



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

November-13

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,227,485.8
2	Total loans	559,615.3
	2.1 Retail loans	149,480.7
	2.2 Corporate loans	410,134.5
3	Total deposits	1,024,309.0
	3.1 Retail deposits	891,942.8
	3.2 Corporate deposits	132,366.3
4	Profit (cumulative)	(897.7)
5	Equity Capital	101,925.3
6	Capital adequacy (September 2013)	17.8
7	ROE	(1.0)
8	ROA	(0.1)
9	Problem loans/Total loans Ratio	24.2
10	No. of outlets (March 2013)	556
11	Card with a cash function* (September 2013)	803,579
12	Card with payment function* (September 2013)	803,579
13	- Debit	741,418
14	- Credit	62,161
15	No. of ATMs (September 2013)	830
16	No. of POS (September 2013)	5,422
17	No. of Transactions with Cards	1,113,730
18	Volume of Transactions with cards (mil ALL)	11,188
19	No. of Online Transactions	31,813
20	Volume of Online Transactions (mil ALL)	8,085

* Valid & active cards only

Source: Bank of Albania