

General Data for Banking System January-21

No	INDICATOR	<i>in mil ALL</i>
1	Total assets	1,582,015
2	Total loans	606,537
	2.1 Retail loans	199,620
	2.2 Corporate loans	406,917
3	Total deposits	1,288,271
	3.1 Retail deposits	1,067,069
	3.2 Corporate deposits	221,202
4	Profit (net, cumulative)	1,598
5	Equity Capital	163,621
		<i>in %</i>
6	Capital adequacy *	18.32
7	ROE	11.64
8	ROA	1.37
9	Problem loans/Total loans Ratio	8.20
10	No. of outlets *	413
11	Card with a cash function *	1,264,220
12	Card with payment function *	1,192,140
13	- Debit	1,083,243
14	- Credit	108,897
15	No. of ATMs*	738
16	No. of POS*	12,147
17	No. of Transactions with Cards *	22,915,915
18	Volume of Transactions with cards (mil ALL) *	250,047
19	No. of Online Transactions *	4,119,802
20	Volume of Online Transactions (mil ALL) *	1,044,936.36

Source: Bank of Albania

* Valid as per 31 December 2020