves
Mjetet valutore	16.944	23.465	35.437	38.959	49.970	57.972	65.051	83.435	81.332	77.599	84.224	88.238	109.545	Foreign Assets
Pretendime ndaj qeverisë	87.311	108.516	142.509	109.700	119.858	143.394	151.000	170.301	184.757	205.452	222.328	225.193	246.198	Claims on Central Government
Pretendime ndaj NPJF	2.485	3.093	3.414	2.880	2.830	1.671	1.053	547	33	—	116	68	172	Claims on NFPE
Pretendime ndaj sektorit privat	7.201	8.347	10.890	12.955	13.485	16.841	22.189	27.394	38.619	50.585	69.306	121.198	190.981	Claims on Private Sector
Pretendime ndaj instit. të tjera financiare	—	—	—	—	—	—	—	—	—	98	551	673	58	Claims on other financial institutions
Hua bankës qendrore- Repo	—	—	—	—	—	—	—	—	—	1.204	2.263	505	4.199	Claims on Central Bank- Repo
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	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	Resident's Demand Deposits in Leks
Depozita me afat në lekë të rezidentëve	18.705	28.117	30.240	70.554	115.535	136.658	140.456	162.376	171.986	204.783	218.577	198.467	230.234	Time Deposits
Depozita në valutë të rezidentëve	13.304	20.080	33.907	36.326	40.263	53.211	63.604	89.013	91.957	98.914	115.796	151.886	196.550	Foreign Currency Deposits
Detyrime të huaja	1.820	1.137	1.218	2.019	2.535	4.492	6.108	10.811	14.190	15.918	14.247	16.552	37.816	Foreign Liabilities
Depozita të qeverisë	68.051	75.915	80.406	25.795	1.049	—	—	—	—	—	—	—	—	Central Government Deposits
Banka si agjent i qeverisë	—	—	—	—	—	804	1.461	1.795	1.012	858	663	681	884	Bank as Executing Agencies
Hua nga autoriteti monetar	649	—	1.687	3.641	-142	169	-3.271	1.005	3.982	657	831	761	10.124	Credit from Monetary Authority
Llogaria kapitale	6.623	9.764	14.214	25.454	25.265	25.808	30.214	21.993	24.119	24.539	28.968	36.964	48.355	Capital Account
Zëra të tjerë neto	5.585	1.364	892	-1.793	7.800	5.219	6.076	4.681	7.612	4.943	5.565	2.390	3.204	Other Items (Net)

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

MVN të BPD													NFA of DMB
Në milionë Usd	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Millions of USD
Fundi i periudhës	Nën 2006	Dhj 2006	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	End of Period
Mjetet e huaja gjithsej	1.105,6	1.163,9	1.141,8	1.193,1	1.153,8	1.180,3	1.147,1	1.144,5	1.188,2	1.229,8	1.295,2	1.294,6	Total Foreign Assets
Arka në valutë	70,9	93,3	74,6	65,0	72,7	72,6	71,6	72,9	94,7	103,2	81,8	96,2	Cash in vault
Depozita pa afat	31,3	56,9	31,3	38,3	32,2	35,8	42,0	86,6	40,2	45,9	49,9	46,7	Demand Deposits
Depozita me afat	799,0	822,2	894,1	951,5	907,8	929,6	892,9	844,4	906,3	915,8	995,7	982,2	Time Deposits
Letra me vlerë të jorezidentëve	111,3	111,3	87,0	87,3	87,4	87,9	87,6	87,8	88,2	114,2	115,8	117,0	Non-resident's Securities
Hua të dhëna jorezidentëve	76,6	57,6	32,6	32,6	35,3	35,7	34,7	34,6	40,5	32,7	33,5	34,0	Loans to non-residents
Investime në degë të huaja	16,5	22,8	22,1	18,5	18,6	18,7	18,3	18,2	18,3	18,0	18,5	18,5	Investments on foreign branches
Detyrimet e huaja gjithsej	256,1	401,8	349,9	399,0	429,4	461,1	480,5	527,1	527,6	367,5	409,7	442,4	Total Foreign Liabilities
Kredi nga jorezidentët	150,9	152,4	125,6	144,1	177,8	203,3	221,5	190,1	211,5	234,5	252,0	298,6	Non-resident's Credits
Depozita të bankave të huaja	56,7	199,4	195,3	205,0	201,2	206,7	205,1	276,7	259,4	71,6	92,5	76,7	Foreign Bank Deposits
Llogari rrjedhëse&Depozita pa afat të jorezidentëve	37,6	40,7	20,2	41,2	41,4	41,3	43,3	47,6	47,3	50,5	53,3	54,1	Non-resident's Curr.Acc.& Demand Deposits
Depozita me afat të jorezidentëve	11,4	10,4	10,6	10,4	10,5	11,6	12,2	14,5	12,2	13,9	14,9	16,4	Non-resident's Time Deposits
Llogari të tjera me jorezidentët	-0,5	-1,1	-1,7	-1,7	-1,6	-1,8	-1,6	-1,8	-2,8	-3,0	-3,0	-3,4	Other accounts with non-residents
Mjetet e huaja neto	849,5	762,1	791,9	794,1	724,4	719,2	666,6	617,4	660,6	862,3	885,5	852,2	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	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	Total Foreign Assets
Arka në valutë	13,4	19,9	24,2	109,5	31,6	46,8	68,6	61,9	93,3	Cash in vault
Depozita pa afat	23,6	37,2	36,1	49,8	37,1	48,6	49,3	37,1	56,9	Demand Deposits
Depozita me afat	318,5	366,5	340,6	372,5	398,9	482,5	619,4	534,8	822,2	Time Deposits
Letra me vlerë të jorezidentëve	—	—	—	77,6	117,2	143,2	148,8	142,6	111,3	Non-resident's Securities
Hua të dhëna jorezidentëve	—	—	—	0,6	0,4	6,8	12,8	66,6	57,6	Loans to non-residents
Investime në degë të huaja	—	—	—	—	—	—	10,2	8,8	22,8	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	Total Foreign Liabilities
Hua nga bankat e huaja	—	2,8	5,2	5,4	6,1	12,9	9,4	66,4	152,4	Foreign Bank Credit
Depozita të bankave të huaja	4,0	—	—	51,6	71,4	104,9	111,4	63,3	199,4	Foreign Bank Deposits
Llog. rrjedhëse&Depozita pa afat të jorezidentëve	16,2	28,6	32,9	16,3	13,5	13,7	31,3	28,7	40,7	Non-resident's Curr.Acc.& Demand Deposits
Depozita me afat të jorezidentëve	—	—	—	1,5	2,6	2,4	4,5	6,7	10,4	Non-resident's Time Deposits
Llogari të tjera me jorezidentët	—	—	—	—	—	—	-2,7	-5,3	-1,1	Other accounts with non-residents
Mjetet e huaja neto	335,1	392,2	362,6	535,2	491,6	594,2	755,4	692,0	762,1	Net Foreign Assets

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Rezervat e BPD dhe BSH Në milionë lekë Fundit i periudhës	Nov 2006 Nën 2006	Dec 2006 Dhj 2006	Jan 2007 Jan 2007	Feb 2007 Shk 2007	Mar 2007 Mar 2007	Apr 2007 Pri 2007	May 2007 Maj 2007	Jun 2007 Qer 2007	Jul 2007 Korr 2007	Aug 2007 Gsh 2007	Sep 2007 Sht 2007	Oct 2007 Tet 2007	Reserves of BOA and DMB Millions of Lek End of Period
Rezervat e BPD	56.921	55.261	51.219	52.863	54.618	53.532	53.751	56.036	57.802	59.848	62.859	61.641	DMB reserves
Rezerva e detyruar	18.179	18.273	19.135	19.615	20.160	19.998	20.223	20.115	20.140	21.375	23.244	23.426	Required reserves
në lekë	—	—	—	—	—	—	—	—	—	—	—	—	in Lek
në valutë	18.179	18.273	19.135	19.615	20.160	19.998	20.223	20.115	20.140	21.375	23.244	23.426	in foreign currency
Llogari në BSH	38.742	36.988	32.084	33.248	34.458	33.534	33.528	35.921	37.662	38.473	39.616	38.215	Accounts with BOA
në lekë	38.605	36.921	31.988	33.129	34.350	33.451	33.442	33.983	35.778	36.530	37.665	36.287	in Lek
në valutë	137	67	96	119	107	83	87	1.939	1.884	1.942	1.950	1.928	in foreign currency
Rezervat e BSH	56.862	49.367	50.848	52.012	54.102	52.452	52.664	56.969	57.323	59.708	62.502	60.867	Reserves of BOA
Rezerva e detyruar	48.006	48.395	50.252	50.820	51.879	51.805	51.605	51.898	52.134	52.564	53.336	55.342	Required reserves
në lekë	29.827	30.122	31.116	31.205	31.719	31.807	31.885	32.080	32.153	32.102	32.273	32.300	in Lek
në valutë	18.179	18.273	19.135	19.615	20.160	19.998	19.721	19.818	19.981	20.462	21.063	23.042	in foreign currency
Llogaritë e BPD në BSH	8.856	972	597	1.192	2.224	647	1.059	5.071	5.189	7.145	9.166	5.525	DMB accounts with BOA
në lekë	8.720	941	496	1.073	2.117	564	471	1.801	3.146	4.289	5.036	3.213	in Lek
në valutë	137	67	100	119	107	83	588	3.270	2.043	2.856	4.130	2.312	in foreign currency
Ndryshimi i rezervave BSH-BPD	-59	-5.894	-371	-851	-515	-1.080	-1.087	933	-478	-139	-358	-774	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	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	DMB reserves
Rezerva e detyruar	7.895	9.138	9.140	10.825	14.683	18.273	Required reserves
në lekë	—	—	—	—	—	—	in Lek
në valutë	7.895	9.138	9.140	10.825	14.683	18.273	in foreign currency
Llogari në BSH	22.809	20.527	23.474	26.113	31.349	36.988	Accounts with BOA
në lekë	22.749	20.458	23.423	26.048	31.231	36.921	in Lek
në valutë	60	69	51	65	119	67	in foreign currency
Rezervat e BSH	30.803	30.697	32.763	36.948	44.673	49.367	Reserves of BOA
Rezerva e detyruar	7.895	9.139	31.375	35.481	41.662	48.395	Required reserves
në lekë	—	—	22.236	24.655	26.979	30.122	in Lek
në valutë	7.895	9.139	9.140	10.826	14.683	18.273	in foreign currency
Llogaritë e BPD në BSH	22.908	21.558	1.388	1.466	3.011	972	DMB accounts with BOA
në lekë	22.844	20.816	1.336	1.402	2.892	941	in Lek
në valutë	64	742	51	65	119	67	in foreign currency
Ndryshimi i rezervave BSH-BPD	99	1.032	149	9	-1.359	-5.894	Difference of reserves BOA-DMB

Burimi : Banka e Shqipërisë .

Source : Bank of Albania .

Gjendja monetare													Monetary Survey
Në milionë lekë	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Millions of Lek
Fundi i periudhës	Nën 2006	Dhj 2006	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	End of Period
Mjetet valutore neto	230.205	230.966	238.833	239.057	232.764	228.939	221.265	215.509	219.900	243.822	252.473	245.410	Net Foreign Assets
Kredia e brendshme	455.273	484.144	490.009	500.516	507.049	513.475	519.637	523.468	528.828	538.460	527.834	537.103	Domestic Credit
Pretendime neto ndaj qeverisë qendrore	275.738	292.933	295.621	297.020	293.470	291.776	291.753	288.792	289.384	291.696	273.196	274.826	Claims on Central Government (Net)
Pretendime ndaj ndërmarrjeve jofinanciare publike	64	172	68	78	655	2.427	2.389	2.317	2.718	670	1.522	1.908	Claims on Non-financial Public Enterprises
Pretendime ndaj sektorit privat	179.413	190.981	194.268	203.367	212.879	219.190	225.423	232.293	236.670	246.039	253.071	260.329	Claims on Private Sector
Pretendime ndaj institucioneve financiare	58	58	51	52	45	83	71	67	57	54	44	41	Claims on Financial Institutions
Paraja	226.856	247.505	235.590	230.520	228.885	226.946	225.239	223.916	227.940	224.198	221.082	217.312	Money
Pothuajse paraja	411.183	426.784	442.017	453.796	457.155	461.652	463.367	458.582	465.219	493.017	494.780	501.667	Quasi - Money
Llogaritë kapitale	50.654	51.769	51.744	53.724	55.130	57.118	55.931	54.221	55.527	64.071	63.724	64.294	Capital Accounts
Zëra të tjerë neto	-3.214	-10.948	-509	1.534	-1.357	-3.302	-3.635	2.258	43	995	720	-761	Other items net

Burimi : Banka e Shqipërisë .

Source: Bank of Albania.

Gjendja monetare													Monetary Survey
Në milionë lekë													Millions of Lek
Fundi i periudhës	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	End of Period
													Assets
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	Net Foreign 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	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	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	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	Claims on Private Sector
Pretendime ndaj institucioneve financiare	—	—	—	—	—	—	—	—	99	551	673	58	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	Money
Pothuajse para	48.197	64.147	106.880	155.797	189.869	204.060	251.390	263.944	303.697	334.373	350.352	426.784	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	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	Other items net

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Oferta e parasë Në milionë lekë Fundi i periudhës	Nov 2006 Nën 2006	Dec 2006 Dhj 2006	Jan 2007 Jan 2007	Feb 2007 Shk 2007	Mar 2007 Mar 2007	Apr 2007 Pri 2007	May 2007 Maj 2007	Jun 2007 Qer 2007	Jul 2007 Korr 2007	Aug 2007 Gsh 2007	Sep 2007 Sht 2007	Oct 2007 Tet 2007	Money Supply Millions of Lek End of Period
Paraja jashtë bankave	146.313	163.272	155.457	154.543	153.338	152.880	151.728	150.114	151.895	150.544	147.624	143.649	Currency Outside Banks
Ndryshimi vjetor në %	-2	14	12	13	11	11	8	4	3	3	1	-12	Annual change in %
Rezerva e detyruar	48.006	48.395	50.252	50.820	51.879	51.805	51.605	51.898	52.135	52.564	53.336	55.342	Required Reserve
Ndryshimi vjetor në %	15	15	17	18	20	19	17	17	13	13	13	14	Annual change in %
Llogari në BSH	8.856	972	597	1.192	2.224	647	1.059	5.071	5.189	7.145	9.166	5.525	Accounts with BoA
Ndryshimi vjetor në %	194	15	-65	-8	-52	-86	-77	24	47	-3	26	468	Annual change in %
Depozita pa afat në lekë të rezidentëve	80.543	84.233	80.133	75.977	75.547	74.065	73.512	73.802	76.045	73.655	73.458	73.663	Residents Demand Deposits in Leks
Ndryshimi vjetor në %	3	7	0	-5	-6	-10	-12	-13	-5	-8	-8	-13	Annual change in %
Depozita me afat në lekë të rezidentëve	222.747	230.234	239.302	244.337	245.964	248.744	250.055	249.197	248.737	251.011	252.723	255.611	Residents Time Deposits in Leks
Ndryshimi vjetor në %	12	13	18	20	20	21	23	22	17	16	15	11	Annual change in %
Depozitat në valutë të rezidentëve	188.436	196.550	202.715	209.459	211.191	212.908	213.312	209.385	216.482	242.006	242.057	246.056	Residents Foreign Currency Deposits
Ndryshimi vjetor në %	24	26	29	32	32	31	29	27	22	32	28	25	Annual change in %
Baza monetare	209.300	217.624	211.712	212.016	213.333	211.481	209.479	212.865	214.922	216.626	216.424	210.880	Base Money
Ndryshimi vjetor në %	6	14	12	14	12	11	8	7	7	5	5	-3	Annual change in %
Agregati M1	226.856	247.505	235.590	474.857	228.885	226.946	225.239	223.916	227.940	224.198	221.082	217.312	M1 Aggregate
Ndryshimi vjetor në %	0	12	8	119	5	3	0	-2	0	-1	-2	-12	Annual change in %
Agregati M2	449.602	477.739	474.892	474.857	474.849	475.690	475.294	473.114	476.677	475.210	473.805	472.923	M2 Aggregate
Ndryshimi vjetor në %	6	12	12	13	12	12	11	9	8	7	6	-1	Annual change in %
Agregati M3	638.038	674.289	677.607	684.316	686.040	688.598	688.607	682.499	693.159	717.216	715.862	718.979	M3 Aggregate
Ndryshimi vjetor në %	10	16	17	18	17	17	16	14	12	14	13	7	Annual change in %

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Oferta e parasë Në milionë lekë Fundi i periudhës	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Money Supply Millions of Lek End of Period
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	Currency Outside Banks
Ndryshimi vjetor në %	54	52	14	52	-6	19	22	20	10	-4	10	8	14	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	Required Reserve
Ndryshimi vjetor në %	20		62	30	41	-66	16	19	16	243	13	17	15	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	Accounts with BoA
Ndryshimi vjetor në %	-2	-41	-65	145	-26	484	0	10	-6	-94	6	105	15	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	Residents Demand Deposits in Leks
Ndryshimi vjetor në %	9	56	146	-56	-19	41	14	-4	-8	-11	78	125	2	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	Residents Time Deposits in Leks
Ndryshimi vjetor në %	60	50	8	133	64	18	3	16	6	19	7	-9	13	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	Residents Foreign Currency Deposits
Ndryshimi vjetor në %	30	51	69	7	11	32	20	40	3	9	17	31	26	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	Base Money
Ndryshimi vjetor në %	39	28	14	48	-1	22	18	18	8	-2	11	11	14	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	M1 Aggregate
Ndryshimi vjetor në %	37	53	53	1	-9	23	20	15	7	-5	19	32	12	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	M2 Aggregate
Ndryshimi vjetor në %	44	52	38	23	23	20	10	15	6	8	12	9	12	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	M3 Aggregate
Ndryshimi vjetor në %	41	52	44	28	21	22	12	20	6	8	13	14	16	Annual change in %

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

SHQIPËRIA: Monedha në qarkullim	30/06/2006		30/09/2006		29/12/2006		30/03/2007		30/06/2007		30/09/2007		ALBANIA: Notes/Coins in circulation
Numri i monedhave të emetuara													Number of Notes/Coins Issued
	Nr.	%	Nr.	%	Nr.	%	Nr.	%	Nr.	%	Nr.	%	
Kartëmonedha	153.666.165	100,00	158.209.288	100,00	175.536.181	100,00	154.745.419	100,00	146.727.620	100,00	143.110.909	100,00	Notes Issued
<i>Prerja:</i>													<i>Denominations</i>
5000	9.544.758	6,21	10.053.103	6,35	11.351.010	6,47	11.724.156	7,58	11.945.620	8,14	11.945.951	8,35	5.000
1000	64.644.517	42,07	66.822.620	42,24	72.600.908	41,36	68.340.350	44,16	66.732.105	45,48	65.821.402	45,99	1.000
500	56.787.873	36,96	59.235.052	37,44	66.541.355	37,91	54.932.593	35,50	49.569.421	33,78	47.142.949	32,94	500
200	12.279.303	7,99	12.474.572	7,88	15.798.854	9,00	12.365.622	7,99	11.549.061	7,87	11.700.182	8,18	200
100	10.409.714	6,77	9.623.941	6,08	9.244.054	5,27	7.382.698	4,77	6.931.413	4,72	6.500.425	4,54	100
Monedha metalike	74.564.629	100,00	77.342.785	100,00	79.850.129	100,00	81.410.448	100,00	83.555.429	100,00	88.195.579	100,00	Coins Issued
<i>Prerja:</i>													<i>Denominations</i>
100	1.561.634	2,09	1.556.205	2,01	1.674.310	2,10	1.810.385	2,22	2.069.938	2,22	2.966.834	3,36	100
50	10.523.897	14,11	11.096.921	14,35	11.577.617	14,50	11.777.841	14,47	12.179.317	14,47	13.026.516	14,77	50
20	21.149.627	28,36	21.975.131	28,41	22.625.744	28,34	23.014.536	28,27	23.551.544	28,27	24.567.985	27,86	20
10	23.574.268	31,62	24.342.671	31,47	24.961.029	31,26	25.320.900	31,10	25.822.908	31,10	26.820.937	30,41	10
5	13.367.827	17,93	13.736.501	17,76	14.084.476	17,64	14.304.221	17,57	14.544.057	17,57	15.063.120	17,08	5
1	4.387.376	5,88	4.635.356	5,99	4.926.953	6,17	5.182.565	6,37	5.387.665	6,37	5.750.187	6,52	1

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

Huaja për ekonominë Në milionë lekë Fundi i periudhës	Nov 2006 Nën 2006	Dec 2006 Dhj 2006	Jan 2007 Jan 2007	Feb 2007 Shk 2007	Mar 2007 Mar 2007	Apr 2007 Pri 2007	May 2007 Maj 2007	Jun 2007 Qer 2007	Jul 2007 Korr 2007	Aug 2007 Gsh 2007	Sep 2007 Sht 2007	Oct 2007 Tet 2007	Credit to Economy Millions of Lek End of period
Pretendime ndaj sektorit publik	64	172	68	78	655	2.427	2.389	2.317	2.718	670	1.522	1.908	Claims on Public Sector
Ndërmarrjet jo-financiare publike	64	172	68	78	655	2.427	2.389	2.317	2.718	670	1.522	1.908	Non-financial Public Enterprises
Ndërmarrjet jo-financiare publike në lekë	0,1	2,0	—	1,3	—	1,7	0,4	—	—	1,9	0,2	—	Non-financial Public Enterprises in Lek
Hua standarde*	0,1	2,0	—	1,3	—	1,7	0,4	—	—	1,9	0,2	—	Standard Loans*
Hua në ndjekje**	—	—	—	—	—	—	—	—	—	—	—	—	Special mention Loans**
Ndërmarrjet jo-financiare publike në valutë	64	170	68	77	655	2.425	2.389	2.317	2.718	668	1.522	1.908	Non-financial Public Enterprises in Foreign Currency
Hua standarde	64	170	68	77	655	2.425	2.389	2.317	2.718	668	1.501	1.887	Standard Loans
Hua në ndjekje	—	—	—	—	—	—	—	—	—	—	21	21	Special mention Loans
Pretendime ndaj sektorit privat	179.413	190.981	194.268	203.367	212.879	219.190	225.423	232.293	236.670	246.039	253.071	260.329	Claims on Private Sector
Individët	60.255	64.470	66.160	68.934	72.215	75.595	78.663	82.162	84.914	89.109	92.499	95.948	Households
Në lekë	27.598	29.126	29.719	30.616	32.289	33.818	35.821	37.456	39.040	40.287	41.124	42.169	In Lek
Hua standarde	25.750	27.254	27.829	28.612	30.104	31.451	33.337	34.747	36.184	37.127	37.901	38.942	Standard Loans
Hua në ndjekje	1.848	1.872	1.890	2.004	2.186	2.367	2.484	2.708	2.855	3.161	3.223	3.227	Special mention Loans
Në valutë	32.657	35.344	36.442	38.318	39.926	41.777	42.842	44.706	45.875	48.822	51.375	53.779	In Foreign Currency
Hua standarde	30.412	33.200	34.178	35.898	37.309	39.086	40.011	42.019	43.031	45.468	47.990	50.245	Standard Loans
Hua në ndjekje	2.245	2.144	2.263	2.420	2.617	2.691	2.831	2.687	2.844	3.353	3.386	3.534	Special mention Loans
Sektori privat	119.159	126.512	128.108	134.433	140.664	143.596	146.760	150.131	151.756	156.930	160.573	164.380	Private Sector
Në lekë	25.094	26.180	26.239	26.998	27.541	28.476	29.230	31.013	31.133	32.125	33.176	33.408	In Lek
Hua standarde	23.436	24.684	24.576	25.458	25.799	26.497	27.255	28.887	28.831	29.418	30.235	30.212	Standard Loans
Hua në ndjekje	1.657	1.497	1.663	1.540	1.741	1.979	1.975	2.126	2.302	2.707	2.941	3.196	Special mention Loans
Në valutë	94.065	100.331	101.869	107.435	113.123	115.120	117.530	119.118	120.623	124.806	127.397	130.973	In Foreign Currency
Hua standarde	85.726	93.474	94.709	99.922	104.669	106.205	108.643	110.593	109.840	113.476	114.613	118.363	Standard Loans
Hua në ndjekje	8.339	6.857	7.160	7.512	8.454	8.915	8.887	8.525	10.783	11.330	12.783	12.610	Special mention Loans
Institucione të tjera financiare	58	58	51	52	45	83	71	67	57	54	44	41	Other financial institutions
Në lekë	—	—	—	—	—	—	—	—	—	—	—	—	In Lek
Në valutë	58	58	51	52	45	83	71	67	57	54	44	41	In Foreign Currency
Hua gjithsej	179.535	191.212	194.387	203.497	213.579	221.700	227.884	234.676	239.444	246.764	254.638	262.277	Total Loans
nga kjo : në ndjekje	14.089	12.369	12.976	13.476	14.998	15.951	16.177	16.048	18.784	20.551	22.353	22.589	of which : special mention
Hua në ndjekje në %	7,85	6,47	6,68	6,62	7,02	7,19	7,10	6,84	7,84	8,33	8,78	8,61	Special mention Loans in %

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

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

* Standard loans include standard loans and past due loans.

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

Source : Bank of Albania .

Huaja për ekonominë Në milionë lekë Fundi i periudhës	1998	1999	2000	2001	2002	2003	2004	2005	2006	Credit to Economy Millions of Lek End of Period
Pretendime ndaj sektorit publik	2.830	1.671	1.053	547	33	—	116	68	172	Claims on Public Sector
Ndërmarrjet jo-financiare publike	2.830	1.671	1.053	547	33	—	116	68	172	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 standarde*	1.056	393	273	328	—	—	40	—	2	Standard Loans*
Hua në ndjekje**	1.474	747	592	—	—	—	—	—	—	Special mention Loans**
Ndërmarrjet jo-financiare publike në valutë	301	531	188	219	—	—	76	68	170	Non-financial Public Enterprises in Foreign Currency
Hua standarde	137	361	179	219	—	—	76	68	170	Standard Loans
Hua në ndjekje	164	170	9	—	—	—	—	—	—	Special mention Loans
Pretendime ndaj sektorit privat	14.862	16.842	22.190	27.394	38.619	50.585	69.306	121.198	190.981	Claims on Private Sector
Individët	858	8.182	8.422	3.990	7.085	12.289	21.428	38.437	64.470	Households
Në lekë	744	5.976	4.866	1.712	1.870	2.677	6.398	14.838	29.126	In Lek
Hua standarde	409	1.087	1.082	1.537	1.796	2.604	6.083	13.749	27.254	Standard Loans
Hua në ndjekje	336	4.889	3.784	175	74	73	315	1.089	1.872	Special mention Loans
Në valutë	114	2.206	3.556	2.278	5.215	9.611	15.029	23.600	35.344	In Foreign Currency
Hua standarde	114	1.883	3.401	2.186	5.116	9.393	14.541	22.423	33.200	Standard Loans
Hua në ndjekje	—	323	155	93	99	218	489	1.176	2.144	Special mention Loans
Sektori privat	14.004	8.660	13.768	23.404	31.534	38.296	47.879	82.760	126.512	Private Sector
Në lekë	8.791	2.120	2.683	3.072	6.230	6.370	7.125	16.200	26.180	In Lek
Hua standarde	1.068	332	670	2.927	6.122	6.220	6.674	15.655	24.684	Standard Loans
Hua në ndjekje	7.724	1.788	2.013	145	108	150	451	545	1.497	Special mention Loans
Në valutë	5.212	6.540	11.085	20.332	25.304	31.926	40.754	66.561	100.331	In Foreign Currency
Hua standarde	4.330	4.697	7.052	17.600	21.676	28.490	36.899	61.879	93.474	Standard Loans
Hua në ndjekje	882	1.843	4.033	2.733	3.628	3.436	3.856	4.682	6.857	Special mention Loans
Institucione të tjera financiare	—	—	—	—	—	98	551	673	58	Other financial institutions
Në lekë	—	—	—	—	—	98	98	—	—	In Lek
Në valutë	—	—	—	—	—	—	453	673	58	In Foreign Currency
Hua gjithsej	17.692	18.513	23.243	27.942	38.652	50.683	69.973	121.939	191.212	Total Loans
nga kjo : në ndjekje	10.580	9.761	10.586	3.145	3.909	3.878	5.110	7.492	12.369	of which : special mention
Hua në ndjekje në %	59,80	53,99	45,54	11,26	10,11	7,65	7,30	6,14	6,47	Special mention Loans in %

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

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

Burimi : Banka e Shqipërisë .

* Standard loans include standard and past due loans.

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

Source : Bank of Albania .

