



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System September-12

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,189,144.8
2	Total loans	577,169.7
	2.1 Retail loans	149,169.7
	2.2 Corporate loans	428,000.0
3	Total deposits	994,585.9
	3.1 Retail deposits	863,044.2
	3.2 Corporate deposits	131,541.6
4	Profit (cumulative)	3,144.3
5	Equity Capital	100,630.0
6	Capital adequacy	15.9
7	ROE	4.2
8	ROA	0.4
9	Problem loans/Total loans Ratio	22.7
10	No. of outlets	556
11	Card with a cash function*	751,786
12	Card with payment function*	751,786
13	- Debit	706,272
14	- Credit	45,514
15	No. of ATMs	827
16	No. of POS	5,014
17	No. of Transactions with Cards (monthly)	1,017,934
18	Volume of Transactions with cards (monthly - mil ALL)	10,233
19	No. of Online Transactions (monthly)	18,808
20	Volume of Online Transactions (monthly - mil ALL)	11,063

* Valid & active cards only

Source: Bank of Albania