



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System July-10

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	936,761.6
2	Total loans	470,847.1
	2.1 Retail loans	145,355.3
	2.2 Corporate loans	325,491.8
3	Total deposits	748,129.1
	3.1 Retail deposits	636,335.4
	3.2 Corporate deposits	111,793.6
4	Profit (cumulative)	3,700.2
5	Equity Capital	88,927.8
6	Capital adequacy *	16.2
7	ROE	7.3
8	ROA	0.7
9	Problem loans/Total loans Ratio	13.0
10	No. of outlets *	533
11	Card with a cash function** (as of June 2010)	644,557
12	Card with payment function** (as of June 2010)	644,557
13	- Debit	617,183
14	- Credit	27,374
15	No. of ATMs (as of June 2010)	761
16	No. of POS (as of June 2010)	4,680
17	No. of Transactions with Cards (monthly)	888,887
18	Transactions' Volume with cards (monthly - mil ALL)	9,556

* As of December 2009

** Valid & active cards only

Source: Bank of Albania