

2. MONEY AND BANKING

Table 2.1A

Change in Money Stock : India

(In ₹ billion)

Item	Outstanding as on March 31, 2013	Variations during									
		Financial Year					March-Jan.				
		2012-12		2012-13		up to Jul. 27, 2012		up to Jul. 26, 2013		up to Jul. 26, 2013	
1	2	3	4	5	6	7	8	9	10	11	
		Absolute	Percent	Absolute	Percent	Absolute	Percent	Absolute	Percent	Absolute	Percent
Broad Money (M₁) (S.1+S.2+S.3+S.4+S.5)	83,820.2	8,607.2	13.2	10,171.9	13.8	9,516.3	14.0	9,723.5	12.5		
Components											
C.1. Currency with the Public	11,447.4	1,108.1	12.2	1,220.9	11.9	1,234.6	13.2	998.1	9.4		
C.2. Aggregate Deposits with Banks (a+b)	72,340.4	7,507.4	13.4	8,946.8	14.1	8,269.7	14.1	8,689.2	13.0		
(a) Demand Deposits	7,469.6	-118.8	-1.6	359.8	5.1	334.8	5.2	703.7	10.4		
(b) Time Deposits	64,870.9	7,626.2	15.7	8,587.0	15.3	7,934.9	15.2	7,985.5	13.2		
C.3. 'Other' Deposits with R.B.I.	32.4	-8.3	-22.7	4.2	14.8	12.0	86.9	36.2	140.6		
Narrow Money (M₂)[C.1+C.2(a)+C.3]	18,949.4	981.0	6.0	1,584.9	9.1	1,581.4	10.0	1,738.0	10.0		
Sources											
S1. Net Bank Credit to Govt. (A+B)	27,072.1	3,878.0	19.5	3,355.1	14.1	4,245.1	19.8	3,960.3	15.4		
A. Net RBI credit to Government (a+b)	5,905.8	1,391.8	—	548.4	—	1,750.1	—	1,229.5	—		
a) Net RBI credit to Central Government	5,905.0	1,403.8	—	560.9	—	1,742.4	—	1,233.6	—		
b) Net RBI credit to state Governments	0.8	-12.0	—	-12.5	—	7.8	—	-4.1	—		
B. Other Banks' Credit to Govt.	21,166.3	2,486.1	15.7	2,806.7	15.3	2,495.0	14.1	2,730.8	13.5		

(Contd...)

Table 2.1A (Continued)

1	2	3	4	5	6	7	8	9	10
S2. Bank Credit to Commercial Sector (A+B)	56,646.6	7,217.7	17.0	7,062.2	14.2	7,576.6	17.5	7,269.5	14.3
A. R.B.I's credit to comm. sector	30.6	18.0	83.0	-9.0	-22.8	29.7	164.9	-12.6	-26.4
B. Other banks' credit to commercial sector	56,616.1	7,1997.7	17.0	7,071.2	14.3	7,546.9	17.5	7,282.1	14.3
S3. Net Foreign Exchange Assets of Banking Sector (A+B)	16,366.6	1,504.4	10.8	928.8	6.0	2,028.6	14.3	773.0	4.8
A. RBI's net foreign exchange assets	15,580.6	1,436.3	10.8	858.6	5.8	1,933.6	14.0	496.3	3.2
B. Other banks' net foreign exchange assets	786.0	68.1	10.5	70.1	9.8	95.0	22.9	276.8	54.4
S4. Government's Currency liabilities to the Public	153.4	7.2	5.7	19.0	14.1	16.9	13.7	16.7	11.9
S5. Banking Sector's Net Non-monetary Liabilities other than Time-Deposits (A+B)	16,418.5	4,000.0	35.6	1,193.2	7.8	4,351.0	40.0	2,296.1	15.1
A. Net non-monetary liabilities of RBI	6,925.0	2,354.9	63.9	886.9	14.7	2,917.0	71.3	980.8	14.0
B. Net non-monetary liabilities of other banks (residual)	9,493.4	1,645.1	21.8	306.6	3.3	1,433.9	21.1	1,315.3	16.0

Note : Data are provisional.

Source: RBI Annual Report, 2012-13

Table 2.1B
Monetary Indicators : India

(In ₹ billion)

Item	Outstanding as on				
	2013-14	2014		2015	
		Jan. 24	Dec. 26	Jan. 9	Jan. 23
	1	2	3	4	5
Monetary Aggregates					
M ₁ (C I + C II.1 + C III)	26,025.4	23,320.4	26,695.7	26,643.9	26,575.1
NM ₂ (M ₁ + C II 2.1)	65,238.9	60,636.1	67,099.0	67,542.9	67,446.7
NM ₃ (NM ₂ + C.II.2.2 + C.IV=S.I + S.II+ S.III-S.IV-S.V)	116,156.4	108,635.3	119,446.7	120,503.4	120,317.1
M ₄	118,252.3	110,900.5	121,647.8	122,661.4	122,511.1
Components					
C.1 Currency with the Public	15,972.5	14,247.1	16,558.3	16,784.7	16,611.4
C.1 Aggregate Deposits of Residents (C.II. 1 + C.II. 2)	97,039.6	91,796.5	99,790.0	100,611.3	100,653.4
C. II. 1 Demand Deposits	9,898.3	8,872.6	10,004.9	9,724.5	9,827.8
C. II. 2 Time Deposits of Residents (C.II.2.1 + C.II.2.2)	87,141.2	82,923.9	89,785.0	90,886.7	90,825.6
C.II.2.1 Short-term Time Deposits	39,213.5	37,315.8	40,403.3	40,899.0	40,871.5
C.II.2.1.1 Certificates of Deposits (CDs)	2,068.2	2,233.8	3,211.6	1,731.2	1,755.5
C.II.2.2 Long-term Times Deposits	47,927.7	45,608.2	49,381.8	49,987.7	49,954.1
C.III Other Deposits with the RBI	154.5	200.7	132.5	134.6	135.9
C.IV Call/Term Funding from Financial Institutions	2,989.8	2,391.0	2,966.0	2,972.8	2,916.3
Sources					
S. I Domestic Credit (S.I. 1 + S 1.2)	115,922.7	109,248.2	120,008.8	121,233.7	121,094.1
S.I.1 Net Bank Credit to the Government (S.I.1.+S.I 1.2)	32,384.8	32,845.3	36,092.2	36,902.1	36,931.2
S.I.1.1 Net RBI Credit to the Government	4,250.0	4,853.8	6,604.6	7,061.8	6,996.2
S.I.1.2 Credit to the Government by the Banking System	28,134.9	27,991.5	29,487.6	29,840.3	29,935.0
S.I.2 Bank Credit to the Commercial Sector (S.I 2.1 + S.I. 2.2)	83,537.9	76,403.0	83,916.7	84,331.6	84,162.9
S.I.2.1 RBI Credit to the Commercial Sector	200.8	46.2	75.3	63.3	75.9
S.I.2.2 Credit to the Commercial Sector by the Banking System	83,337.0	76,356.8	83,841.4	84,268.3	84,087.1
S.I.2.2.1 Other Investments (Non-SLR Securities)	5,412.0	4,823.2	5,909.5	5,968.6	5,990.9
S.II Government's Currency Liabilities to the Public	219.1	202.4	226.0	226.0	226.0
S.III Net Foreign Exchange Assests of the Banking Sector (S.III.1 + S.III.2)	21,586.9	19,866.3	22,324.9	22,245.6	22,267.8
S.III.1 Net foreign Exchange Assets of the RBI	23,834.8	22,469.1	24,386.7	24,298.1	24,247.0
S.III.2 Net Foreign Currency Assets of the Banking System	-2,247.8	-2,602.8	-2,061.8	-2,052.6	-1,979.2
S.IV Capital Account	18,310.9	17,109.1	19,262.9	18,959.5	18,825.5
S. V. Other items (net)	3,261.5	3,572.6	3,850.1	4,242.5	4,445.4

Note: Data are provisional

1. Monetary Aggregates as at end March incorporate data on (i) Scheduled Commercial Banks as on last Reporting Friday (ii) The Reserve Bank of India pertaining to the last working day of the Fiscal year.

Source: RBI Bulletin September, 2016.

Table 2.2A
Interest Rates on Deposits and Lendings

(In Percent)

Interest Rates	March 2009	Sept. 2009	Dec. 2009	March 2010	June 2010
1	2	3	4	5	6
Term Deposit Rates					
Public Sector Banks					
a) Up to 1 year	2.75-8.50	1.00-7.00	1.00-6.25	1.00-6.50	1.00-6.25
b) 1 year up to 3 years	8.25-9.25	6.50-8.00	6.00-7.25	6.00-7.25	6.00-7.25
c) Over 3 years	8.00-9.00	7.00-8.50	6.25-7.75	6.50-7.75	6.50-7.75
Private Sector Banks					
a) Up to 1 year	2.50-9.25	2.00-7.50	2.00-6.75	2.00-6.50	2.00-6.50
b) 1 year up to 3 years	7.25-9.25	6.00-8.75	5.25-7.50	5.25-7.75	6.25-7.50
c) Over 3 years	7.25-9.75	6.00-9.00	5.75-8.00	5.75-8.00	6.50-8.00
Foreign Banks					
a) Up to 1 year	2.25-9.25	1.80-8.00	1.25-7.00	1.25-7.00	1.25-7.00
b) Over 1 year up to 3 years	3.50-9.75	2.25-8.50	2.25-7.75	2.25-8.00	3.00-8.00
c) Over 3 years	3.60-9.50	2.25-9.50	2.25-8.50	2.25-8.75	3.00-8.50
BPLR					
a) Public Sector Banks	12.25-13.50	11.00-13.50	11.00-13.50	11.00-13.50	11.00-13.50
b) Private Sector Banks	13.00-16.50	12.50-16.75	12.50-16.75	12.50-16.75	12.50-16.75
c) Foreign Banks	10.00-15.50	10.50-16.00	10.50-16.00	10.50-16.00	10.50-16.00
Actual Lending Rates*					
a) Public Sector Banks	4.00-17.75	3.50-17.50	3.25-18.00	3.25-18.00	—
b) Private Sector Banks	4.00-24.00	4.10-26.00	3.50-25.84	3.00-28.00	—
c) Foreign Banks	5.00-28.00	2.76-25.50	3.50-22.00	3.60-23.00	—

Note: - N.A.

* Interest Rate on non-export demand and term loans above ₹ 2 Lakh excluding lending rates at the extreme five per cent on both sides

Source: RBI Monthly Bulletin, August 2010.

Table 2.2B
NABARD's Interest Rate Structure on Term-Loan Refinance

(In percent per annum)

Agency	26-May-08	3-Jul-08	1-Aug-08	1-Jan-09	2-Feb-09	18-Feb-09
CBs	9.5	10.25	10.7	10.25	9.5	9.0
CBs ¹	9.0	—	—	—	9.0	8.5
CBs ²	—	9.75	10.25	9.75	—	—
RRBs	—	10.0	—	—	—	—
RRBs ³	—	9.5	9.75	9.25	—	—
Notes:	— Not Available		CBs	Commercial Banks		
StCBs	State Cooperative Banks		RRBs	Regional Rural Banks		
UCBs	Urban Cooperative Banks					
ADFC	Agricultural Development Finance Company					
NEDFi	North Eastern Development Finance Corporation Ltd.					
SCARDBs	State Cooperative Agriculture and Rural Development Banks					
1	In North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand and Jammu and Kashmir, RRBs, StCBs; SCARDBs, UCBs; ADFCs and NEDFi					
2	In North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand and Jammu and Kashmir					
3	In North-eastern States, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh, Uttarakhand and Jammu and Kashmir, StCBs; SCARDBs; UCBs; ADFCs; NEDFi					

Source: RBI Bulletin, Annual Supplement, 2009. (Report on trends and progress of banking in India 2008-09.)

