

APPENDIX

**Appendix
FINANCIAL SOUNDNESS INDICATORS**

	Core Domestic Banks					Non-Core Domestic Banks					International Banks					Total Banks					
	2020	2021	2022	2023	June 2024	2020	2021	2022	2023	June 2024	2020	2021	2022	2023	June 2024	2020	2021	2022	2023	June 2024	
Capital⁽¹⁾																					
Regulatory capital to RWAs	21.7	22.7	23.0	24.7	24.2	20.2	20.3	20.4	20.8	20.7	52.5	46.3	41.1	38.7	37.1	25.8	25.6	24.9	26.0	25.5	
Regulatory Tier 1 capital to RWAs	18.6	19.5	19.6	21.0	20.7	19.9	20.0	19.3	19.7	19.6	52.4	46.3	40.7	38.5	36.8	23.4	23.1	22.1	23.0	22.7	
Leverage ratio	7.6	7.3	7.2	7.9	8.1	9.5	10.0	9.5	9.5	9.5	42.4	34.2	32.3	28.8	29.6	10.5	9.6	9.0	9.5	9.7	
Large exposures to total own funds	69.6	66.1	83.3	60.6	59.2	175.8	173.0	184.7	133.2	129.7	83.3	67.9	75.6	65.4	53.7	81.8	76.4	91.6	68.3	64.6	
RWAs to total assets	42.9	39.1	38.0	38.8	40.2	49.0	50.9	50.5	49.6	50.1	82.8	74.9	70.8	67.3	71.8	46.6	43.0	41.5	42.1	43.6	
Profitability																					
ROA ⁽²⁾	0.0	0.4	0.4	1.0	1.1	-1.5	0.2	-0.4	0.6	0.5	2.2	1.5	2.6	2.5	2.0	0.6	0.7	0.9	1.3	1.3	
ROE ^(1,2)	-0.3	4.3	5.4	12.0	12.4	-12.7	2.4	-3.4	5.7	5.2	6.2	11.6	6.0	11.3	13.6	0.4	6.0	4.5	11.2	11.9	
Operational cost-to-income ratio	68.0	75.2	82.3	51.0	49.9	95.8	82.2	81.0	66.6	68.7	35.1	47.2	44.5	55.8	63.3	51.7	61.8	62.9	53.9	56.3	
Interest margin to gross income	73.2	72.1	71.8	78.8	78.9	48.9	40.9	54.0	66.2	68.4	64.8	56.4	49.2	36.0	33.1	67.8	62.7	59.3	60.0	59.9	
Non-interest expense to gross income	70.0	77.0	83.2	51.5	50.3	97.5	83.4	81.3	67.4	69.4	35.2	47.3	44.5	55.8	63.3	52.7	62.7	63.3	54.2	56.5	
Personnel expenses to non-interest expenses	45.8	41.2	36.4	46.6	47.0	48.3	48.5	47.3	49.1	49.9	12.7	10.8	10.0	9.2	9.6	34.2	30.3	27.6	30.4	30.3	
Non-interest income to gross income	26.9	27.9	28.2	21.3	21.1	51.1	59.1	46.0	33.8	31.6	35.2	43.6	50.8	64.0	67.0	32.3	37.3	40.7	40.0	40.1	
Net impairment charges to gross income	29.2	-3.4	-11.5	0.4	-1.1	79.5	6.3	35.2	5.8	5.4	18.7	18.9	14.5	5.5	3.7	25.6	8.1	4.2	2.9	1.2	
Asset Quality																					
NPLs to total own funds ⁽¹⁾	28.9	29.4	21.5	17.9	16.0	53.1	34.2	27.8	8.0	9.0	13.2	12.1	11.5	11.8	12.4	26.4	25.7	20.1	15.8	14.7	
NPLs to total gross loans	3.7	3.5	2.7	2.5	2.4	7.1	5.1	4.3	1.2	1.3	1.9	1.4	1.3	1.5	1.4	3.5	3.1	2.5	2.2	2.1	
