



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

April-12

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,144,194.2
2	Total loans	568,762.7
	2.1 Retail loans	148,936.8
	2.2 Corporate loans	419,825.9
3	Total deposits	945,086.7
	3.1 Retail deposits	827,327.4
	3.2 Corporate deposits	117,759.3
4	Profit (cumulative)	3,431.0
5	Equity Capital	99,795.0
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6	Capital adequacy (March 2012)	15.9
7	ROE	10.5
8	ROA	0.9
9	Problem loans/Total loans Ratio	20.6
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10	No. of outlets (March 2012)	554
11	Card with a cash function* (March 2012)	737,818
12	Card with payment function* (March 2012)	737,818
13	- Debit	697,489
14	- Credit	40,329
15	No. of ATMs (March 2012)	796
16	No. of POS (March 2012)	5,080
17	No. of Transactions with Cards (monthly)	1,020,530
18	Volume of Transactions with cards (monthly - mil ALL)	10,062
19	No. of Online Transactions (monthly)	18,264
20	Volume of Online Transactions (monthly - mil ALL)	8,788

* Valid & active cards only

Source: Bank of Albania