



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

## General Data For Banking System

### September-10

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>969,940.9</b>
<b>2</b>	<b>Total loans</b>	<b>472,772.4</b>
	2.1 Retail loans	145,653.6
	2.2 Corporate loans	327,118.8
<b>3</b>	<b>Total deposits</b>	<b>791,374.7</b>
	3.1 Retail deposits	663,726.8
	3.2 Corporate deposits	127,647.9
<b>4</b>	<b>Profit (cumulative)</b>	3,954.9
<b>5</b>	<b>Equity Capital</b>	89,363.5
<b>6</b>	<b>Capital adequacy *</b>	16.2
<b>7</b>	<b>ROE</b>	6.0
<b>8</b>	<b>ROA</b>	0.6
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	13.8
<b>10</b>	<b>No. of outlets *</b>	533
<b>11</b>	<b>Card with a cash function**</b>	673,333
<b>12</b>	<b>Card with payment function**</b>	673,333
<b>13</b>	- Debit	646,658
<b>14</b>	- Credit	26,675
<b>15</b>	<b>No. of ATMs</b>	760
<b>16</b>	<b>No. of POS</b>	4,759
<b>17</b>	<b>No. of Transactions with Cards (monthly)</b>	854,177
<b>18</b>	<b>Transactions' Volume with cards (monthly - mil ALL)</b>	9,580

\* As of December 2009

\*\* Valid & active cards only

Source: Bank of Albania