



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

August-08

Operative Data

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	844,622.7
2	Total loans	363,700.3
	2.1 Retail loans	127,675.0
	2.2 Corporate loans	236,025.3
3	Total deposits	682,337.3
	3.1 Retail deposits	574,823.9
	3.2 Corporate deposits	107,513.4
4	Profit (cumulative)	6,931.0
5	Equity Capital	66,992.6
		in %
6	Capital adequacy	17.8*
7	ROE	16.8
8	ROA	1.3
9	Problem loans/Total loans Ratio	4.1
10	No. of outlets (June '08)	431
12	Cards:	
13	- Debit	695,697
14	-Credit	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

Source: Bank of Albania

17&18: monthly data