

U.S. MISSION • AMCHAM ALBANIA 2026



AMERICAN CHAMBER OF COMMERCE
DHOMA AMERIKANE E TREGTISË

ALBANIA INVESTMENT OPPORTUNITIES

MACROECONOMIC OUTLOOK • INCENTIVES • STRATEGIC PROJECTS

ALBANIA

June 2026 • TIRANA





Albania at a Glance

2.4M

POPULATION (median age 38.8)

28,748 km²

SURFACE AREA

316 km

COASTLINE (Adriatic & Ionian)

EUR / ALL

CURRENCY • SEPA MEMBER 2025

STRATEGIC LOCATION

- Bordered by Montenegro, Kosovo, North Macedonia & Greece
- Gateway to EU and Western Balkans markets
- Pan-European Corridor VIII transit route
- 1–3 hours flight to major European capitals

INFRASTRUCTURE

- 3 international airports: Tirana, Kukës, Vlora - Ranked #1 non-EU country for direct air connectivity growth 2025 +191% vs. 2019 • +2% vs. 2024
- 4 main ports: Durrës, Vlora, Saranda, Shëngjin
- 3,848 km of national roads
- Rinas Int'l Airport: 17 km from Tirana

RESOURCES

- 270–300 sunny days per year
- Hydropower, solar, wind
- Petroleum, gas, chromite, copper, bauxite
- 560,000 ha arable land



Stable Growth, Sound Fundamentals

+3.8%

GDP GROWTH Q4 2025

\$29.6 BLN

NOMINAL GDP 2025 (€25.73B)

\$10,976

GDP PER CAPITA 2025

2.6%

INFLATION (March 2026)

8.3%

UNEMPLOYMENT Q4 2025

\$19.6 BLN

FDI STOCK 2025 (€17.0B)

S&P BB

STABLE OUTLOOK • MOODY'S Ba3

46 / 184

ECONOMIC FREEDOM INDEX 2026

REAL GDP GROWTH — REGIONAL FORECAST (% YoY)

ALBANIA 3.8 (2025) • 3.6 (2026E) • 3.4 (2027E) **KOSOVO** 3.6 • 4.0 • 3.9 **SERBIA** 2.0 • 3.6 • 4.0 **EUROZONE** 1.4 • 1.1 • 1.4

Sources: INSTAT, IMF, World Bank, Bank of Albania, S&P, Moody's, Heritage Foundation • FX: 1 EUR = 1.15 USD



Sustained Growth in Foreign Investment

\$1.88 BLN

FDI INFLOW 2025 (€1.64B)

\$19.6 BLN

FDI STOCK 2025 (€17.0B)

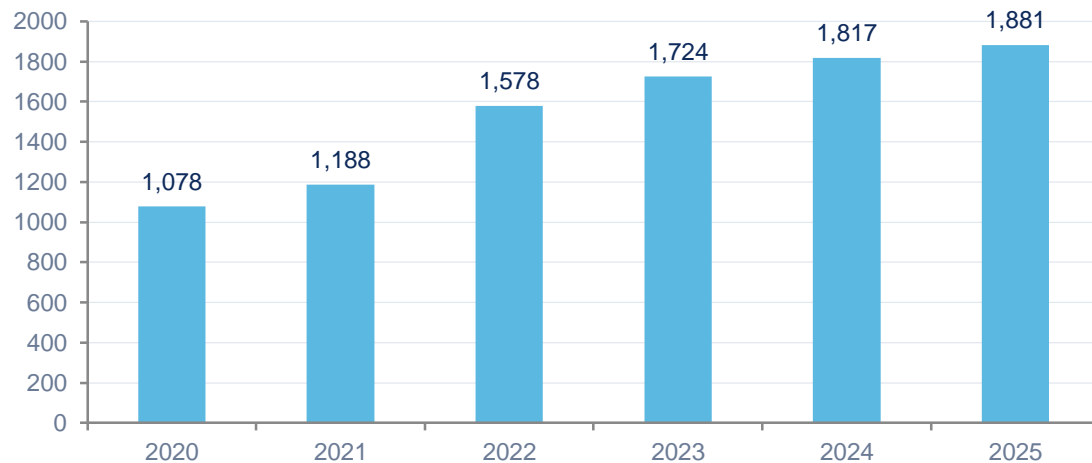
+75%

FDI INFLOW GROWTH 2020→2025

18,062

ACTIVE FOREIGN COMPANIES (Jan 2026)

