

## General Data For Banking System May-19

| No        | INDICATOR   | <i>in mil ALL</i> |
|-----------|---|-------------------|
| <b>1</b>  | <b>Total assets</b>                                   | <b>1,420,144</b>  |
| <b>2</b>  | <b>Total loans</b>                                    | <b>561,026</b>    |
|           | 2.1 Retail loans                                      | 179,207           |
|           | 2.2 Corporate loans                                   | 381,818           |
| <b>3</b>  | <b>Total deposits</b>                                 | <b>1,146,025</b>  |
|           | 3.1 Retail deposits                                   | 962,698           |
|           | 3.2 Corporate deposits                                | 183,327           |
| <b>4</b>  | <b>Profit (net, cumulative)</b>                       | 7,982             |
| <b>5</b>  | <b>Equity Capital</b>                                 | 147,592           |
|           |   | <i>in %</i>       |
| <b>6</b>  | <b>Capital adequacy*</b>                              | 17.95             |
| <b>7</b>  | <b>ROE</b>  | 13.03             |
| <b>8</b>  | <b>ROA</b>  | 1.38              |
| <b>9</b>  | <b>Problem loans/Total loans Ratio</b>                | 11.37             |
| <b>10</b> | <b>No. of outlets</b>                                 | 425               |
| <b>11</b> | <b>Card with a cash function*</b>                     | 1,165,133         |
| <b>12</b> | <b>Card with payment function*</b>                    | <b>1,088,650</b>  |
| <b>13</b> | - Debit   | 982,306           |
| <b>14</b> | - Credit  | 106,344           |
| <b>15</b> | <b>No. of ATMs *</b>                                  | 700               |
| <b>16</b> | <b>No. of POS *</b>                                   | 9,290             |
| <b>17</b> | <b>No. of Transactions with Cards **</b>              | 1,829,281         |
| <b>18</b> | <b>Volume of Transactions with cards (mil ALL) **</b> | 18,215            |
| <b>19</b> | <b>No. of Online Transactions **</b>                  | 320,417           |
| <b>20</b> | <b>Volume of Online Transactions (mil ALL) **</b>     | 87,918            |

Source: Bank of Albania

\* Valid as per 31 Mars 2019

\*\* Valid as per 30 Prill 2019