



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

## General Data For Banking System July-12

| No    | INDICATOR  | <i>in mil. ALL</i> |
|-------|--|--------------------|
| 1     | <b>Total assets</b>  | <b>1,166,328.5</b> |
| 2     | <b>Total loans</b>   | <b>571,625.1</b>   |
|       | 2.1 Retail loans   | 147,999.7          |
|       | 2.2 Corporate loans  | 423,625.4          |
| 3     | <b>Total deposits</b>  | <b>969,494.1</b>   |
|       | 3.1 Retail deposits  | 844,641.8          |
|       | 3.2 Corporate deposits                                       | 124,852.2          |
| 4     | <b>Profit (cumulative)</b>                                   | 2,694.5            |
| 5     | <b>Equity Capital</b>  | 99,641.5           |
| <hr/> |  |                    |
| 6     | <b>Capital adequacy (June 2012)</b>                          | 15.7               |
| 7     | <b>ROE</b>   | 4.7                |
| 8     | <b>ROA</b>   | 0.4                |
| 9     | <b>Problem loans/Total loans Ratio</b>                       | 21.5               |
| <hr/> |  |                    |
| 10    | <b>No. of outlets (March 2012)</b>                           | 554                |
| 11    | <b>Card with a cash function* (June 2012)</b>                | 748,445            |
| 12    | <b>Card with payment function* (June 2012)</b>               | 748,445            |
| 13    | - Debit  | 704,929            |
| 14    | - Credit   | 43,516             |
| 15    | <b>No. of ATMs (June 2012)</b>                               | 816                |
| 16    | <b>No. of POS (June 2012)</b>                                | 4,946              |
| 17    | <b>No. of Transactions with Cards (monthly)</b>              | 1,033,032          |
| 18    | <b>Volume of Transactions with cards (monthly - mil ALL)</b> | 10,227             |
| 19    | <b>No. of Online Transactions (monthly)</b>                  | 19,568             |
| 20    | <b>Volume of Online Transactions (monthly - mil ALL)</b>     | 9,712              |

\* Valid & active cards only

Source: Bank of Albania