



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

July-14

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,258,007.3
2	Total loans	568,417.4
	2.1 Retail loans	150,311.7
	2.2 Corporate loans	418,105.7
3	Total deposits	1,040,682.4
	3.1 Retail deposits	899,425.0
	3.2 Corporate deposits	141,257.4
4	Profit (cumulative)	5,667.6
5	Equity Capital	103,849.5
6	Capital adequacy (June 2014)	17.5
7	ROE	9.3
8	ROA	0.8
9	Problem loans/Total loans Ratio	24.9
10	No. of outlets (June 2014)	536
11	Card with a cash function* (June 2014)	876,557
12	Card with payment function* (June 2014)	876,557
13	- Debit	806,773
14	- Credit	69,881
15	No. of ATMs (June 2014)	825
16	No. of POS (June 2014)	6,073
17	No. of Transactions with Cards (June 2014)	1,146,294
18	Volume of Transactions with cards (mil ALL) (June 2014)	11,259
19	No. of Online Transactions (June 2014)	91,613
20	Volume of Online Transactions (mil ALL) (June 2014)	8,871

* Valid & active cards only

Source: Bank of Albania