FDI INFLOW TREND (USD MLN)



TOP FDI SOURCE COUNTRIES 2025

USA — 2.6%
Netherlands — 12.3% • Italy — 11.4% • Kosovo — 11.3%

TOP SECTORS BY FDI INFLOW 2025

- Real Estate Activities — 34.3%
- Financial & Insurance Activities — 17.8%
- Wholesale & Retail Trade — 9.9%



Skilled, Young, Multilingual Workforce

8.3%

UNEMPLOYMENT RATE Q4 2025

\$880

AVG. MONTHLY GROSS WAGE Q4 2025

\$575

MIN. MONTHLY WAGE (ALL 50,000)

122,613

UNIVERSITY STUDENTS (2024)

WORKFORCE COMPOSITION

- Total formal employment (NACE excl. agri & finance): 551,189
- SMEs (1–249 employees): 119,697 enterprises • 82% of jobs
- Large enterprises (250+): 174 • 18% of jobs

LANGUAGES & EDUCATION

- English, Italian, Greek widely spoken
- German, French, Spanish taught at school
- ICT graduates 2023: 1,982 (upward trend)
- 49,500+ professionals employed in ICT / BPO sector
- Strong talent pipeline from local & diaspora universities



6 Strategic Advantages

1 STRATEGIC LOCATION

Heart of Southeast Europe; Corridor VIII gateway; 1–3 hour flight to all major EU capitals.

2 NATO & EU CANDIDATE

NATO member since 2009. Active EU accession negotiations; reforms aligned to EU standards.

3 CORPORATE INCOME TAX

15% corporate income tax. SEPA member since October 2025. Strategic-investor incentives.

4 YOUNG & EDUCATED TALENT

Median age 38.8. Multilingual (EN, IT, GR). 122,613 enrolled students; 49,500+ in ICT/BPO.

5 COMPETITIVE LABOUR COSTS

Minimum wage \$575. High productivity in mfg & ICT.

6 OPEN TRADE ACCESS

SAA with EU, FTA with Türkiye, EFTA, CEFTA. Zero tariffs on most goods; ~600M consumer market.



Legal Framework Aligned with International Standards



MODERN ARBITRATION FRAMEWORK



2024 reforms aligned with **UNCITRAL Model Law**



Reduced court intervention



INTERNATIONAL LEGAL COMMITMENTS



Member of **ICSID**



Signatory of the **New York Convention**

INVESTOR BENEFITS



INVESTOR PROTECTIONS

Freedom to choose arbitration institutions and rules

Source: AIDA — Albanian Investment Development Agency



AIDA — Albanian Investment Development Agency

YOUR STRATEGIC PARTNER

AIDA

CORE SERVICES

- Qualified information on incentives, policies & schemes
- One-Stop-Shop for strategic investors
- Contacts with governmental authorities
- Aftercare support for established investors
- SME funds, export promotion, innovation programs

STRATEGIC SECTORS:

ENERGY

TOURISM

MANUFACTURING

ICT & BPO

AGRICULTURE

MINING



Thresholds & Support Schemes

STRATEGIC INVESTOR STATUS — THRESHOLDS

ENERGY & MINING

INVESTMENT \geq \$35M

TOURISM

INVESTMENT \geq \$5.75M + 80 jobs

AGRICULTURE

INVESTMENT \geq \$3.45M + 50 jobs

OPEN SECTOR (any industry)

INVESTMENT \geq \$57.5M

STRATEGIC INVESTOR STATUS — BENEFITS

\$1

LAND LEASE per m² (manufacturing & strategic)

