

Banking Sector Soundness Indicators

	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
	SECTOR	SECTOR	SECTOR	SECTOR	SECTOR
Capital-based					
Regulatory Capital to risk-weighted assets	15.1%	15.2%	15.2%	15.8%	15.5%
Regulatory Tier 1 capital to risk-weighted assets	13.1%	13.1%	12.9%	14.0%	13.4%
Capital to assets	9.4%	9.6%	9.3%	10.3%	9.7%
Return on equity *	12.4%	10.9%	9.9%	11.7%	12.5%
Nonperforming loans net of provisions to capital	25.2%	24.3%	24.0%	24.8%	25.8%
Large exposures to capital	171.5%	181.6%	158.9%	121.4%	149.5%
Asset-based					
Liquid assets (core) to total assets*	2.0%	2.1%	2.5%	1.9%	2.1%
Liquid assets (broad measure) to short-term liabilities	26.0%	24.4%	26.1%	15.6%	17.3%
Customer deposits to total (noninterbank) loans	102.7%	99.6%	103.6%	99.0%	100.1%
Return on assets*	2.0%	1.8%	1.6%	2.0%	2.1%
Nonperforming loans to total gross loans	6.4%	6.4%	6.5%	6.6%	6.8%
Foreign currency denominated liabilities to total liabilities	5.9%	4.7%	4.6%	3.7%	3.4%
Income and Expense-based					
Interest margin to gross income	53.2%	51.5%	55.8%	58.1%	56.6%
Trading foreign exchange gains (losses) to gross income	7.0%	7.0%	6.1%	6.6%	6.5%
Noninterest expenses to gross income	53.2%	51.5%	61.8%	60.3%	58.3%
Personnel expenses to noninterest expenses	52.9%	50.5%	53.3%	50.2%	53.9%

* 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