Pretendime të sistemit bankar ndaj qeverisë qendrore Në milionë lekë Fundit i periudhës	Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Claims of Banking System to Central Government Millions of Lek End of Period
	Tet 2006	Nën 2006	Dhj 2006	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	
Pretendime neto ndaj Qeverisë Qendrore	274.480	275.738	292.933	295.621	297.020	292.470	291.776	291.753	288.791	289.384	291.696	273.196	274.826	Claims on Central Government (Net)
Banka e Shqipërisë (neto)	52.432	50.229	47.619	50.852	50.821	47.788	44.780	48.408	45.024	38.127	39.527	27.076	26.684	Bank of Albania (net)
Mjetet	67.919	68.719	68.726	68.733	68.739	66.250	67.758	67.769	67.748	67.787	67.799	67.799	67.808	Assets
Hua të siguruara afatshkurtra qeverisë														Collateral short-term loan to Government
Bono thesari të blera	67.919	68.719	68.726	68.733	68.739	66.250	67.758	67.769	67.748	67.787	67.799	67.799	67.808	Purchased T-Bills
Bond -kapitali BKT	-	-	-	-	-	-	-	-	-	-	-	-	-	Bonds (NCB Capital)
Detyrimet	15.487	18.490	21.107	17.880	17.919	17.462	22.977	19.361	22.724	29.660	28.272	40.722	41.125	Liabilities
Depozita ari dhe argjendi	5.553	5.705	5.675	5.890	6.111	5.953	5.958	5.751	5.568	5.616	5.709	6.039	6.250	Gold and silver deposits
Hua , projekte , ndihma në valutë	1.647	1.619	1.562	1.598	1.370	1.501	1.357	1.360	967	1.151	1.640	1.621	862	Credit, projects, aid in foreign currency
Hua në lekë	452	424	424	424	425	425	424	424	426	424	424	448	425	Loans in Lek
Depozita në lekë	7.707	10.656	7.976	6.995	7.017	3.847	9.504	6.191	9.495	16.219	15.837	17.113	19.189	Deposits in Lek
Depozita në valutë	128	86	5.469	2.973	2.995	5.736	5.735	5.635	6.269	6.250	4.662	15.501	14.399	Deposits in foreign currency
Banka që pranojnë depozita (neto)	222.048	225.509	245.314	244.769	246.199	244.681	246.995	243.346	243.767	251.258	252.169	246.120	248.142	Deposit Money Corporations (net)
Mjetet	225.102	233.207	246.198	246.268	250.070	248.873	248.740	250.841	251.190	252.613	253.328	247.815	249.515	Assets
Bono thesari të blera	162.030	160.873	169.525	166.360	164.450	161.685	160.232	156.515	155.746	152.195	147.505	142.157	142.039	Purchased T-Bills
Obligacione qeveritare	62.981	72.240	75.341	79.875	85.520	87.188	88.471	94.285	95.444	100.377	105.767	105.583	107.380	Government's obligations
Llogari për t'u arkëtuar të qeverisë	91	94	1.332	33	101	-	37,3	41,8	0,1	40,2	55,5	75,8	96,4	Government's accounts
Administrimi fiskal	-	-	-	-	-	-	-	-	-	-	-	-	-	Fiscal administration
Detyrime	3.054	7.697	884	1.499	3.872	4.191	1.744	7.496	7.422	1.355	1.159	1.696	1.373	Liabilities
Administrimi fiskal	842	1.310	228	610	1.041	1.399	961	726	1.054	656	370	929	615	Fiscal administration
Detyrime ndaj qeverisë	-50	-55	-60	-60	-60	-65	-67	-70	-74	-76	-46	-49	-51	Liabilities to Government
Kontributi i shtetit për të pastrehët	259	247	315	342	312	272	255	238	232	231	277	270	265	Government's contribution to homeless
Llogari kompensimi për ish- të përndjekurit	95	103	107	111	81	86	95	101	108	112	121	123	138	Compensation to ex-persecuted
Huaja e shtetit për të pastrehët e adm. shtetërore	1.908	6.093	294	495	2.498	2.499	501	6.501	6.103	433	438	422	406	Gov. credit to homeless of Gov. administration
Hua të marra nga qeveria														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	Nov 2006 Nën 2006	Dec 2006 DhJ 2006	Jan 2007 Jan 2007	Feb 2007 Shk 2007	Mar 2007 Mar 2007	Apr 2007 Pri 2007	May 2007 Maj 2007	Jun 2007 Qer 2007	Jul 2007 Korr 2007	Aug 2007 Gsh 2007	Sep 2007 Sht 2007	Oct 2007 Tet 2007	Deposits of DMB Millions of Lek End of Period
Depozita pa afat në lekë të rezidentëve	80.530	84.231	80.130	75.946	75.535	74.035	73.508	73.798	75.935	73.651	73.457	73.636	Resident's Demand Deposits in Lek
Autoritetet lokale	803	903	933	734	786	557	645	611	535	531	511	546	Local Authorities
Ndërmarrje jofinanciare publike	8.615	9.085	8.097	7.410	7.704	7.382	6.920	6.427	7.072	7.668	7.536	7.520	Non-financial Public Enterprises
Institucionet financiare	721	629	1.172	1.059	1.009	922	893	847	923	712	589	703	Financial Institutions
Sektori privat	20.802	23.639	23.973	20.567	19.985	20.400	20.651	20.649	21.861	24.036	24.941	25.787	Private Sector
Individët	49.590	49.975	45.955	46.176	46.052	44.773	44.399	45.263	45.545	40.703	39.880	39.081	Households
Depozitat pa afat në valutë të rezidentëve	66.314	70.863	66.790	68.010	70.473	66.342	67.546	67.390	72.309	79.691	76.330	77.081	Resident's Demand Deposits in Foreign Currency
Autoritetet lokale	2.639	2.383	2.472	2.636	2.537	1.174	1.741	1.391	1.216	1.571	1.143	1.702	Local Authorities
Ndërmarrje jofinanciare publike	4.013	4.330	3.667	4.173	5.095	3.613	3.503	2.875	4.297	4.978	4.867	4.255	Non-financial Public Enterprises
Institucionet financiare	77	200	194	207	229	428	318	296	224	283	264	499	Financial Institutions
Sektori privat	22.547	26.054	24.039	24.271	26.055	24.649	25.593	26.115	27.853	31.818	28.822	31.245	Private Sector
Individët	37.038	37.896	36.418	36.724	36.558	36.477	36.391	36.713	38.720	41.041	41.234	39.380	Households
Depozitat me afat në lekë të rezidentëve	222.747	230.234	239.302	244.337	245.964	248.744	250.055	249.197	248.737	251.011	252.723	255.611	Resident's Time Deposits in Lek
Autoritetet lokale	1	1	1	101	1	204	191	196	196	211	220	206	Local Authorities
Ndërmarrjet jofinanciare publike	1.855	1.590	1.653	2.421	2.048	2.704	2.624	2.824	2.712	2.337	2.407	2.547	Non-financial Public Enterprises
Institucionet financiare	155	271	286	332	332	333	333	334	334	328	339	323	Financial Institutions
Sektori privat	5.222	8.981	7.458	8.468	8.022	7.497	7.453	7.209	8.279	8.368	7.021	7.913	Private Sector
Individët	215.514	219.390	229.904	233.015	235.561	238.005	239.455	238.634	237.215	239.767	242.735	244.621	Households
Depozita me afat në valutë të rezidentëve	122.122	125.686	135.926	141.449	140.717	146.567	145.766	141.995	144.173	162.315	164.727	168.976	Resident's Time Deposits in Foreign Currency
Autoritetet lokale	71	70	71	96	97	751	721	163	132	141	145	150	Local Authorities
Ndërmarrjet jofinanciare publike	5.708	2.865	3.750	3.727	3.479	5.526	5.480	4.133	3.016	3.181	3.415	3.798	Non-financial Public Enterprises
Institucionet financiare	235	793	541	476	555	384	411	422	402	526	718	615	Financial Institutions
Sektori privat	15.471	17.647	18.702	23.245	21.598	22.732	21.533	19.137	18.090	20.974	19.842	20.673	Private Sector
Individët	100.638	104.312	112.862	113.905	114.989	117.174	117.620	118.141	122.533	137.493	140.607	143.739	Households
Depozitat gjithsej të rezidentëve	491.713	511.014	522.147	529.742	532.690	535.688	536.874	532.380	541.154	566.668	567.237	575.303	Total of Resident's Deposits
Autoritetet lokale	3.513	3.357	3.477	3.567	3.420	2.687	3.297	2.360	2.078	2.454	2.020	2.604	Local Authorities
Ndërmarrjet jofinanciare publike	20.191	17.870	17.166	17.731	18.326	19.225	18.526	16.260	17.096	18.164	18.225	18.120	Non-financial Public Enterprises
Institucionet financiare	1.188	1.893	2.192	2.073	2.124	2.067	1.955	1.899	1.883	1.849	1.910	2.140	Financial Institutions
Sektori privat	64.041	76.322	74.172	76.551	75.659	75.279	75.230	73.109	76.082	85.196	80.627	85.618	Private Sector
Individët	402.779	411.573	425.140	429.820	433.159	436.429	437.866	438.751	444.013	459.004	464.455	466.821	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	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	Resident's Demand Deposits in Lek
Autoritetet lokale	—	—	—	—	—	—	—	14	16	602	715	654	516	668	903	Local Authorities
Ndërmarrjet jofinanciare publike	5.330	7.981	7.110	9.952	7.930	6.216	4.782	4.537	5.588	4.786	4.403	6.078	5.920	6.924	9.085	Non-financial Public Enterprises
Institucionet financiare	—	—	852	957	1.173	3.677	3.323	3.155	1.580	802	91	2	2.020	1.310	629	Financial Institutions
Sektori privat	606	1.477	2.356	5.132	31.309	8.421	6.659	12.335	15.161	14.934	13.900	9.456	12.584	18.266	23.639	Private Sector
Individët	1.330	953	822	1.305	2.179	627	641	1.627	2.460	2.711	2.790	3.347	13.688	50.827	49.975	Households
Depozitat pa afat në valutë të rezidentëve	....	....	....	....	....	....	....	24.398	25.284	34.279	35.660	37.013	42.846	51.448	70.863	Resident's Demand Deposits in Foreign Currency
Autoritetet lokale	....	....	....	....	....	....	....	—	0,5	2.152	2.723	2.097	1.708	1.915	2.383	Local Authorities
Ndërmarrjet jofinanciare publike	....	....	....	....	....	....	....	8.294	8.701	6.059	5.734	3.996	3.552	5.191	4.330	Non-financial Public Enterprises
Institucionet financiare	....	....	....	....	....	....	....	117	—	72	17	5	53	437	200	Financial Institutions
Sektori privat	....	....	....	....	....	....	....	9.920	10.265	15.980	15.193	16.628	17.615	19.108	26.054	Private Sector
Individët	....	....	....	....	....	....	....	6.067	6.318	10.017	11.994	14.287	19.919	24.795	37.896	Households
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	Resident's Time Deposits in Lek
Autoritetet lokale	—	—	—	—	—	—	—	—	—	94	134	6	24	206	1	Local Authorities
Ndërmarrjet jofinanciare publike	309	—	—	—	—	—	122	425	330	230	722	4.565	4.646	1.358	1.590	Non-financial Public Enterprises
Institucionet financiare	—	—	—	459	—	—	—	—	509	122	—	—	—	3	271	Financial Institutions
Sektori privat	92	170	445	—	2.966	79	699	3.458	720	2.270	1.975	2.324	3.741	5.332	8.981	Private Sector
Individët	4.362	11.534	18.259	27.659	27.275	70.475	114.714	132.775	138.897	159.661	169.156	197.889	210.164	191.568	219.390	Households
Depozitat me afat në valutë të rezidentëve	....	....	....	....	....	....	....	28.813	38.320	54.734	56.296	61.901	72.949	100.438	125.686	Resident's Time Deposits in Foreign Currency
Autoritetet lokale	....	....	....	....	....	....	....	—	—	—	—	24	61	63	70	Local Authorities
Ndërmarrjet jofinanciare publike	....	....	....	....	....	....	....	1.272	1.324	1.808	1.467	1.075	1.265	1.516	2.865	Non-financial Public Enterprises
Institucionet financiare	....	....	....	....	....	....	....	365	—	379	217	438	133	595	793	Financial Institutions
Sektori privat	....	....	....	....	....	....	....	1.527	2.560	2.676	3.658	4.268	4.636	7.674	17.647	Private Sector
Individët	....	....	....	....	....	....	....	25.648	34.437	49.871	50.954	56.097	66.856	90.591	104.312	Households
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	Total of Resident's Deposits
Autoritetet lokale	—	—	—	—	—	—	—	14	16	2.848	3.572	2.780	2.309	2.851	3.357	Local Authorities
Ndërmarrjet jofinanciare publike	10.031	15.212	13.696	17.897	14.368	14.649	15.031	14.529	15.943	12.882	12.326	15.714	15.383	14.989	17.870	Non-financial Public Enterprises
Institucionet financiare	—	—	1.181	1.273	1.635	4.285	4.046	3.637	2.090	1.375	326	445	2.207	2.346	1.893	Financial Institutions
Sektori privat	2.058	2.777	5.127	9.971	51.129	18.997	17.263	27.240	28.705	35.859	34.726	32.675	38.576	50.381	76.322	Private Sector
Individët	6.785	14.375	23.143	36.402	39.605	87.891	134.861	166.117	182.112	222.259	234.894	271.620	310.626	357.781	411.573	Households

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Struktura e depozitave në BPD Fundi i periudhës																							Deposits composition of DMB	
							Oct 2006	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	End of Period				
	2001	2002	2003	2004	2005	2006	Tet 2006	Nën 2006	Dhj 2006	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007					
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	16,3	16,4	16,5	15,3	14,3	14,2	13,8	13,7	13,9	14,0	13,0	12,9	12,8	Resident's Demand Deposits in Lek				
Depozita me afat në lekë të rezidentëve	59,0	60,2	63,4	59,2	46,3	45,1	45,0	45,3	45,1	45,8	46,1	46,2	46,4	46,6	46,8	46,0	44,3	44,6	44,5	Resident's Time Deposits in Lek				
Depozita në valutë të rezidentëve	32,3	32,2	30,6	31,4	35,5	38,5	38,7	38,3	38,5	38,8	39,5	39,6	39,7	39,7	39,3	40,0	42,7	42,5	42,7	Resident's Foreign Currency Deposits				
Totali në%	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	Total in %				
Ndryshimi mujor në %																							Monthly change in %	
Depozitat gjithsej	4,0	1,1	-1,2	0,8	0,5	3,9	1,8	0,5	3,9	2,2	1,5	0,6	0,6	0,2	-0,8	1,6	4,7	0,1	1,2	Total of Deposits				
Depozitat pa afat në lekë të rezidentëve	2,4	-2,2	-9,6	22,6	2,7	4,6	-0,9	1,0	4,6	-4,9	-5,2	-0,5	-2,0	-0,7	0,4	2,9	-3,0	-0,3	0,2	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	1,7	1,1	3,4	3,9	2,1	0,7	1,1	0,5	-0,3	-0,2	0,9	0,7	1,1	Resident's Time Deposits in Lek				
Depozitat në valutë të rezidentëve	9,9	0,7	-3,0	-1,2	-0,4	4,3	3,1	-0,5	4,3	3,1	3,3	0,8	0,8	0,2	-1,8	3,4	11,8	-0,4	1,7	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	14,6	15,3	19,3	19,0	20,1	20,2	20,1	19,3	17,4	19,0	20,5	18,0	17,3	Total of Deposits				
Depozitat pa afat në lekë të rezidentëve	-3,9	3,3	-10,8	77,8	124,6	8,0	7,1	6,1	8,0	2,1	-5,1	-5,7	-8,3	-11,0	-12,1	-10,6	-8,3	-8,7	-7,6	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	11,0	12,5	16,0	17,2	20,2	20,5	21,1	21,9	22,4	21,3	18,1	16,7	16,0	Resident's Time Deposits in Lek				
Depozita në valutë të rezidentëve	40,1	-8,1	7,6	17,1	31,2	29,4	23,0	23,6	29,4	29,8	32,8	32,9	33,3	31,5	26,3	31,6	36,4	31,2	29,3	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	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Annual Interest Rates In percentage End of Period
							Nën 2006	Dhj 2006	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	
Norma e remunerimit në Lekë	4,00	5,60	4,55	3,67	3,50	3,85	3,67	3,85	3,85	3,85	3,85	3,50	3,85	3,85	....	....	4,02	4,20	Remuneration rate in Lek
Norma e remunerimit në Usd	1,00	0,70	0,77	1,69	3,07	3,75	3,72	3,75	3,72	3,72	3,72	3,49	3,72	3,72	....	....	3,59	3,40	Remuneration rate in USD
Norma e remunerimit në Euro	1,70	1,40	1,44	1,52	1,70	2,57	2,43	2,57	2,53	2,61	2,71	1,86	2,78	2,88	....	....	3,09	2,91	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	5,33	5,46	5,59	5,60	5,48	5,22	5,39	5,73	5,56	5,56	5,70	5,71	Deposits rate (12-M)
Norma e depozitave (6-M)	7,40	8,90	7,07	5,41	4,77	4,64	4,51	4,64	4,73	4,73	4,64	4,47	4,55	4,82	4,67	4,75	4,79	4,99	Deposits rate (6-M)
Norma e depozitave (3-M)	6,90	8,00	5,49	4,48	4,07	3,94	3,86	3,94	3,96	4,02	4,02	3,58	3,68	4,18	4,01	4,00	4,16	4,35	Deposits rate(3-M)
Norma e depozitave (1-M)	—	6,20	5,07	3,39	3,35	3,35	3,35	3,35	3,64	3,56	3,39	3,45	3,96	3,86	4,00	4,18	3,95	4,27	Deposits rate (1-M)
Norma e depozitave (24-M)	—	—	—	6,98	6,82	5,88	5,59	5,88	6,22	6,10	5,99	5,46	5,64	6,03	5,82	5,81	6,06	6,02	Deposits rate (24-M)
Norma e depozitave (36-M)	—	—	—	—	6,49	6,42	6,56	6,42	6,47	6,48	6,18	6,44	7,00	6,52	7,11	7,24	7,16	7,23	Deposits rate (36 -M)
Norma e depozitave (60-M)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	7,50	7,23	—	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	13,99	11,16	12,92	13,46	11,66	10,16	10,12	10,59	10,25	12,26	10,15	14,57	Lending rate (12-M)
Norma e huasë (6-M)	15,30	14,60	11,81	10,98	12,90	12,18	15,61	12,18	16,60	14,38	12,37	15,38	14,87	13,47	13,48	14,60	13,08	13,69	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	6,24	6,25	6,31	6,00	5,69	5,77	5,76	5,68	5,80	5,75	5,76	6,07	T-Bills rate 3-M
Norma e BTH 6-M	9,80	12,02	8,83	7,22	6,91	7,18	6,87	7,18	7,18	6,84	6,64	7,11	7,18	7,23	7,28	7,24	7,34	7,37	T-Bills rate 6-M
Norma e BTH 12-M	10,50	12,62	9,56	8,11	6,91	7,88	7,54	7,88	7,85	7,65	7,10	7,79	8,02	7,96	7,98	7,96	7,99	8,10	T-Bills rate 12-M

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

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

Normat mesatare mujore të interesave për depozita 1/																		ALBANIA: Average Monthly Deposit Rates 1/
Në përqindje për çdo bankë Tetor 2007	BKT NCB	RB RB	BA AB	BISH IAB	BIZH IDB	BT TB	BNT ICB	BKG NBG	BASH ABA	ProCredit Bank	BPI FIB	BBSH UBA	BEMP BEMP	BKSH ACB	BC CB	BP PB	BU UB	In percentage for each bank October 2007
LEKË																		LEK
Llogari rrjedhëse	0,10	0,10	0,00	-	1,00	0,25	-	0,05	-	0,00	0,80	0,00	0,00	0,50	0,50	0,10	0,40	Current Account
Depozita pa afat	0,10	0,96	0,30	-	1,00	1,00	-	1,52	4,00	2,50	-	-	0,00	-	2,00	2,43	-	Sight Deposits
Depozita 1 mujore	4,30	4,46	4,16	-	3,90	3,30	-	3,53	4,62	3,24	4,55	4,30	4,30	4,60	3,80	4,50	3,63	1 Month Deposits
Depozita 3 mujore	4,48	4,33	4,33	-	5,08	4,30	4,20	4,37	4,36	3,83	5,50	4,80	4,50	5,10	4,50	5,00	4,36	3 Month Deposits
Depozita 6 mujore	5,44	4,73	5,19	5,23	5,00	5,20	5,00	4,62	5,23	4,94	5,80	5,40	5,50	5,50	5,40	5,40	5,27	6 Month Deposits
Depozita 12 mujore	6,36	4,96	6,24	5,63	6,37	6,20	-	6,14	6,50	6,05	6,70	6,10	6,50	5,75	6,50	6,56	6,35	12 Month Deposits
Depozita 24 mujore	7,13	5,45	-	-	-	-	-	-	-	6,50	7,70	6,50	6,60	-	6,90	6,48	7,06	24 Month Deposits
Depozita 36 mujore	7,10	-	-	-	-	-	7,25	-	7,31	7,00	-	-	-	-	-	6,90	-	36-Months Deposits
Depozita 48 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48-Months Deposits
Depozita 60 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60-Months Deposits
USD																		USD
Llogari rrjedhëse	0,10	0,10	0,00	-	0,50	0,10	-	-	-	-	0,50	0,00	0,00	0,30	0,30	0,10	0,30	Current Account
Depozita pa afat	0,10	1,73	0,20	-	-	0,10	-	0,83	2,94	2,00	-	-	-	-	0,90	0,10	-	Sight Deposits
Depozita 1 mujore	3,89	2,15	2,29	-	3,20	3,00	-	3,53	3,54	2,95	3,60	3,60	3,20	4,19	3,00	3,61	3,47	1 Month Deposits
Depozita 3 mujore	3,69	3,49	2,98	3,24	3,74	3,50	3,13	3,07	3,57	3,28	4,00	3,90	3,40	3,50	3,65	3,40	3,35	3 Month Deposits
Depozita 6 mujore	3,97	3,83	3,33	3,60	4,20	4,00	3,38	3,60	3,81	3,40	4,50	4,20	3,60	-	4,00	3,65	3,38	6 Month Deposits
Depozita 12 mujore	5,19	4,40	3,62	4,27	4,60	4,50	3,88	4,03	4,47	4,03	5,00	4,70	3,70	4,02	4,65	4,46	3,25	12 Month Deposits
Depozita 24 mujore	4,64	4,86	-	-	-	-	-	-	-	4,10	-	4,50	-	-	4,75	3,90	-	24 Month Deposits
Depozita 36 mujore	4,60	5,13	-	-	-	-	-	-	4,56	4,25	-	-	-	-	-	-	-	36-Months Deposits
Depozita 48 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48-Months Deposits
Depozita 60 mujore	5,50	-	-	-	-	-	-	-	-	4,25	-	-	-	-	-	-	-	60-Months Deposits
EUR																		EUR
Llogari rrjedhëse	0,10	0,10	0,00	1,20	0,50	0,50	-	0,00	0,30	0,00	0,50	-	-	0,50	0,20	0,10	0,20	Current Account
Depozita pa afat	0,10	1,22	0,30	-	0,50	0,50	-	0,65	2,92	2,00	-	-	-	-	1,50	0,65	-	Demand Deposits
Depozita 1 mujore	3,25	3,00	2,88	2,83	2,76	2,70	2,75	3,20	3,53	3,09	3,75	3,20	3,30	2,75	3,35	2,96	3,01	1 Month Deposits
Depozita 3 mujore	4,05	3,08	4,28	3,62	4,00	3,30	-	3,46	4,04	3,35	4,25	3,70	3,80	-	4,00	3,09	3,61	3 Month Deposits
Depozita 6 mujore	4,11	3,45	4,31	3,84	3,87	3,70	-	3,81	4,24	3,64	4,50	3,70	4,00	-	4,20	3,30	4,06	6 Month Deposits
Depozita 12 mujore	4,40	3,88	4,40	3,94	4,12	4,20	3,50	4,13	5,33	4,16	4,80	3,50	4,10	-	4,60	4,32	4,30	12 Month Deposits
Depozita 24 mujore	4,78	4,08	-	-	-	-	-	4,19	5,60	4,20	-	4,00	-	-	4,80	4,20	5,10	24 Month Deposits
Depozita 36 mujore	4,65	4,33	-	-	-	-	-	-	4,68	4,50	-	-	-	-	-	-	-	36-Months Deposits
Depozita 48 mujore	-	-	-	-	-	-	-	-	-	4,83	-	-	-	-	-	-	-	48-Months Deposits
Depozita 60 mujore	6,00	-	-	-	-	-	-	-	-	5,00	-	-	-	-	-	-	-	60-Months Deposits
GBP																		GBP
Llogari rrjedhëse	0,10	1,00	-	-	-	-	-	-	-	-	-	-	-	-	-	0,10	-	Current Account
Depozita pa afat	-	2,71	0,20	-	-	-	-	-	4,00	-	-	-	-	-	-	-	-	Sight Deposits
Depozita 1 mujore	4,20	4,90	2,39	2,83	-	-	-	-	3,82	-	4,00	-	-	-	2,50	3,60	-	1 Month Deposits
Depozita 3 mujore	4,43	3,98	2,00	3,55	-	-	-	-	4,02	-	4,50	-	-	-	3,50	3,70	-	3 Month Deposits
Depozita 6 mujore	4,81	4,16	2,20	3,86	-	-	-	-	4,00	-	4,50	-	-	-	4,20	4,10	-	6 Month Deposits
Depozita 12 mujore	4,90	4,43	2,50	-	-	-	-	-	4,30	-	4,60	-	-	-	4,30	4,30	-	12 Month Deposits
Depozita 24 mujore	5,00	4,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Month Deposits
Depozita 36 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36-Months Deposits
Depozita 48 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48-Months Deposits
Depozita 60 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60-Months Deposits

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

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

Normat mesatare mujore të interesave për depozita 1/ Në përqindje për çdo bankë Tetor 2007																		ALBANIA: Average Monthly Deposit Rates 1/ In percentage for each bank October 2007
	BKT NCB	RB RB	BA AB	BISH IAB	BIZH IDB	BT TB	BNT ICB	BKG NBG	BASH ABA	ProCredit Bank	BPI FIB	BBSH UBA	BEMP BEMP	BKSH ACB	BC CB	BP PB	BU UB	
SFR																		SFR
Llogari rrjedhëse	0,10	0,10	-	-	-	-	-	-	-	-	-	-	-	-	-	0,10	0,20	Current Account
Depozita pa afat	-	1,00	0,10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sight Deposits
Depozita 1 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Month Deposits
Depozita 3 mujore	-	1,22	0,30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 Month Deposits
Depozita 6 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,15	0,75	-	6 Month Deposits
Depozita 12 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,00	-	12 Month Deposits
Depozita 24 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Month Deposits
Depozita 36 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36-Months Deposits
Depozita 48 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48-Months Deposits
Depozita 60 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60-Months Deposits
CAD																		CAD
Llogari rrjedhëse	0,10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Current Account
Depozita pa afat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sight Deposits
Depozita 1 mujore	0,75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Month Deposits
Depozita 3 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,75	-	-	3 Month Deposits
Depozita 6 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,25	-	-	6 Month Deposits
Depozita 12 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,55	-	-	12 Month Deposits
Depozita 24 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Month Deposits
Depozita 36 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36-Months Deposits
Depozita 48 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48-Months Deposits
Depozita 60 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60-Months Deposits
SEK																		SEK
Llogari rrjedhëse	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Current Account
Depozita pa afat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sight Deposits
Depozita 1-mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1-Month Deposits
Depozita 3-mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3-Month Deposits
Depozita 6-mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6-Month Deposits
Depozita 12-mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12-Month Deposits
Depozita 24-mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24-Months Deposits
Depozita 36 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36-Months Deposits
Depozita 48 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48-Months Deposits
Depozita 60 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60-Months Deposits
AUD																		AUD
Llogari rrjedhëse	0,10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Current Account
Depozita pa afat	0,10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sight Deposits
Depozita 1 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Month Deposits
Depozita 3 mujore	1,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 Month Deposits
Depozita 6 mujore	1,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 Month Deposits
Depozita 12 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12 Month Deposits
Depozita 24 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Month Deposits
Depozita 36 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36-Months Deposits
Depozita 48 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48-Months Deposits
Depozita 60 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60-Months Deposits
YEN																		YEN
Llogari rrjedhëse	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Current Account
Depozita pa afat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sight Deposits
Depozita 1 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1-Month Deposits
Depozita 3 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3-Month Deposits
Depozita 6 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6-Month Deposits
Depozita 12 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12-Month Deposits
Depozita 24 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24-Months Deposits
Depozita 36 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36-Months Deposits
Depozita 48 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48-Months Deposits
Depozita 60 mujore	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60-Months Deposits

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

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

Normat mesatare mujore të interesave për hua 1/																		Average Monthly Credit Rates 1/
Në përqindje për çdo bankë Tetor 2007	BKT NCB	RB RB	BA AB	BISH IAB	BIZH IDB	BT TB	BNT ICB	BKG NBG	BASH ABA	ProCredit Bank	BPI FIB	BBSH UBA	BEMP BEMP	BKSH ACB	BC CB	BP PB	BU UB	In percentage for each bank October 2007
LEKË																		LEK
Deri 6 muaj	12,45	15,16	-	16,94	-	10,00	-	10,35	10,99	20,36	-	9,74	12,48	-	14,84	16,13	9,20	Up to 6 months
6 muaj - 1 vit	16,43	16,38	13,95	-	8,18	10,00	-	9,16	-	21,02	12,94	11,97	13,04	-	14,84	16,79	15,66	6 months - 1 year
1 - 3 vjet	17,54	14,08	9,22	-	17,11	10,00	-	14,92	11,48	20,04	15,10	12,15	12,53	-	14,99	17,70	16,58	1 - 3 years
3-5 vjet	-	15,63	9,98	-	-	10,00	13,50	14,42	-	14,53	15,10	13,50	-	-	14,99	13,48	15,88	3-5 years
Mbi 5 vjet	11,76	16,47	9,37	-	-	10,00	-	10,93	-	10,99	12,60	-	13,10	-	14,24	12,85	12,84	Over 5 years
USD																		USD
Deri 6 muaj	9,01	5,00	-	8,19	-	9,00	-	-	9,88	-	-	8,72	8,44	-	9,89	-	-	Up to 6 months
6 muaj - 1 vit	6,90	5,00	9,60	-	-	9,00	9,50	7,35	8,84	14,00	13,64	-	9,30	9,00	9,89	-	-	6 months - 1 year
1 - 3 vjet	7,74	9,08	10,35	-	-	-	-	-	8,30	-	-	-	-	-	8,93	8,69	5,39	1 - 3 years
3-5 vjet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,93	10,62	-	3-5 years
Mbi 5 vjet	8,48	8,64	-	-	-	-	5,00	-	6,95	-	-	-	-	-	8,93	-	-	Over 5 years
EUR																		EUR
Deri 6 muaj	8,89	6,66	-	9,32	11,22	8,50	-	-	9,06	15,30	10,17	-	8,83	-	11,00	7,77	5,65	Up to 6 months
6 muaj - 1 vit	9,02	7,91	11,26	-	9,41	8,50	8,92	7,47	7,79	11,48	11,14	-	9,21	-	11,00	9,27	7,51	6 months - 1 year
1 - 3 vjet	7,92	11,20	9,04	7,11	9,54	8,50	-	8,25	8,30	10,97	14,60	9,00	8,80	-	10,71	10,48	10,10	1 - 3 years
3-5 vjet	-	8,23	8,48	8,90	9,14	8,50	8,75	7,53	7,84	12,31	9,69	-	9,46	-	10,71	11,38	8,91	3-5 years
Mbi 5 vjet	8,89	8,69	9,07	7,16	-	8,50	9,18	5,76	8,77	10,43	8,29	-	7,71	-	10,46	9,08	8,38	Over 5 years
GBP																		GBP
Deri 6 muaj	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Up to 6 months
6 muaj - 1 vit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 months - 1 year
1 - 3 vjet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 - 3 years
3-5 vjet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3-5 years
Mbi 5 vjet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Over 5 years
SFR																		SFR
Deri 6 muaj	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Up to 6 months
6 muaj - 1 vit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 months - 1 year
1 - 3 vjet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 - 3 years
3-5 vjet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3-5 years
Mbi 5 vjet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Over 5 years
CAD																		CAD
Deri 6 muaj	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Up to 6 months
6 muaj - 1 vit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 months - 1 year
1 - 3 vjet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 - 3 years
3-5 vjet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3-5 years
Mbi 5 vjet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Over 5 years

