



**ALBANIAN ASSOCIATION OF BANKS**  
**SHOQATA SHQIPTARE E BANKAVE**

## General Data For Banking System

### August-10

No	INDICATOR	<i>in mil. ALL</i>
1	<b>Total assets</b>	<b>961,947.2</b>
2	<b>Total loans</b>	<b>471,871.4</b>
	2.1 Retail loans	145,249.2
	2.2 Corporate loans	326,622.2
3	<b>Total deposits</b>	<b>775,765.6</b>
	3.1 Retail deposits	657,196.4
	3.2 Corporate deposits	118,569.2
4	<b>Profit (cumulative)</b>	4,876.0
5	<b>Equity Capital</b>	90,689.4
6	<b>Capital adequacy *</b>	16.2
7	<b>ROE</b>	8.4
8	<b>ROA</b>	0.8
9	<b>Problem loans/Total loans Ratio</b>	13.5
10	<b>No. of outlets *</b>	
11	<b>Card with a cash function** (as of June 2010)</b>	644,557
12	<b>Card with payment function** (as of June 2010)</b>	644,557
13	- Debit	617,183
14	- Credit	27,374
15	<b>No. of ATMs (as of June 2010)</b>	761
16	<b>No. of POS (as of June 2010)</b>	4,680
17	<b>No. of Transactions with Cards (monthly)</b>	805,646
18	<b>Transactions' Volume with cards (monthly - mil ALL)</b>	8,687

\* As of December 2009

\*\* Valid & active cards only

Source: Bank of Albania