



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## **General Data For Banking System**

**April-08**

Operative Data

<b>No</b>	<b>INDICATOR</b>	<b>in mil. ALL</b>
1	Total assets	777,447.1
2	Total loans	323,115.6
	2.1 Retail loans	115,667.0
	2.2 Corporate loans	207,448.7
3	Total deposits	637,637.8
	3.1 Retail deposits	540,733.4
	3.2 Corporate deposits	96,904.4
4	Profit (cumulative)	3,096.2
5	Equity Capital	60,401.3
		<b>in %</b>
6	Capital adequacy	17.08*
7	ROE	15.6
8	ROA	1.2
9	Problem loans/Total loans Ratio	4.0
10	No. of outlets (March '08)	408
12	Cards	
13	- Debit	656,190
14	-Credit	15,185
15	No. of ATMs	478
16	No. of POS	2,343
17	No. of Transactions with Cards	994,366
18	Transactions' Volume with cards (mil ALL)	6,294

\* Fourth Quarter 2007

Source: Bank of Albania

17&18: monthly data