99 yrs

LONG-TERM LEASE of public land (tourism, agri)

0%

VAT EXEMPTION on imports of capital equipment

REDUCED

VAT & PROFIT TAX rates for priority sectors



AMERICAN CHAMBER OF COMMERCE
DHOMA AMERIKANE E TREGTISË

Durana Tech Park — Albania's First Technopark

GATEWAY TO ALBANIA'S TECHNOLOGY ECOSYSTEM

Durana Tech Park

LOCATION

Khafzotaj, Durrës — between Tirana & Durrës

FOCUS

National hub for IT companies, startups, R&D, digital nomads

ECOSYSTEM

40+ resident technology companies

Partners: World Bank, IFC, GIZ, Swiss Contact, EU Summit, Web Summit, IASP

FISCAL REGIME — KEEP WHAT YOU EARN

0%

CORPORATE INCOME TAX

0%

VALUE ADDED TAX (VAT)

0%

EMPLOYMENT INCOME TAX

3.4%

HEALTH CONTRIBUTION

8%

TAX ON DIVIDENDS

0%

CUSTOMS DUTIES

ELIGIBLE: IT services, software, R&D, digital services • Source: duranatechpark.com



TEDA Tirana — Premier Hub for Sustainable Industries

10 MIN TIRANA INT'L AIRPORT (Nënë Tereza)	30 MIN PORT OF DURRËS	10 MIN TIRANA CITY CENTER	\$1.15 / m² LAND LEASE PER MONTH
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TAX & CUSTOMS INCENTIVES — TEDA TIRANA

120% CAPEX DEDUCTION	0% VAT & CUSTOMS ON IMPORTS	50% PROFIT TAX REDUCTION (5 yrs)	200% R&D & TRAINING DEDUCTION (10 yrs)	0% INFRA & PROPERTY TAX (5 yrs)	150% WAGE & SOCIAL COST DEDUCTION
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PRIORITY INDUSTRIES

ICT & SOFTWARE • AGRO-PROCESSING • AUTOMOTIVE • RENEWABLE ENERGY • PHARMACEUTICALS • MANUFACTURING • R&D / CONSULTING

Plots from \$1.15/m²/month • Lease up to 35 years (renewable) • Source: teda.al



8 Strategic Sectors

DEFENSE

2026 – 2.1% of GDP • \$677M

- 0% Corporate Tax for 10 Years
- 10% VAT on Military Sales
- Exemptions from Customs Duties
- Support for Infrastructure Development – State investments in necessary logistics.

ICT / BPO

49,500+ professionals • 5,400+ companies

- Software development & fintech
- Cybersecurity, cloud & data services
- AI & automation, foreign start-ups
- 5% reduced profit tax for software dev.

MANUFACTURE

20+ years in textile & footwear

- Automotive components (5% profit tax)
- Components for construction & electronics
- Packaging, medical devices
- VAT exemption on imports ≥ \$5.75M contracts

AGRICULTURE

15.5% of GDP • 560,000 ha arable land

- Fruit & vegetable processing
- Agri-tourism (5% reduced profit tax)
- Medicinal & aromatic plants, essential oils
- VAT exemption on machinery imports
- Grants and fiscal incentives

ENERGY

- Electricity production 2025~7.5 million MWh
- 2030 capacity target~3 GW+ (hydro + wind + solar)
- Oil production 2024~13,000 barrels/day
- Proven reserves 2025~150 million barrels (#63 globally)
- TAP — 215 km of pipeline crosses Albanian territory
- Vlora LNG Terminal - turning Albania into a gas import and export hub

TOURISM & REAL ESTATE

12.5M tourists 2025

- Ongoing investments \$3.3 BLN
- High-end hotels & sustainable resorts
- Mountain & adventure resorts, marinas
- Fiscal incentives

