



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## General Data For Banking System July-16

No	INDICATOR	<i>in mil. ALL</i>
1	<b>Total assets</b>	<b>1,328,160</b>
2	<b>Total loans</b>	<b>594,673</b>
	2.1 Retail loans	159,818
	2.2 Corporate loans	434,855
3	<b>Total deposits</b>	<b>1,096,699</b>
	3.1 Retail deposits	936,330
	3.2 Corporate deposits	160,369
4	<b>Profit (cumulative)</b>	4,338
5	<b>Equity Capital</b>	129,627
6	<b>Capital adequacy (June)</b>	16.1
7	<b>ROE</b>	5.9
8	<b>ROA</b>	0.6
9	<b>Problem loans/Total loans Ratio</b>	21.1
10	<b>No. of outlets (June 2016)</b>	509
11	<b>Card with a cash function* (June 2016)</b>	975,238
12	<b>Card with payment function* (June 2016)</b>	937,055
13	- Debit	852,908
14	- Credit	84,147
15	<b>No. of ATMs (June 2016)</b>	811
16	<b>No. of POS (June 2016)</b>	7,010
17	<b>No. of Transactions with Cards (June 2016)</b>	1,457,707
18	<b>Volume of Transactions with cards (mil ALL) (June 2016)</b>	14,131
19	<b>No. of Online Transactions</b>	146,360
20	<b>Volume of Online Transactions (mil ALL)</b>	26,078

\* Valid & active cards only

Source: Bank of Albania