



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

## ***General Data For Banking System*** ***October-09***

| <b>No</b> | <b>INDICATOR</b>  | <b>in mil. ALL</b> |
|-----------|---|--------------------|
| 1         | Total assets  | 871,569.6          |
| 2         | Total loans   | 440,929.4          |
|           | 2.1 Retail loans  | 145,188.7          |
|           | 2.2 Corporate loans                                     | 295,740.7          |
| 3         | Total deposits  | 683,099.6          |
|           | 3.1 Retail deposits                                     | 575,970.2          |
|           | 3.2 Corporate deposits                                  | 107,129.4          |
| 4         | Profit (cumulative)                                     | 1,673.6            |
| 5         | Equity Capital  | 82,180.8           |
|           |   | <b>in %</b>        |
| 6         | Capital adequacy  | n/a                |
| 7         | ROE   | 2.6                |
| 8         | ROA   | 0.2                |
| 9         | Problem loans/Total loans Ratio                         | 10.1               |
| 10        | No. of outlets (Dec.'08)                                | 517                |
| 11        | Card with a cash function (September '09)               | 557,072            |
| 12        | Card with payment function (September '09)              | 540,906            |
| 13        | - Debit   | 514,184            |
| 14        | -Credit   | 26,722             |
| 15        | No. of ATMs (Septemeber '09)                            | 725                |
| 16        | No. of POS (September '09)                              | 3,936              |
| 17        | No. of Transactions with Cards (September '09)          | 731,026            |
| 18        | Transactions' Volume with cards (mil ALL) September '09 | 8,332              |

\* Valid & active cards only

17&18: monthly data

Source: Bank of Albania