

Table 1: Banking Sector – Balance Sheet (In billions of Rwandan Francs)

| | 2014 | | 2015 | | | | 2016 | | | | 2017 | | | | 2018 | | |
|-------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
| | Dec. | Mar. | Jun. | Sept. | Dec. | Mar. | Jun. | Sept. | Dec. | Mar. | Jun. | Sept. | Dec. | Mar. | Jun. | Sept. | |
| A. ASSETS | | | | | | | | | | | | | | | | | |
| Cash (domestic notes and coins) | 65.2 | 76.7 | 57.8 | 57.1 | 63.3 | 61.4 | 64.4 | 70.9 | 65.3 | 67.4 | 64.6 | 58.1 | 66.1 | 64.5 | 61.2 | 65.9 | |
| BNR with Balances | 95.4 | 86.9 | 106.6 | 116.8 | 116.3 | 121.3 | 133.5 | 104.6 | 121.6 | 119.7 | 137.0 | 143.4 | 146.6 | 137.5 | 157.2 | 157.0 | |
| Due from banks in Rwanda | 131.2 | 133.2 | 151.1 | 118.4 | 128.3 | 108.0 | 114.3 | 83.5 | 122.0 | 122.6 | 124.7 | 128.1 | 167.4 | 244.1 | 187.6 | 200.6 | |
| Due from with Banks Abroad | 158.0 | 140.0 | 151.8 | 156.2 | 118.9 | 98.4 | 114.8 | 107.1 | 215.5 | 181.3 | 234.0 | 203.8 | 169.2 | 178.1 | 202.8 | 206.3 | |
| Government Securities | 176.9 | 183.5 | 216.8 | 231.3 | 239.8 | 246.7 | 229.2 | 206.5 | 187.9 | 209.1 | 227.7 | 276.8 | 271.8 | 306.9 | 288.4 | 306.6 | |
| Investments and Other Securities | 39.4 | 41.8 | 53.5 | 56.5 | 93.4 | 117.5 | 148.2 | 118.9 | 83.7 | 81.7 | 81.1 | 106.2 | 110.3 | 107.8 | 120.5 | 142.8 | |
| Loans & Overdrafts (gross) | 1050.5 | 1096.4 | 1150.0 | 1205.3 | 1269.3 | 1332.4 | 1370.6 | 1444.5 | 1457.4 | 1531.6 | 1579.9 | 1600.2 | 1646.1 | 1664.6 | 1723.1 | 1743.8 | |
| Less: Provisions | 39.8 | 40.5 | 41.2 | 41.7 | 41.4 | 42.6 | 47.9 | 52.0 | 54.3 | 63.2 | 67.0 | 61.9 | 66.9 | 77.8 | 92.8 | 92.5 | |
| Loans & Overdrafts (Net) | 1010.8 | 1055.9 | 1108.8 | 1163.6 | 1227.9 | 1289.9 | 1322.7 | 1392.4 | 1403.1 | 1468.4 | 1512.8 | 1538.3 | 1579.2 | 1586.8 | 1630.3 | 1651.3 | |
| Fixed Assets (net) | 87.9 | 91.4 | 93.7 | 96.6 | 97.0 | 96.7 | 97.9 | 98.1 | 115.7 | 114.5 | 115.3 | 117.4 | 123.6 | 123.1 | 123.4 | 129.5 | |
| Other Assets | 37.8 | 54.2 | 60.0 | 50.8 | 47.6 | 43.6 | 53.1 | 65.1 | 54.7 | 65.9 | 74.5 | 59.2 | 51.2 | 58.4 | 53.2 | 46.1 | |
| Total Assets (net) | 1802.6 | 1863.6 | 2000.0 | 2047.4 | 2132.5 | 2183.5 | 2278.2 | 2247.3 | 2379.5 | 2430.6 | 2571.7 | 2631.3 | 2685.5 | 2807.2 | 2824.5 | 2906.0 | |
| B. LIABILITIES | | | | | | | | | | | | | | | | | |
