

BRSS 2019 - OFFICIAL

WELCOME

Welcome to the 2019 Bank Regulation and Supervision Survey (BRSS). The BRSS is carried out periodically by the World Bank and it is a unique source of comparable data on how banks are regulated and supervised around the world. This is the fifth iteration of the BRSS, which was last done in 2011, right after the global financial crisis and included information for the period 2008-2010. At that time many countries were only beginning to pass and implement regulatory reforms following the crisis. The objective of the 2019 BRSS is therefore to obtain information on the regulations and supervisory practices in place during the period 2011-2016 from bank regulatory/supervisory agencies around the world. The completed database will enable researchers to analyze the changes in regulation and supervision brought about by the global crisis and to evaluate the impact of these changes on banking sectors around the world.

In the next page you will find the outline of the survey.

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INSTRUCTIONS

1. Please, before filling in the questionnaire, complete the section "**General Information**". Some of the answers in this section will be used in subsequent questions (e.g., the currency to be used in all subsequent responses). For the remaining sections, you can complete any section/question of the survey in any preferred order. Respondents can share the link with colleagues in order to cooperate on the survey.
2. To increase the accuracy, consistency, and coherency of the responses, if there are multiple respondents completing the survey, please make sure all respondents agree on and are aware of the information provided under the "**General Information**" section of the survey.
3. The answers provided are saved when you press "**Save**" at the end of each page or when you press on a new content header in the table of contents. As long as the survey is not submitted, respondents can change any answers at any time, stop filling out the questionnaire and return later to finish it.
4. We strongly encourage you to navigate the survey using the table of contents accessible through the button on the top-left side of the page (with three horizontal lines), rather than using the buttons at the bottom of the page.
5. Any time You view a section, a checkmark will appear on the table of contents. The checkmark does NOT mean that all questions in a section have been answered.
6. Please respond to every question. If you are unsure of the answer, please select the "**Do not know**" option where it is available. If instead the question does not apply to your country settings, check the "**Not applicable**" option where this is available.
7. When providing answers for different years, please do so on a calendar-year basis.
8. In your answers, please refer to individual banks (i.e., unconsolidated financial statements) unless stated otherwise.
9. To submit the survey, click the "**Submit**" button in the Submit page.

For any questions or requests for clarification, please contact Dr Davide Mare at: dmare@worldbank.org.

GENERAL INFORMATION

Main Contact point at the Agency:

- Full name: _____
 - Title: _____
 - Email address: _____
-

Country

Name of Agency

Currency to be used in responses (e.g., U.S. dollar, euro, the Chinese renminbi (RMB), the Japanese yen, and pound sterling)

Multiple to be used in responses (e.g., thousands, millions or billions)

Legal definition of a bank to be used in responses

Definition of the entities included in the banking system (e.g., commercial banks, mutual banks, bank-holding companies)

Accounting standards (e.g., GAAP, IFRS).

1 ENTRY INTO BANKING

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

1.1 What body/agency grants banking licenses? Please include the name of licensing agency. If more than one, please describe their respective licensing roles.

1.2 Do you have the authority to take legal action against those entities that undertake banking activities without a given license?

- Yes
- No
- Not applicable
- Do not know

1.3 Is more than one license required to carry out banking business (e.g. one for each banking activity, such as deposit-taking from the general public, consumer lending etc.)?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 1.3 Is more than one license required to carry out banking business (e.g. one for each banking ac... = Yes

1.3.1 If more than one license is needed, please indicate ...

- a. The maximum number required _____
- b. The purpose of each license _____
- c. Do not know

1.4 What is the minimum capital entry requirement for bank operations of the following types? (in $\{Q3.6/ChoiceTextEntryValue\}$ of $\{Q3.5/ChoiceTextEntryValue\}$)

- a. Domestic bank _____
- b. For a subsidiary of a foreign bank _____
- c. For a branch of a foreign bank _____
- d. Not applicable
- e. Do not know

1.4.1 Does the minimum capital entry requirement vary depending on the nature of the banking businesses that are licensed?

- Yes (please explain) _____
- No
- Not applicable
- Do not know

1.4.2 Are the sources of funds to be used as capital verified by the regulatory/supervisory authorities?

- Yes

- No
- Not applicable
- Do not know

1.4.3 Can the initial disbursement or subsequent injections of capital be done with assets other than cash or government securities?

- Yes
- No
- Not applicable
- Do not know

1.5 Can initial capital contributions by prospective shareholders be in the form of borrowed funds?

- Yes
- No
- Not applicable
- Do not know

1.6 Which of the following are legally required to be submitted before issuance of the banking license (select all options that apply)?

- a. Draft by laws
- b. Intended organizational chart
- c. Structure of Board (composition, committees, functions)
- d. Market / business strategy
- e. Financial projections for first three years
- f. Financial information on main potential shareholders
- g. Background/experience of future Board directors
- h. Background/experience of future senior managers
- i. Background information on the potential shareholders
- j. Source of funds to be used as capital
- k. None of the above
- l. Not applicable
- m. Do not know

1.7 In the past 6 years (2011-2016), how many applications for banking licenses from domestic entities (i.e. those 50% or more domestically owned) have been:

- a. Received _____
- b. Denied _____
- c. Withdrawn _____
- d. Accepted _____
- e. Not applicable
- f. Do not know

Display This Question:

If 1.7 In the past 6 years (2011-2016), how many applications for banking licenses from domestic ent... b. Denied Is Greater Than 0

1.7.1 What were the primary reasons for denial of the applications for banking licenses (select all options that apply)?

- a. Capital amount or quality
- b. Banking skills
- c. Reputation
- d. Incomplete application

- e. Non-compliance with fit & proper criteria for potential shareholders, board members, senior management
- f. Absence of reciprocity
- g. Potential home-host issues that could affect effective supervision
- h. Other (please explain) _____
- i. Do not know

1.8 Are foreign banks prohibited from entering through the following (select all options that apply)?

- a. Acquisition
- b. Subsidiary
- c. Branch
- d. Joint Venture
- e. None of the above
- f. Not applicable
- g. Do not know

Display This Question:

If 1.8 Are foreign banks prohibited from entering through the following (select all options that app... != a. Acquisition

1.8.1 Because acquisitions of domestic banks by foreign banks are not prohibited, what is the maximum percentage of foreign ownership that is legally allowed? Note: please provide answer in percentage (e.g. 50 means 50%).

1.9 In the past 6 years (2011-2016), how many applications from foreign banks to enter through the acquisition of a domestic bank were:

- a. Received _____
- b. Denied _____
- c. Withdrawn _____
- d. Accepted _____
- e. Not applicable
- f. Do not know

Display This Question:

If 1.9 In the past 6 years (2011-2016), how many applications from foreign banks to enter through th... b. Denied Is Greater Than 0

1.9.1 What were the primary reasons for denial of the applications from foreign banks to enter through acquisition of a domestic bank (select all options that apply)?

- a. Capital amount or quality
- b. Banking skills
- c. Reputation
- d. Incomplete application
- e. Non-compliance with fit & proper criteria for potential shareholders, board members, senior management
- f. Absence of reciprocity
- g. Potential home-host issues that could affect effective supervision
- h. Other (please explain) _____
- i. Do not know

Display This Question:

If 1.9 In the past 6 years (2011-2016), how many applications from foreign banks to enter through th... d. Accepted Is Greater Than 0

1.9.2 Please, list the country of origin and the related total number of banks of all foreign banks whose license application to acquire a domestic bank was accepted.

	Country of origin	Number of accepted applications
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

1.10 In the past 6 years (2011-2016) how many applications from foreign banks to enter through a new subsidiary were:

- a. Received _____
- b. Denied _____
- c. Withdrawn _____
- d. Accepted _____
- e. Not applicable
- f. Do not know

Display This Question:

If 1.10 In the past 6 years (2011-2016) how many applications from foreign banks to enter through a... b. Denied Is Greater Than 0

1.10.1 What were the primary reasons for denial of the applications from foreign banks to enter through a new subsidiary (select all options that apply)?

- a. Capital amount or quality
- b. Banking skills
- c. Reputation
- d. Incomplete application
- e. Non-compliance with fit & proper criteria for potential shareholders, board members, senior management
- f. Absence of reciprocity
- g. Potential home-host issues that could affect effective supervision
- h. Other (please explain) _____
- i. Do not know

Display This Question:

If 1.10 In the past 6 years (2011-2016) how many applications from foreign banks to enter through a... d. Accepted Is Greater Than 0

1.10.2 Please, list the country of origin and the related total number of banks of all foreign banks whose application to set up a new bank subsidiary was accepted.

	Country of origin	Number of accepted applications
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

1.11 In the past 6 years (2011-2016) how many applications from foreign banks to enter by opening a branch were:

- a. Received _____
- b. Denied _____
- c. Withdrawn _____
- d. Accepted _____
- e. Not applicable
- f. Do not know

Display This Question:

If 1.11 In the past 6 years (2011-2016) how many applications from foreign banks to enter by opening... b. Denied Is Greater Than 0

1.11.1 What were the primary reasons for denial of the applications from foreign banks to enter by opening a branch (select all options that apply)?

- a. Capital amount or quality
- b. Banking skills
- c. Reputation
- d. Incomplete application
- e. Non-compliance with fit & proper criteria for potential shareholders, board members, senior management
- f. Absence of reciprocity
- g. Potential home-host issues that could affect effective supervision
- h. Other (please explain) _____
- i. Do not know

Display This Question:

If 1.11 In the past 6 years (2011-2016) how many applications from foreign banks to enter by opening... d. Accepted Is Greater Than 0

1.11.2 Please, list the country of origin and the related total number of banks of all foreign banks whose application for a new branch were accepted.

	Country of origin	Number of accepted applications
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

1.12 In general, how long (in number of months) does it take for a new banking license to be issued, from receipt of the application to final disposition?

1.13 Are there any geographical restrictions on branching by banks within the country?

- Yes
- No
- Not applicable
- Do not know

2 OWNERSHIP

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

2.1 Please state the bank ownership level thresholds as of end of 2016 (if they exist) that would trigger approval requirements by the supervisor (e.g., requirements to obtain regulatory approval once the share of bank ownership by an individual, family or group reaches a certain percentage). Note: please provide the thresholds in percentage (e.g. 50 means 50%).

2.1.1 Please state the bank ownership level thresholds as of end of 2016 (if they exist) for “reporting” to the supervisor (though approval may not be required). Note: please provide the threshold in percentage (e.g. 50 means 50%).

2.2 What are the requirements for evaluation / approval of significant bank shareholders (select all options that apply)?

- a. Minimum level of education (please specify if postgraduate, undergraduate or other)

- b. Minimum level of financial and/or banking related experience (please, specify how many years)

- c. Financial capacity to support bank capital (please, specify the amount in $\${Q3.6/ChoiceTextEntryValue}$ of $\${Q3.5/ChoiceTextEntryValue}$)

- d. No criminal record
- e. No bankruptcy record
- f. Lack of conflict of interest
- g. Other (please explain) _____
- h. None of the above
- i. Not applicable
- j. Do not know

2.3 Is there a maximum percentage of a bank's equity that can be owned by a single owner?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 2.3 Is there a maximum percentage of a bank's equity that can be owned by a single owner? = Yes

2.3.1 What is the percentage as of end of 2016? Note: please provide answer in percentage (e.g. 50 means 50%).

Display This Question:

If 2.3 Is there a maximum percentage of a bank's equity that can be owned by a single owner? = Yes

2.3.2: Is there any difference in the maximum percentage of a bank's equity for domestic versus foreign owners?

- Yes
- No

Display This Question:

If 2.3.2: Is there any difference in the maximum percentage of a bank's equity for domestic versus f... = Yes

2.3.3 Please specify any differences that exist in the maximum percentage of a bank's equity owned by a single owner for domestic versus foreign owners.

2.4 Does the regulator have the legal authority to refuse approval for the ultimate (beneficial) owner when assessing bank ownership?

