



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

## General Data For Banking System January-14

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,234,560.9</b>
<b>2</b>	<b>Total loans</b>	<b>561,196.5</b>
	2.1 Retail loans	148,940.2
	2.2 Corporate loans	412,256.4
<b>3</b>	<b>Total deposits</b>	<b>1,026,560.8</b>
	3.1 Retail deposits	897,863.8
	3.2 Corporate deposits	128,697.0
<b>4</b>	<b>Profit (cumulative)</b>	946.0
<b>5</b>	<b>Equity Capital</b>	104,986.4
<b>6</b>	<b>Capital adequacy (December 2013)</b>	18.0
<b>7</b>	<b>ROE</b>	10.9
<b>8</b>	<b>ROA</b>	0.9
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	24.1
<b>10</b>	<b>No. of outlets (December 2013)</b>	549
<b>11</b>	<b>Card with a cash function* (December 2013)</b>	805,560
<b>12</b>	<b>Card with payment function* (December 2013)</b>	805,560
<b>13</b>	- Debit	741,128
<b>14</b>	- Credit	64,432
<b>15</b>	<b>No. of ATMs (December 2013)</b>	822
<b>16</b>	<b>No. of POS (December 2013)</b>	5,668
<b>17</b>	<b>No. of Transactions with Cards (December 2013)</b>	1,340,063
<b>18</b>	<b>Volume of Transactions with cards (mil ALL) (December 2013)</b>	13,570
<b>19</b>	<b>No. of Online Transactions (December 2013)</b>	40,967
<b>20</b>	<b>Volume of Online Transactions (mil ALL) (December 2013)</b>	15,870

\* Valid & active cards only

Source: Bank of Albania