



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

## General Data For Banking System

### November-11

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,108,005.1</b>
<b>2</b>	<b>Total loans</b>	<b>552,576.2</b>
	2.1 Retail loans	154,704.0
	2.2 Corporate loans	397,872.2
<b>3</b>	<b>Total deposits</b>	<b>917,846.1</b>
	3.1 Retail deposits	789,167.7
	3.2 Corporate deposits	128,678.4
<b>4</b>	<b>Profit (cumulative)</b>	3,064.4
<b>5</b>	<b>Equity Capital</b>	95,562.7
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<b>6</b>	<b>Capital adequacy (June 2011)</b>	14.6
<b>7</b>	<b>ROE</b>	3.6
<b>8</b>	<b>ROA</b>	0.3
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	18.7
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<b>10</b>	<b>No. of outlets (December 2010)</b>	548
<b>11</b>	<b>Card with a cash function* (September 2011)</b>	718,988
<b>12</b>	<b>Card with payment function* (September 2011)</b>	718,988
<b>13</b>	- Debit	687,597
<b>14</b>	- Credit	31,391
<b>15</b>	<b>No. of ATMs (September 2011)</b>	788
<b>16</b>	<b>No. of POS (September 2011)</b>	4,991
<b>17</b>	<b>No. of Transactions with Cards (monthly)</b>	970,130
<b>18</b>	<b>Transactions' Volume with cards (monthly - mil ALL)</b>	9,946

\*\* Valid & active cards only

Source: Bank of Albania