



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

November-15

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,321,551
2	Total loans	595,690
	2.1 Retail loans	154,524
	2.2 Corporate loans	441,166
3	Total deposits	1,089,849
	3.1 Retail deposits	935,029
	3.2 Corporate deposits	154,820
4	Profit (cumulative)	14,151
5	Equity Capital	124,536
6	Capital adequacy (September 2015)	15.8
7	ROE	13.0
8	ROA	1.2
9	Problem loans/Total loans Ratio	19.9
10	No. of outlets (September 2015)	516
11	Card with a cash function*(September 2015)	921,754
12	Card with payment function*(September 2015)	889,288
13	- Debit	808,770
14	- Credit	80,518
15	No. of ATMs (September 2015)	804
16	No. of POS (September 2015)	6,735
17	No. of Transactions with Cards (October)	1,279,954
18	Volume of Transactions with cards (mil ALL) (October)	20,140
19	No. of Online Transactions (October)	128,304
20	Volume of Online Transactions (mil ALL) (October)	26,669

* Valid & active cards only

Source: Bank of Albania