

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	10	
		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		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				
	2016-17	2016		2017	
		Aug. 19	Jul. 21	Aug. 4	Aug. 18
	1	2	3	4	5
Monetary Aggregates					
NM ₁ (C I + C II.1 + C III)	26,954.4	26,832.9	26,777.1	27,370.6	27,364.0
NM ₂ (M ₁ + C II 2.1)	72,005.3	67,717.7	71,667.0	72,918.4	72,622.4
NM ₃ (NM ₂ + C.II.2.2 +C IV=S.I +S.II+ S.III-S.IV-S.V)	130,222.1	120,731.4	129,387.2	131,520.4	130,909.3
M ₄	131,000.9	122,994.1	130,464.6	132,467.9	131,821.1
Components					
C.1 Currency with the Public	12,637.1	16,738.8	14,691.8	14,754.4	14,891.3
C.1 Aggregate Deposits of Residents (C.II. 1 + C.II. 2)	114,219.5	100,809.3	111,661.1	113,641.4	112,842.0
C. II. 1 Demand Deposits	14,106.3	9,954.1	11,905.7	12,424.1	12,267.9
C. II. 2 Time Deposits of Residents (C.II.2.1 + C.II.2.2)	100,113.2	90,855.2	99,755.5	101,217.3	100,574.1
C.II.2.1 Short-term Time Deposits	45,050.9	40,884.8	44,890.0	45,547.8	45,258.3
C.II.2.1.1 Certificates of Deposits (CDs)	1,570.6	1,606.9	1,239.6	1,211.8	1,162.1
C.II.2.2 Long-term Times Deposits	55,062.2	49,970.3	54,865.5	55,669.5	55,315.8
C.III Other Deposits with the RBI	210.9	140.0	179.6	192.1	204.8
C.IV Call/Term Funding from Financial Institutions	3,154.5	3,043.3	2,854.6	2,932.5	2,971.2
Sources					
S. I Domestic Credit (S.I. 1 + S 1.2)	129,709.2	121,411.7	129,822.9	132,025.6	131,322.1
S.I.1 Net Bank Credit to the Government (S.I.1.+S.I 1.2)	38,691.0	36,973.8	41,002.9	42,074.7	41,674.2
S.I.1.1 Net RBI Credit to the Government	6,208.1	6,931.3	6,462.7	7,000.7	6,448.3
S.I.1.2 Credit to the Government by the Banking System	32,482.9	30,042.5	34,540.3	35,073.9	35,225.9
S.I.2 Bank Credit to the Commercial Sector (S.I 2.1 + S.I. 2.2)	91,018.3	84,437.9	88,819.9	89,951.0	89,647.9
S.I.2.1 RBI Credit to the Commercial Sector	72.9	70.9	68.7	74.2	75.3
S.I.2.2 Credit to the Commercial Sector by the Banking System	90,945.4	84,367.0	88,751.2	89,876.8	89,572.5
S.I.2.2.1 Other Investments (Non-SLR Securities)	6,462.5	6,238.8	6,883.6	6,924.6	6,837.7
S.II Government's Currency Liabilities to the Public	250.9	229.7	253.1	253.1	253.1
S.III Net Foreign Exchange Assests of the Banking Sector (S.III.1 + S.III.2)	23,819.8	22,669.5	24,623.8	24,586.5	24,734.8
S.III.1 Net foreign Exchange Assets of the RBI	23,972.1	24,467.7	25,156.7	25,063.9	25,208.2
S.III.2 Net Foreign Currency Assets of the Banking System	-152.3	-1,798.2	-532.9	-477.4	-473.4
S.IV Capital Account	18,195.5	18,942.8	19,198.8	18,957.0	19,245.5
S. V. Other items (net)	5,362.3	4,636.7	6,113.9	6,387.9	6,155.1

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, 2017.

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) 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
Branch Expansion of Public Sector Banks and Other Commercial Banks

Bank Group	All Branches as on June 30													Rural	% of Rural Branches to Total
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1	2	3	4	5	6	7	8	9	10	11	12	13			
A. State Bank of India & Associates	16358	17444	18207	20560	21775	23389	24128	25362	-	-	-	-	-	-	
B. Nationalised Banks / PSBs	39951	42357	45216	50214	54186	39045	42236	42868	72370	71055	13566	13566	13566	19.1	
C. Regional Rural Banks	15258	15564	16009	17259	18214	19292	20387	21254	21743	22082	15218	15218	15218	68.9	
D. Other Public Sector Banks (PSB)	-	-	-	1013	1146	1475	1861	2154	-	-	-	-	-	-	
Total of Public Sector Banks (A+B+C+D)	71567	75365	79432	88033	95321	83201	88612	91638	94113	93137	28784	28784	28784	30.9	
E. Private Sector Banks	9016	10517	11899	14268	16690	20076	22333	27452	29799	31420	6557	6557	6557	20.9	
F. Foreign banks	295	310	317	329	342	322	329	332	301	299	10	10	10	3.3	
G. All Scheduled Banks	80878	86192	91648	102620	112353	123862	131645	-	-	-	-	-	-	-	
H. Non-scheduled banks	46	47	55	-	-	-	-	-	-	-	-	-	-	-	
I. Local Area Banks	-	-	-	69	79	89	104	115	76	87	11	11	11	12.6	
J. Small Finance Banks	-	-	-	-	-	-	-	-	410	1733	354	354	354	20.4	
K. Payments Banks	-	-	-	-	-	-	-	-	3	156	14	14	14	9.0	
Total Banks	80924	86239	91703	103712	112432	122980	131765	140791	146445	148914	50948	50948	50948	34.2	

Note : - Not Available ; SBI & Associates Merged together after 2017 ; Small Finance Banks and Payment Banks before 2017 did not Exist
Data Includes "Administrative Offices"

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 2011. Non-Scheduled Commercial Bank comprises Local Area banks only.

All Commercial Banks comprises of all Scheduled Commercial Banks and Non-Scheduled Commercial Banks. Public Sector Banks comprise of State Bank of India and its associates, Bhartiya Mahila Bank (prior to April 1, 2017); IDBI Bank and Nationalized bank, 'Other Public Sector Bank' excluding Regional Rural Banks. Data is merged after 2016.

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.

Source: Economic Survey, 2018-19

Table 2.4
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		2012-13		2013-14		2012-13		2013-14			
	S	D	S	D	S	D	S	D	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	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	2.3	1.5	2.3	1.5	2.3	1.5	2.3	1.5	1.6	3.5
8. GIC@	0.0	0.0	0.0	0.0	381.5	394.5	298.2	244.4	430.1	448.9	342.1	303.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	2.9	2.0	2.9	2.0	2.9	2.0	2.9	2.0	1.9	3.9
E. State-level Institutions (9 and 10)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. SFCs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. SIDCs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	2.9	2.0	2.9	2.0	2.9	2.0	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 2.5
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		Bond, Equities, and Bank Assets ⁴ (In percent of GDP)
		Minus Gold ²			Total			Bank Assets ¹	Equities and Bank Assets ²	
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	1903.70		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	1073.20		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	1019.60	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 2.5 (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	Capitalisation		Total	Bank Assets ⁴		(In percent of GDP)	
Newly Industrialized									
Asian Economies ⁵	2,392.90	1,342.50	6,252.70	2,566.80	5,433.10	14,252.60	595.6		
Emerging market economies	29,104.80	7,984.40	11,232.70	11,225.10	33,926.30	56,384.10	193.7		
Of which :									
Asia	13,793.00	4,679.10	6,024.80	5,795.40	24,262.30	36,082.60	261.6		
China	9,469.10	3,839.50	3,360.50	4,093.90	20,166.50	27,620.90	291.7		
Latin America and the Caribbean	5,896.50	802.9	2,183.60	3,560.60	3,889.20	9,633.30	163.4		
North Africa	3,139.50	1,394.00	1,114.30	237.2	2,126.80	3,478.20	110.8		
Sub Saharan Africa	1,607.50	204.1	609.1	243	633.5	1,485.60	92.4		
Europe	4,668.30	904.3	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 2.6 A
Bank Profitability : Return on Asset

(In Percent)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	Period	Consolidation Basis
World											
Advanced Economies											
Australia	0.03	1.19	1.18	1.38	1.20	1.42	0.78	1.15	1.33	2019Q1	DCCBS
Austria	0.46	0.08	0.33	0.08	-0.20	0.46	0.49	0.77	0.76	2018Q4	DCCB
Belgium	0.49	0.06	0.17	0.96	0.51	0.67	0.64	0.64	0.61	2019Q1	CBCSDI
Canada	1.06	1.13	1.11	1.10	1.11	1.04	1.02	1.11	1.15	2019Q1	CBCSDI
Cyprus	0.63	-3.89	-3.71	-2.88	0.08	-0.76	0.18	-1.09	0.55	2018Q4	CBCSDI
Czech Republic	1.25	1.20	1.36	1.16	1.20	1.17	1.18	1.11	1.10	2019Q1	CBCSDI
Denmark	0.00	-0.03	0.09	0.06	-0.09	0.54	0.73	0.83	0.62	2019Q1	DCCBS
Estonia	0.34	3.51	1.94	2.42	1.70	3.04	1.62	1.38	1.76	2019Q1	DC
Finland	0.54	0.48	0.49	0.45	0.52	0.57	0.64	0.54	0.71	2019Q1	CBCSDI
France	0.59	0.39	0.31	0.49	0.23	0.40	0.40	0.42	0.42	2018Q4	CBCSDI
Germany	0.37	0.53	0.45	0.36	0.37	0.40	0.37	0.37		2019Q1	Other
Greece	0.00	-9.52	-1.79	1.44	-0.97	-2.55	0.09	-0.17	-0.04	2019Q1	CBCSDI
Hong Kong SAR	0.87	0.85	0.90	1.06	0.98	0.99	1.14	0.96	0.99	2017A1	DC
Iceland				3.40	4.20	2.37	1.90	1.62		2019Q1	CBCSDI
Ireland	-2.70	-0.89	-0.85	-0.40	0.41	0.98	1.00	0.85	0.93	2019Q1	CBCSDI
Israel	0.91	0.78	0.77	0.89	0.80	0.98	0.96	0.95	0.95	2019Q1	CBCSDI
Italy	0.29	-0.87	-0.06	-0.77	-0.20	0.26	-0.53	0.61	0.46	2018A1	CBCSDI
Japan	0.41	0.33	0.27	0.39	0.40	0.37	0.34	0.33	0.30	2018Q3	DCCB
Korea	0.71	1.05	0.66	0.33	0.49	0.53	1.95	0.67		2017A1	CBCSDI
Latvia	-1.82	-1.08	0.82	0.87	1.10	1.24	1.65	1.01	1.18	2019Q1	CBCSDI
Luxembourg	0.68	0.26	0.63	0.63	0.71	0.77	0.80	0.68	0.59	2019Q1	CBCSDI
Malta	1.39	1.30	1.39	1.46	1.10	1.29	1.16	0.97	0.71	2019Q1	Other
Netherlands	0.38	0.42	0.33	0.29	0.33	0.58	0.55	0.74	0.70	2019Q1	DCCBS
Norway	1.03	0.86	1.02	1.06	1.12	1.10	1.24	1.28	1.35	2019Q1	CBDI
Portugal	0.48	-0.38	-0.33	-0.76	-1.34	0.16	-0.59	0.31	0.66	2019Q1	CBCSDI
San Marino	-0.09	-3.25	-2.15	-0.62	-1.82	-0.67	-1.03	-0.73	-0.62	2018Q3	DC
Singapore	1.39	1.14	1.44	1.24	1.11	1.20	1.05	1.28	1.17	2019Q1	DCCBS
Slovak Republic	1.23	0.72	1.00	1.26	1.23	1.29	1.41	1.08	1.06	2019Q1	DC
Slovenia	-0.25	-0.89	-1.48	-7.29	-0.17	0.47	1.10	1.24	1.44	2019Q1	CBCSDI
Spain	0.53	0.09	-1.39	0.38	0.43	0.48	0.39	0.52	0.61	2019Q1	CBCSDI
Sweden	0.63	0.61	0.69	0.74	0.80	0.76	0.93	0.89	1.03	2019Q1	DCCBS
Switzerland	0.29	0.47	0.14	0.27	0.14	0.23	0.26	0.35		2017A1	CBDI
United Kingdom	0.32	0.29	0.17	0.22	0.33	0.28	0.25	0.49	0.50	2018Q3	DCCBS
United States	0.23	0.28	0.33	0.38	0.33	0.36	0.37	0.34	0.39	2019Q1	DCCBS
Emerging and Developing Economies											
Central and Eastern Europe											
Albania	0.79	0.21	0.38	0.72	0.98	1.25	0.74	1.54	1.20	2019M6	CBDI
Bosnia & Herzegovina	-0.60	0.67	0.72	-0.07	0.79	0.30	1.08	1.46	1.31	2018Q4	DC
Bulgaria	0.84	0.63	0.66	0.60	0.85	1.08	1.40	1.23	1.59	2019Q1	DC
Croatia	1.18	1.24	0.86	0.26	0.64	-1.16	1.59	1.07	1.40	2019Q1	DC
Hungary	0.04	-0.71	-0.13	0.22	-2.22	0.19	1.63	1.94	1.95	2019Q1	CBCSDI
Kosovo, Republic of	1.34	1.36	0.65	0.87	2.16	2.59	2.55	2.81	2.31	2018M12	DC
Lithuania	-0.37	1.75	1.06	1.24	1.25	1.05	1.19	1.11	1.51	2019Q1	CBCSDI
North Macedonia	0.80	0.37	0.43	0.64	0.82	1.13	1.46	1.45	1.73	2018Q4	DC
Poland	1.03	1.25	1.17	1.09	1.07	0.81	0.84	0.79	0.71	2019Q1	DC
Romania	-0.16	-0.23	-0.64	0.01	-1.32	1.24	1.08	1.30	1.55	2019Q1	DC
Turkey	3.08	2.23	2.35	2.02	1.69	1.48	1.89	2.04	1.78	2019Q1	DC
Commonwealth of Independent States											
Armenia	2.81	2.42	2.47	1.88	1.00	-0.50	1.09	1.39	1.21	2019M2	DC
Belarus	2.14	2.08	2.21	2.33	2.10	1.32	1.63	1.77	2.02	2019Q1	DC
Georgia	2.02	3.20	1.33	2.88	3.06	2.66	3.15	3.12	3.06	2019M6	DC
Kazakhstan	2.73	1.28	1.91	2.18	2.88	1.65	1.94	0.15	3.16	2019Q1	DC
Moldova	0.47	1.96	0.81	1.55	0.87	1.72	1.91	1.94	2.01	2019Q1	DC
Russia	2.04	2.47	2.39	1.87	0.95	0.23	1.20	1.01	1.36	2018M9	DC
Tajikistan	0.70	-0.43	0.15	1.27	-3.19	2.56				2015Q3	DC
Ukraine	-1.46	-0.65	0.48	0.26	-4.24	-5.54#####		-1.76	1.60	2019M7	CBDI
Uzbekistan	1.75	1.85	1.62	1.76	1.88	2.00	2.00	1.87	2.05	2019Q2	DC
Developing Asia											
Bangladesh		3.12	1.77	1.92	1.45	0.93	1.28	1.37	0.86	2018A1	DC
Bhutan						3.35	0.67	-1.68	0.25	2018Q3	DC
Brunei Darussalam	1.71	1.18	0.75	1.43	1.65	1.60	1.39	1.52	1.74	2019Q2	DC
Cambodia	1.78	2.36	2.34	2.40	2.87	2.89	2.47	1.50	1.58	2018Q4	DC
China	1.13	1.28	1.28	1.27	1.23	1.10	0.98	0.92	0.90	2019Q1	

