



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

March-12

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,139,830.6
2	Total loans	571,845.4
	2.1 Retail loans	149,446.8
	2.2 Corporate loans	422,398.6
3	Total deposits	938,033.1
	3.1 Retail deposits	821,707.2
	3.2 Corporate deposits	116,325.9
4	Profit (cumulative)	1,950.0
5	Equity Capital	98,791.5
6	Capital adequacy	15.9
7	ROE	8.0
8	ROA	0.7
9	Problem loans/Total loans Ratio	20.1
10	No. of outlets (December 2011)	552
11	Card with a cash function*	737,818
12	Card with payment function*	737,818
13	- Debit	697,489
14	- Credit	40,329
15	No. of ATMs	796
16	No. of POS	5,080
17	No. of Transactions with Cards (monthly)	1,065,465
18	Volume of Transactions with cards (monthly - mil ALL)	10,405
19	No. of Online Transactions (monthly)	18,118
20	Volume of Online Transactions (monthly - mil ALL)	9,580

* Valid & active cards only

Source: Bank of Albania