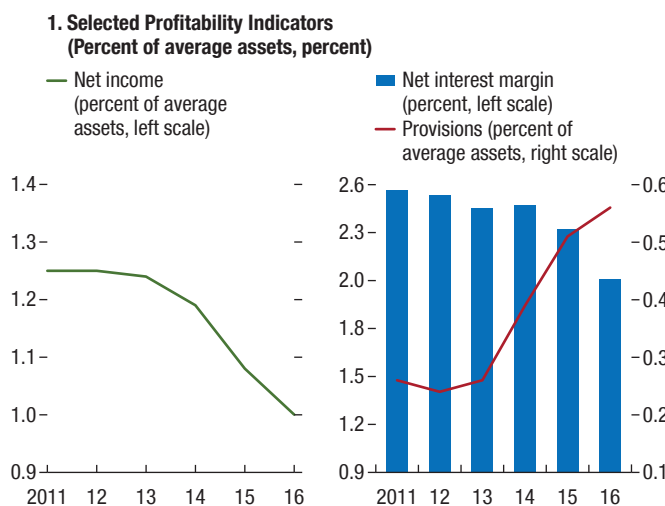
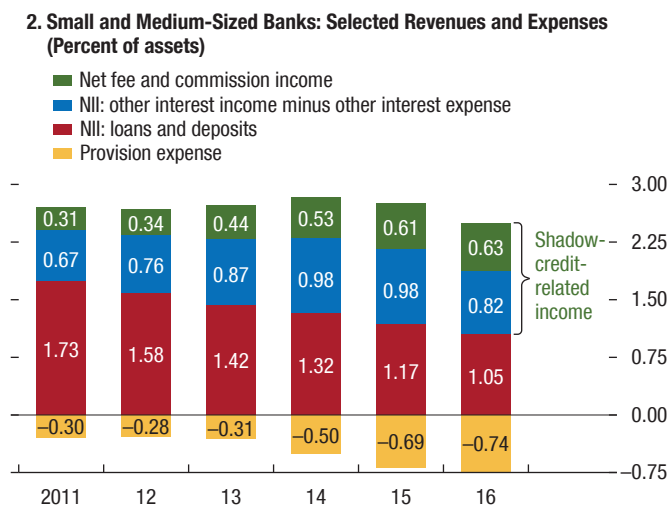


Figure 1.29. Bank Profitability and Liquidity Indicators

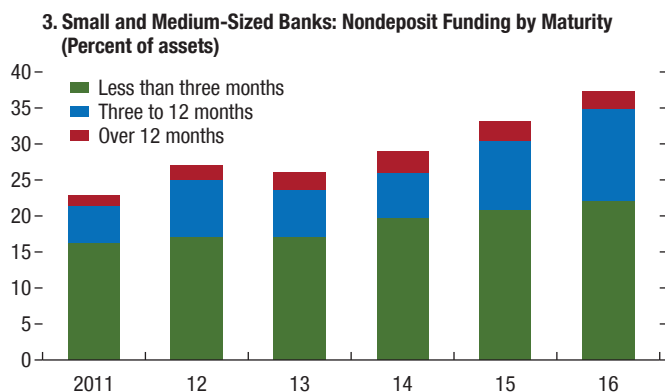
Bank earnings are lower due to narrower margins and rising provisions ...



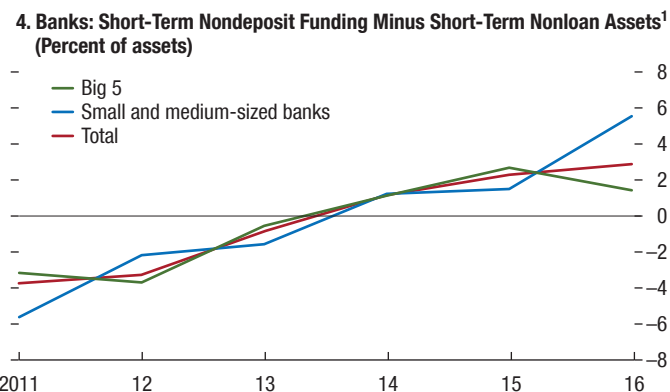
... but would be worse without shadow-related income.



Growing use of risky short-term funding ...



... has led to worsening maturity mismatches.



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.