## Table 1 - Financial soundness indicators

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<tr>
<td>Capital ratios</td>
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<tr>
<td>Regulatory capital to risk-weighted assets</td>
<td>17.08</td>
<td>17.23</td>
<td>16.17</td>
<td>15.40</td>
<td>15.56</td>
<td>16.17</td>
<td>17.96</td>
<td>16.84</td>
<td>15.72</td>
<td>16.01</td>
<td>16.60</td>
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<td>Asset quality</td>
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<tr>
<td>Net NPLs to regulatory capital</td>
<td>10.05</td>
<td>21.74</td>
<td>28.24</td>
<td>35.95</td>
<td>52.01</td>
<td>55.62</td>
<td>40.22</td>
<td>38.25</td>
<td>24.28</td>
<td>23.08</td>
<td>15.72</td>
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<td>NPLs (gross) to total loans</td>
<td>3.36</td>
<td>6.64</td>
<td>10.48</td>
<td>13.96</td>
<td>18.77</td>
<td>22.49</td>
<td>23.49</td>
<td>22.80</td>
<td>18.22</td>
<td>18.27</td>
<td>13.23</td>
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<td>Profitability</td>
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<tr>
<td>ROE (annual basis)</td>
<td>20.74</td>
<td>11.35</td>
<td>4.58</td>
<td>7.58</td>
<td>0.76</td>
<td>3.78</td>
<td>6.43</td>
<td>10.53</td>
<td>13.16</td>
<td>7.15</td>
<td>15.71</td>
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<td>ROA (annual basis)</td>
<td>1.57</td>
<td>0.91</td>
<td>0.42</td>
<td>0.72</td>
<td>0.07</td>
<td>0.33</td>
<td>0.54</td>
<td>0.89</td>
<td>1.20</td>
<td>0.69</td>
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<td>Net open FX position to capital</td>
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<tr>
<td>Net open FX position to regulatory capital</td>
<td>1.69</td>
<td>4.30</td>
<td>3.89</td>
<td>5.03</td>
<td>3.94</td>
<td>3.98</td>
<td>4.08</td>
<td>8.49</td>
<td>7.66</td>
<td>7.03</td>
<td>6.68</td>
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<td>Net open FX position to Tier I capital</td>
<td>1.80</td>
<td>4.54</td>
<td>4.12</td>
<td>5.33</td>
<td>4.29</td>
<td>4.41</td>
<td>4.92</td>
<td>10.37</td>
<td>8.95</td>
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<td>Asset ratios</td>
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<tr>
<td>Liquid assets to total assets</td>
<td>49.77</td>
<td>42.83</td>
<td>27.65</td>
<td>25.95</td>
<td>26.53</td>
<td>29.37</td>
<td>27.64</td>
<td>31.94</td>
<td>32.26</td>
<td>31.29</td>
<td>30.22</td>
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<tr>
<td>Liquid assets to short-term (up to one year) liabilities</td>
<td>73.96</td>
<td>64.86</td>
<td>32.58</td>
<td>30.62</td>
<td>33.15</td>
<td>36.71</td>
<td>34.71</td>
<td>40.36</td>
<td>41.43</td>
<td>40.57</td>
<td>40.79</td>
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<td>Client deposits to total loans</td>
<td>215.45</td>
<td>162.60</td>
<td>154.32</td>
<td>166.39</td>
<td>163.20</td>
<td>171.62</td>
<td>180.83</td>
<td>180.16</td>
<td>187.78</td>
<td>192.84</td>
<td>194.00</td>
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</table>

Source: Bank of Albania.