- Yes
- No
- Not applicable
- Do not know

2.5 Do laws or regulations require the ultimate (beneficial) owner and controller of a bank to be publicly disclosed?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 2.5 Do laws or regulations require the ultimate (beneficial) owner and controller of a bank to be... = Yes

2.5.1 What is the ownership threshold for which the disclosure requirements are compulsory? Note: please provide answer in percentage (e.g. 50 means 50%).

2.6 Can related parties own capital in a bank?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 2.6 Can related parties own capital in a bank? = Yes

2.6.1 What are the maximum percentages associated with the total ownership by a related party group (e.g., family, business associates, etc.). Note: please provide answer in percentage (e.g. 50 means 50%).

2.7 Can banks own equity with voting rights (i.e., voting shares) in other banks? Please see options provided and select the option that best characterizes your banking sector (choose the most appropriate option).

- a. Banks may own 100% of the voting shares in other banks without prior authorization or approval
- b. Banks may own 100% of the voting shares in other banks, but prior authorization or approval is required

- c. Limits are placed on ownership of banks by other banks, such as maximum percentage of a bank's voting shares
- d. Banks cannot own any voting shares in other banks
- e. Not applicable
- f. Do not know

2.8 Can nonfinancial firms own equity with voting rights (i.e., voting shares) in banks? Please see options provided and select option that best characterizes your banking sector (choose the most appropriate option).

- a. Nonfinancial firm may own 100% of the equity voting shares in a commercial bank without prior authorization or approval
- b. Nonfinancial firm may own 100% of the equity voting shares in a commercial bank, but prior authorization or approval is required
- c. Limits are placed on ownership of banks by nonfinancial firms, such as maximum percentage of a commercial bank's capital or voting shares
- d. Nonfinancial firms cannot own any equity investment voting shares in a commercial bank
- e. Not applicable
- f. Do not know

2.9 What fraction of equity with voting rights in the largest 10 banks (in terms of their domestic assets) is owned by commercial/industrial and/or financial conglomerates? If there are fewer than 10 banks, use that number in your answer. Your response should reflect the situation as of end of 2016. Note: please provide answer in percentage (e.g. 50 means 50%).

2.10 Can nonbank financial firms (e.g. insurance companies, finance companies) own equity with voting rights (i.e., voting shares) in banks? Please see options provided and select option that best characterizes your banking sector.

- a. Nonbank financial firm may own 100% of the voting shares equity in a commercial bank without prior authorization or approval
- b. Nonbank financial firm may own 100% of the equity voting shares in a commercial bank, but prior authorization or approval is required
- c. Limits are placed on ownership of banks by nonbank financial firms, such as maximum percentage of a commercial bank's capital or voting shares
- d. Nonbank financial firms cannot own any equity investment voting shares in a commercial bank
- e. Not applicable
- f. Do not know

3 CAPITAL

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

I. Overview of regulatory capital adequacy regime

3.1 Which regulatory capital adequacy regimes did you use as of end of 2016 and for which banks does each regime apply to (if using more than one regime, select all regimes currently in use)? In the space provided below each option please specify which bank types – commercial banks, state-owned commercial banks, state-owned development banks, mutual banks, foreign banks, bank-holding companies - fall under which regime.

- a. Basel I (Please specify for which bank type)

- b. Basel II (Please specify for which bank type)

- c. Basel III (Please specify for which bank type)

- d. Leverage ratio (Please specify for which bank type)

- e. Other (please explain and for which bank type)

- f. None of the above
- g. Not applicable
- Do not know

3.2 Which risks are covered by the current regulatory minimum capital requirements in your jurisdiction? Please select each risk that applies.

- a. Credit risk
- b. Market risk
- c. Operational risk
- d. Other risks (please explain) _____
- e. None of the above
- f. Not applicable
- g. Do not know

3.3.1 What was the minimum required risk-based regulatory capital ratio (i.e., as percent of risk-weighted assets) as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

3.3.2 What was the minimum required leverage (“gearing”) ratio as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

3.3.3 What was the minimum regulatory Tier 1 capital ratio (i.e., as percent of risk-weighted assets) as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

3.4.1 What was the actual risk-based capital ratio of the banking system (i.e., as percent of the banking system risk-weighted assets) as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

3.4.2 What was the actual required leverage (“gearing”) ratio of the banking system (i.e., as percent of the banking system assets) as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

3.5 What was the actual Tier 1 capital ratio of the banking system as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

3.6 The regulatory minimum capital requirements are applied (select all options that apply)

- a. On a solo basis at the individual bank level
- b. On a consolidated basis at every banking group or subgroup level
- c. On a consolidated basis for the nonbank holding company (if it exists) that is the parent entity of a bank
- d. On a solo basis at the holding company level
- e. None of the above
- f. Not applicable

g. Do not know

3.6.1 Do you require banks to perform an internal assessment of their capital adequacy against their economic capital (i.e., the economic capital is computed by banks according their own internal assessment of the true amount of capital needed to cover overall risk exposures)?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 3.6.1 Do you require banks to perform an internal assessment of their capital adequacy against th... = Yes

3.6.2 Do you review the internal assessments performed by banks?

- Yes
- No
- Do not know

3.7 Does the banking supervisor have the legal authority to require banks to hold “higher capital levels” than the minimum required if deemed necessary?

- Yes
- No
- Not applicable
- Do not know

3.8 Does the banking supervisor have the legal authority to require additional capital for Pillar 2 risks (e.g., interest rate risk in the banking book, business and strategic risk)?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 3.8 Does the banking supervisor have the legal authority to require additional capital for Pillar... = Yes

3.8.1 How many banks have been required to increase capital for Pillar 2 risks in the last six years (2011-2016)?

Display This Question:

If 3.8 Does the banking supervisor have the legal authority to require additional capital for Pillar... = Yes

3.8.2 Please list the Pillar 2 risks for which banks were required to maintain additional capital.

II. Basel I regime

3.9 Do you apply distinct risk weights than those in the Basel Committee's Basel I framework for any material exposures (e.g. corporate lending, mortgage loans, consumer loans, loans to government etc)?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 3.9 Do you apply distinct risk weights than those in the Basel Committee's Basel I framework for... = Yes

3.9.1 Please describe these differences along with the specific risk weights that are being applied.

3.10 In case you plan to move to the Basel II framework, what is the target calendar year of adoption?

- Year _____
- Not applicable
- Do not know

III. Basel II regime

3.11 What variants are offered to banks in calculating capital requirements for credit risk (select all options that apply)?

- a. Simplified standardized approach (SSA)
- b. Standardized approach (SA)
- c. Foundation internal ratings-based approach (F-IRB)
- d. Advanced internal ratings-based approach (A-IRB)
- e. None of the above
- f. Not applicable
- g. Do not know

3.12 What was the impact of moving to Basel II on the overall regulatory capital level of the banking system in the first five years (or since implementation if lower than 5 years)? Please select the option that best characterizes the situation in your jurisdiction.

- a. Increased more than 10%
- b. Increased up to 10%
- c. Little change / increased up to or decreased up to 1%
- d. Decreased up to 10%
- e. Decreased more than 10%
- f. Not applicable
- g. Do not know

IV. Basel III regime

3.13 Do you have in place capital conservation buffers?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 3.13 Do you have in place capital conservation buffers? = Yes

3.13.1 How much is the capital conservation buffer (as a % of risk-weighted assets) as of end of 2016? Note: please provide answer in percentage (e.g. 50 means 50%).

3.14 Do you have in place a countercyclical capital buffer?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 3.14 Do you have in place a countercyclical capital buffer? = Yes

3.14.1 How much is the countercyclical capital buffer (as a % of risk weighted assets) as of end of 2016? Note: please provide answer in percentage (e.g. 50 means 50%).

V. Regulatory leverage ratio

3.15 What is the regulatory leverage ratio that you are using based on...(choose the most appropriate option)?

- a. Minimum capital to asset multiples (i.e., total assets may be no more than (x) times capital)
- b. Maximum assets to capital multiples (i.e., capital must be no lower than (x) percent of assets)
- c. Other (please explain) _____
- d. Not applicable
- e. Do not know

3.16 The leverage ratio is applied (select all options that apply) ...

- a. On a solo basis at the individual bank level
- b. On a consolidated basis at every banking group or subgroup levels
- c. On a consolidated basis for the nonbank holding company (if it exists) that is the parent entity of a bank
- d. None of the above
- e. Not applicable
- f. Do not know

3.17 Which concept of capital is used in calculating the leverage ratio (choose the most appropriate option)?

- a. Total equity capital (i.e., Tier 1 plus Tier 2 capital)
- b. Total regulatory capital
- c. Only Tier 1 capital
- d. Other (please explain) _____
- e. Not applicable
- f. Do not know

3.18 Are off-balance sheet items included (in notional amounts using credit conversion factors) in assets when calculating the leverage ratio?

- Yes
- No
- Not applicable
- Do not know

VI. Definition of capital

3.19 Which of the following are legally allowed in regulatory capital and which are the minimum (or maximum) percentages? Enter Yes or No. If the response is Yes, include corresponding minimum (or maximum) percentages (e.g. 50 means 50%) for each option that apply below. If the response is No, please explain its treatment.

	Yes/No	Minimum	Maximum	Explanation
a. Common equity				
b. Tier 1				
c. Tier 2				
d. Tier 3				
e. Other (please explain)				

3.20 Which of the following items are allowed as part of Tier 1 capital and in what percentages? Enter Yes or No. If the response is Yes, include corresponding percentages (e.g. 50 means 50%) for each option that apply below. If the response is No, please explain its treatment.

	Yes/No	Percentage allowed	Explanation
a. Hybrid debt capital instruments			
b. Asset revaluation gains (or revaluation reserves)			
c. Subordinated debt			

3.20.1 Which of the following items are allowed as part of Tier 2 capital and in what percentages (mark all options that apply)? Enter Yes or No. If the response is Yes, include corresponding percentages (e.g. 50 means 50%) for each option that apply below. If the response is No, please explain its treatment.

	Yes/No	Percentage allowed	Explanation
a. Hybrid debt capital instruments			
b. General provisions			
c. Asset revaluation gains (or revaluation reserves)			
d. Subordinated debt			
e. Provisions or loan-loss reserves held against future, presently unidentified losses			
f. Difference between total eligible provisions and total expected loss			

3.20.2 What fraction of revaluation gains is allowed as part of capital? Note: please provide answer in percentage (e.g. 50 means 50%).

3.20.3 Are the following items deducted from Tier 1 regulatory capital? Enter Yes or No for each option that applies below. If the response is No, please explain its treatment.

	Yes/No	Explanation if No
a. Goodwill		
b. Deferred tax assets		
c. Intangibles		
d. Unrealized losses in fair valued exposures		
e. Investment in the capital of certain banking, financial and insurance entities which are outside the scope of consolidation		
f. Cash flow hedge reserve		
g. Shortfall of the stock of provisions to expected losses		
h. Gain on sale related to securitisation transactions		
i. Investments in own shares (treasury stock)		

3.20.4 Are the following items deducted from Tier 2 regulatory capital? Enter Yes or No for each option that applies below. If the response is No, please explain its treatment.

