



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

July-08

Operative Data

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	820,509.9
2	Total loans	355,699.7
	2.1 Retail loans	125,145.0
	2.2 Corporate loans	230,554.7
3	Total deposits	659,316.0
	3.1 Retail deposits	557,188.9
	3.2 Corporate deposits	102,127.1
4	Profit (cumulative)	6,190.7
5	Equity Capital	65,405.6
		in %
6	Capital adequacy	17.8*
7	ROE	17.3
8	ROA	1.4
9	Problem loans/Total loans Ratio	4.2
10	No. of outlets (June '08)	431
12	Cards:	
13	<i>- Debit</i>	695,697
14	<i>-Credit</i>	16,879
15	No. of ATMs (July'08)	535
16	No. of POS (July '08)	2,880
17	No. of Transactions with Cards (July '08)	1,086,486
18	Transactions' Volume with cards (mil ALL) (July '08)	9,348

* Fourth Quarter 2007
17&18: monthly data

Source: Bank of Albania