



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

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

<b>No</b>	<b>INDICATOR</b>	<b><i>in mil. ALL</i></b>
<b>1</b>	<b>Total assets</b>	<b>1,193,891.7</b>
<b>2</b>	<b>Total loans</b>	<b>579,863.8</b>
	2.1 Retail loans	149,199.1
	2.2 Corporate loans	430,664.7
<b>3</b>	<b>Total deposits</b>	<b>996,609.1</b>
	3.1 Retail deposits	874,968.6
	3.2 Corporate deposits	121,640.6
<b>4</b>	<b>Profit (cumulative)</b>	1,331.1
<b>5</b>	<b>Equity Capital</b>	103,104.5
<b>6</b>	<b>Capital adequacy</b>	16.8
<b>7</b>	<b>ROE</b>	5.2
<b>8</b>	<b>ROA</b>	0.4
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	23.7
<b>10</b>	<b>No. of outlets</b>	556
<b>11</b>	<b>Card with a cash function*</b>	777,407
<b>12</b>	<b>Card with payment function*</b>	777,407
<b>13</b>	- Debit	723,477
<b>14</b>	- Credit	53,930
<b>15</b>	<b>No. of ATMs</b>	817
<b>16</b>	<b>No. of POS</b>	5,266
<b>17</b>	<b>No. of Transactions with Cards (monthly)</b>	1,024,846
<b>18</b>	<b>Volume of Transactions with cards (monthly - mil ALL)</b>	10,610
<b>19</b>	<b>No. of Online Transactions (monthly)</b>	21,596
<b>20</b>	<b>Volume of Online Transactions (monthly - mil ALL)</b>	6,865

\* Valid & active cards only

Source: Bank of Albania