	Yes/No	Explanation if No
a. Goodwill		
b. Deferred tax assets		
c. Intangibles		
d. Unrealized losses in fair valued exposures		
e. Investment in the capital of certain banking, financial and insurance entities which are outside the scope of consolidation		
f. Cash flow hedge reserve		
g. Shortfall of the stock of provisions to expected losses		
h. Gain on sale related to securitisation transactions		
i. Investments in own shares (treasury stock)		

4 ACTIVITIES

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

4.1 What are the conditions under which banks can engage in securities activities (e.g., brokerage, dealing on own account, portfolio management, investment advice, underwriting, venture capital activities, securitization)? (choose the most appropriate option)

- a. A full range of these activities can be conducted directly in banks
- b. A full range of these activities are allowed but all or some of these activities must be conducted in subsidiaries, or in another part of a common holding company or parent
- c. Less than the full range of activities can be conducted in banks, or subsidiaries, or in another part of a common holding company or parent
- d. None of these activities can be done in either banks or subsidiaries, or in another part of a common holding company or parent
- e. Not applicable
- f. Do not know

4.2 What are the conditions under which banks can engage in insurance activities (e.g., life and non-life insurance policies; reinsurance policies)? (choose the most appropriate option)

- a. A full range of these activities can be conducted directly in banks
- b. A full range of these activities are allowed but all or some of these activities must be conducted in subsidiaries, or in another part of a common holding company or parent
- c. Less than the full range of activities can be conducted in banks, or subsidiaries, or in another part of a common holding company or parent
- d. None of these activities can be done in either banks or subsidiaries, or in another part of a common holding company or parent
- e. Not applicable
- f. Do not know

4.3 What are the conditions under which banks can engage in real estate activities (e.g., selling, offering, negotiating, listing of real estate)? (choose the most appropriate option)

- a. A full range of these activities can be conducted directly in banks
- b. A full range of these activities are allowed but all or some of these activities must be conducted in subsidiaries, or in another part of a common holding company or parent
- c. Less than the full range of activities can be conducted in banks, or subsidiaries, or in another part of a common holding company or parent
- d. None of these activities can be done in either banks or subsidiaries, or in another part of a common holding company or parent
- e. Not applicable
- f. Do not know

4.4 What are the conditions under which banks can engage in nonfinancial businesses except those businesses that are auxiliary to banking business (e.g. IT company, debt collection company etc.)? (choose the most appropriate option)

- a. Nonfinancial activities can be conducted directly in banks
- b. Nonfinancial activities must be conducted in subsidiaries, or in another part of a common holding company or parent
- c. Nonfinancial activities may be conducted in subsidiaries, or in another part of a common holding company or parent, but subject to regulatory limit or approval
- d. None of these activities can be done in either banks or subsidiaries, or in another part of a common holding company or parent
- e. Not applicable
- f. Do not know

4.5 Can banks own voting shares in nonfinancial firms? Please mark the option that best characterizes the situation in your jurisdiction

- a. A bank may own 100% of the voting shares equity in any nonfinancial firm
- b. A bank may own 100% of the voting shares equity in a nonfinancial firm but ownership is limited based upon a bank's equity capital
- c. A bank can only acquire less than 100% of the voting shares. Please mention the maximum percentage which can be owned (e.g. 50 means 50%)

- d. A bank may not have any equity investment voting shares in a nonfinancial firm whatsoever
- e. Not applicable
- f. Do not know

4.6 In your jurisdiction, what type of financial conglomerate structures (i.e., a group where a financial institution is at the head of the group or at least one of the subsidiaries in the group is a financial institution) involving banks are allowed (select all options that apply)?

- a. Conglomerates whose parent is a bank
- b. Conglomerates whose parent is a non-bank financial institution (e.g. insurance company or securities firm)
- c. Conglomerates whose parent is a non-financial institution (e.g. non-operating financial holding company)
- d. None of the above
- e. Not applicable
- f. Do not know

4.7 Can banks undertake new activities ...

- a. Without explicit approval
- b. With post-facto notification to the supervisor
- c. With ex-ante notification to the supervisor
- d. With prior approval of the supervisor
- e. Not applicable
- f. Do not know

4.8 Can banks undertake activities that are not permitted through their subsidiaries (or joint ventures)?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 4.8 Can banks undertake activities that are not permitted through their subsidiaries (or joint ve... = Yes

4.8.1 Does this happen ...

- a. Without explicit approval
- b. With post-facto notification to the supervisor
- c. With ex-ante notification to the supervisor
- d. With prior approval of the supervisor
- e. Do not know

4.9 Do all of the same restrictions on activities apply to both domestic and foreign banks?

- Yes
- No (please explain the difference) _____
- Not applicable
- Do not know

5 EXTERNAL AUDITING REQUIREMENTS

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

I. Appointment and dismissal of auditors

5.1 Is an audit by a professional external auditor required for all banks in your jurisdiction?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 5.1 Is an audit by a professional external auditor required for all banks in your jurisdiction? = Yes

5.1.1 Does the external auditor have to (select all options that apply) ...

- a. Obtain a professional certification or pass a specific exam to qualify as such
- b. Register with an appropriate public and/or professional body
- c. Have a minimum required bank auditing experience
- d. Be approved or reviewed by the supervisor (e.g. by having a pre-defined list of approved auditors or by providing written approval)
- e. None of the above
- f. Do not know

Display This Question:

If 5.1 Is an audit by a professional external auditor required for all banks in your jurisdiction? = Yes

5.1.2 Are specific requirements for the extent or nature of the audit spelled out?

- Yes
- No
- Not applicable
- Do not know

5.2 Are there mandatory rotation requirements (i.e. limits on the number of consecutive years audited) in place for the ...

- a. Lead auditor (engagement/concurring partner)
- b. Auditing firm
- c. None of the above
- d. Not applicable
- e. Do not know

5.3 Are banks required to promptly report to the banking supervisor any change of external auditor and the reasons for the change?

- Yes
- No
- Not applicable
- Do not know

5.4 Are banks required to nominate more than one external auditor?

- Yes
- No
- Not applicable
- Do not know

5.5 Can the bank supervisor (select all options that apply) ...

- a. Remove a bank's external auditor
 - b. Prosecute a bank's external auditor for negligence, fraud, or collusion
 - c. Black list a bank's external auditor from performing future bank audits
 - d. None of the above
 - e. Not applicable
 - f. Do not know
-

II. Auditing standards - scope of work

5.6 Do laws or regulations require auditors to conduct their audits in accordance with International Standards on Auditing (ISA)?

- Yes
- No
- Not applicable
- Do not know

5.7 Do regulations explicitly prohibit auditing firms from providing non-audit services to the banks whose financial accounts they audit?

- Yes
 - No
 - Not applicable
 - Do not know
-

III. Audit findings and reports

5.8 Is the audit report on the financial statements of a bank required to be publicly disclosed together with these financial statements?

- Yes
- No
- Not applicable
- Do not know

5.9 Do supervisors receive a copy of the following (select all options that apply)

- a. The auditor's report on the financial statements
- b. The auditor's letter to bank management
- c. Other communication to the audit committee
- d. None of the above
- e. Not applicable
- f. Do not know

5.10 Are auditors required to promptly inform banking supervisors when they intend to issue qualified opinions on the accounts?

- Yes
- No
- Not applicable
- Do not know

5.10.1 Are auditors required to promptly inform banking supervisors when they identify information that could affect the safety and soundness of a bank?

- Yes
- No
- Not applicable
- Do not know

5.11 Are auditors required to communicate directly to the supervisory agency any presumed involvement of bank directors or senior managers in illicit activities, fraud, or insider abuse?

- Yes
- No
- Not applicable
- Do not know

IV. Relationship between the banking supervisor and external auditor

5.12 Does the banking supervisor have the right to meet with the external auditors and discuss their report without the approval of the bank (choose the most appropriate option)?

- a. No
- b. Yes, it happens on a regular basis
- c. Yes, it happens on an exceptional basis
- d. Not applicable
- e. Do not know

5.13 Are external auditors subject to independent oversight by (select all options that apply) ...

- a. Ministry of Finance or other government department
- b. Specialized public entity (e.g. independent audit regulator)
- c. Banking supervisory agency
- d. Other _____
- e. None of the above
- f. Not applicable
- g. Do not know

5.14 In cases where the supervisor identifies that the bank has received an inadequate audit, does the supervisor have the powers to take actions against (select all options that apply) ...

- a. The bank
- b. The external auditor
- c. None of the above
- d. Not applicable
- e. Do not know

5.14.1 How many actions have been taken by the supervisor in the past 6 years (2011-2016) against:

- a. The bank (total number) _____
- b. The external auditor (total number) _____
- c. Not applicable
- d. Do not know

5.15 Do supervisors delegate part of their supervisory tasks to external auditors (choose the most appropriate option)?

- a. No
- b. Yes, as part of the regular supervisory process
- c. Yes, on an exceptional basis
- d. Not applicable
- e. Do not know

5.16 Among the ten biggest banks in your country - or all banks if total number is less than ten - what percentage is audited by internationally recognized accounting firms (e.g., PwC, KPMG, E&Y, Deloitte) as of end of 2016? Note: please provide answer in percentage (e.g. 50 means 50%).

- 0
- 10
- 20
- 30
- 40
- 50
- 60
- 70
- 80
- 90
- 100

6 BANK GOVERNANCE

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

6.1 Have you issued specific guidelines or requirements that explicitly address the following areas in the governance of banks (select all options that apply)?

	Mandatory	Comply or explain	Voluntary	Not covered
a. Establishment of Audit Committee	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Establishment of Compensation Committee	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Requirement for a majority of independent directors in Board	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Requirement for a majority of independent directors in Audit and Compensation Committees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Structure of remuneration packages for Board directors and senior management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Public disclosure of remuneration packages for Board directors and senior management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Board directors' responsibility for accurate and truthful financial and regulatory reporting, including public disclosure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Separation of the roles of CEO and Board chairperson	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Provisions covering related party transactions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Provisions covering related party exposures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Fit and proper requirements for significant shareholders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Fit and proper requirements for Board and senior management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m. Existence of independent risk management function within the bank	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
n. Not applicable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
o. Do not know	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.2 Do all the above guidelines or requirements apply uniformly to (select all options that apply) ...

- a. Commercial banks
- b. State-owned commercial banks
- c. State-owned development banks
- d. Mutual banks
- e. Foreign banks
- f. Bank-holding companies
- g. All banks
- h. None of the above
- i. Not applicable
- j. Do not know

6.3 How many enforcement actions (i.e., actions taken under the authority of banking laws and regulations which can be enforced through the judiciary system) have you taken over the past 6 years (2011-2016) based on a breach of any of the above bank governance requirements?

6.4 Does the supervisor exercise approval authority with respect to the appointment of (select all options that apply)

- a. Board directors
- b. Senior bank management
- c. None of the above
- d. Not applicable
- e. Do not know

6.5 Is the remuneration or compensation of the following individuals evaluated as part of the supervisory process to ensure that they do not lead to excessive risk-taking (select all options that apply)?

- a. Board directors
- b. Senior bank management
- c. Other bank staff (e.g. traders)
- d. None of the above
- e. Not applicable
- f. Do not know

Display This Question:

If 6.5 Is the remuneration or compensation of the following individuals evaluated as part of the sup... = a. Board directors

Or 6.5 Is the remuneration or compensation of the following individuals evaluated as part of the sup... = b. Senior bank management

Or 6.5 Is the remuneration or compensation of the following individuals evaluated as part of the sup... = c. Other bank staff (e.g. traders)

6.5.1 Does the supervisory agency have the authority to take regulatory action when it considers that the remuneration or compensation is excessive?

- Yes
- No
- Do not know

6.6 Does the regulatory definition of related parties include the following (select all options that apply) ...

- a. Significant/controlling shareholders
- b. Board directors
- c. Relatives of significant/controlling shareholders and board directors
- d. Business interests of significant/controlling shareholders, board directors, and their relatives
- e. Bank's subsidiaries
- f. Senior management and key staff
- g. Business interests of senior management and key staff, and their relatives
- h. Any party (including their subsidiaries, affiliates and special purpose entities) that the bank exerts control over or that exerts control over the bank
- i. None of the above
- j. Not applicable
- k. Do not know

6.7 Is there a regulatory limit on related party exposures?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 6.7 Is there a regulatory limit on related party exposures? = Yes

6.7.1 What is the limit as a percentage of a bank's regulatory capital? Note: please provide answer in percentage (e.g. 50 means 50%).

6.8 Have you introduced changes to the bank governance framework in your country as a result of the 2007-2009 global financial crisis (select all options that apply)?