| Due to banks in Rwanda | 174.6 | 173.8 | 217.4 | 227.6 | 256.3 | 245.6 | 265.1 | 300.2 | 312.7 | 302.5 | 334.7 | 386.3 | 396.2 | 425.6 | 400.7 | 418.0 | |
| Borrowings from BNR | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 8.8 | 0.0 | 0.0 | |
| Deposits | 1233.2 | 1265.5 | 1366.5 | 1386.1 | 1425.5 | 1445.2 | 1507.1 | 1437.1 | 1530.3 | 1579.8 | 1674.4 | 1680.4 | 1722.6 | 1803.4 | 1833.0 | 1876.1 | |
| Due to Banks Abroad | 1.8 | 12.0 | 3.0 | 4.9 | 2.5 | 1.8 | 6.3 | 5.7 | 7.7 | 4.6 | 5.1 | 5.0 | 7.3 | 6.0 | 9.7 | 10.4 | |
| Bills Payable | 2.1 | 0.9 | 0.6 | 0.5 | 0.4 | 0.4 | 0.4 | 0.3 | 1.1 | 0.2 | 3.5 | 0.1 | 0.1 | 12.8 | 9.5 | 4.7 | |
| Other Liabilities | 59.5 | 52.7 | 43.3 | 53.8 | 58.5 | 70.7 | 80.5 | 72.6 | 86.4 | 101.2 | 100.4 | 97.0 | 100.6 | 80.5 | 90.3 | 101.8 | |
| Total Liabilities | 1471.2 | 1504.9 | 1630.8 | 1673.0 | 1743.4 | 1763.8 | 1859.4 | 1815.9 | 1938.3 | 1988.3 | 2118.1 | 2168.8 | 2226.8 | 2337.0 | 2343.2 | 2410.9 | |
| C. CAPITAL | | | | | | | | | | | | | | | | | |
| Paid-up-Capital | 135.8 | 151.9 | 160.0 | 160.4 | 166.0 | 185.0 | 189.1 | 189.1 | 189.7 | 198.8 | 208.7 | 206.4 | 209.6 | 257.2 | 260.1 | 272.4 | |
| Share Premium | 33.5 | 33.5 | 33.0 | 33.0 | 34.6 | 36.5 | 36.5 | 36.6 | 36.6 | 36.1 | 34.7 | 38.3 | 37.3 | 37.3 | 38.7 | 39.3 | |
| Retained Reserves | 23.0 | 24.0 | 24.4 | 24.7 | 30.2 | 31.4 | 28.0 | 28.7 | 33.2 | 33.7 | 27.8 | 21.7 | 20.0 | 22.8 | 15.9 | 1.5 | |
| Other Reserves/Subordinated Debt | 105.4 | 137.3 | 118.8 | 123.2 | 123.2 | 156.8 | 145.7 | 144.9 | 144.1 | 162.7 | 160.8 | 165.5 | 163.2 | 143.9 | 143.8 | 144.4 | |
| Profit/loss | 33.8 | 11.9 | 23.6 | 33.0 | 43.1 | 10.0 | 19.4 | 32.1 | 37.7 | 11.1 | 21.5 | 30.6 | 28.5 | 9.2 | 22.9 | 37.4 | |
| Total Shareholders' funds | 331.4 | 358.7 | 359.9 | 374.4 | 397.1 | 419.7 | 418.8 | 431.4 | 441.3 | 442.3 | 453.6 | 462.5 | 458.6 | 470.2 | 481.3 | 495.1 | |
| Total equity and liabilities | 1802.6 | 1863.6 | 2000.0 | 2047.4 | 2132.5 | 2183.5 | 2278.2 | 2247.3 | 2379.5 | 2430.6 | 2571.7 | 2631.3 | 2685.5 | 2807.2 | 2824.5 | 2906.0 | |
| D. OFF BALANCE SHEET ITEMS | | | | | | | | | | | | | | | | | |
| Guarantees and Performance Bonds | 620.7 | 598.9 | 790.5 | 645.6 | 627.9 | 625.6 | 640.8 | 609.1 | 747.8 | 760.5 | 756.7 | 783.6 | 786.5 | 825.2 | 826.3 | 790.1 | |
| Unused Loans/Overdrafts commitment | 93.3 | 84.4 | 125.0 | 93.7 | 197.5 | 149.8 | 96.7 | 120.1 | 147.4 | 142.9 | 131.0 | 121.6 | 119.8 | 122.3 | 101.8 | 143.8 | |