Overall NPL ratio excluding CBM placements	5.1	5.3	3.7	3.3	2.9	12.6	8.5	6.4	2.0	2.2	2.2	1.9	1.6	1.9	2.1	4.7	4.6	3.4	2.9	2.7	
Non-performing exposures to total gross exposures	2.8	2.7	2.0	1.8	1.6	5.6	3.8	3.0	0.9	1.1	1.3	1.0	0.9	0.9	0.8	2.6	2.4	1.8	1.5	1.3	
Total coverage ratio	49.7	44.3	46.5	43.5	45.5	47.6	59.8	72.7	60.1	59.1	91.4	147.5	189.6	125.3	118.9	55.2	57.9	66.1	55.7	57.9	
Unsecured loans to total lending	23.2	20.1	18.7	18.0	18.0	80.8	71.9	55.3	47.1	49.1	19.7	21.5	23.6	27.9	27.9	25.6	23.8	22.4	22.1	22.1	
Share of Stage 3 provisions to total provisions	66.7	70.2	69.6	67.3	70.0	93.0	90.2	88.3	56.6	54.5	44.6	27.9	26.5	45.3	47.2	65.1	60.5	58.4	59.9	61.7	
Forborne loans to gross loans	3.0	4.5	3.5	2.5	2.4	0.5	0.8	0.6	1.1	1.2	3.3	7.4	7.4	1.3	1.2	2.9	4.9	4.1	2.2	2.0	
Liquidity																					
LCR ⁽¹⁾	328.2	359.9	380.0	369.1	351.2	325.4	356.8	316.0	405.2	428.3	686.6	2469.6	383.7	566.9	396.8	332.7	379.0	373.8	381.9	361.0	
Liquid assets to total assets ^(1,3)	33.3	35.6	36.3	34.6	33.9	40.3	33.2	30.8	36.1	39.3	11.8	27.3	26.9	30.5	25.1	32.3	34.7	35.1	34.4	33.8	
Customer loans to customer deposits	58.4	55.2	56.0	58.9	60.6	46.5	52.2	54.4	49.3	48.3	462.3	267.0	230.6	184.6	183.9	75.4	67.5	67.2	67.0	68.1	
CBC on net cash outflows	169.9	189.3	251.0	292.2	320.5	238.1	300.8	240.7	272.0	273.1	326.3	601.9	58.6	189.1	107.9	180.2	204.0	239.8	285.4	304.6	
NSFR ⁽¹⁾		174.0	187.1	175.8	175.5		178.4	174.2	191.3	192.3		155.3	118.4	137.7	124.7		172.8	180.4	173.8	172.2	
Balance Sheet																					
Assets-to-GDP	179.5	166.6	155.9	142.2	136.6	21.2	20.3	18.8	17.3	16.5	80.7	68.5	55.4	48.1	57.9	281.4	255.4	230.0	207.7	211.0	
Domestic debt securities to total assets	8.3	8.8	9.4	8.9	9.3	7.2	7.9	7.9	6.0	5.0	0.1	0.2	0.2	0.0	0.0	5.9	6.4	7.1	6.6	6.4	
Foreign debt securities to total assets	13.8	12.4	16.5	19.2	22.2	12.2	15.9	18.0	17.1	15.2	25.2	24.0	29.8	35.9	42.1	16.9	15.8	19.8	22.9	27.1	
Customer loans to total assets	48.2	45.4	47.2	48.8	50.1	33.2	34.5	38.2	36.7	37.8	43.9	36.9	41.7	38.4	30.0	45.8	42.3	45.1	45.4	43.6	
Interbank exposures to total assets	5.3	4.9	4.9	3.9	3.6	9.7	9.4	7.2	6.4	5.6	12.3	17.8	10.0	7.7	6.7	7.6	8.7	6.3	5.0	4.6	

⁽¹⁾ Data for international banks excludes the branches of foreign banks.

⁽²⁾ Based on profits after tax.

⁽³⁾ Liquid assets defined in line with the EBA LCR DA Methodology.