(Contd...)

Table 2.6 A (Continued)

Fiji	2.85	2.76	2.76	2.64	2.54	2.63	2.54	2.53	2.78	2019Q1	DC
India	0.98	0.89	0.95	0.74	0.67	0.45	0.37	0.33	-0.01	2019Q1	DCCBS
Indonesia	2.74	2.89	3.10	3.05	2.74	2.25	2.12	2.41	2.51	2019Q1	Other
Macao	0.81	0.85	0.87	0.96	1.03	1.03	1.06	1.03	0.98	2019Q2	DC
Malaysia	1.54	1.51	1.58	1.49	1.49	1.24	1.35	1.44	1.42	2019Q1	DC
Maldives			3.61	6.53	4.21	3.37	4.66	3.68	3.70	2019Q2	DC
Myanmar							0.45	0.28	-0.02	2018Q4	DC
Nepal							2.66	2.43	2.57	2019Q1	DC
Philippines	1.65	1.60	1.81	1.88	1.57	1.38	1.35	1.34	1.32	2019Q1	DCCBS
Samoa	1.40	1.30	1.00	1.20	1.30	1.40	2.03	1.75	2.25	2018Q4	DC
Solomon Islands	7.81	5.25	5.06	3.98	3.32	3.37	3.46	3.90		2017Q1	DC
Sri Lanka		2.42	2.43	1.88	1.99	1.87	1.92	1.99	1.84	2018Q3	DCCB
Thailand	1.59	1.61	1.58	1.76	1.71	1.37	1.39	1.24	1.31	2018A1	CBDI
Tonga	0.86	2.58	2.96	2.91	2.66	2.99	3.51	3.22	3.21	2019Q2	DC
Vanuatu	2.59	0.65	0.01	1.63	1.38	0.65	1.47	0.48	1.95	2018Q1	DC
Vietnam	1.55	1.49	0.79	0.58	0.29	0.47	0.53	0.62	0.99	2018Q2	DC
Middle East and North Africa											
Afghanistan	####	-1.13	-0.42	0.61	0.89	0.20	1.69	0.59	0.78	2019Q1	DC
Algeria	2.16	2.09	1.93	1.67	1.99	1.92	1.83	2.05	2.42	2018A1	DC
Djibouti			1.74	1.30	0.84	0.81	1.07	0.71	0.74	2019Q1	DC
Lebanon		1.31	1.20	1.17	1.13	1.16	1.20	1.12	1.22	2019M3	DC
Pakistan	0.98	1.46	1.47	1.11	1.47	1.52	1.27	0.93	0.81	2019Q1	DC
Saudi Arabia	1.96	2.10	2.11	1.98	1.99	1.95	1.80	1.97	2.13	2019Q1	CBCSDI
United Arab Emirates	1.47	1.62	1.51	1.63	1.81	1.56	1.40	1.50	1.56	2019Q2	DC
West Bank and Gaza	2.10	1.86	1.82	1.94	1.73	1.47	1.47	1.54	1.52	2019Q1	DC
Sub-Saharan Africa											
Botswana			3.95	3.80	2.85	1.96	2.28	1.93	2.76	2019Q1	DC
Burundi	3.63	4.91	3.63	2.24	1.22	1.86	1.83	3.20	2.23	2018Q2	DC
Cameroon	1.27	1.24	1.71	3.75	1.92	1.73	1.85	2.19	1.88	2018M10	DC
Central African Rep.	3.96	5.03	4.51	-1.32	0.88	-0.88	0.82	0.93	2.56	2018M10	DC
Chad	3.46	2.64	2.16	2.75	2.13	1.64	1.43	0.62	0.80	2018M10	DC
Congo	2.59	2.18	1.88	2.32	2.09	2.27	3.99	1.67	1.88	2018M10	DC
Equatorial Guinea	0.98	2.90	2.43	1.61	1.95	1.66	1.81	1.33	1.51	2018M10	DC
Eswatini, Kingdom of	3.40	3.47	3.48	3.08	3.52####		4.02	5.49	2.48	2018Q4	DC
Gabon	2.88	2.67	2.26	1.88	2.11	1.30	3.42	2.49	3.78	2018M10	DC
Ghana	3.80	3.86	4.85	6.22	6.44	4.64	3.79	4.29	2.96	2018Q3	DC
Guinea			2.05	1.65	2.24	2.15	2.05	2.04		2018Q4	CBCSDI
Kenya	4.80	4.71	4.86	4.86	4.67	4.04	3.78	3.24	3.43	2018Q4	DC
Lesotho	3.86	3.88	4.39	4.84	3.13	3.43	3.27	2.36	3.42	2019Q1	DC
Madagascar	2.06	2.42	2.55	3.02	4.19	4.62	3.93	4.28	4.38	2019Q2	DC
Malawi						5.50	4.70	5.06	3.18	2018Q4	DC
Mauritius	1.52	1.33	1.43	1.30	1.42	1.20	1.47	1.55	1.65	2019Q1	DC
Namibia	3.21	3.19	3.12	3.11	3.41	3.67	3.47	3.02	2.86	2019Q1	DC
Nigeria	4.13	0.25	2.41	2.25	2.47	2.50	1.27	2.42	2.03	2018Q4	DC
Rwanda	3.02	3.14	3.26	2.52	2.78	2.91	2.52	2.01	2.89	2019Q1	DC
Seychelles	2.99	3.31	3.79	2.70	2.47	0.32	0.29	3.89	2.86	2019M6	DC
South Africa	1.26	1.54	1.52	1.45	1.43	1.51	1.71	1.70	1.68	2019M1	DC
Tanzania	1.90	2.39	2.74	2.67	3.00	3.53	3.97	3.20	1.98	2018Q4	DC
Uganda	3.61	5.20	5.30	3.14	4.25	3.63	2.42	3.85	3.88	2018Q2	DC
Zambia	2.29	3.41	3.53	3.15	3.71	2.81	2.49	3.08	2.98	2019Q1	DC
Western Hemisphere											
Argentina	3.98	3.91	4.35	5.04	6.11	6.09	5.34	4.20	5.39	2019Q2	DC
Brazil	1.92	1.73	1.41	1.38	1.35	1.49	1.12	1.47	1.58	2019Q1	CBCSDI
Chile	1.72	1.62	1.38	1.49	1.54	1.34	1.16	1.30	1.31	2019M3	CBCSDI
Colombia	3.38	3.28	3.11	2.81	2.93	2.65	2.95	2.19	2.57	2019M4	DC
Costa Rica	1.22	1.38	1.55	1.21	1.17	1.04	1.24	0.89	0.92	2019M7	DC
Dominican Republic	2.21	1.83	1.77	1.91	1.90	1.86	1.72	1.60	1.92	2018M12	DC
Ecuador	1.41	1.71	1.34	0.95	1.18	1.06	0.69	1.24	1.84	2018M11	DC
El Salvador	0.90	1.53	1.60	1.64	1.31	1.08	0.89	0.98	1.15	2019M5	DC
Guatemala	2.07	2.15	1.98	1.96	1.90	1.69	1.53	1.53	1.45	2019M5	DC
Honduras	1.91	2.02	2.16	2.07	2.05	2.04	1.99	1.98	1.84	2019M7	DC
Mexico	1.81	1.54	1.83	2.08	1.66	1.63	1.69	2.05	2.20	2019M6	DC
Panama	1.65	1.69	1.72	1.40	1.50	1.41	1.24	1.50	1.50	2019Q1	DC
Paraguay	2.87	2.79	2.69	2.72	2.63	2.45	2.20	2.30	2.27	2019M3	DC
Peru	2.33	2.34	2.20	1.97	1.89	2.13	2.03	2.06	2.18	2019Q1	Other
Trinidad and Tobago	2.41	2.44	2.59	2.17	1.84	2.60	2.68	2.50	2.67	2019Q1	DC
Uruguay	0.64	1.15	1.26	1.56	0.88	1.15	0.31	1.21		2017A1	DC

