



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System January-09

No	INDICATOR	in mil. ALL
1	Total assets	837,121.9
2	Total loans	403,204.2
	2.1 Retail loans	138,473.6
	2.2 Corporate loans	264,730.6
3	Total deposits	644,906.0
	3.1 Retail deposits	534,424.8
	3.2 Corporate deposits	110,481.3
4	Profit (cumulative)	744.0
5	Equity Capital	73,971.7
		in %
6	Capital adequacy	17.23*
7	ROE	12.3
8	ROA	1.1
9	Problem loans/Total loans Ratio	6.8
10	No. of outlets (Dec.'08)	515
12	Cards	
13	- Debit	717,630
14	-Credit	17,781
15	No. of ATMs (Sep. '08)	571
16	No. of POS (Sep. '08)	2,579
17	No. of Transactions with Cards (Sep. '08)	1,172,673
18	Transactions' Volume with cards (mil ALL) Sep' 08	8,848

* Fourth Quarter 2008

17&18: monthly data