



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## General Data For Banking System October-11

No	INDICATOR	<i>in mil. ALL</i>
1	<b>Total assets</b>	<b>1,104,276.8</b>
2	<b>Total loans</b>	<b>545,501.4</b>
	2.1 Retail loans	155,277.2
	2.2 Corporate loans	390,224.2
3	<b>Total deposits</b>	<b>913,789.9</b>
	3.1 Retail deposits	785,904.2
	3.2 Corporate deposits	127,885.7
4	<b>Profit (cumulative)</b>	2,784.4
5	<b>Equity Capital</b>	96,006.5
6	<b>Capital adequacy (June 2011)</b>	14.6
7	<b>ROE</b>	3.6
8	<b>ROA</b>	0.3
9	<b>Problem loans/Total loans Ratio</b>	18.6
10	<b>No. of outlets (December 2010)</b>	548
11	<b>Card with a cash function* (September 2011)</b>	718,988
12	<b>Card with payment function* (September 2011)</b>	718,988
13	- Debit	687,597
14	- Credit	31,391
15	<b>No. of ATMs (September 2011)</b>	788
16	<b>No. of POS (September 2011)</b>	4,991
17	<b>No. of Transactions with Cards (monthly)</b>	970,487
18	<b>Transactions' Volume with cards (monthly - mil ALL)</b>	10,132

\*\* Valid & active cards only

Source: Bank of Albania