



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System May-12

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,150,882.1
2	Total loans	572,632.2
	2.1 Retail loans	148,402.5
	2.2 Corporate loans	424,229.7
3	Total deposits	954,204.1
	3.1 Retail deposits	831,518.9
	3.2 Corporate deposits	122,685.2
4	Profit (cumulative)	3,926.9
5	Equity Capital	100,938.9
6	Capital adequacy (March 2012)	15.9
7	ROE	9.6
8	ROA	0.8
9	Problem loans/Total loans Ratio	20.6
10	No. of outlets (March 2012)	554
11	Card with a cash function* (March 2012)	737,818
12	Card with payment function* (March 2012)	737,818
13	- Debit	697,489
14	- Credit	40,329
15	No. of ATMs (March 2012)	796
16	No. of POS (March 2012)	5,080
17	No. of Transactions with Cards (monthly)	1,059,408
18	Volume of Transactions with cards (monthly - mil ALL)	10,165
19	No. of Online Transactions (monthly)	19,333
20	Volume of Online Transactions (monthly - mil ALL)	9,484

* Valid & active cards only

Source: Bank of Albania