



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System April-15

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,309,582
2	Total loans	601,029
	2.1 Retail loans	153,995
	2.2 Corporate loans	447,034
3	Total deposits	1,080,440
	3.1 Retail deposits	928,277
	3.2 Corporate deposits	152,163
4	Profit (cumulative)	6,492
5	Equity Capital	117,814
6	Capital adequacy (March 2015)	15.8
7	ROE	16.8
8	ROA	1.5
9	Problem loans/Total loans Ratio	22.4
10	No. of outlets (March 2015)	521
11	Card with a cash function*(March 2015)	883,520
12	Card with payment function*(March 2015)	881,317
13	- Debit	804,070
14	- Credit	77,247
15	No. of ATMs (March 2015)	803
16	No. of POS (March 2015)	6,427
17	No. of Transactions with Cards	1,232,519
18	Volume of Transactions with cards (mil ALL)	12,099
19	No. of Online Transactions	104,149
20	Volume of Online Transactions (mil ALL)	19,021

* Valid & active cards only

Source: Bank of Albania