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

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

Ankandet e bonove të thesarit dhe repo													Auction of Treasury Bills/ Repo Issue Period	
Periudha e emetimit	Nov 2006 Nën 2006	Dec 2006 Dhj 2006	Jan 2006 Jan 2006	Feb 2007 Shk 2007	Mar 2007 Mar 2007	Apr 2007 Pri 2007	May 2007 Maj 2007	Jun 2007 Qer 2007	Jul 2007 Korr 2007	Aug 2007 Gsh 2007	Sep 2007 Sht 2007	Oct 2007 Tet 2007		
Bono thesari 3-M													3-M Treasury Bills	
Shuma e pranuar (milionë lekë)	12.169,01	8.080,86	13.695,00	8.310,00	7.179,10	13.441,50	7.338,70	9.600,00	13.100,00	8.100,00	6.300,00	13.484,60	Total Accepted amount (in million of Lek)	
Yield-i minimal në %	5,77	6,27	6,22	6,14	5,42	5,71	5,74	5,65	5,75	5,75	5,73	5,97	Minimum Yield %	
Yield-i i ponderuar në %	6,17	6,35	6,32	6,17	5,72	5,76	5,75	5,68	5,81	5,78	5,74	6,06	Weighted Average Yield %	
Yield-i maksimal në %	6,25	6,49	6,42	6,20	5,82	5,78	5,77	5,70	5,82	5,80	5,79	6,10	Maximum Yield %	
Bono thesari 6-M	8.768,77	10.895,89	14.625,50	13.290,00	10.499,80	9.236,50	9.440,40	10.734,60	14.700,00	11.473,40	7.278,20	9.500,00	6-M Treasury Bills	
Shuma e pranuar (milionë lekë)	6,60	6,93	7,09	6,93	6,21	6,74	7,10	7,14	7,19	7,17	7,09	7,35	Total Accepted amount (in million of Lek)	
Yield-i minimal në %	6,85	7,10	7,18	6,99	6,64	6,98	7,20	7,22	7,26	7,25	7,28	7,38	Minimum Yield %	
Yield-i i ponderuar në %	6,96	7,21	7,23	7,01	6,75	7,10	7,25	7,25	7,30	7,29	7,35	7,40	Weighted Average Yield %	
Yield-i maksimal në %													Maximum Yield %	
Bono thesari 12-M	11.520,56	15.314,63	11.478,00	10.500,00	18.941,10	10.423,80	12.164,20	14.165,40	15.828,50	16.326,60	15.094,00	9.573,10	12-M Treasury Bills	
Shuma e pranuar (milionë lekë)	7,16	7,66	7,73	7,70	6,82	6,75	7,50	7,75	7,88	7,82	7,87	7,94	Total Accepted amount (in million of Lek)	
Yield-i minimal në %	7,56	7,78	7,87	7,72	7,16	7,66	7,99	7,96	7,98	7,96	7,96	8,09	Minimum Yield %	
Yield-i i ponderuar në %	7,65	7,90	7,90	7,73	7,34	7,83	8,05	8,00	7,80	8,00	8,05	8,16	Weighted Average Yield %	
Yield-i maksimal në %													Maximum Yield %	
Ankandet e marrëveshjeve të riblerjes													Auction of Repo/ Reverse repo	
Interesi	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,75	5,75	5,75	6,00	6,00	Interest Rate	

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 Minimal	Ponderuar Weighted average	Maksimal Maximal	
1172	3 mujore	31/10/06	31/10/06	01/02/07	6,20	6,28	6,34	1.170,3
1173	3 months	07/11/06	07/11/06	08/02/07	6,25	6,30	6,40	2.114,2
1176		14/11/06	14/11/06	15/02/07	5,42	6,16	6,24	3.500,0
1177		21/11/06	21/11/06	22/02/07	6,00	6,18	6,25	2.034,9
1180		27/11/06	27/11/06	01/03/07	6,19	6,24	6,25	3.349,7
1181		05/12/06	05/12/06	08/03/07	6,19	6,30	6,46	1.374,7
1184		12/12/06	12/12/06	15/03/07	6,23	6,32	6,50	3.552,4
1185		19/12/06	19/12/06	23/03/07	6,34	6,45	6,50	3.003,8
1188		26/12/06	26/12/06	29/03/07	6,39	6,45	6,50	150,0
1190		29/12/09	05/01/07	05/04/07	6,19	6,25	6,50	3.495,8
1193		09/01/07	09/01/07	12/04/07	6,34	6,38	6,41	4.100,0
1194		16/01/07	16/01/07	19/04/07	6,14	6,31	6,38	3.500,0
1197		23/01/07	23/01/07	26/04/07	6,20	6,32	6,38	2.600,0
1198		30/01/07	02/02/07	03/05/07	6,20	6,32	6,32	1.300,0
1201		06/02/07	06/02/07	10/05/07	6,20	6,22	6,27	1.900,0
1202		13/02/07	13/02/07	17/05/07	6,15	6,15	6,15	3.210,0
1205		20/02/07	20/02/07	24/05/07	6,00	6,00	6,04	1.900,0
1209		06/03/07	06/03/07	07/06/07	5,50	5,67	5,88	1.300,0
1210		13/03/07	13/03/07	14/06/07	5,64	5,75	5,85	2.573,1
1213		20/03/07	20/03/07	21/06/07	5,75	5,75	5,75	2.900,0
1214		27/03/07	27/03/07	28/06/07	4,80	5,69	5,79	406,0
1217		03/04/07	03/04/07	05/07/07	5,70	5,74	5,79	3.412,4
1218		10/04/07	10/04/07	12/07/07	5,74	5,75	5,75	4.057,1
1221		17/04/07	17/04/07	19/07/07	5,72	5,77	5,80	3.641,7
1222		24/04/07	24/04/07	26/07/07	5,68	5,77	5,80	2.330,3
1225		30/04/07	02/05/07	02/08/07	5,75	5,79	5,80	538,7
1226		08/05/07	08/05/07	09/08/07	5,70	5,74	5,79	1.900,0
1229		15/05/07	15/05/07	16/08/07	5,75	5,75	5,75	3.200,0
1230		22/05/07	22/05/07	23/08/07	5,72	5,76	5,80	1.700,0
1233		29/05/07	01/06/07	30/08/07	5,70	5,70	5,70	3.000,0
1234		05/06/07	05/06/07	06/09/07	5,66	5,67	5,69	1.200,0
1237		12/06/07	12/06/07	13/09/07	5,60	5,67	5,70	2.500,0
1238		19/06/07	19/06/07	20/09/07	5,65	5,68	5,70	2.900,0
1241		03/07/07	03/07/07	04/10/07	5,60	5,83	5,85	3.300,0
1244		10/07/07	10/07/07	11/10/07	5,80	5,83	5,85	4.000,0
1245		17/07/07	17/07/07	18/10/07	5,79	5,79	5,79	3.500,0
1248		24/07/07	24/07/07	25/10/07	5,80	5,80	5,80	2.300,0
1249		31/07/07	31/07/07	01/11/07	5,79	5,80	5,80	400,0
1252		07/08/07	07/08/07	08/11/07	5,77	5,78	5,78	1.700,0
1253		14/08/07	14/08/07	15/11/07	5,75	5,79	5,80	3.200,0
1256		28/08/07	28/08/07	29/11/07	5,68	5,75	5,80	2.800,0
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

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 Minimal	Ponderuar Weighted average	Maksimal Maximal	
1174	6-mujore 6 months	07/11/06	07/11/06	10/05/07	6,70	6,84	6,95	4.527,0
1178		21/11/06	21/11/06	24/05/07	6,50	6,87	6,97	4.241,8
1182		05/12/06	05/12/06	07/06/07	6,75	7,01	7,17	6.473,9
1186		19/12/06	19/12/06	21/06/07	6,95	7,10	7,20	4.422,0
1191		29/12/08	03/01/07	05/07/07	7,09	7,18	7,25	7.425,5
1195		16/01/07	16/01/07	19/07/07	7,10	7,18	7,20	7.200,0
1199		30/01/07	02/02/07	02/08/07	7,05	7,14	7,18	3.800,0
1203		13/02/07	13/02/07	16/08/07	7,00	7,00	7,00	3.990,0
1207		27/02/07	27/02/07	30/08/07	6,75	6,84	6,85	5.500,0
1211		13/03/07	13/03/07	13/09/07	6,42	6,63	6,75	7.000,0
1215		27/03/07	27/03/07	27/09/07	6,00	6,64	6,75	3.499,5
1219		10/04/07	10/04/07	11/07/07	6,64	6,86	7,05	5.890,7
1223		24/04/07	24/04/07	25/10/07	6,85	7,11	7,15	3.345,9
1227		08/05/07	08/05/07	08/11/07	7,05	7,22	7,25	4.400,0
1231		22/05/07	22/05/07	22/11/07	7,15	7,18	7,25	5.040,4
1235		05/06/07	05/06/07	06/12/07	7,14	7,20	7,25	5.634,6
1239		19/06/07	19/06/07	20/12/07	7,15	7,23	7,25	5.100,0
1242		03/07/07	03/07/07	03/01/08	7,19	7,24	7,30	7.400,0
1246		17/07/07	17/07/07	17/01/08	7,20	7,28	7,30	7.300,0
1250		31/07/07	31/07/07	31/01/08	7,20	7,24	7,29	3.400,0
1254		14/08/07	14/08/07	14/02/08	7,20	7,27	7,29	4.000,0
1257		28/08/07	28/08/07	28/02/08	7,10	7,24	7,29	4.073,4
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
1175	12-mujore 12 months	07/11/06	07/11/06	08/11/07	7,25	7,58	7,65	4.708,5
1179		21/11/06	21/11/06	22/11/07	7,08	7,54	7,65	6.812,1
1183		05/12/06	05/12/06	06/12/07	7,45	7,62	7,89	7.022,6
1187		19/12/06	19/12/06	21/12/07	7,62	7,73	7,90	7.092,0
1189		28/12/06	28/12/06	21/12/07	7,84	7,89	7,90	1.200,0
1192		29/12/06	02/01/07	03/01/08	7,73	7,88	7,90	6.478,0
1196		16/01/07	16/01/07	17/01/08	7,73	7,85	7,90	5.000,0
1200		30/01/07	02/02/07	31/01/08	7,74	7,79	7,80	6.400,0
1204		13/02/07	13/02/07	14/02/08	7,65	7,65	7,65	4.100,0
1208		27/02/07	01/03/07	28/02/08	7,20	7,32	7,39	7.600,0
1212		13/03/07	13/03/07	13/03/08	6,50	7,07	7,15	7.626,9
1216		27/03/07	27/03/07	27/03/08	6,75	7,10	7,49	3.714,2
1220		10/04/07	10/04/07	10/04/08	6,70	7,54	7,80	4.200,0
1224		24/04/07	24/04/07	24/04/08	6,80	7,79	7,95	6.223,8
1228		08/05/07	08/05/07	08/05/08	7,50	7,96	8,05	5.100,0
1232		22/05/07	22/05/07	22/05/08	7,50	8,02	8,05	7.064,2
1236		05/06/07	05/06/07	05/06/08	7,75	7,97	8,00	9.665,4
1240		19/06/07	19/06/07	19/06/08	7,75	7,96	8,00	4.500,0
1243		03/07/07	03/07/07	03/07/08	7,85	7,99	8,00	9.030,0
1247		17/07/07	17/07/07	17/07/08	7,80	7,98	8,00	6.798,5
1251		31/07/07	31/07/07	31/07/08	7,80	7,98	8,00	7.700,0
1255		14/08/07	14/08/07	14/08/08	7,80	7,94	8,00	2.500,0
1258		28/08/07	28/08/07	28/08/08	7,87	7,96	8,00	6.126,6
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

Burimi : Banka e Shqipërisë.

Source: Bank of Albania.

Tregues të ankandeve të bonove të thesarit.					Indicators of Treasury Bills auctions
Shuma e pranuar në milionë lekë					Total Accepted amount in millions of Lek
	3-mujore	6-mujore	12-mujore	Totali	
	3 months	6 months	12 months	Total	
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
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

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

SHQIPËRIA: Bilanci i përmblodhur i BSH Në milionë lekë Fundi i periudhës	Nov 2006 Nën 2006	Dec 2006 Dhj 2006	Jan 2007 Jan 2007	Feb 2007 Shk 2007	Mar 2007 Mar 2007	Apr 2007 Pri 2007	May 2007 Maj 2007	Jun 2007 Qer 2007	Jul 2007 Korr 2007	Aug 2007 Gsh 2007	Sep 2007 Sht 2007	Oct 2007 Tet 2007	ALBANIA: Consolidated BoA Balance sheet End of Period
AKTIVET	241.352	255.481	254.866	253.254	248.711	250.476	248.097	247.618	254.864	259.423	266.754	260.777	ASSETS
Mjete të huaja	165.954	174.587	177.537	178.776	179.171	177.496	174.998	174.513	176.145	181.515	189.707	187.184	Foreign assets
Ari dhe metalet e çmuara	800	797	829	862	839	840	808	782	789	805	854	886	Gold and precious metals
Depozita tek FMN	8.056	7.867	7.652	7.848	7.850	7.837	7.624	7.420	7.520	7.388	7.366	7.356	Deposits with the IMF
Depozita në bankat e huaja	24.565	38.157	42.203	32.810	26.805	19.701	21.559	22.104	21.941	26.516	42.160	44.720	Deposits with foreign banks
Letra me vlerë të disponueshme për shitje	131.534	117.404	116.457	126.822	133.192	138.740	134.655	134.120	135.908	136.241	129.840	125.076	Securities available for sale
Investime të mbajtura për tregëtim		9.636	9.266	9.705	9.761	9.663	9.448	9.375	9.285	9.022	8.970	8.636	Securities held for trading investments
Mjete të tjera të huaja	999	726	1.130	729	724	715	904	712	702	1.543	517	510	Other foreign assets
Mjete vendase	75.398	80.894	77.329	74.478	69.540	72.980	73.099	73.105	78.719	77.908	77.047	73.593	Domestic assets
Ari dhe metalet e çmuara	55	53	56	59	59	59	58	57	57	57	59	61	Gold and precious metals
Kredi tranzite	139	139	140	141	113	112	111	108	108	110	96	95	Transit credits
Hua dhënë bankave	5220	8904	5.569	2.536	-	2.005	2.015	2.025	7.826	6.928	6.038	2.630	Loans to the banks
Hua për qeverinë	-	-	-	-	-	-	-	-	-	-	-	-	Loans to the Government
Investime në letra me vlerë vendase	67.547	67.575	67.325	67.475	65.100	66.512	66.576	66.608	66.367	66.421	66.493	66.438	Domestic securities investments
Mjete të tjera vendase	2.437	4.223	4.239	4.267	4.268	4.292	4.339	4.307	4.361	4.392	4.361	4.369	Other domestic assets
DETYRIMET	241.352	255.481	254.866	253.254	248.711	250.476	248.097	247.618	254.864	259.423	266.754	260.777	LIABILITIES
Detyrime të huaja	17.203	16.688	17.091	17.094	16.786	16.779	16.521	16.065	16.034	16.770	15.760	15.917	Foreign liabilities
Detyrime ndaj FMN -së	15.456	15.256	15.154	15.359	15.358	15.259	14.936	14.603	14.661	14.648	14.469	14.377	Due to the IMF
Detyrime ndaj institucioneve financiare jorezidente	1.284	1.246	1.255	1.265	1.239	1.241	1.220	1.198	1.197	1.210	1.193	1.190	Due to non-resident financial institutions
Detyrime të tjera në valutë	463	186	682	470	189	279	365	264	176	912	98	350	Other foreign liabilities
Detyrime vendase	222.974	238.783	235.498	232.379	228.720	231.255	230.839	232.934	239.832	239.933	251.985	246.553	Domestic liabilities
Para në qarkullim	152.406	168.234	160.840	159.953	159.199	158.979	156.791	155.871	157.469	156.894	153.901	149.967	Currency in circulation
Detyrime ndaj bankave rezidente	56.870	53.575	61.249	59.490	57.165	54.437	59.599	58.963	57.335	59.722	62.514	60.881	Due to domestic banks
Detyrime ndaj qeverisë	12.807	15.944	12.012	11.829	11.530	17.041	13.631	17.178	24.065	22.584	34.704	34.903	Due to the Government
Të ardhura për t'u shpërndarë	80	76	72	68	65	61	57	54	50	47	43	42	Deferred income
Detyrime të tjera vendase	811	954	1.325	1.039	761	737	761	868	913	686	823	760	Other domestic liabilities
Fondi i vet dhe rezervat	1.175	10	2.277	3.781	3.205	2.442	737	-1.381	-1.002	2.720	-991	-1.693	Statutory fund and reserves
Kapitali themeltar	750	750	750	750	750	750	750	750	750	750	750	750	Statutory fund
Rezerva ligjore	3.750	3.750	3.750	3.750	3.750	3.750	3.750	3.750	3.750	3.750	3.750	3.750	Legal reserve
Rezerva e rivlerësimit	-14.346	-15.856	-14.121	-13.215	-13.412	-14.848	-17.155	-19.722	-20.058	-17.147	-19.550	-21.019	Revaluation reserve
Rezerva e rivlerësimit të mjeteve fikse		2.660	2.658	2.655	2.655	2.641	2.637	2.632	2.627	2.623	2.618	2.613	
Rezerva të tjera	8.182	8.706	8.706	8.706	8.706	8.706	8.706	8.706	8.706	8.706	8.706	8.706	Other reserves
Fitimi i mbetur	2.839	-	534	1.135	756	1.443	2.049	2.503	3.223	4.038	2.735	3.507	Remaining profit

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

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

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

SHQIPËRIA: Bilanci i përmblendhur i BSH Në milionë lekë Fundi i periudhës							ALBANIA: Consolidated BoA Balance sheet Millions of LEK End of Period
	2001	2002	2003	2004	2005	2006	
AKTIVET	195.627	213.032	192.987	202.160	224.655	255.481	ASSETS
Mjete të huaja	111.815	122.329	116.665	133.855	153.329	174.587	Foreign assets
Ari dhe metalet e çmuara	977	1.182	593	540	708	797	Gold and precious metals
Depozita tek FMN	20.830	19.861	18.056	16.817	8.431	7.867	Deposits with the IMF
Depozita në bankat e huaja	36.794	5.450	10.553	11.489	10.175	38.157	Deposits with foreign banks
Letra me vlerë të disponueshme për shitje	52.569	95.184	86.875	104.450	133.464	117.404	Securities available for sale
Investime të mbajtura për tregëtim						9.636	Securities held for trading investments
Mjete të tjera të huaja	645	652	588	559	551	726	Other foreign assets
Mjete vendase	83.812	90.703	76.322	68.305	71.326	80.894	Domestic assets
Ari dhe metalet e çmuara	32	40	43	40	50	53	Gold and precious metals
Kredi tranzite	6.254	7.323	384	277	207	139	Transit credits
Hua dhënë bankave	473	3.405	—	—	—	8.904	Loans to the banks
Hua për qeverinë	2.710	1.150	—	—	—	—	Loans to the Government
Investime në letra me vlerë vendase	70.437	75.885	73.260	65.435	68.546	67.575	Domestic securities investments
Mjete të tjera vendase	3.906	2.900	2.635	2.553	2.523	4.223	Other domestic assets
DETYRIMET	195.627	213.032	192.987	202.160	224.655	255.481	LIABILITIES
Detyrime të huaja	28.039	27.922	19.225	17.475	17.464	16.688	Foreign liabilities
Detyrime ndaj FMN -së	20.494	19.147	17.478	15.948	16.145	15.256	Due to the IMF
Detyrime ndaj institucioneve financiare jorezidente	7.537	8.775	1.747	1.527	1.319	1.246	Due to non-resident financial institutions
Detyrime të tjera në valutë	8	—	—	—	—	186	Other foreign liabilities
Detyrime vendase	155.443	167.315	167.714	186.934	205.978	238.783	Domestic liabilities
Para në qarkullim	121.334	133.115	127.774	141.630	153.550	168.234	Currency in circulation
Detyrime ndaj bankave rezidente	31.220	30.697	33.970	39.318	45.182	53.575	Due to domestic banks
Detyrime ndaj qeverisë	2.734	3.024	5.464	5.302	6.356	15.944	Due to the Government
Të ardhura për t'u shpërndarë		151	117	106	129	76	Deferred income
Detyrime të tjera vendase	155	328	389	578	761	954	Other domestic liabilities
Fondi i vet dhe rezervat	12.145	17.795	6.048	-2.249	1.213	10	Statutory fund and reserves
Kapitali themeltar	750	750	750	750	750	750	Statutory fund
Rezerva ligjore	3.750	3.750	3.750	3.750	3.750	3750	Legal reserve
Rezerva e rivlerësimit	57	5.468	(6.330)	-14.824	-11.469	-15856	Revaluation reserve
Rezerva e rivlerësimit të mjeteve fikse							
Rezerva të tjera	7.588	7.827	7.878	8.075	8.182	2660	Other reserves
Fitimi i mbetur	—	—	—	—	—	8706	Remaining profit

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

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

Banka e Shqipërisë Pasqyra e të ardhurave dhe shpenzimeve Në milionë lekë Fundi i periudhës	Jan 2007 Jan 2007	Feb 2007 Shk 2007	Mar 2007 Mar 2007	Apr 2007 Pri 2007	May 2007 Maj 2007	Jun 2007 Qer 2007	Jul 2007 Korr 2007	Aug 2007 Gsh 2007	Sep 2007 Sht 2007	Oct 2007 Tet 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	582	1.121	1.697	2.288	2.878	3.437	4.055	4.670	5.237	5.921	Interest and commission income
Shpenzime interesi dhe komisioni	-27	-54	-86	-111	-136	-166	-194	-219	-242	-269	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	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	Interest and commission income
Shpenzime interesi dhe komisioni	-191	-365	-548	-716	-889	-1.065	-1.254	-1.468	-1.662	-1.882	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	Total operations with residents , net
Shpenzim financiarë të tjera , neto	-164	-175	-187	-174	-260	-427	-438	-355	-242	-211	Other financial expenses , net
Humbje /Fitime neto nga ndryshimet e kurseve	1.846	2.296	2.207	933	-895	-3.556	-4.390	-2.076	-4.605	-6.001	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	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	Personnel expenses
Shpenzime amortizimi	-10	-19	-29	-40	-50	-59	-69	-79	-88	-98	Amortization expenses
Shpenzime zhvlerësimi të aktiveve të patrupëzuara	-7	-14	-21	-27	-34	-41	-45	-50	-54	-59	Depreciated intangible assets expenses
Shpenzime të përgjithshme dhe administrative	-13	-45	-70	-91	-119	-150	-173	-188	-224	-250	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	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	Net income as at intern. standards of fin. reporting
Transferimi nga / në rezervë të rivlerësimit	-1.846	-2.296	-2.207	-933	895	3.556	4.390	2.076	4.605	6.001	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	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	Profit allocation to state budget
Rimarrje nga rivlerësimi i aktiveve fikse	....	....	....	19	24	28	33	38	42	47	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	Remained profit for the period

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

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

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

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

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

Source: Bank of Albania.

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

1. GENERAL INFORMATION

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

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

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLOCIES

(a) Basis of preparation of financial statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(c) Interest and commission

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

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

(d) Foreign currency translation

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

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

The applicable official Bank rate (LEK to the foreign currency unit) for the principal currencies, as at October 31 and September 28, 2007 were as below:

	October 31, 2007	September 28, 2007
United States Dollar (“USD”)	84.93	86.88
European Union Currency Unit (“EUR”)	122.66	123.08
British Pound (“GBP”)	175.97	176.16
Special Drawings Rights (“SDR”)	133.24	135.04

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

(e) Financial assets

All the financial assets are initially stated at cost, which is the purchase price including the expenses related to the purchase of financial asset and measured at fair value.

Financial assets are classified as follows:

Loans originated by the Bank

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

Held-to- maturity

Held-to-maturity securities are financial instruments with fixed determinable payments and fixed maturities. The Bank has the good intention and enjoys the possibility to hold them to maturity. Held-to – maturity securities are reported in the effective date of settlement initially registered at cost value in the financial statements. At subsequent reporting dates they are carried at amortized cost, less any impairment loss recognized to reflect irrecoverable amounts.

Available for sale

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

Financial assets at fair value through profit and loss

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

Fair value

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

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

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

Impairment and uncollectability of financial assets

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

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

Repurchase agreements and reverse repurchase agreements

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

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

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

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

(f) Fixed assets

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

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

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

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

	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

(h) Printing and minting cost

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

(i) Taxation and profit allocation

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

(j) Legal Reserve

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

(k) Grants

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

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

(l) Cash and Cash equivalents

For the purposes of compiling cash flow statement, cash and cash equivalents are divided as Cash in LEK and Cash in Foreign currency as well as and foreign currency deposits with residual maturity of less than three months.

(m) Use of estimates

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

3. GOLD AND PRECIOUS METALS

As at October 31, 2007 the gold value in deposits, as asset of the Bank amounted LEK 886 million (September 2007 – LEK 854 million) being 13,319 troy ounces of gold (September 2007 – equal).

Gold is valued at the London fixing rate on the balance sheet date. The difference of LEK 49 million, resulting from the revaluation of gold is recorded in the revaluation reserve. The price for one troy ounces of gold, as at October 2007 was USD 783 (September 2007 – USD 737.75).

Gold and other precious metals included within domestic assets comprise platinum and silver in a domestic value, valued at the London fixing rate on the balance sheet date, amounting LEK 55 million as at October 31, 2007 (September 2007 – LEK 54 million) as well as non monetary gold amounting LEK 6 million (September 2007 – LEK 5 million).

4. DEPSITS WITH INTERNATIONAL MONETARY FUND

	October 31, 2007	September 28, 2007
Republic of Albania quotation in IMF	6,875	6,881
Special Drawing Rights ("SDR")	474	480
Accrued Interest	7	5
Total	7,356	7,366

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

The Special Drawing Rights (SDR) represents deposits placed in the International Monetary Fund. These deposits bear a fixed interest rate on weekly basis. The interest rate prevailing as at October 31, 2007 resulted 3.87 per cent (September 2007 – 3.79 per cent).

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

5. DEPOSITS WITH NON RESIDENT BANKS

	October 31, 2007	September 28, 2007
Current accounts	9,866	13,810
Short-term deposits	34,749	28,307
Accrued interests	105	43
Total	44,720	42,160

Short-term deposits and current accounts with non-resident banks earn interest at rates mostly based on the currency of the deposit or current account, and at rate varying from 0.49 per cent to 6.22 per cent (September 2007 –0.55 per cent to 5.5 per cent).

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

	October 31, 2007 <i>(in million)</i>	September 28, 2007 <i>(in million)</i>
EUR	255	256
USD	110	90
GBP	6	4
JPY	4,156	2,827

6. INVESTMENTS DENOMINATED IN FOREIGN CURRENCY

6.1 Securities available for sale

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

	October 31, 2007	September 28, 2007
Foreign Government treasury notes	93,047	95,593
Bank for International Settlements: medium-term investments (BIS)	25,020	24,102
Fixed rate investment (FIX BIS)	6,418	8,522
Unites States agencies securities	591	1,623
Total	125,076	129,840

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

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

	October 31, 2007	September 28, 2007
USD (in million)		
Unites States Government notes	393	388
Fixed Investments (FIX BIS)	62	50
Unite States agencies treasury notes	7	19
Total	462	457
EUR (in million)		
French Government treasury notes	84	105
German Government treasury notes	349	344
Fixed rate Investments (FIX BIS)	10	20
Bank for International Settlements: medium-term investments	145	145
Total	588	614
GBP (in million)		
United Kingdom Government Treasury notes	38	37
Bank for International Settlements: medium-term investments	11	11
Total	49	48
JPY (in million)		
Fixed rate investments (FIX BIS)	7,006	8,004
Total	7,006	8,004

Foreign government treasury notes include treasury notes issued by the United States Government, denominated in USD, treasury notes issued by the French and German Governments, denominated in EUR, and also treasury notes issued by the United Kingdom Government, denominated in GBP. The interest is paid semi-annually and annually and maturities vary between December 2007 and October 2016. The yield, depending on the issuer, varies from 3.43 per cent to 5.85 per cent.

Bank for International Settlements – medium term investments comprise of fixed coupon securities, denominated in USD, EUR and GBP. Interest is payable annually for investments in EUR and semi-annually for investments in USD and GBP, and maturities range between December 2007 and March 2014. The yield varies from 3.30 per cent to 5.96 per cent.

Fixed rate investments (FIX BIS) issued by the Bank for International Settlements are denominated in EUR with yields at 4.39 per cent with maturity July 2008. There are purchased FIX BIS denominated in JPY, with yields varying between 0.43 per cent to 0.52 per cent and maturities ranging from October 2007 to January 2008.

United States agencies notes are denominated in USD, with yield varying from 5.2 and maturity in February 2009.

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

6.2 Held for trading investments

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

	October 31, 2007	February 28, 2007
United States Government treasury notes	5,660	5,344
United States agencies notes	<u>2976</u>	<u>3,626</u>
Total	<u>8,636</u>	<u>8,970</u>

United States Government treasury notes, denominated in USD, have a coupon rate, which varies between 3.375 per cent and 6 per cent. Interest is paid semi-annually and maturities vary between November 2008 and August 2010.

United States agencies notes, denominated in USD, have coupon rates varying between 4.125 and 5 per cent. Interest is paid annually and semi-annually and the maturities range from October 2008 to August 2010.

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

7. OTHER ASSETS (IN FOREIGN CURRENCY)

	October 31, 2007	September 28, 2007
Quotations with international institutions	503	508
Cash on hand denominated in foreign currency	<u>7</u>	<u>9</u>
Total of other assets denominated in foreign currency	<u>510</u>	<u>517</u>

As at October 31, 2007, other foreign assets are composed of subscriptions for the participation of the Republic of Albania in the International Financial Institutions amounting LEK 503 million (September 2007 – LEK 508 million), and cash on hand denominated in foreign currency of LEK 7 million (September 2007 – LEK 9million).

8 CREDITS

8.1 TRANSIT CREDITS

The total of LEK 95 million (September 2007 – LEK 96 million) represents credits for services provided to the Italian-Albanian Bank for further distribution to ultimate borrowers to support the Government development programs (See Note 12).

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

8.2 LOANS TO RESIDENT BANKS

Loans to resident banks represent reverse repurchase agreements concluded between Bank of Albania and the commercial banks, of weekly maturity term and with an interest rate 6 per cent.

9 INVESTMENTS IN LOCAL CURRENCY

Available for sale investments

	October 31, 2007	September 28, 2007
Government Treasury Bills	<u>66,438</u>	<u>66,493</u>
Total	<u>66,438</u>	<u>66,493</u>

Short-term treasury bills as at October 2007, denominated in LEK, relate to Government of Albania treasury bills, with maturity ranging between November 2007 and April 2008 with yields varying from 5.70 per cent to 7.94 per cent (September 2007 – equal).

10 OTHER ASSETS (IN LOCAL CURRENCY)

	October 31, 2007	September 28, 2007
Fixed assets, net	3,167	3,164
Intangible assets, net	115	114
Loans to employees	984	968
Other debtors	41	41
Numismatic	40	40
Inventory	29	31
Others	<u>(7)</u>	<u>3</u>
Total	<u>4,369</u>	<u>4,361</u>

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

The net book value of tangible fixed assets by category is comprised of:

In LEK(million)	Land, buildings and general constructions	General equipment	Transport vehicles	Work in progress	Total fixed assets
<u>Cost/Evaluation</u>					
As at September 28, 2007	2,964	718	241	63	3,986
Additions	-	10	-	3	13
Eliminations	-	-	-	-	-
As at October 31, 2007	2,964	728	241	66	3,999
<u>Accumulated depreciation</u>					
As at September 28, 2007	97	561	164	-	822
Accumulation of year					
Additions	3	6	1	-	10
Eliminations	-	-	-	-	-
As at October 31, 2007	100	567	165	-	832
<u>Net Book Value</u>					
As at October 31, 2007	2,864	161	76	66	3,167
As at September 28, 2007	2,867	157	77	63	3,164

The headquarter building of the bank, included within the category “Land, buildings and general constructions”, was revaluated on December 2006, at the amount of LEK 2. 660 million, from a net carrying amount of LEK 954 million, remained from the prior revaluation, which took place in March 2000. The revaluation was effective on December 29, 2006, and was conducted by an independent appraiser’s commission.

The methodology of the evaluation was the income approach, based on capitalization of rental income and selling prices for new business centres. The revaluation surplus of LEK 1.706 million was credited to the buildings revaluation reserve in capital and is amortised monthly in accordance with the respective amortization rate. No other buildings owned by the Bank were revaluated.