Source: Global Financial Stability Report, 2019

Table 2.6 B
Bank Profitability : Return on Equity

(In Percent)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	Period	Consolidation Basis
World											
Advanced Economies											
Australia	0.46	22.55	23.02	26.99	22.91	23.81	12.05	16.75	19.40	2019Q1	DCCBS
Austria	7.89	1.38	5.52	1.20	-3.16	7.21	7.00	9.98	9.89	2018Q4	DCCB
Belgium	10.58	1.17	3.39	16.02	7.92	10.22	9.37	8.94	8.21	2019Q1	CBCSDI
Canada	23.04	23.61	22.71	22.30	22.48	20.73	19.93	21.42	22.10	2019Q1	CBCSDI
Cyprus	12.04	-59.44	-62.32	-39.78	0.85	-7.50	1.70	-11.19	6.40	2018Q4	CBCSDI
Czech Republic	19.70	18.29	20.39	16.21	16.53	16.09	16.36	17.19	17.34	2019Q1	CBCSDI
Denmark	-0.04	-0.65	1.48	1.10	-1.64	8.98	12.47	14.06	10.21	2019Q1	DCCBS
Estonia	2.10	33.33	14.24	17.06	12.19	24.07	12.79	11.53	13.31	2019Q1	DC
Finland	9.06	9.95	11.12	9.63	11.27	11.48	10.61	7.49	7.75	2019Q1	CBCSDI
France	12.02	8.25	5.99	8.44	4.39	6.83	6.67	6.39	6.47	2018Q4	CBCSDI
Germany	8.84	13.05	10.82	7.53	7.17	7.53	6.57	6.31		2019Q1	Other
Greece	-0.01	-27.44			-10.41	-29.28	0.78	-1.30	-0.36	2019Q1	CBCSDI
Hong Kong SAR	16.73	17.23	15.50	14.39	13.06	13.24	16.00	12.60	13.13	2017A1	CBDI
Iceland				17.88		19.85	11.46	10.03	9.25	2019Q1	CBCSDI
Ireland	-41.04	-10.80	-7.82	-6.82	5.29	5.69	7.82	6.10	6.46	2019Q1	CBCSDI
Israel	13.83	12.34	12.07	13.30	11.75	14.42	13.86	13.41	13.00	2019Q1	CBCSDI
Italy	3.68	-12.99	-0.92	-11.51	-2.78	3.41	-7.66	7.52	6.06	2018A1	CBCSDI
Japan	9.18	7.34	5.98	8.93	9.39	8.93	8.29	8.11	7.30	2018Q3	DCCB
Korea	9.68	13.17	8.20	4.00	5.99	6.64	24.28	8.46		2017A1	CBCSDI
Latvia	-19.68	-10.84	7.84	7.68	10.94	12.28	16.59	9.40	9.54	2019Q1	CBCSDI
Luxembourg	12.96	5.12	10.52	9.91	10.98	11.01	10.86	8.11	7.35	2019Q1	CBCSDI
Malta	19.81	17.94	18.65	18.43	14.60	18.22	15.69	12.69	8.39	2019Q1	Other
Netherlands	8.89	9.59	7.38	6.21	6.59	10.85	10.11	12.79	11.75	2019Q1	DCCBS
Norway	13.36	11.33	13.02	12.66	13.01	11.18	11.67	12.01	11.95	2019Q1	CBDI
Portugal	7.77	-6.57	-5.55	-11.84	-19.43	2.06	-7.40	3.32	7.07	2019Q1	CBCSDI
San Marino	-0.70	-28.75	-22.51	-7.82	-21.42	-9.01	-13.22	-9.97	-8.34	2018Q3	DC
Singapore	15.49	13.82	16.37	15.29	13.21	13.61	11.26	13.97	12.98	2019Q1	DCCBS
Slovak Republic	12.64	6.86	9.14	10.71	10.36	11.22	13.03	10.06	10.11	2019Q1	DC
Slovenia	-3.22	-11.78	-19.63	-97.62	-1.91	4.16	8.80	9.78	11.32	2019Q1	CBCSDI
Spain	8.00	1.46	-21.04	5.38	5.68	7.10	5.49	6.74	8.11	2019Q1	CBCSDI
Sweden	14.06	14.87	15.25	16.83	17.01	14.88	17.59	16.41	19.12	2019Q1	DCCBS
Switzerland	4.27	6.88	2.06	3.65	2.06	2.95	3.21	4.54		2017A1	CBDI
United Kingdom	6.87	6.11	3.24	3.83	5.58	4.42	3.77	7.62	7.48	2018Q3	DCCBS
United States	1.81	2.25	2.72	3.26	2.82	3.03	3.16	2.93	3.37	2019Q1	DCCBS
Emerging and Developing Economies											
Central and Eastern Europe											
Albania	7.58	0.76	3.78	6.43	10.53	13.18	7.15	15.71	12.96	2019M6	CBDI
Bosnia & Herzegovina	-5.49	5.78	5.08	-0.48	5.38	2.03	7.30	10.17	9.65	2018Q4	DC
Bulgaria	7.77	5.74	6.31	5.69	7.22	7.94	10.41	9.35	11.83	2019Q1	DC
Croatia	8.34	8.77	6.20	1.84	4.59	-8.68	11.80	7.37	9.62	2019Q1	DC
Hungary	0.44	-8.46	-1.44	2.31	-20.58	1.90	16.72	19.66	19.38	2019Q1	CBCSDI
Kosovo, Republic of	14.25	14.23	6.81	9.54	20.70	23.66	20.54	22.14	18.30	2018M12	DC
Lithuania	-4.59	17.50	8.94	10.06	9.67	9.50	13.00	12.52	16.78	2019Q1	CBCSDI
North Macedonia,	7.34	3.44	3.85	5.70	7.41	10.40	13.59	13.48	16.00	2018Q4	DC
Poland	13.33	16.09	14.01	12.13	12.28	9.12	9.17	8.24	7.55	2019Q1	DC
Romania	-1.73	-2.56	-5.92	0.13	-12.45	11.77	10.42	12.51	14.59	2019Q1	DC
Turkey	23.92	19.04	19.58	17.44	14.70	13.60	17.08	18.85	16.95	2019Q1	DC
Commonwealth of Independent States											
Armenia	12.34	12.71	14.72	11.99	6.40	-3.49	7.01	8.60	7.61	2019M2	DC
Belarus	14.63	19.06	14.85	16.20	15.28	10.41	12.60	12.09	13.58	2019Q1	DC
Georgia	11.57	19.34	7.83	16.54	17.62	17.70	22.07	23.30	23.47	2019M6	DC
Kazakhstan	27.63	10.40	13.75	16.28	22.99	13.39	17.94	1.26	25.55	2019Q1	DC
Moldova	2.63	11.54	4.26	9.38	5.86	10.16	11.10	11.07	11.59	2019Q1	DC
Russia	12.49	17.32	17.89	13.98	7.53	1.96	9.84	7.94	11.11	2018M9	DC
Tajikistan	3.65	-2.24	0.72	6.36	-19.66	18.51				2015Q3	DC
Ukraine	-10.29	-4.44	3.26	1.72	-31.95	-65.51	#####	-15.34	14.61	2019M7	CBDI
Uzbekistan	12.65	14.37	13.98	15.49	16.82	17.47	17.95	17.13	16.19	2019Q2	DC
Developing Asia											
Bangladesh		34.89	20.10	22.39	17.32	11.00	16.71	18.99	12.91	2018A1	DC
Bhutan						19.17	4.18	-12.15	1.99	2018Q3	DC
Brunei Darussalam	15.83	11.76	7.32	13.71	14.11	12.38	10.75	13.09	14.97	2019Q2	DC
Cambodia	8.62	11.41	11.82	12.15	15.54	16.34	14.51	8.73	8.99	2018Q4	DC
China	19.22	20.40	19.85	19.17	17.59	14.98	13.38	12.56	11.73	2019Q1	

(Contd...)

Table 2.6 B (Continued)

Fiji	21.47	22.00	25.40	25.31	24.33	24.45	23.47	23.02	24.12	2019Q1	DC
India	10.77	13.44	13.81	10.80	9.62	6.26	5.09	4.51	-0.16	2019Q1	DCCBS
Indonesia	25.87	25.42	25.29	24.47	21.35	17.34	14.48	15.85	16.73	2019Q1	Other
Macao	18.76	20.77	21.95	25.15	28.06	25.82	23.88	21.94	21.22	2019Q2	DC
Malaysia	16.28	16.80	17.31	15.77	15.00	12.26	12.31	13.08	12.59	2019Q1	DC
Maldives			18.91	30.02	19.73	16.45	19.64	15.26	15.49	2019Q2	DC
Myanmar							6.42	4.26	-0.33	2018Q4	DC
Nepal							27.40	20.76	21.21	2019Q1	DC
Philippines	16.69	15.00	15.83	17.76	15.91	13.80	13.70	13.59	12.73	2019Q1	DCCBS
Samoa	7.90	7.60	5.40	6.20	7.10	8.50	12.51	10.92	13.68	2018Q4	DC
Solomon Islands	40.11	26.93	27.63	23.32	19.98	20.07	22.74	23.34		2017Q1	DC
Sri Lanka		28.27	28.57	22.45	23.77	23.29	24.45	24.69	21.61	2018Q3	DCCB
Thailand	14.05	14.87	14.91	15.89	14.70	11.13	10.69	9.14	9.40	2018A1	CBDI
Tonga	5.28	13.83	13.44	12.52	10.85	12.17	15.51	15.66	15.94	2019Q2	DC
Vanuatu	19.34	4.86	0.04	10.56	9.09	4.74	11.30	3.81	24.07	2018Q1	DC
Vietnam	17.74	16.36	8.18	6.01	3.19	5.51	6.60	8.26	13.12	2018Q2	DC
Middle East and North Africa											
Afghanistan	-505.64	-77.86	-5.49	7.07	7.23	1.74	16.23	4.99	6.65	2019Q1	DC
Algeria	26.70	24.58	22.67	18.97	23.91	21.33	17.88	18.84	22.38	2018A1	DC
Djibouti			50.10	22.86	13.12	11.97	15.39	11.09	9.44	2019Q1	DC
Lebanon		17.17	15.21	14.09	13.17	13.37	13.73	12.89	13.09	2019M3	DC
Pakistan	9.82	15.21	14.77	12.39	16.10	15.64	14.43	11.55	10.74	2019Q1	DC
Saudi Arabia	13.55	14.92	15.05	14.51	14.83	14.42	12.48	12.88	13.92	2019Q1	CBCSDI
United Arab Emirates	8.84	9.96	9.40	11.50	14.41	12.10	10.67	10.79	11.00	2019Q2	DC
West Bank and Gaza	21.14	17.04	16.26	18.73	17.18	14.90	15.47	16.14	15.28	2019Q1	DC
Sub-Saharan Africa											
Botswana			37.63	34.76	25.22	17.47	20.17	16.28	23.29	2019Q1	DC
Burundi	30.16	37.92	24.89	14.07	7.81	11.54	11.70	23.73	17.87	2018Q2	DC
Cameroon	17.42	18.89	24.87	53.88	22.31	20.64	23.20	27.93	22.86	2018M10	DC
Central African Republic	24.41	24.43	20.74	-5.42	3.78	-4.02	4.22	4.78	12.73		
2018M10											
Chad	32.00	19.20	15.48	21.10	19.40	15.19	14.55	5.26	6.66	2018M10	DC
Congo	31.38	34.89	27.76	28.39	23.36	20.37	28.05	9.95	10.33	2018M10	DC
Equatorial Guinea	10.22	24.31	22.46	14.10	16.88	13.29	12.77	8.66	9.12	2018M10	DC
Eswatini, Kingdom of	28.75	26.29	24.75	22.65	27.68	50.11	25.58	36.19	6.96	2018Q4	DC
Gabon	15.51	24.77	23.28	19.61	21.46	13.53	36.77	22.40	32.10	2018M10	DC
Ghana	20.46	19.89	25.76	31.07	32.24	22.12	18.01	18.58	16.85	2018Q3	DC
Guinea				19.17	15.24	20.93	18.81	16.74	19.34	2018Q4	CBCSDI
Kenya	33.48	32.57	33.54	31.56	29.85	26.37	24.80	21.38	24.27	2018Q4	DC
Lesotho	43.22	40.41	39.82	42.66	31.35	33.59	28.44	18.01	28.60	2019Q1	DC
Madagascar	21.15	24.51	26.22	29.98	38.94	41.49	35.91	41.16	43.08	2019Q2	DC
Malawi						30.97	28.59	31.11	27.64	2018Q4	DC
Mauritius	20.77	18.13	18.12	15.27	15.24	12.08	13.93	15.16	15.02	2019Q1	DC
Namibia	31.95	31.87	32.26	31.92	33.83	35.99	32.63	28.01	24.97	2019Q1	DC
Nigeria	65.40	3.79	18.94	18.88	21.22	20.29	10.03	23.50	22.73	2018Q4	DC
Rwanda	17.04	15.95	15.41	11.90	15.32	15.71	13.58	11.79	17.38	2019Q1	DC
Seychelles	32.17	34.78	40.53	28.60	29.59	2.86	2.42	35.33	27.82	2019M6	DC
South Africa	18.57	21.33	20.53	18.64	18.78	20.59	22.23	20.03	19.82	2019M1	DC
Tanzania	15.80	20.01	22.00	20.87	22.82	26.50	28.21	21.18	12.71	2018Q4	DC
Uganda	24.61	36.08	32.95	18.52	26.23	22.64	14.72	22.84	22.13	2018Q2	DC
Zambia	23.44	35.38	30.32	23.24	17.33	13.12	12.31	15.37	14.77	2019Q1	DC
Western Hemisphere											
Argentina	34.54	36.46	38.81	43.66	48.60	48.49	43.41	35.80	47.86	2019Q2	DC
Brazil	16.70	16.14	13.13	13.05	13.17	15.52	11.32	13.90	14.53	2019Q1	CBCSDI
Chile	20.74	20.81	17.29	18.35	19.28	17.68	13.80	15.42	15.53	2019M3	CBCSDI
Colombia	23.69	22.97	21.22	19.46	19.85	18.95	18.32	13.73	15.97	2019M4	DC
Costa Rica	8.39	9.16	10.36	8.18	8.22	7.31	8.82	6.42	6.49	2019M7	DC
Dominican Republic	19.62	15.58	15.06	16.83	16.60	16.36	15.14	13.88	16.28	2018M12	DC
Ecuador	9.81	12.39	9.38	6.91	8.74	7.56	4.76	8.52	12.34	2018M11	DC
El Salvador	6.60	11.24	11.30	11.63	9.50	7.83	6.56	7.39	8.70	2019M5	DC
Guatemala	19.88	22.90	21.17	21.38	20.65	18.55	16.67	16.40	15.33	2019M5	DC
Honduras	18.39	19.77	22.50	20.33	19.35	20.94	21.11	19.69	18.49	2019M7	DC
Mexico	16.75	15.50	17.51	19.29	15.92	15.45	16.33	19.62	20.86	2019M6	DC
Panama	13.71	14.11	14.86	13.67	14.84	14.03	11.80	13.40	13.09	2019Q1	DC
Paraguay	27.58	25.41	24.31	24.60	24.25	23.35	20.78	20.33	19.51	2019M3	DC
Peru	22.90	23.48	21.50	19.92	18.20	21.08	19.15	17.66	17.85	2019Q1	Other
Trinidad and Tobago	17.22	17.26	17.85	15.40	13.44	18.35	20.94	18.78	20.97	2019Q1	DC
Uruguay	5.68	10.60	12.39	15.96	9.51	12.87	3.58	12.39		2017A1	DC

