



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

**General Data For Banking System**  
**November-16**

<b>No</b>	<b>INDICATOR</b>	<b><i>in mil. ALL</i></b>
<b>1</b>	<b>Total assets</b>	<b>1,388,300</b>
<b>2</b>	<b>Total loans</b>	<b>604,137</b>
	2.1 Retail loans	169,366
	2.2 Corporate loans	434,771
<b>3</b>	<b>Total deposits</b>	<b>1,136,757</b>
	3.1 Retail deposits	955,725
	3.2 Corporate deposits	181,033
<b>4</b>	<b>Profit (cumulative)</b>	7,256
<b>5</b>	<b>Equity Capital</b>	134,305
<b>6</b>	<b>Capital adequacy (September)</b>	15.6
<b>7</b>	<b>ROE</b>	6.1
<b>8</b>	<b>ROA</b>	0.6
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	20.4
<b>10</b>	<b>No. of outlets (September)</b>	506
<b>11</b>	<b>Card with a cash function* (September 2016)</b>	990,631
<b>12</b>	<b>Card with payment function* (September 2016)</b>	950,571
<b>13</b>	- Debit	865,296
<b>14</b>	- Credit	85,275
<b>15</b>	<b>No. of ATMs (September 2016)</b>	807
<b>16</b>	<b>No. of POS (September 2016)</b>	7,144
<b>17</b>	<b>No. of Transactions with Cards (September 2016)</b>	1,378,834
<b>18</b>	<b>Volume of Transactions with cards (mil ALL) (September 2016)</b>	13,976
<b>19</b>	<b>No. of Online Transactions (September)</b>	151,397
<b>20</b>	<b>Volume of Online Transactions (mil ALL) (September)</b>	30,035

\* Valid & active cards only

Source: Bank of Albania