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

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

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

In LEK (million)	Computer software	Banknotes printed and coins minted	Total intangible assets
<u>Cost/Evaluation</u>			
As at September 28, 2007	341	2,454	2,795
Additions	6	-	6
As at October 31, 2007	347	2,454	2,801
<u>Accumulated depreciation</u>			
As at September 28, 2007	334	2,347	2,681
Amortisation of year	1	4	5
As At October 31, 2007	335	2,351	2,686
<u>Net Book value</u>			
As at October 31, 2007	12	103	115
As September 28, 2007	7	107	114

11 DUE TO INTERNATIONAL MONETARY FUND

	October 31, 2007	September 28, 2007
Poverty Reduction and Growth Facility (PRGF)	7,237	7,334
IMF securities account	5,042	5,042
IMF account in LEK	2,077	2,077
Accrued Interest	21	16
Total	14,377	14,469

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

The loan "Poverty Reduction and Growth Facility PRGF 2" was approved under the agreement of May 13, 1998 amounting SDR 45.040,000, and was drawn during the period 1999 to 2001. The balance as at October 2007 amounts SDR 21.442,600 (September, 2007 - equal). This facility is repayable by 2011 in 10 semi-annually instalments, commenced in 2004. Interest is repayable at 0.5 per cent, semi-annually.

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

The loan “Poverty Reduction and Growth Facility PRGF 3” was approved under the agreement of June 21, 2002 at the amount SDR 28.000,000 and the last disbursement was made on June 20, 2005. The balance at October, 2007 amounted SDR 28.000,000 (September 2007-equal) with an interest rate of 0.5 per cent payable semi-annually. This facility is repayable after a grace period of five and a half year in 10 semi-annual equal instalments.

The loans “Poverty Reduction and Growth Facility PRGF 4” and “Extended Fund Facility” (EFF) for Albania are adopted under a three-year agreement signed on January 27, 2006, amounting SDR 17.045,000.

As at October 2007 the credit value amounted SDR 4.870,00 (September 2007- equal). This facility is payable after a period of five years and a half year in 10 semi-annual equal instalments with an interest rate of 0.5 per cent payable semi-annually.

“The account with the International Monetary Fund in LEK” includes the two first entrenchments of EFF loan amounting SDR 4.870,000 (September 2007- equal). The loan premium settlement shall take place after four and a half years, within 10 years. The interest on these loans is floating and payable each three month. The interest rate on EFF loan was 5.16 per cent, as at October 31, 2007 (September 2007 - 5.08 per cent).

12. DUE TO NON RESIDENT FINANCIAL INSTITUTIONS

	October 31, 2007	September 28, 2007
Transit liabilities (Note 8)	95	96
Loan from the Hellenic Republic	1,080	1,084
Due to the World Bank	12	12
Accrued interest	3	1
Total	1,190	1,193

Transit liabilities represents the development loan granted from the European Bank of Investment amounting LEK 95 million and is composed of loan outstanding EUR 0.88 million (Note 8.1). The interest is paid by the recipients of these transit loans (Banks and domestic companies) directly to the providers of the funds.

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

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

13. CURRENCY IN CIRCULATION

The bank is vested with the exclusive right of issuing the national currency. This item, as at October 31, 2007, comprises valid domestic banknotes and coins in circulation issued by the Bank amounting LEK 149.967 million (August 2007 – LEK 153.901 million).

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

14. DUE TO RESIDENT BANKS

	October 31, 2007	September 28, 2007
Foreign currency		
Compulsory reserve	23,426	23,244
Accounts of commercial banks	1,928	1,949
	25,354	25,193
Domestic currency		
Compulsory reserve	32,482	32,300
Accounts with commercial banks	2,040	4,584
Repurchase agreement	-	-
Overnight deposits	965	403
	35,487	37,287
Accrued interest	40	34
Total	60,881	62,514

Interest on compulsory reserve account is calculated as follows:

- LEK balances: 70 per cent of repo agreement *yield*: 4.2 per cent as at October 2007 (September 2007 – 4.025 per cent);
- USD balance: 70 per cent of the one-month USD Libor rate: 3.4 per cent as at October 2007 (September 2007 – 3.59 per cent);
- EUR balances: 70 per cent of the one-month EUR Libor rate: 2.91 per cent as at October 2007 (September 2007 – 3.09 per cent).

Overnight deposits bear an interest rate of 4.25 per cent (September 2007 – equal).

15 DUE TO GOVERNMENT

	October 31, 2007	September 28, 2007
Deposits received on behalf of the Government	34,874	34,684
Other	29	20
Total	34,903	34,704

The deposits received on behalf of the Government amounting LEK 34.874 comprises the main account of LEK 21.989 million, international donors funds deposited at the Bank for subsequent transfer to aid projects in Albania of LEK 1.287 million, other funds amounting LEK 3.438 million designated for expropriation process and LEK 1.275 million representing a reserve fund account of the Government on behalf of the Social Insurance Institute and Health Insurance Institute. The Government has placed also in October 2007 a monthly deposit amounting LEK 6.896 million of interest rate 3.69 per cent.

“Other” includes funds received by the Bank of LEK 20 million from a loan being granted to the Government from the Islamic Bank of Development as well as taxation on treasury bills interests amounting LEK 9 million.

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

16. DEFERRED INCOME

	October 31, 2007	September 28, 2007
World Bank grant	68	132
World Bank grant depreciation	(63)	(126)
Other	37	37
Total	42	43

The “World Bank grant” relates to grants received by the Bank during the years 2002-2005 for the purchase of AIPS system “Albania Interbank Payments System” amounting LEK 68 million and for the purchase of AECH system “Albania Electronic Clearing House” amounting LEK 64 million. As at October 2007 the grant related to AECH project amounting LEK 64 million was fully depreciated in revenues.

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

17. OTHER DOMESTIC LIABILITIES

	October 31, 2007	September 28, 2007
Due to Printing House	241	239
Deposits of individuals from the participation in Treasury Bills	438	529
Due to financial non-banking institutions	27	1
Net obligation/pension fund	4	8
Other	50	46
Total	760	823

Pension fund scheme consist of the employees’ contribution of 2 per cent of their gross salary and the employer’s contribution of 15 per cent on the total payroll amount. As at October, 2007 the market value of pension fund’s assets of LEK 445 million is invested in treasury bills matured within 12 months amounting LEK 395 million (September 2007-LEK 394 million) and government bonds with maturity term 5-year amounting LEK 40 million (September 2007-equal).

“Other” mainly consists of the taxation on employs receipts amounting LEK 17 million, deposits placed as guarantee amounting LEK 8 million. This item includes also the expenses amounting LEK 3 million which relate to the maintenance of ATM, the system services on statistical information, commissions for the management of the reserve denominated in foreign currency from IBRD, etc. This item relates also to the claims’ provision over certain legal issues, raised in the normal course of business amounting LEK 20 million.

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

18. REVALUATION RESERVE

The components of revaluation reserve are as follows:

	October 31, 2007	September 28, 2007
Revaluation of foreign currencies and gold balances	(21,506)	(20,110)
Revaluation of Securities	452	526
Other revaluations	35	34
Total	21,019	(19,550)

As at October, 2007, the revaluation reserves denominated in foreign currencies and gold have recorded a negative value amounting LEK 21.506 million, due to the decrease of foreign currencies exchange rate, reflecting a negative impact for October 2007 amounting LEK 1.396 million.

“Revaluation of Securities” has been decreased at LEK 74 million during this month, reflecting the declining impact of the securities’ market value denominated in foreign currency amounting LEK 50 million and the reduce of securities market value denominated in LEK amounting LEK 24 million.

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

In line with this article 64, point (b), the Ministry of Finance has issued Government Securities denominated in foreign currency, over the year 2007, by a total LEK 15.505 million to cover the differences arising from the revaluation of foreign currencies, established so far to the end of year 2006. These securities are recorded as off-balance sheet items and have a renewable maturity of six months.

19. OTHER RESERVES

The components of other reserves are as follows:

	October 31, 2007	September 28, 2007
Special reserve for Balance of Payments	7,209	7,209
Investment Fund	301	301
Other	1,196	1,196
Total	8,706	8,706

Special reserve for the Balance of Payments relates to grants for Albania provided by the European Community, as financial assistance to support the country in the process of the economy transformation to a market economy. These grants relate to the period 1992-1993 supporting the stability of the balance of payments and to strengthen the reserves position. This reserve has remained stable since 1995.

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

“Other” comprises reserves created by the decision of the Supervisory Council, for the allocation of profits for years 2002-2006. A reserve for the Bank amounting LEK 524 million was founded out of

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

profit allocation for the year 2006, based on the Supervisory Council decision No.13, dated March 1st, 2007.

20. INTEREST AND COMMISSION INCOME (NON RESIDENTS)

	October 31, 2007	Sept. 28, 2007
Income of securities interests	4,578	4,104
Time deposits interests	871	719
Interests on IMF SDR	30	27
Amortisation of premium on securities	442	387
Total	5,921	5,237

21. INTEREST AND COMMISSION EXPENSE (NON-RESIDENTS)

	October 31, 2007	September 28, 2007
Amortisation of premium on securities	(180)	(160)
Interest expense from non-resident institutions loans	(11)	(10)
Interest expense from accounts with IMF	(58)	(53)
Other	(20)	(19)
Total	(269)	(242)

22 INTEREST AND COMMISSION INCOME (RESIDENTS)

	October 31, 2007	September 28, 2007
Income on securities interests	3,614	3,214
Income on Repo agreements interests	193	174
Other	37	35
Total	3,844	3,423

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

23 INTEREST AND COMMISSION INCOME (RESIDENTS)

	October 31, 2007	September 28, 2007
Interest expense on compulsory reserve	(1,564)	(1,390)
Interest expense on REPO agreements	(140)	(139)
Interest expenses on Government deposits	(126)	(86)
Interest expenses on deposits of commercial banks	(52)	(47)
Total	(1,882)	(1,662)

24 OTHER OPERATING INCOME, NET

	October 31, 2007	September 28, 2007
Profit (loss) from the sale of securities available for sale	(455)	(479)
Profit (loss) from the sale of securities available for trade	39	24
Unrealised profit (loss) from the securities revaluation available for trade	116	126
Profit /(loss) from forward contracts	41	41
Income from grants	35	34
Other	13	12
Total	(211)	(242)

25. CASH AND CASH EQUIVALENTS

	October 31, 2007	September 28, 2007
Deposits with foreign banks (Note 5)	44,615	42,117
Domestic currency on hand	18,533	19,099
Foreign currency on hand (Note 7)	7	9
Gold held abroad (Note 3)	886	854
Gold and other precious metals held domestically (Note 3)	61	59
Total	64,102	62,138

26. CONTINGENCIES AND COMMITMENTS

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

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

On April, 2007 there were issued the other securities to cover the losses arising from the revaluation of foreign currencies, being established in 2006, amounting LEK 3.341 million. Thus the total of securities issued from the Ministry of Finance to cover the net losses from the revaluation of currencies created over the period 2003-2006 amounts LEK 15.505 million, having a maturity of six months.

27. Managed assets

As at October 31, 2007, the Bank held as custodian short-term Treasury Bills, at nominal value LEK 252.341 million, long-term obligations 2-5 years at nominal value LEK 105.320 million, issued by the Ministry of Finance and gold and precious metals on behalf of the Government at market value LEK 5.884 million.

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

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

	October 31, 2007 (in million of LEK)	September 28, 2007 (in million of LEK)
Monetary gold held in foreign banks	2,478	2,388
Non-monetary gold held in foreign banks	1,239	1,195
Non-monetary gold held domestically	1,957	1,886
Other precious metals	210	203
Total	5,884	5,672

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

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

28. RISK MANAGEMENT

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

Liquidity risk

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

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

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

Credit risk

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

Risk on prices

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

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

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

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

Bilanci fiskal Në milionë lekë Fundit i periudhës (Të dhëna progresive)													Fiscal Balance Millions of Lek End of Period (Progressive data)
	Nov 2006	Dec 2006	Jan 2007	Feb 2007	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	
	Nën 2006	Dhj 2006	Jan 2007	Shk 2007	Mar 2007	Pri 2007	Maj 2007	Qer 2007	Korr 2007	Gsh 2007	Sht 2007	Tet 2007	
Totali i të ardhurave	202.517	226.283	18.783	35.375	55.326	74.812	93.235	115.536	134.864	156.376	181.930	205.456	Total Revenues
Në përqindje ndaj PBB vjetore		25,2											In percentage of annualy GDP
Totali i shpenzimeve	203.984	254.762	12.254	30.693	48.925	67.450	86.498	105.385	125.925	148.359	171.726	196.431	Total Expenditures
Në përqindje ndaj PBB vjetore		28,3											In percentage of annualy GDP
Deficiti	-1.467	-28.480	6.529	4.682	6.401	7.362	6.738	10.150	8.938	8.016	10.203	9.024	Budget Deficit/Surplus (Cash Balance)
Në përqindje ndaj PBB vjetore		-3,2											In percentage of annualy GDP
Deficiti pa ndihma	....	....	6.524	4.677	6.386	....	....	....	....	....	....	....	Fiscal Deficit Excluding Grants
Në përqindje ndaj PBB vjetore													In percentage of annualy GDP
Financimi i deficitit	1.467	28.480	-6.529	-4.682	-6.401	-7.362	-6.738	-10.150	-8.938	-8.016	-10.203	-9.024	Deficit Financing
Financimi i brendshëm	-5.808	23.048	-6.258	-4.312	-6.416	-7.926	-7.449	-10.445	-9.389	-8.926	-11.620	-10.827	Domestic Financing
Të ardhura nga privatizimi	2.117	1.971	—	8	30	38	42	44	54	64	13.136	13.147	Privatization receipts
Huamarrja	4.584	20.742	2.017	4.610	2.840	6.495	2.972	3.436	10.717	11.733	12.000		Domestic borrowing
Të tjera	-12.509	336	-8.275	-8.930	-9.286	-14.459	-10.463	-13.925	-20.160	-20.723	-36.756		Other
Financimi i jashtëm	7.275	5.432	-272	-371	15	564	711	295	450	909	1.415	1.800	Foreign Financing

Burimi: Ministria e Financave.

Source : Ministry of Finance .

Llogaritë e buxhetit në % ndaj PBB Fundi i periudhës	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	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	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	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	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	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	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	Domestically Financed Deficit
Financimi i jashtëm	2,4	1,8	4,9	3,0	1,9	2,1	2,6	1,4	1,0	0,6	0,6	Foreign Financed Deficit

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

Source : Ministry of Finance and IMF
estimations.

Financimi i deficitit buxhetor. Në milionë lekë Fundi i periudhës (Të dhëna progresive)	Oct 2005	Nov 2005	Dec 2005	Jan 2006	Feb 2006	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006	Aug 2006	Sep 2006	Fiscal deficit and its financing
	Tet 2005	Nën 2005	Dhj 2005	Jan 2006	Shk 2006	Mar 2006	Pri 2006	Maj 2006	Qer 2006	Korr 2006	Gsh 2006	Sht 2006	
Totali i të ardhurave	161.499	180.806	200.981	16.751	32.721	51.874	69.075	86.742	105.443	125.210	143.449	162.259	Total Revenues
Totali i shpenzimeve	179.715	197.107	228.825	11.190	25.251	42.664	59.224	76.321	95.352	114.176	132.554	152.238	Total Expenditures
Deficiti	-18.217	-16.301	-27.844	5.561	7.470	9.210	9.851	10.421	10.091	11.034	10.895	10.021	Deficit
Financimi i deficitit	18.217	16.301	27.844	-5.561	-7.470	-9.211	-9.852	-10.421	-10.090	-11.033	-10.895	-10.021	Deficit Financing
1.Financimi i brendshëm	13.848	11.982	23.279	-5.278	-6.955	-9.179	-9.649	-11.575	-11.060	-10.766	-10.456	-11.215	1. Domestic Financing
a. Bono thesari	-4.138	-4.511	-4.047	326	315	-1.635	-3.398	-4.839	-9.226	-11.954	-19.826	-20.661	a.Treasury Bills
b. Ndryshimi i gjendjes së arkës	-5.648	-4.564	513	-6.958	-7.797	-7.154	-5.600	-7.605	-3.162	-4.412	-3.997	-5.921	b.Changes in Statement of Accounts
Depozita të qeverisë në Bankën e Shqipërisë	-5.833	-4.359	—	-5.005	-5.998	-5.340	-4.008	-6.157	-2.108	-3.326	-2.841	-4.422	Government Deposits with BOA
Depozita të sigurimeve shoqërore	185	-205	513	-1954	-1.799	-1.814	-1.592	-1.449	-1.054	-1.086	-1.156	-1.499	Deposits of Social and Health Institutions
c. Mjete në ruajtje	2.013	508	819	46	71	135	131	266	206	261	251	399	c.Non - budgetary revenues
d.Të ardhura nga privatizimi	867	876	887	3	4	8	11	2.115	2.115	2.115	2.115	2.116	d. Privatization receipts
e.Të tjera detyrime	20.754	19.673	25.216	1.304	452	-533	-793	-1.511	-994	-3.224	10.999	12.852	e. Other
2. Financim i jashtëm	4.369	4.320	4.565	-283	-515	-33	-203	1.154	970	-267	-439	1.194	2. Foreign Financing
a.Hua afatgjatë	4.086	3.898	5.544	-121	-157	1.051	219	1.480	1.184	1.253	1.197	1.213	Long-term Loan
Marrë	6.205	6.366	8.908	247	842	2.230	1.745	3.347	3.692	4.010	4.166	4.337	Drawings
Shlyer (Ripagesat)	2.119	2.468	3.364	368	999	1.179	1.526	1.867	2.508	2.757	2.969	3.124	Repayments
b. Ndryshimi i gjendjes së arkës	283	422	-979	-162	-358	-1.084	-422	-326	-214	-1.520	-1.636	-19	b.Change of statement account

Burimi: Ministria e Financave.

Source : Ministry of Finance .

Borxhi i brendshëm Në milionë lekë Fundi i periudhës	1997	1998	1999	2000	2001	2002	2003	2004	2005	Domestic Debt Millions of Lek 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	Domestic Debt Stock
1.Bono thesari	70.971	96.883	122.415	136.427	236.725	256.878	274.041	279.964	275.917	1. Treasury Bills
2. Kredi me bankën qendrore	40.440	43.440	45.959	65.065	2.710	1.148	—	—	—	2. Credits from Central Bank
a. Pa kolaterizuar	22.828	22.282	22.828	22.828	—	—	—	—	—	a. Without Collateral
b. E kolaterizuar	17.612	20.612	23.131	29.131	—	—	—	—	—	b. With Collateral
3. Obligacione dyvjeçare	—	—	—	—	—	1.000	5.000	13.510	32.210	3. 2 -Year Bonds
4. Obligacione trevjeçare	—	—	—	—	—	—	—	—	6.000	
Obligacione rikapitalizimi i BKT	—	—	—	—	1.726	1.726	1.726	1.726	1.726	Bond for NBC capitalization
4. Sistemi bankar	9.116	9.116	9.116	—	—	—	—	—	—	4. Banking System Debt
5. Rikapitalizimi i bankave	—	—	—	24.577	—	—	—	—	—	5. Banks Recapitalization
Borxhi i brendshëm në % ndaj PBB	34,08	35,84	36,93	42,42	40,86	41,30	40,29	39,08	37,74	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	—	—	—	—	—	—	—	—	—	3,89	Germany
Maqedonia	—	—	—	—	—	—	—	0,57	—	—	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 IV 2005 T IV 2005	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	Balance of Payments In millions of USD
Llogaria korente	-263,0	-157,9	-192,5	-136,0	-184,5	-240,2	-242,2	-298,9	Current Account
Eksport i mallrave fob	156,5	173,8	208,4	195,0	215,7	238,4	282,1	271,2	Merchandise: Exports, fob
Import i mallrave fob	-696,0	-619,9	-728,9	-724,2	-842,7	-824,9	-975,4	-1.007,1	Merchandise: Imports, fob
Bilanci tregtar	-539,5	-446,1	-520,5	-529,2	-627,0	-586,6	-693,3	-735,9	Trade Balance
Shërbimet: Kredi	300,9	334,0	355,2	429,8	385,1	359,0	466,6	637,9	Services: Credit
Shërbimet: Debi	-364,3	-376,2	-366,5	-453,3	-388,9	-397,2	-454,4	-626,5	Services: Debit
Të ardhura: Kredi	56,0	67,3	66,9	73,5	124,4	81,3	79,8	125,6	Income: Credit
Të ardhura: Debi	-13,4	-8,8	-15,4	-9,2	-35,8	-12,2	-18,5	-28,0	Income: Debit
Transferta private	275,2	252,3	271,9	345,6	347,1	293,6	361,9	304,8	Private Unrequired Transfers
Transferta shtetërore	22,2	19,6	15,9	6,8	10,6	21,8	15,7	23,3	Official Unrequired Transfers
Llogaria kapitale	28,6	49,5	49,7	35,8	44,9	35,2	22,3	29,1	Capital Account
Llogaria financiare	231,4	77,0	123,6	12,3	299,5	186,6	188,8	346,7	Financial Account
Investimet e huaja direkte	75,9	68,5	85,6	96,2	74,9	115,6	71,5	303,5	Direct Investment
Investime portofoli	6,4	5,7	-3,9	27,4	5,0	24,0	0,0	-26,1	Portfolio Investment
Kapitale të tjera*	149,1	2,8	41,9	-111,3	219,6	43,4	117,3	65,5	Other Capital*
Gabime dhe harresa neto	98,2	46,8	56,3	181,3	-47,6	37,4	62,0	110,1	Net errors and omissions
Bilanci i përgjithshëm	95,2	18,8	37,1	96,9	112,3	19,0	30,9	186,9	Overall Balance
Rezervat	-95,2	-18,8	-37,1	-96,9	-112,3	-19,0	-30,9	-186,9	Reserve Assets
Perdorim kredish & huash nga FMN	—	3,5	—	3,6	—	3,6	—	3,7	Use of Fund Credit and Loans
Ndryshimi total në rezerva	-110,8	-32,2	-85,6	-102,9	-150,6	24,4	-33,3	231,1	Total Change in Res. Assets
nga të cilat: Rivlerësim	15,9	13,4	48,5	6,0	38,4	5,3	-64,2	46,2	Of which: Revaluation

* Nuk përfshihen përdorime huash dhe kredish nga FMN.

*Excluding Use of Fund Credit and Loans

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

Bilanci i Pagesave Në milionë Usd	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Balance of Payments In millions of USD
Llogaria korente	-62,3	-253,7	-65,0	-132,9	-171,9	-282,1	-401,8	-378,7	-355,4	-603,0	-671,0	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	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	-2.915,6	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	-2.122,7	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	1.504,0	Services: Credit
Shërbimet: Debi	-142,4	-101,1	-129,3	-165,4	-430,0	-444,2	-590,3	-802,4	1.047,5	-1.367,5	-1.585,0	Services: Debit
Të ardhura: Kredi	83,5	61,6	86,1	85,6	113,3	152,7	150,8	194,8	205,6	220,4	332,1	Income: Credit
Të ardhura: Debi	-12,0	-11,9	-8,7	-10,3	-9,2	-13,5	-20,6	-24,4	-29,7	-52,4	-69,1	Income: Debit
Transferta private	476,1	235,7	421,3	188,4	432,4	488,1	590,2	809,6	1.020,6	1.146,0	1.216,8	Private Unrequired Transfers
Transferta shtetërore	83,4	29,0	82,6	165,0	94,4	28,1	38,2	60,3	74,9	75,5	52,8	Official Unrequired Transfers
Llogaria kapitale	4,9	2,1	31,1	67,5	78,2	117,8	121,2	157,0	131,2	123,1	179,8	Capital Account
Llogaria financiare	49,6	152,9	23,9	36,8	180,3	102,5	200,4	190,7	379,0	402,8	512,4	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	325,3	Direct Investment
Investime portofoli	0,0	0,0	0,0	0,0	-25,0	-23,4	-36,8	-22,5	5,7	-4,9	34,2	Portfolio Investment
Kapitale të tjera*	-40,5	93,2	-29,0	-4,4	62,4	-81,4	102,2	35,1	29,4	130,7	153,0	Other Capital*
Gabime dhe harresa neto	54,8	142,5	69,4	131,3	26,0	194,8	103,6	119,6	122,0	216,0	236,8	Net errors and omissions
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	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	Reserve Assets
Përdorim kredish & huash nga FMN	0	12,22	7,88	20,87	19,33	12,02	5,28	11,1	11,86	11,79	7,11	Use of Fund Credit and Loans
Ndryshimi total në rezervë nga të cilat: Rivlerësim	-39,5 -7,3	-28,3 -15,5	-75,9 16,7	-97,4 -26,2	-130,6 -1,3	-131,0 -14,0	-97,1 68,5	-178,0 78,4	-343,1 54,8	-53,6 -97,0	-371,3 106,2	Total Change in Res. Assets 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 III 2005 T III 2005	Q IV 2005 T IV 2005	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	Balance of Payments In millions EUR
Llogaria korente	-62,7	-221,3	-131,5	-153,2	-106,9	-143,1	-182,9	-179,4	-216,8	Current Account
Eksport i mallrave fob	133,7	131,7	144,4	165,7	153,2	167,3	181,9	209,4	197,3	Merchandise: Exports, fob
Import i mallrave fob	-516,1	-585,7	-515,2	-579,5	-568,5	-652,9	-629,5	-723,7	-732,6	Merchandise: Imports, fob
Bilanci tregtar	-382,3	-454,0	-370,8	-413,8	-415,3	-485,6	-447,6	-514,4	-535,3	Trade Balance
Shërbimet: Kredi	270,8	253,2	277,4	282,0	337,2	298,1	274,2	346,5	464,6	Services: Credit
Shërbimet: Debi	-309,9	-306,6	-312,7	-291,5	-355,8	-301,6	-303,3	-337,2	-456,0	Services: Debit
Të ardhura: Kredi	53,5	47,1	55,9	53,3	57,7	96,1	62,1	59,2	91,4	Income: Credit
Të ardhura: Debi	-8,0	-11,2	-7,4	-12,2	-7,2	-27,7	-9,3	-13,7	-20,4	Income: Debit
Transferta private	292,4	231,6	209,7	216,3	271,1	269,2	224,3	268,5	221,8	Private Unrequired Transfers
Transferta shtetërore	20,8	18,6	16,3	12,7	5,3	8,2	16,6	11,7	17,0	Official Unrequired Transfers
Llogaria kapitale	25,0	24,1	41	39,5	28,1	34,7	26,9	16,6	21,2	Capital Account
Llogaria financiare	-19,2	194,7	64,3	98,9	10,1	229,8	141,9	140,2	251,7	Financial Account
Investimet e huaja direkte	53,0	63,9	56,8	68,6	75,5	57,8	88,4	53,0	220,1	Direct Investment
Investime portofoli	40,9	5,4	4,6	-3,1	21,7	3,9	18,5	0,0	-19,2	Portfolio Investment
Kapitale të tjera*	-113,1	125,5	3,0	33,4	-87,0	168,1	32,3	87,2	48,1	Other Capital*
Gabime dhe harresa neto	85,7	82,6	38,7	44,2	141,9	-36,0	28,6	45,8	79,1	Net errors and omissions
Bilanci i përgjithshëm	33,7	80,1	15,6	29,5	76,1	85,4	14,5	23,1	135,1	Overall Balance
Rezervat	-33,7	-80,1	-15,6	-29,5	-76,1	-85,4	-14,5	-23,1	-135,1	Reserve Assets
Perdorim kredish & huash nga FMN	4,8	—	2,9	—	2,8	—	2,8	—	2,7	Use of Fund Credit and Loans
Ndryshimi total në rezerva	-30,3	-93,3	-8,2	-6,5	-74,7	-67,9	13,3	13,4	120,0	Total Change in Res. Assets
nga të cilat: Rivlerësim	-3,4	13,4	-7,4	-23,0	1,4	-17,5	-1,2	-9,6	-15,1	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	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Balance of Payments In millions EUR
Llogaria korente	-50,0	-312,6	-61,4	-129,2	-185,2	-315,4	-422,4	-331,0	-287,8	-493,2	-534,7	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	Merchandise: Exports, fob
Import i mallrave fob	-736,4	-614,5	-721,7	-884,4	-1.174,2	-1.489,1	-1.566,5	-1.571,8	-1.762,3	-2.006,9	-2.316,0	Merchandise: Imports, fob
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	-1.685,4	Trade Balance
Shërbimet: Kredi	101,7	60,0	76,8	252,4	482,9	596,8	612,3	632,9	807,5	967,3	1.194,8	Services: Credit
Shërbimet: Debi	-113,7	-89,6	-114,8	-156,0	-471,1	-497,0	-620,5	-705,0	-848,0	-1.107,7	-1.261,5	Services: Debit
Të ardhura: Kredi	66,7	45,8	76,4	80,4	124,5	171,1	159,4	172,3	166,5	178,4	263,0	Income: Credit
Të ardhura: Debi	-9,6	-9,5	-7,8	-9,7	-10,0	-15,0	-21,8	-21,5	-24,0	-43,4	-54,4	Income: Debit
Transferta private	380,2	129,6	372,0	174,3	481,2	546,1	625,7	714,1	826,3	927,6	966,4	Private Unrequired Transfers
Transferta shtetërore	66,6	25,4	72,9	155,7	104,6	31,4	40,7	53,1	60,7	61,4	42,5	Official Unrequired Transfers
Llogaria kapitale	3,9	1,9	27,7	63,3	84,8	131,9	127,4	138,2	106,2	99,2	143,4	Capital Account
Llogaria financiare	40,1	116,3	16,6	33,8	197,5	115,0	217,7	167,0	306,8	332,6	403,2	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	258,6	Direct Investment
Investime portofoli	0,0	0,0	0,0	0,0	-28,7	-25,7	-40,3	-20,6	4,6	-2,0	27,2	Portfolio Investment
Kapitale të tjera*	-31,9	74,0	-23,5	-4,7	69,6	-90,0	116,6	30,7	23,8	110,4	117,4	Other Capital*
Gabime dhe harresa neto	43,4	218,5	63,6	128,9	30,4	216,3	102,4	104,7	98,7	177,0	188,9	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	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	Reserve Assets
Perdorim kredish & huash nga FMN	0,0	10,7	7,1	19,8	19,5	13,6	5,5	10,0	9,6	9,4	5,8	Use of Fund Credit and Loans
Ndryshimi total në rezerva	-31,7	-25,1	-67,5	-91,4	-141,8	-146,0	-103,0	-158,0	-276,1	-47,4	-157,3	Total Change in Res. Assets
nga të cilat: Rivlerësim	-5,9	-13,7	14,9	-24,6	-1,4	-15,7	72,7	69,6	42,4	-77,4	-49,3	Of which: Revaluation

* Nuk përfshihen përdorime huash dhe kredish nga FMN.