Table 2.2C
Lending Rate Structure of Select Financial Institutions

(In percent)

Effective from	NHB	EXIM Bank	SIDBI
1	2	3	4
March 2009	10.75	14.00	12.50
March 2010	10.25	14.00	11.00
March 2011	10.50	14.00	11.00
March 2012	15.0	12.75	10.5

Source: RBI Annual Report, 2012-13

Table 2.3
Important Banking Indicators - Scheduled Commercial Banks

Item	Outstanding as on March 31, 2009	Financial year						Variations April - June				
		2007-08		2008-09		2008-09		2009-10 P		Absolute	Per cent	Per cent
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent			
1		3	4	5	6	7	8	9	10			
1. Gross Demand and Time Liabilities (2+3+4+6)	4355682	671405	22.2	655729	17.7	44239	1.2	113385	2.6			
2. Aggregate Deposits (a+b)	3834110	585006	22.4	637170	19.9	55203	1.7	132039	3.4			
a) Demand Deposits	523085	94579	22.0	-1225	-0.2	-77630	-14.8	32461	-6.2			
b) Time Deposits	3311025	490427	22.5	638395	23.9	132833	5.0	164500	5.0			
3. Other Borrowings#	113936	20668	24.1	7432	7.0	-1116	-1.0	-15785	-13.9			
4. Other Demand and Time Liabilities	307520	56122	23.2	9165	3.1	-4133	-1.4	6665	2.2			
5. Borrowings from RBI	11728	-2245	-35.9	7728	193.2	-2388	-59.7	-9928	-84.7			
6. Inter-bank Liabilities	100116	9609	10.9	1962	2.0	-5715	-5.8	-9533	-9.5			
7. Bank Credit (a+b)	2775549	430724	22.3	413636	17.5	31325	1.3	-5334	-0.2			
a) Food Credit	46211	-2121	-4.6	1812	4.1	5748	12.9	14450	31.3			
b) Non-food credit	2729338	432846	23.0	411824	17.8	25577	1.1	-19784	-0.7			
8. Investments (a+b)	1166410	180199	22.8	194695	20.0	33051	3.4	125894	10.8			
a) Government securities	1155786	182603	23.5	197124	20.6	33245	3.5	119708	10.4			
b) Other Approved securities	10624	-2405	-15.6	-2429	-18.6	-194	-1.5	6186	58.2			
9. Cash in hand	20281	1905	11.8	2237	12.4	1861	10.3	5939	29.3			
10. Balances with the RBI	238195	76900	42.7	-18927	-7.4	24277	9.4	-33202	-13.9			
11. Inter-Bank Assets:	122571	13435	17.3	31694	34.9	-1797	-2.0	-11072	-9.0			
12. Credit - Deposit Ratio (%)	72.4		73.6		64.9		56.7		-4.0			
13. Non-food Credit - Deposit Ratio (%)	71.2		74.0		64.6		46.3		-15.0			
14. Investment - Deposit Ratio	30.4		30.8		30.6		59.9		95.3			

Note: P Provisional.

Source: RBI Annual Report, 2009

Table 2.4
Branch Expansion of Public Sector Banks and Other Commercial Banks

Bank Group	All Branches as on June 30												
	1969	2008	2009	2010	2011	2012	2013	2014	2015	2015	11	12	13
A. State Bank of India & Associates	2462	15401	16358	17444	18207	20560	21775	23389	24128	24128	24128	7955	33.0
B. Nationalised Banks	4553	38162	39951	42357	45216	50214	54186	60361	64318	64318	64318	21135	32.9
C. Regional Rural Banks	-	14876	15258	15564	16009	17259	18214	19380	20290	20290	20290	14681	72.4
D. Other Public Sector Banks	-	-	-	-	-	1013	1146	1475	1861	1861	1861	397	21.3
Total of Public Sector Banks (A+B+C+D)	7015	68439	71567	75365	79432	88033	95321	104605	110597	110597	110597	44168	39.93
E. Private Sector Banks	900	8338	9016	10517	11899	14268	16690	18930	20715	20715	20715	4273	20.6
F. Foreign banks	130	279	295	310	317	329	342	327	333	333	333	8	2.4
All Scheduled Banks	8045	77056	80878	86192	91648	102620	112353	123862	131645	131645	131645	48449	36.8
G. Non-scheduled banks	217	46	46	47	55	-	-	-	-	-	-	-	-
H. Local Area Banks	-	-	-	-	-	69	79	89	105	105	105	29	27.6
All commercial banks	8262	77102	80924	86239	91703	103712	112432	123951	131750	131750	131750	48478	36.8

Note : 1. Number of Branches excludes Administrative offices.

2. Population Groups are defined as follows 'Rural' includes centres with population of less than 10,000, 'Semi-Urban' includes centres with population of 10,000 and above but less than of one lakh, 'Urban' includes centres with population of one lakh and above but less than of ten lakhs, and 'Metropolitan' includes centres with population of ten lakhs and above. All population figures are as per Census 2001.

3. Other Public Sector Banks Comprises IDBI BANK LIMITED and BHARATIYA MAHILA BANK LTD.

4. Non-Scheduled Commercial Bank comprises Local Area banks only.

5. All Commercial Bank comprises of all Scheduled Commercial Banks and Non-Scheduled Commercial Banks.

6. The prescribed timeline for submission of data by banks is 15 days from the end of the quarter. As such, the last date for submission of December 31, 2014 data by banks to the RBI is January 14, 2015.

7. The practice of classifying Private Sector Banks into Old Private Sector Banks and New Private Sector Banks has been discontinued.

8. The data is compiled from Master Office file (MOF) System. Department of statistics and Information management, Reserve Bank of India, as on December 31, 2014. MOF data are dynamic in nature. It is updated based on information as received from banks. It remains provisional because reporting of good many newly opened branches in recent period (Say quarter ending December 2014) remain in the pipeline before capturing it in the MOF System.

Source: Economic Survey, 2015-16.

Table 2.5
Bank Group-wise Financial Performance of Scheduled Commercial Banks

Year	(In ₹ Crore)									
	Operating Profit (3+11)	Profit The Year (4-7)	Total Income (5+6)	Net Interest Income (8+9+11)	Other Income	Total Expended	Total Operating Expenses	Provisions and Contingencies	Interest Income	
	2	3	4	5	6	7	8	9	10	
Scheduled Commercial Banks										
2005	510,232	209,582	1,902,272	667,218	344,262	294,792	501,357	300,650	1558010	
2006	543,937	245,818	2,207,557	782,267	353,678	334,607	592,008	298,119	1853879	
2007	659,772	312,026	2,747,163	892,554	430,410	361,482	663,193	347,746	2316753	
2008	835,895	427,259	3,688,733	1,004,812	603,910	399,544	772,827	408,637	3084823	
2009	1,108,974	527,499	4,637,020	1,252,584	752,204	479,737	895,814	581,475	3884816	
2010	1,223,348	571,092	4,944,462	1,430,951	792,676	552,478	1,000,279	652,256	4151786	
2011	1,491,258	703,313	5,711,908	1,924,159	798,501	726,818	1,231,403	787,945	4913407	
2012	1,736,999	816,583	7,416,276	2,249,282	863,437	779,353	1,375,720	920,416	6552839	
2013	1,909,265	911,647	8,613,911	2,498,058	977,843	873,703	1,566,636	997,618	7636068	
2014	2,096,159	809,043	9,692,897	2,779,475	1,141,438	1,008,876	1,827,454	1,287,116	8551459	
Nationalised Banks										
2005	234,823	97,666	910,269	323,912	147,132	161,291	236,331	137,157	763,136	
2006	229,407	105,822	1,009,532	361,097	123,794	167,131	255,483	123,586	885,739	
2007	283,630	135,801	1,249,842	413,667	142,641	173,327	272,678	147,829	1,107,201	
2008	328,629	175,859	1,636,262	415,535	209,794	183,658	296,700	152,770	1,426,469	
2009	431,938	224,769	2,102,860	522,162	263,936	222,330	354,160	207,169	1,838,924	
2010	520,248	268,243	2,385,285	623,173	304,996	254,633	407,922	252,004	2,080,289	
2011	670,770	330,378	2,850,314	921,713	287,249	357,570	538,193	340,391	2,563,064	
2012	765,499	341,802	3,737,533	1,014,486	325,766	362,846	574,753	423,697	3,411,767	
2013	820,321	327,994	4,281,229	1,097,105	370,168	408,619	646,952	492,327	3,911,061	
2014	871,742	233,503	4,784,772	1,201,000	424,226	467,271	753,484	638,239	4,360,546	

(Contd...)

Table 2.5 (Continued)

	1	2	3	4	5	6	7	8	9	10
State Bank Group										
2005	152,792	56,759	535,316	192,094	94,801	90,425	134,103	96,033	440,515	
2006	150,265	59,565	588,265	212,605	95,259	106,651	157,600	90,700	493,006	
2007	142,919	65,720	628,852	208,583	94,203	104,702	159,867	77,199	534,648	
2008	174,439	90,058	822,454	226,189	1,18,177	102,942	169,927	84,381	704,277	
2009	234,103	118,957	1,052,684	274,253	1,60,727	123,311	200,877	115,146	891,958	
2010	248,360	124,326	1,163,473	317,252	1,83,937	156,519	252,828	124,034	979,537	
2011	329,042	118,629	1,290,681	428,101	1,92,400	192,073	291,459	210,413	1,098,281	
2012	397,875	153,336	1,613,782	546,942	1,78,231	211,883	327,299	244,538	1,435,552	
2013	398,069	177,833	1,835,118	572,323	1,97,462	233,459	371,715	220,235	1,637,657	
2014	404,773	136,686	2,068,797	629,876	2,27,075	285,903	452,178	268,088	1,841,772	
New Private Sector Bank										
2005	76,845	35,334	326,326	99,922	63,672	29,427	86,749	41,511	262,654	
2006	97,681	49,745	433,139	137,152	80,913	40,774	120,384	47,396	352,226	
2007	137,028	64,653	618,794	167,101	123,129	52,642	153,201	72,375	495,665	
2008	192,353	95,219	879,975	224,961	170,063	71,142	202,671	97,134	709,912	
2009	241,948	108,676	1,029,316	281,140	178,602	85,256	217,794	133,272	850,714	
2010	291,728	131,114	1,032,295	316,008	204,231	94,271	228,510	160,614	828,064	
2011	328,309	177,116	1,175,865	395,640	208,734	123,146	276,064	151,193	967,131	
2012	387,891	227,180	1,596,035	477,712	250,480	147,589	340,301	160,710	1,345,555	
2013	486,558	289,954	1,962,791	593,532	297,927	171,416	404,901	196,604	1,664,864	
2014	592,566	337,541	2,246,459	703,024	355,100	193,071	465,558	255,025	1,891,359	

(Contd...)

