

2020 - 2015) (14-11 : 2020 - 2015) ()

Table 14.11: Financial Soundness Indicator, 2015 - 2020

()
(in percent)

Particulars	2015				2016				2017				2018				2019				2020								
	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec					
Capital adequacy																										2020 - 2015) (14-11 : 2020 - 2015) ()			
Regulatory capital to risk-weighted assets	44.5	43.0	42.0	37.2	40.1	42.9	42.0	44.5	41.3	41.8	43.9	44.6	42.9	43.1	43.9	44.2	46.3	47.4	47.3	46.8	46.8	47.9	48.2	47.5	46.8	47.9	48.2	47.5	2020 - 2015) (14-11 : 2020 - 2015) ()
Regulatory tier 1 capital to risk-weighted assets	42.1	38.7	36.1	30.0	35.8	36.4	34.1	34.4	38.0	37.3	37.9	36.3	39.7	38.5	37.4	35.9	42.8	42.5	40.8	38.8	43.9	44.1	42.9	42.1	43.9	44.1	42.9	42.1	2020 - 2015) (14-11 : 2020 - 2015) ()
Non-performing loans net of provisions to capital	7.5	0.4	3.5	3.0	2.9	2.6	1.1	2.4	3.0	2.6	4.2	3.3	2.1	2.1	2.4	2.4	2.8	4.4	4.2	3.4	2.5	1.7	1.6	0.7	2.5	1.7	1.6	0.7	2020 - 2015) (14-11 : 2020 - 2015) ()
Asset quality																												2020 - 2015) (14-11 : 2020 - 2015) ()	
Non-performing loans to total gross loans	16.0	15.9	15.3	14.1	12.1	11.1	10.5	10.6	11.1	9.6	10.9	10.5	9.0	8.9	8.4	8.9	9.3	9.6	9.6	9.4	9.1	9.3	9.0	8.3	9.1	9.3	9.0	8.3	2020 - 2015) (14-11 : 2020 - 2015) ()
Sectoral distribution of total loans to residents																												2020 - 2015) (14-11 : 2020 - 2015) ()	
Other financial corporations	2.0	1.9	1.7	1.6	1.5	1.7	1.8	2.1	2.4	2.3	2.2	2.3	2.6	2.5	2.4	2.6	2.9	2.8	2.7	2.8	2.6	2.4	2.2	2.1	2.6	2.4	2.2	2.1	2020 - 2015) (14-11 : 2020 - 2015) ()
Central government	0.6	0.5	0.4	0.3	0.3	0.3	0.2	0.2	0.1	3.7	1.9	1.8	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.6	1.2	1.1	1.1	0.1	1.2	1.1	1.1	0.1	2020 - 2015) (14-11 : 2020 - 2015) ()
Nonfinancial corporations	71.8	69.9	70.0	67.7	66.6	65.6	65.1	64.1	63.1	60.0	61.0	59.9	60.4	59.8	60.0	58.7	58.2	58.3	58.7	57.0	56.3	57.3	58.2	58.8	56.3	57.3	58.2	58.8	2020 - 2015) (14-11 : 2020 - 2015) ()
Others	23.4	25.5	26.9	27.0	27.9	29.1	29.6	30.7	31.7	31.9	33.2	34.6	35.9	36.9	36.9	38.2	38.6	38.6	38.4	39.5	39.9	39.2	38.5	39.0	39.9	39.2	38.5	39.0	2020 - 2015) (14-11 : 2020 - 2015) ()
Earnings and profitability																												2020 - 2015) (14-11 : 2020 - 2015) ()	
Return on assets (ROA)	2.2	3.0	3.2	3.4	6.1	5.2	4.6	4.7	4.2	7.1	4.7	3.7	3.6	3.3	3.7	3.7	4.2	3.8	5.1	4.9	3.2	2.2	2.6	1.7	3.2	2.2	2.6	1.7	2020 - 2015) (14-11 : 2020 - 2015) ()
Return on equity (ROE)	10.6	14.4	15.0	16.5	31.3	24.9	20.9	19.6	18.7	30.8	19.1	15.3	15.2	13.9	14.9	15.5	17.5	15.2	19.3	19.4	13.2	8.9	10.8	7.6	13.2	8.9	10.8	7.6	2020 - 2015) (14-11 : 2020 - 2015) ()
Interest margin to gross income	62.0	57.1	60.2	60.7	63.4	67.3	66.6	64.9	64.3	65.9	65.9	64.3	60.5	62.6	63.1	63.3	62.2	63.4	64.1	63.0	66.6	71.2	72.6	71.5	66.6	71.2	72.6	71.5	2020 - 2015) (14-11 : 2020 - 2015) ()
Non-interest expenses to gross income	29.0	28.3	28.1	30.1	26.0	29.1	26.5	27.7	27.7	28.3	30.3	30.7	39.5	30.2	29.4	30.7	29.2	30.3	29.8	30.7	30.3	29.6	28.7	31.4	30.3	29.6	28.7	31.4	2020 - 2015) (14-11 : 2020 - 2015) ()
Liquidity																												2020 - 2015) (14-11 : 2020 - 2015) ()	
Liquid assets to total assets (Liquid asset ratio)	40.2	48.2	45.2	43.1	51.5	50.6	50.4	48.4	47.8	45.3	43.2	44.3	46.1	43.8	40.7	43.1	46.1	43.9	41.4	43.9	44.7	44.5	45.4	49.0	44.7	44.5	45.4	49.0	2020 - 2015) (14-11 : 2020 - 2015) ()
Liquid assets to short-term liabilities	52.1	62.8	59.8	56.3	66.8	68.0	68.3	66.8	64.8	62.8	61.0	62.3	65.0	61.2	58.1	60.7	63.4	61.8	59.1	61.4	62.6	62.3	69.4	71.7	62.6	62.3	69.4	71.7	2020 - 2015) (14-11 : 2020 - 2015) ()

NOTE:
This table is compiled in accordance with IMF's FSI Compilation Guide (2006).
Source: Maldives Monetary Authority.

2020 - 2015) (14-11 : 2020 - 2015) ()
2020 - 2015) (14-11 : 2020 - 2015) ()