*Excluding Use of Fund Credit and Loans

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

Kursi i këmbimit Lekë për njësi të monedhës së huaj	Nov 2006 Nën 2006	Dec 2006 Dhj 2006	Jan 2007 Jan 2007	Feb 2007 Shk 2007	Mar 2007 Mar 2007	Apr 2007 Pri 2007	May 2007 Maj 2007	Jun 2007 Qer 2007	Jul 2007 Korr 2007	Aug 2007 Gsh 2007	Sep 2007 Sht 2007	Oct 2007 Tet 2007	Exchange rate Albanian Lek per Foreign Currency Unit
Monedhat kryesore													Major currency
Mesatarja e periudhës													Period Average
Dollari amerikan (USD)	96,50	93,67	96,04	95,80	95,32	93,36	92,71	91,76	89,18	89,68	89,19	86,05	USD
Monedha evropiane (EUR)	123,99	123,70	124,58	125,18	126,13	126,05	125,25	123,06	122,24	122,10	123,83	122,29	EUR
Marka gjermane (DEM)	—	—	—	—	—	—	—	—	—	—	—	—	DEM
100 dhrahmi greke (100 GRD)	—	—	—	—	—	—	—	—	—	—	—	—	100 GRD
1000 lireta italiane (1000LIT)	—	—	—	—	—	—	—	—	—	—	—	—	1000 LIT
Franga zvicerane (CHF)	77,90	77,50	77,14	77,23	78,24	77,04	75,91	74,41	73,83	74,58	75,20	73,30	CHF
Fundi i periudhës													End of Period
Dollari amerikan (USD)	94,13	94,14	96,37	95,55	94,98	93,01	92,45	90,52	88,85	90,44	86,88	84,93	USD
Monedha evropiane (EUR)	124,10	123,85	124,63	126,00	126,47	126,49	124,26	121,83	121,70	123,54	123,08	122,26	EUR
Marka gjermane (DEM)	—	—	—	—	—	—	—	—	—	—	—	—	DEM
100 dhrahmi greke(100 GRD)	—	—	—	—	—	—	—	—	—	—	—	—	100 GRD
1000 lireta italiane(1000 LIT)	—	—	—	—	—	—	—	—	—	—	—	—	1000 LIT
Franga zvicerane (CHF)	78,01	77,17	76,83	78,16	77,86	76,96	75,44	73,59	73,75	75,06	74,27	73,20	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	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	USD
Monedha evropiane (EUR)	—	—	—	—	—	—	—	146,96	132,58	128,47	132,36	137,51	127,67	124,19	123,08	EUR
Marka gjermane (DEM)	—	61,75	58,27	64,81	69,46	85,73	85,65	75,14	67,79	65,68	—	—	—	—	—	DEM
100 dhrahmi greke (100 GRD)	—	44,59	39,15	40,08	43,40	54,48	51,07	45,00	39,41	37,70	—	—	—	—	—	100 GRD
1000 lireta italiane (1000LIT)	—	65,13	58,72	57,00	67,68	87,36	86,78	75,91	68,47	66,35	—	—	—	—	—	1000 LIT
Franga zvicerane (CHF)	—	66,90	71,43	80,92	76,85	103,59	103,25	91,59	85,15	85,08	90,27	90,54	82,70	80,23	78,29	CHF
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	USD
Monedha evropiane (EUR)	—	—	—	—	—	—	—	135,80	132,57	120,73	140,18	134,32	126,35	122,58	123,85	EUR
Marka gjermane (DEM)	—	57,01	61,48	65,77	66,46	82,61	84,01	69,43	67,78	61,73	—	—	—	—	—	DEM
100 dhrahmi greke(100 GRD)	—	39,68	39,67	39,77	41,82	52,29	50,03	41,22	38,95	35,43	—	—	—	—	—	100 GRD
1000 lireta italiane(1000 LIT)	—	57,01	58,70	59,50	67,54	84,04	84,85	70,13	68,46	62,35	—	—	—	—	—	1000 LIT
Franga zvicerane (CHF)	—	—	—	81,90	76,56	102,60	102,11	84,66	87,15	81,49	96,52	86,20	81,87	78,86	77,17	CHF

Burimi: Banka e Shqipërisë.

Source : Bank of Albania .

Eksporti sipas shteteve Në milionë Usd	Q IV 2005 T IV 2005	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	Export by countries Millions of USD
ANGLI	0,2	0,1	0,1	0,1	0,5	0,3	0,9	0,8	GREAT BRITAIN
AUSTRI	0,3	0,5	0,6	0,6	0,6	0,4	0,6	0,5	AUSTRIA
BELGJIKË	0,1	—	0,2	0,3	—	0,1	0,1	0,1	BELGIUM
DANIMARKË	—	0,1	0,2	0,2	0,1	0,1	—	0,1	DENMARK
FINLANDË	—	—	—	—	—	—	—	0,1	FINLAND
FRANCË	1,1	1,2	1,6	1,6	1,1	1,8	1,5	1,7	FRANCE
GJERMANI	5,4	4,9	5,1	7,4	7,7	5,8	6,2	7,3	GERMANY
GREQI	13,5	18,5	20,9	19,9	16,8	21,8	24,8	21,4	GREECE
IRLANDË	—	—	—	0,1	—	—	—	—	IRELAND
ITALI	116,4	134,2	149,1	136,9	155,0	173,6	190,3	163,5	ITALY
LUKSEMBURG	—	—	—	—	—	—	0,3	0,0	LUXEMBOURG
HOLLANDË	0,2	0,3	0,9	0,4	0,1	0,1	0,1	0,1	NETHERLANDS
PORTUGALI	—	—	—	—	—	—	—	—	PORTUGAL
SPANJË	0,1	0,1	0,4	0,3	0,2	0,5	0,5	0,5	SPAIN
SUEDI	0,9	1,2	0,5	2,3	2,8	2,2	3,6	7,9	SWEDEN
BULLGARI	1,0	0,7	1,9	0,2	0,5	0,4	2,0	1,9	BULGARIA
BOSNJE HERCEGOVINË	0,5	0,6	0,6	1,7	1,5	1,4	1,2	1,1	BOSNIA-HERZEGOVINA
KROACI	0,1	—	0,2	0,2	1,8	0,1	—	0,5	CROATIA
SERBI & MALI I ZI	1,3	0,7	2,8	3,7	3,6	3,8	6,8	6,4	SERBIA & MONTENEGRO
MAQEDONI	2,4	2,4	3,1	3,9	3,2	2,8	5,7	9,7	MACEDONIA
RUMANI	0,4	0,2	0,1	0,1	0,3	0,2	0,6	0,3	ROMANIA
SLLOVENI	0,2	0,5	0,4	0,1	0,0	0,1	0,2	0,3	SLOVENIA
TURQI	2,0	2,6	3,3	1,4	2,7	2,4	7,0	10,9	TURKEY
HUNGARI	0,3	—	0,2	0,1	0,2	0,1	—	0,1	HUNGARY
EGJIPT	—	—	—	—	—	—	0,4	—	EGYPT
SHTETET E BASHKUARA TË AMERIKËS	0,8	0,9	1,0	0,7	0,8	1,1	0,8	1,0	UNITED STATES
ZVICËR	0,1	0,1	0,2	0,1	0,3	0,1	0,1	0,4	SWITZERLAND
PANAMA	—	—	—	—	—	—	—	—	PANAMA
TE TJERA	9,2	4,1	15,0	12,9	15,9	18,9	24,51	34,7	OTHERS
TOTALI	156,6	173,9	208,3	195,0	215,6	238,3	278,1	271,04	TOTAL

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Eksporti sipas shteteve Në milionë Usd	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Export by countries Millions of USD
ANGLI	0,6	0,1	2,5	1,0	0,2	0,2	1,5	0,4	0,2	0,9	0,6	GREAT BRITAIN
AUSTRI	2,2	2,1	3,3	5,7	1,6	0,7	0,8	5,2	2,0	1,5	2,2	AUSTRIA
BELGJIKË	2,7	0,8	3,1	2,5	1,3	0,5	—	0,1	0,4	0,3	0,6	BELGIUM
DANIMARKË	0,6	0,5	0,9	3,3	2,7	0,8	0,2	0,2	0,2	0,3	0,4	DENMARK
FINLANDË	—	—	—	—	—	—	—	—	—	—	—	FINLAND
FRANCË	3,9	2,9	2,5	2,2	2,0	2,0	2,1	2,1	3,1	4,6	5,5	FRANCE
GJERMANI	14,5	10,0	11,9	17,5	17,1	16,8	18,3	15,2	18,7	21,9	25,1	GERMANY
GREQI	26,9	29,1	41,2	39,7	30,9	39,8	42,4	57,6	72,5	69,2	76,1	GREECE
IRLANDE	0,1	0,4	—	0,2	—	—	—	—	—	—	0,1	IRELAND
ITALI	121,0	74,5	124,3	184,3	181,9	216,9	236,8	334,8	440,9	477,1	575,2	ITALY
LUKSEMBURG	—	0,2	—	—	—	0,1	—	—	—	—	—	LUXEMBOURG
HOLLANDË	6,3	7,0	1,7	0,1	0,2	0,4	0,4	0,4	1,1	0,9	1,7	NETHERLANDS
PORTUGALI	—	—	—	—	—	—	—	—	—	—	—	PORTUGAL
SPANJË	0,7	—	0,2	—	0,2	0,3	0,9	0,3	0,7	0,6	1,0	SPAIN
SUEDI	—	0,9	—	—	0,7	0,6	1,0	0,6	2,9	3,0	6,7	SWEDEN
BULLGARI	—	—	0,1	—	0,1	0,1	0,1	0,2	1,6	3,6	3,3	BULGARIA
BOSNJE HERCEGOVINË.	—	—	—	—	—	—	0,1	—	0,4	1,1	4,4	BOSNIA-HERZEGOVINA
KROACI	1,4	5,6	1,2	0,4	1,5	0,1	0,1	0,3	0,4	0,2	2,3	CROATIA
SERBI & MALI I Z	2,8	0,6	0,6	3,4	7,1	9,5	5,1	11,5	2,3	5,5	10,8	SERBIA & MONTENEGRO
MAQEDONI	5,6	3,8	3,1	4,2	1,7	4,7	4,9	3,1	7,5	10,3	12,7	MACEDONIA
RUMANI	0,2	0,1	0,3	0,1	—	—	0,1	0,1	0,2	1,6	0,7	ROMANIA
SLLOVENI	2,3	1,7	2,4	1,7	0,2	0,1	0,5	0,4	0,5	2,6	1,0	SLOVENIA
TURQI	6,5	1,3	1,2	1,1	1,7	3,1	3,4	3,7	11,3	11,4	10,0	TURKEY
HUNGARI	0,3	0,3	0,1	—	—	0,1	0,1	1,1	0,1	0,8	0,5	HUNGARY
EGJIPT	—	—	0,6	0,1	—	—	—	—	—	—	0,1	EGYPT
SHTETET E BASHKUARA TË AMERIKËS	2,5	2,0	3,4	1,3	2,3	2,0	5,6	2,3	3,1	6,6	3,4	UNITED STATES
ZVICËR	1,2	0,7	0,6	3,0	0,7	4,4	0,5	1,3	0,6	0,4	0,7	SWITZERLAND
PANAMA	—	—	—	—	—	—	1,2	0,9	—	—	—	PANAMA
TË TJERA	5,4	1,5	1,7	2,2	1,5	1,6	2,7	6,2	32,8	34,5	47,8	OTHERS
TOTALI	207,5	145,9	206,9	274,4	255,4	304,6	330,3	447,2	603,3	658,7	792,8	TOTAL

Burimi: Banka e Shqipërisë.

Source : Bank of Albania

Eksporti sipas shteteve Në milionë EUR	Q IV 2005 T IV 2005	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	Export by countries Millions of EUR
ANGLI	0,2	—	0,1	—	0,4	0,2	0,7	0,5	GREAT BRITAIN
AUSTRI	0,2	0,4	0,5	0,5	0,5	0,3	0,4	0,4	AUSTRIA
BELGJIKË	0,1	—	0,2	0,3	—	0,1	0,1	0,1	BELGIUM
DANIMARKË	—	—	0,1	0,1	0,1	0,1	—	—	DENMARK
FINLANDË	—	—	—	—	—	—	—	0,1	FINLAND
FRANCË	0,9	1,0	1,3	1,3	0,9	1,4	1,1	1,2	FRANCE
GJERMANI	4,5	4,1	4,1	5,8	6,0	4,5	4,6	5,3	GERMANY
GREQI	11,4	15,4	16,6	15,6	13,0	16,7	18,4	15,6	GREECE
IRLANDË	—	—	—	0,1	—	—	—	—	IRELAND
ITALI	97,9	111,5	118,6	107,6	120,2	132,6	141,3	118,9	ITALY
LUKSEMBURG	—	—	—	—	—	—	0,2	—	LUXEMBOURG
HOLLANDË	0,2	0,2	0,8	0,3	0,1	0,1	0,1	0,1	NETHERLANDS
PORTUGALI	—	—	—	—	—	—	—	—	PORTUGAL
SPANJË	0,1	0,1	0,3	0,2	0,2	0,4	0,4	0,3	SPAIN
SUEDI	0,7	1,0	0,4	1,8	2,1	1,7	2,7	5,8	SWEDEN
BULLGARI	0,9	0,6	1,5	0,2	0,4	0,3	1,5	1,4	BULGARIA
BOSNJE HERCEGOVINË	0,4	0,5	0,5	1,3	1,1	1,1	0,9	0,8	BOSNIA-HERZEGOVINA
KROACI	0,1	0,0	0,2	0,2	1,4	0,1	—	0,4	CROATIA
SERBI & MALI I ZI	1,1	0,6	2,3	2,9	2,8	2,9	5,1	4,7	SERBIA & MONTENEGRO
MAQEDONI	2,0	2,0	2,5	3,0	2,5	2,1	4,2	7,0	MACEDONIA
RUMANI	0,3	0,2	0,1	—	0,2	0,2	0,4	0,2	ROMANIA
SLLOVENI	0,2	0,4	0,3	0,1	—	0,1	0,1	0,2	SLOVENIA
TURQI	1,6	2,2	2,6	1,1	2,1	1,9	5,2	7,9	TURKEY
HUNGARI	0,2	—	0,1	0,1	0,2	0,1	—	0,1	HUNGARY
EGJIPT	—	—	—	—	—	—	0,3	—	EGYPT
SHTETET E BASHKUARA TË AMERIKËS	0,7	0,7	0,8	0,6	0,6	0,9	0,6	0,8	UNITED STATES
ZVICËR	0,1	0,1	0,2	0,1	0,2	0,1	0,1	0,3	SWITZERLAND
PANAMA	—	—	—	—	—	—	—	—	PANAMA
TE TJERA	7,8	3,4	12,0	10,1	12,3	14,5	18,2	25,3	OTHERS
TOTALI	131,7	144,5	165,7	153,2	167,3	181,9	206,5	197,3	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	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	GREAT BRITAIN
AUSTRI	1,8	1,7	3,1	4,9	1,6	0,8	0,9	4,9	1,6	1,2	1,8	AUSTRIA
BELGJIKË	2,1	0,7	2,8	2,1	1,2	0,5	—	0,1	0,3	0,3	0,5	BELGIUM
DANIMARKA	0,4	0,4	0,9	2,9	2,7	0,8	0,2	0,2	0,1	0,2	0,4	DENMARK
FINLANDË	—	—	—	—	—	—	—	—	—	—	—	FINLAND
FRANCË	3,1	2,4	2,3	1,9	2,0	2,1	2,3	2,0	2,5	3,7	4,4	FRANCE
GJERMANI	11,5	8,3	10,9	15,1	16,9	17,5	20,7	14,3	15,0	17,6	19,9	GERMANY
GREQI	21,3	24,1	37,9	34,2	30,6	41,4	48,1	54,1	58,4	55,4	60,7	GREECE
IRLANDË	0,1	0,3	—	0,1	—	—	—	—	—	—	0,1	IRELAND
ITALI	95,9	61,7	114,4	159,0	179,8	225,3	268,3	314,7	354,6	383,9	457,9	ITALY
LUKSEMBURG	—	0,1	—	—	—	0,1	—	—	—	—	—	LUXEMBOURG
HOLLANDË	5,0	5,8	1,6	0,1	0,2	0,4	0,4	0,4	0,9	0,7	1,4	NETHERLANDS
PORTUGALI	—	—	—	—	—	—	—	—	—	—	—	PORTUGAL
SPANJË	0,5	—	0,2	—	0,2	0,3	1,0	0,3	0,5	0,5	0,8	SPAIN
SUEDI	—	0,7	—	—	0,6	0,6	1,1	0,6	2,4	2,5	5,3	SWEDEN
BULLGARI	—	—	0,1	—	0,1	0,1	0,1	0,2	1,3	2,9	2,6	BULGARIA
BOSNJE HERCEGOVINË	—	—	—	—	—	—	0,1	—	0,3	0,9	3,4	BOSNIA-HERZEGOVINA
KROACI	1,1	4,6	1,1	0,3	1,4	0,1	0,2	0,3	0,3	0,2	1,8	CROATIA
SERBI & MALI I ZI	2,3	0,5	0,6	2,9	7,0	9,8	5,7	10,8	1,8	4,5	8,5	SERBIA & MONTENEGRO
MAQEDONI	4,5	3,2	2,9	3,6	1,7	4,9	5,6	2,9	6,0	8,3	10,1	MACEDONIA
RUMANI	0,1	—	0,2	0,1	—	—	0,1	0,1	0,2	1,3	0,5	ROMANIA
SLLOVENI	1,8	1,4	2,3	1,4	0,2	0,1	0,5	0,4	0,4	2,1	0,8	SLOVENIA
TURQI	5,2	1,1	1,1	1,0	1,7	3,2	3,8	3,5	9,2	9,1	8,0	TURKEY
HUNGARI	0,2	0,2	0,1	—	—	0,1	0,1	1,0	0,1	0,6	0,4	HUNGARY
EGJIPT	—	—	—	—	—	—	—	—	—	—	—	EGYPT
SHTETET E BASHKUARA TË AMERIKËS	2,0	1,7	3,1	1,1	2,3	2,1	6,3	2,1	2,5	5,3	2,8	UNITED STATES
ZVICËR	1,0	0,6	0,6	2,6	0,7	4,6	0,6	1,2	0,5	0,3	0,5	SWITZERLAND
PANAMA	—	—	—	—	—	—	1,4	0,9	—	—	—	PANAMA
TE TJERA	4,3	1,2	1,6	1,9	1,5	1,7	3,0	5,8	26,5	28,0	37,7	OTHERS
TOTALI	164,6	120,8	190,3	236,8	252,4	316,4	374,2	420,4	485,6	530,2	630,7	TOTAL

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Importet sipas shteteve Në milionë Usd	Q IV 2005 T IV 2005	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	Imports by countries Millions of USD
ANGLI	5,9	10,7	9,7	12,7	9,2	7,6	13,7	16,6	GREAT BRITAIN
AUSTRI	7,8	7,6	9,3	9,6	10,0	11,9	13,4	14,9	AUSTRIA
BELGIKË	5,7	5,5	5,1	7,4	7,6	4,6	3,0	2,8	BELGIUM
DANIMARKË	1,3	0,9	1,2	1,4	1,0	1,2	1,4	1,4	DENMARK
FINLANDË	1,6	2,4	2,0	1,9	1,5	3,5	3,5	2,1	FINLAND
FRANÇË	8,5	4,9	6,3	7,5	10,4	9,9	10,9	6,9	FRANCE
GJERMANI	34,8	40,2	38,6	41,7	50,9	48,7	54,5	58,3	GERMANY
GREQI	116,5	95,0	118,4	129,6	136,3	118,0	141,9	173,3	GREECE
IRLANDË	2,9	1,8	2,7	2,9	1,9	2,3	2,8	3,4	IRELAND
ITALI	200,4	175,7	218,7	204,6	253,7	235,8	283,6	253,6	ITALY
LUKSEMBURG	0,3	0,4	0,3	0,1	0,2	0,1	2,2	0,2	LUXEMBOURG
HOLLANDË	6,7	4,2	3,9	3,2	3,8	5,9	3,5	5,0	NETHERLANDS
PORTUGALI	1,2	1,1	0,4	0,6	0,2	0,4	1,2	1,3	PORTUGAL
SPANJË	14,9	14,7	11,1	13,5	12,6	12,7	12,3	15,6	SPAIN
SUEDI	5,4	4,3	2,9	4,4	3,5	3,4	2,2	2,4	SWEDEN
BULLGARI	20,2	21,6	21,0	20,9	19,6	14,3	18,7	22,6	BULGARIA
BOSNJE HERCEGOVINË	1,7	0,9	1,4	2,43	3,57	2,5	3,0	3,9	BOSNIA-HERZEGOVINA
KROACI	12,4	11,1	12,1	8,9	11,2	7,1	9,9	10,3	CROATIA
SERBI & MALI I ZI	5,9	3,3	6,2	7,2	10,6	18,9	35,6	29,1	SERBIA & MONTENEGRO
MAQEDONI	11,3	9,9	10,2	14,5	14,3	16,3	20,2	21,9	MACEDONIA
RUMANI	6,3	13,4	11,8	16,1	11,3	5,0	3,5	5,5	ROMANIA
SLLOVENI	4,8	5,2	6,3	6,1	6,4	7,0	6,4	6,5	SLOVENIA
TURQI	58,4	45,4	57,1	55,3	72,1	67,4	72,3	78,0	TURKEY
KANADA	0,9	1,4	1,7	1,3	1,0	1,0	1,3	1,6	CANADA
ZVICËR	4,8	12,7	7,2	5,5	7,5	53,2	45,4	47,3	SWITZERLAND
AUSTRALI	0,4	0,2	0,1	0,5	0,4	0,5	0,3	0,2	AUSTRALIA
KINË	56,5	33,6	44,1	46,3	58,7	60,2	58,9	69,0	CHINA
BRAZIL	5,0	5,7	7,2	8,5	9,0	11,5	12,7	11,6	BRAZIL
QIPRO	2,0	0,7	1,5	1,9	1,1	1,1	1,3	0,8	CYPRUS
REPUBLIKA ÇEKE	6,4	12,7	10,3	4,9	4,4	5,2	6,4	9,5	CZECH REPUBLIC
ALGJERI	0,0	0,5	0,0	0,0	2,8	1,2	0,0	1,1	ALGERIA
EKUADOR	1,5	1,9	2,0	3,4	2,4	2,9	4,1	5,5	ECUADOR
ESTONI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	ESTONIA
EGJIPT	2,8	4,0	3,3	3,0	8,4	3,0	5,5	7,1	EGYPT
ETIOPI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	1,2	ETIOPIA
GJEOGJI	2,2	0,0	0,7	1,5	5,8	2,4	5,9	5,0	GEORGIA
GIBRALTAR	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	GIBRALTAR
HONG KONG	0,5	0,3	0,4	2,4	0,5	0,4	0,3	0,9	HONG KONG
HAITI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	HAITI
HUNGARI	5,5	4,4	5,6	7,7	6,6	8,6	9,2	9,1	HUNGARY
INDONEZI	0,5	0,5	0,5	0,6	0,5	0,6	0,6	1,5	INDONESIA
INDI	1,6	1,5	1,2	1,9	2,4	2,8	6,4	2,9	INDIA
IRAN	0,4	0,3	0,2	0,4	0,5	0,3	0,3	0,2	IRAN
IZRAEL	1,0	0,2	0,5	0,8	0,2	2,1	3,6	0,3	ISRAEL
JORDANI	0,0	0,1	0,2	0,0	0,0	0,2	0,2	0,1	JORDAN
JAPONI	2,4	2,2	2,7	2,9	4,6	4,3	3,7	5,2	JAPAN
KOREA E JUGUT	3,4	5,3	19,6	3,8	4,4	4,3	5,1	5,6	SOUTH KOREA
KOLUMBI	0,1	0,1	0,1	0,1	0,2	0,1	0,1	0,2	COLOMBIA
KUVAIT	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	KUWAIT
LIBAN	0,1	0,1	0,1	0,0	0,0	0,0	1,4	1,4	LEBANON
LIHTENSHTEIN	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,2	LIECHTENSTEIN
LITUANI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	LITHUANIA
LETONI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	LATVIA
MAROK	0,1	0,1	0,2	0,2	0,1	0,2	0,1	0,4	MOROCCO
MOLDAVI	4,8	0,0	0,4	3,2	2,1	1,6	1,0	0,4	MOLDOVA
MALTË	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	MALTA
MALAJZI	0,6	0,3	0,3	0,5	0,5	0,4	0,4	0,7	MALAYSIA
NORVEGJI	0,2	0,5	0,7	0,1	1,0	0,4	0,5	0,7	NORWAY
ZELANDË E RE	0,3	0,1	0,2	0,2	0,3	0,4	0,1	0,1	NEW ZELAND
POLONI	3,5	2,9	4,2	4,0	5,3	6,4	8,3	10,1	POLAND
RUSI	39,8	26,6	23,8	37,3	37,2	31,6	33,3	49,6	RUSSIAN FEDERATION
ARABI SAUDITE	0,3	0,1	0,2	0,1	0,9	0,0	0,1	0,1	SAUDI ARABIA
SINGAPOR	0,6	0,5	0,4	0,1	2,6	0,6	0,2	0,3	SINGAPORE
SLLOVAKI	1,2	2,3	2,2	0,9	1,1	1,0	1,1	0,8	SLOVAKIA
SAN MARINO	0,1	0,0	0,0	0,1	0,1	0,0	0,1	0,0	SAN MARINO
SIRI	0,3	0,1	0,4	0,3	0,4	0,3	0,5	0,3	SYRIAN ARAB REPUBLIC
TUNIZI	1,5	2,6	1,2	2,0	2,1	1,0	0,0	0,3	TUNISIA
EMIRATET E BASHKUARA ARABE	0,4	0,1	0,2	0,3	0,4	0,6	0,2	0,3	UAE
UKRAINE	22,4	28,9	42,7	19,2	25,9	25,3	36,6	16,7	UKRAINE
SHTETET E BASHKUARA TË AMERIKËS	5,9	5,0	5,4	5,9	7,9	5,1	9,0	11,2	UNITED STATES
AFRIKE E JUGUT	0,0	0,0	0,0	0,1	0,1	0,1	0,2	0,1	SOUTH AFRICA
TË TJERA	8,0	6,0	10,7	10,6	15,5	14,8	17,1	33,4	OTHERS
TOTALI	722,4	644,6	758,7	754,8	876,4	859,7	1.000,9	1.048,6	TOTAL

Burimi: Banka e Shqipërisë.

Source : Bank of Albania

Importet sipas shteteve Në milionë Usd	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	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	GREAT BRITAIN
AUSTRI	10,2	9,2	11,1	17,1	15,4	15,7	23,3	31,0	25,5	44,9	36,5	AUSTRIA
BELGIJKE	22,5	6,9	8,0	10,2	5,7	9,0	6,8	8,9	17,9	19,6	25,6	BELGIUM
DANIMARKE	5,2	4,1	4,2	5,3	4,0	2,5	4,7	7,3	5,2	5,0	4,6	DENMARK
FINLANDE	0,3	0,0	0,1	2,5	6,5	25,6	1,7	3,0	4,9	14,1	7,8	FINLAND
FRANCE	25,9	8,4	9,1	11,7	15,9	11,2	14,9	19,3	32,0	31,4	29,2	FRANCE
GJERMANI	54,1	27,4	31,8	52,0	54,4	64,2	72,1	102,9	141,7	139,7	171,4	GERMANY
GREQI	187,8	170,4	236,7	264,9	304,8	382,6	392,5	398,7	424,0	428,7	479,4	GREECE
IRLANDË	0,4	0,6	0,2	0,8	2,8	4,6	4,1	2,3	7,3	11,1	9,3	IRELAND
ITALI	376,7	294,0	362,8	353,6	398,6	446,4	532,3	626,1	741,9	757,9	852,6	ITALY
LUKSEMBURG	0,4	0,0	—	0,1	0,2	0,1	0,2	0,2	0,7	1,1	0,9	LUXEMBOURG
HOLLANDË	8,5	5,0	6,9	9,8	8,3	9,4	10,0	12,3	17,2	22,0	15,2	NETHERLANDS
PORTUGALI	0,0	0,0	0,0	0,2	0,4	0,1	0,7	0,3	1,6	2,5	2,2	PORTUGAL
SPANJË	0,8	4,2	7,4	14,0	11,1	14,7	20,1	31,1	34,4	44,1	51,8	SPAIN
SUEDI	3,4	1,8	0,2	2,7	0,5	9,7	4,2	5,6	13,5	15,2	15,1	SWEDEN
BULLGARI	35,4	18,2	22,1	26,7	26,8	28,6	30,6	47,0	45,9	73,2	83,1	BULGARIA
BOSNIE HERCEGOVINE	0,0	0,0	0,1	—	0,1	0,1	0,8	1,3	1,2	3,3	8,3	BOSNIA-HERZEGOVINA
KROACI	12,9	2,6	4,9	8,2	12,6	17,9	34,2	28,0	29,5	30,9	43,3	CROATIA
SERBI & MALI I ZI	6,6	1,5	1,0	0,7	10,2	8,6	13,8	11,1	13,3	16,2	27,4	SERBIA & MONTENEGRO
MAQEDONI	19,5	13,2	11,3	17,4	24,2	17,5	19,3	16,4	23,9	31,8	48,9	MACEDONIA
RUMANI	22,3	1,9	3,4	6,3	6,2	12,9	14,2	14,8	10,0	18,9	52,6	ROMANIA
SLLOVENI	10,9	7,9	14,1	16,8	20,4	27,2	22,0	28,1	17,8	18,8	23,9	SLOVENIA
TURQI	39,5	28,9	28,0	51,9	59,4	81,9	93,8	123,1	162,0	192,6	229,9	TURKEY
KANADA	0,3	0,7	0,7	2,2	1,1	0,2	0,8	3,8	4,1	5,0	5,3	CANADA
ZVICER	18,8	10,2	10,7	11,8	13,4	11,6	17,2	14,2	58,4	25,0	32,8	SWITZERLAND
AUSTRALI	0,0	0,5	0,1	0,1	0,2	0,1	0,2	0,6	0,5	0,9	1,2	AUSTRALIA
KINE	1,4	0,7	1,8	2,2	5,6	5,3	10,8	56,8	102,0	172,1	182,8	CHINA
BRAZIL	5,0	0,0	—	—	—	0,6	1,4	10,9	32,2	23,6	30,4	BRAZIL
QIPRO	2,6	2,4	3,1	1,4	3,1	3,8	4,0	4,7	3,0	4,2	5,1	CYPRUS
REPUBLIKA ÇEKE	4,5	2,0	2,4	2,3	4,0	2,0	2,4	12,2	20,7	25,6	32,2	CZECH REPUBLIC
ALGJERI	0,0	0,2	—	0,2	—	0,2	0,2	0,2	—	0,1	3,4	ALGERIA
EKUADOR	0,0	0,0	—	—	—	—	3,2	7,2	6,8	7,9	9,7	ECUADOR
ESTONI	0,0	0,0	—	—	—	—	—	—	—	0,2	—	ESTONIA
EGJIPT	7,6	1,4	6,6	4,7	1,7	3,3	3,4	10,5	8,9	11,2	18,7	EGYPT
ETIOPI	—	—	—	—	—	—	—	—	—	—	0,1	ETIOPIA
GJEOGJI	—	—	—	0,2	0,2	—	0,7	0,0	4,3	8,9	7,9	GEORGIA
GIBRALTAR	—	—	—	0,1	—	—	—	—	0,1	—	—	GIBRALTAR
HONG KONG	—	0,2	—	0,1	0,5	0,3	0,6	0,7	0,5	1,2	3,6	HONG KONG
HAITI	—	—	—	—	—	—	—	—	—	—	—	HAITI
HUNGARI	7,2	6,7	8,9	8,7	8,7	8,7	11,0	12,4	16,3	19,4	24,3	HUNGARY
INDONEZI	—	—	—	—	—	—	—	0,3	1,6	1,4	2,1	INDONESIA
INDI	3,3	0,1	0,3	0,5	0,7	2,1	1,0	4,1	6,2	10,2	7,0	INDIA
IRAN	0,5	—	—	0,1	0,4	0,4	0,7	2,3	1,6	1,9	1,4	IRAN
IZRAEL	0,1	—	—	—	—	—	0,3	0,3	4,7	5,3	1,6	ISRAEL
JORDANI	0,2	—	—	—	0,1	0,1	—	—	0,2	0,3	0,4	JORDAN
JAPONI	0,6	0,2	0,2	0,4	1,9	2,6	1,3	5,5	10,7	10,9	12,3	JAPAN
KOREA E JUGUT	0,0	—	0,4	0,2	0,9	0,7	1,6	4,1	7,3	12,2	33,2	SOUTH KOREA
KOLUMBI	0,1	—	—	—	—	—	0,2	—	0,5	2,1	0,4	COLOMBIA
KUVAIT	0,1	—	—	—	—	—	—	—	—	—	—	KUWAIT
LIBAN	0,2	0,4	—	0,2	0,2	—	4,9	9,6	—	1,6	0,1	LEBANON
LIHTENSHEIN	0,0	—	—	—	—	—	—	—	—	—	0,1	LIECHTENSTEIN
LITUANI	0,0	—	—	—	—	—	—	—	—	0,1	0,1	LITHUANIA
LETONI	0,0	—	—	—	—	—	—	0,6	—	—	0,1	LATVIA
MAROK	0,0	—	—	—	—	—	—	—	—	0,7	0,7	MOROCCO
MOLDAVI	0,4	0,3	0,7	0,5	—	0,5	0,3	0,6	3,2	5,5	5,6	MOLDOVA
MALTE	0,5	0,5	1,1	1,3	2,0	0,9	0,8	0,3	0,1	—	—	MALTA
MALAJZI	0,0	—	—	—	—	2,2	0,1	0,3	1,3	1,8	1,6	MALAYSIA
NORVEGJI	0,3	0,2	0,2	0,2	2,7	3,8	0,4	0,3	0,6	0,8	2,2	NORWAY
ZELANDË E RE	0,0	0,1	0,0	0,4	0,1	0,0	0,0	0,2	0,2	0,5	0,8	NEW ZELAND
POLONI	0,9	0,4	0,4	0,6	0,8	0,5	0,7	4,2	6,7	11,8	16,3	POLAND
RUSI	2,1	0,5	6,3	3,5	17,1	16,1	35,5	52,1	65,3	104,9	124,8	RUSSIAN FEDERATION
ARABI SAUDITE	—	—	0,2	0,2	0,9	0,7	1,2	2,1	0,6	0,8	1,4	SAUDI ARABIA
SINGAPOR	—	—	—	—	—	—	0,3	1,2	2,2	2,7	3,7	SINGAPORE
SLLOVAKI	—	—	—	—	0,1	0,5	2,4	1,1	3,3	4,9	6,6	SLOVAKIA
SAN MARINO	—	—	—	0,1	0,3	0,3	0,2	0,1	0,1	0,2	0,2	SAN MARINO
SIRI	0,3	0,2	0,1	0,5	2,6	0,9	0,2	0,4	0,9	1,5	1,1	SYRIAN ARAB REPUBLIC
TUNIZI	—	0,2	0,2	0,8	0,4	1,9	2,8	2,7	2,2	3,5	7,9	TUNISIA
EMIRATET E BASHKUARA ARABE	—	—	—	2,2	1,3	0,5	1,8	0,6	1,4	1,3	1,0	UAE
UKRAINË	3,4	2,6	5,3	6,3	2,7	13,3	15,3	46,7	56,9	75,0	116,6	UKRAINE
SHTETET E BASHKUARA TË AMERIKËS	15,2	1,3	3,1	6,7	12,0	7,4	11,5	15,1	33,6	26,7	24,1	UNITED STATES
AFRIKË E JUGUT	—	—	—	—	—	—	0,6	0,3	0,2	—	0,1	SOUTH AFRICA
TË TJERA	1,5	0,2	1,8	1,1	7,6	11,0	3,2	17,7	26,8	42,1	42,7	OTHERS
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	TOTAL

Source: Bank of Albania.

