



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

## General Data For Banking System May-14

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,242,954.6</b>
<b>2</b>	<b>Total loans</b>	<b>563,236.8</b>
	2.1 Retail loans	149,537.6
	2.2 Corporate loans	413,699.2
<b>3</b>	<b>Total deposits</b>	<b>1,028,971.4</b>
	3.1 Retail deposits	894,150.9
	3.2 Corporate deposits	134,820.5
<b>4</b>	<b>Profit (cumulative)</b>	4,907.0
<b>5</b>	<b>Equity Capital</b>	105,197.6
<b>6</b>	<b>Capital adequacy (March 2014)</b>	17.9
<b>7</b>	<b>ROE</b>	11.2
<b>8</b>	<b>ROA</b>	1.0
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	23.9
<b>10</b>	<b>No. of outlets (December 2013)</b>	549
<b>11</b>	<b>Card with a cash function* (March 2014)</b>	859,346
<b>12</b>	<b>Card with payment function* (March 2014)</b>	859,346
<b>13</b>	- Debit	792,782
<b>14</b>	- Credit	66,564
<b>15</b>	<b>No. of ATMs (March 2014)</b>	815
<b>16</b>	<b>No. of POS (March 2014)</b>	5,779
<b>17</b>	<b>No. of Transactions with Cards (March 2014)</b>	1,252,690
<b>18</b>	<b>Volume of Transactions with cards (mil ALL) (March 2014)</b>	12,020
<b>19</b>	<b>No. of Online Transactions (March 2014)</b>	27,137
<b>20</b>	<b>Volume of Online Transactions (mil ALL) (March 2014)</b>	6,828

\* Valid & active cards only

Source: Bank of Albania