- a. New requirements on executive compensation
- b. Independence of the Board
- c. Chief risk officer direct reporting line to the Board or Board Committee
- d. Existence of a Board risk committee
- e. Other (please explain) _____
- f. None of the above
- g. Not applicable
- h. Do not know

6.9 Can the banking supervisor agency (select all options that apply) ...

- a. Blacklist "unfit/not proper" shareholders, board members or senior management from holding any position or stake in any bank
- b. Remove board members and senior management from banks – who are found to be unfit/not proper
- c. Require banks to obtain supervisors' prior approval or no-objection for appointment of "Key staff" (e.g., chief risk officer, chief operating officer, chief financial officer)
- d. None of the above
- e. Not applicable
- f. Do not know

7 LIQUIDITY & DIVERSIFICATION REQUIREMENTS

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

I. Risk concentrations

7.1 Are banks limited in their lending to a single borrower or a group of interconnected counterparties?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 7.1 Are banks limited in their lending to a single borrower or a group of interconnected counterp... = Yes

7.1.1 What is the limit as a percentage of a bank's regulatory capital? Note: please provide answer in percentage (e.g. 50 means 50%).

Display This Question:

If 7.1 Are banks limited in their lending to a single borrower or a group of interconnected counterp... = Yes

7.1.2 Are there any exempted items (e.g. cash secured lending, government or government guaranteed lending etc.) in applying the limits?

- Yes
- No
- Do not know

7.2 Which of the following items are included in the computation of single exposures (select all options that apply) ...

- a. Off-balance sheet exposures at nominal value
- b. Off-balance sheet exposures at credit equivalent value by applying conversion factors
- c. Exposures arising from guarantees issued in bank's favor
- d. None of the above
- e. Not applicable
- f. Do not know

7.3 Are there any regulatory rules or supervisory guidelines regarding asset diversification?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 7.3 Are there any regulatory rules or supervisory guidelines regarding asset diversification? = Yes

7.3.1 Are there limits in place for (select all options that apply) ...

- a. Product concentration
- b. Portfolio concentration
- c. Economic sector concentration
- d. Geographic concentration
- e. Liability side concentration
- f. Concentration arising through collateral
- g. None of the above
- h. Do not know

7.4 Are banks prohibited from making loans abroad?

- Yes
- No
- Not applicable
- Do not know

II. Regulatory liquidity requirements

7.5 Are there regulatory rules or supervisory guidelines regarding the following aspects of banks' liquidity management (select all options that apply)?

- a. Diversification of funding sources
- b. Contingency funding plans
- c. Stress testing
- d. None of the above
- e. Not applicable
- f. Do not know

Display This Question:

If 7.5 Are there regulatory rules or supervisory guidelines regarding the following aspects of banks... = a. Diversification of funding sources

Or 7.5 Are there regulatory rules or supervisory guidelines regarding the following aspects of banks... = b. Contingency funding plans

Or 7.5 Are there regulatory rules or supervisory guidelines regarding the following aspects of banks... = c. Stress testing

7.5.1 Do the regulatory rules apply for domestic branches and subsidiaries of foreign banks (select all options that apply)?

- a. Diversification of funding sources
- b. Contingency funding plans
- c. Stress testing
- d. None of the above
- e. Do not know

7.6 Are the following requirements in place in your jurisdiction (select all options that apply)?

- a. Separate liquidity requirements (liquidity ratios, reserve requirement, etc.) in domestic currency and foreign currency
- b. Central Bank reserve and/or deposit requirements
- c. Regulatory minimum ratio on liquid assets (e.g. as a percentage of total balance sheet or deposit base)
- d. Maturity mismatch/'gap' limits
- e. None of the above
- f. Not applicable
- g. Do not know

Display This Question:

If 7.6 Are the following requirements in place in your jurisdiction (select all options that apply)? = a. Separate liquidity requirements (liquidity ratios, reserve requirement, etc.) in domestic currency and foreign currency

Or 7.6 Are the following requirements in place in your jurisdiction (select all options that apply)? = b. Central Bank reserve and/or deposit requirements

Or 7.6 Are the following requirements in place in your jurisdiction (select all options that apply)? = c. Regulatory minimum ratio on liquid assets (e.g. as a percentage of total balance sheet or deposit base)

Or 7.6 Are the following requirements in place in your jurisdiction (select all options that apply)? = d. Maturity mismatch/'gap' limits

7.6.1 Are banks required to hold reserves in foreign currencies or other foreign-denominated instruments in order to fulfill the requirements listed in question 7.6?

- Yes
- No
- Do not know

III. Basel III regulatory liquidity requirements

7.7 Have you introduced the liquidity coverage ratio in your jurisdiction?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 7.7 Have you introduced the liquidity coverage ratio in your jurisdiction? = Yes

7.7.1 What was the minimum required liquidity coverage ratio (the ratio of high-quality liquid asset amount to bank projected cash outflows over a 30-day period) as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

Display This Question:

If 7.7 Have you introduced the liquidity coverage ratio in your jurisdiction? = Yes

7.7.2 What was the actual liquidity coverage ratio of the banking system as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

Display This Question:

If 7.7 Have you introduced the liquidity coverage ratio in your jurisdiction? = Yes

7.7.3 What was the ratio of high-quality liquid assets (HQLA, i.e. assets that can be easily and immediately converted into cash at little or no loss of value) to total assets for the banking system as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

7.8 Have you introduced the net stable funding ratio in your jurisdiction?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 7.8 Have you introduced the net stable funding ratio in your jurisdiction? = Yes

7.8.1 What was the minimum required net stable funding ratio (amount of available stable funding relative to the amount of required stable funding over one year) as of end of 2016? Note: please provide answer in percentage (e.g. 50 means 50%).

Display This Question:

If 7.8 Have you introduced the net stable funding ratio in your jurisdiction? = Yes

7.8.2 What was the actual net stable funding ratio of the banking system as of end of 2016? Note: please provide answer in percentage (e.g. 50 means 50%).

8 DEPOSITOR (SAVINGS) PROTECTION SCHEMES

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

I. Organizational arrangements

8.1 Is there an explicit deposit insurance protection system for banks?

- Yes
- No
- Not applicable
- Do not know

8.2 Is there a deposit insurance fund used for depositor protection?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 8.2 Is there a deposit insurance fund used for depositor protection? = Yes

8.2.1 The insurance fund is managed by (select the most appropriate option) ...

- a. The private sector alone
- b. Jointly by private/public officials
- c. The public sector alone
- d. Other, please explain _____
- e. Do not know

Display This Question:

If 8.2 Is there a deposit insurance fund used for depositor protection? = Yes

8.2.2 Is the deposit insurance fund used for purposes other than depositor protection?

- a. Yes
- b. No
- c. Do not know

Display This Question:

If 8.2.2 Is the deposit insurance fund used for purposes other than depositor protection? = a. Yes

8.2.3 Is the deposit insurance fund also used for (select all options that apply) ...

- a. Providing liquidity support
- b. Funding bank resolution
- c. Recapitalizing weak banks
- d. Other (please explain) _____
- e. Do not know

8.3 Is there a legally separate deposit insurance agency (select the most appropriate option)?

- a. Yes, separate agency
- b. No - within central bank.
- c. No - within banking supervision agency.
- d. No - within Ministry of Finance.
- e. Other (please explain) _____
- f. Not applicable
- g. Do not know

8.4 Does the deposit insurance agency/fund administrator have the following powers as part of its mandate (select all options that apply)?

- a. Bank examination
- b. Access to information collected by banking supervisors
- c. Bank intervention
- d. Method of failure resolution
- e. Paybox
- f. None of the above
- g. Not applicable
- h. Do not know

8.5 Does the deposit insurance authority by itself have the legal power to cancel or revoke deposit insurance for any participating bank?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 8.5 Does the deposit insurance authority by itself have the legal power to cancel or revoke depos... = Yes

8.5.1 How many times has the deposit insurance been revoked or canceled ...

- a. Between 2007-2011 _____
- b. Between 2012-2016 _____
- c. Do not know

8.6 Can the deposit insurance agency/fund take legal action for violations against laws, regulations, and bylaws (of the deposit insurance agency) against bank directors or other bank officials?

- Yes
- No
- Not applicable
- Do not know

8.7 Has the deposit insurance agency/fund taken legal action for violations against laws, regulations, and bylaws (of the deposit insurance agency) against bank directors or other bank officials ...

- a. Between 2007-2011
- b. Between 2012-2016
- c. None of the above
- d. Not applicable
- e. Do not know

Display This Question:

If 8.7 Has the deposit insurance agency/fund taken legal action for violations against laws, regulat... = a.
Between 2007-2011

Or 8.7 Has the deposit insurance agency/fund taken legal action for violations against laws, regulat... = b.
Between 2012-2016

8.7.1 How many actions have been taken ...

- a. Between 2007-2011 _____
- b. Between 2012-2016 _____
- c. Do not know

II. Membership and coverage

8.8 Is participation in the deposit insurance system compulsory for the following banking entities (select all options that apply)?

- a. Domestic banks
- b. Foreign bank subsidiaries
- c. Foreign bank branches
- d. Bank-holding companies
- e. None of the above
- f. Not applicable
- g. Do not know

8.9 Are the following types of deposits excluded from deposit insurance coverage (select all options that apply)?

- a. Foreign currency deposits
- b. Interbank deposits
- c. Deposits of the foreign branches of domestic banks
- d. Deposits of the foreign subsidiaries of domestic banks
- e. None of the above
- f. Not applicable
- g. Do not know

8.10 The deposit insurance coverage type is (choose the most appropriate option):

- a. Per depositor account
- b. Per depositor
- c. Per depositor per institution
- d. Other (please explain) _____
- e. Not applicable
- f. Do not know

8.11 What is the basic deposit insurance limit per category of insured deposits as of end of 2016 (in $\{Q3.6/ChoiceTextEntry/Value\}$ of $\{Q3.5/ChoiceTextEntry/Value\}$)?

- a. Retail depositors (e.g., households and unincorporated businesses) _____
- b. Corporate depositors _____
- c. Other (please specify) _____
- d. Not applicable
- e. Do not know

8.12 Is the coverage amount indexed to (choose the most appropriate option) ...

- a. Prices
- b. Gross domestic product
- c. Per capita income
- d. Any other (please specify) _____
- e. None
- f. Not applicable
- g. Do not know

8.13 Is there formal coinsurance, i.e. are ALL depositors explicitly insured for less than 100% of their deposits?

- Yes
- No
- Not applicable
- Do not know

8.14 What percentage of the total deposits of participating banks was actually covered by the scheme as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

8.14.1 As a share of total assets, what is the value of large denominated debt liabilities of banks (e.g. subordinated debt, bonds, etc.) that are definitely not covered by any explicit or implicit savings protection scheme as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

8.14.2 What percentage of the total number of depositors of participating banks was actually covered by the scheme as of end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

III. Funding

8.15 Is there an ex ante fund/reserve to cover deposit insurance claims in the event of the failure of a member bank?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 8.15 Is there an ex ante fund/reserve to cover deposit insurance claims in the event of the failu... = Yes

8.15.1 Is funding provided by ...:

- a. Government
- b. Banks
- c. Combination/Other (please explain) _____
- d. Do not know

Display This Question:

If 8.15 Is there an ex ante fund/reserve to cover deposit insurance claims in the event of the failu... = Yes

8.15.2 What is the ratio of accumulated funds to total insured deposits as of end of 2016? Note: please provide answer in percentage (e.g. 50 means 50%).

8.16 Do deposit insurance fees/premiums charged to banks vary based on some assessment of risk?

- Yes
- No
- Not applicable
- Do not know

8.17 Is the premium assessed on a participating bank's (choose the most appropriate option)....?

- a. Insured deposits
- b. Total deposits
- c. Total assets
- d. Other (please explain) _____
- e. Not applicable
- f. Do not know

IV. Depositor reimbursement

8.18 What event triggers a claim for payment by the deposit insurance system (select all options that apply)?

- a. Court-declared bank bankruptcy
- b. Banking supervisor decision
- c. Deposit insurance agency/fund administrator decision
- d. Other (please explain) _____
- e. None of the above
- f. Not applicable
- g. Do not know

8.19 From the time of the event's trigger, within how many days is the deposit insurance scheme legally obligated to fully reimburse insured depositors?

