

## General Data for Banking System July-20

| No        | INDICATOR   | <i>in mil ALL</i> |
|-----------|---|-------------------|
| <b>1</b>  | <b>Total assets</b>                                 | <b>1,530,282</b>  |
| <b>2</b>  | <b>Total loans</b>                                  | <b>590,224</b>    |
|           | 2.1 Retail loans                                    | 192,217           |
|           | 2.2 Corporate loans                                 | 398,007           |
| <b>3</b>  | <b>Total deposits</b>                               | <b>1,229,701</b>  |
|           | 3.1 Retail deposits                                 | 1,030,233         |
|           | 3.2 Corporate deposits                              | 199,468           |
| <b>4</b>  | <b>Profit (net, cumulative)</b>                     | 8,590             |
| <b>5</b>  | <b>Equity Capital</b>                               | 157,097           |
|           |   | <i>in %</i>       |
| <b>6</b>  | <b>Capital adequacy *</b>                           | 18.10             |
| <b>7</b>  | <b>ROE</b>  | 9.39              |
| <b>8</b>  | <b>ROA</b>  | 1.05              |
| <b>9</b>  | <b>Problem loans/Total loans Ratio</b>              | 8.12              |
| <b>10</b> | <b>No. of outlets *</b>                             | 417               |
| <b>11</b> | <b>Card with a cash function*</b>                   | 1,257,432         |
| <b>12</b> | <b>Card with payment function *</b>                 | 1,186,657         |
| <b>13</b> | - Debit   | 1,073,908         |
| <b>14</b> | - Credit  | 112,749           |
| <b>15</b> | <b>No. of ATMs*</b>                                 | 718               |
| <b>16</b> | <b>No. of POS*</b>                                  | 11,589            |
| <b>17</b> | <b>No. of Transactions with Cards*</b>              | 2,040,099         |
| <b>18</b> | <b>Volume of Transactions with cards (mil ALL)*</b> | 21,750            |
| <b>19</b> | <b>No. of Online Transactions*</b>                  | 352,741           |
| <b>20</b> | <b>Volume of Online Transactions (mil ALL)*</b>     | 94,575            |

*Source: Bank of Albania*