



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

August-14

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,265,832.5
2	Total loans	575,617.7
	2.1 Retail loans	150,398.0
	2.2 Corporate loans	425,219.6
3	Total deposits	1,050,522.3
	3.1 Retail deposits	908,728.5
	3.2 Corporate deposits	141,793.7
4	Profit (cumulative)	7,133.7
5	Equity Capital	105,913.4
6	Capital adequacy (June 2014)	17.5
7	ROE	10.2
8	ROA	0.9
9	Problem loans/Total loans Ratio	24.8
10	No. of outlets (June 2014)	536
11	Card with a cash function* (June 2014)	876,557
12	Card with payment function* (June 2014)	876,557
13	- Debit	806,773
14	- Credit	69,881
15	No. of ATMs (June 2014)	825
16	No. of POS (June 2014)	6,073
17	No. of Transactions with Cards (July 2014)	1,142,359
18	Volume of Transactions with cards (mil ALL) (July 2014)	11,533
19	No. of Online Transactions (July 2014)	112,835
20	Volume of Online Transactions (mil ALL) (July 2014)	13,196

* Valid & active cards only

Source: Bank of Alban