Source: Global Financial Stability Report, 2019

Table 2.7 A
Bank Asset Quality: Non Performing Loans to Total Loans

(In Percent)

	Return on Assets									Period	Consolidation Basis	
	2010	2011	2012	2013	2014	2015	2016	2017	2018			
World												
Advanced Economies												
Australia	2.15	1.97	1.75	1.40	1.05	0.92	0.98	0.89	0.93	2019Q1	DCCBS	
Austria	2.83	2.71	2.81	2.87	3.47	3.39	2.70	2.37	1.88	2018Q4	DC	
Belgium	2.80	3.30	3.74	4.24	4.18	3.79	3.43	2.92	2.27	2019Q1	CBCSDI	
Canada	1.19	0.84	0.65	0.57	0.52	0.52	0.60	0.45	0.41	2019Q1	CBCSDI	
Cyprus	5.82	9.99	18.37	38.56	44.97	47.75	36.70	31.39	19.52	2018Q4	CBCSDI	
Czech Republic	5.39	5.22	5.24	5.20	5.61	5.48	4.59	3.74	3.14	2019Q1	CBDI	
Denmark	4.07	3.66	5.95	4.62	4.40	3.69	3.21	2.29	1.71	2019Q1	DCCBS	
Estonia	5.38	4.05	2.62	1.47	1.39	0.98	0.87	0.70	1.26	2019Q1	DC	
Finland					1.30	1.34	1.52	1.67	1.41	2019Q1	CBCSDI	
France	3.76	4.29	4.29	4.50	4.16	3.98	3.64	3.08	2.75	2018Q4	CBCSDI	
Germany	3.20	3.03	2.86	2.70	2.34	1.97	1.71	1.50		2019Q1	Other	
Greece	9.12	14.43	23.27	31.90	33.78	36.65	36.30	45.57	41.99	2019Q1	CBCSDI	
Hong Kong SAR	0.83	0.69	0.60	0.54	0.51	0.73	0.85	0.67	0.55	2017A1	DC	
Iceland						5.85	4.12	2.86	2.51	2019Q1	CBCSDI	
Ireland	13.05	16.12	24.99	25.71	20.65	14.93	13.61	11.46	5.73	2019Q1	CBCSDI	
Israel						1.84	1.61	1.35	1.23	2019Q1	CBCSDI	
Italy	10.03	11.74	13.75	16.54	18.03	18.06	17.12	14.38	8.39	2018A1	CBCSDI	
Japan	2.46	2.45	2.43	2.13	1.75	1.53	1.40	1.19	1.07	2018Q3	DCCB	
Korea	0.59	0.48	0.59	0.57	0.49	0.46	0.47	0.35		2017A1	CBCSDI	
Latvia	15.93	14.05	8.72	6.41	4.60	4.64	6.26	5.51	5.29	2019Q1	CBCSDI	
Luxembourg	0.25	0.38	0.15	0.21		0.90	0.79	0.90		2019Q1	CBCSDI	
Malta	7.02	7.09	7.75	8.95	8.83	7.10	5.29	4.07	3.35	2019Q1	Other	
Netherlands	2.83	2.71	3.10	3.23	2.98	2.71	2.54	2.31	1.94	2019Q1	DCCBS	
Norway	1.52	1.68	1.51	1.34	1.13	1.05	1.18	1.00	0.75	2019Q1	CBDI	
Portugal	5.31	7.47	9.74	10.62	11.91	17.48	17.18	13.27	9.43	2019Q1	Other	
San Marino	11.92	34.05	20.29	42.44	43.12	46.76	43.38	48.91	47.19	2018Q3	DC	
Singapore	1.41	1.06	1.04	0.87	0.76	0.92	1.22	1.40	1.31	2019Q1	DCCBS	
Slovak Republic	5.84	5.61	5.22	5.14	5.35	4.87	4.44	3.70	3.08	2019Q1	DC	
Slovenia	8.21	11.81	15.18	13.31	11.73	9.96	5.07	3.20	1.84	2019Q1	DC	
Spain	4.67	6.01	7.48	9.38	8.45	6.16	5.64	4.46	3.69	2019Q1	CBCSDI	
Sweden	0.78	0.65	0.70	0.61	1.24	1.17	1.06	1.12	0.49	2019Q1	DCCBS	
Switzerland	0.92	0.84	0.79	0.78	0.72	0.75	0.74	0.64		2017A1	CBDI	
United Kingdom	3.95	3.96	3.59	3.11	1.65	1.01	0.94	0.73	1.07	2018Q3	DCCBS	
United States	4.39	3.78	3.32	2.45	1.85	1.47	1.32	1.13	0.91	2019Q1	DCCBS	
Emerging and Developing Economies												
Central and Eastern Europe												
Albania	13.96	18.77	22.49	23.49	22.80	18.17	18.27	13.23	11.08	2019M6	CBDI	
Bosnia and Herzegovina	11.42	11.80	13.47	15.12	14.17	13.71	11.78	10.05	8.77	2018Q4	DC	
Bulgaria	11.92	14.97	16.63	16.88	16.75	14.61	13.17	10.43	7.80	2019Q1	DC	
Croatia	11.09	12.27	13.76	15.43	16.71	16.33	13.61	11.20	9.71	2019Q1	DC	
Hungary	10.04	13.68	16.04	16.83	15.62	11.66	7.42	4.17	2.47	2019Q1	DC	
Kosovo, Republic of	5.81	5.67	7.40	8.55	8.31	6.15	4.93	3.09	2.52	2018M12	DC	
Lithuania	23.33	18.84	14.80	11.59	8.19	4.95	3.66	3.18	2.27	2019Q1	CBCSDI	
North Macedonia,	9.04	9.52	10.11	10.94	10.81	10.31	6.29	6.10	5.04	2018Q4	DC	
Poland	4.91	4.66	5.20	4.98	4.82	4.34	4.05	3.94	3.85	2019Q1	DC	
Romania	11.85	14.33	18.24	21.87	13.94	13.51	9.62	6.41	4.96	2019Q1	DC	
Turkey	3.49	2.58	2.74	2.64	2.74	2.99	3.11	2.84	3.69	2019Q1	DC	
Commonwealth of Independent States												
Armenia	3.04	3.42	3.67	4.49	6.97	7.95	6.72	5.43	4.75	2019M2	DC	
Belarus	3.55	4.16	5.50	4.45	4.37	6.83	12.79	12.85	5.01	2019Q1	DC	
Georgia	5.92	4.53	3.68	3.03	3.03	2.71	3.45	2.78	2.68	2019M6	DC	
Kazakhstan	20.93	20.67	19.39	19.47	12.39	7.95	6.72	9.31	7.39	2019Q1	DC	
Moldova	13.33	10.66	14.50	11.58	11.73	9.95	16.41	18.38	12.49	2019Q1	DC	
Russia	8.23	6.59	6.03	6.00	6.73	8.35	9.44	10.00	10.69	2018M9	DC	
Tajikistan	7.44	7.19	9.46	13.18	20.39	19.06				2015Q3	DC	
Ukraine	15.27	14.73	16.54	12.89	18.98	28.03	30.47	54.54	52.85	2019M7	CBDI	
Uzbekistan	0.97	0.71	3.05	2.82	2.10	1.46	0.74	1.20	1.28	2019Q2	DC	
Developing Asia												
Bangladesh		5.85	9.73	8.64	9.37	8.40	8.86	8.90	9.89	2018A1	DC	
Bhutan	5.20	3.92	5.44	6.95	6.75	6.59	7.19	8.42	12.05	2018Q3	DC	
Brunei Darussalam	6.87	6.03	5.38	4.53	3.85	4.00	4.75	3.66	3.92	2019Q2	DC	

(Contd...)

Table 2.7 A (Continued)

