

2. MONEY AND BANKING

Table 2.1A

Change in Money Stock : India

(In ₹ Crore)

Item	Outstanding as on March 31, 2012	Variations during									
		Financial Year					March-Jan.				
		2010-11		2011-12		up to Jul. 29, 2011		up to Jul. 27, 2012		up to Jul. 27, 2012	
1	2	3	4	5	6	7	8	9	10		
		Absolute	Percent	Absolute	Percent	Absolute	Percent	Absolute	Percent	Absolute	Percent
<b>Broad Money (M<sub>1</sub>) (S.1+S.2+S.3+S.4+S.5)</b>	73,592.0	9,014.2	16.1	8,550.8	13.1	9,734.9	16.7	9,179.5	13.5		
<b>Components</b>											
C.1. Currency with the Public	10,265.0	1,443.4	18.8	1,146.6	12.6	1,213.2	14.9	1,236.8	13.2		
C.2. Aggregate Deposits with Banks (a+b)	63,298.8	7,572.3	15.7	7,412.5	13.3	8,552.4	17.0	7,916.7	13.5		
(a) Demand Deposits	7,049.1	48.9	0.7	-179.4	-2.5	-484.1	-7.0	259.3	4.0		
(b) Time Deposits	56,249.7	7,523.4	18.3	7,591.9	15.6	9,036.5	20.9	7,657.4	14.6		
C.3. 'Other' Deposits with R.B.I.	28.2	-1.5	-4.0	-8.3	-22.7	-30.6	-69.0	26.0	188.6		
<b>Narrow Money (M<sub>2</sub>)[C.1+C.2(a)+C.3]</b>	17,342.3	1,490.8	10.0	958.9	5.9	698.4	4.6	1,522.1	9.6		
<b>Sources</b>											
S1. Net Bank Credit to Govt. (A+B)	23,695.5	3,147.1	18.9	3,856.5	19.4	3,891.8	22.1	4,143.4	19.3		
A. Net RBI credit to Government (a+b)	5,357.4	1,849.7	—	1,391.8	—	1,495.0	—	1,750.1	—		
a) Net RBI credit to Central Government	5,344.1	1,824.5	—	1,403.8	—	1,494.8	—	1,742.4	—		
b) Net RBI credit to state Governments	13.2	25.2	—	-12.0	—	0.2	—	7.8	—		
B. Other Banks' Credit to Govt.	18,338.1	1,297.4	8.9	2,464.7	15.5	2,396.8	15.6	2,393.3	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)	49,594.3	7,452.7	21.3	7,227.5	17.1	6,834.9	18.8	7,278.1	16.8
A. RBI's credit to comm. sector	39.6	8.4	—	18.0	—	4.7	—	29.7	—
B. Other banks' credit to commercial sector	49,554.7	7,444.3	21.3	7,209.5	17.0	6,830.1	18.8	7,248.5	16.8
S3. Net Foreign Exchange Assets of Banking Sector (A+B)	15,437.8	1,118.8	8.7	1,504.4	10.8	843.3	6.3	2,235.2	15.8
A. RBI's net foreign exchange assets	14,722.0	966.2	7.8	1,436.3	10.8	847.9	6.6	1,933.6	14.0
B. Other banks' net foreign exchange assets	715.8	152.5	30.8	68.1	10.5	-4.6	-1.1	301.7	72.8
S4. Government's Currency liabilities to the Public	142.7	14.5	12.9	15.5	12.2	14.3	12.2	13.5	10.2
S5. Banking Sector's Net Non-monetary Liabilities other than Time-Deposits (A+B)	15,278.3	2,718.9	32.0	4,053.0	36.1	1,849.4	20.5	4,490.8	41.3
A. Net non-monetary liabilities of RBI	6,038.4	667.1	22.1	2,354.9	63.9	499.3	13.9	2,903.0	71.0
B. Net non-monetary liabilities of other banks (residual)	9,239.9	2,051.9	37.4	1,698.1	22.5	1,350.1	24.8	1,587.8	23.4

Note : Data are provisional.

Source: RBI Annual Report 2011-12

**Table 2.1B**  
**Monetary Indicators : India**

(₹ billion)

Item	Outstanding as on							
	Mar. 31 2010	Mar. 31 2011	Jul. 1 2011	Jul. 15 2011	Jul. 29 2011	Mar. 31 2012	Jul. 13 2012	Jul. 27 2012
	1	2	3	4	5	6	7	8
<b>Monetary Aggregates</b>								
M <sub>1</sub> (C I + C II.1 + C III)	14,809.3	16,292.8	16191.5	15,687.4	15,731.9	17,246.3	17,352.7	17,259.4
NM <sub>2</sub> (M <sub>1</sub> + C II 2.1)	32,740.1	37,493.1	38,826.2	38,269.4	38,512.2	41,699.5	43,396.2	43,355.2
NM <sub>3</sub> (NM <sub>2</sub> + C.II.2.2 + C IV=S.I +S.II+ S.III-S.IV-S.V)	55,698.4	64,718.1	68,007.6	67,349.3	67,877.5	73,651.2	77,223.7	77,230.5
<b>Components</b>								
C.1 Currency with the Public	7,679.0	9,124.0	9,426.5	9,533.5	9,365.1	10,274.4	10,807.5	10,603.6
C.1 Aggregate Deposits of Residents (C.II. 1 + C.II. 2)	46,938.6	54,244.2	57,035.1	56,324.3	56,975.8	61,284.1	64,380.2	64,606.8
C. II. 1 Demand Deposits	7,092.3	7,132.3	6,735.7	6,141.9	6,353.0	6,943.7	6,505.9	6,616.0
C. II. 2 Time Deposits of Residents (C.II.2.1 + C.II.2.2)	39,846.3	47,111.9	50,299.4	50,182.3	50,622.8	54,340.4	57,874.4	57,990.8
C.II.2.1 Short-term Time Deposits	17,930.8	21,200.4	22,634.7	22,582.1	22,780.3	24,453.2	26,43.5	26,095.8
C.II.2.1.1 Certificates of Deposits (CDs)	3,431.0	4,320.4	4,262.8	4,112.8	4,177.1	4,539.0	4,147.4	4,133.4
C.II.2.2 Long-term Times Deposits	21,915.5	25,911.5	27,664.7	27,600.3	27,842.6	29,887.2	31,830.9	31,894.9
C.III Other Deposits with the RBI	38.1	36.5	29.3	11.9	13.8	28.2	39.3	39.8
C.IV Call/Term Funding from Financial Institutions	1,042.8	1,313.4	1,516.8	1,479.6	1,522.7	2,064.5	1,996.6	1,980.4
<b>Sources</b>								
S. I Domestic Credit (S.I. 1 + S 1.2)	53,419.7	64,079.5	66,773.6	66,528.9	66,699.4	74,768.4	78,186.8	78,095.2
S.I.1 Net Bank Credit to the Government (S.I.1.+S.I.1.2)	16,491.6	19,546.0	20,664.6	21,049.3	21,131.1	23,318.6	25,166.5	25,214.9
S.I.1.1 Net RBI Credit to the Government	2,115.9	3,965.5	4,042.5	3,754.2	3,721.3	5,357.4	5,594.0	5,471.5
S.I.1.2 Credit to the Government by the Bnking System	14,375.8	15,580.4	16,622.2	17,295.1	17,409.8	17,961.3	19,572.5	19,743.5
S.I.2 Bank Credit to the Commercial Sector (S.I.2.1 + S.I. 2.2)	36,928.0	44,533.6	46,109.0	45,479.6	45,568.2	51,449.7	53,020.3	52,880.3
S.I.2.1 RBI Credit to the Commercial Sector	13.3	21.6	21.0	14.1	18.0	39.6	50.2	47.7
S.I.2.2 Credit to the Commercial Sector by the Banking System	36,914.7	44,511.9	46,088.0	45,465.5	45,550.2	51,410.1	52,970.1	52,832.6
S.I.2.2.1 Other Investments (Non-SLR Securities)	2,435.1	2,815.3	2,825.9	2,939.1	3,010.0	2,719.7	3,116.4	3,178.3
<b>S.II Government's Currency Liabilities to the Public</b>	112.7	127.2	130.8	130.8	132.0	142.7	145.4	145.4
<b>S.III Net Foreign Exchange Assests of the Banking Sector (S.III.1 + S.III.2)</b>	11,758.7	12,674.5	12,725.2	12,601.0	12,640.3	13,950.1	14,500.3	14,532.5
S.III.1 Net foreign Exchange Assets of the RBI	12,319.4	13,285.7	13,790.6	13,685.1	13,767.3	14,722.0	15,661.8	15,700.8
S.III.2 Net Foreign Currency Assets of the Banking System	-560.7	-611.2	-1,065.3	-1,084.1	-1,126.9	-771.8	-1,161.4	-1,168.3
<b>S.IV Capital Account</b>	7,022.0	8,450.0	9,191.3	9,082.0	9,130.3	11,094.1	12,971.1	13,003.5
<b>S. V. Other items (net)</b>	2,570.7	3,713.2	2,430.7	2,829.4	2,463.9	4,116.0	2,637.8	2,539.2

