



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data For Banking System

February-16

No	INDICATOR	<i>in mil. ALL</i>
1	Total assets	1,324,339
2	Total loans	586,487
	2.1 Retail loans	155,264
	2.2 Corporate loans	431,223
3	Total deposits	1,105,871
	3.1 Retail deposits	943,345
	3.2 Corporate deposits	162,525
4	Profit (cumulative)	2,174
5	Equity Capital	128,402
6	Capital adequacy (December 2015)	15.7
7	ROE	10.3
8	ROA	1.0
9	Problem loans/Total loans Ratio	18.9
10	No. of outlets (December 2015)	518
11	Card with a cash function* (December 2015)	936,177
12	Card with payment function* (December 2015)	936,177
13	- Debit	826,280
14	- Credit	81,125
15	No. of ATMs (December 2015)	826
16	No. of POS (December 2015)	6,689
17	No. of Transactions with Cards (December 2015)	1,473,049
18	Volume of Transactions with cards (mil ALL) (December 2015)	15,904
19	No. of Online Transactions (January 2016)	111,730
20	Volume of Online Transactions (mil ALL) (January 2016)	23,834

* Valid & active cards only

Source: Bank of Albania