



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

## General Data For Banking System

### January-13

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,182,728.9</b>
<b>2</b>	<b>Total loans</b>	<b>573,858.5</b>
	2.1 Retail loans	148,271.8
	2.2 Corporate loans	425,586.7
<b>3</b>	<b>Total deposits</b>	<b>987,804.1</b>
	3.1 Retail deposits	868,720.8
	3.2 Corporate deposits	119,083.3
<b>4</b>	<b>Profit (cumulative)</b>	901.9
<b>5</b>	<b>Equity Capital</b>	101,882.9
<b>6</b>	<b>Capital adequacy (December 2012)</b>	16.2
<b>7</b>	<b>ROE</b>	10.6
<b>8</b>	<b>ROA</b>	0.9
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	23.2
<b>10</b>	<b>No. of outlets (September 2012)</b>	556
<b>11</b>	<b>Card with a cash function* (December 2012)</b>	768,982
<b>12</b>	<b>Card with payment function* (December 2012)</b>	768,982
<b>13</b>	- Debit	719,809
<b>14</b>	- Credit	49,173
<b>15</b>	<b>No. of ATMs (December 2012)</b>	823
<b>16</b>	<b>No. of POS (December 2012)</b>	5,307
<b>17</b>	<b>No. of Transactions with Cards (Total 2012)</b>	12,411,290
<b>18</b>	<b>Volume of Transactions with cards (Total 2012 - mil ALL)</b>	123,482
<b>19</b>	<b>No. of Online Transactions (Total 2012)</b>	236,215
<b>20</b>	<b>Volume of Online Transactions (Total 2012 - mil ALL)</b>	117,233

\* Valid & active cards only

Source: Bank of Albania