



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## **General Data For Banking System**

### **December-08**

*Operative Data*

<b>No</b>	<b>INDICATOR</b>	<b>in mil. ALL</b>
1	<b>Total assets</b>	834,139.3
2	<b>Total loans</b>	396,768.3
	2.1 Retail loans	140,055.8
	2.2 Corporate loans	256,712.5
3	<b>Total deposits</b>	645,143.8
	3.1 Retail deposits	529,425.6
	3.2 Corporate deposits	115,718.2
4	<b>Profit (cumulative)</b>	7,335.7
5	<b>Equity Capital</b>	71,472.1
		<b>in %</b>
6	<b>Capital adequacy</b>	17.5 *
7	<b>ROE</b>	11.4
8	<b>ROA</b>	0.9
9	<b>Problem loans/Total loans Ratio</b>	6.6
10	<b>No. of outlets (Dec. '08)</b>	507
12	<b>Cards (Sep. '08):</b>	
13	<i>- Debit</i>	717,630
14	<i>-Credit</i>	17,781
15	<b>No. of ATMs (Sep. '08)</b>	571
16	<b>No. of POS (Sep. '08)</b>	2,579
17	<b>No. of Transactions with Cards (Sep. '08)</b>	1,172,673
18	<b>Transactions' Volume with cards (mil ALL) (Sep. '08)</b>	8,848

*Source: Bank of Albania*

17&18: monthly data

\* Third Quarter 2008