



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

October-10

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	968,261.1
2	Total loans	474,169.0
	2.1 Retail loans	147,320.2
	2.2 Corporate loans	326,848.8
3	Total deposits	792,786.3
	3.1 Retail deposits	668,293.7
	3.2 Corporate deposits	124,492.6
4	Profit (cumulative)	4,382.1
5	Equity Capital	89,868.4
6	Capital adequacy *	16.2
7	ROE	6.0
8	ROA	0.6
9	Problem loans/Total loans Ratio	14.1
10	No. of outlets (September 2010)	554
11	Card with a cash function** (September 2010)	673,333
12	Card with payment function** (September 2010)	673,333
13	- Debit	646,658
14	- Credit	26,675
15	No. of ATMs (September 2010)	760
16	No. of POS (September 2010)	4,759
17	No. of Transactions with Cards (monthly)	879,739
18	Transactions' Volume with cards (monthly - mil ALL)	9,633

* As of December 2009

** Valid & active cards only

Source: Bank of Albania