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 December 2012



**Table 2.3**  
**Important Banking Indicators - Scheduled Commercial Banks**

Item	Outstanding as on March 31, 2009	Financial year						Variations April - June		(In ₹ Crores)	
		2007-08		2008-09		2008-09		2009-10 P		Absolute	Per cent
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent		
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>10</b>	<b>10</b>
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	74.0	64.6	64.6	46.3	56.7	46.3	46.3		
13. Non-food Credit - Deposit Ratio (%)	71.2	74.0	74.0	64.6	64.6	46.3	56.7	46.3	46.3		
14. Investment - Deposit Ratio	30.4	30.8	30.8	30.6	30.6	59.9	59.9	59.9	59.9		

**Note:** P Provisional.  
Source: RBI Annual Report 2009

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

Bank Group	Number of Offices as on June 30												% of Rural Branches as on June 30, 2012
	1969	2004	2005	2006	2007	2008	2009	2010	2011	2012	2011	2012	
A. State Bank of India & Associates	2462	13621	13763	13920	14155	15394	16347	17356	17976	17976	6622	34.9	
B. Nationalised Banks	4553	33360	33994	34730	36575	38069	39780	41964	44862	44862	15704	32.1	
C. Regional Rural Banks	—	14488	14513	14554	14594	14879	15249	15486	15777	15777	12387	74.7	
Total of Public Sector Banks (A+B+C)	7015	61469	62270	63204	65324	68342	71376	74806	78615	78615	34713	41.1	
D. Other Indian scheduled commercial banks	900	5810	6194	6673	7227	8316	8988	10475	11842	11842	1614	11.8	
E. Foreign banks	130	218	250	261	271	279	295	310	318	318	7	2.2	
All Scheduled Banks	8045	67497	68714	70138	72822	76937	80659	85591	90775	90775	36334	36.9	
F. Non-scheduled banks	217	32	35	39	44	44	44	45	55	55	16	29.1	
All commercial banks	8262	67529	68749	70177	72866	76981	80703	85636	90830	90830	36350	36.9	

**Note :** — Not Available

1969 Data are taken from the statement supplied by the Ministry of Finance, Government of India.

Nationalised banks includes IDBI Bank Ltd. from 2005 onwards

Population group classification is based on 2001 census. The population group 'Rural' includes centres with population of less than 10,000.

Data for 2006 to 2011 are revised and for 2012 are provisional

Data on number of branches exclude administrative offices.

Source: Economic Survey, 2012-13.

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

Year	Operating Profit (3+11)	Net Profit (4-7)	Income (5+6)	Interest Income	Other Expenditure (8+9+11)	Interest Expended	Operating Expenses Provisions & Contingencies					Spread (NII)
							Total	of Which	Wage Bill	10	11	
1	2	3	4	5	6	7	8	9	10	11	12	
<b>Scheduled Commercial Banks</b>												
2006-2007	65,977 (1.9)	31,302 (0.9)	2,74,716 (7.9)	231,675 (6.7)	43,041 (1.2)	243,514 (7.0)	142,420 (4.1)	66,319 (1.9)	36,148 (1.0)	34,775 (1.0)	89,255 (2.6)	
2007-2008	83,590 (1.9)	42,726 (1.0)	3,68,873 (8.5)	3,08,482 (7.1)	60,391 (1.4)	3,26,147 (7.5)	2,08,001 (4.8)	77,283 (1.8)	39,954 (0.9)	40,864 (0.9)	100,481 (2.3)	
2008-2009	111,349 (2.1)	52,771 (1.0)	4,63,837 (8.9)	3,88,816 (7.4)	75,021 (1.4)	4,11,066 (7.8)	2,63,221 (5.0)	89,268 (1.7)	47,660 (0.9)	58,578 (1.1)	125,596 (2.4)	
<b>Public Sector Banks</b>												
2006-2007	42,655 (1.8)	20,152 (0.8)	1,87,869 (7.7)	1,64,185 (6.7)	23,684 (1.0)	1,67,717 (6.9)	1,01,960 (4.2)	43,255 (1.8)	27,803 (1.1)	22,503 (0.9)	62,225 (2.6)	
2007-2008	50,307 (1.7)	26,592 (0.9)	2,45,872 (8.1)	2,13,075 (7.1)	32,797 (1.1)	2,19,280 (7.3)	1,48,902 (4.9)	46,663 (1.5)	28,660 (1.0)	23,715 (0.8)	64,172 (2.1)	
2008-2009	66,972 (1.8)	34,394 (0.9)	3,15,608 (8.4)	2,73,428 (7.3)	42,180 (1.1)	2,81,215 (7.5)	1,93,447 (5.1)	55,190 (1.5)	34,250 (0.9)	32,578 (0.9)	79,981 (2.1)	
<b>Nationalised Banks</b>												
2006-2007	27,456 (1.8)	12,950 (0.9)	1,17,612 (7.7)	1,04,375 (6.8)	13,237 (9.0)	1,04,662 (6.8)	63,666 (4.2)	26,489 (1.7)	17,050 (1.1)	14,507 (1.0)	40,709 (2.7)	
2007-2008	31,563 (1.7)	16,856 (0.9)	1,54,004 (8.2)	1,34,606 (7.2)	19,398 (1.0)	1,37,147 (7.3)	93,729 (5.0)	28,711 (1.5)	17,983 (1.0)	14,707 (0.8)	40,877 (2.2)	
2008-2009	42,184 (1.80)	21,639 (0.9)	1,97,318 (8.5)	1,72,601 (7.5)	24,718 (1.1)	1,75,679 (7.6)	1,21,371 (5.2)	33,764 (1.5)	21,350 (0.9)	20,544 (0.9)	51,230 (2.2)	

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Table 2.5 (Continued)

1	2	3	4	5	6	7	8	9	10	11	12
<b>State Bank Group</b>											
2006-2007	14,292 (1.8)	6,572 (0.8)	62,885 (7.8)	53,465 (6.6)	9,420 (1.2)	56,313 (7.0)	32,607 (4.1)	15,987 (2.0)	10,470 (1.3)	7,720 (1.0)	20,858 (2.6)
2007-2008	17,444 (1.7)	9,006 (0.9)	82,245 (8.1)	70,428 (7.0)	11,818 (1.2)	73,240 (7.2)	47,809 (4.7)	16,993 (1.7)	10,294 (1.0)	8,438 (0.8)	22,619 (2.2)
2008-2009	23,410 (1.8)	11,896 (0.9)	105,268 (8.2)	89,196 (7.0)	16,073 (1.3)	93,373 (7.3)	61,770 (4.8)	20,088 (1.6)	12,331, (1.0)	11,515 (0.9)	27,425 (2.1)
<b>Other Public Sector Banks</b>											
2006-2007	907 (0.9)	630 (0.6)	7,373 (7.1)	6,345 (6.1)	1,027 (1.0)	6,742 (6.5)	5,687 (5.5)	778 (0.8)	283 (0.3)	276 (0.3)	658 (0.6)
2007-2008	1,299 (1.0)	729 (0.6)	9,623 (7.4)	8,041 (6.2)	1,582 (1.2)	8,893 (6.8)	7,364 (5.6)	959 (0.7)	382 (0.3)	570 (0.4)	676 (0.5)
2008-2009	1,378 (0.8)	859 (0.5)	13,022 (7.6)	11,632 (6.8)	1,390 (0.8)	12,163 (7.1)	10,306 (6.0)	1,338 (0.8)	569 (0.3)	519 (0.3)	1,326 (0.8)
<b>Old Private Sector Banks</b>											
2006-2007	3,021 (1.9)	1,122 (0.7)	13,042 (8.1)	11,474 (7.2)	1,568 (1.0)	11,920 (7.4)	7,055 (4.4)	2,967 (1.9)	1,693 (1.1)	1,899 (1.2)	4,420 (2.8)
2007-2008	3,604 (1.9)	1,978 (1.0)	16,798 (8.6)	14,614 (7.5)	2,184 (1.1)	14,821 (7.6)	9,960 (5.1)	3,235 (1.7)	1,804 (0.9)	1,626 (0.8)	4,654 (2.4)
2008-2009	4,799 (2.1)	2,409 (1.0)	21,572 (9.3)	18,783 (8.1)	2,789 (1.2)	19,163 (8.3)	12,834 (5.5)	3,939 (1.7)	2,225 (1.0)	2,390 (1.0)	5,949 (2.6)

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Table 2.5 (Continued)

	2	3	4	5	6	7	8	9	10	11	12
<b>New Private Sector Banks</b>											
2006-2007	10,682 (1.8)	5,343 (0.9)	48,837 (8.4)	38,092 (6.5)	10,745 (1.8)	43,494 (7.4)	25,802 (4.4)	12,353 (2.1)	3,571 (0.6)	5,339 (0.9)	12,291 (2.1)
2007-2008	15,632 (2.1)	7,544 (1.0)	71,199 (9.6)	56,377 (7.6)	14,822 (2.0)	63,655 (8.5)	38,535 (5.2)	17,032 (2.3)	5,310 (0.7)	8,087 (1.1)	17,842 (2.4)
2008-2009	19,480 (2.5)	8,459 (1.1)	81,444 (10.2)	66,283 (8.3)	15,160 (1.9)	72,985 (9.2)	44,123 (5.6)	17,840 (2.2)	6,301 (0.8)	11,022 (1.4)	22,160 (2.8)
<b>Foreign Banks</b>											
2006-2007	9,619 (3.5)	4,585 (1.7)	24,968 (9.1)	17,924 (6.5)	7,044 (2.6)	20,382 (7.4)	7,603 (2.8)	7,745 (2.8)	3,081 (1.1)	5,034 (1.8)	10,320 (3.8)
2007-2008	14,047 (3.9)	6,612 (1.8)	35,004 (9.6)	24,417 (6.7)	10,588 (2.9)	28,392 (7.8)	10,604 (2.9)	10,353 (2.8)	4,180 (1.2)	7,435 (2.0)	13,813 (3.8)
2008-2009	20,098 (4.5)	7,519 (1.7)	45,213 (10.1)	30,322 (6.8)	14,891 (3.3)	37,703 (8.4)	12,817 (2.9)	12,299 (2.8)	4,884 (1.1)	12,588 (2.8)	17,506 (3.9)

**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: RBI Bulletin, Annual Supplement, 2009. (Report on Trends and Progress of Banking in India 2008-09.)

