

## Banking Sector Soundness Indicators

	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20
	SECTOR	SECTOR	SECTOR	SECTOR	SECTOR
<b>Capital-based</b>					
Regulatory Capital to risk-weighted assets	15.3%	15.5%	15.2%	15.1%	15.2%
Regulatory Tier 1 capital to risk-weighted assets	13.0%	13.1%	12.9%	13.1%	13.1%
Capital to assets	9.3%	9.4%	9.2%	9.4%	9.6%
Return on equity *	17.4%	17.4%	14.2%	12.4%	10.9%
Nonperforming loans net of provisions to capital	20.4%	22.7%	24.5%	25.2%	24.3%
Large exposures to capital	211.9%	180.5%	180.5%	171.5%	181.6%
<b>Asset-based</b>					
Liquid assets (core) to total assets*	13.3%	13.0%	2.6%	2.0%	2.1%
Liquid assets (broad measure) to short-term liabilities	27.5%	27.2%	30.3%	26.0%	24.4%
Customer deposits to total (noninterbank) loans	98.8%	97.7%	103.1%	102.7%	99.6%
Return on assets*	2.8%	2.8%	2.3%	2.0%	1.8%
Nonperforming loans to total gross loans	4.6%	5.2%	5.7%	6.4%	6.4%
Foreign currency denominated liabilities to total liabilities	3.8%	4.6%	5.6%	5.9%	4.7%
<b>Income and Expense-based</b>					
Interest margin to gross income	56.4%	56.5%	54.5%	53.2%	51.5%
Trading foreign exchange gains (losses) to gross income	7.5%	7.7%	11.1%	7.0%	7.0%
Noninterest expenses to gross income	56.4%	56.5%	54.5%	53.2%	51.5%
Personnel expenses to noninterest expenses	52.3%	53.4%	52.3%	52.9%	50.5%

\* 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**