Table 2.5 (Continued)

	2	3	4	5	6	7	8	9	10
Foreign Bank									
2005	45,773	19,824	130,362	51,290	38,657	13,648	44,174	25,949	91,705
2006	66,584	30,686	176,621	71,413	53,712	20,052	58,541	35,898	122,908
2007	96,195	45,852	249,676	103,203	70,437	30,812	77,446	50,343	179,238
2008	140,474	66,122	350,042	138,127	105,876	41,802	103,529	74,352	244,165
2009	200,985	75,097	452,160	175,029	148,940	48,839	122,984	125,888	303,220
2010	163,012	47,409	363,410	174,518	99,513	47,056	111,019	115,602	263,897
2011	163,136	77,189	395,049	178,704	110,118	54,029	125,686	85,947	284,931
2012	185,734	94,264	468,926	210,142	108,959	57,635	133,367	91,470	359,966
2013	204,317	115,865	534,773	235,098	112,286	60,210	143,068	88,452	422,486
2014	227,078	101,314	592,869	245,575	135,037	62,632	153,534	125,764	457,832

Note: 1. The number of scheduled commercial banks in 2006-07, 2007-08 and 2008-09 were 82, 79 and 80, respectively.

2. The number of old private banks in 2006-07, 2007-08 and 2008-09 were 17, 15 and 15 respectively.

3. The number of new private banks in 2006-07, 2007-08 and 2008-09 were 8, 8 and 7, respectively.

4. The number of foreign banks in 2006-07, 2007-08 and 2008-09 were 29, 28 and 31, respectively.

5. Figures in parentheses are percentages to total assets.

6. NII-Net Interest Income

7. Scheduled commercial banks data for 2007-08 are as reported in the balance sheets for 2008-09 and hence may not tally with those reported in the *Report on Trend and Progress of Banking in India 2007-08*, to the extent the figures for 2007-08 were revised by some banks.

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, December 2014.

Table 2.6
Assistance Sanctioned and Disbursed by Financial Institutions
(In ₹ Billion)

Institutions	Loans*				Underwriting and Direct Subscription				Total				Others#				
	2012-13		2013-14		2012-13		2013-14		2012-13		2013-14		2012-13		2013-14		
	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D	
A. All-India Financial Institutions																	
Banks (1, 2 and 3)	430.6	417.0	623.0	602.3	2.1	4.5	4.2	7.3	433.1	421.9	627.5	610.0	0.4	0.4	0.3	0.4	
1. IFCI	20.9	11.7	94.1	0.4	1.0	3.3	3.0	6.4	21.9	15.0	97.2	86.8	0.0	0.0	0.0	0.0	
2. SIDBI	409.7	405.3	528.9	521.9	1.1	1.2	1.1	0.9	411.2	406.8	530.3	523.2	0.4	0.4	0.3	0.4	
3. IIBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Specialised Financial Institutions (4, 5 and 6)																	
4. IVCF	39.4	31.3	71.0	37.7	0.0	0.0	0.0	0.0	39.5	31.4	71.0	37.7	0.1	0.1	0.0	0.0	
5. ICICI Venture	2.7	2.7	2.2	2.3	0.0	0.0	0.0	0.0	2.9	2.8	2.2	2.3	0.1	0.1	0.0	0.0	
6. IFCI	36.7	28.6	68.8	35.5	0.0	0.0	0.0	0.0	36.7	28.6	68.8	35.5	0.0	0.0	0.0	0.0	
C. Investment Institutions (7 and 8)																	
7. LIC	46.3	52.8	46.3	55.9	399.2	412.2	298.2	244.4	447.8	466.6	342.1	303.8	2.3	1.5	1.6	3.5	
8. GIC@	46.3	52.8	42.3	55.9	381.5	394.5	298.2	244.4	430.1	448.9	342.1	303.8	2.3	1.5	1.6	3.5	
D. Financial Institutions (A+B+C)	516.2	501.1	695.9	401.4	401.4	416.7	302.3	251.8	920.5	919.9	1040.6	951.5	2.9	2.0	1.9	3.9	
E. State-level Institutions (9 and 10)																	
9. SFCs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. SIDCs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F. Total Assistance by All Financial Institutions [D+E]	516.2	501.1	736.3	695.9	401.4	416.7	302.3	251.8	920.5	919.9	1040.6	951.5	2.9	2.0	1.9	3.9	

Note : All data are provisional

S Sanctions

D Disbursements

- Not Available

- NIL

* Loans include rupee loans, foreign currency loans

@ Data include GIC and its subsidiaries

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks December 2014.

Table 2.7
Selected Indicators on the Size of the Capital Markets*

(In billions of US\$, unless noted otherwise)

	GDP	Total Reserves		Stock Market Capitalisation	Debt Securities		Bank Assets ³	Bonds, Equities, and Bank Assets ⁴		
		Minus Gold ²	Reserves		Total	Bank Assets ¹		Equities and Bank Assets ²	Bond Assets ³	
World	75,470.90	12,127.70	62,552.00	97,288.60	126,744.10	286,584.70	379.7			
European Union ¹	16,705.20	570	12,646.30	29,964.20	48,715.90	91,326.40	546.7			
Euro area	13,109.70	331	7,539.20	22,461.40	36,100.20	66,100.70	504.2			
North America	18,607.00	205.4	24,417.80	36,682.40	19,845.80	80,946.00	435			
Canada	1,839.00	71.8	2,137.10	2,188.10	3,925.30	8,250.50	448.7			
United States	16,768.10	133.5	22,280.70	34,494.30	15,920.50	72,695.50	433.5			
Japan	4,919.60	1,237.20	4,599.30	12,260.70	11,499.70	28,359.70	576.5			
<i>Memorandum Items:</i>										
EU countries										
Austria	428.5	12.5	121.8	659.3	1,502.80	2,283.90	533.1			
Belgium	525	18.1	366.7	774.9	1,274.90	2,415.80	460.2			
Denmark	335.9	86.1	320.4	901	1,174.90	2,396.30	713.4			
Finland	268.3	9.4	218.1	310.4	547.5	1,076.00	401.1			
France	2,807.30	50.8	2,140.10	4,743.90	9,119.50	16,003.40	570.1			
Germany	3,731.40	67.4	2,030.40	4,356.90	8,281.50	14,668.80	393.1			
Greece	242.3	1.4	82.6	222	561.9	866.4	357.6			
Ireland	232.2	1.4	168.1	1,195.60	1,021.40	2,385.10	1,027.40			
Italy	2,137.60	50.8	631.1	4,074.20	5569.10	10,274.40	480.6			
Luxembourg	60.2	0.9	78.6	841.2	983.8	1,903.70	3,164.90			
Netherlands	853.8	22.6	818.6	2,372.40	2,564.40	5,755.40	674.1			
Portugal	225	2.8	85.9	397.4	589.9	1,073.20	477			
Spain	1,393.50	35.4	774.8	2,389.20	3,879.60	7,043.60	505.5			
Sweden	579.5	60.5	751.3	851.3	1,019.60	2,622.20	452.5			
United Kingdom	2,680.10	92.4	4,035.40	5,750.60	10,421.20	20,207.10	754			

(Contd...)

Table 2.7 (Continued)
Selected Indicators on the Size of the Capital Markets

(In billions of US\$, unless noted otherwise)

	GDP	Total Reserves		Stock Market Capitalisation	Debt Securities		Bank Assets ³	Bonds, Equities, and Bank Assets ⁴	
		Minus Gold ²	Gold ²		Total	Bank Assets ⁴		Equities and Bank Assets ⁴	(In percent of GDP)
Newly Industrialized									
Asian Economies ⁵	2,392.90	1,342.50	1,000.30	6,252.70	2,566.80	5,433.10	14,252.60	595.6	
Emerging market economies	29,104.80	7,984.40	21,120.40	11,232.70	11,225.10	33,926.30	56,384.10	193.7	
Of which :									
Asia	13,793.00	4,679.10	9,113.90	6,024.80	5,795.40	24,262.30	36,082.60	261.6	
China	9,469.10	3,839.50	5,629.60	3,360.50	4,093.90	20,166.50	27,620.90	291.7	
Latin America and the Caribbean	5,896.50	802.9	5,093.60	2,183.60	3,560.60	3,889.20	9,633.30	163.4	
North Africa	3,139.50	1,394.00	1,745.50	1,114.30	237.2	2,126.80	3,478.20	110.8	
Sub Saharan Africa	1,607.50	204.1	1,403.40	609.1	243	633.5	1,485.60	92.4	
Europe	4,668.30	904.3	3,764.00	1,301.00	1,389.00	3,014.50	5,704.40	122.2	

Note : * Selected Indicators of Capital Market for 2013

1. This aggregate includes euro area countries, Denmark, Sweden and the United Kingdom.
2. Data are from IFS. For euro area, the data also include the total reserves minus gold holdings of European Central Bank.
3. Total Assets of commercial banks including subsidiaries. For Ireland, the data also include assets of banks that are part of the Irish Financial Services Center.
4. Sum of the stock market capitalization, debt securities, and bank assets.
5. Hong Kong SAR, Singapore, and Taiwan Province of China.
6. This aggregate comprises the group of Emerging and Developing Economies defined in the *World Economic Outlook*.