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

Institutions	Loans*				Underwriting and Direct Subscription				Total				Percentage Variation			
	2010-11		2011-12		2010-11		2012-12		2010-11		2011-12		2011-12		Over 2009-10	
	S	D	S	D	S	D	S	D	S	D	S	D	S	D	S	D
<b>A. All-India Development Financial Institutions (1, 2 and 3)</b>	<b>498.8</b>	<b>456.4</b>	<b>466.0</b>	<b>447.9</b>	<b>45.6</b>	<b>15.3</b>	<b>11.8</b>	<b>29.4</b>	<b>544.7</b>	<b>472.0</b>	<b>478.1</b>	<b>477.6</b>	<b>-12.2</b>	<b>1.2</b>		
1. IFCI	80.1	70.1	34.3	33.8	42.5	13.9	10.4	25.7	122.6	84.0	44.7	59.5	-63.6	-29.2		
2. SIDBI	418.7	386.3	431.7	414.1	3.1	1.4	1.3	3.7	422.1	388.0	433.4	418.1	2.7	7.8		
3. IIBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>B. Specialised Financial Institutions (4, 5 and 6)</b>	<b>8.2</b>	<b>4.3</b>	<b>9.8</b>	<b>7.4</b>	<b>0.1</b>	<b>0.1</b>	<b>0.5</b>	<b>0.5</b>	<b>9.0</b>	<b>5.1</b>	<b>10.9</b>	<b>8.5</b>	<b>21.3</b>	<b>66.8</b>		
4. IVCF	1.6	1.3	3.1	2.9	0.0	0.0	0.0	0.0	1.6	1.3	3.1	2.9	94.4	119.7		
5. ICICI Venture	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6. IFCI	6.6	3.0	6.7	4.6	0.1	0.1	0.5	0.5	7.4	3.8	7.8	5.6	5.7	48.7		
<b>C. Investment Institutions (7 and 8)</b>	<b>91.2</b>	<b>31.5</b>	<b>17.4</b>	<b>27.0</b>	<b>355.7</b>	<b>368.0</b>	<b>524.9</b>	<b>490.1</b>	<b>450.5</b>	<b>401.4</b>	<b>544.1</b>	<b>519.7</b>	<b>20.8</b>	<b>29.5</b>		
7. LIC	91.2	31.5	17.4	27.0	343.3	355.6	512.3	477.6	438.1	389.0	531.5	507.1	21.3	30.3		
8. GIC@	0.0	0.0	0.0	0.0	12.4	12.4	12.6	12.6	12.4	12.4	12.6	12.6	1.7	1.7		
<b>D. Financial Institutions (A+B+C)</b>	<b>598.2</b>	<b>492.2</b>	<b>493.2</b>	<b>482.3</b>	<b>401.4</b>	<b>383.4</b>	<b>537.1</b>	<b>520.0</b>	<b>1,004.2</b>	<b>878.5</b>	<b>1,033.0</b>	<b>1,005.8</b>	<b>2.9</b>	<b>14.5</b>		
<b>E. State-level Institutions (9 and 10)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9. SFCs	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10. SIDCs	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>F. Total Assistance by All Financial Institutions [D+E]</b>	<b>598.2</b>	<b>492.2</b>	<b>493.2</b>	<b>482.3</b>	<b>401.4</b>	<b>383.4</b>	<b>537.1</b>	<b>520.0</b>	<b>1,004.2</b>	<b>878.5</b>	<b>1,033.0</b>	<b>1,005.8</b>	<b>2.9</b>	<b>14.5</b>		

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: RBI, Annual Supplement 2011-12 (Report on Trend and Progress of Banking in India).

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

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

	GDP	Total Reserves Minus Gold <sup>2</sup>	Stock Market Capitalisation	Debt Securities		Bank Assets <sup>3</sup>	Bonds Equities and Bank Assets <sup>4</sup>	Bond, Equities, and Bank Assets <sup>4</sup> (In percent of GDP)
				Public	Private			
World	70,220.60	10,650.60	47,089.20	44,622.10	53,766.00	98,388.10	113,735.20	369.10
European Union <sup>1</sup>	16,410.90	468.00	8,530.20	10,807.90	20,740.50	31,548.50	43,464.60	509.10
Euro area	13,107.10	316.70	4,586.60	8,872.20	16,104.00	24,976.20	30,529.60	458.50
North America	16,856.80	202.60	17,552.80	14,092.70	21,854.50	35,947.20	18,252.20	425.70
Canada	1,781.10	65.70	1,912.10	1,217.90	1,028.40	2,246.30	3,617.30	436.60
United States	15,075.70	136.90	15,640.70	12,874.70	20,826.20	33,700.90	14,634.90	424.40
Japan	5,897.00	1,258.20	3,540.70	12,790.60	2,578.70	15,369.30	13,497.10	549.50
<i>Memorandum Items:</i>								
EU countries								
Austria	418.40	11.00	85.30	243.70	427.60	671.30	1,312.40	494.50
Belgium	514.60	17.90	209.80	451.00	650.00	1,101.00	1,430.20	532.60
Denmark	333.70	81.70	192.80	159.30	712.10	871.40	1,160.90	666.80
Finland	263.70	7.90	145.50	104.30	135.80	240.10	633.70	386.60
France	2,778.10	48.60	1,412.40	1,806.80	3,597.80	5,404.60	9,053.60	571.30
Germany	3,607.40	66.90	1,184.50	2,064.90	3,253.90	5,318.80	5,216.40	324.90
Greece	290.20	1.20	33.80	356.70	308.00	664.70	431.80	389.50
Ireland	221.20	1.40	108.40	111.20	637.20	748.40	820.60	758.30
Italy	2,196.30	49.20	459.70	2,196.50	2,227.50	4,424.00	3,136.60	365.20
Luxembourg	59.30	0.90	67.60	5.20	95.20	100.40	1,027.40	2,015.60
Netherlands	837.60	20.30	243.90	420.60	1,964.70	2,385.30	2,922.60	662.80
Portugal	238.00	2.00	66.10	170.90	363.60	534.50	699.30	533.60
Spain	1,479.60	32.80	543.00	871.30	2,417.30	3,288.60	3,653.40	505.90
Sweden	538.60	44.00	484.40	163.10	697.80	860.90	757.30	390.40
United Kingdom	2,431.50	79.30	3,266.40	1,613.40	3,225.80	4,839.20	11,016.90	786.40

(Contd.....)

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

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

	GDP	Total Reserves Minus Gold <sup>2</sup>	Stock Market Capitalisation	Debt Securities		Bank Assets <sup>3</sup>	Bonds Equities and Bank Assets <sup>4</sup>	Bond, Equities, and Bank Assets <sup>4</sup> (In percent of GDP)	
				Public	Private				Total
Newly Industrialized Asian Economies <sup>5</sup>	2,094.60	1,212.60	4,975.40	857.80	1,134.20	1,992.10	4,538.20	11,505.70	549.30
Emerging market economics	25,454.80	6,943.70	9,771.00	5,289.60	3,950.70	9,240.20	26,526.30	45,537.50	178.90
Of which :									
Asia	11,305.60	4,054.20	4,985.50	2,634.20	2,393.00	5,027.20	18,418.70	28,431.40	251.50
Latin America and the Caribbean	5,633.70	740.10	2,221.40	1,674.10	1,064.40	2,738.50	3,409.10	8,369.00	148.60
North Africa	2,906.60	1,105.70	788.00	104.50	138.20	242.70	1,741.00	2,771.60	95.40
Sub Saharan Africa	1,225.30	175.80	581.00	142.00	112.80	254.80	591.50	1,427.30	116.50
Europe	4,380.50	867.90	1,195.10	734.80	242.20	977.00	2,366.00	4,538.10	103.60

**Note :** 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, 2013

**Table 2.8 A**  
**Bank Profitability : Return on Assets**

(In Percent)

