



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

February-12

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,120,394.9
2	Total loans	567,202.7
	2.1 Retail loans	149,092.7
	2.2 Corporate loans	418,110.1
3	Total deposits	929,271.3
	3.1 Retail deposits	812,244.2
	3.2 Corporate deposits	117,027.2
4	Profit (cumulative)	2,471.3
5	Equity Capital	98,034.1
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6	Capital adequacy (December 2011)	15.6
7	ROE	15.2
8	ROA	1.3
9	Problem loans/Total loans Ratio	19.1
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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)	959,839
18	Volume of Transactions with cards (monthly - mil ALL)	9,359
19	No. of Online Transactions (monthly)	17,965
20	Volume of Online Transactions (monthly - mil ALL)	8,089

* Valid & active cards only

Source: Bank of Albania