Figure 3.3. Evolution of Bank Funding Structures, Global and Systemically Important Banks

(Percent) **Systemically Important Banks All Banks** 1. Equity-to-Asset Ratio 2. Equity-to-Asset Ratio 20 --12 90th percentile -10 15 75th percentile 10 Median 25th percentile 10th percentile \_ 0 0 L 1990 2000 05 10 1990 95 2000 05 10 80 - 3. Debt-to-Asset Ratio 4. Debt-to-Asset Ratio - 80 60 - 60 40 20 1990 2000 05 10 1990 95 2000 05 10 5. Deposit-to-Asset Ratio 6. Deposit-to-Asset Ratio -100 - 80 40 20 20 0 <u></u> - 0 2000 10 1990 2000 05 10 05 95 7. Loan-to-Deposit Ratio 8. Loan-to-Deposit Ratio - 250 200 150 - 150 100 50 50 0 95 2000 05 1990 05 10 95 2000 10 9. Noncore-to-Core Funding Ratio 10. Noncore-to-Core Funding Ratio 200-- 300 - 250 150-- 200 100-- 150 - 100 50 -50 95 2000 05 10 1990 95 2000

Sources: Bloomberg, L.P.; and IMF staff estimates.

Note: Figures show the median (black line), interquartile range (red dashed lines), and upper and lower decile (blue solid lines) of the distribution of the share of equity, debt, and deposits as percentages of total assets and the loan-to-deposit and noncore-to-core funding ratios (in percent). The latter ratio is defined as debt to equity and deposits.