

## Banking Sector Soundness Indicators

	Mar-17	Jun-17	Sep-17	Dec-17
	SECTOR	SECTOR	SECTOR	SECTOR
<b>Capital-based</b>				
Regulatory Capital to risk-weighted assets	15.6%	14.8%	15.3%	15.5%
Regulatory Tier 1 capital to risk-weighted assets	12.0%	11.2%	12.4%	12.6%
Capital to assets	10.9%	10.9%	10.4%	10.7%
Return on equity *	27.7%	27.8%	27.7%	29.9%
Nonperforming loans net of provisions to capital	7.3%	11.5%	12.5%	8.9%
Large exposures to capital	129.9%	123.6%	133.3%	141.0%
<b>Asset-based</b>				
Liquid assets (core) to total assets	1.0%	1.0%	0.9%	1.1%
Liquid assets (broad measure) to short-term liabilities	20.4%	22.7%	28.4%	26.5%
Customer deposits to total (noninterbank) loans	94.3%	95.5%	99.6%	97.0%
Return on assets*	3.0%	3.1%	2.9%	3.3%
Nonperforming loans to total gross loans	1.4%	2.0%	2.2%	2.5%
Foreign currency denominated liabilities to total liabilities	4.3%	4.8%	5.8%	5.7%
<b>Income and Expense-based</b>				
Interest margin to gross income	60.2%	59.0%	57.4%	55.1%
Trading foreign exchange gains (losses) to gross income	3.6%	5.5%	4.7%	4.8%
Noninterest expenses to gross income	54.9%	55.5%	56.0%	54.3%
Personnel expenses to noninterest expenses	53.9%	52.7%	54.5%	53.7%

\* 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.