



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System November-12

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,188,757.7
2	Total loans	577,944.3
	2.1 Retail loans	149,581.5
	2.2 Corporate loans	428,362.8
3	Total deposits	993,896.4
	3.1 Retail deposits	865,688.3
	3.2 Corporate deposits	128,208.1
4	Profit (cumulative)	4,090.9
5	Equity Capital	101,723.0
6	Capital adequacy (September 2012)	15.9
7	ROE	4.5
8	ROA	0.4
9	Problem loans/Total loans Ratio	23.0
10	No. of outlets (September 2012)	556
11	Card with a cash function* (September 2012)	751,786
12	Card with payment function* (September 2012)	751,786
13	- Debit	706,272
14	- Credit	45,514
15	No. of ATMs (September 2012)	827
16	No. of POS (September 2012)	5,014
17	No. of Transactions with Cards (September 2012)	1,017,934
18	Volume of Transactions with cards (September 2012 - mil ALL)	10,233
19	No. of Online Transactions (September 2012)	18,808
20	Volume of Online Transactions (September 2012 - mil ALL)	11,063

* Valid & active cards only

Source: Bank of Albania