



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

## General Data For Banking System

### October-15

| No        | INDICATOR  | <i>in mil. ALL</i> |
|-----------|--|--------------------|
| <b>1</b>  | <b>Total assets</b>                                | <b>1,328,508</b>   |
| <b>2</b>  | <b>Total loans</b>                                 | <b>594,448</b>     |
|           | 2.1 Retail loans                                   | 153,939            |
|           | 2.2 Corporate loans                                | 440,509            |
| <b>3</b>  | <b>Total deposits</b>                              | <b>1,090,091</b>   |
|           | 3.1 Retail deposits                                | 934,546            |
|           | 3.2 Corporate deposits                             | 155,544            |
| <b>4</b>  | <b>Profit (cumulative)</b>                         | 13,544             |
| <b>5</b>  | <b>Equity Capital</b>                              | 122,843            |
| <b>6</b>  | <b>Capital adequacy (September 2015)</b>           | 15.8               |
| <b>7</b>  | <b>ROE</b>   | 13.7               |
| <b>8</b>  | <b>ROA</b>   | 1.2                |
| <b>9</b>  | <b>Problem loans/Total loans Ratio</b>             | 20.4               |
| <b>10</b> | <b>No. of outlets (September 2015)</b>             | 516                |
| <b>11</b> | <b>Card with a cash function*(September 2015)</b>  | 921,754            |
| <b>12</b> | <b>Card with payment function*(September 2015)</b> | 889,288            |
| <b>13</b> | - Debit  | 808,770            |
| <b>14</b> | - Credit   | 80,518             |
| <b>15</b> | <b>No. of ATMs (September 2015)</b>                | 804                |
| <b>16</b> | <b>No. of POS (September 2015)</b>                 | 6,735              |
| <b>17</b> | <b>No. of Transactions with Cards</b>              | 1,279,954          |
| <b>18</b> | <b>Volume of Transactions with cards (mil ALL)</b> | 20,140             |
| <b>19</b> | <b>No. of Online Transactions</b>                  | 128,304            |
| <b>20</b> | <b>Volume of Online Transactions (mil ALL)</b>     | 26,669             |

\* Valid & active cards only

Source: Bank of Albania