FINANCE & INSURANCE

- Private sector credit / GDP~30.6%
- Banks with digital transformation units 93%
- Non-life insurance share of market 90.75%
- Life insurance share of market 9.25%
- EU Regulatory Alignment & Supervisory Equivalence

INFRASTRUCTURE

Strategic Vision for Infrastructure

- Railway Infrastructure Projects - Strategic Transformation of Albania's Rail System
- Road Infrastructure Projects - Advancing Albania's Strategic Transport Corridors
- Port of Durrës - main maritime gateway and a strategic logistics hub in the Adriatic Sea



Electricity & Renewables — A Green Powerhouse

8.3 TWh

TOTAL GENERATION 2024 (AKBN)

98% / 2%

HYDRO / SOLAR (2024 MIX)

#1

WEF ENERGY TRANSITION INDEX 2025

3 GW+

2030 CAPACITY TARGET
(hydro+wind+solar)

MAJOR ELECTRICITY PROJECTS & OPERATORS

SKAVICA HPP (KESH)

210 MW

~\$575M (€500M) • Black Drin river • Largest single FDI approved

MOGLICA PUMPED STORAGE (Statkraft)

0.8–1.6 GW

Devoll cascade extension • grid stability • feasibility under way

BANJA + MOGLICE HPP (Statkraft)

OPERATIONAL

Devoll concession • Banja since 2016, Moglice since 2020

SOLAR PARK BALLSH + GJORICA (Gjonaj Group Holdings)

140 MW

GreenNat Solar Park Ballsh – 100 MW / Solar Park Gjorica – 40 MW • Gjonaj Group Holdings

SPITALLA SOLAR (Voltaia, FR)

100 MW

Groundbreaking Dec 2024 • COD 2027

WIND CLUSTER + CWP TROPOJA

1,122 MW

234 + 222.5 MW (Biopower / Guris-Total Eren-Verbund) + 666 MW CWP

Sources: AKBN, KESH, Statkraft, EBRD, WEF Energy Transition Index 2025 • FX: 1 EUR = 1.15 USD



Oil — Established Production, Significant Reserves

13,000 b/d

OIL PRODUCTION 2024 (Worldometer)

220M bbl

PROVEN RESERVES (AlbPetrol)

95%

BANKERS PETROLEUM SHARE OF
CRUDE

24,320 b/d

PEAK PRODUCTION (2014)

KEY OIL FIELDS

PATOS-MARINZA (Bankers Petroleum)

Largest onshore oil field in continental Europe

~88% of Albania's daily output • ~88% reserves recovered • economic limit 2034

KUÇOVA

2nd largest field • proven reserves ~490M barrels

ALBPETROL JSC PORTFOLIO

Cakran-Mollaj • Gorisht-Kocul • Amonica • Drashovica

Gas sources: Divjaka, Ballaj, Pocolca, Panaja, Frakull

ACTIVE INTERNATIONAL OPERATORS (AKBN-licensed)

BANKERS PETROLEUM

Patos-Marinza • License since 2004 • 95% of crude

SHELL UPSTREAM ALBANIA

Blocks 2-3 onshore • Block 4 onshore (eff. 14.06.2019)

ENI

Dumre Block onshore • 587 km² • eff. 26.02.2020

ALBPETROL JSC (state)

Operates legacy fields & manages PSAs

Sources: AKBN, AlbPetrol, Worldometer, Energycircle



LNG & Natural Gas — Greenfield Market with US Partnership

\$6 BLN

VLORA LNG TERMINAL (Apr 2026)

11.2 BCM/Y

TAP

2.4 BCM

2030 GAS CONSUMPTION TARGET

3 BCM

2040 GAS CONSUMPTION TARGET

MAJOR LNG & GAS PROJECTS

VLORA LNG TERMINAL & ENERGY HUB

\$6 BLN

20-yr supply contract (Apr 2026) • Venture Global + Aktor LNG USA • conversion of Vlora TPP

VLORA TPP CONVERSION (Excelerate)

350 MW

US-led conversion to LNG • Albgaz + Excelerate + Snam MoU (2021)

