



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## General Data for Banking Sector October-21

No	INDICATOR	<i>in mil ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1 733 588</b>
<b>2</b>	<b>Total loans</b>	<b>654 659</b>
	2.1 Retail loans	219 130
	2.2 Corporate loans	435 529
<b>3</b>	<b>Total deposits</b>	<b>1 394 782</b>
	3.1 Retail deposits	1 132 757
	3.2 Corporate deposits	262 025
<b>4</b>	<b>Profit (net, cumulative)</b>	<b>17 722</b>
<b>5</b>	<b>Equity Capital</b>	<b>173 835</b>
		<i>in %</i>
<b>6</b>	<b>Capital adequacy</b>	18,30
<b>7</b>	<b>ROE</b>	12,76
<b>8</b>	<b>ROA</b>	1,39
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	6,35
<b>10</b>	<b>No. of outlets</b>	415
<b>11</b>	<b>Card with a cash function</b>	1 331 924
<b>12</b>	<b>Card with payment function</b>	1 257 467
<b>13</b>	- Debit	1 141 101
<b>14</b>	- Credit	116 366
<b>15</b>	<b>No. of ATMs</b>	812
<b>16</b>	<b>No. of POS</b>	13 350
<b>17</b>	<b>No. of Transactions with Cards</b>	2 277 142
<b>18</b>	<b>Volume of Transactions with cards (mil ALL)</b>	25 578
<b>19</b>	<b>No. of Online Transactions</b>	409 986
<b>20</b>	<b>Volume of Online Transactions (mil ALL)</b>	100 807

Source: Bank of Albania