



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

## General Data For Banking System February-14

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,236,026.2</b>
<b>2</b>	<b>Total loans</b>	<b>557,138.6</b>
	2.1 Retail loans	148,618.9
	2.2 Corporate loans	408,519.7
<b>3</b>	<b>Total deposits</b>	<b>1,024,149.5</b>
	3.1 Retail deposits	896,953.6
	3.2 Corporate deposits	127,195.9
<b>4</b>	<b>Profit (cumulative)</b>	2,955.3
<b>5</b>	<b>Equity Capital</b>	106,260.3
<b>6</b>	<b>Capital adequacy (December 2013)</b>	18.0
<b>7</b>	<b>ROE</b>	16.9
<b>8</b>	<b>ROA</b>	1.4
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	24.2
<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</b>	1,156,913
<b>18</b>	<b>Volume of Transactions with cards (mil ALL)</b>	11,186
<b>19</b>	<b>No. of Online Transactions</b>	31,707
<b>20</b>	<b>Volume of Online Transactions (mil ALL)</b>	6,225

\* Valid & active cards only

Source: Bank of Albania