



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

**General Data For Banking System**  
**August-15**

<b>No</b>	<b>INDICATOR</b>	<b><i>in mil. ALL</i></b>
<b>1</b>	<b>Total assets</b>	<b>1,323,989</b>
<b>2</b>	<b>Total loans</b>	<b>596,195</b>
	2.1 Retail loans	155,413
	2.2 Corporate loans	440,781
<b>3</b>	<b>Total deposits</b>	<b>1,088,410</b>
	3.1 Retail deposits	932,260
	3.2 Corporate deposits	156,150
<b>4</b>	<b>Profit (cumulative)</b>	11,012
<b>5</b>	<b>Equity Capital</b>	118,468
<b>6</b>	<b>Capital adequacy (June 2015)</b>	16.0
<b>7</b>	<b>ROE</b>	14.1
<b>8</b>	<b>ROA</b>	1.3
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	21.0
<b>10</b>	<b>No. of outlets (June 2015)</b>	516
<b>11</b>	<b>Card with a cash function*(June 2015)</b>	891,118
<b>12</b>	<b>Card with payment function*(June 2015)</b>	866,587
<b>13</b>	- Debit	788,305
<b>14</b>	- Credit	78,282
<b>15</b>	<b>No. of ATMs (June 2015)</b>	806
<b>16</b>	<b>No. of POS (June 2015)</b>	6,577
<b>17</b>	<b>No. of Transactions with Cards</b>	1,185,155
<b>18</b>	<b>Volume of Transactions with cards (mil ALL)</b>	18,098
<b>19</b>	<b>No. of Online Transactions</b>	130,404
<b>20</b>	<b>Volume of Online Transactions (mil ALL)</b>	22,621

\* Valid & active cards only

Source: Bank of Albania