



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## General Data for Banking System February-21

No	INDICATOR	<i>in mil ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1,585,999</b>
<b>2</b>	<b>Total loans</b>	<b>609,319</b>
	2.1 Retail loans	200,582
	2.2 Corporate loans	408,737
<b>3</b>	<b>Total deposits</b>	<b>1,293,379</b>
	3.1 Retail deposits	1,075,351
	3.2 Corporate deposits	218,028
<b>4</b>	<b>Profit (net, cumulative)</b>	3,171
<b>5</b>	<b>Equity Capital</b>	164,501
		<i>in %</i>
<b>6</b>	<b>Capital adequacy *</b>	18.32
<b>7</b>	<b>ROE</b>	11.59
<b>8</b>	<b>ROA</b>	1.29
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	8.15
<b>10</b>	<b>No. of outlets *</b>	413
<b>11</b>	<b>Card with a cash function *</b>	1,264,220
<b>12</b>	<b>Card with payment function *</b>	1,192,140
<b>13</b>	- Debit	1,083,243
<b>14</b>	- Credit	108,897
<b>15</b>	<b>No. of ATMs*</b>	738
<b>16</b>	<b>No. of POS*</b>	12,147
<b>17</b>	<b>No. of Transactions with Cards **</b>	2,000,972
<b>18</b>	<b>Volume of Transactions with cards (mil ALL) **</b>	21,250
<b>19</b>	<b>No. of Online Transactions **</b>	337,296
<b>20</b>	<b>Volume of Online Transactions (mil ALL) **</b>	91,419.62

*Source: Bank of Albania*

\* Valid as per 31 December 2020