Source : Global Financial Stability Report, 2015

Table 2.8 A
Bank Profitability : Return on Asset

(In Percent)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Latest
Latin America											
Argentina ^{2c}	1.9	1.5	2.0	3.6	4.0	3.9	4.3	5.0	6.9	6.2	Dec
Brazil ^{1,4,5,7,22a}	2.7	3.5	2.1	1.9	1.9	1.7	1.4	1.4	1.2	1.5	Dec
Chile ^{22a}	1.2	1.3	1.2	1.7	1.7	1.6	1.4	1.4	1.5	1.6	Dec
Colombia ^{22g}	2.5	3.8	3.6	3.5	3.4	3.3	3.1	2.8	2.9	2.7	Dec
Ecuador ^{3,22g}	2.0	2.1	1.7	1.5	1.6	2.0	1.3	1.1	—	1.3	July
Mexico ^{4,22c}	3.5	2.3	1.4	1.5	1.8	1.5	1.8	2.1	1.7	1.6	Dec
Peru ^{1,3,5,6,7,22 d/g}	2.2	2.5	2.6	2.3	2.3	2.2	2.2	2.0	1.9	2.1	Dec
Venezuela ³	3.0	2.6	2.5	1.5	1.8	3.0	4.1	4.5	4.4	—	Dec
Emerging Europe											
Bulgaria ^{2,22c}	2.2	2.4	2.1	1.1	0.8	0.6	0.7	0.6	0.8	—	Dec
Czech Republic ^{3,7,22a}	1.2	1.3	1.1	1.4	1.3	1.2	1.4	1.3	1.2	1.3	Sep
Hungary ^{22a}	1.5	1.2	1.1	0.6	0.0	-0.7	-0.1	0.2	-1.9	0.2	Dec
Israel ^{8,25,22a}	1.0	1.2	0.0	0.9	0.9	0.8	0.8	0.9	1.0	1.0	Dec
Latvia ^{3,7,22a}	2.1	2.0	0.2	-3.9	-1.8	0.5	0.8	0.9	1.3	1.2	Dec
Lithuania ^{3,9,22a}	1.3	1.7	1.1	-4.5	-0.4	1.7	1.1	1.2	1.3	1.2	Dec
Poland ^{1,3,22c}	1.7	1.7	1.5	0.8	1.0	1.3	1.2	1.1	1.1	0.8	Dec
Romania ^{3,22c}	1.7	1.2	1.6	0.2	-0.2	-0.2	-0.6	0.0	-0.6	0.8	Sep
Russia ^{1,3,10,22c}	3.3	3.0	2.1	0.7	2.0	2.5	2.4	1.9	0.9	0.2	Dec
Slovak Republic ^{22a}	1.3	1.0	1.2	0.6	1.2	0.7	1.0	1.3	1.2	1.3	Dec
Turkey ^{2,22f}	2.3	3.3	2.5	3.3	3.1	2.2	2.4	2.0	1.7	1.5	Dec
Ukraine ^{3,22d}	1.6	1.5	0.9	-4.4	-1.4	-0.7	0.5	0.2	-4.3	-5.5	Dec
Western Europe											
Austria ^{3,22b}	0.7	0.8	0.1	0.1	0.5	0.1	0.3	0.1	0.0	0.4	Sep
Belgium ^{3,22c}	0.7	0.5	-1.3	-0.1	0.5	0.1	0.2	1.0	0.3	0.6	Sep
Finland ^{22a}	1.2	1.4	0.9	0.6	0.5	0.5	0.5	0.5	—	—	Sep
France ^{22a}	0.6	—	0.1	0.3	0.6	0.4	0.3	0.5	—	0.4	Dec
Germany ^{25,52g}	0.4	0.3	-0.1	0.2	0.4	0.5	0.4	0.4	—	—	Dec
Italy ^{3,22a}	0.8	0.8	0.3	0.3	0.3	-0.9	-0.1	-0.8	0.1	0.2	Jun
Netherlands ^{3,7,22b}	0.4	0.6	-0.4	-0.0	0.4	0.4	0.3	0.3	0.3	0.6	Dec
Portugal ^{22a}	1.1	1.2	0.3	0.4	0.5	-0.3	-0.3	-0.7	-1.6	0.3	Sep
Spain ^{9,7,1,22b}	1.0	1.1	0.8	0.6	0.5	0.1	-1.4	0.4	0.4	0.5	Dec
Sweden ^{12,22 b}	0.8	0.9	0.6	0.4	0.6	0.6	0.7	0.7	0.4	0.8	Dec
Switzerland ^{22e}	0.9	0.7	0.3	0.5	0.7	0.7	0.6	0.7	—	0.7	Jun
United Kingdom ^{13,22b}	0.5	0.4	-0.1	0.0	0.3	0.3	0.2	0.2	0.5	0.4	Jun
Asia											
China ^{2,14,26,27,22 a/c}	0.9	0.9	1.0	0.9	1.1	1.3	1.3	1.3	1.2	0.6	Jun
India ^{3,22 b}	0.9	0.9	0.9	1.0	1.0	0.9	0.9	0.7	0.7	0.4	Dec
Indonesia ^{22g}	2.6	2.7	2.4	2.6	2.7	2.3	3.1	3.1	2.7	2.2	Dec
Korea ^{22a}	1.1	1.1	0.7	0.6	0.7	1.0	0.7	0.5	—	—	Jun
Malaysia ^{2,22c}	1.3	1.5	1.5	1.2	1.5	1.5	1.6	1.5	3.0	1.2	Dec
Philippines ^{25,22b}	0.4	1.3	1.2	1.4	1.7	1.6	1.8	1.9	1.6	1.4	Dec
Thailand ^{28,22c}	0.8	0.1	1.0	1.0	1.1	1.2	1.6	1.8	1.8	1.4	Dec
Middle East and Central Asia											
Egypt ^{3,16*}	0.8	0.8	0.8	0.8	1.0	1.0	1.0	1.0	1.0	1.3	Sep
Kuwait*	3.7	3.3	0.8	0.7	1.2	1.1	1.2	1.0	1.0	1.1	Jun
Saudi Arabia ^{2,3,22a}	4.0	2.8	2.7	1.9	2.0	2.1	2.1	2.0	2.5	2.0	Dec
Tunisia*	0.7	0.9	1.0	1.0	—	—	0.6	0.2	—	—	Dec
United Arab Emirates ^{18* 22*}	2.3	2.0	1.4	1.4	1.3	1.5	2.0	2.0	1.8	1.5	Dec
Sub-Saharan Africa											
Nigeria ^{22c}	1.6	0.5	3.7	-8.8	3.9	0.2	2.4	2.3	2.5	2.5	Dec
South Africa ^{1,2,22c}	1.4	1.4	1.5	1.2	1.3	1.5	1.5	1.4	1.4	1.5	Jan
Other											
Australia ^{1,2,22 b}	1.0	1.6	1.0	1.0	1.1	1.2	1.1	1.2	1.2	1.2	Sep
Canada ^{2,22a}	0.9	1.1	0.5	0.7	1.1	1.1	1.1	1.1	1.1	1.0	Dec
Japan ^{17,20,22d}	0.4	0.5	0.3	-0.2	0.2	0.3	0.3	0.3	0.4	0.3	Sep
United States ^{21,22b}	1.3	1.2	-0.1	0.2	0.9	1.2	1.4	1.6	1.5	0.4	Sep

- Notes:**
- Accumulated income of the last 12 months.
 - Basel III introduced in 2013.
 - After extraordinary items and taxes.
 - Savings, loans associations & credit unions not included.
 - Data from 2010 onwards are reported by the authorities for dissemination on the IMF's FSI website.
 - For 2010 DCCB consolidation basis and from 2011 onwards other consolidation basis.
 - Basel II.
 - After extraordinary items and taxes. Beginning in 2012, before taxes.
 - Compiled according to the FSI compilation guide and therefore may differ from the national definition.
 - Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting data to average amount of assets (own funds (capital) of credit institutions over the same period.
 - Includes also the net income of the minority interest.
 - Four large banking groups.
 - Figures for the United Kingdom are based on the consolidated global operations of domestically controlled banks reporting in the UK, so may not be representative of the financial soundness of the subgroup of banks that account for the bulk of retail activity in the UK.
 - Data from 2010 onward, reported by the authorities to the fund for dissemination, may not be strictly comparable with prior periods.
 - For 2010 CBCSDI consolidation basis and from 2011 onwards DC consolidation basis.
 - Based on data for fiscal year ending June 30 for public sector banks and December 31 for other banks.
 - Data from 2009 onwards are reported by the authorities for dissemination on the IMF's FSI website.
 - National Banks only.
 - Data from 2009 onward are reported by the authorities for dissemination on the IMF's FSI website (<http://fsi.imf.org/>). They are compiled using DCCBS consolidation basis.
 - All data refer to the annual data ending March of the indicated calendar year and after extraordinary items and taxes.
 - Data are annualised using quarterly underlying series reported by the authorities for dissemination on the IMF's FSI Website (<http://fsi.imf.org/>)
 - Consolidation Basis.
 - CBCSDI : Cross-border, cross-sector consolidation basis for all domestically incorporated entities
 - DCCBS : Domestically controlled, cross-border, cross-sector consolidation basis
 - DC : Domestic consolidation basis
 - DCCB : Domestically controlled, cross-border consolidation basis
 - CBDI : Cross-border consolidation basis for all domestically incorporated entities
 - FB : Foreign bank branch consolidation basis
 - Refers to institutional coverages other than those mentioned above
 - Numerator : Annualized net income before extraordinary items and taxes, from the beginning of the year until the reporting month.
 - Denominator : Average value of total assets (financial and nonfinancial) over the same period.
 - Basel III introduced in 2014
 - Data from 2010 onward, reported by the authorities to the fund for dissemination, may not be strictly comparable with prior periods.
 - Data for June 2014 provided by Asia and Pacific Department of IMF
 - Before extraordinary items and taxes

Source: IMF Statistical Data Series, 2016 and Global Financial Stability Report, October 2016

