

Banking Sector Soundness Indicators

	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	SECTOR	SECTOR	SECTOR	SECTOR	SECTOR
Capital-based					
Regulatory Capital to risk-weighted assets	16.8%	17.3%	17.3%	18.3%	15.3%
Regulatory Tier 1 capital to risk-weighted assets	13.9%	14.0%	13.8%	15.4%	13.0%
Capital to assets	11.4%	11.2%	11.2%	10.0%	9.3%
Return on equity *	25.0%	24.1%	23.1%	17.2%	17.4%
Nonperforming loans net of provisions to capital	18.4%	19.4%	23.0%	19.1%	20.4%
Large exposures to capital	135.5%	126.4%	124.5%	196.1%	211.9%
Asset-based					
Liquid assets (core) to total assets*	1.4%	1.2%	0.9%	13.9%	13.3%
Liquid assets (broad measure) to short-term liabilities	27.9%	30.4%	31.3%	30.3%	27.5%
Customer deposits to total (noninterbank) loans	96.8%	99.1%	99.2%	100.9%	98.8%
Return on assets*	2.9%	2.7%	2.6%	2.7%	2.8%
Nonperforming loans to total gross loans	3.6%	3.8%	4.5%	4.7%	4.6%
Foreign currency denominated liabilities to total liabilities	4.5%	5.5%	5.9%	4.7%	3.8%
Income and Expense-based					
Interest margin to gross income	56.7%	57.6%	58.0%	56.1%	56.4%
Trading foreign exchange gains (losses) to gross income	5.1%	4.6%	5.1%	7.4%	7.5%
Noninterest expenses to gross income	55.7%	57.0%	56.0%	56.1%	56.4%
Personnel expenses to noninterest expenses	51.0%	53.7%	52.9%	55.0%	52.3%

* It should be noted that net income before tax has been used in calculating this ratio.

* Capital above refers to Tier 1 capital unless stated otherwise.

* Liquid assets (core) calculation changed as from Sep 2019

NB! The 4 smaller banks are included as from March 2018