	2005	2006	2007	2008	2009	2010	2011	2012	Latest
<b>Latin America</b>									
Argentina <sup>1</sup>	0.9	1.9	1.5	1.6	2.3	2.8	2.7	2.9	Dec
Brazil <sup>2</sup>	2.9	2.7	3.5	1.6	2.4	3.2	1.5	1.6	Dec
Chile	1.2	1.2	1.3	1.2	1.5	1.7	1.6	1.4	Dec
Colombia	2.7	2.5	3.8	3.6	3.5	3.4	3.3	3.1	Dec
Ecuador <sup>1</sup>	1.5	2.0	2.1	1.7	1.5	1.6	2.0	—	Dec
Mexico <sup>3</sup>	3.2	3.5	2.3	1.4	1.5	1.8	1.5	1.8	Dec
Peru <sup>1,2</sup>	2.2	2.2	2.5	2.6	2.3	2.4	2.3	2.2	Dec
Venezuela <sup>1</sup>	3.7	3.0	2.6	2.5	1.5	1.8	3.0	4.1	Dec
<b>Emerging Europe</b>									
Bulgaria <sup>1</sup>	2.0	2.2	2.4	2.1	1.1	0.9	0.8	0.7	Dec
Czech Republic <sup>1,4</sup>	1.4	1.2	1.3	1.1	1.5	1.3	1.2	1.4	Sep
Hungary	1.4	1.5	1.2	1.2	0.6	0.0	-0.4	-0.1	Dec
Israel <sup>1</sup>	1.1	1.0	1.2	0.0	0.8	0.9	0.8	0.8	Sep
Latvia <sup>1</sup>	2.1	2.1	2.0	0.2	-3.9	-1.8	0.5	2.5	Sep
Lithuania <sup>1,5</sup>	1.0	1.3	1.7	1.1	-4.5	-0.4	1.8	0.8	Sep
Poland <sup>1,2</sup>	1.6	1.7	1.7	1.5	0.8	1.0	1.3	1.2	Dec
Romania <sup>1</sup>	1.9	1.7	1.2	1.6	0.2	-0.2	-0.2	-0.6	Dec
Russia <sup>1,2</sup>	3.2	3.3	3.0	1.8	0.7	1.9	2.5	2.4	Dec
Slovak Republic	1.2	1.3	1.0	1.2	0.6	1.2	1.5	1.0	Dec
Turkey	1.5	2.3	3.3	2.5	3.3	3.1	2.2	2.4	Dec
Ukraine <sup>1</sup>	1.3	1.6	1.5	1.0	-4.4	-1.5	-0.8	0.4	Dec
<b>Western Europe</b>									
Austria <sup>1,6</sup>	0.6	0.7	0.8	0.1	0.1	0.5	0.1	0.4	Sep
Belgium <sup>1</sup>	0.5	0.7	0.5	-1.3	-0.1	0.5	0.1	0.1	Jun
Finland	0.9	1.2	1.4	0.9	0.6	0.5	0.5	0.5	Dec
France	0.6	0.6	—	0.1	0.3	0.6	0.4	0.3	Jun
Germany <sup>7</sup>	0.4	0.4	0.3	-0.1	0.2	0.4	0.5	—	Dec
Italy <sup>1</sup>	0.7	0.8	0.8	0.3	0.3	0.3	-0.9	0.1	Jun
Netherlands <sup>1</sup>	0.4	0.4	0.6	-0.4	-0.0	0.3	0.2	0.0	Dec
Portugal <sup>8</sup>	0.9	1.1	1.2	0.3	0.4	0.5	-0.3	0.0	Sep
Spain <sup>9,9</sup>	0.9	1.0	1.1	0.8	0.6	0.5	0.2	-0.2	Jun
Sweden <sup>10</sup>	0.7	0.8	0.9	0.6	0.4	0.6	0.6	0.7	Dec
Switzerland	0.9	0.9	0.7	0.3	0.5	0.7	0.7	—	Dec
United Kingdom <sup>1,11</sup>	0.8	0.5	0.4	-0.5	0.1	0.1	0.1	0.1	Dec
<b>Asia</b>									
China	0.6	0.9	0.9	1.0	0.9	1.1	1.3	—	Dec
India <sup>1,12</sup>	0.9	0.9	0.9	1.0	1.0	1.1	1.1	1.0	Sep
Indonesia	2.5	2.6	2.7	2.4	2.6	2.7	2.3	2.6	Dec
Korea	1.3	1.1	1.1	0.5	0.4	0.5	0.7	—	Dec
Malaysia	1.4	1.3	1.5	1.5	1.2	1.5	1.5	1.6	Dec
Philippines	1.0	0.4	1.3	0.8	1.4	1.7	2.1	1.8	Dec
Thailand <sup>1</sup>	1.4	0.8	0.1	1.0	1.0	1.2	1.2	1.2	Dec
<b>Middle East and Central Asia</b>									
Egypt <sup>1,13</sup>	0.6	0.8	0.8	0.8	0.8	1.0	1.0	0.8	Sep
Kuwait	3.3	3.7	3.3	0.8	0.7	1.2	1.1	—	Dec
Saudi Arabia <sup>1</sup>	3.4	4.0	2.8	2.3	2.0	1.8	1.9	2.1	July
Tunisia	0.6	0.7	0.9	1.0	1.0	—	—	—	NA
United Arab Emirates <sup>14</sup>	2.7	2.3	2.0	1.4	1.4	1.3	1.5	1.5	Dec
<b>Sub-Saharan Africa</b>									
Nigeria	0.9	1.6	0.5	3.7	-8.9	3.0	-1.0	2.1	Sep
South Africa <sup>2</sup>	1.2	1.4	1.4	1.5	1.1	1.2	1.5	1.5	Dec
<b>Other</b>									
Australia <sup>2</sup>	1.0	1.0	1.6	1.0	1.0	1.2	1.3	1.2	Sep
Canada	0.7	0.9	1.1	0.5	0.7	1.1	1.1	1.1	Dec
Japan <sup>15</sup>	0.5	0.4	0.5	0.3	-0.3	0.2	0.3	0.3	Mar
United States	1.3	1.3	1.2	-0.1	-0.1	0.6	0.9	1.0	Dec

- Note:**
1. After extraordinary items and taxes.
  2. Accumulated income of the last 12 months.
  3. Savings and loans associations and credit unions not included.
  4. FSI compilation Guide methodology from 2008 onwards; previous years may not be comparable.
  5. Compiled according to the FSI compilation guide and therefore may differ from the national definition.
  6. Does not include subsidiaries and branches abroad of foreign controlled deposit takers.
  7. Only domestically incorporated deposit-takers are included, along with their dependent domestic and foreign branches.
  8. Beginning in 2007, the series have more comprehensive coverage.
  9. Includes also the net income of the minority interest.
  10. Four large banking groups.
  11. 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.
  12. Unless otherwise indicated, data refer to the end of the fiscal year, i.e., March of the indicated calendar year.
  13. Based on data for fiscal year ending June 30 for public sector banks and December 31 for other banks.
  14. National banks only.
  15. Unless otherwise indicated, data refer to the annual data ending March of the indicated calendar year.

Source: IMF Statistical Data Series, 2013 and Global Financial Stability Report, October 2013

**Table 2.8 B**  
**Bank Profitability : Return on Equity**

(In Percent)