Cambodia	3.14	2.29	2.22	2.30	1.62	1.59	2.13	2.07	1.99	2018Q4	DC
China	1.13	0.96	0.95	1.00	1.25	1.67	1.74	1.74	1.83	2019Q1	
Fiji	4.37	3.86	4.19	2.69	2.16	1.45	2.24	2.42	3.09	2019Q1	DC
India	2.39	2.67	3.37	4.03	4.35	5.88	9.19	9.98	9.46	2019Q1	DCCBS
Indonesia	2.53	2.14	1.77	1.69	2.07	2.43	2.90	2.56	2.29	2019Q1	Other
Macao	0.39	0.34	0.19	0.09	0.12	0.12	0.20	0.23	0.22	2019Q2	DC
Malaysia	3.35	2.68	2.02	1.85	1.65	1.60	1.61	1.55	1.46	2019Q1	DC
Maldives			20.92	17.57	17.48	14.06	10.63	10.45	8.90	2019Q2	DC
Myanmar										2018Q4	
Nepal						1.68	1.70	1.56		2019Q1	DC
Philippines	3.38	2.56	2.22	2.44	2.02	1.89	1.72	1.58	1.67	2019Q1	DCCBS
Samoa	4.70	4.80	5.20	5.80	6.90	5.30	3.72	5.28	3.60	2018Q4	DC
Solomon Islands	9.31	5.75	3.58	7.05	4.69	4.13	3.85	4.22		2017Q1	DC
Sri Lanka		3.82	3.63	5.58	4.23	3.24	2.63	2.50	3.62	2018Q3	DCCB
Thailand	3.89	2.93	2.43	2.30	2.31	2.68	2.99	3.07	3.08	2018A1	CBDI
Tonga	0.00	0.00	14.37	10.61	10.48	7.71	4.30	3.68	3.58	2019Q2	DC
Vanuatu	4.77	7.82	7.83	14.10	10.73	12.27	10.81	15.05	16.06	2018Q1	DC
Vietnam	2.09	2.79	3.44	3.11	2.94	2.34	2.28	1.82	1.92	2018Q2	DC
Middle East and North Africa											
Afghanistan	49.90	4.70	4.96	4.85	7.78	12.05	11.07	12.20	8.89	2019Q1	DC
Algeria	18.31	14.40	11.73	10.56	9.93	9.77	12.09	12.96	12.70	2018A1	DC
Djibouti			11.53	15.33	18.53	19.75	22.35	16.34	17.85	2019Q1	DC
Lebanon		3.76	3.79	3.97	4.01	4.20	4.88	5.67	10.26	2019M3	DC
Pakistan	14.75	16.21	14.47	12.99	12.27	11.36	10.06	8.43	7.97	2019Q1	DC
Saudi Arabia	2.97	2.22	1.67	1.31	1.08	1.24	1.38	1.61	1.95	2019Q1	CBCSDI
United Arab Emirates	5.27	6.09	7.13	6.74	5.64	5.20	5.30	5.30	5.61	2019Q2	DC
West Bank and Gaza	3.07	2.76	3.08	2.88	2.54	2.14	2.18	2.32	3.04	2019Q1	DC
Sub-Saharan Africa											
Botswana			2.62	3.61	3.55	3.73	4.85	5.28	5.43	2019Q1	DC
Burundi	9.32	7.39	8.17	9.89	10.82	17.92	21.06	14.19	12.70	2018Q2	DC
Cameroon	10.10	11.45	11.55	10.30	9.70	9.32	10.65	10.84	12.88	2018M10	DC
Central African	12.64	12.00	9.58	28.50	27.66	30.86	25.61	22.94	20.85	2018M10	DC
Chad	9.92	7.65	7.37	9.78	11.74	17.01	20.88	25.81	28.95	2018M10	DC
Congo	0.96	1.08	1.52	1.22	2.51	3.57	4.85	13.29	17.16	2018M10	DC
Equatorial Guinea	4.72	4.42	5.77	20.13	19.74	16.80	24.64	27.20	27.44	2018M10	DC
Eswatini, Kingdom of	7.81	3.53	10.67	6.79	6.87	6.63	9.62	7.92	9.32	2018Q4	DC
Gabon	3.16	2.78	2.55	2.74	4.07	5.26	6.65	9.06	10.09	2018M10	DC
Ghana	18.08	14.15	13.20	12.00	11.27	14.67	17.29	21.59	20.03	2018Q3	DC
Guinea			6.20	6.06	6.07	9.44	10.68	12.15		2018Q4	CBCSDI
Kenya	6.28	4.42	4.59	5.04	5.46	5.99	8.59	9.95	11.69	2018Q4	DC
Lesotho	3.03	2.10	2.47	3.66	3.81	3.91	3.69	4.42	3.66	2019Q1	DC
Madagascar	9.62	10.69	11.13	11.63	10.12	9.01	8.36	7.67	7.20	2019Q2	DC
Malawi						7.27	10.30	8.55	2.83	2018Q4	DC
Mauritius	2.76	2.81	3.64	4.15	4.92	7.20	7.76	7.03	6.52	2019Q1	DC
Namibia	1.96	1.49	1.34	1.29	1.23	1.55	1.54	2.49	3.60	2019Q1	DC
Nigeria	20.14	5.77	3.71	3.39	2.96	4.86	12.82	14.81	11.67	2018Q4	DC
Rwanda	7.33	5.59	5.11	5.93	5.22	5.91	7.62	7.65	6.43	2019Q1	DC
Seychelles	5.47	8.12	9.01	9.22	7.99	7.59	6.75	8.12	7.44	2019M6	DC
South Africa	5.79	4.68	4.04	3.64	3.24	3.12	2.86	2.84	3.73	2019M1	DC
Tanzania	7.84	5.40	6.40	5.12	6.58	8.58	9.61	11.52	9.93	2018Q4	DC
Uganda	1.86	2.03	4.06	5.76	6.24	5.13	10.40	5.51	4.30	2018Q2	DC
Zambia	14.82	10.38	8.11	6.96	6.10	7.28	9.66	11.98	10.95	2019Q1	Mixed
Western Hemisphere											
Argentina	2.12	1.40	1.73	1.73	1.99	1.74	1.84	1.83	3.11	2019Q2	DC
Brazil	3.11	3.47	3.45	2.86	2.85	3.31	3.92	3.59	3.05	2019Q1	CBCSDI
Chile	2.69	2.35	2.16	2.11	2.06	1.87	1.83	1.92	1.87	2019M3	DC
Colombia	2.86	2.50	2.76	2.77	2.92	2.85	3.12	4.18	4.40	2019M4	DC
Costa Rica	1.86	1.82	1.75	1.75	1.55	1.66	1.55	2.05	2.12	2019M7	DC
Dominican Republic	3.13	2.87	3.45	2.25	1.54	1.73	1.74	1.91	1.62	2018M12	DC
Ecuador	3.35	3.20	3.76	3.56	3.58	4.40	3.96	3.31	3.61	2018M11	DC
El Salvador	3.90	3.57	2.83	2.29	2.31	2.25	2.08	1.89	1.85	2019M5	DC
Guatemala	2.11	1.61	1.34	1.19	1.29	1.35	2.05	2.32	2.18	2019M5	DC
Honduras	3.66	2.94	3.29	3.39	3.27	3.06	2.92	2.36	2.15	2019M7	DC
Mexico	2.04	2.12	2.44	3.24	3.04	2.52	2.09	2.09	2.05	2019M6	DC
Panama	2.65	2.12	1.95	1.87	2.21	2.20	2.52	3.05	3.26	2019Q1	DC
Paraguay	1.44	1.86	2.22	2.13	1.99	2.59	2.94	2.81	2.51	2019M3	DC
Peru	3.03	2.89	3.23	3.50	3.95	3.93	4.29	4.70	3.27	2019Q1	Other
Trinidad and Tobago	6.09	6.19	5.32	4.18	4.06	3.41	3.13	2.87	3.04	2019Q1	DC
Uruguay	2.42	1.49	1.33	1.28	1.28	1.60	2.32	2.37		2017A1	DC

Source: Global Financial Stability Report, 2019

Table 2.7 B
Bank Asset Quality : Provision to Nonperforming Loans *(In Percent)*

	2010	2011	2012	2013	2014	2015	2016	2017	2018	Period	Consolidation Basis
World											
Advanced Economies											
Australia	23.88	24.03	25.97	25.81	24.67	23.75	24.38	21.55	19.64	2019Q1	DCCBS
Austria	70.83	71.43	74.28	78.43	63.25	61.12	60.49	55.21	58.55	2018Q4	DC
Belgium	48.80	47.53	47.11	44.94	40.43	42.20	43.89	42.66	43.99	2019Q1	CBCSDI
Canada	25.46	30.13	22.27	16.30	17.46	17.34	16.72	15.14		2019Q1	CBCSDI
Cyprus	45.27	41.79	38.68	29.57	31.09	37.20	41.35	46.12	47.81	2018Q4	CBCSDI
Czech Republic	47.92	48.81	49.22	51.58	47.73	46.31	49.09	49.17	51.81	2019Q1	CBDI
Denmark	57.05	51.35	44.50	44.04	41.38	41.76	41.36	45.82	22.10	2019Q1	DCCBS
Estonia	44.91	43.72	34.97	28.93	25.21	29.21	28.25	21.26	35.38	2019Q1	DC
Finland					37.82	35.30	35.92	31.66	34.98	2019Q1	CBCSDI
France	63.58	59.02	56.89	55.92	51.05	51.18	51.50	50.64	50.43	2018Q4	CBCSDI
Germany										2019Q1	
Greece	43.22	45.80	45.60	49.26	55.73	67.77	68.86	48.60	50.29	2019Q1	CBCSDI
Hong Kong SAR										2017A1	
Iceland						57.33	57.22	52.90	43.22	2019Q1	CBCSDI
Ireland	40.08	44.47	47.75	50.53	47.97	40.16	38.74	34.75	37.23	2019Q1	CBCSDI
Israel		44.35	43.86	50.63	54.66	72.49	79.43	86.51	95.01	2019Q1	CBCSDI
Italy	40.29	40.20	39.96	42.62	45.08	45.14	51.23	53.20	53.01	2018A1	CBCSDI
Japan										2018Q3	
Korea	39.01	38.73	41.15	30.12	36.92	48.79	51.61	49.54		2017A1	CBCSDI
Latvia	40.49	66.08	71.68	73.64	77.15	77.80	45.45	43.30	39.70	2019Q1	CBCSDI
Luxembourg	40.74	27.02	45.38	28.04			37.06	36.92	27.61	2019Q1	CBCSDI
Malta	26.20	26.44	27.37	30.13	31.44	37.19	39.93	40.89	39.46	2019Q1	Other
Netherlands	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2019Q1	DCCBS
Norway	32.77	28.49	31.98	34.63	36.46	38.36	44.49	71.25	97.82	2019Q1	CBDI
Portugal	60.49	56.79	54.15	55.96	63.98	40.76	45.29	49.39	51.91	2019Q1	Other
San Marino	27.82	22.63	42.47	26.73	30.29	28.58	26.11	55.95	55.74	2018Q3	DC
Singapore	39.98	38.76	40.43	34.82	32.56	26.18	29.50	40.84	39.50	2019Q1	DCCBS
Slovak Republic	56.02	55.57	55.44	54.53	49.12	54.06	58.94	63.79	68.69	2019Q1	DC
Slovenia	36.93	40.58	45.28	59.55	62.86	66.77	70.70	72.88	79.66	2019Q1	DC
Spain	65.75	56.85	68.35	56.82	57.73	61.55	59.32	58.07	63.16	2019Q1	CBCSDI
Sweden	0.00	0.00	0.00	0.00	44.30	43.87	39.17	36.58	50.88	2019Q1	DCCBS
Switzerland	44.15	44.08	45.39	44.86	45.24	42.77	40.47	40.63		2017A1	CBDI
United Kingdom	35.50	37.36	39.36	47.48	49.99	43.67	43.63	45.57	30.49	2018Q3	DCCBS
United States	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2019Q1	DCCBS
Emerging and Developing Economies											
Central and Eastern Europe											
Albania	52.72	51.81	55.45	65.24	67.11	70.62	70.52	71.70	65.62	2019M6	CBDI
Bosnia and Herzegovina	43.68	66.29	65.86	66.70		69.74	71.21	74.42	76.72	77.37	2018Q4
DC											
Bulgaria	61.35	59.45	62.97	65.57	49.43	48.82	50.25	49.24	51.08	2019Q1	DC
Croatia	38.80	41.33	42.54	46.33	50.96	61.91	70.13	70.08	70.25	2019Q1	DC
Hungary	39.12	45.80	48.63	51.73	59.39	69.31	72.73	71.83	68.86	2019Q1	DC
Kosovo, Republic of							92.41	93.48	89.70	2018M12	DC
Lithuania	34.28	36.19	32.91	29.14	27.34	40.11	41.22	34.44	33.41	2019Q1	CBCSDI
North Macedonia	100.68	103.97	107.08	103.12	104.65	108.37	114.80	110.62	118.98	2018Q4	DC
Poland	72.46	71.84	68.23	67.81	69.30	70.12	70.19	71.69	67.97	2019Q1	DC
Romania	81.20	84.42	86.26	89.78	69.88	57.72	56.34	57.68	58.51	2019Q1	DC
Turkey	83.79	79.38	75.19	76.29	73.89	74.59	77.43	79.31	68.34	2019Q1	DC
Commonwealth of Independent States											
Armenia	22.58	25.33	25.25	24.74	25.29	28.58	34.06	31.24	56.58	2019M2	DC
Belarus	35.25	37.16	33.81	38.92	37.19	39.83	33.88	34.00	40.50	2019Q1	DC
Georgia	67.16	70.87	59.05	59.08	57.54	55.71	56.12	54.74	54.12	2019M6	DC
Kazakhstan	64.28	51.45	56.96	66.01	51.58	66.21	72.16	89.20	75.06	2019Q1	DC
Moldova	41.98	38.26	55.16	61.15	66.55	56.54	66.14	67.89	67.36	2019Q1	DC
Russia	75.67	74.09	72.17	71.05	71.71	62.32	68.48	71.22	72.40	2018M9	DC
Tajikistan	73.67	80.77	75.85	47.36	61.39	62.65				2015Q3	DC
Ukraine	66.63	68.29	64.88	61.73	64.04	64.61	72.68	81.15	86.03	2019M7	CBDI
Uzbekistan	59.27	58.96	54.04	53.79	52.62	46.89	50.23	53.97	46.72	2019Q2	DC
Developing Asia											
Bangladesh		67.44	30.89	43.94	42.08	36.71	39.20	37.40	41.73	2018A1	DC
Bhutan	81.61	89.92	80.55	84.39	83.73	77.49	84.44	81.22	56.53	2018Q3	DC
Brunei Darussalam	64.73	74.54	73.32	70.34	52.88	54.25	43.57	66.96	50.95	2019Q2	DC
Cambodia	52.01	52.23	53.41	50.51	51.25	48.44	47.78	44.92	50.09	2018Q4	DC

(Contd...)

