

General Data for Banking System December-20

No	INDICATOR	<i>in mil ALL</i>
1	Total assets	1,581,466
2	Total loans	608,911
	2.1 Retail loans	199,542
	2.2 Corporate loans	409,369
3	Total deposits	1,286,429
	3.1 Retail deposits	1,061,215
	3.2 Corporate deposits	225,214
4	Profit (net, cumulative)	16,875
5	Equity Capital	164,345
		<i>in %</i>
6	Capital adequacy	18.32
7	ROE	10.64
8	ROA	1.20
9	Problem loans/Total loans Ratio	8.11
10	No. of outlets	416
11	Card with a cash function	1,294,966
12	Card with payment function	1,222,886
13	- Debit	1,108,543
14	- Credit	114,343
15	No. of ATMs	738
16	No. of POS*	12,147
17	No. of Transactions with Cards	2,259,394
18	Volume of Transactions with cards (mil ALL)	26,003
19	No. of Online Transactions	433,916
20	Volume of Online Transactions (mil ALL)	123,091.79

Source: Bank of Albania