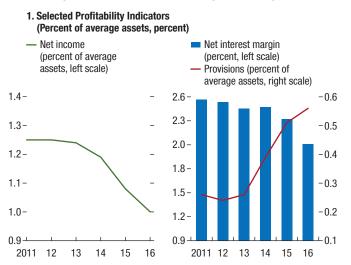
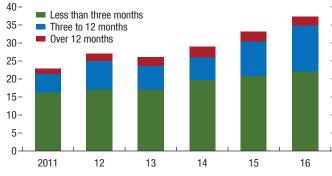
Figure 1.29. Bank Profitability and Liquidity Indicators

Bank earnings are lower due to narrower margins and rising provisions ...

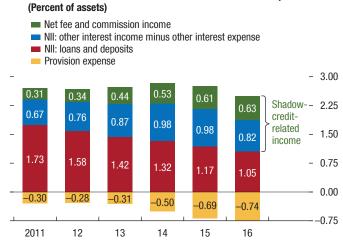


Growing use of risky short-term funding ...

3. Small and Medium-Sized Banks: Nondeposit Funding by Maturity (Percent of assets)

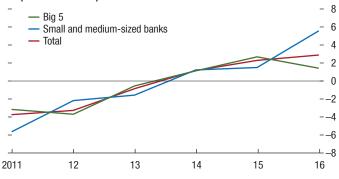


... but would be worse without shadow-related income. 2. Small and Medium-Sized Banks: Selected Revenues and Expenses



... has led to worsening maturity mismatches.

4. Banks: Short-Term Nondeposit Funding Minus Short-Term Nonloan Assets¹ (Percent of assets)



Sources: SNL Financial; and IMF staff calculations.

Note: Shadow credit refers to banks' nonloan, nonbond credit to nonfinancial private borrowers, both on and off balance sheet. For a complete definition, see footnote 33. NII = net interest income.

¹Assets and liabilities available on demand or maturing in three months or less.