Table 2.7 B (Continued)

China	124.84	159.97	170.67	282.72	232.06	181.18	176.40	181.42	186.31	2019Q1	
Fiji	36.12	41.18	37.14	49.03	56.06	72.82	52.13	49.47	35.71	2019Q1	DC
India	56.72	35.78	51.26	47.35	48.72	45.71	41.08	44.29	66.17	2019Q1	DCCBS
Indonesia	57.14	60.67	51.99	50.91	50.83	51.49	57.83	55.17	57.61	2019Q1	Other
Macao	92.57	83.69	86.07	119.98	67.58	87.68	68.64	58.69	63.50	2019Q2	DC
Malaysia	31.96	31.98	33.09	30.12	28.36	27.67	26.78	27.03	37.87	2019Q1	DC
Maldives			73.85	80.92	69.39	90.28	88.73	84.90	87.46	2019Q2	DC
Myanmar										2018Q4	
Nepal						68.86	67.38	67.25		2019Q1	DC
Philippines	71.72	68.08	76.04	80.64	73.52	70.06	69.74	66.87	63.16	2019Q1	DCCBS
Samoa						85.58	64.67	93.39		2018Q4	DC
Solomon Islands	16.56	44.64	42.35	22.80	25.98	29.49	31.21	28.33		2017Q1	DC
Sri Lanka		57.09	54.49	40.42	50.68	62.33	70.00	69.85	52.33	2018Q3	DCCB
Thailand	46.62	50.42	55.27	52.43	49.44	52.91	53.52	53.16	52.80	2018A1	CBDI
Tonga			45.02	51.79	27.34	30.18	35.82	32.21	35.82	2019Q2	DC
Vanuatu	44.99	54.43	57.40	27.93	29.15	23.42	16.05	23.19	22.10	2018Q1	DC
Vietnam	45.00	38.63	31.44	34.57	41.07	45.73	46.37	41.34	44.69	2018Q2	DC
Middle East and North Africa											
Afghanistan	97.00	66.12	57.23	74.53	74.74	69.08	86.42	57.12	73.02	2019Q1	DC
Algeria	73.48	72.15	69.79	68.19	61.78	59.93	54.62	52.28	50.12	2018A1	DC
Djibouti			81.96	68.31	63.53	61.22	67.62	76.70	70.16	2019Q1	DC
Lebanon		62.01	60.94	55.71	54.25	52.35	44.59	37.04	61.05	2019M3	DC
Pakistan	66.73	66.78	71.80	78.43	79.82	84.95	85.05	87.24	83.80	2019Q1	DC
Saudi Arabia	122.30	132.76	145.15	157.41	182.89	164.36	177.01	151.89	157.22	2019Q1	CBCSDI
United Arab Emirates	65.19	67.08	65.64	65.25	74.53	78.10	78.63	72.18	70.27	2019Q2	DC
West Bank and Gaza	70.41	60.87	60.09	58.84	61.89	67.35	66.85	58.39	87.45	2019Q1	DC
Sub-Saharan Africa											
Botswana			87.30	64.29	48.10	54.21	51.47	53.70	42.70	2019Q1	DC
Burundi	87.50	80.30	77.81	84.16	91.90	77.71	89.36	83.96	82.76	2018Q2	DC
Cameroon	84.51	94.63	94.40	76.65	86.65	88.75	87.83	93.63	85.44	2018M10	DC
Central African	97.46	91.52	95.44	46.76	56.50	68.44	81.76	94.07	95.66	2018M10	DC
Chad	81.13	88.96	64.48	65.33	68.34	58.86	56.36	53.55	55.77	2018M10	DC
Congo	105.39	94.08	89.47	95.87	64.53	72.88	63.91	42.18	43.99	2018M10	DC
Equatorial Guinea	112.47	124.81	142.91	44.34	47.85	54.14	39.63	40.76	43.23	2018M10	DC
Eswatini, Kingdom of	39.08	63.24	18.75	32.87	41.51	28.40	22.60	24.98	19.12	2018Q4	DC
Gabon	90.66	120.37	110.17	101.87	99.35	82.18	81.66	84.44	87.12	2018M10	DC
Ghana	70.64	76.22	77.91	78.30	69.51	69.35	72.45	77.72	69.90	2018Q3	DC
Guinea			62.50	66.29	73.93	61.07	68.87	31.29		2018Q4	CBCSDI
Kenya	9.86	15.98	16.66	15.06	60.20	57.02	78.93	72.81	80.16	2018Q4	DC
Lesotho	58.20	69.56	72.07	53.44	65.63	61.36	55.44	55.07	51.91	2019Q1	DC
Madagascar	59.78	61.54	64.73	60.71	62.18	61.22	64.57	62.35	60.23	2019Q2	DC
Malawi						38.50	31.79	40.48	41.49	2018Q4	DC
Mauritius	48.23	41.46	41.84	42.34	37.36	45.20	48.21	50.22	52.79	2019Q1	DC
Namibia	30.28	33.34	29.35	29.55	30.60	29.22	20.66	17.26	19.10	2019Q1	DC
Nigeria	79.99	64.57	70.56	55.82	64.43	72.24	45.90	77.14	99.90	2018Q4	DC
Rwanda	36.89	38.96	33.50	33.86	56.83	46.25	42.72	46.73	68.15	2019Q1	DC
Seychelles	-31.20	33.82	29.46	38.78	43.90	40.79	36.67	35.73	38.61	2019M6	DC
South Africa	32.57	34.87	40.25	45.84	49.09	47.79	43.88	42.59	45.64	2019M1	DC
Tanzania	53.17	54.50	42.38	50.76	39.39	29.28	32.51	42.08	53.63	2018Q4	DC
Uganda	64.95	50.95	45.87	64.82	43.36	41.64	60.35	54.55	50.10	2018Q2	DC
Zambia	80.29	76.74	73.68	83.50	76.48	70.50	70.65	66.48	86.38	2019Q1	Mixed
Western Hemisphere											
Argentina	142.78	171.16	140.96	147.76	139.66	148.44	136.93	138.85	120.58	2019Q2	DC
Brazil	164.87	151.81	149.14	161.05	155.79	154.39	152.16	163.06	180.32	2019Q1	CBCSDI
Chile	92.65	99.05	103.24	108.86	112.40	120.57	134.75	128.88	128.39	2019M3	DC
Colombia	175.03	181.99	163.89	160.70	151.33	155.46	153.46	134.66	137.49	2019M4	DC
Costa Rica	102.44	102.32	104.06	97.36	111.19	121.94	147.81	144.67	156.68	2019M7	DC
Dominican Republic	126.37	121.77	103.44	144.67	202.42	164.05	167.50	161.45	171.70	2018M12	DC
Ecuador	112.59	118.40	108.05	112.46	118.38	104.11	89.14	112.06	109.17	2018M11	DC
El Salvador	107.44	107.84	113.32	122.08	119.42	117.02	118.73	122.09	129.24	2019M5	DC
Guatemala	62.90	73.35	73.31	75.20	71.15	80.02	60.04	53.69	61.50	2019M5	DC
Honduras	118.51	135.14	122.69	124.68	126.09	126.54	118.94	138.21	140.40	2019M7	DC
Mexico	200.65	189.62	185.18	147.54	132.66	140.49	157.05	154.83	152.36	2019M6	DC
Panama	55.49	64.68	63.48	68.21	38.23	35.92	41.23	38.27	53.71	2019Q1	DC
Paraguay	105.33	100.20	92.71	93.67	91.44	79.19	82.85	84.73	79.73	2019M3	DC
Peru	135.30	143.25	135.52	126.31	114.37	116.48	111.12	104.91	103.49	2019Q1	Other
Trinidad and Tobago	33.36	28.28	39.75	37.58	43.49	42.14	37.13	37.41	51.97	2019Q1	DC
Uruguay	49.85	50.46	54.51	48.05	58.24	61.81	53.60	60.13		2017A1	DC

Source: Global Financial Stability Report, 2019

Table 2.8 A
Bank Capital Adequacy : Regulatory Capital to Risk-Weighted Assets

(In Percent)

	Return on Assets									Period	Consolidation Basis
	2010	2011	2012	2013	2014	2015	2016	2017	2018		
World											
Advanced Economies											
Australia	11.4	11.58	11.92	11.6	12.21	13.8	13.65	14.55	14.76	2019Q1	DCCBS
Austria	15.44	15.83	16.96	17.97	16.25	16.54	17.98	18.84	18.36	2018Q4	DCCB
Belgium	19.3	18.54	18.19	18.74	17.58	18.69	18.81	18.96	18.76	2019Q1	CBCSDI
Canada	15.57	15.89	16.16	14.33	14.23	14.2	14.76	14.81	15.25	2019Q1	CBCSDI
Cyprus	12.41	12.12	7.34	14.03	15.36	16.47	16.79	16.29	17.32	2018Q4	CBCSDI
Czech Republic	15.27	14.97	15.62	16.52	16.98	17.57	17.66	18.07	18.29	2019Q1	CBCSDI
Denmark	16.01	17.19	18.88	19.24	18.21	19.79	20.77	22.15	21.68	2019Q1	DCCBS
Estonia	22.07	18.61	19.32	19.97	35.65	28.01	31.82	29.24	28.51	2019Q1	CBDI
Finland	14.41	14.19	16.98	15.98	17.29	22.91	23.34	21.42	21.47	2019Q1	CBCSDI
France	12.67	12.32	14.5	15.38	16.35	17.1	17.75	18.91	18.74	2018Q4	CBCSDI
Germany	16.05	16.4	17.94	19.16	17.96	18.26	18.79	19.38	18.9	2019Q1	Other
Greece	12.26	10.27	9.57	13.51	14.07	16.52	16.95	17.02	15.99	2019Q1	CBCSDI
Hong Kong SAR	15.88	15.82	15.7	15.91	16.83	18.33	19.16	19.13	20.28	2017A1	CBCSDI
Iceland	0	0	0	0	28.55	28.22	27.66	25.05	23.18	2019Q1	CBCSDI
Ireland	14.47	18.92	19.24	20.5	22.68	24.37	26.94	25.34	25.39	2019Q1	CBCSDI
Israel	14.07	14.02	14.93	14.82	14.34	14.02	14.69	14.52	14.21	2019Q1	CBCSDI
Italy	12.07	12.68	13.42	13.7	14.3	14.79	13.75	16.71	16.05	2018A1	CBCSDI
Japan	13.89	14.24	14.25	15.91	15.27	15.94	16.2	16.66	17	2018Q3	DCCBS
Korea	14.32	13.97	14.3	14.47	14	13.91	14.82	15.24	0	2017A1	CBCSDI
Latvia	13.91	16.53	16.74	18.05	19.71	21.82	20.38	20.82	22.31	2019Q1	CBCSDI
Luxembourg	17.65	16.35	19.05	20.88	20.24	22.04	24.65	25.91	25	2019Q1	CBCSDI
Malta	14.8	15.48	16.08	16.51	14.73	15	16.16	17.28	18.13	2019Q1	Other
Netherlands	13.91	13.48	14.23	14.89	17.95	20.11	22.38	22.03	22.3	2019Q1	DCCBS
Norway	14.19	13.59	14.57	15.52	16.49	18.94	22.07	22.02	22.33	2019Q1	CBDI
Portugal	10.33	9.78	12.64	13.31	12.25	13.33	12.27	15.15	15.15	2019Q1	CBCSDI
San Marino	15.63	14.12	8.8	13.6	11.37	12.65	11.53	13.65	13.84	2018Q3	DC
Singapore	18.58	16.05	18.06	16.39	15.92	15.86	16.47	17.08	16.81	2019Q1	DCCBS
Slovak Republic	12.73	13.41	15.71	16.49	17.35	17.77	17.98	18.81	18.43	2019Q1	DC
Slovenia	11.32	11.85	11.4	13.67	17.99	18.77	19.15	18.18	17.95	2019Q1	CBCSDI
Spain	11.87	12.11	11.59	13.28	13.68	14.66	14.85	15.55	15.58	2019Q1	CBCSDI
Sweden	12	11.48	11.74	11.96	22.5	24.22	26.88	26.38	21.58	2019Q1	DCCBS
Switzerland	17.06	16.59	16.87	18.66	16.61	17.02	16.08	18.58	0	2017A1	CBDI
United Kingdom	15.89	15.73	17.07	19.61	17.31	19.62	20.8	20.5	20.92	2018Q3	DCCBS
United States	14.79	14.69	14.51	14.41	14.39	14.14	14.19	14.53	14.77	2019Q1	DCCBS
Emerging and Developing Economies											
Central and Eastern Europe											
Albania	15.38	15.56	16.17	17.96	16.84	15.98	15.71	16.6	18.24	2019M6	CBDI
Bosnia&Herzegovina	16.17	17.07	17.05	17.84	16.26	14.86	15.82	15.68	17.53	2018Q4	DC
Bulgaria	17.39	17.55	16.64	16.97	21.95	22.18	22.15	22.08	20.38	2019Q1	DC
Croatia	18.79	20.47	20.89	20.87	21.8	20.98	22.53	23.23	22.9	2019Q1	DC
Hungary	13.89	13.82	16.31	17.42	16.92	16.95	17.97	18.14	18.46	2019Q1	CBCSDI
Kosovo, Republic of	18.65	17.57	17.89	16.75	17.8	19.02	17.95	18.05	16.96	2018M12	DC
Lithuania	14.83	14.24	15.65	17.57	21.29	24.85	19.39	19.05	18.58	2019Q1	CBCSDI
North Macedonia	16.14	16.78	17.12	16.85	15.66	15.49	15.22	15.73	16.52	2018Q4	DC
Poland	13.86	13.11	14.76	15.68	14.69	15.97	17.18	18.01	18.34	2019Q1	DC
Romania	15.02	14.87	14.94	15.46	17.59	19.16	19.68	19.98	20.71	2019Q1	DC
Turkey	18.97	16.55	17.89	15.28	16.28	15.57	15.57	16.85	17.3	2019Q1	DC
Commonwealth of Independent States											
Armenia	22.24	18.28	16.76	16.69	14.5	16.18	19.95	18.55	17.66	2019M2	DC
Belarus	20.45	24.7	20.81	15.5	17.38	18.74	18.6	18.49	17.72	2019Q1	DC
Georgia	17.38	17.14	16.99	17.16	16.52	16.66	15.06	19.11	18.4	2019M6	DC
Kazakhstan	17.32	17.53	17.47	17.81	17.9	15.91	16.35	21.82	21.87	2019Q1	DC
Moldova	30.14	30.42	24.3	23.38	13.92	26.31	29.77	31.03	26.52	2019Q1	DC
Russia	18.09	14.66	13.69	13.46	12.49	12.7	13.07	12.07	12.45	2018M9	DC
Tajikistan	27.13	24.42	25.9	22.93	16.6	16.13	0	0	0	2015Q3	DC
Ukraine	20.83	18.9	18.06	18.26	15.6	12.31	12.69	16.1	16.18	2019M7	CBDI
Uzbekistan	23.43	24.23	18.25	16.69	17.52	14.72	14.73	18.77	15.64	2019Q2	DC
Developing Asia											
Bangladesh	0	0	0	0	0	0	0	0	0	2018A1	DC
Bhutan	15.9	17.89	18.19	20.38	19.58	18.75	20.21	16.88	16.48	2018Q3	DC
Brunei Darussalam	21.09	18.83	21.23	20.42	21.44	21.74	21.51	18.11	18.38	2019Q2	DC

