



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## General Data For Banking System September-16

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,366,263</b>
<b>2</b>	<b>Total loans</b>	<b>600,336</b>
	2.1 Retail loans	168,547
	2.2 Corporate loans	431,790
<b>3</b>	<b>Total deposits</b>	<b>1,126,619</b>
	3.1 Retail deposits	951,019
	3.2 Corporate deposits	175,600
<b>4</b>	<b>Profit (cumulative)</b>	6,483
<b>5</b>	<b>Equity Capital</b>	132,507
<b>6</b>	<b>Capital adequacy</b>	15.6
<b>7</b>	<b>ROE</b>	6.8
<b>8</b>	<b>ROA</b>	0.7
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	21.3
<b>10</b>	<b>No. of outlets</b>	506
<b>11</b>	<b>Card with a cash function* (June 2016)</b>	975,238
<b>12</b>	<b>Card with payment function* (June 2016)</b>	937,055
<b>13</b>	- Debit	852,908
<b>14</b>	- Credit	84,147
<b>15</b>	<b>No. of ATMs (June 2016)</b>	811
<b>16</b>	<b>No. of POS (June 2016)</b>	7,010
<b>17</b>	<b>No. of Transactions with Cards (August 2016)</b>	1,352,984
<b>18</b>	<b>Volume of Transactions with cards (mil ALL) (August 2016)</b>	14,094
<b>19</b>	<b>No. of Online Transactions (August)</b>	177,376
<b>20</b>	<b>Volume of Online Transactions (mil ALL) (August)</b>	31,431

\* Valid & active cards only

Source: Bank of Albania