Table 28 B
Bank Profitability : Return on Equity

(In Percent)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Latest
Latin America											
Argentina ^{25c}	14.3	11.0	17.2	29.5	34.5	36.5	38.8	43.7	54.7	49.0	Dec
Brazil ^{1,2,3,25a}	27.3	28.8	19.5	16.0	17.1	16.5	13.1	13.1	13.0	15.4	Dec
Chile ^{2,28a}	18.6	16.2	18.5	21.4	20.7	20.8	17.3	18.3	20.6	17.7	Dec
Colombia ^{28g c}	20.2	19.5	28.1	26.2	23.7	23.0	21.2	19.5	19.8	18.9	Dec
Ecuador ^{3,28g c}	24.0	20.9	12.1	10.3	11.3	14.9	8.6	—	—	9.4	July
Mexico ^{1,28c}	25.9	19.9	14.8	15.2	16.8	15.5	17.5	19.3	15.9	15.4	Dec
Peru ^{1,3,5,7,9,28b,28 d/g}	23.9	27.9	31.1	24.5	24.1	23.5	21.5	19.9	18.2	21.1	Dec
Uruguay ³	11.6	12.8	7.2	-1.5	8.1	7.9	14.4	16.0	—	—	Dec
Venezuela ³	31.6	32.4	29.4	16.9	20.0	36.6	53.0	59.1	65.2	—	Dec
Emerging Europe											
Bulgaria ^{3,8,28c}	25.0	24.8	19.5	9.8	7.8	5.7	6.3	5.7	7.2	—	Dec
Czech Republic ^{3,8,9,28a}	23.4	25.4	20.7	26.4	19.7	18.3	20.4	16.2	16.4	17.4	Sep
Hungary ^{28a,3,2}	23.8	18.4	16.4	8.4	0.4	-7.7	-1.4	2.3	-17.2	-1.6	Dec
Israel ^{10,3,28a}	17.6	20.0	0.7	14.1	13.8	12.3	12.2	13.4	13.7	14.4	Dec
Latvia ^{3,9,28a}	25.6	24.3	2.9	-50.6	-19.7	5.1	7.8	7.7	12.7	12.3	Dec
Lithuania ^{3,11,28a}	20.3	25.9	13.9	-59.6	-4.6	17.5	8.9	10.1	9.7	8.8	Dec
Poland ^{1,3,5,9,12,28c}	22.2	24.9	20.7	11.2	13.3	16.1	14.0	12.1	12.6	9.5	Dec
Romania ^{3,28c}	13.6	11.5	17.0	2.9	-1.5	-7.6	5.9	0.1	-5.6	8.9	Sep
Russia ^{1,3,28c}	26.7	15.6	14.0	4.1	1.5	17.9	17.9	14.0	7.5	2.0	Dec
Slovak Republic ^{14,28c}	16.6	16.6	15.4	6.7	12.6	6.9	9.1	10.7	10.4	11.2	Dec
Slovenia ^{28a}	15.1	16.3	7.1	2.0	3.2	-11.8	-19.6	-97.6	-1.9	4.2	Dec
Turkey ^{28c}	19.1	19.6	20.0	26.4	23.9	19.0	19.6	17.4	15.2	13.6	Dec
Ukraine ^{3,28 d}	13.5	12.7	7.3	-32.3	-9.7	-5.0	3.2	1.7	-35.2	-65.5	Dec
Western Europe											
Austria ^{3,8,28b}	16.9	17.0	2.6	1.5	7.9	1.4	5.5	1.2	-0.8	6.9	Sep
Belgium ^{3,28a}	22.4	13.2	-35.7	-2.5	10.6	1.7	3.4	16.0	4.0	9.7	Sep
Finland ^{28a}	14.4	19.1	12.4	10.0	9.2	10.1	10.8	9.8	11.9	—	Sep
France ^{28g}	14.0	9.8	3.6	7.2	12.0	18.0	16.0	8.4	—	6.8	Dec
Germany ^{17,28b}	14.3	15.8	4.9	4.0	8.7	-13.0	-0.9	-11.5	1.2	2.5	Jun
Netherlands ^{3,28b}	15.4	18.7	-11.6	-0.5	8.9	9.6	7.4	6.2	6.6	10.9	Dec
Portugal ^{28a}	17.0	16.6	5.6	7.3	7.5	-5.5	-5.4	-11.0	-24.8	3.6	Sep
Spain ^{9,15,28b}	19.7	20.0	12.6	9.2	8.0	1.5	-21.0	5.4	5.7	7.1	Dec
Sweden ^{16,28b}	21.0	19.7	16.9	8.0	14.1	14.9	15.3	16.7	8.0	—	Jun
Switzerland ^{17,28e}	17.7	15.4	4.9	7.3	10.5	9.9	9.2	9.5	—	10.2	Jun
United Kingdom ^{18,28b}	8.9	6.2	-2.5	-0.1	6.9	6.1	3.4	4.2	8.7	6.7	Jun
Asia											
China ^{2,19,20,21,34c}	14.9	16.7	17.1	16.2	19.2	20.4	19.8	19.2	17.6	8.6	Jun
India ^{2,28b}	13.7	13.2	14.9	10.7	10.8	13.4	13.8	10.8	9.6	6.8	Dec
Indonesia ^{28g}	22.4	23.2	25.3	26.8	25.9	20.3	25.3	24.5	21.3	17.3	Dec
Korea ^{28a}	14.6	14.6	9.9	8.6	9.7	13.2	8.2	6.4	—	—	Jun
Malaysia ^{2,28c}	16.2	19.7	17.6	13.4	16.3	16.8	17.3	15.8	30.0	12.3	Dec
Philippines ^{28b,33b}	3.2	8.7	12.0	15.4	16.7	15.0	15.8	17.8	15.9	13.8	Dec
Singapore ^{2,28b}	13.7	12.9	11.7	13.8	15.5	13.8	16.4	15.3	13.4	13.6	Dec
Thailand ^{35,28c}	8.5	1.2	10.3	9.5	9.9	10.9	14.9	15.9	15.6	11.3	Dec
Middle East and Central Asia											
Egypt ^{3,22}	14.3	15.6	14.1	13.0	14.3	14.3	13.9	14.5	14.5	18.9	Sep
Kuwait ³	28.8	28.4	6.3	16.2	9.3	8.2	9.0	7.4	18.0	9.1	Jun
Saudi Arabia ^{2,3,28a}	43.4	28.5	11.2	11.7	13.6	15.0	15.1	14.4	18.2	14.5	Dec
Tunisia	7.0	10.1	11.2	11.7	—	7.2	3.0	—	—	—	Dec
United Arab Emirates ^{24,28c}	18.2	19.3	13.1	10.9	10.4	11.4	11.5	15.3	13.7	11.8	Dec
Sub-Saharan Africa											
Nigeria ^{25c}	10.4	13.1	20.7	-222.8	266.0	2.2	18.9	18.9	20.7	19.7	Dec
South Africa ^{1,2,28c}	18.3	18.1	27.0	18.8	18.6	21.3	20.5	18.6	17.8	20.7	Jan
Other											
Australia ^{1,2,28b}	16.7	17.4	19.2	18.9	20.0	21.9	17.7	20.1	20.9	18.8	Sep
Canada ^{2,28a}	21.8	20.1	15.0	18.2	22.5	22.5	22.7	22.3	22.4	20.7	Dec
Japan ^{23,26,28d}	8.5	6.1	6.7	-5.2	5.5	6.9	6.5	7.3	8.4	6.3	Sep
United States ^{27,28b}	12.3	7.8	-1.6	1.7	6.9	9.6	11.6	13.2	12.6	3.1	Sep

- Note:**
- Accumulated income of the last 12 months.
 - Basel III introduced in 2013
 - After extraordinary items and taxes.
 - Savings and loans associations and credit unions not included.
 - Data from 2010 onwards are reported by the authorities for dissemination on the IMF's FSI website.
 - For 2010 DCCB consolidation basis and from 2011 onwards other consolidation basis.
 - State mortgage bank not included.
 - Tier 1 capital.
 - Basel II.
 - After extraordinary items and taxes. Beginning in 2012, before taxes.
 - Compiled according to the FSI compilation guide and therefore may differ from the national definition.
 - Branches of foreign banks are excluded.
 - Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital) of credit institutions over the same period.
 - Excludes foreign branches.
 - Includes only the net income attributable to the group.
 - Four large banking groups.
 - Gross profits.
 - Figures for the United Kingdom are based on the consolidated global operations of domestically controlled banks reporting in the UK, so may not be representative of the financial soundness of the subgroup of banks that account for the bulk of or retail activity in the UK.
 - Total Banking Industry.
 - Data from 2010 onward, reported by the authorities to the Fund for dissemination, may not be strictly comparable with prior periods.
 - For 2010 Other consolidation basis and from 2011 onwards DC consolidation basis.
 - Adjusted for unallocated provisions for potential loans losses since end-March, 2009, adjusted for unrecognised impairment.
 - Data from 2009 onwards are reported by the authorities for dissemination on the IMF's FSI website.
 - National banks only.
 - Data from 2009 onward are reported by the authorities for dissemination on the IMF's FSI website (<http://fsi.imf.org/>). They are compiled using DCCBS consolidation basis. Data prior to 2009 are from the website of the Federal Deposit Insurance Corporation.
 - All data from 2009 onwards are reported by the authorities for dissemination on the IMF's FSI website.
 - Data re-annualized using quarterly underlying series reported by the authorities for dissemination on the IMF's FSI website (<http://fsi.imf.org/>).
 - Consolidation basis.
 - DCCBS: Cross-border, cross-sector consolidation basis for all domestically incorporated entities
 - DCCBS: Domestically, cross-border, cross-sector consolidation basis
 - DC: Domestic consolidation basis
 - DCCB: Domestically controlled, cross-border consolidation basis
 - CFDI: Cross-border consolidation basis for all domestically incorporated entities
 - FBF: Foreign bank branch consolidation basis
 - Other: Refers to institutional coverages other than those mentioned above.
 - Numerator: Annualized net income before extraordinary items and taxes, from the beginning of the year until the reporting month.
 - Denominator: Average value of capital over the same period.
 - Savings and loans associations and credit unions not included.
 - For 2015, according to Hungarian Law, banks have to compensate clients for unfair lending practices. Therefore they increased the provisions for expected losses that reduced their net income.
 - Basel III introduced in 2014
 - Data for June 2014 provided by Asia and Pacific Department of the IMF.
 - Before Extraordinary items and taxes.

Source: IMF Statistical Data Series 2016 & Global Financial Stability Report, October 2016

Table 2.9 A
Bank Asset Quality: Non Performing Loans to Total Loans

(In Percent)

	Return on Assets										
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Latest
Latin America											
Argentina ^{33c}	3.4	2.7	3.1	3.5	2.1	1.4	1.7	1.7	2.0	1.7	Dec
Brazil ^{1,33a}	3.5	3.0	3.1	4.2	3.1	3.5	3.4	2.9	2.9	3.3	Dec
Chile ^{2,33c}	0.7	0.8	1.0	2.9	2.7	2.3	2.2	2.1	2.1	1.9	Dec
Colombia ^{3,33g}	2.6	3.3	3.9	4.0	2.9	2.5	2.8	2.8	2.9	2.8	Dec
Ecuador ^{33c}	3.3	2.9	3.4	4.1	3.5	3.8	3.8	3.6	—	4.3	July
Mexico ^{4,33c}	2.0	2.7	3.0	3.8	2.0	2.1	2.4	3.2	3.0	2.5	Dec
Peru ^{5,6,7,8,33d/g}	4.1	2.7	2.2	2.7	3.0	2.9	3.2	3.5	4.0	3.9	Dec
Venezuela*	1.1	1.2	1.9	3.0	3.4	1.4	0.9	0.7	0.8	—	Dec
Emerging Europe											
Bulgaria ^{9,33c}	2.2	2.1	2.4	6.4	11.9	15.0	16.6	16.9	16.7	—	Dec
Czech Republic ^{5,33a}	3.7	2.8	2.8	4.6	5.4	5.2	5.2	5.2	5.6	5.6	Sep
Hungary ^{10,22c}	2.6	2.3	3.0	6.7	9.8	13.4	16.0	16.8	15.6	11.7	Dec
Israel ^{11,33a}	1.9	1.4	1.5	1.4	3.1	2.5	3.5	2.9	2.4	1.8	Dec
Latvia ^{5,33c}	0.5	0.8	2.1	14.3	15.9	14.1	8.7	6.4	4.9	4.6	Dec
Lithuania ^{12,33a}	1.0	1.0	6.1	24.0	23.3	18.8	14.8	11.6	8.2	5.7	Dec
Poland ^{33c}	7.4	5.2	2.8	4.3	4.9	4.7	5.2	5.0	4.9	4.3	Dec
Romania ^{13,33c}	2.8	4.0	2.7	7.9	11.9	14.3	18.2	21.9	15.3	12.3	Sep
Russia ^{1,14,33c}	2.4	2.5	3.8	9.5	8.2	6.6	6.0	6.0	6.7	8.3	Dec
Serbia*	-	-	11.3	15.7	16.9	20.0	18.6	20.6	23.0	22.3	Dec
Slovak Republic ^{33c}	2.5	2.5	2.5	5.3	5.8	5.6	5.2	5.1	5.3	4.9	Dec
Turkey ^{1,33c}	3.9	3.6	3.4	5.0	3.5	2.6	2.7	2.6	2.8	3.0	Dec
Ukraine ^{15,33d}	17.8	13.2	3.9	13.7	15.3	14.7	16.5	12.9	19.0	28.0	Dec
Western Europe											
Austria ^{5,33c}	2.7	2.2	1.9	2.3	2.8	2.7	2.8	2.9	3.9	3.5	Sep
Belgium ^{33c}	1.7	1.1	1.7	3.1	2.8	3.3	3.8	4.3	4.1	3.7	Sep
Denmark ^{6,33b}	0.3	0.3	1.2	3.3	4.1	3.7	6.0	4.6	4.5	3.6	Dec
Finland ^{16,33a}	0.3	0.3	0.4	0.6	0.6	0.5	0.5	—	—	—	Jun
France ^{17,33g}	3.0	2.7	2.8	4.0	3.8	4.3	4.3	4.5	—	4.0	Dec
Germany ^{11,18,33g/d}	3.4	2.6	2.9	3.3	3.2	3.0	2.9	2.7	—	—	Dec
Italy ^{19,33a}	4.9	4.6	6.3	9.4	10.0	11.7	13.7	16.5	17.3	18.0	Jun
Netherlands ^{5,33b}	0.8	-	1.7	3.2	2.8	2.7	3.1	3.2	3.1	2.7	Dec
Portugal ^{20,33a}	1.3	1.5	3.6	4.8	5.2	7.5	9.8	10.6	11.2	12.8	Sep
Spain ^{7,33b}	0.7	0.9	2.8	4.1	4.7	6.0	7.5	9.4	8.5	6.3	Dec
Sweden ^{21,33b}	0.8	0.6	0.5	0.8	0.8	0.7	0.7	0.6	0.6	1.2	Dec
Switzerland ^{33e}	0.3	0.3	0.9	1.0	0.9	0.8	0.8	0.8	—	0.7	Jun
United Kingdom ^{22,33c}	0.9	0.9	1.6	3.5	4.0	4.0	3.6	3.1	2.7	1.4	Jun
Asia											
China ^{1,23,24,25,33a/c}	7.1	6.2	2.4	1.6	1.1	1.0	1.0	1.0	1.1	1.5	Jun
India ^{33b}	3.3	2.5	52.4	2.2	2.4	2.7	3.4	4.0	4.3	5.9	Dec
Indonesia ^{33g}	6.0	4.1	3.2	3.3	2.5	2.1	1.8	1.7	2.1	2.4	Dec
Korea ^{17,33a}	0.8	0.7	0.6	0.6	0.6	0.5	0.6	0.7	—	—	Jun
Malaysia ^{1,26,33c}	8.5	6.5	4.8	3.6	3.4	2.7	2.0	1.8	1.6	1.6	Dec
Philippines ^{11,27,28,33b}	7.5	5.8	4.6	3.5	3.4	2.6	2.2	2.4	2.0	1.9	Dec
Thailand ^{33e}	8.1	7.9	5.7	5.3	3.9	2.9	2.4	2.3	2.5	2.7	Dec
Middle East and Central Asia											
Egypt ^{29*}	18.2	19.3	14.8	13.4	13.6	10.9	9.8	9.3	8.9	7.2	Sep
Kuwait*	3.9	3.2	6.8	11.5	8.9	7.3	5.2	3.6	3.5	2.8	Jun
Saudi Arabia ^{1,33a}	2.0	2.1	1.4	3.3	3.0	2.2	1.7	1.3	1.1	1.2	Dec
Tunisia*	19.3	17.6	15.5	13.2	—	—	14.9	16.5	16.2	—	Dec
United Arab Emirates ^{30*,33c}	6.3	2.9	2.3	4.3	5.6	7.2	8.4	7.3	6.5	5.2	Dec
Sub-Saharan Africa											
Nigeria ^{33c}	8.8	8.4	6.3	27.6	15.7	5.3	3.5	3.4	3.7	5.3	Dec
South Africa ^{1,33c}	1.1	1.4	3.9	5.9	5.8	4.7	4.0	3.6	3.3	3.1	Jan
Other											
Australia ^{1,31,33b}	0.2	0.2	1.3	2.0	2.2	2.0	1.8	1.5	1.1	1.0	Dec
Canada ^{1,33a}	0.4	0.7	0.8	1.3	1.2	0.8	0.7	0.6	0.5	0.5	Dec
Japan ^{32,33d}	1.5	1.4	2.4	2.4	2.5	2.4	2.4	2.3	1.9	1.6	Sep
United States ^{33b}	0.8	1.4	3.0	5.0	4.4	3.8	3.3	2.5	2.0	1.5	Sep