IONIAN ADRIATIC GAS PIPELINE

~\$668M

Length: 540 kilometers / 335.6 miles • Capacity: 5 bcm/y

TRANS ADRIATIC PIPELINE (TAP)

OPERATIONAL

Largest single FDI in Albania's history • +1.2 BCM/yr expansion from 2026

ROSKOVEC GAS POWER PLANT

170 MW

Approved Dec 2024 • Fier Thermoelectric (GEK TERNA / DEPA Commercial)

DUMRE UNDERGROUND STORAGE

\$170M

Up to 800 million m³ capacity • Albgaz + SNAM

Sources: AKBN, Enerdata, Balkan Green Energy News, Energycircle • Strategic US partnership: Venture Global LNG + Excelerate Energy



Tourism, Real Estate & Coastal Development

12.5M+

INTERNATIONAL TOURISTS 2025

6%

REDUCED VAT — ACCOMMODATION

99 yrs

LEASE OF PUBLIC LAND

5-STAR HOTELS / RESORTS

- Profit tax exemption
- Building tax exemption
- Infrastructure impact tax exemption

PIPELINE PROJECTS:

DURRËS REGION

Durrës Coastal & Tourism Cluster

INVESTMENT VALUE

\$2.68 BLN

JOB

12,752

VLORË REGION • NEW SOUTH

Albanian Riviera & Vlora Development

INVESTMENT VALUE

\$578 M

JOB

3,654

GJIROKASTËR & SHKODËR

Heritage & Agritourism Destinations

INVESTMENT VALUE

\$98 M+

JOB

285



Strategic Vision — Rail, Road & Maritime Gateways

530 km

RAILWAY NETWORK PLAN (10 YEARS)

\$2.04 BLN

DURRËS – PRISTINA RAILWAY
(planned)

21.5 km

TIRANA BYPASS • MEDITERRANEAN
CORRIDOR

2M TEU

PORTO ROMANO ANNUAL CAPACITY

RAILWAY — STRATEGIC RAIL TRANSFORMATION

VORË – HANI I HOTIT

120 km • construction
Montenegro border link

Rrogozhinë – Vlorë – Vlorë International Airport (VIA)

Length: Approx. 140 km / Estimated Investment: €210 million
Project Maturity: Feasibility and preliminary design under preparation

DURRËS – PRISTINA (Kosovo link)

Connectivity: Durrës – Pristina / Approx. 107 km (missing link)

Estimated Investment: \$2.04 billion ((€41.77B)

Project Maturity: Feasibility study and conceptual design completed

ROAD — STRATEGIC TRANSPORT CORRIDORS

BLUE CORRIDOR (Adriatic – Ionian Motorway)

Milot – Fier axis under launch
Italy → Albania → Greece coastal spine

THUMANË – KASHAR

20 km • Opened June 2024 • Toll applied

TIRANA BYPASS (Mediterranean Corridor)

21.5 km • links Durrës & Elbasan motorways

Corridor VIII

Corridor VIII is a core European transport route linking the Adriatic and Black Seas via Albania, North Macedonia, and Bulgaria.

MARITIME — PORTO ROMANO / DURRËS

NEW PORTO ROMANO PORT

~\$460M (€400M) • state-budget funded

CAPACITY & SCALE

450 hectares • 30 docking stations
13–16 m berth depths • fully automated
2 million TEU • 50 million tons / year

CURRENT DURRËS PORT (2024)

7.35 M tons throughput • +50% from new port

STRATEGIC POSITION

Gateway to Western Balkans • Pan-European Corridor VIII



A Stable Financial System — EU-Aligned & Digital-First

~30.6%

PRIVATE SECTOR CREDIT / GDP

93%

BANKS WITH DIGITAL TRANSFORMATION UNITS

90.75%

NON-LIFE INSURANCE — MARKET SHARE

9.25%

LIFE INSURANCE — MARKET SHARE

BANKING SECTOR — 2025 PERFORMANCE

DOMINANCE

~91% of total financial system assets

GROWTH 2025 (YoY)