8.20 In general, how many days does it take in practice to pay depositors in full?

8.21 Were insured depositors wholly compensated (to the extent of legal protection) the last time a bank failed?

- Yes
- No
- Not applicable
- Do not know

8.22 Were any deposits not explicitly covered by the deposit insurance scheme at the time of failure compensated the last time a bank failed (excluding funds later paid out in liquidation procedures)?

- Yes
- No
- Not applicable
- Do not know

8.23 What happens when the deposit insurance fund is insufficiently large to be able to fully refund depositors (select all options that apply)?

- a. Call on banks for the shortfall
- b. Call on the Ministry of Finance for the shortfall
- c. Borrow money
- d. Limit payouts
- e. Other (please explain) _____
- f. None of the above
- g. Not applicable
- h. Do not know

Display This Question:

If 8.23 What happens when the deposit insurance fund is insufficiently large to be able to fully ref... = a. Call on banks for the shortfall

Or 8.23 What happens when the deposit insurance fund is insufficiently large to be able to fully ref... = b. Call on the Ministry of Finance for the shortfall

Or 8.23 What happens when the deposit insurance fund is insufficiently large to be able to fully ref... = c. Borrow money

Or 8.23 What happens when the deposit insurance fund is insufficiently large to be able to fully ref... = d. Limit payouts

Or 8.23 What happens when the deposit insurance fund is insufficiently large to be able to fully ref... = e. Other (please explain)

8.23.1 Has such a situation occurred in the last 6 years (2011-2016)?

- Yes
- No
- Do not know

8.24 Have you introduced changes to your deposit protection system as a result of the 2007-2009 global financial crisis (select all options that apply)?

- a. Expansion of coverage (types of exposures, nature of depositors etc.)
- b. Increase in amount covered
- c. Temporary inclusion of guarantees on bank debt
- d. Government guarantee of deposits and bank debts
- e. Other (please explain) _____
- f. None of the above
- g. Not applicable
- h. Do not know

Display This Question:

*If 8.24 Have you introduced changes to your deposit protection system as a result of the 2007-2009 g...
q://QID176/SelectedChoicesCount Is Greater Than 0*

*And 8.24 Have you introduced changes to your deposit protection system as a result of the 2007-2009 g...
!= f. None of the above*

*And 8.24 Have you introduced changes to your deposit protection system as a result of the 2007-2009 g...
!= g. Not applicable*

*And 8.24 Have you introduced changes to your deposit protection system as a result of the 2007-2009 g...
!= h. Do not know*

8.24.1 Please specify the year when these changes were introduced or the time period they were in place if they have subsequently been withdrawn.

9 ASSET CLASSIFICATION, PROVISIONING, AND WRITE-OFFS

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes. Asset classification

I. Asset classification

9.1 Do you have an asset classification system under which banks have to report the quality of their loans and advances using a common regulatory scale?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 9.1 Do you have an asset classification system under which banks have to report the quality of th... = Yes

9.1.1 Please provide the type and number of different asset classification categories (e.g. 1-5, AAA-CCC etc.) that you are using in this system.

	Type	Number	Description
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Display This Question:

If 9.1 Do you have an asset classification system under which banks have to report the quality of th... = Yes

9.1.2 Please specify whether the asset classification system (select all options that apply) ...

- a. Applies to all banks
- b. Covers all types of borrowers (e.g. including government)
- c. Covers all loans and advances to a borrower
- d. Imposes a uniform classification requirement for specific borrowers (e.g. government and/or state-owned enterprises can only be graded at or above a certain category)
- e. Covers off-balance sheet exposures
- f. None of the above
- g. Do not know

9.2 After how many days is a loan in arrears classified as...? Please, provide numbers for each of the three loan categories listed.

- a. Sub-standard _____
- b. Doubtful _____
- c. Loss _____
- d. Not applicable
- e. Do not know

9.3 Which criteria are taken into account to classify loans and advances as non-performing (select all options that apply) ...

- a. Significant financial difficulty of the borrower and deterioration in its creditworthiness
- b. Breach of contract (e.g. default or delinquency in interest or principal payments)
- c. Restructuring (i.e. concession granted, for economic or legal reasons relating to the borrower's financial difficulty, that the lender would not otherwise consider)
- d. Borrower bankruptcy or other financial reorganization
- e. Days past due status (please specify number of days)

- f. Existence of collateral, guarantees and/or other credit mitigants
- g. Low likelihood of recovering without recourse to collateral
- h. Other (please explain) _____
- i. None of the above
- j. Not applicable
- k. Do not know

9.4 Does the availability of collateral allow banks to (mark all options that apply) ...

- a. Classify a loan in a better category
- b. Avoid classifying a loan as non-performing
- c. None of the above
- d. Not applicable
- e. Do not know

9.5 Does accrued, though unpaid, interest/principal enter the bank's income statement while the loan is classified as non-performing?

- Yes
- No
- Not applicable
- Do not know

9.6 Are banks allowed to upgrade the classification of a loan or advance immediately after it has been restructured?

- Yes
- No
- Not applicable
- Do not know

9.7 If a customer has multiple loans and advances and one of them is classified as non-performing, are all the other exposures automatically classified as non-performing as well?

- Yes
- No
- Not applicable
- Do not know

9.8 Are there clear norms when a non-performing loan can be upgraded as performing?

- Yes (please specify) _____
- No
- Not applicable
- Do not know

II. Provisioning of classified loans

9.9 Are there minimum levels of specific provisions for loans and advances that are set by the regulator?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 9.9 Are there minimum levels of specific provisions for loans and advances that are set by the re... = Yes

9.9.1 Are these minimum levels linked to the regulatory asset classification system mentioned in question 9.1 above?

- Yes
- No
- Do not know

Display This Question:

If 9.9 Are there minimum levels of specific provisions for loans and advances that are set by the re... = Yes

9.9.2 Please specify whether these minimum specific provisioning rules (select all options that apply) ...

- a. Allow for the value of the collateral to be deducted from the amount of a loan or advance before provisioning is applied
- b. Apply to all banks
- c. Cover all types of borrowers (e.g. including government)
- d. Cover all loans and advances to a borrower
- e. Impose uniform provisioning requirements for specific borrowers (e.g. loans to government and/or state-owned enterprises do not require provisions)
- f. Cover off- balance sheet exposures
- g. None of the above
- h. Do not know

9.10 What is the minimum provisioning required (as % loan face value) as loans become ... Note: please provide answer in percentage (e.g. 50 means 50%).

- a. Sub-standard _____
- b. Doubtful _____
- c. Loss _____
- d. Not applicable
- e. Do not know

9.11 Is there a regulatory requirement for general provisions on loans and advances?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 9.11 Is there a regulatory requirement for general provisions on loans and advances? = Yes

9.11.1 What are general provisions based on (select all options that apply)?

- a. Percentage of gross loans
- b. Statistical/counter-cyclical system of provisioning
- c. Other - please explain _____
- d. Do not know

III Write-offs

9.12 Do you require banks to write off non-performing loans after a specific time period?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 9.12 Do you require banks to write off non-performing loans after a specific time period? = Yes

9.12.1 What is the maximum time (in months) that a loan or advance can be non-performing before it has to be written off?

IV. Other

9.13 Up to what level (as percent of net income or of total outstanding loans – please specify) are the following types of provisions tax deductible ... Note: please provide answer in percentage (e.g. 50 means 50%).

- a. Specific provisions _____
- b. General provisions _____
- c. Not applicable
- d. Do not know

10 ACCOUNTING/INFORMATION DISCLOSURE

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

I. Scope of accounting consolidation

10.1 Are banks required to prepare consolidated accounts for accounting purposes?

- Yes
- No
- Not applicable
- Do not know

II. Accounting standards

10.2 Are applicable accounting standards for banks in your country prepared in accordance with U.S. Generally Accepted Accounting Principles (GAAP)? Select all options that apply ...

- a. At individual bank level
- b. At consolidated level
- c. None of the above
- d. Not applicable
- e. Do not know

10.3 Are applicable accounting standards for banks in your country prepared in accordance with IFRS? Select all options that apply...

- a. At individual bank level
- b. At consolidated level
- c. None of the above
- d. Not applicable
- e. Do not know

Display This Question:

If 10.2 Are applicable accounting standards for banks in your country prepared in accordance with U.S. GAAP? != a. At individual bank level

And 10.2 Are applicable accounting standards for banks in your country prepared in accordance with U.S. GAAP? != b. At consolidated level

And 10.3 Are applicable accounting standards for banks in your country prepared in accordance with IFRS? != a. At individual bank level

And 10.3 Are applicable accounting standards for banks in your country prepared in accordance with IFRS? != b. At consolidated level

10.3.1 Because answers to 10.2 and 10.3 are not applicable, please explain:

- a. Any major deviations between local and international accounting standards

- b. Which authority in your country sets the accounting standards for banks (e.g. banking supervisor, accounting board etc.) _____
- c. Do not know

10.4 Does accrued, though unpaid, interest/principal enter the income statement while the loan is still performing?

- Yes
- No
- Not applicable
- Do not know

III. Public disclosure standards

10.5 Are all banks operating in your country (including foreign bank branches) required to make available to the public their annual financial statements? Please select all options that apply...

- a. On an individual basis
- b. On a consolidated basis
- c. None of the above
- d. Not applicable
- e. Do not know

10.6 Are banks required to submit their financial statements to the banking supervisor prior to public disclosure?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 10.6 Are banks required to submit their financial statements to the banking supervisor prior to p... = Yes

10.6.1 Please select which apply:

	Yes	No
a. The supervisor is required to review the financial statements	<input type="radio"/>	<input type="radio"/>
b. The supervisor can require banks to make changes to the financial statements before they are published	<input type="radio"/>	<input type="radio"/>

10.7 Do banks disclose to the supervisors (select all options that apply) ...

- a. Full audited financial statements
- b. Off-balance sheet items
- c. Governance and risk management framework
- d. Regulatory capital and capital adequacy ratio
- e. Transactions with related parties
- f. Any other material information (i.e. information which omission or misstatement could change or influence the assessment or decision of a user relying on that information for making decisions)
- g. Scope of consolidation (including reasons for not including certain entities, where appropriate)
- h. None of the above
- i. Not applicable

- j. Do not know

10.8 Do banks disclose to the public (mark all options that apply) ...

- a. Full audited financial statements
- b. Off-balance sheet items
- c. Governance and risk management framework
- d. Regulatory capital and capital adequacy ratio
- e. Transactions with related parties
- f. Any other material information (i.e. information which omission or misstatement could change or influence the assessment or decision of a user relying on that information for making decisions)
- g. Scope of consolidation (including reasons for not including certain entities, where appropriate)
- h. None of the above
- i. Not applicable
- j. Do not know

10.9 Are bank directors legally liable if information disclosed is erroneous or misleading?

- Yes
- No
- Not applicable
- Do not know

10.10 Do supervisors require banks to publicly disclose (select all options that apply)...

- a. All fines and settlements resulting from non-compliance with regulations
- b. Other information not required by financial reporting standards (e.g. prudential reports). If so, please explain. _____
- c. None of the above
- d. Not applicable
- e. Do not know

10.11 Are banks required by supervisors to have external credit ratings?

- Yes
- No
- Not applicable
- Do not know

10.12 What percentage of the top ten banks (in terms of total domestic assets) are rated by international credit rating agencies (e.g., Moody's, Standard and Poor)? Note: please provide answer also in the case there are less than 10 banks in the system.

- 0
- 10
- 20
- 30
- 40
- 50
- 60
- 70
- 80
- 90
- 100

10.13 What percentage of the top ten banks (in terms of total domestic assets) are rated by domestic credit rating agencies? Note: please provide answer also in the case there are less than 10 banks in the system.

- 0
- 10
- 20
- 30
- 40
- 50
- 60
- 70
- 80
- 90
- 100

11 DISCIPLINE/ PROBLEM INSTITUTIONS/ EXIT

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

I. Enforcement

11.1 Please indicate whether the following enforcement powers are available to the supervisory agency (select all options that apply) ...