| Other off balance sheet items | 195.9 | 214.7 | 213.3 | 207.4 | 204.4 | 227.1 | 252.6 | 254.6 | 263.1 | 258.3 | 275.5 | 288.1 | 279.4 | 355.7 | 359.0 | 360.8 | |
| Total | 909.8 | 897.9 | 1128.8 | 946.7 | 1029.8 | 1002.5 | 990.1 | 983.8 | 1158.3 | 1161.7 | 1164.1 | 1193.3 | 1185.7 | 1303.2 | 1287.0 | 1299.6 | |

Source: BNR, Bank Supervision Department

Table 2: Banking Sector – Income Statement (In billions of Rwandan Francs)

| | 2014 | | | | 2015 | | | | 2016 | | | | 2017 | | | | 2018 | | |
|---|--------------|-------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|-------------|--------------|--------------|------|--|--|
| | Dec. | Mar. | Jun. | Sept. | Dec. | Mar. | Jun. | Sept. | Dec. | Mar. | Jun. | Sept. | Dec. | Mar. | Jun. | Sept. | | | |
| A. INCOME | | | | | | | | | | | | | | | | | | | |
| Interest Income / Advances | 160.8 | 43.2 | 87.9 | 136.3 | 185.8 | 50.1 | 102.6 | 155.8 | 207.2 | 55.0 | 113.3 | 170.7 | 231.0 | 60.9 | 123.0 | 187.9 | | | |
| Interest Income / Government Securities | 10.9 | 2.7 | 5.5 | 8.8 | 12.2 | 4.9 | 10.2 | 17.3 | 26.2 | 5.3 | 10.4 | 17.7 | 24.7 | 6.6 | 14.0 | 22.0 | | | |
| Interest Income on placement | 8.7 | 2.0 | 4.4 | 7.3 | 10.1 | 3.1 | 6.1 | 9.6 | 10.9 | 2.5 | 6.1 | 9.1 | 12.9 | 4.2 | 8.5 | 13.2 | | | |
| Other interest income | | | | | | | | | | | | | 0.0 | 2.0 | 0.0 | 0.0 | | | |
| Commissions | 28.5 | 7.5 | 15.3 | 22.9 | 31.9 | 8.4 | 16.4 | 25.8 | 38.4 | 11.0 | 22.2 | 34.2 | 46.3 | 10.9 | 24.1 | 36.2 | | | |
| Foreign Exchange Income | 21.1 | 4.9 | 10.9 | 16.8 | 21.7 | 5.2 | 11.1 | 16.2 | 20.4 | 4.6 | 9.6 | 14.9 | 20.3 | 4.6 | 11.4 | 17.5 | | | |
| Other Income | 32.7 | 14.1 | 20.3 | 30.6 | 41.0 | 6.9 | 13.2 | 25.3 | 32.0 | 7.1 | 12.5 | 19.6 | 27.0 | 4.8 | 14.7 | 23.3 | | | |
| Total Income | 262.5 | 74.4 | 145.0 | 222.6 | 302.7 | 78.6 | 159.6 | 250.0 | 335.0 | 85.6 | 174.1 | 266.2 | 362.2 | 94.0 | 195.7 | 300.2 | | | |
| B. EXPENSES | | | | | | | | | | | | | | | | | | | |
| Interest Expense – Deposits | 40.6 | 9.8 | 20.3 | 31.6 | 45.1 | 13.1 | 26.7 | 40.3 | 55.4 | 14.1 | 28.3 | 41.9 | 57.2 | 15.5 | 32.3 | 49.0 | | | |
| Other Interest Expenses | 15.0 | 3.8 | 8.0 | 12.5 | 15.6 | 3.3 | 7.2 | 11.3 | 13.9 | 4.5 | 9.2 | 15.8 | 22.4 | 7.3 | 14.2 | 20.5 | | | |
