

Table 1 Financial soundness indicators

In %	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Capital ratios											
Regulatory capital to risk-weighted assets	17.08	17.23	16.17	15.40	15.56	16.17	17.96	16.84	15.72	16.01	16.60
Tier I capital to risk-weighted capital	16.01	16.31	15.27	14.52	14.30	14.57	14.88	13.79	13.45	14.10	15.12
Shareholders equity to total assets	7.62	8.57	9.57	9.40	8.69	8.57	8.37	8.58	9.53	9.73	10.17
Asset quality											
Net NPLs to regulatory capital	10.05	21.74	28.24	35.95	52.01	55.62	40.22	38.25	24.28	23.08	15.72
NPLs (gross) to total loans	3.36	6.64	10.48	13.96	18.77	22.49	23.49	22.80	18.22	18.27	13.23
Profitability											
ROE (annual basis)	20.74	11.35	4.58	7.58	0.76	3.78	6.43	10.53	13.16	7.15	15.71
ROA (annual basis)	1.57	0.91	0.42	0.72	0.07	0.33	0.54	0.89	1.20	0.69	1.54
Net open FX position to capital											
Net open FX position to regulatory capital	1.69	4.30	3.89	5.03	3.94	3.98	4.08	8.49	7.66	7.03	6.68
Net open FX position to Tier I capital	1.80	4.54	4.12	5.33	4.29	4.41	4.92	10.37	8.95	8.00	7.34
Asset ratios											
Liquid assets to total assets	49.77	42.83	27.65	25.95	26.53	29.37	27.64	31.94	32.26	31.29	30.22
Liquid assets to short-term (up to one year) liabilities	73.96	64.86	32.58	30.62	33.15	36.71	34.71	40.36	41.43	40.57	40.79
Client deposits to total loans	215.45	162.60	154.32	166.39	163.20	171.62	180.83	180.16	187.78	192.84	194.00

Source: Bank of Albania.