- a. Cease and desist-type orders for imprudent bank practices
- b. Forbearance (i.e. to waive regulatory and supervisory requirements)
- c. Require a bank to meet supervisory requirements (e.g. capital, liquidity etc.) that are stricter than the legal or regulatory minimum
- d. Require bank to enhance governance, internal controls and risk management systems
- e. Require bank to apply specific provisioning and/or write-off policies
- f. Require banks to constitute provisions to cover actual or potential losses
- g. Restrict or place conditions on the types of business conducted by bank
- h. Withdraw the bank's license
- i. Require banks to reduce/restructure their operations (e.g. via asset sales and branch closures) and adjust their risk profile
- j. Require banks to reduce or suspend dividends to shareholders
- k. Require banks to reduce or suspend bonuses and other remuneration to bank directors and managers
- l. Suspend or remove bank directors
- m. Suspend or remove managers
- n. Require commitment/action from controlling shareholder(s) to support the bank with new equity (e.g. capital restoration plan)
- o. None of the above
- p. Not applicable
- q. Do not know

11.2 Are bank regulators/supervisors required to make public formal enforcement actions, which include cease and desist orders and written agreements between a bank regulatory/supervisory body and a banking organization?

- Yes
- No
- Not applicable
- Do not know

11.3 Please indicate how many times any of the below enforcement actions were undertaken in the last 6 years (2011-2016):

	Have been taken overall	Have been contested in court	Have been overturned by the court
	Number 1	Number 2	Number 3
a. Cease and desist-type orders for imprudent bank practices			
b. Forbearance (i.e. to waive regulatory and supervisory requirements)			
c. Require a bank to meet supervisory requirements (e.g. capital, liquidity etc.) that are stricter than the legal or regulatory minimum			
d. Require bank to enhance governance, internal controls and risk management systems			
e. Require bank to apply specific provisioning and/or write-off policies			
f. Require banks to constitute provisions to cover actual or potential losses			
g. Restrict or place conditions on the types of business conducted by bank			
h. Require banks to reduce/restructure their operations (e.g. via asset sales and branch closures) and adjust their risk profile			
i. Require banks to reduce or suspend dividends to shareholders			
j. Require banks to reduce or suspend bonuses and other remuneration to bank directors and managers			
k. Suspend or remove bank directors			
l. Suspend or remove managers			
m. Require commitment/action from controlling shareholder(s) to support the bank with new equity (e.g. capital restoration plan)			

11.4 Does the supervisory agency operate an early intervention framework (e.g. prompt corrective action) that forces automatic action when certain regulatory triggers/thresholds are breached?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 11.4 Does the supervisory agency operate an early intervention framework (e.g. prompt corrective... = Yes

11.4.1 What triggers/thresholds are used for initiating automatic actions (select all options that apply)?

- a. Breach of minimum regulatory capital adequacy ratio
- b. Breach of other regulatory requirements (e.g. liquidity ratio, fit and proper criteria)
- c. Evaluation of likely non-viability given trends and risk factors
- d. Supervisory ratings
- e. Other (please specify) _____
- f. Do not know

II. Resolution

11.5 Is there a separate bank insolvency framework that is distinct from that of non-financial firms?

- Yes
- No
- Not applicable
- Do not know

11.6 Is the insolvency framework the same for bank holding companies and banks?

- Yes
- No (please explain) _____
- Not applicable
- Do not know

11.7 Is the insolvency framework supra-national (i.e., transcends national boundaries or governments)?

- Yes
- No
- Not applicable
- Do not know

11.8 Which authority has the powers to perform the following problem bank resolution activities? Enter the initials of the corresponding authority from the following list of options: BS = Bank Supervisor, C = Court, DIA =

Deposit Insurance Agency, BR/AMC = Bank Restructuring or Asset Management Agency, OTH = Other - please specify in the textbox under each option).

	Response				
	BS	C	DIA	BR/AMC	OTH
a. Declare insolvency (please specify if other)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Supersede shareholders' rights (please specify if other)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Remove and replace bank senior management and directors (please specify if other)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Undertake bank resolution mechanisms (please specify if other)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Appoint and oversee a bank liquidator/receiver (please specify if other)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Declare non-viability (please specify if other)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11.9 Is court approval required for the following bank resolution activities (select all options that apply)?

- a. Declare insolvency
- b. Supersede shareholders' rights
- c. Remove and replace bank senior management and directors
- d. Undertake bank resolution mechanisms
- e. Appoint and oversee a bank liquidator/receiver
- f. None of the above
- g. Not applicable
- h. Do not know

11.10 Can the bank shareholders appeal to the court against a resolution decision of the banking supervisor?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 11.10 Can the bank shareholders appeal to the court against a resolution decision of the banking... = Yes

11.10.1 How many appeals were made in the past 6 years (2011-2016)?

Display This Question:

If 11.10.1 How many appeals were made in the past 6 years (2011-2016)? Text Response Is Greater Than or Equal to 1

11.10.1.1 How many were successful?

11.11 Can a resolution action against a bank continue if a court action is filed, or does the court appeal lead to the suspension of such action until a ruling is made?

- Yes
- No
- Not applicable
- Do not know

11.12 Which mechanisms are provided in existing legislation to resolve a problem bank prior to its closure and liquidation (select all options that apply)?

- a. Open bank assistance
- b. Purchase and assumption transaction (with or without government support)
- c. Government intervention (e.g. via conservatorship or nationalization)
- d. Bridge bank
- e. Other (please specify) _____
- f. None of the above
- g. Not applicable
- h. Do not know

11.13 How many banks were resolved in ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

11.14 How many banks were liquidated in ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

11.15 What proportion of banking system assets were resolved in ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

11.16 What proportion of banking system assets were liquidated in ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

11.17 Have you introduced significant changes to the bank resolution framework in your country as a result of the 2007-2009 global financial crisis (select all options that apply)?

- a. Introduce a separate bank insolvency framework
- b. Implement coordination arrangements among domestic authorities
- c. Other (please explain) _____
- d. None of the above
- e. Not applicable
- f. Do not know

11.18 Is there a framework in place to enable the bail-in of creditors (i.e., distressed banks' creditors bear some of the burden of the rescue)?

- Yes
- No
- Not applicable
- Do not know

11.19 Are banks required to have sufficient bail-in funding (e.g., bail-in debt, contingent-convertible bonds, etc.) to be able to resolve them as a going concern?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 11.19 Are banks required to have sufficient bail-in funding (e.g., bail-in debt, contingent-conve... = Yes

11.19.1 What is the required bail-in funding as a percentage of total assets? Note: please provide answer in percentage (e.g. 50 means 50%).

11.20 Are banks required to file resolution plans (i.e., strategy for rapid and orderly resolution in case of financial distress or failure)?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 11.20 Are banks required to file resolution plans (i.e., strategy for rapid and orderly resolutio... = Yes

11.20.1 Do these resolution plans apply to selected banks (e.g., systemically important banks)?

- Yes (please explain the selection criteria) _____
- No
- Do not know

11.21 Is the bank supervisory agency / resolution authority required to prepare resolution plans for banks?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 11.21 Is the bank supervisory agency / resolution authority required to prepare resolution plans... = Yes

11.21.1 Do these resolution plans apply to selected banks (e.g., systemically important banks)?

- Yes (please specify the selection criteria) _____
 - No
 - Do not know
-

III. Resolution of international banks

11.22 Is there a formal supervisory and regulatory framework to deal with the resolution of international banks apart from the general framework for resolution of banks?

- Yes
- No
- Not applicable
- Do not know

11.23 Are there clear and workable rules on burden sharing in case of an international bank resolution?

- Yes
- No
- Not applicable
- Do not know

11.24 Can the supervisory agency take unilateral actions to ring-fence domestic assets (e.g., segregate specific assets in a separate entity) in case of an international bank failure?

- Yes
- No
- Not applicable
- Do not know

12 SUPERVISION

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

I. Institutional Structure and Mandate

12.1 What body/agency supervises banks for prudential purposes ...

- a. The Central Bank
- b. A single bank supervisory agency / superintendency (different from the Central Bank)
- c. Multiple bank supervisory agencies / superintendencies including the Central Bank
- d. Multiple bank supervisory agencies / superintendencies excluding the Central Bank
- e. Other (please explain) _____
- f. Not applicable
- g. Do not know

Display This Question:

If 12.1 What body/agency supervises banks for prudential purposes ... = a. The Central Bank

Or 12.1 What body/agency supervises banks for prudential purposes ... = b. A single bank supervisory agency / superintendency (different from the Central Bank)

Or 12.1 What body/agency supervises banks for prudential purposes ... = c. Multiple bank supervisory agencies / superintendencies including the Central Bank

Or 12.1 What body/agency supervises banks for prudential purposes ... = d. Multiple bank supervisory agencies / superintendencies excluding the Central Bank

Or 12.1 What body/agency supervises banks for prudential purposes ... = e. Other (please explain)

12.1.1 Please specify the name of the body/agency (or multiple agencies if this is the case) that supervises for prudential purposes ...

- a. Commercial banks _____
- b. State-owned development banks _____
- c. Mutual banks _____
- d. Bank-holding companies _____
- e. Other types of banks. Please specify the type of bank and the name of the supervisory body/agency.

- f. Not applicable
- g. Do not know

12.2 Is the body/agency in charge of supervising banks also responsible for the supervision of the following financial sectors (select all options that apply)?

- a. Insurance
- b. Securities
- c. Pension funds
- d. Other (please explain) _____
- e. None of the above
- f. Not applicable
- g. Do not know

12.3 Are there any deposit taking institutions that are not under any prudential supervision?

- Yes (please explain) _____
- No
- Not applicable
- Do not know

Display This Question:

If 12.3 Are there any deposit taking institutions that are not under any prudential supervision? = Yes (please explain)

12.3.1 What is the proportion of the deposits held by these institutions as a percentage of banking system deposits? Note: please provide answer in percentage (e.g. 50 means 50%).

Display This Question:

If 12.3 Are there any deposit taking institutions that are not under any prudential supervision? = Yes (please explain)

12.3.2 Which agency has licensed/authorized these deposit taking institutions?

12.4 Does the banking supervisory agency have a specific mandate set out in written form?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.4 Does the banking supervisory agency have a specific mandate set out in written form? = Yes

12.4.1 Which of the following financial system responsibilities does the mandate also include (select all options that apply)?

- a. Macroprudential Supervision
- b. Market conduct
- c. Consumer protection
- d. Prevention of financial crime (anti-money laundering / combating financing of terrorism)
- e. Competition/antitrust policy
- f. Financial market access/development
- g. Deposit insurance
- h. Bank restructuring/resolution
- i. Other (please explain) _____
- j. Do not know

12.5 Can the banking supervisory authority force a bank to change its internal organizational structure?

- Yes
- No
- Not applicable
- Do not know

II. Independence and Accountability

12.6 To whom is the banking supervisory agency legally responsible or accountable (mark all options that apply)?

- a. The head of government (e.g. President, Prime Minister)
- b. The Finance Minister or other cabinet level official
- c. A legislative body, such as Parliament or Congress
- d. Other (please explain) _____
- e. None of the above
- f. Not applicable
- g. Do not know

12.7 How is the head of the banking supervisory agency appointed (mark all options that apply)?

- a. Decision of the head of government (e.g. President, Prime Minister)
- b. Decision of the Finance Minister or other cabinet level authority
- c. Decision of a legislative body, such as Parliament or Congress
- d. Other (please explain) _____
- e. None of the above
- f. Not applicable
- g. Do not know

12.8 Is the appointment based on a recommendation by an external expert or panel of experts?

- Yes
- No
- Not applicable
- Do not know

12.9 Does the head of the banking supervisory agency have a fixed term?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.9 Does the head of the banking supervisory agency have a fixed term? = Yes

12.9.1 How long (in years) is the term?

Display This Question:

If 12.9 Does the head of the banking supervisory agency have a fixed term? = Yes

12.9.2 Is there a maximum number of fixed terms?

- Yes, please specify how many terms are permitted

- No
- Do not know

12.10 Can the head of the banking supervisory agency be removed by (select all options that apply)...

- a. Decision of the head of government (e.g. President, Prime Minister)
- b. Decision of the Finance Minister or other cabinet level authority
- c. Decision of a legislative body, such as Parliament or Congress
- d. Other (please explain) _____
- e. None of the above
- f. Not applicable
- g. Do not know

12.11 Does the banking supervisory agency need to obtain approval or no objection from the government in order to (select all options that apply)...?

