

## Banking Sector Soundness Indicators

	Mar-18	Jun-18	Sep-18	Dec-18
	SECTOR	SECTOR	SECTOR	SECTOR
<b>Capital-based</b>				
Regulatory Capital to risk-weighted assets	17.2%	17.5%	16.3%	16.8%
Regulatory Tier 1 capital to risk-weighted assets	13.7%	14.4%	13.4%	13.9%
Capital to assets	11.4%	11.9%	10.8%	11.4%
Return on equity *	22.2%	23.8%	24.4%	25.0%
Nonperforming loans net of provisions to capital	14.9%	14.7%	18.9%	18.4%
Large exposures to capital	122.7%	114.2%	121.3%	135.5%
<b>Asset-based</b>				
Liquid assets (core) to total assets	1.1%	1.0%	0.9%	1.4%
Liquid assets (broad measure) to short-term liabilities	28.1%	29.7%	31.8%	27.9%
Customer deposits to total (noninterbank) loans	97.4%	97.3%	99.9%	96.8%
Return on assets*	2.6%	2.8%	2.8%	2.9%
Nonperforming loans to total gross loans	2.9%	2.9%	3.4%	3.6%
Foreign currency denominated liabilities to total liabilities	5.0%	4.1%	4.2%	4.5%
<b>Income and Expense-based</b>				
Interest margin to gross income	56.4%	56.3%	56.9%	56.7%
Trading foreign exchange gains (losses) to gross income	5.0%	6.1%	5.4%	5.1%
Noninterest expenses to gross income	59.3%	58.2%	56.1%	55.7%
Personnel expenses to noninterest expenses	51.8%	51.5%	54.1%	51.0%

\* 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.

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