



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

October-08

Operative Data

No	INDICATOR	in mil. ALL
1	Total assets	848,986.3
2	Total loans	386,542.5
	2.1 Retail loans	134,958.0
	2.2 Corporate loans	251,584.5
3	Total deposits	665,881.2
	3.1 Retail deposits	557,700.4
	3.2 Corporate deposits	108,180.8
4	Profit (cumulative)	7,759.0
5	Equity Capital	70,523.4
		in %
6	Capital adequacy	17.5 *
7	ROE	14.7
8	ROA	1.2
9	Problem loans/Total loans Ratio	4.6
10	No. of outlets (Sep. '08)	467
12	Cards:	
13	<i>- Debit</i>	707,435
14	<i>-Credit</i>	17,406
15	No. of ATMs (Aug '08)	553
16	No. of POS (Aug '08)	2,940
17	No. of Transactions with Cards (Aug '08)	1,021,489
18	Transactions' Volume with cards (mil ALL) (Aug '08)	7,952

Source: Bank of Albania

17&18: monthly data

* Third Quarter 2008