



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

January-12

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,111,835.6
2	Total loans	564,558.7
	2.1 Retail loans	148,879.0
	2.2 Corporate loans	415,679.7
3	Total deposits	922,206.4
	3.1 Retail deposits	802,878.2
	3.2 Corporate deposits	119,328.2
4	Profit (cumulative)	1,644.5
5	Equity Capital	96,617.1
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6	Capital adequacy (December 2011)	15.6
7	ROE	20.4
8	ROA	1.8
9	Problem loans/Total loans Ratio	18.9
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10	No. of outlets (December 2011)	552
11	Card with a cash function* (December 2011)	731,851
12	Card with payment function* (December 2011)	731,851
13	- Debit	693,958
14	- Credit	37,893
15	No. of ATMs (December 2011)	805
16	No. of POS (December 2011)	5,126
17	No. of Transactions with Cards (monthly)	953,826
18	Volume of Transactions with cards (monthly - mil ALL)	9,465
19	No. of Online Transactions (monthly)	17,068
20	Volume of Online Transactions (monthly - mil ALL)	9,117

* Valid & active cards only

Source: Bank of Albania