



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## General Data For Banking System September-11

No	INDICATOR	<i>in mil. ALL</i>
1	<b>Total assets</b>	<b>1,094,625.4</b>
2	<b>Total loans</b>	<b>542,606.8</b>
	2.1 Retail loans	154,948.7
	2.2 Corporate loans	387,658.1
3	<b>Total deposits</b>	<b>902,588.7</b>
	3.1 Retail deposits	778,144.1
	3.2 Corporate deposits	124,444.6
4	<b>Profit (cumulative)</b>	1,310.2
5	<b>Equity Capital</b>	94,813.8
6	<b>Capital adequacy (June 2011)</b>	14.6
7	<b>ROE</b>	1.9
8	<b>ROA</b>	0.2
9	<b>Problem loans/Total loans Ratio</b>	18.4
10	<b>No. of outlets (December 2010)</b>	548
11	<b>Card with a cash function*</b>	718,988
12	<b>Card with payment function*</b>	718,988
13	- Debit	687,597
14	- Credit	31,391
15	<b>No. of ATMs</b>	788
16	<b>No. of POS</b>	4,991
17	<b>No. of Transactions with Cards (monthly)</b>	940,675
18	<b>Transactions' Volume with cards (monthly - mil ALL)</b>	9,734

\*\* Valid & active cards only

Source: Bank of Albania