	2005	2006	2007	2008	2009	2010	2011	2012	Latest
<b>Latin America</b>									
Argentina <sup>1</sup>	7.0	14.3	11.0	13.4	19.2	19.7	34.8	25.8	2012 Dec
Brazil <sup>2</sup>	29.5	27.3	28.8	15.3	20.4	24.0	27.3	15.9	2012 Dec
Chile	17.9	18.6	16.2	15.2	18.0	20.6	24.6	17.3	2012 Dec
Colombia	22.1	20.2	19.5	20.0	19.6	20.9	17.5	21.2	2012 Dec
Ecuador <sup>1</sup>	18.5	24.0	20.9	20.0	13.1	11.7	15.9	—	2012 Dec
Mexico <sup>3</sup>	25.4	25.9	19.9	15.5	12.8	12.9	15.5	17.5	2012 Dec
Peru	22.2	23.9	27.9	31.1	24.5	24.1	23.0	—	2011 Q3
Uruguay <sup>4</sup>	10.3	11.6	12.8	10.9	15.0	3.3	—	17.5	2012 Dec
Venezuela <sup>1</sup>	32.2	31.6	32.4	29.4	16.9	19.0	NA	53.0	2012 Dec
<b>Emerging Europe</b>									
Bulgaria <sup>5</sup>	21.4	25.0	24.8	23.1	10.2	8.7	9.8	6.8	2012 Dec
Czech Republic <sup>1,5,6</sup>	26.4	23.4	25.4	20.7	26.4	25.2	19.8	21.0	2012 Dec
Hungary	24.5	23.8	18.4	11.6	9.8	21.9	8.1	-1.2	2012 Dec
Israel <sup>1</sup>	19.4	17.6	20.0	0.2	4.1	—	16.8	12.9	2012 Sep
Latvia <sup>1</sup>	27.1	25.6	24.3	4.6	-41.6	-29.8	3.7	22.2	2012 Sep
Lithuania <sup>1, 8</sup>	13.6	20.3	25.9	13.5	-48.4	-16.6	—	—	—
Poland <sup>1,7</sup>	20.5	22.2	24.9	20.5	10.7	—	10.7	7.0	2012 Sep
Romania <sup>1</sup>	15.4	13.6	11.5	17.0	2.7	5.9	-3.4	-5.4	2012 Dec
Russia <sup>1,2</sup>	24.2	26.3	22.7	13.3	4.9	10.0	—	17.9	2012 Sep
Slovak Republic <sup>9</sup>	16.9	16.6	16.6	16.3	7.6	11.9	14.2	9.1	2012 Sep
Slovenia	12.8	15.1	16.3	8.1	3.9	5.8	—	-19.6	2012 Dec
Turkey	10.9	19.1	19.6	15.5	18.2	21.0	20.4	19.6	2012 Dec
Ukraine <sup>1</sup>	10.4	13.5	12.7	8.5	-32.5	-14.8	-0.7	2.9	2012 Dec
<b>Western Europe</b>									
Austria <sup>1,10</sup>	14.8	16.9	17.0	2.6	1.5	—	4.8	7.6	2012 Sep
Belgium <sup>1</sup>	18.5	22.4	13.2	-36.5	-2.7	—	10.6	1.6	2012 June
Finland	11.8	14.4	19.1	13.4	10.7	13.4	—	10.8	2012 Dec
France	11.8	14.0	9.8	-1.0	8.2	—	12.0	9.8	2012 June
Germany <sup>11</sup>	13.0	9.4	6.6	-7.7	—	—	—	—	2012 Dec
Italy <sup>1</sup>	9.7	14.3	12.8	4.5	3.6	—	4.0	1.0	2012 June
Netherlands <sup>1</sup>	15.4	15.4	18.7	-12.5	-0.4	2.2	3.0	2.2	2012 June
Portugal <sup>12</sup>	16.8	17.0	16.6	5.7	6.6	8.2	3.8	0.3	2012 Sep
Spain <sup>1,13</sup>	16.6	19.7	20.0	12.6	9.3	—	7.5	-2.9	2012 June
Sweden <sup>14</sup>	18.7	21.0	19.7	14.3	5.4	—	8.0	15.2	2012 Dec
Switzerland <sup>15</sup>	18.0	17.7	15.4	5.4	8.2	—	10.5	—	2012 Dec
United Kingdom <sup>16</sup>	11.8	8.9	6.2	-10.3	2.6	—	1.0	2.2	2012 Dec
<b>Asia</b>									
China <sup>17</sup>	15.1	14.9	16.7	17.1	15.1	—	19.2	—	2012 Dec
India <sup>1,18</sup>	13.3	12.7	13.2	12.5	12.3	—	14.3	14.3	2012 Sep
Indonesia	21.4	22.4	23.2	15.5	18.4	—	20.9	21.0	2012 Dec
Korea	15.2	14.6	14.6	7.2	5.8	—	19.0	8.4	2012 Sep
Malaysia	16.8	16.2	19.7	18.5	16.1	15.2	18.5	17.3	2012 Dec
Philippines	8.6	3.2	8.7	6.9	10.8	—	15.5	15.8	2012 Dec
Singapore	11.2	13.7	12.9	10.7	11.0	—	—	16.4	2012 Dec
Thailand <sup>1</sup>	14.2	8.5	1.2	10.3	9.5	10.8	—	12.8	2012 Dec
<b>Middle East and Central Asia</b>									
Egypt <sup>19</sup>	10.2	14.3	15.6	14.1	13.0	—	—	11.7	2012 Sep
Kuwait	26.2	28.8	29.4	7.7	6.8	—	—	—	2012 Dec
Saudi Arabia <sup>1</sup>	38.5	43.4	28.5	22.7	16.4	5.3	—	15.8	2012 July
Tunisia <sup>19</sup>	5.9	7.0	10.1	11.2	11.7	—	—	—	NA
United Arab Emirates <sup>20</sup>	22.5	18.2	19.3	17.3	8.3	11.3	—	10.9	2012 Dec
<b>Sub-Saharan Africa</b>									
Nigeria	7.1	10.4	13.1	22.0	10.0	—	—	8.9	2012 Sep
South Africa <sup>2</sup>	15.2	18.3	18.1	28.7	15.9	15.4	18.8	20.0	2012 Dec
<b>Other</b>									
Australia <sup>2</sup>	14.7	16.7	17.4	13.7	10.4	10.0	—	20.9	2012 Sept
Canada	17.1	21.8	20.1	9.8	9.9	3.6	24.5	20.8	2012 Dec
Japan <sup>21</sup>	11.3	8.5	6.1	-6.9	4.7	—	6.9	6.5	2012 Mar
United States <sup>16</sup>	12.4	12.3	7.8	0.4	0.9	5.0	2.3	2.2	2012 Dec

- Note:**
1. After Taxes.
  2. Commercial banks
  3. The data exclude the state mortgage bank
  4. Ratio based on Tier 1 Capital.
  5. Tier 1 capital.
  6. Excluding Foreign branches.
  7. Domestic banks.
  8. Starting with 2008, return on equity represents net income before extraordinary items and taxes to total average equity.
  9. Annualized for 2010.
  10. From 2004 on a Consolidated basis. Comparability across years is limited due to changes in reporting requirements or introduction of new reporting schemes.
  11. Revised data
  12. Breaks in the series in 2005 and 2007. For 2005-06 the figures are the sample of institutions that are already complying with IFRS, accounting as of December 2004 for about 87 percent of the usual aggregate considered. From 2007 onward, the sample of banking institutions under analysis was expanded to include the institutions that adopted IFRS in 2006 and the concepts are those adopted for the regular FSI report the Portugal.
  13. Consolidated groups of credit institutions.
  14. Data for the four large banking groups.
  15. Gross Profit.
  16. Total banking industry, except for 2006, which refers only to four listed state-owned banks.
  17. Local Banks.
  18. Based on data for fiscal year ending June 30 for public sector banks and December 31 for other banks.
  19. Includes former development banks.
  20. Net Income before provisions for income taxes.
  21. 2010 data not annualized.
  22. Unless otherwise indicated, data refer to the end of the fiscal year at end March, for all banks. For fiscal year 2009 the figure is estimated by doubling the net income in the first half of the fiscal year (from April to September 2009).
  23. All FDIC-insured institutions.

Source: IMF Statistical Data Series 2013 & Global Financial Stability Report, October 2013

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

(In Percent)

	Return on Assets							Latest
	2005	2006	2007	2008	2009	2010	2011	
<b>Latin America</b>								
Argentina	5.2	3.4	2.7	2.7	3.0	2.7	2.1	2010
Brazil	3.5	3.5	3.0	3.1	4.2	3.8	3.3	2011 Q2
Chile <sup>1</sup>	0.9	0.7	0.8	1.0	3.0	3.3	2.5	2011 Jun
Colombia	2.7	2.6	3.3	4.0	4.1	4.4	2.8	2011 Sep
Ecuador <sup>2</sup>	4.9	3.3	2.9	2.5	2.9	3.1	3.5	2011 Sep
Mexico <sup>2</sup>	1.8	2.0	2.7	3.2	3.1	2.8	2.4	2011 Aug
Peru <sup>3</sup>	6.3	4.1	2.7	2.2	2.7	3.0	3.0	2011 Q3
Venezuela	1.2	1.1	1.2	1.9	3.0	3.8	NA	NA
<b>Emerging Europe</b>								
Bulgaria <sup>4</sup>	2.2	2.2	2.1	2.5	6.4	7.8	6.4	2009
Czech Republic <sup>5</sup>	3.9	3.7	2.8	2.8	4.6	4.9	5.6	2011 Q2
Hungary	2.3	2.6	2.3	3.0	6.7	7.8	12.4	2011 Q2
Israel <sup>6</sup>	2.3	1.9	1.4	1.5	1.5	—	2.8	2011 Q2
Latvia <sup>6</sup>	0.7	0.5	0.8	3.6	16.4	17.9	15.4	2011 Q2
Lithuania <sup>7</sup>	0.6	1.0	1.0	4.6	19.3	19.2	—	2010
Poland <sup>8</sup>	11.0	7.4	5.2	4.5	7.6	—	3.9	2011 Q3
Romania <sup>9</sup>	2.6	2.8	4.0	6.5	15.3	17.5	14.2	2011 Q3
Russia <sup>10</sup>	2.6	2.4	2.5	3.8	9.7	9.5	—	—
Serbia <sup>10</sup>	—	—	—	11.3	15.5	16.5	—	—
Slovak Republic <sup>11</sup>	3.2	2.5	2.5	5.3	5.8	—	5.7	2011 Q3
Turkey	5.0	3.9	3.6	3.8	5.6	4.9	2.8	2011 Q2
Ukraine <sup>12</sup>	19.6	17.8	13.2	17.4	40.2	41.6	15.4	2011 Q2
<b>Western Europe</b>								
Austria <sup>13,14</sup>	2.6	2.7	2.2	2.0	2.3	—	2.7	2011 Q2
Belgium <sup>14</sup>	2.0	1.7	1.1	1.7	2.7	—	2.8	2011 Q4
Denmark	0.4	0.3	0.3	—	—	—	—	—
Finland	0.5	0.3	0.3	0.5	0.7	0.8	—	—
France	3.5	3.0	0.7	2.8	3.6	—	3.8	2011 Q4
Germany <sup>15</sup>	4.0	3.4	2.6	2.8	3.3	—	—	2011 Q2
Italy <sup>16</sup>	5.3	4.9	4.6	4.9	7.0	—	9.9	2011 Q2
Netherlands	1.2	0.8	—	—	—	—	2.6	2011 Q3
Portugal <sup>17</sup>	1.5	1.3	1.5	2.0	3.2	3.3	3.6	2011 Q2
Spain <sup>18</sup>	0.8	0.7	0.9	3.4	5.1	5.5	5.3	2011 Q2
Sweden	0.8	0.8	0.6	1.0	2.0	—	0.8	2010
Switzerland	10.0	0.3	0.3	0.5	0.4	—	0.9	2010
United Kingdom	1.0	0.9	0.9	1.6	3.5	—	4.0	2010 Q4
<b>Asia</b>								
China <sup>20</sup>	8.6	7.1	6.2	2.4	1.6	—	1.1	2010
India <sup>21</sup>	5.2	3.3	2.5	2.3	2.3	—	2.2	2011 Q1
Indonesia <sup>22</sup>	7.4	6.0	4.1	3.2	3.3	—	2.7	2011 Q2
Korea <sup>12</sup>	1.2	0.8	0.7	1.1	1.2	1.5	0.8	2011 Q2
Malaysia	9.6	8.2	6.5	4.8	3.7	3.5	2.9	2011 Q2
Philippines <sup>23</sup>	10.0	7.5	5.8	4.5	4.1	—	2.9	2011 Q2
Thailand	9.1	8.1	7.9	5.7	5.3	5.0	—	2010
<b>Middle East and Central Asia</b>								
Egypt <sup>24</sup>	26.5	18.2	19.3	14.8	13.4	—	—	2009
Kuwait	4.1	3.9	3.2	5.3	9.7	—	—	2009
Saudi Arabia <sup>25</sup>	1.9	2.0	2.1	1.4	3.3	—	—	2009
Tunisia <sup>26</sup>	20.9	19.3	17.6	15.5	13.2	—	—	2009
United Arab Emirates	8.3	6.3	2.9	2.5	4.8	5.7	—	2010
<b>Sub-Saharan Africa</b>								
Nigeria	18.1	8.8	8.4	6.3	6.6	—	—	2009
South Africa <sup>27</sup>	1.5	1.1	1.4	3.9	5.9	5.9	5.5	2011 Jul
<b>Other</b>								
Australia <sup>28</sup>	0.2	0.2	0.2	0.8	1.2	1.2	2.2	2011 Q2
Canada	0.5	0.4	0.7	1.1	1.3	1.3	1.1	2011 Q2
Japan <sup>29</sup>	1.8	1.5	1.4	1.6	1.7	—	2.4	2011 Q1
United States <sup>30</sup>	0.7	0.8	1.4	2.9	5.4	5.5	4.3	2011 Q1

