



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

## General Data For Banking System December-12

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,187,983.4</b>
<b>2</b>	<b>Total loans</b>	<b>577,816.0</b>
	2.1 Retail loans	149,506.9
	2.2 Corporate loans	428,309.1
<b>3</b>	<b>Total deposits</b>	<b>991,669.3</b>
	3.1 Retail deposits	868,932.6
	3.2 Corporate deposits	122,736.7
<b>4</b>	<b>Profit (cumulative)</b>	3,768.6
<b>5</b>	<b>Equity Capital</b>	101,841.1
<b>6</b>	<b>Capital adequacy</b>	16.2
<b>7</b>	<b>ROE</b>	3.8
<b>8</b>	<b>ROA</b>	0.3
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	22.5
<b>10</b>	<b>No. of outlets (September 2012)</b>	556
<b>11</b>	<b>Card with a cash function*</b>	768,982
<b>12</b>	<b>Card with payment function*</b>	768,982
<b>13</b>	- Debit	719,809
<b>14</b>	- Credit	49,173
<b>15</b>	<b>No. of ATMs</b>	823
<b>16</b>	<b>No. of POS</b>	5,307
<b>17</b>	<b>No. of Transactions with Cards (monthly)</b>	1,205,475
<b>18</b>	<b>Volume of Transactions with cards (monthly - mil ALL)</b>	12,449
<b>19</b>	<b>No. of Online Transactions (monthly)</b>	25,192
<b>20</b>	<b>Volume of Online Transactions (monthly - mil ALL)</b>	11,296

\* Valid & active cards only

Source: Bank of Albania