



**ALBANIAN ASSOCIATION OF BANKS**  
**SHOQATA SHQIPTARE E BANKAVE**

**General Data For Banking System**  
**June-13**

<b>No</b>	<b>INDICATOR</b>	<b><i>in mil. ALL</i></b>
<b>1</b>	<b>Total assets</b>	<b>1,204,132.1</b>
<b>2</b>	<b>Total loans</b>	<b>579,157.5</b>
	2.1 Retail loans	152,373.6
	2.2 Corporate loans	426,783.9
<b>3</b>	<b>Total deposits</b>	<b>1,007,018.1</b>
	3.1 Retail deposits	880,717.7
	3.2 Corporate deposits	126,300.4
<b>4</b>	<b>Profit (cumulative)</b>	<b>1,504.0</b>
<b>5</b>	<b>Equity Capital</b>	<b>102,200.1</b>
<b>6</b>	<b>Capital adequacy</b>	<b>17.0</b>
<b>7</b>	<b>ROE</b>	<b>2.9</b>
<b>8</b>	<b>ROA</b>	<b>0.3</b>
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	<b>24.2</b>
<b>10</b>	<b>No. of outlets (March 2013)</b>	<b>556</b>
<b>11</b>	<b>Card with a cash function*</b>	<b>792,044</b>
<b>12</b>	<b>Card with payment function*</b>	<b>792,044</b>
<b>13</b>	- Debit	733,549
<b>14</b>	- Credit	58,495
<b>15</b>	<b>No. of ATMs</b>	<b>824</b>
<b>16</b>	<b>No. of POS</b>	<b>5,447</b>
<b>17</b>	<b>No. of Transactions with Cards</b>	<b>1,121,062</b>
<b>18</b>	<b>Volume of Transactions with cards (mil ALL)</b>	<b>10,462</b>
<b>19</b>	<b>No. of Online Transactions</b>	<b>25,463</b>
<b>20</b>	<b>Volume of Online Transactions (mil ALL)</b>	<b>6,002</b>

\* Valid & active cards only

Source: Bank of Albania