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| --- | --- | --- | --- | --- | --- | --- | --- |
| **A) Core FSIs** | | | | | | | |
| **Financial Soundness Indicators (FSI)** | **Dec’13** | **Dec’14** | **Dec’15** | **Dec’16** | **Dec’17** | **Dec’18** | **Dec’19** |
| 1. Regulatory capital to risk-weighted assets. | 10.80% | 8.6% | 10.60% | 11.06% | 10.72% | 10.50% | 11.57% |
| 2. Regulatory Tier 1 capital to risk-weighted assets. | 8.3% | 7.1% | 8.00% | 8.14% | 7.45% | 6.77% | 7.69% |
| 3.Non performing loans net of provisions to capital | 37.2% | 42.4% | 44.19% | 44.08% | 49.66% | 53.36% | 44.62% |
| 4.Non performing loans to total gross loans | 8.6% | 10.20% | 8.40% | 8.86% | 8.90% | 9.89% | 8.90% |
| 5. Sectoral distribution of loans to Residents | 100% | 100% | 100% | 100% | 100% | 100% | 100.0% |
| * Sectoral distribution of loans to Deposits-takers | 1.0% | 1.5% | 0.8% | 0.29% | 0.59% | 0.65% | 0.57% |
| * Sectoral distribution of loans to Other financial corporation | 0.8% | 0.7% | 0.8% | 1.26% | 1.45% | 1.82% | 1.84% |
| * Sectoral distribution of loans to General Government | 0.5% | 0.3% | 0.3% | 0.29% | 0.32% | 0.38% | 0.29% |
| * Sectoral distribution of loans to Non-financial corporation | 74.9% | 75.8% | 75.80% | 76.41% | 75.76% | 76.84% | 76.62% |
| * Sectoral distribution of loans to Other domestic Sectors | 22.8% | 18.00% | 22.26% | 21.76% | 21.89% | 20.31% | 20.69% |
| 6. Return on assets | 1.90% | 0.30% | 1.86% | 1.28% | 1.37% | 0.86% | 1.09% |
| 7. Return on equity | 22.4% | 3.5% | 22.01% | 16.71% | 18.99% | 12.91% | 16.61% |
| 8. Interest margin to gross income | 67.9% | 67.0% | 68.90% | 71.10% | 68.25% | 73.44% | 73.82% |
| 9. Non-interest expenses to gross income | 47.1% | 47.2% | 45.76% | 53.34% | 52.42% | 51.99% | 52.79% |
| 10. Liquid assets to total assets | 25.6% | 16.4% | 20.97% | 19.97% | 16.08% | 14.06% | 15.58% |
| 11. Liquid assets to short term liabilities | 57.9% | 37.5% | 51.13% | 45.95% | 34.00% | 44.48% | 38.56% |
| 12. Net Open position in Foreign exchange to capital | - | 5.8% | 4.72 % | 4.93% | 3.71% | 7.43% | 6.13% |
| **B) Encouraged FSIs** | | | | | | | |
| 13. Tier-1 Capital to Total Assets | 6.0% | 5.9% | 5.40% | 5.63% | 5.18% | 4.74% | 5.17% |
| 14. Large Exposure to Capital | 315.8% | 338.7% | 343.20% | 333.80% | 479.08% | 492.86% | 453.16% |
| 15. Trading Income to Total Income | 9.4% | 7.9% | 8.90% | 7.52% | 10.76% | 8.23% | 7.58% |
| 16. Personal Expense to non interest expense | 55.4% | 54.2% | 56.70% | 58.87% | 59.79% | 58.40% | 55.50% |
| 17. Spread between reference lending and Deposits Rates | 506 | 513 | 484 | 471 | 444 | 423.00 | 398.00 |
| 18. Spread between highest and lowest interbank rates (Basis Point) | 200 | 150 | 39 | 150 | 220 | 150.00 | 50.00 |
| 19. Customer Deposits to Total (non interbank) Loans | 129.5% | 132.1% | 130.50% | 128.90% | 119.39% | 115.99% | 116.90% |
| 20 Foreign-currency-denominated liabilities to total liabilities | - | - | 0.80% | 0.64% | 0.51% | 0.58% | 0.61% |
| 21. Residential real estate loans to total gross loans | 3.2% | 2.5% | 2.6% | 2.78% | 2.74% | 2.54% | 2.44% |
| 22. Commercial real estate loans to total gross loans | 2.8% | 2.7% | 3.2% | 3.09% | 2.97% | 2.90% | 2.65% |

**Financial Soundness Indicator**

**Department of Off-site Supervision**