- Note:**
- After adoption of IFRS in 2009, nonperforming loans including defaulted loans and loans overdue 90 days or more from December 2009 onwards. Figure before 2009 are consistent with pre-2009 definition, i.e. only includes defaulted loans.
  - Commercial banks.
  - Nonperforming loans include restructured and refinanced loans.
  - 2008-2009 figure include foreign bank branches.
  - IMF methodology beginning in 2008. Previous years may not be comparable.
  - Until 2006, nonperforming loans are defined as loans in the substandard, doubtful, and loss categories, from 2006 onward, nonperforming loans are defined as loans overdue more than 90 days.
  - Data for 2005-2007 nonperforming loans are loans with payments overdue past 60 days. Data for 2008 onward nonperforming loans are impaired loans plus nonimpaired loans overdue more than 60 days.
  - Includes only loans to the nonfinancial sector, domestic banks only.
  - Includes loans classified as doubtful and loss.
  - The time series started in 2008, prior to 2008 data are not comparable.
  - Break in series in 2006.
  - Loans Classified as substandard, doubtful, and loss.
  - Comparability across years is limited due to reporting changes and introduction of new reporting schemes.
  - Unconsolidated data.
  - 2009 data are preliminary. Definition of non performing loans has changed. Data are not comparable with previous years. Further information on the change of the definition will be made available on the webpage of Deutsche Bundesbank.
  - Exposures to borrower in a state of insolvency (even when not recognised in the court of Law) plus exposures to borrowers in a temporary situation of difficulty.
  - Breaks in the series in 2005 and 2007. For 2005-06 the figures are the sample of institutions that are already complying with IFRS, accounting as of December 2004 for about 87 percent of the usual aggregate considered. From 2007 onward, the sample of banking institutions under analysis was expanded to include the institutions that adopted IFRS in 2006 and the concepts are those adopted for the regular PSI report for Portugal.
  - Doubtful exposures to other resident sectors over total lending to other resident sector.
  - Data for the four large banking group.
  - 2005 data started to cover all commercial bank. Previous years data covered 'major commercial banks' (comprising state-owned commercial banks and joint stock commercial banks).
  - Unless otherwise indicated, data refer to the end of the fiscal i.e. March of the indicated calendar year.
  - Commercial banks.
  - Based on data for fiscal year ending June 30 for public sector banks, and December 31 for other banks.
  - Gross nonperforming loans to net loans.
  - Includes former development banks.
  - The definition of nonperforming loans until end-2007 comprised doubtful are loans overdue for 180 days unless well secured or with a timely realization of the collateral. Since 2008, the indicator reflects the ratio of impaired advances to total advances (in line with Basel II definition), a more stringent definition.
  - Impaired assets to total assets. Figure exclude loans in arrears that are covered by collateral.
  - Unless otherwise indicated, data to the end of the fiscal year at end-march; for major banks.
  - All FDIC-insured institutions.

Source: IMF Statistical Data Series 2011 & Global Financial Stability Report, October 2010

**Table 2.9 B**  
**Bank Asset Quality : Provision to Nonperforming Loans**

(In Percent)

	Return on Assets						2010	Latest
	2007	2008	2009	2010	2011	2012		
<b>Latin America</b>								
Argentina <sup>1</sup>	115.2	117.0	115.3	147.7	176.1	143.7		December
Brazil <sup>1</sup>	181.8	188.9	157.3	171.3	155.0	152.0		December
Chile <sup>3</sup>	209.8	179.0	81.1	92.7	99.1	103.2		December
Colombia <sup>1</sup>	133.8	124.3	140.1	175.0	181.9	163.9		December
Mexico <sup>4</sup>	168.9	161.2	173.8	200.6	189.6	185.0		December
Peru <sup>5</sup>	131.6	151.0	139.3	141.9	149.8	142.5		December
Uruguay <sup>6</sup>	55.1	63.1	72.8	72.2	74.0	73.0		December
Venezuela <sup>1</sup>	175.7	148.0	136.4	149.1	271.6	352.7		December
<b>Emerging Europe</b>								
Bulgaria <sup>7</sup>	100.4	109.0	81.0	74.1	68.7	68.7		December
Czech Republic <sup>6</sup>	60.0	57.4	49.8	47.9	48.8	50.4		September
Hungary <sup>8</sup>	—	43.6	37.4	38.9	46.3	49.1		December
Latvia	129.8	61.3	57.4	61.6	46.1	50.1		September
Poland	67.3	68.8	61.6	71.2	70.9	68.3		September
Romania <sup>15</sup>	61.6	60.3	50.6	55.0	84.4	86.4		December
Russia <sup>1</sup>	144.0	118.4	95.8	103.7	74.1	72.2		December
Serbia <sup>1</sup>	—	187.8	168.1	149.4	129.2	126.5		December
Slovak Republic <sup>10</sup>	93.3	91.4	75.6	72.7	72.4	55.4		December
Slovenia	—	79.3	75.9	69.4	40.6	45.4		December
Turkey	86.8	79.8	83.6	83.8	79.4	75.2		December
Ukraine <sup>18</sup>	7.0	132.4	65.1	66.6	68.3	63.9		December
<b>Western Europe</b>								
Austria <sup>2</sup>	76.4	62.4	73.8	70.8	71.4	72.3		September
Belgium	41.0	67.0	51.0	53.0	47.5	47.4		June
Finland	—	—	—	—	—	—		December
France	—	61.0	56.9	57.8	59.0	58.3		June
Germany <sup>8</sup>	51.3	48.3	40.9	—	—	—		December
Italy	49.4	46.1	40.0	40.3	40.2	38.4		June
Netherlands <sup>15</sup>	—	—	—	—	—	—		—
Portugal <sup>9</sup>	44.6	73.4	59.0	61.5	56.7	51.0		September
Spain <sup>17</sup>	193.4	74.0	61.8	65.8	55.5	61.0		June
Sweden <sup>11</sup>	60.4	47.1	53.7	—	—	—		December
Switzerland <sup>1</sup>	124.0	78.1	94.1	44.1	44.1	—		December
United Kingdom <sup>12</sup>	—	38.1	41.1	35.4	37.4	37.4		December
<b>Asia</b>								
China <sup>1</sup>	39.2	116.4	155.0	218.3	278.1	—		December
India <sup>13</sup>	56.1	52.6	52.1	51.5	55.1	50.4		September
Korea <sup>1</sup>	205.2	146.3	139.9	110.6	152.1	140.9		September
Malaysia	63.1	74.7	82.5	88.4	99.4	100.4		December
Philippines	81.5	86.0	68.7	71.7	68.1	76.0		December
Singapore	39.3	42.9	39.1	40.0	38.8	40.4		December
Thailand	86.5	97.9	99.4	117.0	141.2	158.6		December
<b>Middle East and Central Asia</b>								
Saudi Arabia <sup>1</sup>	142.9	153.3	89.8	115.7	132.8	—		December
Tunisia <sup>23</sup>	—	—	—	—	—	—		—
United Arab Emirates	100.0	77.7	85.0	89.0	90.0	85.0		December
<b>Sub-Saharan Africa</b>								
Nigeria	51.1	—	80.4	70.6	55.5	67.9		September
South Africa	44.9	31.4	29.6	32.6	34.9	40.0		December
<b>Other</b>								
Australia	18.3	21.9	22.6	22.0	21.8	25.0		December
Canada	41.8	32.1	26.9	25.4	30.1	22.3		December
Japan <sup>13</sup>	79.5	78.3	83.2	83.7	82.6	—		September
United States	91.7	74.4	57.7	64.4	63.7	59.0		December

