



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

## General Data For Banking System

### August-12

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,185,885.2</b>
<b>2</b>	<b>Total loans</b>	<b>571,141.2</b>
	2.1 Retail loans	147,841.3
	2.2 Corporate loans	423,299.9
<b>3</b>	<b>Total deposits</b>	<b>989,117.8</b>
	3.1 Retail deposits	858,752.5
	3.2 Corporate deposits	130,365.3
<b>4</b>	<b>Profit (cumulative)</b>	3,684.8
<b>5</b>	<b>Equity Capital</b>	100,660.8
<b>6</b>	<b>Capital adequacy (June 2012)</b>	15.7
<b>7</b>	<b>ROE</b>	5.6
<b>8</b>	<b>ROA</b>	0.5
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	22.4
<b>10</b>	<b>No. of outlets (March 2012)</b>	554
<b>11</b>	<b>Card with a cash function* (June 2012)</b>	748,445
<b>12</b>	<b>Card with payment function* (June 2012)</b>	748,445
<b>13</b>	- Debit	704,929
<b>14</b>	- Credit	43,516
<b>15</b>	<b>No. of ATMs (June 2012)</b>	816
<b>16</b>	<b>No. of POS (June 2012)</b>	4,946
<b>17</b>	<b>No. of Transactions with Cards (monthly)</b>	973,889
<b>18</b>	<b>Volume of Transactions with cards (monthly - mil ALL)</b>	10,193
<b>19</b>	<b>No. of Online Transactions (monthly)</b>	19,175
<b>20</b>	<b>Volume of Online Transactions (monthly - mil ALL)</b>	10,219

\* Valid & active cards only

Source: Bank of Albania