Burimi: Banka e Shqipërisë.

Importet sipas shteteve Në milionë EUR	Q IV 2005 T IV 2005	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	Imports by countries Millions of EUR
ANGLI	5,0	8,9	7,7	9,9	7,1	5,8	10,2	12,0	GREAT BRITAIN
AUSTRI	6,6	6,4	7,4	7,5	7,7	9,1	9,9	10,9	AUSTRIA
BELGJIKE	4,8	4,6	4,1	5,8	5,9	3,5	2,2	2,1	BELGIUM
DANIMARKE	1,1	0,8	1,0	1,1	0,8	0,9	1,0	1,0	DENMARK
FINLANDË	1,3	2,0	1,6	1,5	1,2	2,7	2,6	1,5	FINLAND
FRANCE	7,2	4,1	5,0	5,9	8,1	7,6	8,1	5,0	FRANCE
GJERMANI	29,3	33,4	30,7	32,8	39,4	37,2	40,5	42,5	GERMANY
GREQI	98,1	79,0	94,2	101,7	105,8	90,1	105,4	126,2	GREECE
IRLANDË	2,5	1,5	2,1	2,3	1,5	1,8	2,1	2,5	IRELAND
ITALI	168,5	146,1	173,9	160,7	196,6	179,9	210,5	184,5	ITALY
LUKSEMBURG	0,2	0,3	0,2	0,1	0,1	—	1,6	0,1	LUXEMBOURG
HOLLANDË	5,6	3,5	3,1	2,5	3,0	4,5	2,6	3,6	NETHERLANDS
PORTUGALI	1,0	0,9	0,3	0,5	0,1	0,3	0,9	1,0	PORTUGAL
SPANJË	12,5	12,2	8,8	10,6	9,7	9,7	9,1	11,4	SPAIN
SUEDI	4,5	3,6	2,3	3,5	2,7	2,6	1,6	1,8	SWEDEN
BULLGARI	17,0	17,9	16,9	16,4	15,2	10,9	13,9	16,4	BULGARIA
BOSNUE HERCEGOVINË	1,4	0,8	1,1	1,9	2,8	1,9	2,2	2,8	BOSNIA-HERZEGOVINA
KROACI	10,5	9,2	9,7	7,0	8,7	5,4	7,3	7,5	CROATIA
SERBI & MALI I ZI	5,0	2,8	4,9	5,7	8,2	14,4	26,4	21,2	SERBIA & MONTENEGRO
MAQEDONI	9,5	8,2	8,2	11,4	11,1	12,4	15,0	15,9	MACEDONIA
RUMANI	5,3	11,1	9,3	12,7	8,8	3,8	2,6	4,0	ROMANIA
SLOVENI	4,0	4,3	5,0	4,8	4,9	5,4	4,8	4,8	SLOVENIA
TURQI	49,1	37,8	45,4	43,4	55,8	51,4	53,7	56,8	TURKEY
KANADA	0,8	1,2	1,4	1,0	0,7	0,8	1,0	1,2	CANADA
ZVICËR	4,1	10,5	5,7	4,3	5,8	40,5	33,7	34,3	SWITZERLAND
AUSTRALI	0,3	0,2	—	0,4	0,3	0,3	0,2	0,2	AUSTRALIA
KINË	47,6	28,0	35,0	36,3	45,5	45,9	43,7	50,3	CHINA
BRAZIL	4,2	4,8	5,8	6,7	7,0	8,8	9,4	8,4	BRAZIL
QIPRO	1,6	0,6	1,2	1,5	0,8	0,9	1,0	0,6	CYPRUS
REPUBLIKA ÇEKE	5,4	10,6	8,1	3,8	3,4	4,0	4,7	6,9	CZECH REPUBLIC
ALGJERI	—	0,5	—	—	2,1	0,9	0,0	0,8	ALGERIA
EKUADOR	1,2	1,6	1,6	2,7	1,9	2,2	3,0	4,0	ECUADOR
ESTONI	—	—	—	—	—	—	—	—	ESTONIA
EGJIPT	2,4	3,4	2,7	2,4	6,5	2,3	4,0	5,2	EGYPT
ETIOPI	—	—	—	—	—	—	0,0	0,9	ETIOPIA
GJEOGJI	1,8	0,0	0,6	1,1	4,5	1,8	4,4	3,6	GEORGIA
GIBRALTAR	—	—	—	—	—	—	—	—	GIBRALTAR
HONG KONG	0,4	0,3	0,3	1,9	0,4	0,3	0,2	0,7	HONG KONG
HAITI	—	—	—	—	—	—	—	—	HAITI
HUNGARI	4,6	3,7	4,4	6,0	5,1	6,5	6,8	6,6	HUNGARY
INDONEZI	0,4	0,4	0,4	0,4	0,4	0,4	0,4	1,1	INDONESIA
INDI	1,3	1,3	1,0	1,5	1,8	2,2	4,7	2,1	INDIA
IRAN	0,3	0,3	0,2	0,3	0,4	0,2	0,2	0,2	IRAN
IZRAEL	0,8	0,2	0,4	0,6	0,2	1,6	2,7	0,2	ISRAEL
JORDANI	—	0,1	0,2	0,0	0,0	0,2	0,1	0,1	JORDAN
JAPONI	2,0	1,8	2,1	2,3	3,5	3,3	2,7	3,8	JAPAN
KOREA E JUGUT	2,9	4,4	15,5	3,0	3,4	3,3	3,8	4,1	SOUTH KOREA
KOLUMBI	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,1	COLOMBIA
KUVAIT	—	—	—	—	—	—	—	—	KUWAIT
LIBAN	0,1	—	0,1	—	—	—	1,0	1,0	LEBANON
LIHTENSHTEIN	—	—	—	—	0,1	0,1	0,1	0,2	LIECHTENSTEIN
LITUANI	—	—	—	—	—	—	—	—	LITHUANIA
LETONI	—	—	—	—	—	—	—	—	LATVIA
MAROK	0,1	0,1	0,2	0,2	0,1	0,1	0,1	0,3	MOROCCO
MOLDAVI	4,1	0,0	0,3	2,5	1,6	1,2	0,8	0,3	MOLDOVA
MALTE	—	—	—	—	—	—	—	—	MALTA
MALAJZI	0,5	0,2	0,3	0,4	0,4	0,3	0,3	0,5	MALAYSIA
NORVEGJI	0,2	0,4	0,5	0,1	0,7	0,3	0,4	0,5	NORWAY
ZELANDË E RE	0,3	0,1	0,1	0,2	0,2	0,3	0,1	0,1	NEW ZELAND
POLONI	2,9	2,4	3,3	3,1	4,1	4,9	6,1	7,3	POLAND
RUSI	33,5	22,1	18,9	29,2	28,8	24,1	24,7	36,1	RUSSIAN FEDERATION
ARABI SAUDITE	0,3	0,1	0,2	0,1	0,7	—	0,1	0,1	SAUDI ARABIA
SINGAPOR	0,5	0,5	0,3	0,1	2,0	0,4	0,2	0,2	SINGAPORE
SLOVAKI	1,0	1,9	1,8	0,7	0,9	0,8	0,8	0,6	SLOVAKIA
SAN MARINO	0,1	—	—	0,1	0,1	—	0,1	0,0	SAN MARINO
SIRI	0,2	0,1	0,3	0,2	0,3	0,2	0,3	0,2	SYRIAN ARAB REPUBLIC
TUNIZI	1,2	2,2	1,0	1,6	1,6	0,7	—	0,2	TUNISIA
EMIRATET E BASHKUARA ARABE	0,3	0,1	0,2	0,2	0,3	0,4	0,2	0,2	UAE
UKRAINE	18,9	24,0	34,1	15,1	20,0	19,3	27,1	12,2	UKRAINE
SHTETET E BASHKUARA TË AMERIKËS	4,9	4,1	4,3	4,6	6,1	3,9	6,7	8,2	UNITED STATES
AFRIKE E JUGUT	—	—	—	0,1	0,1	0,1	0,1	0,1	SOUTH AFRICA
TË TJERA	6,8	5,0	8,5	8,3	12,0	11,3	12,7	24,3	OTHERS
TOTALI	607,6	535,9	603,4	592,6	679,1	656,2	742,8	763,1	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	
ANGLI	10,0	4,9	4,5	8,5	7,5	47,2	46,0	34,9	10,5	18,2	33,6	GREAT BRITAIN
AUSTRI	8,1	7,6	10,3	14,7	15,2	16,4	26,4	29,2	20,5	35,9	29,0	AUSTRIA
BELGIKË	17,8	5,7	7,4	8,8	5,6	9,3	7,7	8,3	14,3	15,9	20,4	BELGIUM
DANIMARKË	4,1	3,4	3,8	4,6	3,9	2,6	5,4	6,9	4,2	4,0	3,6	DENMARK
FINLANDË	0,2	0,0	0,1	2,1	6,4	26,6	1,9	2,8	3,9	11,4	6,2	FINLAND
FRANCE	20,5	6,9	8,4	10,1	15,7	11,6	16,8	18,1	25,7	25,3	23,1	FRANCE
GJERMANI	42,9	22,7	29,2	44,9	53,7	66,7	81,7	96,7	113,8	112,8	136,2	GERMANY
GREQI	148,9	141,0	217,8	228,5	301,2	397,5	444,7	374,9	340,9	346,2	380,7	GREECE
IRLANDE	0,4	0,5	0,2	0,7	2,8	4,7	4,6	2,2	5,9	8,9	7,4	IRELAND
ITALI	298,7	243,4	333,8	305,1	393,9	463,8	603,1	588,6	596,6	610,8	677,3	ITALY
LUKSEMBURG	0,3	0,0	0,0	0,1	0,2	0,1	0,2	0,2	0,6	0,9	0,8	LUXEMBOURG
HOLLANDË	6,7	4,2	6,4	8,5	8,2	9,8	11,4	11,6	13,7	17,7	12,1	NETHERLANDS
PORTUGALI	0,0	0,0	0,0	0,2	0,4	0,1	0,8	0,3	1,3	2,1	1,8	PORTUGAL
SPANJË	0,6	3,5	6,8	12,1	11,0	15,3	22,7	29,3	27,7	35,7	41,3	SPAIN
SUEDI	2,7	1,5	0,2	2,3	0,5	10,1	4,8	5,3	10,9	12,3	12,0	SWEDEN
BULLGARI	28,1	15,1	20,3	23,1	26,5	29,7	34,6	44,2	36,9	59,2	66,3	BULGARIA
BOSNJE HERCEGOVINË	0,0	0,0	0,1	0,0	0,1	0,1	0,9	1,2	0,9	2,7	6,6	BOSNIA-HERZEGOVINA
KROACI	10,2	2,2	4,5	7,1	12,4	18,6	38,7	26,3	23,8	25,0	34,6	CROATIA
SERBI & MALI I ZI	5,2	1,2	1,0	0,6	10,1	8,9	15,6	10,4	10,7	13,2	21,6	SERBIA & MONTENEGRO
MAQEDONI	15,4	11,0	10,4	15,0	23,9	18,1	21,8	15,4	19,1	25,8	38,9	MACEDONIA
RUMANI	17,7	1,6	3,1	5,5	6,2	13,4	16,0	13,9	8,0	15,3	41,9	ROMANIA
SLLOVENI	8,6	6,6	13,0	14,5	20,2	28,3	25,0	26,5	14,3	15,2	19,0	SLOVENIA
TURQI	31,3	23,9	25,7	44,8	58,7	85,0	106,2	115,7	130,1	155,3	182,4	TURKEY
KANADA	0,2	0,6	0,6	1,9	1,1	0,2	0,9	3,6	3,2	4,1	4,2	CANADA
ZVICËR	14,9	8,5	9,9	10,2	13,2	12,0	19,5	13,4	45,8	20,1	26,3	SWITZERLAND
AUSTRALI	0,0	0,4	0,1	0,1	0,2	0,1	0,2	0,5	0,4	0,7	1,0	AUSTRALIA
KINË	1,1	0,6	1,7	1,9	5,5	5,5	12,2	53,4	81,9	139,8	144,8	CHINA
BRAZIL	4,0	0,0	0,0	0,0	0,0	0,6	1,6	10,2	25,8	18,8	24,2	BRAZIL
QIPRO	2,1	2,0	2,8	1,2	3,1	4,0	4,5	4,4	2,4	3,4	4,1	CYPRUS
REPUBLIKA ÇEKE	3,6	1,7	2,2	2,0	3,9	2,1	2,7	11,5	16,6	20,7	25,9	CZECH REPUBLIC
ALGJERI	0,0	0,2	0,0	0,2	0,0	0,2	0,3	0,2	0,0	0,1	2,6	ALGERIA
EKUADOR	0,0	0,0	0,0	0,0	0,0	0,0	3,6	6,8	5,5	6,4	7,7	ECUADOR
ESTONI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,0	ESTONIA
EGJIPT	6,1	1,1	6,0	4,1	1,7	3,4	3,9	9,9	7,1	9,1	14,9	EGYPT
ETIOPI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	ETIOPIA
GJEOGJI	0,0	0,0	0,0	0,1	0,2	0,0	0,8	0,0	3,4	7,3	6,1	GEORGIA
GIBRALTAR	0,0	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,1	0,0	0,0	GIBRALTAR
HONG KONG	0,0	0,2	0,0	0,1	0,5	0,3	0,7	0,6	0,4	1,0	2,8	HONG KONG
HAITI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	HAITI
HUNGARI	5,7	5,5	8,2	7,5	8,6	9,1	12,5	11,6	13,0	15,7	19,3	HUNGARY
INDONEZI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,3	1,3	1,2	1,7	INDONESIA
INDI	2,6	0,1	0,3	0,5	0,6	2,1	1,1	3,9	5,0	8,1	5,6	INDIA
IRAN	0,4	0,0	0,0	0,1	0,4	0,4	0,8	2,1	1,3	1,5	1,1	IRAN
IZRAEL	0,1	0,0	0,0	0,0	0,0	0,0	0,4	0,3	3,7	4,3	1,3	ISRAEL
JORDANI	0,1	0,0	0,0	0,0	0,1	0,1	0,0	0,0	0,1	0,2	0,3	JORDAN
JAPONI	0,5	0,2	0,2	0,4	1,9	2,7	1,4	5,2	8,5	8,8	9,7	JAPAN
KOREA E JUGUT	0,0	0,0	0,4	0,2	0,9	0,7	1,9	3,9	5,8	9,9	26,4	SOUTH KOREA
KOLUMBI	0,0	0,0	0,0	0,0	0,0	0,0	0,3	0,0	0,4	1,7	0,3	COLOMBIA
KUVAIT	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	KUWAIT
LIBAN	0,2	0,3	0,0	0,2	0,2	0,0	5,5	9,1	0,0	1,2	0,1	LEBANON
LIHTENSHTEIN	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	LIECHTENSTEIN
LITUANI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	LITHUANIA
LETONI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,5	0,0	0,0	0,0	LATVIA
MAROK	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,5	0,5	MOROCCO
MOLDAVI	0,3	0,3	0,6	0,5	0,0	0,6	0,3	0,6	2,6	4,7	4,4	MOLDOVA
MALTE	0,4	0,4	1,0	1,1	1,9	1,0	0,9	0,2	0,1	0,0	0,0	MALTA
MALAJZI	0,0	0,0	0,0	0,0	0,0	2,3	0,1	0,2	1,1	1,5	1,3	MALAYSIA
NORVEGJI	0,3	0,2	0,2	0,1	2,7	4,0	0,5	0,3	0,5	0,7	1,7	NORWAY
ZELANDË E RE	0,0	0,1	0,0	0,4	0,1	0,0	0,0	0,2	0,2	0,4	0,6	NEW ZELAND
POLONI	0,7	0,3	0,3	0,5	0,8	0,5	0,7	3,9	5,4	9,5	12,9	POLAND
RUSI	1,7	0,4	5,8	3,1	16,9	16,7	40,2	49,0	52,1	85,3	99,0	RUSSIAN FEDERATION
ARABI SAUDITE	0,0	0,0	0,2	0,2	0,9	0,7	1,3	2,0	0,4	0,6	1,1	SAUDI ARABIA
SINGAPOR	0,0	0,0	0,0	0,0	0,0	0,0	0,3	1,1	1,7	2,1	2,9	SINGAPORE
SLLOVAKI	0,0	0,0	0,0	0,0	0,1	0,5	2,7	1,0	2,6	3,9	5,3	SLOVAKIA
SAN MARINO	0,0	0,0	0,0	0,1	0,3	0,3	0,2	0,1	0,1	0,2	0,1	SAN MARINO
SIRI	0,3	0,2	0,1	0,4	2,5	1,0	0,2	0,3	0,7	1,2	0,9	SYRIAN ARAB REPUBLIC
TUNIZI	0,0	0,2	0,1	0,7	0,4	2,0	3,2	2,5	1,8	2,8	6,4	TUNISIA
EMIRATET E BASHKUARA ARABE	0,0	0,0	0,0	1,9	1,3	0,5	2,1	0,6	1,2	1,0	0,8	UAE
UKRAINE	2,7	2,1	4,9	5,4	2,7	13,8	17,3	43,9	45,8	60,3	93,2	UKRAINE
SHTETET E BASHKUARA TË AMERIKËS	12,1	1,1	2,8	5,8	11,9	7,7	13,1	14,2	26,8	21,4	19,2	UNITED STATES
AFRIKE E JUGUT	0,0	0,0	0,0	0,0	0,0	0,0	0,6	0,3	0,1	0,0	0,1	
TË TJERA	1,2	0,2	1,6	1,0	7,6	11,4	3,6	16,6	21,6	34,1	33,7	SOUTH AFRICA 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	TOTAL

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Eksporti sipas SITC									Exports by SITC classification
Në milionë Usd	Q IV 2005	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	Millions of USD
	T IV 2005	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	
Ushqime dhe kafshë të gjalla	6,4	5,8	9,7	8,0	10,2	7,9	9,0	9,0	Food and live animals
Pije dhe duhan	1,4	0,6	4,8	3,5	1,7	2,8	5,9	5,2	Beverages & tobacco
Materiale të papërpunuara	7,3	7,8	11,8	9,8	14,7	19,4	25,5	36,2	Raw materials , minerals
Lëndë djegëse	3,3	7,5	5,9	11,4	9,5	14,0	16,0	32,4	Fuels and lubricants
Yndyrna bimore dhe shtazore	—	0,2	0,2	0,2	0,1	0,1	0,3	0,3	Animal and vegetable oils & fats
Produkte kimike	1,3	2,1	1,9	2,0	1,8	2,1	2,7	2,9	Chemicals
Mallra të përpunuar	33,3	39,4	49,5	39,8	49,1	53,5	65,3	49,6	Manufactures
Makineri dhe pajisje	8,2	6,7	8,2	7,3	8,6	8,8	11,6	10,0	Machinery and equipment
Mallra të tjerë të përpunuar	95,3	103,9	116,4	113,0	120,0	129,8	141,9	125,6	Miscellaneous manufactures
Mallra të paklasifikuar diku tjetër	—	—	—	—	—	—	—	—	Other & unclassified
Totali	156,5	173,9	208,3	195,0	215,6	238,3	278,1	271,0	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Eksporti sipas SITC Në milionë Usd												Exports by SITC classification Millions of USD
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
Ushqime dhe kafshë të gjalla	9,5	9,0	10,0	10,7	8,9	11,2	5,2	18,9	24,8	25,4	33,7	Food and live animals
Pije dhe duhan	8,8	6,5	10,0	7,7	8,1	6,6	6,2	5,8	9,4	11,9	10,6	Beverages & tobacco
Materiale të papërpunuara	30,7	18,2	34,1	20,1	13,2	11,6	13,3	19,4	23,0	31,8	44,0	Raw materials , minerals
Lëndë djegëse	6,3	3,3	2,5	7,6	4,9	4,4	7,0	4,9	16,2	19,0	34,3	Fuels and lubricants
Yndyrna bimore dhe shtazore	4,8	—	0,5	0,4	0,1	—	—	0,5	0,4	0,3	0,6	Animal and vegetable oils & fats
Produkte kimike	3,7	1,6	1,7	1,8	2,2	3,8	2,2	2,9	3,5	5,9	7,8	Chemicals
Mallra të përpunuar	45,2	30,1	25,5	32,9	40,6	54,6	57,6	77,6	120,7	141,5	177,8	Manufactures
Makineri dhe pajisje	3,9	8,0	5,5	17,3	4,1	8,0	9,3	15,9	23,8	27,5	30,8	Machinery and equipment
Mallra të tjerë të përpunuar	111,7	69,1	118,2	175,9	173,2	204,4	229,4	301,5	381,7	395,6	453,3	Miscellaneous manufactures
Mallra të paklasifikuar diku tjetër	—	—	—	—	—	—	—	—	—	—	—	Other & unclassified
Totali	224,5	145,9	208,0	274,4	255,4	304,6	330,3	447,2	603,3	658,7	792,8	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Eksporti sipas SITC Në milionë EUR									Exports by SITC classification Millions of EUR
	Q IV 2005	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	
	T IV 2005	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	
Ushqime dhe kafshë të gjalla	5,4	4,8	7,7	6,3	8,0	6,0	6,7	6,5	Food and live animals
Pije dhe duhan	1,2	0,5	3,8	2,8	1,3	2,1	4,4	3,8	Beverages & tobacco
Materiale të papërpunuara	6,2	6,5	9,4	7,7	11,3	14,8	18,9	26,4	Raw materials , minerals
Lëndë djegëse	2,7	6,2	4,7	9,0	7,4	10,6	11,9	23,6	Fuels and lubricants
Yndyrna bimore dhe shtazore	0,0	0,1	0,1	0,1	0,1	0,1	0,2	0,2	Animal and vegetable oils & fats
Produkte kimike	1,1	1,7	1,5	1,6	1,4	1,6	2,0	2,1	Chemicals
Mallra të përpunuar	28,0	32,8	39,4	31,2	38,1	40,8	48,5	36,1	Manufactures
Makineri dhe pajisje	6,9	5,6	6,5	5,8	6,7	6,7	8,6	7,2	Machinery and equipment
Mallra të tjerë të përpunuar	80,1	86,3	92,6	88,8	93,1	99,1	105,3	91,3	Miscellaneous manufactures
Mallra të paklasifikuar diku tjetër	—	—	—	—	—	—	—	—	Other & unclassified
Totali	131,7	144,5	165,7	153,2	167,3	182,0	206,5	197,3	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	
Ushqime dhe kafshë të gjalla	7,6	8,0	8,8	10,1	9,8	12,5	5,4	16,6	19,8	20,4	26,8	Food and live animals
Pije dhe duhan	7,1	5,8	8,9	7,3	8,9	7,4	6,4	5,1	7,6	9,6	8,3	Beverages & tobacco
Materiale të papërpunuara	24,6	16,2	30,0	18,6	14,3	12,9	14,0	17,0	18,5	25,6	34,8	Raw materials , minerals
Lëndë djegëse	5,1	2,8	2,2	7,2	5,3	4,9	7,4	4,4	13,2	15,4	27,3	Fuels and lubricants
Yndyrna bimore dhe shtazore	3,9	0,0	0,4	0,4	0,1	0,0	0,0	0,4	0,3	0,2	0,4	Animal and vegetable oils & fats
Produkte kimike	2,9	1,4	1,5	1,7	2,4	4,2	2,4	2,6	2,8	4,8	6,2	Chemicals
Mallra të përpunuar	36,5	26,7	22,6	31,0	44,2	61,0	60,9	68,6	97,3	114,3	141,5	Manufactures
Makineri dhe pajisje	3,2	7,2	4,8	16,4	4,5	9,0	9,9	14,0	19,1	22,2	24,5	Machinery and equipment
Mallra të tjerë të përpunuar	89,8	61,0	104,7	165,0	187,7	228,0	242,2	267,4	307,0	317,7	360,9	Mischellaneous manufactures
Mallra të paklasifikuar diku tjetër	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	Other & unclassified
Totali	180,6	129,1	184,0	257,6	277,1	339,8	348,5	396,1	485,6	530,2	630,7	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Importi sipas SITC Në milionë Usd									Imports by SITC classification Millions of USD
	Q IV 2005	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	
	T IV 2005	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	
Ushqime dhe kafshë të gjalla	86,4	86,5	97,0	105,2	114,9	108,8	121,2	124,7	Food and live animals
Pije dhe duhan	20,5	17,4	34,7	26,4	19,0	19,7	31,7	42,7	Beverages & tobacco
Materiale të përpunuara	25,1	21,3	26,8	30,6	29,9	20,6	25,8	23,0	Raw materials , minerals
Lëndë djegëse	82,4	84,0	59,0	83,5	94,1	128,8	131,7	165,8	Fuels and lubricants
Yndyrna bimore dhe shtazore	10,6	11,4	8,7	8,9	10,6	9,4	10,8	12,8	Animal and vegetable oils & fats
Produkte kimike	65,3	62,3	78,1	84,6	93,0	80,3	101,7	102,1	Chemicals
Mallra të përpunuar	183,1	154,4	207,2	189,7	227,0	220,6	273,5	251,0	Manufactures
Makineri dhe pajisje	154,5	137,6	156,7	140,8	174,4	177,7	208,1	216,7	Machinery and equipment
Mallra të tjerë të përpunuar	94,6	69,8	90,5	85,1	113,5	93,8	107,1	109,8	Mischellaneous manufactures
Mallra të paklasifikuar diku tjetër	—	—	—	—	—	—	—	—	Other & unclassified
Totali	722,4	644,6	758,7	754,8	876,4	859,7	1.011,6	1.048,6	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	
Ushqime dhe kafshë të gjalla	271,8	145,6	174,6	177,1	168,7	186,1	218,4	268,1	331,3	338,8	403,6	Food and live animals
Pije dhe duhan	21,0	7,1	17,1	34,9	41,8	48,5	56,6	68,8	76,1	80,0	97,6	Beverages & tobacco
Materiale të papërpunuara	28,5	30,5	40,8	38,6	48,3	51,7	58,1	63,7	73,0	94,0	108,5	Raw materials , minerals
Lëndë djegëse	22,0	19,8	31,0	44,4	97,8	134,5	136,2	158,9	176,6	223,9	320,5	Fuels and lubricants
Yndyrna bimore dhe shtazore	24,2	19,7	26,7	17,4	18,1	19,8	20,8	29,0	33,0	35,4	39,5	Animal and vegetable oils & fats
Produkte kimike	59,7	50,6	72,9	68,2	82,8	101,5	122,2	159,7	207,1	250,0	318,0	Chemicals
Mallra të përpunuar	151,9	133,0	175,9	209,0	229,7	287,0	338,5	440,9	531,8	631,0	778,3	Manufactures
Makineri dhe pajisje	201,0	131,8	123,8	173,6	227,5	314,0	321,3	403,4	538,4	606,0	609,6	Machinery and equipment
Mallra të tjerë të përpunuar	122,8	88,8	116,6	127,8	150,9	181,8	215,2	264,7	312,6	322,2	358,9	Mischellaneous manufactures
Mallra të paklasifikuar diku tjetër	—	—	—	—	—	—	—	—	—	—	—	Other & unclassified
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	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Importi sipas SITC Në milionë EUR									Imports by SITC classification Millions of EUR
	Q IV 2005	Q I 2006	Q II 2006	Q III 2006	Q IV 2006	Q I 2007	Q II 2007	Q III 2007	
	T IV 2005	T I 2006	T II 2006	T III 2006	T IV 2006	T I 2007	T II 2007	T III 2007	
Ushqime dhe kafshë të gjalla	72,7	71,9	77,4	82,5	89,1	83,0	84,6	90,8	Food and live animals
Pije dhe duhan	17,3	14,5	27,5	20,7	14,6	15,0	22,2	31,1	Beverages & tobacco
Materiale të papërpunuara	21,1	17,7	21,3	24,0	23,2	15,8	19,7	16,8	Raw materials , minerals
Lëndë djegëse	69,3	69,8	46,8	65,5	72,9	98,2	95,0	120,5	Fuels and lubricants
Yndyrna bimore dhe shtazore	8,9	9,4	6,9	7,0	8,2	7,2	6,6	9,3	Animal and vegetable oils & fats
Produkte kimike	54,9	51,8	62,1	66,4	72,1	61,3	75,7	74,3	Chemicals
Mallra të përpunuar	154,1	128,4	164,9	149,0	176,0	168,5	207,1	182,7	Manufactures
Makineri dhe pajisje	129,9	114,4	124,6	110,6	135,1	135,7	152,6	157,8	Machinery and equipment
Mallra të tjerë të përpunuar	79,6	58,0	71,9	66,9	88,0	71,6	79,2	79,9	Miscellaneous manufactures
Mallra të paklasifikuar diku tjetër	—	—	—	—	—	—	—	—	Other & unclassified
Totali	607,6	535,9	603,3	592,6	679,1	656,2	742,8	763,1	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Importi sipas SITC Në milionë EUR												Imports by SITC classification Millions of EUR
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	
Ushqime dhe kafshë të gjalla	218	129	155	167	183	207	231	237	266	272	321	Food and live animals
Pije dhe duhan	17	6	15	33	45	54	60	61	62	65	77	Beverages & tobacco
Materiale të papërpunuara	23	27	36	36	53	58	61	56	59	76	86	Raw materials , minerals
Lëndë djegëse	18	18	28	42	108	149	144	142	141	182	255	Fuels and lubricants
Yndyrna bimore dhe shtazore	19	17	23	16	20	22	22	26	27	28	32	Animal and vegetable oils & fats
Produkte kimike	48	45	65	64	90	114	129	141	167	202	252	Chemicals
Mallra të përpunuar	122	118	156	197	251	321	356	389	427	510	618	Manufactures
Makineri dhe pajisje	162	117	110	164	249	351	338	357	431	489	485	Machinery and equipment
Mallra të tjerë të përpunuar	99	78	103	120	165	203	227	234	251	260	285	Miscellaneous manufactures
Mallra të paklasifikuar diku tjetër	–	–	–	–	–	–	–	–	–	–	–	Other & unclassified
Totali	726	556	691	840	1.163	1.480	1.569	1.642	1.831	2.084	2.411	Total