- Note:**
- Basel III introduced in 2013.
 - After adoption of IFRS in 2009, nonperforming loans include defaulted loans and loans overdue 90 days or more, but 2009 figure here is consistent with pre-2009 definition, i.e., only includes defaulted loans.
 - Loans with principal and/or interest past due over 30 days.
 - Savings and loans association and credit unions not included.
 - Basel II
 - Data from 2010 onward are reported by the authorities for dissemination on the IMF's FSI website
 - Includes restructured and refinanced loans.
 - For 2010 DCCB consolidation basis and from 2011 onwards other consolidation basis.
 - Excludes loans to credit institutions.
 - Basel II Basel.
 - Overdue loans declared non performing after 90 days.
 - Basel III norms introduced in 2014.

12. Data on non-impaired loans overdue more than 60 days plus impaired loans.
13. Non-performing loans are defined as loans and interest past due for over 90 days and/or for which legal proceedings were initiated against the loan or debtor.
14. Principal or interest overdue more than 30 days (legal persons) or more than 60 days (individuals), if the borrowers' condition is considered weak or average; 6 to 30 days and 31 to 60 days, respectively, if the condition is considered weak.
15. Up to 2012, nonperforming loans are those classified as doubtful and loss. From end-2012, nonperforming loans also include negatively classified loans by IV and V category of quality, which resulted in higher NPLs figure at end-2012.
16. Non performing loans reported net of specific provisions.
17. Loans are classified as nonperforming on the basis of impairment, which is not linked to a 90-day criterion.
18. Methodological break in 2009 due to changes in the regulatory reporting framework for the audit of the banks.
19. Non-performing loans include bad, substandard, restructured and past due loans.
20. A new calculation method for nonperforming loans that follows the methodology of the financial Soundness Indicators Compilation Guidelines was introduced in September 2011. Historical annual data have been revised accordingly, back to 2006.
21. Four large banking groups.
22. Figures for the United Kingdom are based on the consolidated global operations of domestically controlled banks reporting in the UK, so may not be representative of the financial soundness of the sub groups of banks that account for the bulk of retail activity in the UK.
23. Data from 2010 onward are reported by the authorities for dissemination, may not be strictly comparable with prior periods.
24. For 2010 CBCSDI consolidation basis and from 2011 onwards DC consolidation basis.
25. Data for June 2014, provided by Asia and Pacific Department of the IMF.
26. Loans with principal and/or interest past over 180 days; credit card debt and bankers' acceptances past over 90 days; Loans secured by cash and cash substitutes past 365 days.
27. Thirty days for loans payable in lump sum or payable in quarterly, semi-annual, or annual installments; 90 days for loans payable in monthly installments; as soon as they are past due for loans payable in daily, weekly or semi-monthly installments.
28. Series revised due to a new loan classification system introduced in 2009.
29. Based on data for fiscal year ending June 30 for public sector banks and December 31 for other banks.
30. National Banks only.
31. Includes both impaired and past due items.
32. All data refer to the annual data ending Major Public Sector banks and December 31 of the indicated year for other banks.
33. Consolidation basis.
 - a. CBCSDI : Cross-border, cross-sector consolidation basis for all domestically corporated entities
 - b. DCCBS : Domestically, cross-border, cross-sector consolidation basis
 - c. DC : Domestic consolidation basis
 - d. DCCB : Domestically controlled, cross-border consolidation basis
 - e. CBBI : Cross-border consolidation basis for all domestically incorporated entities
 - f. FBB : Foreign bank branch consolidation basis
 - g. Other : Refers to institutional coverages other than those mentioned above.
- * Non FSI Reporters : Data for this indicator collected from IMF Area Department

Source: IMF Statistical Data Series 2016 & Global Financial Stability Report, April 2016

Table 2.9 B
Bank Asset Quality : Provision to Nonperforming Loans (In Percent)

	2008	2009	2010	2011	2012	2013	2014	2015	Latest
Latin America									
Argentina ^{1,23c}	116.4	111.8	142.8	171.2	141.0	147.8	139.4	146.7	Dec
Brazil ^{1,2,23a}	182.5	151.6	164.9	151.8	149.1	161.1	155.8	154.4	Dec
Chile ^{1,3,23c}	179.0	81.1	92.7	99.1	103.2	108.9	110.6	120.6	Dec
Colombia ^{1,23g}	124.3	140.1	175.0	182.0	163.9	160.7	151.3	155.5	Dec
Mexico ^{1,4,23c}	161.2	173.8	200.6	189.6	185.2	147.5	132.6	140.5	Dec
Peru ^{1,5,6,7,8,23d/g}	151.0	139.3	135.3	143.3	135.5	126.3	114.4	116.5	Dec
Uruguay ^{9,23c}	61.6	72.4	73.1	71.1	54.5	48.0	—	—	Dec
Venezuela ¹	148.0	136.4	149.1	271.6	352.7	457.2	604.1	—	Dec
Emerging Europe									
Bulgaria ^{1,23c}	77.1	58.2	61.4	59.5	63.0	65.6	49.4	—	Dec
Czech Republic ^{5,23a}	57.4	49.7	47.9	48.8	49.2	51.6	47.8	44.5	Sep
Hungary ^{23c}	43.6	37.4	38.9	46.3	48.6	51.7	59.4	69.2	Dec
Latvia ^{5,23c}	46.2	32.8	40.5	66.1	71.7	73.6	79.9	77.8	Dec
Poland ^{23c}	68.8	61.6	72.5	71.8	68.2	67.8	69.3	69.6	Dec
Romania ^{10, 23c}	44.2	79.9	81.2	84.4	86.3	89.8	66.2	69.4	Sep
Russia ^{1,2,23c}	65.8	70.9	75.7	74.1	72.2	71.1	71.7	57.6	Dec
Serbia ^{1,*}	153.6	142.5	133.6	121.4	120.7	113.8	113.5	112.9	Dec
Slovak Republic ^{23c}	66.6	58.4	56.0	55.6	55.4	54.5	49.1	54.1	Dec
Slovenia ^{23c}	21.1	23.3	36.9	40.6	45.3	59.5	62.9	66.8	Dec
Turkey ^{2,23c}	79.8	83.6	83.8	79.4	75.2	76.3	72.8	74.6	Dec
Ukraine ^{23d}	64.4	65.1	66.6	68.3	64.9	61.7	64.0	64.6	Dec
Western Europe									
Austria ^{23c}	62.4	73.8	70.8	71.4	74.3	78.4	61.1	61.0	Sep
Belgium ^{23a}	54.9	49.3	48.8	47.5	47.1	44.9	44.3	41.8	Sep
Finland	—	—	—	—	—	—	—	—	—
France ^{23a}	70.0	63.2	63.6	59.0	56.9	55.9	—	51.2	Dec
Germany	—	—	—	—	—	—	—	—	Dec
Italy ^{23a}	46.1	40.0	40.3	40.2	40.0	42.6	43.1	45.5	Jun
Netherlands	—	—	—	—	—	—	—	—	—
Portugal ^{11,23a}	73.4	59.0	61.5	56.7	54.3	56.2	62.4	62.0	Sep
Spain ^{5,12,23b}	74.0	61.8	65.7	56.9	68.4	56.8	57.7	44.5	Dec
Sweden ^{13,23d}	47.1	53.7	—	—	—	—	—	—	—
Switzerland ^{1,23e}	78.1	94.1	44.1	44.1	45.4	44.9	—	43.1	Jun
United Kingdom ^{14, 23b}	38.1	41.1	35.4	37.4	39.4	47.5	48.8	47.0	Jun
Asia									
China ^{1,2,15,16,17 23c}	116.4	155.0	124.8	160.6	170.7	282.7	262.9	198.8	Jun
India ^{23b}	47.7	52.9	56.7	35.8	51.3	47.4	48.7	45.7	Dec
Malaysia ^{2,23c}	43.3	45.1	32.0	32.0	33.1	30.1	28.4	27.7	Dec
Philippines ^{18, 23b}	62.5	68.7	71.7	68.1	76.0	80.6	73.5	70.1	Dec
Thailand ^{1, 23e}	97.9	99.4	117.0	141.0	53.2	52.4	49.6	52.9	Dec
Middle East and Central Asia									
Saudi Arabia ^{1,2, 23a}	153.3	89.8	122.3	132.8	145.1	157.4	182.9	164.4	Dec
United Arab Emirates ^{19,20}	78.0	85.0	89.0	90.0	85.1	93.4	81.2	—	Dec
Sub-Saharan Africa									
Nigeria ^{23c}	45.2	78.9	70.6	49.6	70.6	55.8	60.1	73.0	Dec
South Africa ^{2,23c}	31.4	29.6	32.6	34.9	40.2	45.8	49.0	47.8	Jan
Other									
Australia ^{2,23b}	22.8	22.6	22.0	21.8	26.6	26.4	25.3	24.6	Dec
Canada ^{2, 23a}	32.1	26.9	25.4	30.0	22.3	16.3	17.5	17.2	Dec
Japan ^{21, 23d}	26.4	25.6	25.8	23.7	23.9	24.4	23.7	23.4	Sep
United States ^{22,*}	74.4	57.7	64.5	62.5	58.5	65.6	75.4	—	—

