



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

**General Data For Banking System**  
**March-16**

<b>No</b>	<b>INDICATOR</b>	<b><i>in mil. ALL</i></b>
<b>1</b>	<b>Total assets</b>	<b>1,327,530</b>
<b>2</b>	<b>Total loans</b>	<b>589,062</b>
	2.1 Retail loans	156,855
	2.2 Corporate loans	432,207
<b>3</b>	<b>Total deposits</b>	<b>1,109,430</b>
	3.1 Retail deposits	941,319
	3.2 Corporate deposits	168,111
<b>4</b>	<b>Profit (cumulative)</b>	1,430
<b>5</b>	<b>Equity Capital</b>	124,393
<b>6</b>	<b>Capital adequacy ( March 2015)</b>	16.0
<b>7</b>	<b>ROE</b>	4.5
<b>8</b>	<b>ROA</b>	0.4
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	19.3
<b>10</b>	<b>No. of outlets (December 2015)</b>	514
<b>11</b>	<b>Card with a cash function* (December 2015)</b>	936,177
<b>12</b>	<b>Card with payment function* (December 2015)</b>	936,177
<b>13</b>	- Debit	826,280
<b>14</b>	- Credit	81,125
<b>15</b>	<b>No. of ATMs (December 2015)</b>	826
<b>16</b>	<b>No. of POS (December 2015)</b>	6,689
<b>17</b>	<b>No. of Transactions with Cards (February 2015)</b>	1,318,626
<b>18</b>	<b>Volume of Transactions with cards (mil ALL) (February 2015)</b>	12,642
<b>19</b>	<b>No. of Online Transactions (February 2016)</b>	115,480
<b>20</b>	<b>Volume of Online Transactions (mil ALL) (February 2016)</b>	24,575

\* Valid & active cards only

Source: Bank of Albania