



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## General Data For Banking System December-10

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>990,631.3</b>
<b>2</b>	<b>Total loans</b>	<b>490,869.7</b>
	2.1 Retail loans	147,752.9
	2.2 Corporate loans	343,116.7
<b>3</b>	<b>Total deposits</b>	<b>816,734.2</b>
	3.1 Retail deposits	692,030.5
	3.2 Corporate deposits	124,703.7
<b>4</b>	<b>Profit (cumulative)</b>	6,715.1
<b>5</b>	<b>Equity Capital</b>	93,138.4
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<b>6</b>	<b>Capital adequacy *</b>	16.2
<b>7</b>	<b>ROE</b>	7.6
<b>8</b>	<b>ROA</b>	0.7
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	14.0
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<b>10</b>	<b>No. of outlets (September 2010)</b>	554
<b>11</b>	<b>Card with a cash function**</b>	694,848
<b>12</b>	<b>Card with payment function**</b>	694,848
<b>13</b>	- Debit	667,548
<b>14</b>	- Credit	27,300
<b>15</b>	<b>No. of ATMs</b>	771
<b>16</b>	<b>No. of POS</b>	4,903
<b>17</b>	<b>No. of Transactions with Cards (monthly)</b>	1,121,452
<b>18</b>	<b>Transactions' Volume with cards (monthly - mil ALL)</b>	11,985

\* As of December 2009

\*\* Valid & active cards only

Source: Bank of Albania