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Mbikëqyrja bankare AKTIVET (në milionë lekë) Struktura për sistemin bankar	Q IV 2005 T IV 2005	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	Banking Supervision ASSETS (millions of Lek) Composition for banking system
1 TOTALI I AKTIVEVE	496.561,5	521.428,8	543.512,5	567.743,8	624.279,3	648.339,6	667.050,3	700.078,0	TOTAL OF ASSETS
1.1 VEPRIME ME THESARIN DHE NDERBANKARE	292.217,3	302.145,8	300.430,8	305.042,6	316.086,0	312.050,4	300.705,8	301.167,2	TREASURY AND INTERBANK TRANSACTIONS
111 Mjete monetare	10.333,8	10.003,8	11.110,5	12.118,3	13.827,1	12.815,1	12.451,0	13.465,3	Cash in hand
112 Marrëdhënie me Bankën Qendrore	46.128,4	45.387,6	49.327,3	54.163,2	55.378,5	54.761,7	56.221,6	63.639,6	Transactions with the Central Bank
1121 Rezerva të detyruara në Bankën Qendrore	41.662,4	42.877,3	44.265,3	46.418,7	48.395,1	51.853,7	52.268,5	55.543,7	Required reserve of Central Bank
1122 Te tjera	4.466,0	2.510,4	5.062,0	7.744,4	6.983,4	2.908,0	3.953,1	8.095,9	Other
113 Bono thesari dhe bono të tjera të pranueshme për rifinancim nga BQ	175.380,4	178.107,8	172.850,0	159.598,1	164.281,6	155.769,2	148.374,1	132.619,0	Treasury bills and other bills eligible for refinancing with CB
1131 Bono thesari	175.380,4	178.107,8	172.700,0	159.598,1	164.281,6	155.769,2	148.374,1	132.619,0	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	60.374,8	68.646,6	67.143,1	79.163,1	82.598,9	88.704,3	83.659,2	91.443,2	Transactions with banks, credit institutions and other financial institutions
1141 Llogari rrjedhëse	3.197,3	3.081,1	3.397,4	2.377,5	3.995,0	1.914,1	5.728,7	2.144,0	Current accounts
1142 Depozita në banka, institucione krediti dhe institucione të tjera financiare	53.679,0	60.842,8	60.700,0	74.893,5	76.221,7	84.420,9	74.809,7	85.833,5	Deposits with banks, credit institutions and other financial institutions
1143 Hua	2.599,1	3.782,0	2.299,2	1.000,3	1.219,4	1.205,3	1.041,5	1.497,3	Loans
1144 Te tjera	699,4	940,7	746,4	891,7	1.162,8	1.184,0	2.079,3	1.968,5	Other
13 VEPRIMET ME KLIENTET (bruto)	127.056,4	137.530,5	156.208,5	171.484,0	196.864,5	216.923,8	237.769,2	257.783,3	OPERATIONS WITH CUSTOMERS (gross)
131 Hua dhënë sektorit privat dhe individëve	118.071,4	128.806,1	147.432,4	161.713,2	186.571,9	204.475,3	223.901,9	242.257,9	Loans to private sector and individuals
1311 Hua afatshkurtes	33.313,6	36.785,8	41.561,5	44.427,5	50.497,2	55.117,6	59.833,8	62.508,0	Short-term loans
1312 Hua afatmesme	38.818,7	41.038,8	48.200,4	54.079,8	60.491,6	64.843,2	68.659,4	71.332,7	Medium-term loans
1313 Hua afatgjate	29.346,7	32.801,4	37.161,0	40.656,5	37.312,4	42.969,1	50.427,8	57.026,2	Long-term loans
1314 Hua për prona të patundshme	16.532,5	18.120,8	20.454,2	22.499,6	38.223,2	41.465,5	44.906,2	51.319,8	Real estate loans
1315 Kontrata qiraje	59,9	59,1	55,3	49,8	47,4	80,0	74,7	71,1	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	8.985,0	8.724,4	8.776,1	9.770,8	10.292,6	12.448,5	13.867,3	15.525,4	Other customer accounts
14 VEPRIMET ME LETRAT ME VLERE	60.395,2	64.617,2	69.821,3	74.806,1	91.954,2	101.685,7	109.273,6	121.379,2	SECURITIES TRANSACTIONS
141 Letra me vlerë me të ardhura fikse	60.395,2	64.617,2	69.821,3	74.806,1	91.764,8	101.342,0	109.273,6	121.379,2	Fixed income securities
142 Letra me vlerë me të ardhura të ndryshueshme	—	—	—	—	189,4	343,7	—	—	Variable income securities
143 Letra me vlerë të blera & shitura sipas marrëveshjeve të riblerjes	—	—	—	—	—	—	—	—	Securities purchased and sold under REPO
144 Kolateralit i paguar	—	—	—	—	—	—	—	—	Paid collateral
145 Primet e marra	—	—	—	—	—	—	—	—	Received premiums
15 FONDE REZERVE TE KRIJUARA	-1.808,5	-2.262,1	-3.099,5	-3.052,4	-3.404,4	-3.825,7	-3.829,5	-4.378,8	PROVISIONS
151 Fonde rezervë për mbulimin e humbjeve nga huatë (kryegjēja)	-1.760,1	-2.226,2	-3.038,8	-2.983,6	-3.344,6	-3.763,4	-3.754,8	-4.266,6	Provisions for covering losses from loans (principal)
152 Fonde rezervë për mbulimin e humbjeve nga huatë (interesi i përlogaritur)	-21,2	-34,5	-43,4	-68,7	59,8	-62,3	-74,7	-112,2	Provisions for covering losses loans (accrued interests)
153 Fonde rezervë për investime	-27,2	-1,4	-17,3	-0,1	—	—	—	—	Investment provisions
16 MJETE TE TJERA	3.494,0	3.826,2	3.861,8	3.916,5	5.353,9	3.491,4	4.329,3	4.774,0	OTHER ASSETS
161 Mjete të tjera	2.498,5	2.824,5	3.094,6	3.105,2	3.039,3	3.145,6	3.607,4	3.980,5	Other assets
162 Veprime si agjent	398,1	0,6	201,5	60,0	1.331,9	0,3	0,1	75,8	Agent transactions
163 Llogari marrëdhëniesh	78,1	110,5	110,2	111,2	73,3	89,3	78,2	64,9	Inter-office accounts
164 Llogari pezull, të diferencave dhe të pozicionit	529,3	890,7	455,6	640,2	909,4	256,3	643,5	652,8	Suspense and position accounts
1641 Llogari pezull	402,1	750,8	222,6	480,1	895,7	251,7	625,2	612,3	Suspense accounts
1642 Llogari pozicioni	127,2	140,0	233,0	160,1	13,7	4,6	18,3	40,5	Position accounts
165 Tatim i vlerës së shtuar	—	—	—	—	—	—	—	—	Value added tax
17 MJETE TE QENDRUESHME	7.263,2	7.719,1	8.012,1	8.252,2	9.514,5	9.874,1	10193,21	9.807,4	FIXED ASSETS
171 Investime në pjesëmarrje	6,0	5,9	95,2	93,8	93,8	93,8	1,5	0,2	Investments on participating equity
172 Filialet	—	—	—	—	—	—	—	—	Affiliates
173 Mjete të qëndrueshme (neto)	7.257,2	7.713,2	7.917,0	8.158,4	9.420,7	9.780,3	10191,71	9.807,2	Fixed assets (net)
18 INTERESA TE PERLLOGARITUR	7.943,9	7.852,1	8.277,4	7.294,7	7.910,5	8.139,9	8.608,7	9.545,8	ACCRUED INTERESTS
181 Interesa të llogaritur (Klasa 1)	6.109,9	5.697,4	6.155,3	4.803,6	5.090,5	4.535,7	5.018,4	4.847,8	Accrued interests (Class 1)
182 Interesa të llogaritur (Klasa 2)	701,2	771,3	870,9	1.002,0	1.097,1	1.363,1	1.471,5	2.063,2	Accrued interests (Class 2)
183 Interesa të llogaritur (Klasa 3)	1.132,8	1.383,5	1.251,2	1.489,1	1.722,9	2.241,1	2.118,8	2.634,8	Accrued interests (Class 3)
A. Totali i aktiveve në valutë	204.009,6	216.244,2	226.132,0	245.727,7	276.109,3	295.574,4	304.948,7	326.518,2	Total of assets on foreign currency
B. Totali i aktiveve jorezidente	84.988,1	89.548,4	89.302,4	102.178,3	103.747,9	105.569,5	100066,12	109.381,4	Total of assets of non-residents
Teprica e kredisë neto (së bashku me interesat e llogaritur)	125.949,1	136.039,6	153.979,8	169.433,6	194.557,3	214.461,3	235.411,3	255.467,7	Stock of loans net (plus accrued interests)
Teprica e kredisë bruto (së bashku me interesat e llogaritur)	127.757,6	138.301,8	157.079,4	172.486,0	197.961,6	218.287,0	239.240,8	259.846,4	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 IV 2005 T IV 2005	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	Banking supervision LIABILITIES (millions of Lek) Composition for banking system
1	TOTALI I PASIVEVE	496.561,5	521.428,8	543.512,5	567.743,8	624.279,3	648.339,6	667.050,3	700.078,0	TOTAL OF LIABILITIES
11	VEPRIME ME THESARIN DHE NDERBANKARE	20.567,0	25.545,6	32.413,7	24.074,2	47.184,4	42.815,4	53.456,3	40.447,3	TREASURY AND INTERBANK TRANSACTIONS
111	Banka Qendrore	761,1	876,4	857,4	813,7	1.273,8	1.188,1	750,9	115,7	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	Treasury bills and other eligible bills
113	Llogari rrjedhëse	3.667,9	4.101,9	2.469,8	2.730,1	2.558,6	2.623,1	2.557,1	4.030,2	Current account
114	Depozita nga bankat, institucione financiare	9.388,6	8.233,1	7.253,1	5.627,0	8.261,4	9.157,5	17.200,4	9.396,8	Deposits from banks and other financial institutions
115	Hua	6.746,0	8.879,0	10.825,1	10.700,5	14.424,2	15.923,3	16.208,3	20.916,4	Loans
116	Të tjera	3,5	5,2	8,3	2,9	11.816,5	11.923,3	9.089,6	2,7	Other
12	VEPRIME ME KLIENTËT	432.960,4	447.197,5	461.031,6	489.693,2	520.281,9	542.672,4	544.947,4	582.611,2	OPERATIONS WITH CUSTOMERS
121	Administrata publike	3.377,8	4.365,8	3.773,7	3.900,7	3.875,5	3.896,8	2.745,2	2.419,3	Public administration
1211	Llogari rrjedhëse	2.834,3	3.826,9	3.506,6	3.657,9	3.601,0	3.594,7	2.234,0	1.924,2	Current account
1212	Depozita pa afat	—	—	—	—	—	—	—	—	Demand deposits
1213	Depozita me afat	268,3	263,3	40,3	40,3	71,5	97,5	358,5	365,7	Time deposits
1214	Hua	275,3	275,6	226,8	202,5	203,0	204,5	152,7	129,3	Loans
1215	Të tjera	—	—	—	—	—	—	—	—	Other
122	Sektor i privat	429.582,6	442.831,7	457.257,9	485.792,5	516.406,4	538.775,7	542.202,2	580.191,9	Private sector
1221	Llogari rrjedhëse	65.385,1	65.544,2	72.055,4	81.552,1	89.357,0	83.811,1	85.845,9	100.917,7	Current account
1222	Depozita pa afat	54.505,2	54.666,2	55.425,6	56.911,7	53.608,8	49.388,9	46.656,0	43.116,0	Demand deposits
1223	Depozita me afat	300.296,8	313.420,0	319.973,0	337.316,6	360.305,5	392.304,3	398.978,9	426.294,1	Time deposits
1224	Të tjera	8.803,8	8.459,0	8.933,2	9.199,0	12.522,5	12.800,4	10.317,4	9.432,8	Other
1225	Certifikata depozitash	591,6	742,2	870,7	813,0	612,6	470,9	404,1	431,4	Certificate of deposits
13	VEPRIME ME LETRAT ME VLERE	—	—	—	—	—	—	—	—	SECURITIES TRANSACTIONS
131	Borxhe të përfaqësuara nga letrat me vlerë	—	—	—	—	—	—	—	—	Debts represented by securities
132	Letra me vlerë të blera dhe të shitura me repo	—	—	—	—	—	—	—	—	Securities sold under REPO
133	Garanci për veprime me letrat me vlerë	—	—	—	—	—	—	—	—	Collateral on securities transactions
134	Prime për instrumentet financiare	—	—	—	—	—	—	—	—	Premiums on financial instruments
14	DETYRIME TE TJERA	2.837,6	7.603,0	5.244,4	5.054,4	5.325,2	6.429,3	8.915,7	10.274,0	OTHER LIABILITIES
141	Detyrime të tjera	1.969,0	3.245,5	2.455,6	2.549,9	2.571,8	3.111,9	3.139,2	3.717,7	Other liabilities
142	Veprime si agjent	155,1	1.547,4	542,4	1.204,4	366,8	1.715,3	1.388,4	1.297,5	Agent transactions
143	Llogari marrëdhëniesh	340,1	2.066,4	970,9	430,7	384,6	401,5	2.282,6	2.376,9	Inter-office accounts
144	Llogari pezull të diferencave dhe pozicionit	372,9	743,6	1.275,6	869,4	2.001,9	1.200,5	2.105,4	2.881,9	Suspense and position accounts
1441	Llogari diferencash	367,8	731,4	1.243,0	857,4	1.997,3	1.198,3	2.099,7	2.872,7	Difference accounts
1442	Llogari pozicioni	5,0	12,3	32,6	12,0	4,7	2,2	5,7	9,2	Position accounts
145	Tatim i vlerës së shtuar	0,5	0,1	—	—	0,1	—	—	—	Value added tax
15	BURIMET E PËRHERSHME	35.577,0	36.551,5	39.890,3	43.925,0	46.107,9	50.377,3	52.589,0	59.096,3	PERMANENT REOURCES
151	Ndihma dhe financimi publik	4,1	3,7	3,3	3,0	2,6	2,4	2,3	—	Grants and public financing
152	Fonde rezervë specifike	1.911,7	2.076,8	2.343,5	2.511,5	2.384,9	2.680,9	2.875,9	3.323,1	Discretionary provisions
1521	Fonde rezervë për rreziqe dhe shpenzime	1.673,3	2.051,1	2.318,3	2.424,7	2.232,0	2.520,8	2.724,2	3.169,7	Provisions for risk and expenses
1522	Fonde rezervë specifike	238,5	25,7	25,2	86,8	152,8	160,1	151,7	153,4	Discretionary provisions
153	Borxh i varur	647,4	634,6	1.380,7	1.527,0	1.558,2	2.062,5	2.283,6	2.270,5	Subordinated debt
154	Kapitali i vet i aksionerëve	33.013,8	33.836,4	36.162,9	39.883,5	42.162,2	45.631,5	47.427,3	53.502,7	Shareholder's equity
1541	Kapitali i paguar	29.420,3	30.658,3	32.216,7	33.637,0	34.768,4	35.590,5	37.215,1	40.245,5	Paid in capital
1542	Primet e aksioneve	1,8	1,8	1,8	278,6	363,5	705,2	733,1	1.401,1	Share premiums
1543	Rezervat	1.432,9	1.619,6	3.033,4	3.178,8	3.309,4	3.489,9	4.055,7	4.165,8	Reserves
1544	Diferencë rrvlerësimit	-3.852,3	-4.130,9	-4.510,3	-4.277,8	-4.611,5	-4.140,1	-5.470,2	-4.832,0	Difference of revaluation
1545	Fitimet e pasqyruara ose humbja	-184,4	3.886,2	2.181,9	1.945,9	1.281,0	7.731,4	5.997,6	4.711,3	Retained earnings (loss)
1546	Filimi (humbja) i vitit në vazhdim	6.195,5	1.801,4	3.239,4	5.121,1	7.051,3	2.254,7	4.895,9	7.811,0	Current year profit (loss)
16	INTERESA TË PËRLOGARITUR	4.619,5	4.531,3	4.932,4	4.997,1	5.379,9	6.045,2	7.141,9	7.649,3	ACCURED INTEREST
161	Interesa të llogaritur (Kodi 11)	16,3	39,2	61,8	83,7	111,8	259,5	201,5	264,0	Accrued interest (Cod 11)
162	Interesa të llogaritur (Kodi 12)	4.587,6	4.487,0	4.846,6	4.888,7	5.243,7	5.754,7	6.905,9	7.348,4	Accrued interest (Cod 12)
163	Interesa të llogaritur (Kodi 13)	—	—	—	—	—	—	—	—	Accrued interest (Cod 13)
164	Interesa të llogaritur (Kodi 15)	15,7	5,2	24,1	24,7	24,5	31,1	34,5	36,8	Accrued interest (Cod 15)
	Totali i pasiveve në valutë	203.655,9	214.033,2	225.951,8	244.955,2	274.847,7	293.238,1	304.642,9	325.753,3	Total of liabilities in foreign currency
	Totali i pasiveve jorezidente	18.429,8	19.979,8	23.687,7	23.498,7	39.847,4	42.038,5	49.524,62	37.637,7	Total of liabilities of non-residents

Burimi: Banka e Shqipërisë.

Source : Bank of Albania.

Mbikëqyrja bankare AKTIVET (në milionë lekë) Struktura për grupin e dytë G2/1		Q IV 2005 T IV 2005	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*	Banking Supervision ASSETS (millions of Lek) Composition for group G2/1
1 TOTALI I AKTIVEVE		23.412,3	23.232,0	23.423,6	25.806,6	....	....	....	....	TOTAL OF ASSETS
1,1	VEPRIME ME THESARIN DHE NDERBANKARE	16.019,0	15886,6	16.508,9	18.576,0	....	....	....	....	TREASURY AND INTERBANK TRANSACTIONS
111	Mjete monetare	639,4	583,1	581,3	613,2	....	....	....	....	Cash in hand
112	Marrëdhënie me Bankën Qendrore	2.102,0	2.033,5	2.095,2	2.442,2	....	....	....	....	Transactions with the Central Bank
1121	Rezerva të detyruara në Bankën Qendrore	1.800,0	1.864,8	1.867,5	2.011,4	....	....	....	....	Required reserve of Central Bank
1122	Të tjera	302,0	168,7	227,7	430,8	....	....	....	....	Other
113	Bono thesari dhe bono të tjera të pranueshme për rifinancim nga BC	5.622,7	6.199,1	6.495,7	5.996,5	....	....	....	....	Treasury bills and other bills eligible for refinancing with CB
1131	Bono thesari	5.622,7	6.199,1	6.495,7	5.996,5	....	....	....	....	Treasury bills
1132	Bono të tjera të pranueshme për rifinancim	-	-	-	-	....	....	....	....	Other bills eligible for refinancing
1133	Fonde rezervë për zhvlerësimin e bonove të përshtatshme për rifinancim me BQ	-	-	-	-	....	....	....	....	Reserve funds for other eligible bills for refinancing with CB
114	Marrëdhënie me bankat, institucionet e kreditit dhe institucionet e tjera financiare	7.654,9	7.071,0	7.336,7	9.524,1	....	....	....	....	Transactions with banks, credit institutions and other financial institutions
1141	Llogari rrjedhëse	472,5	495,6	418,1	316,7	....	....	....	....	Current accounts
1142	Depozita në banka, institucione krediti dhe institucione të tjera financiare	7.087,3	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	95,2	69,3	3,4	2,0	....	....	....	....	Other
13	VEPRIMET ME KLIENTET (bruto)	6.851,3	6.858,1	7.042,8	6.659,0	....	....	....	....	OPERATIONS WITH CUSTOMERS (gross)
131	Hua dhënë sektorit privat dhe individëve	6.742,1	6.742,0	7.019,3	6.606,7	....	....	....	....	Loans to private sector and individuals
1311	Hua afatshkurtër	2.877,3	2.804,8	2.830,4	2.299,0	....	....	....	....	Short-term loans
1312	Hua afatmesme	1.846,7	1.796,0	1.981,4	2.523,8	....	....	....	....	Medium - term loans
1313	Hua afatgjatë	1.783,7	1.697,4	1.698,2	1.038,3	....	....	....	....	Long - term loans
1314	Hua për prona të patundshme	234,4	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	109,2	116,17	23,5	52,3	....	....	....	....	Other customer accounts
14	VEPRIMET ME LETRAT ME VLERE	103,5	101,4	97,0	97,0	....	....	....	....	SECURITIES TRANSACTIONS
141	Letra me vlerë me të ardhura fikse	103,5	101,4	97,0	97,0	....	....	....	....	Fixed income securities
142	Letra me vlerë me të ardhura të ndryshueshme	-	-	-	-	....	....	....	....	Variable income securities
143	Letra me vlerë të blera & shitura sipas marëveshjeve të riblerjes	-	-	-	-	....	....	....	....	Securities purchased and sold under REPC
144	Kolateralit i paguar	-	-	-	-	....	....	....	....	Paid collateral
145	Primet e marra	-	-	-	-	....	....	....	....	Received premiums
15	FONDE REZERVE TE KRIJUARA	-562,1	-557,7	-1.164,1	-741,0	....	....	....	....	PROVISIONS
151	Fonde rezervë për mbulimin e humbjeve nga huatë (kryegjësja)	-558,6	-555,2	-1.156,3	-713,9	....	....	....	....	Provisions for covering losses from loans (principal)
152	Fonde rezervë për mbulimin e humbjeve nga huatë (interesi i përlogaritur)	-3,4	-2,6	-7,7	-27,1	....	....	....	....	Provisions for covering losses loans (accrued interests)
153	Fonde rezervë për investime	-	-	-	-	....	....	....	....	Investment provisions
16	MJETE TE TJERA	288,2	295,7	341,6	398,5	....	....	....	....	OTHER ASSETS
161	Mjete të tjera	288,2	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	397,8	381,5	360,2	499,8	....	....	....	....	FIXED ASSETS
171	Investime në pjesëmarrje	5,8	5,7	2,7	1,4	....	....	....	....	Investments on participating equity
172	Filialet	-	-	-	-	....	....	....	....	Affiliates
173	Mjete të qëndrueshme (neto)	392,0	375,8	357,4	498,4	....	....	....	....	Fixed assets (net)
18	INTERESA TE PERLLOGARITUR	314,6	266,3	237,3	317,4	....	....	....	....	ACCRUED INTERESTS
181	Interesa të llogaritur (Klasa 1)	243,2	193,0	170,2	252,3	....	....	....	....	Accrued interests (Class 1)
182	Interesa të llogaritur (Klasa 2)	69,9	72,7	65,7	64,6	....	....	....	....	Accrued interests (Class 2)
183	Interesa të llogaritur (Klasa 3)	1,6	0,6	1,5	0,6	....	....	....	....	Accrued interests (Class 3)
A.	Totali i aktiveve në valutë	16.126,3	15.278,3	15.491,0	17.426,9	....	....	....	....	Total of assets on foreign currency
B.	Totali i aktiveve jorezidente	7.745,0	7.177,93	7.433,9	9.533,5	....	....	....	....	Total of assets of non-residents
Teprica e kredisë neto (së bashku me interesat e llogaritur)		6.359,2	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)		6.921,2	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 IV 2005 T IV 2005	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 II 2007* T II 2007*	Banking Supervision LIABILITIES (millions of Lek) Composition for group G2/1
1 TOTALI I PASIVEVE		23.412,3	23.232,0	23.423,6	25.806,6	....	....	....	....	TOTAL OF LIABILITIES
11	VEPRIME ME THESARIN DHE NDËRBANKARE	818,8	644,43	552,9	566,5	....	....	....	....	TREASURY AND INTERBANK TRANSACTIONS
111	Banka Qendrore	206,8	200,6	196,7	138,2	....	....	....	....	Central Bank
112	Bono thesari & bono të tjera të pranueshme	—	—	—	—	....	....	....	....	Treasury bills and other eligible bills
113	Llogari rrjedhëse	279,2	248,0	168,4	216,9	....	....	....	....	Current account
114	Depozita nga bankat, institucione financiare	323,2	189,2	181,3	207,7	....	....	....	....	Deposits from banks and other financial institutions
115	Hua	9,6	6,6	6,5	3,7	....	....	....	....	Loans
116	Të tjera	—	—	0,0	0,0	....	....	....	....	Other
12	VEPRIME ME KLIENTËT	18.689,9	18.678,0	19.518,1	21.767,9	....	....	....	....	OPERATIONS WITH CUSTOMERS
121	Administrata publike	48,8	77,3	68,2	56,2	....	....	....	....	Public administration
1211	Llogari rrjedhëse	48,8	77,3	68,2	56,2	....	....	....	....	Current account
1212	Depozita pa afat	—	—	—	—	....	....	....	....	Demand deposits
1213	Depozita me afat	—	—	—	—	....	....	....	....	Time deposits
1214	Hua	—	—	—	—	....	....	....	....	Loans
1215	Të tjera	—	—	—	—	....	....	....	....	Other
122	Sektori privat	18.641,1	18.600,7	19.449,9	21.711,8	....	....	....	....	Private sector
1221	Llogari rrjedhëse	7.747,6	7.114,8	6.839,6	7.510,7	....	....	....	....	Current account
1222	Depozita pa afat	—	—	—	—	....	....	....	....	Demand deposits
1223	Depozita me afat	10.467,5	11.130,2	12.286,2	13.029,0	....	....	....	....	Time deposits
1224	Të tjera	194,5	165,5	155,0	1.026,6	....	....	....	....	Other
1225	Çertifikata depozitash	231,4	190,2	169,1	145,5	....	....	....	....	Certificate of deposits
13	VEPRIME ME LETRAT ME VLERË	—	—	—	—	....	....	....	....	SECURITIES TRANSACTIONS
131	Borxhe të përfaqësuara nga letrat me vlerë	—	—	—	—	....	....	....	....	Debts represented by securities
132	Letra me vlerë të blera dhe të shitura me repo	—	—	—	—	....	....	....	....	Securities sold under REPO
133	Garanci për veprime me letrat me vlerë	—	—	—	—	....	....	....	....	Collateral on securities transactions
134	Prime për instrumentet financiare	—	—	—	—	....	....	....	....	Premiums on financial instruments
14	DETYRIME TË TJERA	173,6	151,6	230,9	229,1	....	....	....	....	OTHER LIABILITIES
141	Detyrime të tjera	78,9	28,7	63,7	60,9	....	....	....	....	Other liabilities
142	Veprime si agjent	—	—	—	—	....	....	....	....	Agent transactions
143	Llogari marrëdhëniesh	—	6,0	9,5	2,7	....	....	....	....	Inter-office accounts
144	Llogari pezull të diferencave dhe pozicionit	94,6	116,9	157,7	165,5	....	....	....	....	Suspense and position accounts
1441	Llogari diferencash	94,6	116,9	157,7	165,5	....	....	....	....	Difference accounts
1442	Llogari pozicioni	—	—	—	—	....	....	....	....	Position accounts
145	Tatim i vlerës së shtuar	—	—	—	—	....	....	....	....	Value added tax
15	BURIMET E PËRHERSHME	3.658,1	3.651,8	2.974,9	3.060,7	....	....	....	....	PERMANENT REOURCES
151	Ndihma dhe financimi publik	—	—	—	—	....	....	....	....	Grants and public financing
152	Fonde rezervë specifike	86,4	89,9	131,9	110,8	....	....	....	....	Discretionary provisions
1521	Fonde rezervë për rreziqe dhe shpenzime	80,4	84,1	129,1	94,6	....	....	....	....	Provisions for risk and expenses
1522	Fonde rezervë specifike	6,0	5,7	2,8	16,2	....	....	....	....	Discretionary provisions
153	Borxh i varur	—	—	—	—	....	....	....	....	Subordinated debt
154	Kapitali i vet i aksionerëve	3.571,7	3.561,9	2.843,0	2.949,9	....	....	....	....	Shareholder's equity
1541	Kapitali i paguar	3.381,2	3.381,2	3.381,2	3.465,5	....	....	....	....	Paid in capital
1542	Primet e aksioneve	—	—	—	—	....	....	....	....	Share premiums
1543	Rezervat	169,7	183,8	658,1	669,0	....	....	....	....	Reserves
1544	Diferencë rivilersimi	-570,4	-626,0	-746,8	-746,8	....	....	....	....	Difference of revaluation
1545	Fitimet e pashpërndara ose humbja	-1,7	573,7	95,3	—	....	....	....	....	Retained earnings (loss)
1546	Fitimi (humbja) i vitit në vazhdim	592,9	49,3	-544,7	-437,8	....	....	....	....	Current year profit (loss)
16	INTERESA TË PËRLOGARITUR	71,9	106,1	146,7	182,4	....	....	....	....	ACCRUED INTEREST
161	Interesa të llogaritur (Kodi 11)	4,1	1,9	4,5	2,7	....	....	....	....	Accrued interest (Cod 11)
162	Interesa të llogaritur (Kodi 12)	67,8	104,2	142,2	179,7	....	....	....	....	Accrued interest (Cod 12)
163	Interesa të llogaritur (Kodi 13)	—	—	—	—	....	....	....	....	Accrued interest (Cod 13)
164	Interesa të llogaritur (Kodi 15)	—	—	—	—	....	....	....	....	Accrued interest (Cod 15)
Totali i pasiveve në valutë		15.446,9	14.653,1	14.932,6	16.762,5	....	....	....	....	Total of liabilities in foreign currency
Totali i pasiveve jorezidente		2.596,7	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.

