

General Data for Banking Sector

November-21

No	INDICATOR	in mil ALL
1	Total assets	1,728,867
2	Total loans	661,189
	2.1 Retail loans	220,671
	2.2 Corporate loans	440,518
3	Total deposits	1,390,042
	3.1 Retail deposits	1,133,713
	3.2 Corporate deposits	256,329
4	Profit (net, cumulative)	19,151
5	Equity Capital	173,778
		in %
6	Capital adequacy*	18.30
7	ROE	12.49
8	ROA	1.34
9	Problem loans/Total loans Ratio	6.20
10	No. of outlets*	415
11	Card with a cash function*	1,331,924
12	Card with payment function*	1,257,467
13	- Debit	1,141,101
14	- Credit	116,366
15	No. of ATMs*	812
16	No. of POS*	13,350
17	No. of Transactions with Cards	2,385,073
18	Volume of Transactions with cards (mil ALL)	26,414
19	No. of Online Transactions	417,869
20	Volume of Online Transactions (mil ALL)	102,506

Source: Bank of Albania

*Valid as per 30 September 2021