

## General Data For Banking System December-19

No	INDICATOR	<i>in mil ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,475,551</b>
<b>2</b>	<b>Total loans</b>	<b>575,746</b>
	2.1 Retail loans	186,833
	2.2 Corporate loans	388,912
<b>3</b>	<b>Total deposits</b>	<b>1,193,171</b>
	3.1 Retail deposits	1,003,039
	3.2 Corporate deposits	190,132
<b>4</b>	<b>Profit (net, cumulative)</b>	19,895
<b>5</b>	<b>Equity Capital</b>	154,235
		<i>in %</i>
<b>6</b>	<b>Capital adequacy*</b>	18.28
<b>7</b>	<b>ROE</b>	13.45
<b>8</b>	<b>ROA</b>	1.49
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	8.40
<b>10</b>	<b>No. of outlets</b>	446
<b>11</b>	<b>Card with a cash function*</b>	1,186,299
<b>12</b>	<b>Card with payment function*</b>	1,118,756
<b>13</b>	- Debit	1,007,685
<b>14</b>	- Credit	111,071
<b>15</b>	<b>No. of ATMs*</b>	713
<b>16</b>	<b>No. of POS*</b>	10,837
<b>17</b>	<b>No. of Transactions with Cards**</b>	1,904,415
<b>18</b>	<b>Volume of Transactions with cards (mil ALL)**</b>	19,316
<b>19</b>	<b>No. of Online Transactions**</b>	285,550
<b>20</b>	<b>Volume of Online Transactions (mil ALL)**</b>	71,503

*Source: Bank of Albania*

\* Valid as per 31 December 2019

\*\* Valid as per 30 November 2019