- a. Issue binding secondary regulations for the banking sector
- b. Determine its budget
- c. Obtain funding
- d. Hire and fire senior staff
- e. Define salaries and benefits structure of staff
- f. Define its organizational structure
- g. None of the above
- h. Not applicable
- i. Do not know

12.12 Can individual banking supervisory staff be held personally liable for damages to a bank caused by their actions or omissions committed in the good faith exercise of their duties?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.12 Can individual banking supervisory staff be held personally liable for damages to a bank ca... = Yes

12.12.1 Has individual banking supervisory staff been held personally liable in the last 6 years (2011-2016)?

- Yes
- No
- Do not know

Display This Question:

If 12.12 Can individual banking supervisory staff be held personally liable for damages to a bank ca... = Yes

12.12.2 When banking individual supervisory staff are prosecuted, what kind of support is provided to the staff by the banking supervisory agency (select all options that apply) ...

- a. Legal counsel
- b. Legal advice
- c. Reimbursement of costs
- d. Reimbursement of monetary penalties
- e. Access to officials and records in the banking supervisory agency to help the staff defend the case
- f. None of the above
- g. Do not know

12.13 Can the supervisory agency be held legally liable for damages to a bank caused by its actions?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.13 Can the supervisory agency be held legally liable for damages to a bank caused by its actions? = Yes

12.13.1 How many times has the banking supervisory agency been held legally liable in the last 6 years (2011-2016)?

12.14 Is a formal consultation process with the industry and the public required prior to the introduction of new regulations?

- Yes
- No
- Not applicable
- Do not know

12.15 If an infraction of any prudential regulation is found in the course of supervision, must it be escalated (i.e., reported to higher levels)?

- Yes
- No
- Not applicable
- Do not know

12.16 Are there mandatory actions that the banking supervisor must take if an infraction of any prudential regulation is found?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.16 Are there mandatory actions that the banking supervisor must take if an infraction of any p... = Yes

12.16.1 Who authorizes exceptions to such actions?

- Name of the authority _____
- Not applicable
- Do not know

Display This Question:

If 12.16.1 Who authorizes exceptions to such actions? = Name of the authority

12.16.2 How many exceptions were granted during the last 6 years (2011-2016)?

III. Supervisory Approach

12.17 Please rank from 1-4 (1 being the most important) the relative importance placed on the following activities in banking supervision.

- _____ a. Analysis and monitoring of compliance and trends observed from reported prudential returns
- _____ b. Review of the accuracy of reports and of regulatory compliance
- _____ c. Assessment of the risk profile, strategic direction, financial condition, internal governance and controls, and risk management
- _____ d. Macroprudential supervision

12.18 The internal organization of banking supervision can be characterized as (select all options that apply) ...

- a. Integrated on-site and offsite activities for each entity under a senior/managing supervisor
- b. Resident supervisory teams in large systemic complex banks and groups
- c. Existence of specialized examiners (e.g. Treasury, IT, risk management) that can be used across different banks
- d. None of the above
- e. Not applicable
- f. Do not know

12.19 Which of the following best describes the bank risk rating methodology used by the banking supervisor (choose the most appropriate option)?

- a. A rating system using only ratios and indicators built with reported information
- b. A rating system combining quantitative information with qualitative assessments of management and controls
- c. A broader risk rating system combining quantitative and qualitative measures of inherent risk, management and controls, and residual risk by type of bank activity and/or risk category
- d. Other (please explain) _____
- e. Not applicable
- f. Do not know

12.20 Is the intensity and frequency of supervisory activities explicitly linked to the bank's risk rating?

- Yes
- No
- Not applicable
- Do not know

12.21 Is the risk rating disclosed to the bank's Board?

- Yes
- No
- Not applicable
- Do not know

12.22 For material foreign operations (whether in the form of branches or subsidiaries), do you ...

- a. Undertake on-site inspections of your banks
- b. Rely on host country supervisors
- c. Undertake on-site inspections and rely on host country supervisors
- d. Other (please specify) _____
- e. Not applicable
- f. Do not know

12.23 How many onsite examinations per bank were performed in the last 6 years (2011-2016)?

Display This Question:

If 12.23 How many onsite examinations per bank were performed in the last 6 years (2011-2016)? Text Response Is Greater Than 0

12.23.1 What was the average man days per inspection?

Display This Question:

If 12.23 How many onsite examinations per bank were performed in the last 6 years (2011-2016)? Text Response Is Greater Than 0

12.23.2 How frequently are onsite inspections conducted in a year in the 10 largest banks by asset size?

- More than 4 times a year
- 4 times a year
- 3 times a year
- 2 times a year
- Once a year
- Less than once a year

IV. Consolidated Supervision

12.24 Do you have an integrated financial supervisory agency covering all significant financial institutions?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.24 Do you have an integrated financial supervisory agency covering all significant financial i... = No

12.24.1 Because you do not have an integrated financial supervisory agency covering all significant financial institutions, how is a financial group with significant banking activities supervised (choose the most appropriate option)?

- a. The banking supervisory agency/body is legally empowered to act as the 'lead/supplemental supervisor' and supervises on a consolidated basis
- b. The banking supervisory agency/body is nominated as the 'lead/supplemental supervisor' under informal arrangements between the relevant parties and supervises on a consolidated basis
- c. There is no 'lead/supplemental supervisor' but there is coordination between financial supervisors formalized in Memorandum Of Understandings
- d. Other (please explain) _____
- e. Do not know

V. Macroprudential Supervision

12.25 Is the banking supervisor responsible for macroprudential supervision?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.25 Is the banking supervisor responsible for macroprudential supervision? = No

12.25.1 Please provide the name of the agency responsible for macroprudential supervision.

Display This Question:

If 12.25 Is the banking supervisor responsible for macroprudential supervision? = Yes

12.25.1.1 Is there a specialized department in the banking supervisor dealing with financial stability and systemic supervision?

- Yes
- No
- Do not know

Display This Question:

If 12.25.1.1 Is there a specialized department in the banking supervisor dealing with financial stab... = Yes

12.25.1.2 Which of the following factors do you consider in assessing systemic risk (select all options that apply)?

- a. Bank capital ratios
- b. Bank leverage ratios
- c. Bank profitability ratios
- d. Bank liquidity ratios
- e. Growth in bank credit
- f. Sectoral composition of bank loan portfolios
- g. FX position of banks
- h. Bank non-performing loan ratios
- i. Bank provisioning ratios
- j. Stock market prices
- k. Housing prices
- l. Other (please specify) _____
- m. Do not know

12.26 Is the banking supervisor responsible for publishing a financial stability report?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.26 Is the banking supervisor responsible for publishing a financial stability report? = No

12.26.1 Although the banking supervisor is not directly responsible for publishing a financial stability report, does it provide input to the responsible agency for such a report?

- Yes
- No
- Do not know

12.27 Does the banking supervisor conduct stress test as part of the process of assessing systemic stability?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.27 Does the banking supervisor conduct stress test as part of the process of assessing systemi... = Yes

12.27.1 At what level are stress tests performed (select all options that apply)?

- a. At the bank level
- b. At the system wide level
- c. Other (please explain) _____
- d. Do not know

12.28 Does the banking supervisor have any counter-cyclical regulations or tools to manage boom/bust cycles in credit flows including (select all options that apply and specify the date - dd/mm/yyyy - of introduction) ...

- a. Counter-cyclical capital requirements _____
- b. Counter-cyclical loan to value ratios _____
- c. Granular capital requirements based on loan to value ratios _____
- d. Counter-cyclical provisioning requirements _____
- e. Temporary restrictions on dividend and bonuses distribution _____
- f. Leverage ratio requirements for new mortgages _____
- g. Restrictions to borrower (e.g., caps on debt to income), instrument (e.g., margins, hair-cuts) or activity (e.g., lending to sectors) _____
- h. Restrictions on financial sector balance sheets (e.g., reserve requirements) _____
- i. Restrictions on foreign currency denominated lending _____
- j. None of the above
- k. Not applicable
- l. Do not know

12.29 Are there maximum Loan-to-Value (LTV) ratios for mortgage loans?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.29 Are there maximum Loan-to-Value (LTV) ratios for mortgage loans? = Yes

12.29.1 What is this limit as a percentage of the value of the mortgaged property? Note: please provide answer in percentage (e.g. 50 means 50%).

12.30 Are there maximum Debt-to-Income ratios (DTI) for mortgage loans (i.e., total monthly obligations divided by borrower(s) gross monthly income)?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.30 Are there maximum Debt-to-Income ratios (DTI) for mortgage loans (i.e., total monthly oblig... = Yes

12.30.1 What is this limit as a percentage of the borrower(s) gross monthly income? Note: please provide answer in percentage (e.g. 50 means 50%).

12.31 Are there minimum down payments (as a % of the value of the mortgaged property) for mortgage loans?

- Yes
- No
- Not applicable
- Do not know

12.32 Can borrowers who do not meet the minimum down payment still borrow if they obtain mortgage insurance?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.32 Can borrowers who do not meet the minimum down payment still borrow if they obtain mortgage... = Yes

12.32.1 Please state if the mortgage insurance is provided by...

- a. Private sector entities
- b. Public sector entities
- c. Both public and private sector entities

12.33 Are there maximum Debt-to-Value (DTV) ratios for mortgage loans?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.33 Are there maximum Debt-to-Value (DTV) ratios for mortgage loans? = Yes

12.33.1 What is the maximum limit as a percentage of the value of the mortgaged property? Note: please provide answer in percentage (e.g. 50 means 50%).

12.34 Does the banking supervisor supervise systemic institutions in a different way than non-systemic ones?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 12.34 Does the banking supervisor supervise systemic institutions in a different way than non-sys... = Yes

12.34.1 Does the banking supervisor have any tools to oversee more closely and/or limit the activities of large/interconnected institutions (select all options that apply and specify the date - dd/mm/yyyy - of introduction)?

- a. Additional capital requirements _____
- b. Additional liquidity requirements _____
- c. Asset/risk diversification requirements _____
- d. Restrictions/limits on activities _____
- e. Restrictions/limits on size of institution _____
- f. Additional corporate taxes for large institutions _____
- g. Closer or more frequent supervision _____
- h. Restrictions on the group's legal structure _____
- i. Other (Please explain) _____
- j. Do not know

12.35 Does the banking supervisor measure individual bank's contribution to systemic risk?

- Yes
- No
- Not applicable
- Do not know

12.36 Does bank contribution to systemic risk translate into supervisory action?

- Yes
- No
- Not applicable
- Do not know

12.37 Do you have different processes for resolving Systemically Important Financial Institutions (SIFIs) and other financial institutions?

- Yes
- No
- Not applicable
- Do not know

12.38 Do you monitor interconnectedness among banks and non-banks intermediaries (e.g., hedge funds, money market mutual funds, or generally shadow banks)?

- Yes
- No
- Not applicable
- Do not know

VI. Supervisory Staff

12.39 How many professional bank supervisors are there in total (excluding all support functions and management)?

12.40 Of those, how many are specialized in specific bank functions (e.g. IT, Treasury) or risks (e.g. credit / market / operational risk)?

12.41 What percentage of the supervisors have graduated from a four year college? Note: please provide answer in percentage (e.g. 50 means 50%).

12.42 What percentage of the supervisors have post-graduate degrees such as MBAs (Master of Business Administration), CPA (Certified Public Accountant) or CFAs (Certified Financial Analyst)? Note: please provide answer in percentage (e.g. 50 means 50%).

12.43 How many hours of training (at the supervisory agency or elsewhere) on average have supervisors had in the last year (2016)?