| Provisions for Bad Debts | 30.3 | 13.1 | 19.0 | 32.2 | 43.1 | 8.6 | 17.1 | 27.9 | 42.0 | 8.6 | 19.7 | 30.4 | 53.1 | 12.2 | 23.0 | 32.8 | | | |
| Salaries, Wages, staff costs | 61.0 | 15.7 | 31.6 | 48.4 | 65.4 | 17.7 | 36.0 | 53.8 | 69.7 | 19.1 | 39.2 | 58.3 | 77.0 | 18.6 | 39.2 | 59.4 | | | |
| Premises, Depreciation, Transport | 24.0 | 6.2 | 12.5 | 19.1 | 25.6 | 6.7 | 13.8 | 21.0 | 28.6 | 7.4 | 15.2 | 22.7 | 30.3 | 8.6 | 15.2 | 23.1 | | | |
| Other Expenses | 44.6 | 10.5 | 22.5 | 35.4 | 50.7 | 14.1 | 30.0 | 49.0 | 68.7 | 15.4 | 29.5 | 48.0 | 68.0 | 15.4 | 34.6 | 54.3 | | | |
| Total Expenses | 215.6 | 59.2 | 114.0 | 179.2 | 245.4 | 63.6 | 130.8 | 203.3 | 278.4 | 69.1 | 141.1 | 217.1 | 308.1 | 77.5 | 158.5 | 239.1 | | | |
| Net Profit Before Tax | 47.6 | 15.2 | 31.0 | 43.4 | 57.2 | 15.0 | 28.8 | 46.7 | 56.7 | 16.5 | 33.0 | 49.1 | 54.1 | 16.5 | 37.2 | 61.1 | | | |
| Corporation Tax | 13.2 | 3.1 | 7.4 | 8.5 | 14.2 | 5.0 | 9.5 | 14.5 | 18.4 | 5.4 | 11.5 | 18.5 | 25.6 | 7.7 | 14.4 | 23.7 | | | |
| Net Profit After Tax | 34.9 | 12.0 | 23.6 | 34.9 | 43.0 | 10.0 | 19.4 | 32.1 | 38.3 | 11.1 | 21.5 | 30.6 | 28.5 | 8.7 | 22.9 | 37.4 | | | |

Source: BNR, Bank Supervision Department

Table 3: Banking Sector – Financial Soundness Indicators (in %)

| PERFORMANCE INDICATORS | 2014 | | | | 2015 | | | | 2016 | | | | 2017 | | | | 2018 | | |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|--|--|
| | Dec. | Mar. | Jun. | Sept. | Dec. | Mar. | Jun. | Sept. | Dec. | Mar. | Jun. | Sept. | Dec. | Mar. | Jun. | Sept. | | | |
| GROWTH RATES (Quarter-on-Quarter) | | | | | | | | | | | | | | | | | | | |
| Total Assets | 0.8 | 3.4 | 7.3 | 2.4 | 4.2 | 2.4 | 4.3 | -1.4 | 5.9 | 2.1 | 5.8 | 2.3 | 2.1 | 4.5 | 0.6 | 2.9 | | | |
| Total loans | 6.2 | 4.5 | 5.0 | 4.9 | 5.5 | 5.0 | 2.5 | 5.2 | 0.8 | 4.7 | 3.0 | 1.7 | 2.7 | 0.5 | 2.7 | 1.3 | | | |
| Deposits | -1.5 | 5.6 | 7.3 | 17.3 | 2.3 | 1.9 | 4.3 | -4.6 | 6.5 | 3.2 | 6.0 | 0.3 | 2.5 | 4.7 | 1.6 | 2.4 | | | |
| Due from banks in Rwanda | -11.3 | 1.6 | 13.4 | -21.6 | 8.4 | -15.8 | 5.8 | -26.9 | 46.0 | 0.5 | 1.7 | 2.7 | 30.7 | 45.9 | -23.2 | 6.9 | | | |
| Due from banks abroad | -19.6 | -11.4 | 8.4 | 2.9 | -23.9 | -17.2 | 16.7 | -6.7 | 101.2 | -15.9 | 29.1 | -12.9 | -16.9 | 5.2 | 13.9 | 1.7 | | | |
| Government securities | 2.1 | 3.7 | 18.1 | 6.7 | 3.7 | 2.9 | -7.1 | -9.9 | -4.1 | 5.7 | 8.9 | 21.5 | -1.8 | 12.9 | -6.0 | 6.3 | | | |
