



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data for Banking System April-21

No	INDICATOR	<i>in mil ALL</i>
1	Total assets	1,608,832
2	Total loans	616,094
	2.1 Retail loans	204,047
	2.2 Corporate loans	412,047
3	Total deposits	1,306,874
	3.1 Retail deposits	1,084,923
	3.2 Corporate deposits	221,950
4	Profit (net, cumulative)	6,564
5	Equity Capital	162,593
		<i>in %</i>
6	Capital adequacy	18.10
7	ROE	11.98
8	ROA	1.28
9	Problem loans/Total loans Ratio	7.88
10	No. of outlets	411
11	Card with a cash function *	1,305,329
12	Card with payment function *	1,234,429
13	- Debit	1,116,837
14	- Credit	117,592
15	No. of ATMs*	751
16	No. of POS*	12,372
17	No. of Transactions with Cards *	2,277,717
18	Volume of Transactions with cards (mil ALL) *	24,364
19	No. of Online Transactions *	382,451
20	Volume of Online Transactions (mil ALL) *	103,147.42

Source: Bank of Albania

* Valid as per 31 March 2021