12.44 What is the average salary of a senior supervisor (someone with 10 or more years of experience in bank supervision)? (in $\{Q3.6/ChoiceTextEntryValue\}$ of $\{Q3.5/ChoiceTextEntryValue\}$)

12.45 What was the total annual budget for banking supervision during 2016? (in $\{Q3.6/ChoiceTextEntryValue\}$ of $\{Q3.5/ChoiceTextEntryValue\}$)

12.46 What percentage of the supervisory agency's budget is spent on the compensation (salary plus benefits) of professional supervisors? Note: please provide answer in percentage (e.g. 50 means 50%).

12.47 What was the source of this funding?

- a. Allocation from government budget
- b. Fees and assessments paid by regulated banks
- c. Other (please explain) _____
- d. None of the above
- e. Not applicable
- f. Do not know

12.48 How many of the bank supervisors have more than 10 years experience in bank supervision?

12.49 What is the average tenure of banking supervisors (i.e. what is the average number of years that staff have been supervisors)?

13 BANKING SECTOR CHARACTERISTICS

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

I. Size

13.1 How many banks were there at the end of ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.1.1 What fraction of the banking system's assets is held by just commercial banks at the end of...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.2 What were the total assets of the banking system (expressed in $\${Q3.6/ChoiceTextEntryValue}$ of $\${Q3.5/ChoiceTextEntryValue}$) at the end of ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.3 What was the total equity of the banking system (expressed in $\${Q3.6/ChoiceTextEntryValue}$ of $\${Q3.5/ChoiceTextEntryValue}$) at the end of ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.4 What were the total deposits of the banking system (expressed in $\{Q3.6/ChoiceTextEntryValue\}$ of $\{Q3.5/ChoiceTextEntryValue\}$) at the end of ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.5 What were the total loans of the banking system (expressed in $\{Q3.6/ChoiceTextEntryValue\}$ of $\{Q3.5/ChoiceTextEntryValue\}$) at the end of ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

II. Structure of the banking sector

13.6 What fraction of the banking system's total assets was held by the five largest banks at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.6.1 What fraction of the banking system's total deposits was held by the five largest banks at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.6.2 What fraction of the banking system's total loans was held by the five largest banks at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.7.1 What percent of the banking system's assets was in banks that were government-controlled (i.e., where government owned 50% or more equity) at the end of...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.7.2 What percent of the banking system's assets was in banks that were foreign-controlled (i.e., where foreigners owned 50% or more equity) at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.8 What percent of the total foreign-owned bank assets in your domestic banking system was held in branches as opposed to other juridical forms (e.g. subsidiaries) at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.9 How many bank mergers were completed in ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

III. Performance

13.10 What was the after-tax return on equity for the banking system at the end of...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.11 What was the net interest margin as a share of average interest-bearing (total earning) assets for the banking system at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.12 What percent of the banking system's total gross income was in the form of non-interest income in at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.13 What was the aggregate operating costs to assets ratio for the banking system at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.14 What was the ratio of banking system's non-performing loans (gross of provisions) to total gross loans at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.15 What was the ratio of banking system's specific provisions to gross non-performing loans at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.16 What was the ratio of banking system's general provisions to total gross loans at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
 - 2012 _____
 - 2013 _____
 - 2014 _____
 - 2015 _____
 - 2016 _____
-

IV. Asset and liabilities composition

13.17 What percent of the banking system's assets was foreign-currency denominated at the end of...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.18 What percent of the banking system's liabilities was foreign-currency denominated at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.19 What percent of the banking system's assets was in public sector claims at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.20 What was the ratio of deposits at banks to banking system's assets at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.21 What percentage of banking system's assets were residential real estate loans at the end of...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.22 What percentage of the banking system's assets were commercial real estate loans at the end of...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

13.23 What percentage of the banking system's residential real estate loans were securitized at the end of...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

V. Other

13.24 What is the statutory corporate tax rate on domestic bank income as of end of 2016? Note: please provide answer in percentage (e.g. 50 means 50%).

13.25 What was the effective tax rate on the aggregate banking system's pre-tax income at the end of 2016? Note: please provide answer in percentage (e.g. 50 means 50%).

14 CONSUMER PROTECTION

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

14.1 What body/agency has the responsibility to implement, oversee and/or enforce any aspect of financial consumer protection laws and regulations that apply to banks?

- a. The Central Bank
- b. A single consumer protection agency that it is not the Central Bank.
- c. The banking supervisor (that it is not the Central Bank)
- d. Other (please explain) _____
- e. Not applicable
- f. Do not know

14.2 If the banking supervisor has the responsibility to implement, oversee and/or enforce any aspect of financial consumer protection laws, is there a separate unit or team designated to work on consumer protection in your agency?

- Yes
- No
- Not applicable
- Do not know

14.3 What actions can the consumer protection agency take to enforce consumer protection laws and regulations (select all options that apply)?

- a. Issue warnings to financial institutions
- b. Require providers to refund excess charges
- c. Require providers to withdraw misleading advertisements
- d. Impose fines and penalties
- e. Issue public notice of violations
- f. Withdraw the offending provider's license to operate
- g. Other (please specify) _____
- h. None of the above
- i. Not applicable
- j. Do not know

14.4 Please indicate the number of times the actions below were taken in the past 6 years (2011-2016)

- a. Issue warnings to financial institutions _____
- b. Require providers to refund excess charges _____
- c. Require providers to withdraw misleading advertisements _____
- d. Impose fines and penalties _____
- e. Issue public notice of violations _____
- f. Withdraw the offending provider's license to operate _____
- g. Other (please specify) _____
- h. Not applicable
- i. Do not know

14.5 By law or regulations, are banks required to notify consumers in writing of pricing, terms and conditions of financial products prior to signing an agreement?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 14.5 By law or regulations, are banks required to notify consumers in writing of pricing, terms a... = Yes

14.5.1 By law or regulation, which of the following are part of the disclosure requirements mentioned in 14.5 that banks need to comply with upon signing any financial product contract (select all options that apply):

- a. Plain language requirement (Clear and simple language that can be readily understood by any customer)
- b. Local language requirement
- c. Prescribed standardized disclosure format (e.g., one-page "Key Facts" document)
- d. Clearly spell out recourse rights and processes
- e. None of the above
- f. Do not know

Display This Question:

If 14.5 By law or regulations, are banks required to notify consumers in writing of pricing, terms a... = Yes

14.5.2 By law or regulation, which of the following are part of the disclosure requirements mentioned in 14.5 that banks need to comply with upon signing a deposit contract (mark all options that apply):

- a. Annual percentage yield and interest rate
- b. Method of compounding
- c. Minimum balance requirements
- d. Fees and penalties
- e. Early withdrawal penalties
- f. None of the above
- g. Do not know

Display This Question:

If 14.5 By law or regulations, are banks required to notify consumers in writing of pricing, terms a... = Yes

14.5.3 By law or regulation, which of the following are part of the disclosure requirements mentioned in 14.5 that banks need to comply with upon signing a credit contract (mark all options that apply):

- a. Annual percentage rate using a standard formula
- b. Fees
- c. Computation method (average balance, interest)
- d. Required insurance
- e. None of the above
- f. Do not know

14.6 By law or regulation, are banks required to provide their customers with a periodic statement of their accounts (choose the most appropriate option)?

- a. Yes, periodic statement must be provided free of charge with the following frequency (choose the most appropriate option):
 - i. Monthly
 - ii. Quarterly
 - iii. Annually
 - iv. Other (please explain) _____
- b. No, but a statement can be provided free of charge upon customer request
- c. No, but customer can purchase this additional service
- d. Regulations do not specify
- e. Not applicable
- f. Do not know

14.7 By law or regulation, which of the following are part of the disclosure requirements for periodic statements for deposit products (select all options that apply)?

- a. Annual percentage yield calculated using a standard formula
- b. Amount of interest earned
- c. Fees imposed
- d. Account balance
- e. None of the above
- f. Not applicable
- g. Do not know

14.8 By law or regulation, which of the following are part of the disclosure requirements for periodic statements for credit products (select all options that apply)?

- a. All transactions concerning the account for the period covered by the statement
- b. Annual percentage rate (applied during the period)
- c. Interest charged for the period
- d. Fees charged for the period
- e. Minimum amount due
- f. Date due
- g. Outstanding balance
- h. None of the above
- i. Not applicable
- j. Do not know

14.9 Are there specific provisions in the existing laws or regulations that restrict (select all options that apply):

- a. Deceptive advertising
- b. Unfair or high-pressure selling practices
- c. Abusive collection practices
- d. Unauthorized use of client data or breach of client confidentiality
- e. None of the above
- f. Not applicable
- g. Do not know

14.10 Does any law or regulation set standards for complaints resolution and handling by financial institutions, including (select all options that apply):

- a. Requirement for financial institutions to implement procedures and processes for resolving customer complaints
- b. Timeliness of response by financial institution
- c. Accessibility (i.e. can a complaint be filed with a local branch, by phone, etc)
- d. None of the above
- e. Not applicable
- f. Do not know

14.11 Is there a system in place that allows a customer of a financial institution to seek affordable and efficient recourse with a third party (a financial ombudsman or equivalent institution) in the event that the customer's complaint is not resolved to the customer's satisfaction under internal procedures of the relevant financial institution (choose the most appropriate option)?

- a. Yes, financial ombudsman
- b. Yes, general ombudsman
- c. Yes, a mediation service
- d. No, dispute has to be resolved in court
- e. Not applicable
- f. Do not know

15 ISLAMIC BANKING

Notes: Use text field below for additional notes if questions in this section are not specific enough. Please remember to include number of questions to which You refer in Your notes.

15.1 Are there any Islamic banks or conventional banks offering Shariah compliant financial products and services in your country?

- Yes
- No
- Do not know

Skip To: End of Block If 15.1 Are there any Islamic banks or conventional banks offering Shariah compliant financial produ... = No

15.2 How many banks were Islamic banks (i.e., charter based on Islamic laws and principles) at the end of ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

15.3 How many conventional banks offer Shariah compliant financial products and services at the end of ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

15.4 What percent of the banking system's assets was in Islamic banks at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

15.5 What percent of the banking system's deposits was in Islamic banks at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

15.6 What percent of the banking system's deposits was in shariah compliant accounts at the end of ...? Note: please provide answer in percentage (e.g. 50 means 50%).

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

15.7 What was the total amount of Islamic financing (i.e., both for Islamic banks and conventional banks expressed in \${Q3.6/ChoiceTextEntryValue} of \${Q3.5/ChoiceTextEntryValue}) at the end of ...?

- 2011 _____
- 2012 _____
- 2013 _____
- 2014 _____
- 2015 _____
- 2016 _____

15.8 What were the amounts outstanding (in \${Q3.6/ChoiceTextEntryValue} of \${Q3.5/ChoiceTextEntryValue}) as at the end of ...?

	2011	2012	2013	2014	2015	2016
Qard Hasan						
Murabaha & Deferred Sales						
Ijara/Leasing & Hire Purchase						
Mudarabah						
Musharakah						
Salam						
Istisna						

15.9 Are Islamic banks supervised by the same Bank Supervisory Authority of conventional banks?

- Yes
- No, please specify the name of the Bank Supervisory Authority for Islamic banks

-
- Not applicable
 - Do not know

15.10 Is the licensing agency the same of conventional banks?

- Yes
- No, please specify the name of the licensing agency

-
- Not applicable
 - Do not know

15.11 Is there an explicit deposit insurance protection system for Islamic banks?

- Yes
- No
- Not applicable
- Do not know

Display This Question:

If 15.11 Is there an explicit deposit insurance protection system for Islamic banks? = Yes

15.11.1 Is the deposit insurance protection system the same for Islamic and conventional banks?

- Yes
- No
- Do not know

END PAGE

Thank you for participating to the 2019 Bank Regulation and Supervision Survey! Please ensure that you have answered all the questions before clicking on the submit button below. After submitting the survey a single response report will be displayed. You will also receive an email with a report showing how much of each section has been completed. If you realise that there is incorrect information or information missing, please email Dr Mare at dmare@worldbank.org and we will re-open the survey for you to edit the incorrect/missing information.