(Contd...)

Table 2.8 A (Continued)

Cambodia	30.46	25.15	24.24	24.23	20.41	20.31	20.86	21.91	22.2	2018Q4	DC
China	12.16	12.71	13.25	12.19	13.18	13.45	13.28	13.65	14.2	2019Q1	
Fiji	19.45	16.54	15.76	14.9	14.71	15.57	16.43	15.26	16.94	2019Q1	DC
India	15.19	13.05	13.13	12.32	12.48	12.68	12.97	12.82	12.92	2019Q1	DCCBS
Indonesia	16.18	16.08	17.32	19.82	18.72	21.28	22.69	23.01	22.89	2019Q1	Other
Macao	14.4	14.08	14.59	14.8	14.24	15.11	16.1	15.74	14.76	2019Q2	DC
Malaysia	17.45	17.7	17.64	14.58	15.36	16.28	16.48	17.08	17.37	2019Q1	CBDI
Maldives	0	0	35.86	41.06	44.47	37.24	44.48	44.64	44.24	2019Q2	DC
Myanmar	0	0	0	0	0	0	15.95	12.84	10.88	2018Q4	DC
Nepal	0	0	0	0	0	0	12.89	14.14	13.54	2019Q1	DC
Philippines	16.69	17.12	17.82	17.02	16.08	15.28	14.46	14.42	14.94	2019Q1	DCCBS
Samoa	28.4	28.3	27.8	29.8	28.7	27	24.61	26.28	27.27	2018Q4	DC
Solomon Islands	28.12	30.88	33.22	32.39	31.6	31.32	32.35	33.03	0	2017Q1	DC
Sri Lanka	0	16.03	14.96	16.29	16.65	13.47	14.31	15.23	15.68	2018Q3	DCCB
Thailand	16.08	14.82	16.17	15.46	16.52	17.11	17.76	17.95	17.88	2018A1	CBDI
Tonga	0	0	31.82	34.2	39.45	36.42	30.04	26.93	27.01	2019Q2	DC
Vanuatu	24.7	17.7	18.79	23.77	23.15	21.64	19.42	17.9	18.69	2018Q1	DC
Vietnam	11.33	12.9	11.85	13.38	11.83	12.77	12.64	12.1	12.1	2018Q2	DC
Middle East and North Africa											
Afghanistan	19.96	23.71	21.84	26.22	26.46	19.94	28.22	29.81	25.86	2019Q1	DC
Algeria	23.64	23.77	23.62	21.49	15.79	18.4	18.75	19.38	19.05	2018A1	DC
Djibouti	0	0	9.2	9.45	10.95	13.45	13.31	14.06	14.91	2019Q1	DC
Lebanon	13.43	11.64	12.98	14.5	14.93	15.13	16.64	17.08	17.85	2019M3	CBDCSDI
Pakistan	13.97	14.58	15.35	14.86	17.08	17.34	16.26	15.76	16.19	2019Q1	DC
Saudi Arabia	17.6	17.55	18.23	17.87	17.88	18.08	19.54	20.4	20.29	2019Q1	DCCBS
United Arab Emirates	19.36	20.05	20.56	19.26	18.11	18.3	18.91	18.1	17.54	2019Q2	DC
West Bank and Gaza	21.44	21.12	20.32	19.99	19.05	18.32	17.96	16.56	16.64	2019Q1	DC
Sub-Saharan Africa											
Botswana	0	0	20.81	19.55	18.59	19.97	19.25	21.86	17.93	2019Q1	DC
Burundi	19.72	19.75	20.22	22.31	17.31	18.11	22.38	23.12	24.02	2018Q2	DC
Cameroon	8.78	5.47	6.31	7.87	10.59	10.23	9.09	9.69	11.3	2018M10	DC
Central African	16.47	25.56	22.69	39.07	42.2	38.71	32.02	34.3	35	2018M10	DC
Chad	12.55	20.02	18.12	21.99	13.43	14.66	13.17	18.02	18.12	2018M10	DC
Congo	13.08	9.92	12.78	11.86	16.11	19.54	19.09	22.78	26.3	2018M10	DC
Equatorial Guinea	20.24	18.2	24.47	22.29	25.48	23.85	27.27	31.79	36.23	2018M10	DC
Eswatini, Kingdom of	23	20.64	21.07	22.24	24.89	22.48	22.21	23.19	18.75	2018Q4	DC
Gabon	24.68	12.86	10.87	12.28	9.37	8.31	8.11	12.91	12.51	2018M10	DC
Ghana	19.13	17.41	18.56	18.45	17.93	17.81	17.75	15.63	20.22	2018Q3	DC
Guinea	0	0	0	15.67	18.34	16.46	17.89	16.83	15.24	2018Q4	CBDCSDI
Kenya	20.84	19.44	20.98	23.16	19.19	21.68	19.74	17.05	18.66	2018Q4	DC
Lesotho	14.75	15.59	13.64	12.14	13.12	16.1	18.89	17.81	17.92	2019Q1	DC
Madagascar	15.46	16.02	16.15	15.11	13.98	13.77	13.63	13.18	0	2019Q2	DC
Malawi	0	0	0	0	0	15.79	16.85	19.39	18.84	2018Q4	DC
Mauritius	16	15.66	17.09	17.3	17.08	18.38	18.24	18.75	19.22	2019Q1	DC
Namibia	15.29	14.02	14.22	14.44	14.66	14.25	15.15	15.45	16.84	2019Q1	DC
Nigeria	1.75	17.91	18.25	17.12	18.56	17.74	14.78	10.48	15.21	2018Q4	DC
Rwanda	24.68	24.96	23.85	23.07	24.17	22.52	21.9	21.4	25.52	2019Q1	DC
Seychelles	21.5	24.25	26.33	26.05	21.59	25.46	26.61	23.53	20.48	2019M6	DC
South Africa	14.88	15.05	15.88	15.58	14.76	14.2	15.93	16.27	16.09	2019M1	DC
Tanzania	18.18	17.23	17.19	18.06	17.03	18.86	19.15	19.76	17.14	2018Q4	DC
Uganda	20.16	20.32	21.89	22.13	22.83	20.97	19.83	23.18	21.77	2018Q2	DC
Zambia	22.05	19.18	21.37	26.78	26.97	21.01	26.16	26.46	22.1	2019Q1	DC
Western Hemisphere											
Argentina	17.67	15.61	17.12	13.61	14.67	13.28	16.66	15.57	15.96	2019Q2	DC
Brazil	16.89	16.33	16.43	16.11	16.67	16.36	17.15	18.15	17.96	2019Q1	CBDCSDI
Chile	14.14	13.93	13.31	13.32	13.39	12.62	13.78	13.76	13.32	2019M3	CBDCSDI
Colombia	17.34	16.88	18.08	16.96	17	16.87	17.52	18.63	18.55	2019M4	DC
Costa Rica	17.68	17.69	16.82	16.57	16.63	16.19	16.45	16.49	16.7	2019M7	DC
Dominican Republic	16.02	17.35	18.24	16.69	16.09	15.97	17.18	18.25	17.08	2018M12	DC
Ecuador	18.33	18.09	18.29	17.74	19.07	20.28	17.96	17.71	16.67	2018M11	DC
El Salvador	17.96	17.49	17.52	17.73	17.05	17.23	17.33	16.84	16.57	2019M5	DC
Guatemala	15.72	15.34	14.66	14.78	14.56	14.11	14.94	15.91	15.9	2019M5	DC
Honduras	15.3	15.25	14.97	14.84	14.95	14.38	14.14	14.03	13.8	2019M7	DC
Mexico	16.86	15.67	15.95	15.6	15.75	14.96	14.9	15.57	15.91	2019M6	CBDCSDI
Panama	15.97	15.24	15.66	14.76	14.74	14.89	15.35	15.96	15.73	2019Q1	DC
Paraguay	13.02	14.98	16.11	14.7	15.21	16.14	17.93	18.34	17.55	2019M3	DC
Peru	13.96	13.67	14.4	13.94	14.24	14.32	15.08	15.22	14.75	2019Q1	Mixed
Trinidad and Tobago	24.21	25.14	24.61	23.08	22.52	22.15	21.86	21.01	20.88	2019Q1	DC
Uruguay	14.16	16.03	15.94	15.57	15.13	14.51	16.28	18.08		2017A1	DC