**Note:**

- After adoption of IFRS in 2009, nonperforming loans include loans defaulted and loans overdue 90 days or more from December 2009 onwards. Figure before 2009 are consistent with pre-2009 definition, i.e. only includes defaulted loans.
- Commercial banks.
- Provisions with respect to nonperforming loans including restructured and refinanced loans.
- Definition has changed from previous years. Provisions include specific, general, off-balance-sheet, and statistical provisions. The data exclude the state mortgage bank.
- 2008-09 figures include foreign bank branches.
- IMF methodology beginning in 2008. Previous years may not be comparable.
- Data only for domestic banks for 2005-06.
- As of 2005 the definition of nonperforming loans was changed to unadjusted exposure from loans and interests falling under doubtful and loss loan categories to total classified loans and interests excluding off-balance-sheet items.
- Total gross nonperforming loans covered with total provisions (IFRS and regulatory). The time series started in 2008, prior 2008 data are not comparable.
- Volume of provisions on nonperforming loans represent approximately 2/3 provisions on all loans. Break in the date series in 2006.
- Includes doubtful and loss loan, but not substandard loans.
- Unconsolidated Data.
- Comparability across years is limited due to reporting changes and introduction of new reporting schemes.
- 2009 data preliminary.
- Banking groups.
- Breaks in the series in 2005 and 2007. For 2005-06 the figures are for the sample of institutions that are already complying with IFRS, accounting as of December 2004 for about 87 percent of the usual aggregate considered. From 2007 onward, the sample of banking institutions under analysis was expanded to include the institutions that adopted IFRS in 2006 and the concepts are those adopted for the regular FSI report the Portugal (Loan Loss reserves in the numerator).
- Allowances and provisions to doubtful exposures.
- Break in the data series in 2006.
- Break in 2008; data started to cover all commercial banks. Previous years data covered major commercial banks' (comprising state-owned commercial banks and joint stock commercial banks).
- Unless otherwise indicated, data refer to the end of the fiscal year, i.e., March of the indicated calendar year.
- General, specific, and interest-in-suspense provisions.
- Include former development banks.
- Unless otherwise indicated, data refer to the end of the fiscal year at end-March; coverage of nonperforming loans by provisions for all banks.
- All FDIC-insured institutions.

Source: Global Financial Stability Report, October 2010



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

	Return on Assets							
	2005	2006	2007	2008	2009	2010	2011	Latest
<b>Latin America</b>								
Argentina	15.3	16.8	16.9	16.8	18.7	17.7	—	2010 Q3
Brazil	17.9	18.9	18.7	18.3	18.8	17.5	18.2	2011 Q2
Chile	13.0	12.5	12.2	12.5	14.3	13.6	—	2011 June
Colombia	14.7	13.1	13.6	13.4	12.1	12.8	17.1	Sep 2011
Ecuador <sup>1</sup>	11.6	12.0	12.5	13.0	13.8	13.1	18.0	Sep 2011
Mexico <sup>1</sup>	14.3	16.1	15.9	15.3	15.9	16.4	16.2	2011 Aug
Peru	12.0	12.5	12.1	11.9	13.5	14.3	14.1	2011, Q3
Uruguay <sup>2</sup>	22.7	16.9	17.8	16.7	17.0	18.5	—	June
Venezuela	15.5	14.3	12.9	13.4	13.9	15.5	—	April
<b>Emerging Europe</b>								
Bulgaria <sup>3</sup>	15.3	14.5	13.8	14.9	17.0	18.2	—	2009
Czech Republic <sup>4</sup>	11.9	11.5	11.6	11.6	14.0	14.2	15.7	2011 Q2
Hungary	11.6	11.0	10.4	11.2	12.9	12.9	14.5	2011 Q2
Israel	10.7	10.8	11.0	11.1	12.6	—	13.8	2011 Q2
Latvia	10.1	10.2	11.1	11.8	14.6	14.2	14.5	2011 Q2
Poland <sup>5</sup>	14.5	13.2	12.0	11.2	12.2	—	—	2009 Q3
Romania <sup>6</sup>	21.1	18.1	13.8	13.8	14.7	15.0	13.4	2011 Q3
Slovak Republic	14.8	13.0	12.8	11.1	12.6	12.7	12.9	2011 Q3
Turkey	23.7	21.9	18.9	18.0	20.6	19.5	17.1	2011 Q2
Ukraine	15.0	14.2	13.9	14.0	18.1	20.8	21.7	2011 Q2
<b>Western Europe</b>								
Austria <sup>7</sup>	11.8	13.2	12.7	12.9	15.0	—	15.8	2011 Q2
Belgium	11.5	11.9	11.2	16.2	17.3	19.3	—	2010 Q4
Finland	17.2	15.1	15.1	13.6	14.5	14.5	—	March
France	11.3	10.9	10.2	10.5	12.4	12.7	—	2010 Q4
Germany	12.2	12.5	12.9	13.6	14.8	17.1	17.1	2011 Q2
Italy <sup>8</sup>	10.6	10.7	10.4	10.8	12.1	12.0	—	2010 Q2
Netherlands <sup>9</sup>	12.6	11.9	13.2	11.9	14.9	13.7	—	2010 Q3
Portugal <sup>10</sup>	11.3	10.9	10.4	9.4	10.5	10.6	10.1	2011 Q2
Spain	11.0	11.2	10.6	11.3	12.2	—	11.8	2011 Q2
Sweden <sup>11</sup>	10.1	10.0	9.8	10.2	12.7	—	—	2009 Dec
Switzerland <sup>12</sup>	12.4	13.4	12.1	14.8	17.9	17.3	—	2010 Dec
United Kingdom	12.8	12.9	12.6	12.9	14.8	15.9	15.0	2011 Q1
<b>Asia</b>								
China	2.5	4.9	8.4	12.0	11.4	12.2	—	2010 Dec
India <sup>13</sup>	12.8	12.3	12.3	13.0	13.2	—	13.5	2011 Q1
Indonesia	19.9	20.6	19.2	17.0	17.6	—	17.0	2011 Q2
Korea	13.0	12.8	12.3	12.3	14.4	14.7	14.4	2011 Q2
Malaysia	13.7	13.5	13.2	12.6	15.4	15.1	16.6	2011 Q2
Philippines <sup>7</sup>	17.6	18.1	15.7	15.5	15.8	—	16.7	2011 Q2
Singapore	15.8	15.4	13.5	14.7	16.5	—	17.4	2011 Q2
Thailand	13.2	13.6	14.8	13.9	15.8	15.7	—	March
<b>Middle East and Central Asia</b>								
Egypt <sup>14</sup>	13.7	14.7	14.8	14.7	15.1	—	—	June/Dec.
Saudi Arabia	17.8	21.9	20.6	16.0	16.5	—	—	December
Tunisia <sup>15</sup>	12.4	11.8	11.6	11.7	12.4	—	—	December
United Arab Emirates	17.4	16.6	14.0	13.3	19.2	20.3	—	March
<b>Sub-Saharan Africa</b>								
Nigeria	17.8	22.6	21.0	21.9	21.5	—	—	March
South Africa <sup>16</sup>	12.7	12.3	12.8	13.0	14.1	14.4	14.9	2011 July
<b>Other</b>								
Australia	10.4	10.4	10.2	11.4	12.0	11.8	11.6	2011 Q2
Canada	12.9	12.5	12.1	12.2	14.7	14.8	16.3	2011 Q2
Japan <sup>17</sup>	12.2	13.1	12.3	12.4	15.8	—	13.8	2011 Q1
United States <sup>18</sup>	12.9	13.0	12.8	12.8	14.3	14.7	15.0	2011 Q1

