



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System February-15

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,305,147.3
2	Total loans	594,228.5
	2.1 Retail loans	152,692.4
	2.2 Corporate loans	441,536.1
3	Total deposits	1,076,893.1
	3.1 Retail deposits	926,126.6
	3.2 Corporate deposits	150,766.5
4	Profit (cumulative)	5,416.6
5	Equity Capital	118,177.8
6	Capital adequacy (December 2014)	
7	ROE	28.3
8	ROA	2.5
9	Problem loans/Total loans Ratio	22.5
10	No. of outlets (December 2014)	527
11	Card with a cash function* (December 2014)	862,019
12	Card with payment function* (December 2014)	862,019
13	- Debit	777,195
14	- Credit	84,824
15	No. of ATMs (December 2014)	811
16	No. of POS (December 2014)	6,540
17	No. of Transactions with Cards (January 2015)	1,072,583
18	Volume of Transactions with cards (mil ALL) (January 2015)	10,761
19	No. of Online Transactions (January 2015)	95,823
20	Volume of Online Transactions (mil ALL) (January 2015)	19,944

* Valid & active cards only

Source: Bank of Albania