



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System November-10

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	981,459.2
2	Total loans	483,199.7
	2.1 Retail loans	146,568.9
	2.2 Corporate loans	336,630.8
3	Total deposits	805,179.4
	3.1 Retail deposits	681,279.7
	3.2 Corporate deposits	123,899.8
4	Profit (cumulative)	5,157.8
5	Equity Capital	91,588.2
6	Capital adequacy *	16.2
7	ROE	6.4
8	ROA	0.6
9	Problem loans/Total loans Ratio	14.4
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)	906,119
18	Transactions' Volume with cards (monthly - mil ALL)	9,699

* As of December 2009

** Valid & active cards only

Source: Bank of Albania