Mbikëqyrja bankare AKTIVET (në milionë lekë) Struktura për grupin e tretë G3/1		Q IV 2005 T IV 2005	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*	Banking Supervision ASSETS (millions of Lek) Composition for group G3/1
1 TOTALI I AKTIVEVE		473.149,2	498.196,8	520.088,8	541.937,2	....	....	....	....	TOTAL OF ASSETS
1.1	VEPRIME ME THESARIN DHE NDERBANKARE	276.198,3	286.259,2	283.922,0	286.466,6	....	....	....	....	TREASURY AND INTERBANK TRANSACTIONS
111	Mjete monetare	9.694,4	9.420,7	10.529,1	11.505,0	....	....	....	....	Cash in hand
112	Marrëdhënie me Bankën Qendrore	44.026,4	43.354,2	47.232,1	51.721,0	....	....	....	....	Transactions with the Central Bank
1121	Rezerva të detyruara në Bankën Qendrore	39.862,5	41.012,5	42.397,8	44.407,4	....	....	....	....	Required reserve of Central Bank
1122	Të tjera	4.164,0	2.341,6	4.834,3	7.313,6	....	....	....	....	Other
113	Qendrore	169.757,7	171.908,7	166.354,3	153.601,7	....	....	....	....	Treasury bills and other bills eligible for refinancing with CB
1131	Bono thesari	169.757,7	171.908,7	166.204,3	153.601,7	....	....	....	....	Treasury bills
1132	Bono të tjera të pranueshme për refinancim	-	-	150,0	-	....	....	....	....	Other bills eligible for refinancing
1133	me BQ	-	-	-	-	....	....	....	....	Reserve funds for other eligible bills for refinancing with CB
114	financiare	52.719,9	61.575,6	59.806,4	69.639,0	....	....	....	....	Transactions with banks, credit institutions and other financial institutions
1141	Llogari rrjedhëse	2.724,9	2.585,5	2.979,3	2.060,9	....	....	....	....	Current accounts
1142	Depozita në banka, institucione krediti dhe institucione të tjera financiare	46.591,7	54.336,7	53.784,9	65.788,1	....	....	....	....	Deposits with banks, credit institutions and other financial institutions
1143	Hua	2.599,1	3.782,0	2.299,2	900,3	....	....	....	....	Loans
1144	Të tjera	804,2	871,4	743,0	889,8	....	....	....	....	Other
13	VEPRIMET ME KLIENTËT (bruto)	120.205,0	130.672,3	149.165,7	164.825,0	....	....	....	....	OPERATIONS WITH CUSTOMERS (gross)
131	Hua dhënë sektorit privat dhe individëve	111.329,3	122.064,1	140.413,1	155.106,5	....	....	....	....	Loans to private sector and individuals
1311	Hua afatshkurtyr	30.436,3	33.981,0	38.731,1	42.128,5	....	....	....	....	Short-term loans
1312	Hua afatmesme	36.972,0	39.242,8	46.219,0	51.556,0	....	....	....	....	Medium - term loans
1313	Hua afatgjatë	27.563,0	31.104,1	35.462,8	39.618,2	....	....	....	....	Long - term loans
1314	Hua për prona të patundshme	16.298,1	17.677,1	19.944,9	21.753,9	....	....	....	....	Real estate loans
1315	Kontrata qiraje	59,9	59,1	55,3	49,8	....	....	....	....	Finance lease contracts
132	Hua dhënë administratës publike	-	-	-	-	....	....	....	....	Loans to public administration
1321	Llogari rrjedhëse	-	-	-	-	....	....	....	....	Current accounts
1322	Hua	-	-	-	-	....	....	....	....	Loans
1323	Llogari të tjera	-	-	-	-	....	....	....	....	Other accounts
133	Llogari të tjera të klientëve	8.875,7	8.608,3	8.752,6	9.718,5	....	....	....	....	Other customer accounts
14	VEPRIMET ME LETRAT ME VLERË	60.291,8	64.515,8	69.724,3	74.709,1	....	....	....	....	SECURITIES TRANSACTIONS
141	Letra me vlerë me të ardhura fikse	60.291,8	64.515,8	69.724,3	74.709,1	....	....	....	....	Fixed income securities
142	Letra me vlerë me të ardhura të ndryshueshme	-	-	-	-	....	....	....	....	Variable income securities
143	Letra me vlerë të biera & shitura sipas marrëveshjeve të riblerjes	-	-	-	-	....	....	....	....	Securities purchased and sold under REPO
144	Kolateralit i paguar	-	-	-	-	....	....	....	....	Paid collateral
145	Primet e marra	-	-	-	-	....	....	....	....	Received premiums
15	FONDE REZERVË TË KRIJUARA	-1.246,4	-1.704,4	-1.935,5	-2.311,3	....	....	....	....	PROVISIONS
151	Fonde rezervë për mbulimin e humbjeve nga huatë (kryegjësja)	-1.201,5	-1.671,1	-1.882,5	-2.269,7	....	....	....	....	Provisions for covering losses from loans (principal)
152	Fonde rezervë për mbulimin e humbjeve nga huatë (interesi i përlogaritur)	-17,7	-31,9	-35,6	-41,6	....	....	....	....	Provisions for covering losses loans (accrued interests)
153	Fonde rezervë për investime	-27,2	-1,4	-17,3	-0,1	....	....	....	....	Investment provisions
16	MJETE TË TJERA	3.205,8	3.530,6	3.520,3	3.518,1	....	....	....	....	OTHER ASSETS
161	Mjete të tjera	2.210,4	2.557,2	2.756,1	2.708,7	....	....	....	....	Other assets
162	Veprime si agjent	388,1	0,6	201,5	60,0	....	....	....	....	Agent transactions
163	Llogari marrëdhëniesh	78,1	82,3	108,1	109,2	....	....	....	....	Inter-office accounts
164	Llogari pezull, të diferencave dhe të pozicionit	529,3	890,5	454,6	640,2	....	....	....	....	Suspense and position accounts
1641	Llogari pezull	402,1	750,6	221,6	480,1	....	....	....	....	Suspense accounts
1642	Llogari pozicioni	127,2	140,0	233,0	160,1	....	....	....	....	Position accounts
165	Tatim i vlerës së shtuar	-	-	-	-	....	....	....	....	Value added tax
17	MJETE TË QËNDRUESHME	6.865,4	7.337,6	7.652,0	7.752,4	....	....	....	....	FIXED ASSETS
171	Investime në pjesëmarrje	0,2	0,2	92,4	92,5	....	....	....	....	Investments on participating equity
172	Filialet	-	-	-	-	....	....	....	....	Affiliates
173	Mjete të qëndrueshme (neto)	6.865,2	7.337,4	7.559,5	7.659,9	....	....	....	....	Fixed assets (net)
18	INTERESA TË PËRLOGARITUR	7.629,2	7.585,8	8.040,1	6.977,3	....	....	....	....	ACCRUED INTERESTS
181	Interesa të llogaritur (Klasa 1)	5.866,7	5.504,4	5.985,1	4.551,4	....	....	....	....	Accrued interests (Class 1)
182	Interesa të llogaritur (Klasa 2)	631,3	698,6	805,2	937,4	....	....	....	....	Accrued interests (Class 2)
183	Interesa të llogaritur (Klasa 3)	1.131,2	1.382,9	1.249,7	1.488,6	....	....	....	....	Accrued interests (Class 3)
A.	Totali i aktiveve në valutë	187.883,3	200.965,9	210.641,1	228.300,8	....	....	....	....	Total of assets on foreign currency
B.	Totali i aktiveve jorezidente	77.243,1	82.370,5	81.868,5	92.644,9	....	....	....	....	Total of assets of non-residents
Teprica e kredisë neto (së bashku me interesat e llogaritur)		119.590,0	128.967,9	147.230,2	162.513,7	....	....	....	....	Stock of loans net (plus accrued interests)
Teprica e kredisë bruto (së bashku me interesat e llogaritur)		120.836,4	129.666,4	148.035,4	163.451,1	....	....	....	....	Stock of loans gross (plus accrued interests)

1/ Grupi i tretë G3 përfshin të gjitha bankat me kapital privat që pranojnë depozita.
*Të dhënat janë konfidenciale.

Burimi: Banka e Shqipërisë.

1/ The third group G3 includes all private capital depository banks.
* Data are confidential.

Source: Bank of Albania.

Mbikëqyrja bankare PASIVET (në milionë lekë) Struktura për grupin e trete G3/1	Q IV 2005 T IV 2005	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*	Banking supervision LIABILITIES (millions of Lek) Composition for group G3/1
1 TOTALI I PASIVEVE	473.149,2	498.196,8	520.088,8	541.937,2	....	....	....	....	TOTAL OF LIABILITIES
11 VEPRIME ME THESARIN DHE NDERBANKARE	19.748,1	24.901,2	31.860,8	23.507,8	....	....	....	....	TREASURY AND INTERBANK TRANSACTIONS
111 Banka Qendrore	554,2	675,8	660,7	675,6	....	....	....	....	Central Bank
112 Bono thesari & bono të tjera të pranueshme	3.388,6	3.450,0	11.000,0	4.200,0	....	....	....	....	Treasury bills and other eligible bills
113 Llogari rrjedhëse	9.065,4	8.043,9	7.071,7	5.419,3	....	....	....	....	Current account
114 Depozita nga bankat, institucione financiare	6.736,4	8.872,4	10.818,6	10.696,8	....	....	....	....	Deposits from banks and other financial institutions
115 Hua	3,5	5,2	8,3	2,9	....	....	....	....	Loans
116 Të tjera	414.270,5	428.519,4	441.513,5	467.925,2	....	....	....	....	Other
12 VEPRIME ME KLIENTET	3.329,0	4.288,5	3.705,5	3.844,5	....	....	....	....	OPERATIONS WITH CUSTOMERS
121 Administrata publike	2.785,5	3.749,6	3.438,4	3.601,8	....	....	....	....	Public administration
1211 Llogari rrjedhëse	268,3	263,3	40,3	40,3	....	....	....	....	Current account
1212 Depozita pa afat	275,3	275,6	226,8	202,5	....	....	....	....	Demand deposits
1213 Depozita me afat	....	....	....	....	....	....	....	....	Time deposits
1214 Hua	....	....	....	....	....	....	....	....	Loans
1215 Të tjera	410.941,5	424.230,9	437.808,0	464.080,7	....	....	....	....	Other
122 Sektori privat	57.637,5	58.429,4	65.215,8	74.041,4	....	....	....	....	Private sector
1221 Llogari rrjedhëse	54.505,2	54.666,2	55.425,6	56.911,7	....	....	....	....	Current account
1222 Depozita pa afat	289.829,2	302.289,8	307.686,8	324.287,6	....	....	....	....	Demand deposits
1223 Depozita me afat	8.609,3	8.293,5	8.778,2	8.172,4	....	....	....	....	Time deposits
1224 Të tjera	360,2	552,1	701,6	667,6	....	....	....	....	Other
1225 Certifikata depozitash	....	....	....	....	....	....	....	....	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	2.664,1	7.451,4	5.013,5	4.825,2	....	....	....	....	OTHER LIABILITIES
141 Detyrime të tjera	1.890,1	3.216,8	2.391,9	2.488,9	....	....	....	....	Other liabilities
142 Veprime si agjent	155,1	1.547,4	542,4	1.204,4	....	....	....	....	Agent transactions
143 Llogari marrëdhëniesh	340,1	2.060,4	961,4	428,0	....	....	....	....	Inter-office accounts
144 Llogari pezull të diferencave dhe pozicionit	278,2	626,7	1.117,9	703,9	....	....	....	....	Suspense and position accounts
1441 Llogari diferencash	273,2	614,5	1.085,3	691,9	....	....	....	....	Difference accounts
1442 Llogari pozicioni	5,0	12,3	32,6	12,0	....	....	....	....	Position accounts
145 Tatim i vlerës së shtuar	0,5	0,1	....	....	....	....	....	....	Value added tax
15 BURIMET E PERHERSHME	31.918,9	32.899,7	36.915,4	40.864,3	....	....	....	....	PERMANENT RECOURCES
151 Ndihma dhe financimi publik	4,1	3,7	3,3	3,0	....	....	....	....	Grants and public financing
152 Fonde rezervë specifike	1.825,3	1.987,0	2.211,6	2.400,8	....	....	....	....	Discretionary provisions
1521 Fonde rezervë për rreziqe dhe shpenzime	1.592,9	1.967,0	2.189,2	2.330,1	....	....	....	....	Provisions for risk and expenses
1522 Fonde rezervë specifike	232,4	20,0	22,4	70,6	....	....	....	....	Discretionary provisions
153 Borxh i varur	647,4	634,6	1.380,7	1.527,0	....	....	....	....	Subordinated debt
154 Kapitali i vet i aksionerëve	29.442,2	30.274,5	33.319,8	36.933,6	....	....	....	....	Shareholder's equity
1541 Kapitali i paguar	26.039,2	27.277,1	28.835,6	30.171,5	....	....	....	....	Paid in capital
1542 Primet e aksioneve	1,8	1,8	1,8	278,6	....	....	....	....	Share premiums
1543 Rezervat	1.263,2	1.435,9	2.375,3	2.509,8	....	....	....	....	Reserves
1544 Diferencë rivlerësimi	-3.281,9	-3.504,9	-3.763,5	-3.531,0	....	....	....	....	Difference of revaluation
1545 Fitimet e pashpërdara ose humbja	-182,7	3.312,5	2.086,6	1.945,8	....	....	....	....	Retained earnings (loss)
1546 Fitimi (humbja) i vitit në vazhdim	5.602,6	1.752,1	3.784,1	5.558,9	....	....	....	....	Current year profit (loss)
16 INTERESA TE PERLLOGARITUR	4.547,6	4.425,1	4.785,7	4.814,7	....	....	....	....	ACCRUED INTEREST
161 Interesa të llogaritur (Kodi 11)	12,1	37,3	57,2	81,0	....	....	....	....	Accrued interest (Cod 11)
162 Interesa të llogaritur (Kodi 12)	4.519,8	4.382,7	4.704,4	4.709,0	....	....	....	....	Accrued interest (Cod 12)
163 Interesa të llogaritur (Kodi 13)	....	....	....	....	....	....	....	....	Accrued interest (Cod 13)
164 Interesa të llogaritur (Kodi 15)	15,7	5,2	24,1	24,7	....	....	....	....	Accrued interest (Cod 15)
Totali i pasiveve në valutë	188.209,1	199.380,1	211.019,2	228.192,7	....	....	....	....	Total of liabilities in foreign currency
Totali i pasiveve jorezidente	15.833,2	17.309,7	20.987,7	20.683,6	....	....	....	....	Total of liabilities of non-residents

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

*Të dhënat janë konfidenciale.

Burimi: Banka e Shqipërisë.

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

* Data are confidential.

Source: Bank of Albania.

Mbikëqyrja bankare Pesha në disa tregues (në %)	Q III 2005 T III 2005	Q IV 2005 T IV 2005	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	Banking Supervision Relative importance (in %)
Totali i bilancit										The total of balance sheet
Grupi 1	—	—	—	—	—	....	....	....	....	Group 1
Grupi 2	4,7	4,7	4,5	4,3	4,6	....	....	....	....	Group 2
Grupi 3	95,3	95,3	95,5	95,7	95,5	....	....	....	....	Group 3
Totali i kapitalit të vet aksionerëve										Total of equity
Grupi 1	—	—	—	—	—	....	....	....	....	Group 1
Grupi 2	10,8	10,8	10,5	7,9	7,4	....	....	....	....	Group 2
Grupi 3	89,2	89,2	89,5	92,1	92,6	....	....	....	....	Group 3
Totali i llogarive rrjedhëse e depozitave me afat										Total of current and time deposits accounts
Grupi 1	—	—	—	—	—	....	....	....	....	Group 1
Grupi 2	4,2	4,3	4,2	4,2	4,5	....	....	....	....	Group 2
Grupi 3	95,8	95,7	95,8	95,8	95,6	....	....	....	....	Group 3
Totali i huave										Total of outstanding loans
Grupi 1	—	—	—	—	—	....	....	....	....	Group 1
Grupi 2	6,2	5,4	5,0	4,5	3,9	....	....	....	....	Group 2
Grupi 3	93,8	94,6	95,0	95,5	96,1	....	....	....	....	Group 3

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

Mbikëqyrja bankare Rentabiliteti (në %)	Q IV 2005 T IV 2005	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	Banking Supervision Profitability (in %)
Kthyeshmëria nga aktivet*									Return on assets*
Të gjitha bankat	1,4	1,4	1,24	1,9	1,4	1,4	1,5	2,4	All banks
Grupi 1	—	—	—	—	—	—	—	—	Group 1
Grupi 2	2,7	0,8	-4,67	-3,7	....	....	....	....	Group 2
Grupi 3	1,3	1,4	1,52	2,2	....	....	....	....	Group 3
Kthyeshmëria nga fondet e veta*									Return on equity*
Të gjitha bankat	22,24	21,4	18,82	28,8	20,2	20,8	20,1	31,49	All banks
Grupi 1	—	—	—	—	—	—	—	—	Group 1
Grupi 2	18,4	5,5	-31,74	-26,8	....	....	....	....	Group 2
Grupi 3	22,7	23,3	24,42	34,4	....	....	....	....	Group 3
Raporti i efikasitetit									Efficiency ratio
Të gjitha bankat	55,6	58,6	60,75	59,5	58,1	56,9	55,55	54,32	All banks
Grupi 1	—	—	—	—	—	—	—	—	Group 1
Grupi 2	45,1	70,3	-117,84	2.999,1	....	....	....	....	Group 2
Grupi 3	56,3	58,2	56,60	56,8	....	....	....	....	Group 3

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

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

Mbikëqyrja bankare Mjaftueshmëria e kapitalit (në %)	Q IV 2005 T IV 2005	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	Banking Supervision Capital Adequacy (in %)
Kapitali rregullator (në milionë lekë)									Regulatory capital (millions of Lek)
Të gjitha bankat	27.626,7	30.952,0	32.809,3	35.674,3	38.995,6	44.227,6	44.122,0	51.114,6	All banks
Grupi 1	—	—	—	—	—	—	—	—	Group 1
Grupi 2	2.966,9	3.502,4	2.812,4	2.907,7	....	....	....	....	Group 2
Grupi 3	24.659,8	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	148.757,1	160.406,3	178.176,5	195.252,7	215.775,2	251.269,8	269.318,5	269.318,5	All banks
Grupi 1	—	—	—	—	—	—	—	—	Group 1
Grupi 2	8.601,2	8.521,7	8.183,9	8.929,2	....	....	....	....	Group 2
Grupi 3	140.155,9	151.884,6	169.992,6	186.323,5	....	....	....	....	Group 3
Raporti i mjaftueshmërisë së kapitalit (në %)									Capital adequacy ratio (%)
Te gjitha bankat	18,6	19,3	18,4	18,3	18,1	17,6	16,4	19,0	All banks
Grupi 1	—	—	—	—	—	—	—	—	Group 1
Grupi 2	34,5	41,1	34,4	32,6	....	....	....	....	Group 2
Grupi 3	17,6	18,1	17,6	17,6	....	....	....	....	Group 3

Burimi: Banka e Shqipërisë.

Source: Bank of Albania.

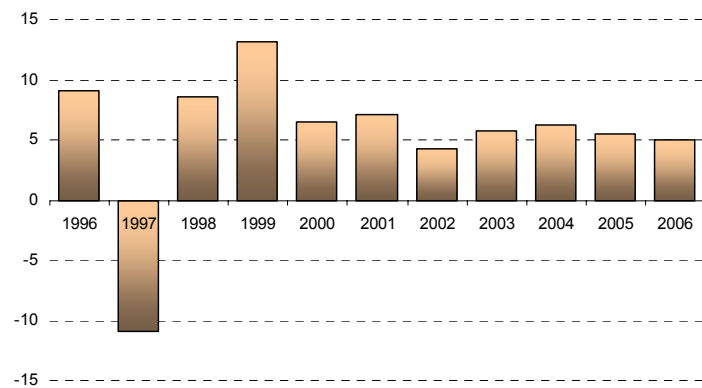
Mbikëqyrja bankare Cilësia e portofolit të huasë (në %)	Q IV 2005 T IV 2005	Q I 2006 T I 2006	Q II 2006 T II 2006	Q III 2006 T III 2006	Q IV 2006 T IV 2006	Q I 2007 T I 2007	Q II 2007 T II 2007	Q III 2007 T III 2007	Banking Supervision Credit Portfolio Quality (in %)
Gjithë bankat									All banks
Hua të klasifikuara	100,00	100,00	100,00	100,0	100,0	100,0	100,0	100,0	Classified loans
Hua standarde	94,1	93,2	92,35	92,5	93,6	92,9	93,0	93,0	Standard loans
Hua në ndjekje	3,6	3,8	3,87	4,3	3,4	3,9	3,9	3,9	Special mention loans
Hua nënstandarde	0,8	1,1	1,38	1,6	1,1	1,3	1,3	1,3	Substandard loans
Hua të dyshimta	0,5	1,0	1,55	0,7	0,9	0,9	0,9	0,9	Doubtful loans
Hua të humbura	1,0	0,9	0,85	0,9	1,1	1,1	0,9	0,9	Loss loans
Mbulimi me provigjone	2,6	2,9	3,17	2,9	2,8	2,9	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	100,0	100,00	100,0	....	....	....	....	Classified loans
Hua standarde	84,3	83,7	64,91	69,4	....	....	....	....	Standard loans
Hua në ndjekje	4,6	5,5	7,24	8,0	....	....	....	....	Special mention loans
Hua nënstandarde	2,8	2,4	5,67	19,4	....	....	....	....	Substandard loans
Hua të dyshimta	1,5	1,7	14,54	1,4	....	....	....	....	Doubtful loans
Hua të humbura	6,9	6,8	7,64	1,9	....	....	....	....	Loss loans
Mbulimi me provigjone	9,2	9,2	17,43	11,8	....	....	....	....	Provisions coverage
Grupi 3									Group 3
Hua të klasifikuara	100,0	100,0	100,00	100,0	....	....	....	....	Classified loans
Hua standarde	94,6	93,7	93,64	93,5	....	....	....	....	Standard loans
Hua në ndjekje	3,6	3,7	3,72	4,1	....	....	....	....	Special mention loans
Hua nënstandarde	0,7	1,1	1,18	0,9	....	....	....	....	Substandard loans
Hua të dyshimta	0,5	0,9	0,94	0,7	....	....	....	....	Doubtful loans
Hua të humbura	0,6	0,6	0,53	0,8	....	....	....	....	Loss loans
Mbulimi me provigjone	2,2	2,6	2,50	2,6	....	....	....	....	Provisions coverage

Burimi: Banka e Shqipërisë.

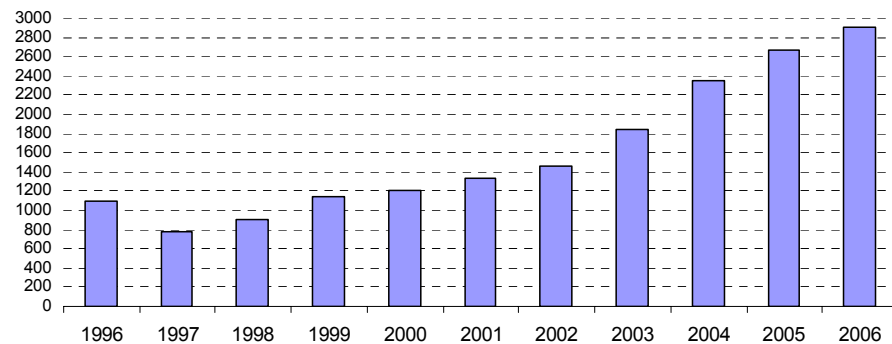
Source: Bank of Albania.

në %
in percent

Rritja reale e PBB-Real GDP growth

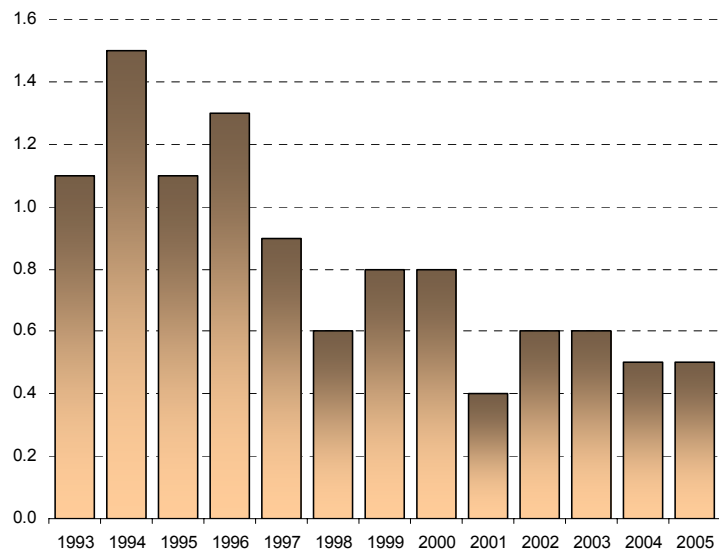


PBB për frymë në usd-GDP per capita in USD



në %
in percent

**Rritja e popullsisë
Growth Rate of Population**

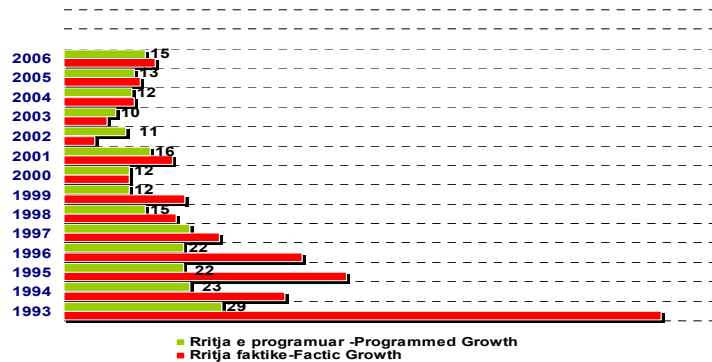


në %
in percent

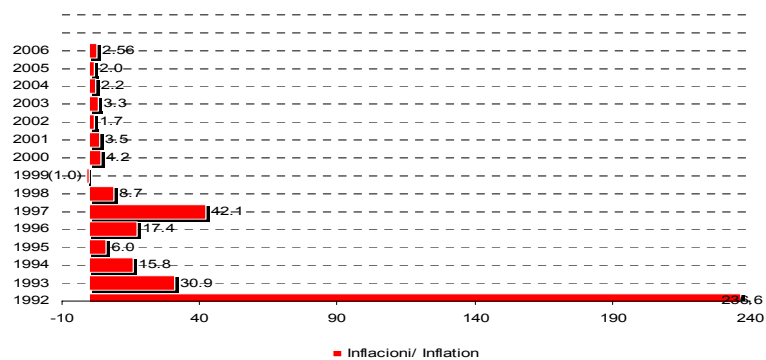
Kontibuti në PBB- Contribution to GDP



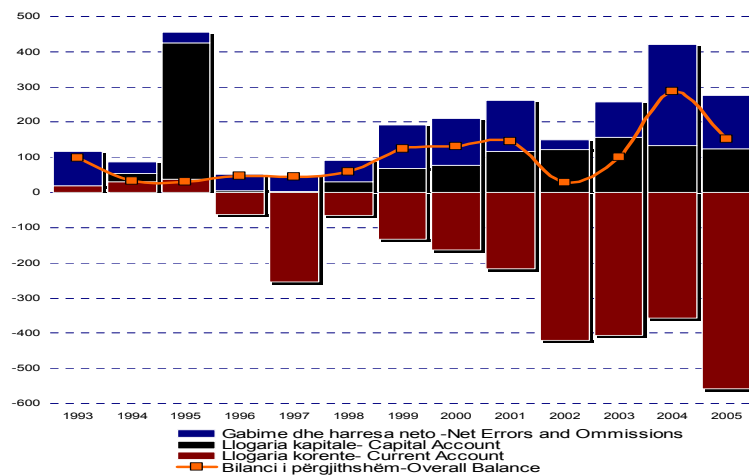
Rritja e Ofertës së Parasë (në %)
Money Supply Growth (in %)



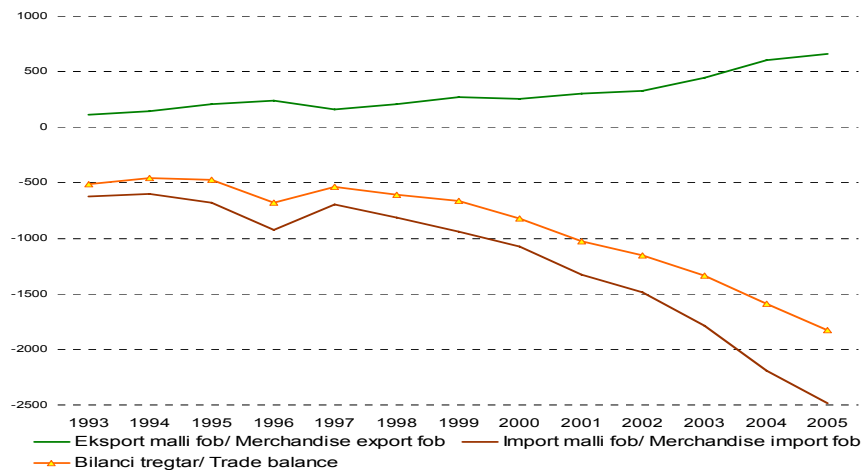
Inflacioni vjetor në %
Annual Inflation (Y/Y) in %



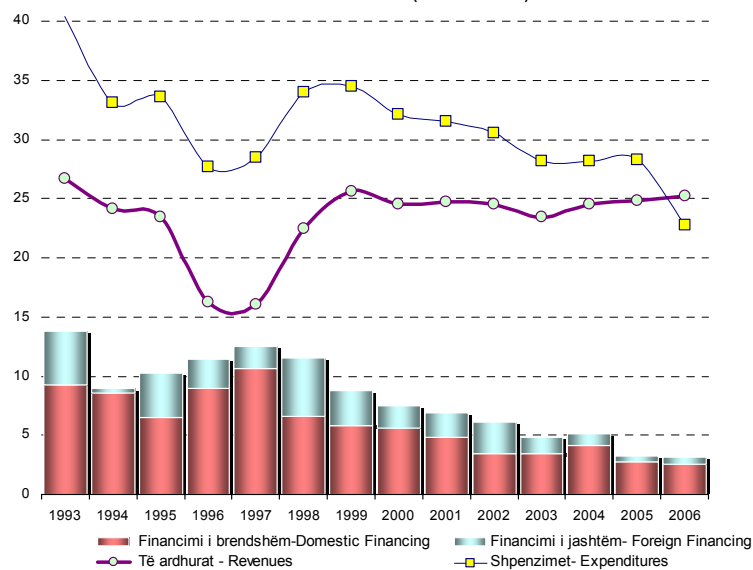
Bilanci i Pagesave
Balance of Payments



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)

