



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

## General Data For Banking System December-13

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,234,320.9</b>
<b>2</b>	<b>Total loans</b>	<b>567,159.5</b>
	2.1 Retail loans	149,660.9
	2.2 Corporate loans	417,498.7
<b>3</b>	<b>Total deposits</b>	<b>1,025,569.0</b>
	3.1 Retail deposits	895,582.4
	3.2 Corporate deposits	129,986.6
<b>4</b>	<b>Profit (cumulative)</b>	6,564.0
<b>5</b>	<b>Equity Capital</b>	103,337.7
<b>6</b>	<b>Capital adequacy</b>	18.0
<b>7</b>	<b>ROE</b>	6.4
<b>8</b>	<b>ROA</b>	0.5
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	23.5
<b>10</b>	<b>No. of outlets</b>	549
<b>11</b>	<b>Card with a cash function*</b>	805,560
<b>12</b>	<b>Card with payment function*</b>	805,560
<b>13</b>	- Debit	741,128
<b>14</b>	- Credit	64,432
<b>15</b>	<b>No. of ATMs</b>	822
<b>16</b>	<b>No. of POS</b>	5,668
<b>17</b>	<b>No. of Transactions with Cards</b>	1,340,063
<b>18</b>	<b>Volume of Transactions with cards (mil ALL)</b>	13,570
<b>19</b>	<b>No. of Online Transactions</b>	40,967
<b>20</b>	<b>Volume of Online Transactions (mil ALL)</b>	15,870

\* Valid & active cards only

Source: Bank of Albania