



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

April-10

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	918,872.5
2	Total loans	461,317.0
	2.1 Retail loans	145,076.2
	2.2 Corporate loans	316,240.8
3	Total deposits	729,536.4
	3.1 Retail deposits	618,435.3
	3.2 Corporate deposits	111,101.1
4	Profit (cumulative)	2,305.1
5	Equity Capital	85,977.4
6	Capital adequacy *	16.17
7	ROE	7.9
8	ROA	0.7
9	Problem loans/Total loans Ratio	11.7
10	No. of outlets *	
11	Card with a cash function**	582,988
12	Card with payment function**	582,988
13	- Debit	558,494
14	- Credit	24,494
15	No. of ATMs**	747
16	No. of POS**	4,546
17	No. of Transactions with Cards	841,636
18	Transactions' Volume with cards (mil ALL)	8,993

* As of December 2009

** Valid & active cards only, As of March 2010

Source: Bank of Albania