- Notes :**
1. Specific and general provisions.
 2. Basel III introduced in 2013
 3. After adoption of IFRS in 2009, non performing loans include defaulted loans and loans overdue 90 days or more, but 2009 figure here is consistent with pre-2009 definition, i.e. only includes defaulted loans.
 4. Savings and loans associations and credit unions not included.
 5. Basel II.
 6. Data from 2010 onwards are reported by the authorities for dissemination on the IMF's FSI website.
 7. Includes restructured and refinanced loans.
 8. For 2010 DCCB consolidation basis and from 2011 onwards other consolidation basis.
 9. State mortgage bank not included.
 10. Provisions referent to loans and interest.
 11. A New calculation method for non performing loans that follow the methodology of the Financial Soundness Indicators Compilation Guide was introduced in September 2011. Historical annual data have been revised accordingly, back to 2006.
 12. Provisions includes loan loss provisions, other financial asset provisions, other assets non financial provisions, and net provisions expenses.
 13. Four large banking groups.

14. Figures for the United Kingdom are based on the consolidated global operations of domestically controlled banks reporting in the UK, so may not be representative of the financial soundness of the sub group of banks that account for the bulk of retail activity in the UK.
15. For 2010 CBCSDI consolidaton basis and from 2011 onwards DC consolidation basis.
16. Data from 2010 onwards, reported by the authorities to the Fund for dissemination, may not be strictly comparable with prior periods.
17. Data for june 2014 provided by the Asia and pacific department of the IMF.
18. Basel III introduced in 2014
19. National Banks only
20. Specific provisions starting from 2009
21. All data refer to the annual data ending March of the Indicated calender year.
22. Data are from the website of the Federal Deposit Insurance Corporation.
23. Consolidation basis.
 - a. CBCSDI : Cross-border, cross-sector consolidation basis for all domestically corporated entities
 - b. DCCBS : Domestically, cross-border, cross-sector conslidation basis
 - c. DC : Domestic consolidatio basis
 - d. DCCB : Domestically controlled, cross-border consolidation basis
 - e. CBBI : Cross-border consolidation basis for all domestically incrorporated entities
 - f. FBB : Foreign bank branch consolidation basis
 - g. Other : Refers to institutinal coverages other than those mentioned above.
 - * Non FSI Reporters : Data for this indicator collected from IMF Area Department

Source: Global Financial Stability Report, April 2016

Table 2.10 A
Bank Capital Adequacy : Regulatory Capital to Risk-Weighted Assets
(In Percent)

	Return on Assets									
	2007	2008	2009	2010	2011	2012	2013	2014	2015	Latest
Latin America										
Argentina ^{21c}	18.7	16.9	18.8	17.7	15.6	17.1	13.6	14.4	13.2	Dec
Brazil ^{1,21a}	18.7	17.7	18.7	16.9	16.3	16.4	16.1	16.7	16.4	Dec
Chile ^{21a}	12.2	12.5	14.3	14.1	13.9	13.3	13.3	13.2	12.6	Nov
Colombia ^{221g}	13.6	15.4	17.2	17.3	16.9	18.1	17.0	17.0	16.9	Dec
Ecuador ^{21a}	12.5	19.8	19.6	18.9	18.1	18.9	17.7	—	18.8	July
Mexico ^{21a}	14.3	15.3	16.5	16.9	15.7	15.9	15.6	15.8	15.0	Dec
Peru ^{19,21g}	12.1	11.9	13.5	14.0	13.7	14.4	13.9	14.4	14.3	Dec
Uruguay ^{5,21c}	17.8	17.6	18.1	16.1	13.7	15.9	15.6	—	—	Dec
Venezuela*	12.9	13.4	14.0	13.2	13.3	14.3	15.6	15.1	—	Dec
Emerging Europe										
Bulgaria ^{9,2a,21c,24}	13.8	14.9	17.0	17.4	17.6	16.6	17.0	21.9	—	Dec
Czech Republic ^{7,21a}	11.6	11.6	14.0	15.3	15.0	15.6	16.5	16.7	16.7	Sep
Hungary ^{25,21a}	12.9	12.3	13.9	13.9	13.8	16.3	17.4	17.9	16.6	Dec
Israel ^{10,26,21a}	11.0	11.3	13.7	14.1	14.0	14.9	14.9	14.4	14.0	Dec
Latvia ^{7,21a}	14.6	11.0	13.7	13.9	16.5	16.7	18.1	19.7	21.3	Dec
Poland ^{21c}	12.0	11.2	13.3	13.9	13.1	14.8	15.7	14.9	16.6	Dec
Romania ^{21c}	13.8	13.8	14.7	15.0	14.9	14.9	15.5	17.1	18.7	Sep
Slovak Republic ^{21c}	12.3	11.1	12.6	12.7	13.4	14.7	16.5	17.3	17.8	Dec
Turkey ^{11,21c}	18.9	18.0	20.6	19.0	16.6	17.9	15.3	15.9	15.6	Dec
Ukraine ^{2,21d}	13.9	14.0	18.1	20.8	18.9	18.1	18.3	15.6	12.3	Dec
Western Europe										
Austria ^{21b}	12.7	12.9	15.0	15.4	15.8	17.0	18.0	16.0	16.4	Sep
Belgium ^{21a}	11.2	16.4	17.3	19.3	18.5	18.2	18.7	17.7	18.1	Sep
Finland ^{21a}	15.1	13.6	14.6	14.4	14.2	17.0	16.0	15.3	—	Sep
France ^{21a}	10.2	10.5	12.4	12.7	12.3	14.5	15.4	—	17.1	Dec
Germany ^{26,21g}	12.9	13.6	14.8	16.1	16.4	17.9	19.2	18.0	18.3	Dec
Italy ^{21a}	10.4	10.4	11.7	12.1	12.7	13.4	13.7	15.0	14.5	Jun
Netherlands ^{7,21b}	13.2	11.9	14.9	13.9	13.5	14.2	14.9	17.9	20.1	Dec
Portugal ^{121a}	10.4	9.4	10.5	10.3	9.8	12.6	13.4	12.0	12.5	Sep
Spain ^{21b}	10.6	11.3	12.2	11.9	12.1	11.6	13.3	13.7	12.5	Dec
Sweden ^{12,21b}	9.8	10.2	12.7	12.0	11.5	11.7	12.0	21.6	24.2	Dec
Switzerland ^{21e}	12.1	15.0	17.9	17.3	16.7	17.9	17.5	—	16.9	Jun
United Kingdom ^{13,21b}	12.6	12.9	14.8	15.9	15.7	17.1	19.6	16.6	17.9	Jun
Asia										
China ^{1,14,28,21a}	8.4	12.0	11.4	12.2	12.7	13.3	12.2	12.4	13.0	Jun
India ^{29,21b}	12.3	13.0	14.3	15.2	13.1	13.1	12.3	12.5	12.7	Dec
Indonesia ^{7,16,21g}	19.2	17.5	17.8	16.2	16.1	17.3	19.8	18.7	21.3	Dec
Korea ^{1a}	12.3	12.3	14.4	14.3	14.0	14.3	14.0	18.7	—	Jun
Malaysia ^{1,21e}	13.2	16.1	18.2	17.5	17.7	17.6	14.6	15.4	16.3	Dec
Philippines ^{1,21b}	15.7	14.9	15.5	16.7	17.1	17.8	17.0	18.3	16.1	Dec
Singapore ^{1,21b}	15.8	14.7	17.3	18.6	16.0	18.1	16.4	15.9	15.9	Dec
Thailand ^{21e}	14.8	13.9	15.8	16.0	14.9	16.2	15.5	16.9	17.1	Dec
Middle East and Central Asia										
Egypt ^{2,18}	14.8	14.7	15.1	16.3	15.9	14.9	13.7	12.5	13.2	Sep
Saudi Arabia ^{1,9b}	20.6	16.0	16.9	17.6	17.6	18.2	17.9	17.9	18.1	Dec
United Arab Emirates ^{19a}	14.0	13.0	19.9	20.7	20.0	21.2	19.3	18.1	18.3	Dec
Sub-Saharan Africa										
Nigeria ^{20,21c}	21.0	21.9	4.1	1.8	17.9	18.3	17.1	16.4	16.1	Dec
South Africa ^{1,21c}	12.8	13.0	14.1	14.9	15.1	15.9	15.0	14.7	14.2	Jan
Other										
Australia ^{1,21b}	10.2	11.3	11.9	11.4	11.6	12.1	11.8	12.4	13.9	Dec
Canada ^{1,21a}	12.1	12.3	14.7	15.6	15.9	16.2	14.3	14.2	14.2	Dec
Japan ^{2,21b}	12.3	11.3	11.2	13.3	13.8	14.2	15.2	15.6	15.6	Sep
United States ^{2,21b}	12.8	12.8	13.9	14.8	14.7	14.5	14.4	14.4	14.2	Sep

