



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

December-14

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,293,720.8
2	Total loans	595,138.3
	2.1 Retail loans	151,505.2
	2.2 Corporate loans	443,633.1
3	Total deposits	1,072,226.7
	3.1 Retail deposits	918,774.7
	3.2 Corporate deposits	153,452.0
4	Profit (cumulative)	11,192.3
5	Equity Capital	110,971.2
6	Capital adequacy	16.8
7	ROE	10.5
8	ROA	0.9
9	Problem loans/Total loans Ratio	22.8
10	No. of outlets	527
11	Card with a cash function*	862,019
12	Card with payment function*	862,019
13	- Debit	777,195
14	- Credit	84,824
15	No. of ATMs	811
16	No. of POS	6,540
17	No. of Transactions with Cards	1,318,456
18	Volume of Transactions with cards (mil ALL)	13,760
19	No. of Online Transactions	145,172
20	Volume of Online Transactions (mil ALL)	21,781

* Valid & active cards only

Source: Bank of Albania