



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## General Data For Banking System December-11

No	INDICATOR	<i>in mil. ALL</i>
1	<b>Total assets</b>	<b>1,120,168</b>
2	<b>Total loans</b>	<b>566,217</b>
	2.1 Retail loans	148,873
	2.2 Corporate loans	417,344
3	<b>Total deposits</b>	<b>924,062</b>
	3.1 Retail deposits	797,838
	3.2 Corporate deposits	126,224
4	<b>Profit (cumulative)</b>	706
5	<b>Equity Capital</b>	97,305
6	<b>Capital adequacy</b>	15.6
7	<b>ROE</b>	0.8
8	<b>ROA</b>	0.1
9	<b>Problem loans/Total loans Ratio</b>	18.8
10	<b>No. of outlets</b>	552
11	<b>Card with a cash function*</b>	731,851
12	<b>Card with payment function*</b>	731,851
13	- Debit	693,958
14	- Credit	37,893
15	<b>No. of ATMs</b>	805
16	<b>No. of POS</b>	5,126
17	<b>No. of Transactions with Cards (cumulative)</b>	11,531,652
18	<b>Transactions' Volume with cards (cumulative - mil ALL)</b>	117,980

\* Valid & active cards only

Source: Bank of Albania