



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE

General Data for Banking System May-21

No	INDICATOR	<i>in mil ALL</i>
1	Total assets	1,621,075
2	Total loans	619,432
	2.1 Retail loans	207,226
	2.2 Corporate loans	412,207
3	Total deposits	1,320,250
	3.1 Retail deposits	1,088,728
	3.2 Corporate deposits	231,523
4	Profit (net, cumulative)	7,918
5	Equity Capital	163,536
		<i>in %</i>
6	Capital adequacy	18.10
7	ROE	11.58
8	ROA	1.26
9	Problem loans/Total loans Ratio	7.80
10	No. of outlets	411
11	Card with a cash function *	1,305,329
12	Card with payment function *	1,234,429
13	- Debit	1,116,837
14	- Credit	117,592
15	No. of ATMs*	751
16	No. of POS*	12,372
17	No. of Transactions with Cards **	2,222,723
18	Volume of Transactions with cards (mil ALL) **	24,259
19	No. of Online Transactions **	411,316
20	Volume of Online Transactions (mil ALL) **	87,035.41

Source: Bank of Albania

* Valid as per 31 May 2021