



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## ***General Data For Banking System***

### ***November-08***

*Operative Data*

<b>No</b>	<b>INDICATOR</b>	<b>in mil. ALL</b>
1	Total assets	834,835.1
2	Total loans	395,491.2
	2.1 Retail loans	136,043.9
	2.2 Corporate loans	259,447.4
3	Total deposits	651,790.1
	3.1 Retail deposits	543,655.4
	3.2 Corporate deposits	108,134.6
4	Profit (cumulative)	8,029.1
5	Equity Capital	71,828.4
		<b>in %</b>
6	Capital adequacy	17.5 *
7	ROE	11.4
8	ROA	1.1
9	Problem loans/Total loans Ratio	5.0
10	No. of outlets (Sep. '08)	467
12	Cards (Sep. '08):	
13	- Debit	717,630
14	-Credit	17,781
15	No. of ATMs (Sep. '08)	571
16	No. of POS (Sep. '08)	2,940
17	No. of Transactions with Cards (Sep. '08)	1,108,440
18	Transactions' Volume with cards (mil ALL) (Sep	8,750

*Source: Bank of Albania*

17&18: monthly data

\* Third Quarter 2008