



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

## General Data For Banking System January-15

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,295,113.6</b>
<b>2</b>	<b>Total loans</b>	<b>593,465.2</b>
	2.1 Retail loans	152,220.0
	2.2 Corporate loans	441,245.2
<b>3</b>	<b>Total deposits</b>	<b>1,070,723.3</b>
	3.1 Retail deposits	922,528.5
	3.2 Corporate deposits	148,194.7
<b>4</b>	<b>Profit (cumulative)</b>	3,746.3
<b>5</b>	<b>Equity Capital</b>	115,874.8
<b>6</b>	<b>Capital adequacy (December 2014)</b>	16.8
<b>7</b>	<b>ROE</b>	39.6
<b>8</b>	<b>ROA</b>	3.5
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	22.8
<b>10</b>	<b>No. of outlets (December 2014)</b>	527
<b>11</b>	<b>Card with a cash function* (December 2014)</b>	862,019
<b>12</b>	<b>Card with payment function* (December 2014)</b>	862,019
<b>13</b>	- Debit	777,195
<b>14</b>	- Credit	84,824
<b>15</b>	<b>No. of ATMs (December 2014)</b>	811
<b>16</b>	<b>No. of POS (December 2014)</b>	6,540
<b>17</b>	<b>No. of Transactions with Cards (December 2014)</b>	1,318,456
<b>18</b>	<b>Volume of Transactions with cards (mil ALL) (December 2014)</b>	13,760
<b>19</b>	<b>No. of Online Transactions (December 2014)</b>	145,172
<b>20</b>	<b>Volume of Online Transactions (mil ALL) (December 2014)</b>	21,781

\* Valid & active cards only

Source: Bank of Albania