Source: Global Financial Stability Report, 2019

Table 2.8 B
Bank Capital Adequacy : Capital to Assets (In Percent)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	Period	Consolidation Basis
World											
Advanced Economies											
Australia	5.43	5.29	5.13	5.13	5.22	5.97	6.55	6.88	6.86	2019Q1	DCCBS
Austria	7.49	7.19	7.77	7.99	6.84	7.45	7.33	7.54	7.71	2018Q4	DC
Belgium	4.97	4.60	5.76	6.39	6.63	6.78	7.05	7.55	7.61	2019Q1	CBCSDI
Canada	4.66	4.89	4.90	4.96	4.94	5.07	5.16	5.22	5.20	2019Q1	CBCSDI
Cyprus	6.12	5.30	5.62	6.41	10.31	10.11	10.31	9.04	8.23	2018Q4	CBCSDI
Czech Republic	6.49	6.49	6.87	7.21	7.30	7.52	7.26	6.48	6.54	2019Q1	CBCSDI
Denmark	5.43	5.05	5.27	7.05	7.31	7.79	7.39	6.90	6.97	2019Q1	DC
Estonia	9.28	8.92	9.88	11.26	11.60	10.75	10.83	12.77	12.70	2019Q1	DC
Finland	5.52	4.35	4.42	5.01	4.34	5.60	6.46	9.03	9.30	2019Q1	CBCSDI
France	4.88	4.75	5.20	5.82	5.28	5.79	5.94	6.59	6.52	2018Q4	CBCSDI
Germany	4.30	4.36	4.73	5.45	5.61	5.94	5.98	6.33	6.47	2019Q1	DC
Greece	6.66	5.73	5.76	7.55	8.06	9.99	10.70	12.00	10.72	2019Q1	CBCSDI
Hong Kong SAR		8.16	8.80	8.69	9.02	9.47	9.78	9.83	9.49	2017A1	CBDI
Iceland				20.33	21.06	20.08	19.33	17.03		2019Q1	
Ireland	5.32	6.44	7.28	7.75	12.70	13.97	13.53	14.35	14.86	2019Q1	CBCSDI
Israel	6.70	6.33	6.62	6.98	7.10	7.06	7.22	7.40	7.43	2019Q1	CBCSDI
Italy	4.98	5.45	5.39	5.40	5.88	6.19	5.49	6.64	6.33	2018A1	CBCSDI
Japan				5.60	5.52	5.63	5.47	5.41	5.45	2018Q3	DCCBS
Korea	7.60	8.11	8.23	8.27	8.13	8.03	7.87	7.99		2017A1	CBCSDI
Latvia	9.27	9.93	10.48	11.30	10.07	10.06	10.08	11.13	12.80	2019Q1	CBCSDI
Luxembourg	5.23	5.00	6.28	6.39	6.50	7.01	7.36	8.35	7.98	2019Q1	CBCSDI
Malta	7.07	7.32	7.65	8.08	7.37	7.19	7.40	8.52	8.42	2019Q1	Other
Netherlands	4.43	4.28	4.69	4.78	5.37	5.56	5.69	6.08	6.16	2019Q1	DCCBS
Norway										2019Q1	
Portugal	5.15	5.08	6.66	6.77	6.44	7.21	6.53	7.66	7.04	2019Q1	CBCSDI
San Marino	9.61	8.64	6.34	7.28	6.22	6.93	6.24	6.53	7.05	2018Q3	DC
Singapore	8.97	8.32	8.92	8.22	8.41	9.00	9.23	9.18	9.03	2019Q1	DCCBS
Slovak Republic	9.72	10.75	11.69	12.12	11.86	11.12	10.98	10.77	10.58	2019Q1	DC
Slovenia										2019Q1	
Spain	6.09	5.92	5.76	6.79	7.24	7.44	7.79	7.62	7.55	2019Q1	CBCSDI
Sweden							6.12	6.13	6.18	2019Q1	DCCBS
Switzerland	5.40	5.55	5.50	6.13	6.85	7.29	7.12	8.02		2017A1	CBDI
United Kingdom	5.37	5.10	5.51	6.35	5.62	6.84	7.03	6.78	6.61	2018Q3	DCCBS
United States	12.74	12.23	11.96	11.78	11.66	11.71	11.59	11.65	11.69	2019Q1	DCCBS
Emerging and Developing Economies											
Central and Eastern Europe											
Albania	9.40	8.69	8.57	8.37	8.58	9.53	9.73	10.17	10.15	2019M6	CBDI
Bosnia and Herzegovina	11.77	13.61	14.21	14.37	14.38	14.10	14.35	14.01	13.18	2018Q4	DC
Bulgaria	10.47	10.76	10.10	10.35	11.57	12.02	11.63	11.39	10.82	2019Q1	DC
Croatia	13.77	13.56	14.22	13.89	14.04	12.68	14.04	14.82	13.90	2019Q1	DC
Hungary										2019Q1	
Kosovo, Republic of	9.39	9.54	9.59	9.10	10.83	12.23	12.11	12.62	12.25	2018M12	DC
Lithuania	8.53	10.78	12.28	12.62	12.91	11.06	8.63	9.39	9.61	2019Q1	CBCSDI
North Macedonia	10.57	11.05	11.16	11.27	10.82	10.84	10.61	10.84	10.79	2018Q4	DC
Poland	8.20	7.82	8.69	9.10	8.94	9.37	9.51	10.02	9.77	2019Q1	DC
Romania	8.88	8.07	8.02	7.96	7.38	8.18	8.92	8.89	9.34	2019Q1	DC
Turkey	12.28	11.71	12.10	10.95	11.59	11.00	10.73	10.72	10.79	2019Q1	DC
Commonwealth of Independent States											
Armenia	20.24	17.22	15.93	15.28	13.57	14.68	16.20	15.71	15.02	2019M2	DC
Belarus	13.64	13.98	14.35	13.96	13.32	12.82	13.46	14.58	14.61	2019Q1	DC
Georgia	16.92	16.60	16.65	16.75	17.40	13.96	13.20	12.82	12.93	2019M6	DC
Kazakhstan	11.07	10.98	10.91	10.59	11.86	10.58	11.04	12.46	11.78	2019Q1	DC
Moldova	15.98	15.84	17.21	15.00	13.17	16.69	17.31	17.10	17.19	2019Q1	DC
Russia	12.90	11.83	11.78	11.49	8.54	8.92	10.36	10.51	10.29	2018M9	DC
Tajikistan	18.90	19.26	20.49	19.28	13.82	12.87				2015Q3	DC
Ukraine	14.63	14.76	15.03	15.06	11.23	8.02	9.78	11.90	10.77	2019M7	CBDI
Uzbekistan	13.30	12.24	11.42	11.23	11.66	11.25	10.68	12.41	12.44	2019Q2	DC
Developing Asia											
Bangladesh		6.89	5.42	6.04	6.18	5.55	5.63	5.18	4.74	2018A1	DC
Bhutan	9.26	14.62	16.96	17.50	16.61	17.61	15.45	12.97	12.82	2018Q3	DC
Brunei Darussalam	10.25	8.90	9.10	11.58	11.76	13.23	13.05	10.86	12.32	2019Q2	DC
Cambodia	20.12	17.33	16.21	16.75	14.35	14.23	14.25	13.97	13.93	2018Q4	DC
China				7.20	8.44	8.14	8.56	9.07		2019Q1	

(Contd...)

Table 2.8 B (Continued)

Fiji	11.85	9.52	8.88	8.67	8.71	8.48	9.17	8.86	9.94	2019Q1	DC	
India		6.70	6.97	6.92	7.09	7.21	7.16	7.39	7.53	2019Q1	DCCBS	
Indonesia	10.66	10.99	12.24	12.47	12.76	13.61	14.41	15.22	15.12	2019Q1	Other	
Macao		4.25	4.00	3.97	3.68	3.64	4.29	4.56	4.81	2019Q2	DC	
Malaysia		9.38	8.89	9.39	9.59	9.95	10.46	11.00	11.24	2019Q1	DC	
Maldives			16.11	16.15	21.35	20.46	23.71	24.15	23.86	2019Q2	DC	
Myanmar							7.01	6.66	7.17	2018Q4	DC	
Nepal							9.99	11.73	11.93	2019Q1	DC	
Philippines	10.23	11.09	11.70	9.70	9.95	9.99	9.74	10.02	10.67	2019Q1	DCCBS	
Samoa	17.30	18.90	18.80	19.00	17.00	16.20	16.35	15.77	16.62	2018Q4	DC	
Solomon Islands	20.53	19.35	17.31	16.24	17.40	15.50	16.26	17.20		2017Q1	DC	
Sri Lanka			8.72	8.55	8.24	8.16	7.88	7.82	8.42	8.61	2018Q3	DCCB
Thailand		8.53	7.84	7.81	8.52	9.21	10.03	10.46	10.73	10.78	2018A1	CBDI
Tonga		8.26	8.14	22.94	23.68	24.85	24.12	21.19	19.99	20.54	2019Q2	DC
Vanuatu	11.90	12.09	13.47	12.89	12.35	11.17	10.94	10.26	10.38	2018Q1	DC	
Vietnam		8.87	9.30	9.93	9.54	8.77	8.26	7.77	7.36	7.96	2018Q2	DC
Middle East and North Africa												
Afghanistan	10.44	8.25	7.63	11.64	11.87	9.23	11.44	11.70	11.08	2019Q1	DC	
Algeria		7.88	7.93	7.87	7.48	8.33	8.99	10.23	10.87	10.82	2018A1	DC
Djibouti				3.48	3.42	3.66	4.66	5.14	4.89	5.50	2019Q1	DC
Lebanon			7.60								2019M3	CBCSDI
Pakistan				8.91	9.97	8.42	7.82	7.12	7.14		2019Q1	DC
Saudi Arabia	12.23	12.01	12.65	13.54	13.68	13.90	14.80	15.42	15.19	2019Q1	DCCBS	
UAE											2019Q2	DC
West Bank and Gaza	10.70	11.16	10.83	10.25	10.36	9.71	9.84	9.68	10.18	2019Q1	DC	
Sub-Saharan Africa												
Botswana			7.06	8.38	9.11	8.52	8.44	8.77	9.45	2019Q1	DC	
Burundi	11.71	13.19	14.27	14.52	13.45	13.45	13.83	12.17	11.53	2018Q2	DC	
Cameroon		7.32	6.41	6.91	8.35	8.37	8.31	7.47	7.85	8.40	2018M10	DC
Central African		17.10	22.33	22.19	23.68	21.94	21.05	19.22	20.95	21.80	2018M10	DC
Chad		11.26	14.19	15.03	14.70	10.68	11.55	10.56	11.67	11.18	2018M10	DC
Congo		8.22	7.11	7.67	9.53	9.52	13.47	15.02	16.86	18.19	2018M10	DC
Equatorial Guinea		11.00	13.32	10.57	11.05	11.75	13.35	15.06	16.17	17.02	2018M10	DC
Eswatini, Kingdom of	12.35	12.23	12.55	11.95	12.61	12.91	12.98	13.45	13.11	2018Q4	DC	
Gabon		14.31	10.50	9.74	10.04	9.81	9.35	9.41	11.70	11.18	2018M10	DC
Ghana		13.30	13.75	14.77	14.72	14.32	14.53	13.17	13.11	13.02	2018Q3	DC
Guinea				10.19	11.11	10.56	10.98	11.86	8.93	2018Q4	CBCSDI	
Kenya	15.40	14.28	15.20	15.53	15.98	15.37	15.45	15.28	14.33	2018Q4	DC	
Lesotho		8.96	10.11	11.57	11.53	12.64	10.95	11.93	11.12	11.51	2019Q1	DC
Madagascar		9.78	9.44	9.83	10.64	11.22	11.59	10.73	10.30	10.65	2019Q2	DC
Malawi							16.52	16.37	15.60	11.49	2018Q4	DC
Mauritius		7.34	7.25	8.47	8.77	9.33	10.52	10.62	10.08	11.63	2019Q1	DC
Namibia		10.72	10.92	10.56	11.14	11.34	11.36	11.53	11.73	11.43	2019Q1	DC
Nigeria		1.49	10.62	10.82	10.39	10.42	12.38	11.37	5.68	8.11	2018Q4	DC
Rwanda		13.77	15.58	15.38	13.63	13.67	14.07	14.44	13.84	16.17	2019Q1	DC
Seychelles		9.23	9.03	9.94	9.23	8.26	11.11	11.88	11.01	10.28	2019M6	DC
South Africa		7.05	7.23	7.79	7.92	7.58	7.04	8.20	8.80	8.42	2019M1	DC
Tanzania		10.30	10.02	10.06	10.61	10.35	11.11	12.52	12.26	11.85	2018Q4	DC
Uganda		11.34	12.83	12.73	12.37	13.41	13.04	11.69	13.81	13.96	2018Q2	DC
Zambia		8.99	8.92	10.98	13.48	13.09	10.40	11.88	10.85	10.44	2019Q1	DC
Western Hemisphere												
Argentina	11.28	11.16	11.50	12.12	12.55	12.28	11.23	11.57	11.04	2019Q2	DC	
Brazil		10.33	10.08	10.14	9.27	9.03	8.46	9.27	10.05	10.06	2019Q1	CBCSDI
Chile		8.28	7.77	8.01	8.13	7.97	7.57	8.41	8.44	8.42	2019M3	CBCSDI
Colombia		14.25	14.30	14.72	14.76	14.88	14.06	16.19	16.08	16.60	2019M4	DC
Costa Rica		9.96	10.07	9.97	9.75	9.74	9.72	9.38	9.57	9.72	2019M7	DC
Dominican Republic		8.97	9.46	9.52	9.12	9.08	9.06	9.10	9.44	9.61	2018M12	DC
Ecuador		12.43	12.04	12.07	12.31	12.25	13.04	11.87	11.66	12.17	2018M11	DC
El Salvador		13.90	13.94	14.22	14.27	14.05	13.89	13.46	13.32	13.05	2019M5	DC
Guatemala		6.73	6.60	6.63	6.92	6.94	6.86	7.05	6.97	7.08	2019M5	DC
Honduras		10.56	10.51	10.78	10.62	10.85	10.49	10.38	11.01	11.10	2019M7	DC
Mexico		10.40	9.92	10.59	10.36	10.84	10.45	9.94	10.40	10.70	2019M6	DC
Panama		11.55	11.15	10.42	9.80	10.03	10.17	11.45	12.48	12.49	2019Q1	DC
Paraguay		5.77	7.33	7.51	7.00	6.97	7.18	7.94	8.16	8.42	2019M3	DC
Peru		9.98	10.56	10.42	10.15	10.67	10.09	11.42	12.08	12.46	2019Q1	Other
Trinidad and Tobago	14.23	13.86	14.26	14.16	13.24	14.08	12.88	13.21	12.10	2019Q1	DC	
Uruguay		10.82	10.07	10.05	9.30	9.19	8.53	9.17	10.15	2017A1	DC	

Source: Global Financial Stability Report, 2019