



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

## General Data For Banking System

### December-15

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,317,843</b>
<b>2</b>	<b>Total loans</b>	<b>585,957</b>
	2.1 Retail loans	154,561
	2.2 Corporate loans	431,396
<b>3</b>	<b>Total deposits</b>	<b>1,100,290</b>
	3.1 Retail deposits	936,535
	3.2 Corporate deposits	163,755
<b>4</b>	<b>Profit (cumulative)</b>	15,699
<b>5</b>	<b>Equity Capital</b>	125,528
<b>6</b>	<b>Capital adequacy</b>	15.7
<b>7</b>	<b>ROE</b>	13.2
<b>8</b>	<b>ROA</b>	1.2
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	18.2
<b>10</b>	<b>No. of outlets</b>	518
<b>11</b>	<b>Card with a cash function*</b>	936,177
<b>12</b>	<b>Card with payment function*</b>	936,177
<b>13</b>	- Debit	826,280
<b>14</b>	- Credit	81,125
<b>15</b>	<b>No. of ATMs</b>	826
<b>16</b>	<b>No. of POS</b>	6,689
<b>17</b>	<b>No. of Transactions with Cards</b>	1,473,049
<b>18</b>	<b>Volume of Transactions with cards (mil ALL)</b>	15,904
<b>19</b>	<b>No. of Online Transactions</b>	169,278
<b>20</b>	<b>Volume of Online Transactions (mil ALL)</b>	34,602

\* Valid & active cards only

Source: Bank of Albania