



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System July-15

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,309,529
2	Total loans	597,670
	2.1 Retail loans	155,097
	2.2 Corporate loans	442,573
3	Total deposits	1,073,986
	3.1 Retail deposits	923,167
	3.2 Corporate deposits	150,819
4	Profit (cumulative)	9,799
5	Equity Capital	117,953
6	Capital adequacy (June 2015)	16.0
7	ROE	14.3
8	ROA	1.3
9	Problem loans/Total loans Ratio	21.1
10	No. of outlets (June 2015)	516
11	Card with a cash function*(June 2015)	891,118
12	Card with payment function*(June 2015)	866,587
13	- Debit	788,305
14	- Credit	78,282
15	No. of ATMs (June 2015)	806
16	No. of POS (June 2015)	6,577
17	No. of Transactions with Cards (June)	1,286,406
18	Volume of Transactions with cards (mil ALL) (June)	12,482
19	No. of Online Transactions (June)	117,884
20	Volume of Online Transactions (mil ALL) (June)	23,936

* Valid & active cards only

Source: Bank of Albania