Note: 1. Basel III introduced in 2013. 2. Basel I. 3. Savings and loans associations and credit unions not included.
4. Data from 2010 onwards are reported by the authorities for dissemination on the IMF's FSI Website.
5. State mortgage bank not included.
6. Through 2011 other consolidation basis and from 2012 onwards DC consolidation basis. 7. Basel II
8. All data refer to the annual data ending March of the indicated calendar year. Figures upto 2012 are based on Basel II.
9. Data from 2009 onwards are reported by the authorities for dissemination on the IMF's FSI Website.
10. Basel II introduced in 2010.
11. Basel I for regulatory capital and Basel I / Basel II for RWAs through 2011, all based on Basel II from 2012.
12. Four large banking groups.
13. Figures for the United Kingdom are based on the consolidated global operations of domestically controlled banks reporting in the UK, so
14. Data from 2010 onwards are reported by the authorities for dissemination, may not be strictly comparable with prior periods.
15. Basel I and Basel II being applied simultaneously. 16. 2010 includes operational risks capital charges.
17. Basel II was implemented for calculating CAR in 2009.
18. Based on Data for Fiscal year ending June 30 for public sector banks and December 31 for other banks.
19. National Banks only.
20. Data from 2009 onwards are reported by the authorities for dissemination on the IMF's FSI Website (<http://fsi.imf.org>). They are compiled using DCCBS consolidation basis. Data prior to 2009 are from the website of the Federal Deposit Insurance Corporation.
21. Consolidation Basis:
a. CBCSDI - Cross-border, cross-sector consolidation basis for all domestically incorporated entities
b. DCCBS - Domestically controlled, cross-border, cross-sector consolidation basis
c. DC - Domestic Consolidation basis
d. DCCB - Domestically controlled, cross-border consolidation basis
e. CBDI - Cross-border consolidation basis for all domestically incorporated entities
f. FBB - Foreign bank branch consolidation basis
g. Other - Refers to institutional coverages other than those mentioned above.
22. Numerator : Total regulatory capital (Tier 1, Tier 2, and Tier 3) after supervisory deductions, as defined by the Basel Committee on Banking
23. Denominator : Risk-weighted assets as defined by the Basel Committee on Banking Supervision and national supervisory guidance, including (1) on-balance sheet assets weighted by factors representing their credit riskiness; (2) off-balance sheet items weighted by credit conversion factors; (3) a capital charge for market risk.
24. Through 2011 other consolidation basis and from 2012 onwards DC consolidation basis.
25. All Data refer to the annual data ending March of the indicated calendar year. Figures up to 2012 are based on Basel II. 26. Basel III introduced in 2014
27. Figures for the United Kingdom are based on the consolidated global operations of domestically controlled banks reporting in the UK, so may not be representative of the financial soundness of the subgroup of banks that account for the bulk of retail activity in the UK.
28. Data for June 2014 provided by the Asia and Pacific Department of the IMF.
29. Domestic Banks dealing only with residents.
* Non FSI Reporters : Data for this Indicator collected from IMF Area Department.

Source: IMF Statistical Data Series 2016 & Global Financial Stability Report, 2016

Table 2.10 B
Bank Capital Adequacy : Capital to Assets (In Percent)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	Latest
Latin America										
Argentina ^{19c}	13.1	11.9	12.5	11.3	11.2	11.5	12.1	13.0	12.3	Dec
Brazil ^{11,19a}	9.9	10.4	11.5	10.3	10.1	10.1	9.3	9.0	8.5	Dec
Chile ^{19a}	6.7	6.4	6.8	8.3	7.8	8.0	8.1	8.0	7.6	Dec
Colombia ^{19g}	12.1	12.6	14.2	14.2	14.3	14.7	14.8	14.9	14.1	Dec
Ecuador ^{19c}	8.7	8.9	9.4	8.9	8.6	12.1	12.3	-	12.7	July
Mexico ^{2,19c}	13.8	9.2	10.7	10.4	9.9	10.6	10.4	10.8	10.4	Dec
Peru ^{22,3,4,19d}	8.8	8.3	10.2	10.0	10.6	10.4	10.4	10.7	10.1	Dec
Uruguay ^{5,19c}	10.5	8.9	9.8	9.5	8.5	10.0	9.3	-	10.4	Dec
Venezuela*	9.2	9.4	8.6	9.8	10.4	10.4	10.9	10.5	-	Dec
Emerging Europe										
Bulgaria ^{19c}	7.7	11.4	10.8	10.5	10.8	10.1	10.4	11.6	-	Dec
Czech Republic ^{6,7,19a}	6.1	5.5	6.1	6.5	6.5	6.9	7.2	7.2	6.9	Sep
Hungary ⁷	8.2	7.1	7.6	8.2	9.1	9.1	-	-	-	Sep
Israel ^{16,26,19a}	6.1	9.1	10.6	11.1	10.6	6.6	7.0	7.4	7.1	Dec
Latvia ^{7,22,19a}	7.9	7.7	7.7	9.3	9.4	10.5	11.3	10.1	10.1	Dec
Lithuania ^{9,19 a}	7.9	8.2	7.3	8.5	10.8	12.3	12.6	12.9	13.0	Dec
Poland ^{19c}	8.0	7.5	8.1	8.2	7.8	8.7	9.1	9.3	9.4	Dec
Romania ^{6,19c}	7.3	9.0	8.6	8.9	8.1	8.0	8.0	7.6	8.3	Sep
Russia ^{19c}	12.8	10.8	13.1	12.9	11.8	11.8	11.5	8.5	8.9	Dec
Slovak Republic ^{19c}	8.0	8.2	9.6	9.7	10.8	11.7	12.1	11.9	11.1	Dec
Turkey ^{7,10,19c}	13.0	12.1	12.5	12.3	11.7	12.1	10.9	11.3	11.0	Dec
Ukraine ^{19d}	11.6	12.9	13.1	14.6	14.8	15.0	15.1	11.2	8.0	Dec
Western Europe										
Austria ^{6,7,19c}	6.5	6.3	7.0	7.5	7.2	7.8	8.0	6.9	7.0	Sep
Belgium ^{19a}	4.1	3.3	4.6	5.0	4.6	5.8	6.4	6.3	6.6	Sep
Finland ^{22,19a}	7.9	6.2	6.4	5.5	4.4	4.4	5.0	4.3	-	Sep
France ^{19a}	4.1	3.7	4.1	4.9	4.8	5.2	5.8	-	5.8	Dec
Germany ^{19g,24}	4.3	4.5	4.8	4.3	4.4	4.7	5.5	5.6	5.9	Dec
Italy ^{6,19a}	7.9	4.1	4.8	5.0	5.4	5.4	5.4	5.9	6.1	Jun
Luxembourg ^{6,19a}	4.1	4.8	5.5	5.2	5.0	6.3	6.4	6.1	7.0	Dec
Netherlands ^{3,22,19b}	3.3	3.2	4.3	4.4	4.3	4.7	4.8	5.4	5.6	Dec
Portugal ^{19a}	6.5	5.8	6.5	6.7	5.3	6.7	6.9	4.7	8.1	Sep
Spain ^{9,22,19b}	6.7	5.9	6.4	6.1	5.9	5.8	6.8	7.2	7.4	Dec
Sweden ^{11,19b}	4.7	4.7	5.0	-	-	-	-	-	5.6	Dec
Switzerland ^{6,19e}	4.6	4.8	5.1	5.4	5.5	5.5	5.7	-	6.4	Jun
United Kingdom ^{12,19b}	5.5	4.4	5.4	5.4	5.1	5.5	6.3	5.9	6.3	Jun
Asia										
China ^{1,13,20 19c}	5.8	6.0	5.6	6.1	6.4	6.5	6.7	6.6	7.0	Jun
India ^{19b}	6.4	7.3	7.0	7.1	6.7	7.0	6.9	7.1	7.2	Dec
Indonesia ^{19g}	10.1	9.1	10.1	10.7	11.0	12.2	12.5	12.8	13.6	Dec
Korea ^{19a}	9.0	6.3	7.3	7.6	8.1	8.2	8.1	-	-	Jun
Malaysia ^{1,19c}	7.4	8.1	9.0	9.4	8.9	9.4	9.6	10.0	10.5	Dec
Philippines ^{19b,24}	11.7	8.9	9.5	10.2	11.1	11.7	9.7	9.9	10.0	Dec
Singapore ^{1,19b}	9.2	7.2	9.2	9.0	8.3	8.9	8.2	8.4	9.0	Dec
Thailand ^{6,19e}	9.5	10.1	11.0	11.3	10.3	7.8	8.5	9.5	10.0	Dec
Middle East and Central Asia										
Egypt ¹⁴	5.5	5.6	5.5	6.2	6.2	7.2	7.1	6.5	-	Sep
Kuwait*	12.6	10.9	11.4	12.6	12.4	12.6	12.2	11.3	11.1	Jun
Saudi Arabia ^{1,19a}	9.9	10.1	14.0	14.5	14.2	13.9	13.6	13.8	13.7	Dec
United Arab Emirates ^{16*,19c}	10.5	11.8	16.0	17.7	17.2	16.8	15.2	12.3	-	Dec
Sub-Saharan Africa										
Nigeria ^{6,15,19c}	16.3	17.7	4.0	1.5	10.5	10.8	10.4	11.0	11.6	Dec
South Africa ^{1,19c}	8.0	5.7	6.7	7.0	7.2	7.8	7.9	7.6	7.0	Jan
Other										
Australia ^{1,19 b}	4.9	5.4	5.7	5.7	5.7	6.1	6.0	5.9	6.3	Dec
Canada ^{1,19a, 19a}	5.0	3.5	4.5	4.7	5.1	4.9	5.0	5.0	5.1	Dec
Japan ^{7,19b}	4.5	5.0	4.3	5.3	5.1	5.1	5.5	5.5	5.8	Sep
United States ^{19b}	10.3	9.3	12.4	12.7	12.2	12.0	11.8	11.7	11.8	Sep

- Note:**
- Basel III introduced in 2013.
 - Saving and loans associations and credit unions not included.
 - Data from 2010 onwards are reported by the authorities for dissemination on the IMF's FSI website.
 - Through 2010 the country uses DCCB consolidation, and from 2011 other consolidation.
 - State mortgage bank not included.
 - Tier 1 capital.
 - Basel II
 - Bank Capital Assets ratio is calculated by using average capital as the numerator and average assets as the denominator.
 - Compiled according to the FSI compilation guide and therefore may differ from the national definition.
 - Regulatory Tier 1 capital based on Basel I through 2011; based on Basel II thereafter.
 - Four large banking groups.
 - Figures for the United Kingdom are based on the consolidation global operations of domestically controlled banks reporting in the UK, so may not be representative of the financial soundness of the subgroup of banks that accounting for the bulk of retail activity in the UK.
 - Data from 2010 onward, reported by the authorities to the Fund for dissemination, may not be strictly comparable with prior periods.
 - Based on data for fiscal year ending June 30 for public sector banks and December 31 for other banks.
 - Data from 2009 onwards are reported by the authorities for dissemination on the IMF's FSI website.
 - National banks only.
 - All data refer to the annual data ending March of the indicated calendar year.
 - Consolidation Basis
 - CBCSDI: Cross-border, Cross-sector consolidation basis for all domestically incorporated entities
 - DCCBS: Domestically controlled, cross-border, cross-sector consolidation basis
 - DC: Domestic Consolidation basis
 - DCCB: Domestically controlled, cross-border consolidation basis
 - CBDI: Cross-border consolidation basis for all domestically incorporated entities
 - FBB: Foreign bank branch consolidation basis
 - Other: Refers to institutional coverages other than those mentioned above.
 - Numerator: Total capital and reserves. The sector-wide measure of capital should include deductions for intrasector equity investments, intrasector provisions, and intrasector capital and reserves. Goodwill is excluded, in line with supervisory guidance.
 - Denominator: Total non risk-weighted financial and nonfinancial assets.
 - Total Capital and Reserves
 - Savings and Loans associations and credit unions not included
 - Basel III introduced in 2014
 - Data from June 2014 provided by the Asia and Pacific Department of IMF
 - Non FSI Reporters: Data for this indicator collected from IMF Area Department.

Source: IMF Statistical Data Series 2016 & Global Financial Stability Report, 2016