



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

## General Data For Banking System

### March-15

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,310,881</b>
<b>2</b>	<b>Total loans</b>	<b>597,380</b>
	2.1 Retail loans	153,447
	2.2 Corporate loans	443,933
<b>3</b>	<b>Total deposits</b>	<b>1,079,619</b>
	3.1 Retail deposits	928,913
	3.2 Corporate deposits	150,705
<b>4</b>	<b>Profit (cumulative)</b>	5,867
<b>5</b>	<b>Equity Capital</b>	118,508
<b>6</b>	<b>Capital adequacy</b>	15.8
<b>7</b>	<b>ROE</b>	20.3
<b>8</b>	<b>ROA</b>	1.8
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	22.8
<b>10</b>	<b>No. of outlets</b>	521
<b>11</b>	<b>Card with a cash function*</b>	883,520
<b>12</b>	<b>Card with payment function*</b>	881,317
<b>13</b>	- Debit	804,070
<b>14</b>	- Credit	77,247
<b>15</b>	<b>No. of ATMs</b>	803
<b>16</b>	<b>No. of POS</b>	6,427
<b>17</b>	<b>No. of Transactions with Cards</b>	1,262,744
<b>18</b>	<b>Volume of Transactions with cards (mil ALL)</b>	12,204
<b>19</b>	<b>No. of Online Transactions</b>	114,133
<b>20</b>	<b>Volume of Online Transactions (mil ALL)</b>	20,453

\* Valid & active cards only

Source: Bank of Albania