



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System October-14

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,274,111.1
2	Total loans	578,820.7
	2.1 Retail loans	150,662.2
	2.2 Corporate loans	428,158.5
3	Total deposits	1,049,633.3
	3.1 Retail deposits	908,153.9
	3.2 Corporate deposits	141,479.5
4	Profit (cumulative)	7,880.8
5	Equity Capital	107,621.7
6	Capital adequacy (as of September 2014)	17.6
7	ROE	9.0
8	ROA	0.8
9	Problem loans/Total loans Ratio	24.7
10	No. of outlets (as of September 2014)	533
11	Card with a cash function* (September 2014)	895,401
12	Card with payment function* (September 2014)	895,401
13	- Debit	821,502
14	- Credit	73,899
15	No. of ATMs (September 2014)	817
16	No. of POS (September 2014)	6,317
17	No. of Transactions with Cards (September 2014)	1,103,984
18	Volume of Transactions with cards (mil ALL) (September 2014)	11,217
19	No. of Online Transactions (September 2014)	107,220
20	Volume of Online Transactions (mil ALL) (September 2014)	18,659

* Valid & active cards only

Source: Bank of Albania