

IMF Financial Soundness Indicators (2019)

The Core and Additional Sets

Core Set	
<i>Deposit Takers</i>	
<i>Capital adequacy</i>	<ul style="list-style-type: none"> • Regulatory capital to risk-weighted assets • Tier 1 capital to risk-weighted assets • Nonperforming loans net of provisions to capital • Common Equity Tier 1 capital to risk-weighted assets • Tier 1 capital to assets
<i>Asset quality</i>	<ul style="list-style-type: none"> • Nonperforming loans to total gross loans • Loan concentration by economic activity • Provisions to nonperforming loans
<i>Earnings and profitability</i>	<ul style="list-style-type: none"> • Return on assets • Return on equity • Interest margin to gross income • Noninterest expenses to gross income
<i>Liquidity</i>	<ul style="list-style-type: none"> • Liquid assets to total assets (liquid asset ratio) • Liquid assets to short-term liabilities • Liquidity coverage ratio • Net stable funding ratio
<i>Sensitivity to market risk</i>	<ul style="list-style-type: none"> • Net open position in foreign exchange to capital
<i>Real Estate Markets</i>	
	<ul style="list-style-type: none"> • Residential real estate prices
Additional Set	
<i>Deposit Takers</i>	<ul style="list-style-type: none"> • Large exposures to capital • Geographical distribution of loans to total loans • Gross asset position in financial derivatives to capital • Gross liability position in financial derivatives to capital • Trading income to total income • Personnel expenses to noninterest expenses • Spread between reference lending and deposit rates • Spread between highest and lowest interbank rate • Customer deposits to total (noninterbank) loans • Foreign-currency-denominated loans to total loans • Foreign-currency-denominated liabilities to total liabilities • Credit growth to private sector
<i>Other financial corporations</i>	<ul style="list-style-type: none"> • Assets to total financial system assets • Assets to GDP
<i>Money market funds</i>	<ul style="list-style-type: none"> • Sectoral distribution of investments • Maturity distribution of investments
<i>Insurance corporations</i>	<ul style="list-style-type: none"> • Shareholder equity to total invested assets • Combined ratio • Return on assets • Return on equity
<i>Pension funds</i>	<ul style="list-style-type: none"> • Liquid assets to estimated pension payments in the next year • Return on assets

<i>Nonfinancial corporations</i>	<ul style="list-style-type: none"> • Total debt to equity • External debt to equity • Foreign currency debt to equity • Total debt to GDP • Return on equity • Earnings to interest and principal expenses • Earnings to interest expenses
<i>Households</i>	<ul style="list-style-type: none"> • Household debt to GDP • Household debt service and principal payments to income • Household debt to household disposable income
<i>Real estate markets</i>	<ul style="list-style-type: none"> • Commercial real estate prices • Residential real estate loans to total loans • Commercial real estate loans to total loans

Source: IMF (2019), *Financial Soundness Indicators: Compilation Guide*, April.