| MEASURES OF CAPITAL ADEQUACY / STANDARD RATES | | | | | | | | | | | | | | | | | | | |
| Core Capital / Risk Weighted Assets (MIN 12.5%) | 21.3 | 23.3 | 21.6 | 21.3 | 19.9 | 22.3 | 20.7 | 20.0 | 20.0 | 19.6 | 19.2 | 20.5 | 20.0 | 19.5 | 19.7 | 20.8 | | | |
| Total Qualifying Capital / Risk Weighted Assets (MIN 15%) | 24.0 | 25.9 | 24.3 | 24.2 | 22.5 | 24.9 | 23.3 | 22.2 | 21.9 | 21.2 | 20.8 | 22.3 | 21.4 | 21.1 | 21.4 | 22.6 | | | |
| Leverage ratio (MIN 6%) | | | | | | | | | | | | | | 11.7 | 11.8 | 13.5 | | | |
| Off Balance Sheet Items / Total Qualifying Capital | 327.3 | 282.6 | 352.5 | 290.9 | 302.7 | 263.8 | 262.5 | 260.2 | 304.9 | 307.5 | 303.7 | 290.4 | 298.7 | 303.7 | 297.5 | 276.1 | | | |
| Insider Loans / Core Capital (MAX 15%) | 3.4 | 2.1 | 2.8 | 3.0 | 4.0 | 3.1 | 3.5 | 3.6 | 2.4 | 4.4 | 5.2 | 5.2 | 6.0 | 5.9 | 5.9 | 5.7 | | | |
| Large Exposures / Core Capital (MAX 800%) | 83.6 | 82.3 | 107.2 | 98.6 | 112.6 | 99.2 | 122.7 | 141.0 | 149.5 | 161.1 | 172.2 | 153.5 | 169.6 | 164.7 | 174.9 | 136.1 | | | |
| NPLs – Provisions / Core Capital | 12.2 | 12.9 | 13.6 | 15.5 | 16.0 | 14.5 | 19.2 | 20.1 | 21.0 | 22.7 | 23.3 | 21.0 | 20.5 | 12.8 | 11.4 | 11.9 | | | |
| MEASURES OF ASSET QUALITY | | | | | | | | | | | | | | | | | | | |
| NPLs / Gross Loans | 6.0 | 6.3 | 5.9 | 6.3 | 6.2 | 6.1 | 7.0 | 7.5 | 7.6 | 8.1 | 8.2 | 7.7 | 7.6 | 6.8 | 6.9 | 7.2 | | | |
| NPLs net of interests/Gross loans | 5.1 | 4.9 | 4.9 | 5.1 | 5.2 | 5.2 | 5.9 | 6.0 | 5.7 | 6.4 | 6.4 | 6.6 | 6.6 | 5.5 | 5.2 | 6.1 | | | |
| Provisions / NPLs | 56.9 | 52.3 | 51.5 | 48.2 | 46.2 | 46.4 | 42.7 | 43.4 | 42.7 | 44.4 | 44.9 | 43.8 | 46.7 | 59.2 | 67.2 | 64.2 | | | |
| Earning Assets / Total Asset | 93.1 | 79.3 | 81.8 | 83.1 | 83.1 | 82.9 | 81.9 | 82.6 | 82.4 | 81.4 | 81.9 | 81.8 | 83.0 | 78.9 | 80.8 | 84.6 | | | |
| Fixed Assets / Core Capital | 35.8 | 31.9 | 33.0 | 33.4 | 32.3 | 28.4 | 29.3 | 28.7 | 33.4 | 32.8 | 32.5 | 31.1 | 33.3 | 31.6 | 31.1 | 29.9 | | | |
| Large Exposures / Gross Loans | 17.7 | 19.3 | 22.5 | 20.9 | 23.4 | 22.6 | 25.6 | 29.9 | 31.0 | 32.1 | 33.6 | 31.7 | 33.6 | 34.2 | 34.8 | 29.6 | | | |
| MEASURES OF EARNINGS (ANNUALISED) | | | | | | | | | | | | | | | | | | | |
| Return on Average Assets | 1.9 | 2.7 | 2.4 | 2.2 | 2.1 | 1.9 | 1.7 | 1.9 | 1.7 | 1.8 | 1.7 | 1.6 | 1.1 | 1.3 | 1.6 | 1.7 | | | |
