<table>
<thead>
<tr>
<th>Indicators</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Capital to Risk-Weighted Assets (1)</td>
<td>11.7</td>
<td>11.7</td>
<td>12.7</td>
<td>14.9</td>
<td>15.9</td>
<td>16.8</td>
</tr>
<tr>
<td>Common Equity to Risk-Weighted Assets #</td>
<td>11.7</td>
<td>9.2</td>
<td>10.4</td>
<td>12.7</td>
<td>10.3</td>
<td>10.4</td>
</tr>
<tr>
<td>Tier 1 Capital to Risk-weighted assets [%]</td>
<td>11.7</td>
<td>9.2</td>
<td>10.4</td>
<td>12.7</td>
<td>10.3</td>
<td>10.4</td>
</tr>
<tr>
<td>Leverage Ratio#</td>
<td>4.8</td>
<td>6.3</td>
<td>6.3</td>
<td>7.1</td>
<td>6.6</td>
<td>7.4</td>
</tr>
<tr>
<td>Nonperforming Loans to Total Loans</td>
<td>99.1</td>
<td>98.3</td>
<td>98.0</td>
<td>97.6</td>
<td>98.0</td>
<td>97.8</td>
</tr>
<tr>
<td>Loan Provisions to Nonperforming Loans</td>
<td>71.5</td>
<td>63.6</td>
<td>61.6</td>
<td>62.1</td>
<td>59.9</td>
<td>61.5</td>
</tr>
<tr>
<td>Loans to Private Sector to Loans to Customers</td>
<td>30.9</td>
<td>21.5</td>
<td>19.2</td>
<td>23.4</td>
<td>19.2</td>
<td>18.2</td>
</tr>
<tr>
<td>Return on Average Assets **</td>
<td>2.0</td>
<td>1.5</td>
<td>1.2</td>
<td>1.4</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Return on Average Equity **</td>
<td>4.6</td>
<td>3.9</td>
<td>3.0</td>
<td>4.1</td>
<td>3.0</td>
<td>4.1</td>
</tr>
<tr>
<td>Net Interest Margin **</td>
<td>30.9</td>
<td>21.5</td>
<td>19.2</td>
<td>23.4</td>
<td>19.2</td>
<td>18.2</td>
</tr>
</tbody>
</table>

** First Capital Adequacy**

- Capital Base to Risk weighted assets
- Tier 1 Capital to Risk-weighted assets
- Common Equity to Risk-weighted assets
- Leverage Ratio
- Nonperforming Loans to Total Loans
- Loan Provisions to Nonperforming Loans
- Loans to Private Sector to Loans to Customers
- Return on Average Assets
- Return on Average Equity
- Net Interest Margin

** Fourth: Liquidity**

- Local Currency 20% Total
- Foreign Currency 25% Total
- Liquidity Coverage Ratio (LCR) x
- Local Currency Total
- Foreign Currency Total
- Securities’ to Assets
- Deposits to Assets
- Loans to Deposits

** Net open position in foreign currencies to Capital Base**

- Local Currency Total
- Foreign Currency Total

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**Source:** Bank of Egypt, Banking supervision sector - Off-site Supervision

**Note:**
- All percentages are on a quarterly basis unless otherwise stated.
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- Net Stable Funding Ratio (NSFR) x
- Local Currency Total
- Foreign Currency Total
- Securities’ to Assets
- Deposits to Assets
- Loans to Deposits
- Total

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**Central Bank of Egypt**

**Banking supervision sector - Off-site Supervision**

**Banking Sector: Financial Soundness Indicators**

**Overview:**

- Capital and liquidity requirements are set by the Central Bank of Egypt.
- The banking sector is supervised by the Central Bank of Egypt.
- The banking sector is subject to off-site and on-site supervision.
- The banking sector is subject to a variety of regulations and guidelines, including those related to capital adequacy, liquidity, and risk management.
- The banking sector is subject to regular reporting requirements.
- The banking sector is subject to audits by the Central Bank of Egypt.

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**Tables:**

- **Overview:**
  - Capital adequacy ratio
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  - Tier 1 capital to risk-weighted assets
  - Return on average assets
  - Return on average equity
  - Net interest margin

- **Liquidity:**
  - Local currency liquidity ratio
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  - Liquidity coverage ratio (LCR)
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