**Note:**

- Commercial banks.
- In 2006, the Central Bank of Uruguay changed the methodology for calculating the regulatory capital ratio, changing the weights and adding a factor to the denominator to account for market risk. Therefore, regulatory capital ratios are smaller from 2006 onwards, compared to previous years. The data exclude the state mortgage bank.
- The capital adequacy ratio for Q1, 2010 are positively influenced by the regulatory changes aimed to harmonize national requirements with the EU Directive 2006/48.
- IMF methodology beginning in 2008. Previous years may not be comparable.
- Domestic banks.
- The National Bank of Romania amended the capital adequacy requirements effective January 1, 2007 to be consistent with EU minimum requirement, and Basel II. The former 12 percent capital adequacy ratio and 8 percent Tier I ratio were substituted by a new 8 percent solvency ratio.
- Data reported on a consolidated basis.
- Consolidated reports for banking groups and individual reports for banks not belonging to groups.
- 2009 data have been revised.
- Breaks in the series in 2005 and 2007. For 2005-06 the figures are the sample of institutions that are already complying with IFRS, accounting as of December 2004 for about 87 percent of the usual aggregate considered. From 2007 onward, the sample of banking institutions under analysis was expanded to include the institutions that adopted IFRS in 2006 and the concepts are those adopted for the regular FSI report for Portugal.
- Data for the four large banking groups.
- The 2007 and 2008 ratios were calculated from numbers that originate from the Basel I as well as from the Basel II approach. Therefore, interpretation must be done carefully since they can vary within +/- 10 percent.
- Unless otherwise indicated, data refer to the end of the fiscal year, i.e., March of the indicated calendar year.
- Based on data for fiscal year ending June 30 for public sector banks and December 31 for other banks.
- Prior to 2006, the capital to risk-weighted assets includes only private and public banks; from 2006 forward, it includes former development banks.
- Total (banking and trading book).
- Unless otherwise indicated, data refer to the end of the fiscal year at end-March for major banks.
- All FDIC-insured institutions.

Source: IMF Statistical Data Series 2011 & Global Financial Stability Report, October 2010

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

	2005	2006	2007	2008	2009	2010	2011	Latest
<b>Latin America</b>								
Argentina	12.9	13.4	13.1	12.9	13.3	—	—	2010
Brazil	9.8	10.0	9.9	9.3	9.5	9.1	10.7	2011 Q3
Chile	6.9	6.6	6.7	6.9	7.4	7.0	7.6	2011 June
Colombia	12.3	12.0	12.1	12.2	13.6	13.6	14.2	2011 Sep
Ecuador <sup>1</sup>	8.4	8.7	8.7	8.8	7.7	7.3	8.7	2011 Sep
Mexico <sup>4</sup>	12.5	13.6	13.8	9.2	9.7	9.7	9.8	2011 Aug
Peru	7.7	9.5	8.8	8.3	9.9	10.0	10.0	2011 Q3
Uruguay <sup>2</sup>	8.6	9.8	10.5	8.9	8.9	9.5	—	June
Venezuela	11.6	8.8	9.2	9.4	9.4	10.6	—	May
<b>Emerging Europe</b>								
Bulgaria <sup>3</sup>	7.4	7.3	7.7	8.5	10.8	11.0	—	2009
Czech Republic <sup>4</sup>	5.4	6.0	5.7	5.5	6.1	6.1	6.8	2011 Q2
Hungary	8.2	8.3	8.2	8.0	8.5	9.0	—	2011 Q2
Israel	5.6	5.9	6.1	5.7	6.0	—	10.9	2011 Q2
Latvia	7.6	7.6	7.9	7.3	7.4	7.3	10.2	2011 Q2
Lithuania	7.9	7.6	7.9	9.2	7.9	8.4	10	2011 Q3
Poland <sup>5</sup>	7.9	7.8	8.0	7.9	8.2	—	—	2009 Q3
Romania <sup>6</sup>	9.2	8.6	7.3	8.1	7.6	8.0	8.6	2011 Q3
Russia	12.8	12.1	13.3	13.6	15.7	—	12.5	2011 Q2
Slovak Republic	7.4	7.0	8.0	8.2	9.6	9.7	10.3	2011 Q3
Turkey	13.4	11.9	13.0	11.8	13.3	13.4	11.5	2011 Q2
Ukraine	12.4	12.5	11.6	12.9	13.1	14.5	14.5	2011 Q2
<b>Western Europe</b>								
Austria <sup>7</sup>	4.8	5.2	6.5	6.3	7.0	—	7.5	2011 Q2
Belgium	2.7	3.3	4.1	3.3	4.5	5	—	2010 Q4
Finland	9.2	9.4	7.9	6.2	6.4	—	—	December
France	4.4	4.5	4.1	4.2	4.5	4.9	—	2010 Q4
Germany	4.1	4.3	4.3	4.5	4.8	—	4.6	2011 Q2
Italy	7.6	7.0	7.9	7.6	8.0	4.9	—	2010 Q2
Luxembourg <sup>8</sup>	4.1	4.1	4.1	4.8	6.0	6.0	5.0	2011 Q3
Netherlands <sup>9</sup>	3.1	3.0	3.3	3.2	4.3	4.3	—	2010 Q3
Portugal <sup>10</sup>	5.8	6.4	6.5	5.8	6.5	6.5	6.4	2011 Q2
Spain <sup>11</sup>	6.8	7.2	6.7	6.4	6.8	—	6.1	2011 Q2
Sweden <sup>12</sup>	4.8	4.9	4.7	4.7	5.0	—	—	2009 Q2
Switzerland <sup>13</sup>	5.1	4.9	4.6	5.7	5.5	5.4	—	2010 Q4
United Kingdom <sup>14</sup>	6.1	6.1	5.5	4.4	5.4	5.4	—	2010 Q4
<b>Asia</b>								
China <sup>15</sup>	4.4	5.1	5.8	6.1	5.6	—	—	2010 Dec
India <sup>16</sup>	6.4	6.6	6.4	—	—	—	—	2011 Q1
Indonesia	9.8	10.2	10.1	9.2	10.3	—	11.2	2011 Q2
Korea <sup>17</sup>	9.3	9.2	9.0	8.8	10.9	—	8.2	2011 Q2
Malaysia	7.7	7.6	7.4	8.1	9.0	9.3	9.2	2011 Q2
Philippines	12.0	11.7	11.7	10.6	11.1	—	10.4	2011 Q2
Singapore	9.6	9.6	9.2	8.3	10.5	—	8.8	2011 Q2
Thailand	8.9	8.9	9.5	9.2	9.8	9.9	—	March
<b>Middle East and Central Asia</b>								
Egypt <sup>18</sup>	6.1	6.3	5.5	6.2	6.4	—	—	June/Dec.
Kuwait	13.0	11.7	12.6	11.7	12.1	—	—	December
Saudi Arabia	8.8	9.3	9.9	10.1	11.9	13.3	—	March
Tunisia	—	—	—	—	—	—	—	—
United Arab Emirates	11.9	12.6	10.5	11.8	16.0	16.9	—	March
<b>Sub-Saharan Africa</b>								
Nigeria	12.4	14.7	16.3	18.0	18.4	—	—	March
South Africa	7.9	7.9	8.0	5.6	6.7	—	7.4	2011 July
<b>Other</b>								
Australia <sup>3</sup>	5.2	5.4	4.9	4.4	5.0	5.0	5.7	2011 Q2
Canada	5.6	5.2	5.0	4.7	5.7	5.7	4.6	2011 Q2
Japan <sup>19</sup>	4.9	5.3	4.5	3.6	4.7	—	—	2011 Q1
United States <sup>20</sup>	10.3	10.5	10.3	9.3	11.0	10.9	12.7	2011 Q1

- Note:**
- Commercial banks.
  - The data exclude the state mortgage bank.
  - Tier I capital to total assets.
  - IMF methodology beginning in 2008. Previous years may not be comparable.
  - Domestic banks.
  - Tier 1 capital to total average assets.
  - Based on unconsolidated data.
  - End year data for 2007 and 2008; annual average for previous years. Data from 2009-10 not fully comparable with the data before due to differences in consolidation and rounding.
  - Regulatory capital to total assets.
  - Breaks in the series in 2005 and 2007. For 2005-06 the figures are the sample of institutions that are already complying with IFRS, accounting as of December 2004 for about 87 percent of the usual aggregate considered. From 2007 onward, the sample of banking institutions under analysis was expanded to include the institutions that adopted IFRS in 2006 and the concepts are those adopted for the regular FSI report for Portugal.
  - Own resources to total assets of credit institutions and their consolidated groups.
  - Data for the four large banking groups.
  - The 2007 and 2008 ratios were calculated from numbers that originate from the Basel I as well as from the Basel II approach. Therefore, interpretation must be done carefully since they can vary within +/- 10 percent.
  - Banking institutions (policy banks, state-owned commercial banks, joint stock commercial banks, city commercial banks, rural commercial banks, urban credit cooperatives, rural credit cooperatives, postal savings, foreign banks, and nonbank financial institutions).
  - Unless otherwise indicated, data refer to the end of the fiscal year, i.e., March of the indicated calendar year.
  - Tier 1 capital to total risk weighted assets.
  - Based on data for fiscal year ending June 30 for public sector banks and December 31 for other banks.
  - Unless otherwise indicated, date refer to the end of the fiscal year at end-March; for all banks.
  - All FDIC-insured institutions.

Source: IMF Statistical Data Series 2011 & Global Financial Stability Report, October 2010