Total assets **+7.43%** • Credit **+12.87%** • Deposits **+7.79%**

CREDIT BREAKDOWN

Households **+18.5%** • Businesses **+7.9%** (~50% of total)

RESILIENCE

Strong, liquid, well-capitalized — IMF FSAP-aligned stress tests

INSURANCE MARKET — 2025 PERFORMANCE

GROSS WRITTEN PREMIUMS 2025

ALL 27.1 BLN (~\$319M) • **+10% YoY**

OWNERSHIP

78% domestic capital

PENETRATION

<1% of GDP — *high growth potential*

EU average insurance penetration: >6% of GDP

REGULATOR

Financial Supervisory Authority (AMF) — Albania

EU REGULATORY ALIGNMENT & SUPERVISORY EQUIVALENCE

Bank of Albania (BoA) • Financial Supervisory Authority (AMF) • SEPA member since Oct 2025 • FinTech regulatory sandbox active



AMERICAN CHAMBER OF COMMERCE
DHOMA AMERIKANE E TREGTISË

Modernizing Forces • Building the Industry • NATO-Aligned

17 yrs

NATO MEMBER • SINCE APRIL 2009

2.1% / GDP

DEFENCE BUDGET (NATO TARGET MET)

R&D PARTNERSHIPS

Direct access to the Defense innovation ecosystem in Albania.

3 LEGACY PLANTS

MJEKËS • GRAMSH • POLIÇAN

ARMED FORCES MODERNIZATION

Ministry of Defence — Priority Investment Areas

GROUND FORCES

MADM equipment • EOD engineering
Tactical radios • light arms & munitions

NAVY FORCES

Coastal Guard ships • Naval Surveillance
Inter-ministerial Operations Centre

AIR FORCES

Multi-role helicopters • Air Surveillance System

DEFENCE INDUSTRY AGENCY

Regulator • One-Stop Shop for defence sector

REGULATION & LICENSING

Issues, renews & supervises licenses for weapons production, trade & R&D

REGISTRY & TRACKING

Weapons marking & supply-chain controls

INNOVATION HUB

Security Defense Innovation Center (CSDI)
R&D partnerships with academia & industry

KAYO LTD. — PRODUCTION ARM

State-owned producer & trader • Est. 2024

PRODUCTION BASE

Absorbed 3 plants: Mjekës (explosives), Gramsh & Poliçan (mechanical)

ACTIVITIES

Design • production • repair • demilitarization • destruction • trade

MARKETS

Albanian Armed Forces • international markets

INVESTOR FACILITIES (KAYO)

0% CORP. TAX (10 yrs) • 10% VAT military sales • 0% customs (armament inputs) • Fast-track licensing • Infrastructure support • R&D partnerships

Sources: Ministry of Defence (mod.gov.al), Defence Industry Agency, KAYO SH.A (kayo.al), Law 88/2024



Albania's Digital & Cybersecurity Ecosystem

95% of public services
online

e-Albania

**\$50M Cybersecurity
Support**

Significant U.S. and Albania's cybersecurity resilience following international support has been directed toward strengthening the 2022 cyberattacks.

**AI Integration in
public services**

e-Albania: Emerging AI & GovTech Ecosystems

**AI Cybersecurity
Modernization**

- Government SOC
- Zero Trust Architecture
- 24/7 cyber monitoring systems

National Authority of Cybersecurity

**National Cybersecurity Strategy
2025-2030**

The strategy aligns Albanian legislation with European Union standards, NIS2 Directive.

Digital Agenda 2022-2026

Strategic plan designed to accelerate the country's transformation into a digitally advanced society.

European Project

**National SME Cybersecurity
Capacity Building Program**

European Project on building and expanding operational cybersecurity capabilities

PRIORITY SEGMENTS: Digital transformation • Cybersecurity • AI Cybersecurity • Source: www.eeas.europa.eu



INVEST IN ALBANIA