



ALBANIAN ASSOCIATION OF BANKS  
SHOQATA SHQIPTARE E BANKAVE

## General Data for Banking Sector December-21

No	INDICATOR	<i>in mil ALL</i>
<b>1</b>	<b>Total assets</b>	<b>1 773 793</b>
<b>2</b>	<b>Total loans</b>	<b>671 031</b>
	2.1 Retail loans	223 400
	2.2 Corporate loans	447 631
<b>3</b>	<b>Total deposits</b>	<b>1 433 311</b>
	3.1 Retail deposits	1 147 314
	3.2 Corporate deposits	285 997
<b>4</b>	<b>Profit (net, cumulative)</b>	<b>21 634</b>
<b>5</b>	<b>Equity Capital</b>	<b>175 787</b>
		<i>in %</i>
<b>6</b>	<b>Capital adequacy</b>	18,00
<b>7</b>	<b>ROE</b>	12,88
<b>8</b>	<b>ROA</b>	1,42
<b>9</b>	<b>Problem loans/Total loans Ratio</b>	5,65
<b>10</b>	<b>No. of outlets</b>	417
<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>	2 385 073
<b>18</b>	<b>Volume of Transactions with cards** (mil ALL)</b>	26 414
<b>19</b>	<b>No. of Online Transactions**</b>	417 869
<b>20</b>	<b>Volume of Online Transactions ** (mil ALL)</b>	102 506

Source: Bank of Albania

\*Valid as per 30 September 2021