



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

## General Data For Banking System

### April-16

No	INDICATOR	<i>in mil. ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,323,971</b>
<b>2</b>	<b>Total loans</b>	<b>590,148</b>
	2.1 Retail loans	156,909
	2.2 Corporate loans	433,238
<b>3</b>	<b>Total deposits</b>	<b>1,104,710</b>
	3.1 Retail deposits	937,648
	3.2 Corporate deposits	167,062
<b>4</b>	<b>Profit (cumulative)</b>	2,229
<b>5</b>	<b>Equity Capital</b>	124,725
<b>6</b>	<b>Capital adequacy ( March 2015)</b>	16.0
<b>7</b>	<b>ROE</b>	5.3
<b>8</b>	<b>ROA</b>	0.5
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	20.0
<b>10</b>	<b>No. of outlets (March 2016)</b>	514
<b>11</b>	<b>Card with a cash function* (March 2016)</b>	952,317
<b>12</b>	<b>Card with payment function* (March 2016)</b>	952,317
<b>13</b>	- Debit	840,125
<b>14</b>	- Credit	81,709
<b>15</b>	<b>No. of ATMs (March 2016)</b>	818
<b>16</b>	<b>No. of POS (March 2016)</b>	6,837
<b>17</b>	<b>No. of Transactions with Cards (March 2016)</b>	1,408,650
<b>18</b>	<b>Volume of Transactions with cards (mil ALL) (March 2016)</b>	13,517
<b>19</b>	<b>No. of Online Transactions (March 2016)</b>	127,804
<b>20</b>	<b>Volume of Online Transactions (mil ALL) (March 2016)</b>	25,846

\* Valid & active cards only

Source: Bank of Albania