| Return on Average Equity | 10.5 | 14.1 | 13.1 | 12.0 | 11.2 | 9.8 | 9.2 | 10.0 | 8.8 | 10.1 | 9.6 | 8.9 | 6.2 | 7.9 | 9.6 | 10.2 | | | |
| Net Interest Margin | 9.1 | 7.9 | 9.1 | 8.6 | 9.2 | 10.3 | 10.3 | 10.2 | 10.4 | 10.1 | 9.9 | 9.5 | 8.8 | 9.8 | 9.6 | 9.5 | | | |
| Yield on Advances | 15.7 | 16.1 | 15.7 | 15.4 | 15.0 | 15.4 | 15.2 | 14.8 | 14.3 | 14.7 | 14.6 | 14.3 | 14.2 | 14.7 | 14.5 | 14.5 | | | |
| Cost of Deposits | 3.9 | 3.7 | 3.6 | 3.3 | 3.2 | 3.7 | 3.6 | 3.6 | 3.7 | 3.6 | 3.5 | 3.3 | 3.4 | 3.5 | 3.5 | 3.5 | | | |
| Cost to Income | 82.1 | 79.4 | 78.6 | 80.5 | 81.1 | 80.9 | 82.0 | 81.1 | 83.1 | 80.7 | 81.1 | 81.5 | 85.1 | 82.5 | 81.0 | 79.7 | | | |
| Overhead to Income | 49.4 | 43.6 | 46.0 | 46.2 | 46.8 | 49.1 | 49.9 | 48.9 | 49.9 | 49.0 | 48.2 | 48.5 | 48.4 | 45.3 | 45.5 | 45.6 | | | |
| MEASURES OF LIQUIDITY | | | | | | | | | | | | | | | | | | | |
| Short term Gap | 5.2 | 9.9 | 11.6 | 6.0 | 8.1 | 9.1 | 10.4 | 3.6 | 2.3 | 5.7 | 6.8 | 5.5 | 5.9 | 4.9 | 6.6 | 4.3 | | | |
| Liquidity Coverage Ratio (LCR) (MIN 100%) | | | | | | | | | | | | | | | 299.5 | 306.0 | | | |
| Net Stable Funding Ratio (NSFR) (MIN 100%) | | | | | | | | | | | | | | | 224.7 | 212.2 | | | |
| Liquid Assets / Total Deposits | 57.6 | 53.0 | 57.3 | 46.8 | 45.8 | 43.9 | 42.8 | 42.3 | 42.5 | 43.3 | 44.0 | 43.7 | 46.7 | 49.4 | | | | | |
| Interbank Borrowings / Total Deposits | 16.7 | 15.8 | 18.4 | 16.4 | 18.1 | 17.0 | 17.6 | 20.9 | 20.4 | 19.1 | 20.0 | 23.0 | 23.0 | 23.6 | 21.9 | 22.3 | | | |
| BNR Borrowings / Total Deposits | 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 | 0.5 | 0.0 | 0.0 | | | |
| Gross Loans / Total Deposits | 111.7 | 111.2 | 114.5 | 98.5 | 101.7 | 103.4 | 106.2 | 112.3 | 109.1 | 110.8 | 108.4 | 108.7 | 108.9 | 106.5 | 109.0 | 106.3 | | | |
| MEASURES OF MARKET SENSITIVITY | | | | | | | | | | | | | | | | | | | |
| Forex Exposure / Core Capital | -1.8 | -5.5 | -7.1 | -7.9 | -5.7 | -6.7 | -1.8 | -6.3 | -7.0 | -7.4 | -6.1 | -7.2 | -7.8 | -4.5 | -6.2 | -10.1 | | | |
| Forex Loans / Forex Deposits | 29.5 | 27.1 | 32.6 | 38.7 | 47.7 | 51.0 | 55.7 | 46.1 | 38.8 | 43.5 | 42.5 | 44.1 | 46.7 | 49.4 | 45.4 | 40.2 | | | |
| Forex Assets / Forex Liabilities | 84.7 | 83.2 | 82.1 | 86.1 | 81.7 | 81.1 | 82.3 | 81.6 | 81.6 | 82.3 | 82.6 | 79.8 | 80.4 | 76.5 | 82.0 | 79.3 | | | |

Source: BNR, Bank Supervision Department