



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System February-13

No	INDICATOR	in mil. ALL
1	Total assets	1,188,268.0
2	Total loans	574,935.7
	2.1 Retail loans	148,264.1
	2.2 Corporate loans	426,671.6
3	Total deposits	993,661.2
	3.1 Retail deposits	872,080.5
	3.2 Corporate deposits	121,580.7
4	Profit (cumulative)	1,345.6
5	Equity Capital	102,509.7
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6	Capital adequacy	
7	ROE	7.9
8	ROA	0.7
9	Problem loans/Total loans Ratio	23.6
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10	No. of outlets (September 2012)	556
11	Card with a cash function* (December 2012)	768,982
12	Card with payment function* (December 2012)	768,982
13	- Debit	719,809
14	- Credit	49,173
15	No. of ATMs (December 2012)	823
16	No. of POS (December 2012)	5,307
17	No. of Transactions with Cards (monthly)	1.011.819
18	Volume of Transactions with cards (monthly - mil ALL)	9.750,35
19	No. of Online Transactions (monthly)	20.380
20	Volume of Online Transactions (monthly - mil ALL)	8.291,33

* Valid & active cards only

Source: Bank of Albania