

**FSI (Financial Soundness Indicators)  
Indicators 2015 - 2018**

**Core set of indicators**

Data as at end of year and end of quarter respectively

Indicator (in %)	2015	2016	2017	2018	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4	2018 Q1	2018 Q2	2018 Q3	2018 Q4	
<b>Deposit takers</b>																					
I001	Regulatory capital to risk-weighted assets				17.44	18.06	18.12	18.26	17.95	18.15	18.27	18.79	18.51	19.03	19.26	19.38	18.85	19.09	19.15	18.90	
I002	Regulatory Tier 1 capital to risk-weighted				14.92	15.53	15.58	15.72	15.47	15.69	15.81	16.28	16.05	16.60	16.88	16.93	16.49	16.77	16.83	16.62	
I003	Nonperforming loans net of provisions to capital	17.36	14.68	11.89	9.06																
I004	Nonperforming loans to total gross loans	1.97	1.71	1.50	1.24																
I005	Sectoral distribution of loans to total loans				Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	
I006	Return on assets	0.40	0.37	0.37	0.32																
I007	Return on equity	7.53	6.57	6.32	5.08																
I008	Interest margin to gross income	74.98	71.21	69.55	72.32																
I009	Noninterest expenses to gross income	70.40	69.26	71.91	73.09																
I010	Liquid assets to total assets (liquid asset ratio)					40.21	45.37	44.97	42.80	49.04	44.66	45.59	44.84	47.33	46.87	48.41	45.93	12.16	11.91	12.70	12.69
I011	Liquid assets to short-term liabilities					142.12	146.22	144.70	146.50	153.12	144.20	145.58	146.62	144.59	147.22	147.42	151.25	150.93	149.33	152.29	151.70
I012	Net open position in foreign exchange to capital					4.82	4.90	4.50	4.62	4.75	4.67	4.62	4.00	3.85	3.75	3.80	3.67	3.56	3.53	3.39	3.19

**Encouraged set**

Data as at end of year and end of quarter respectively. Data in percent except for I020 and I021 (data in base points), I032 (absolute value).

Indicator (in %)	2015	2016	2017	2018	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4	2018 Q1	2018 Q2	2018 Q3	2018 Q4
<b>Deposit takers</b>																				
I013	Capital to assets ratio				5.42	5.79	5.80	5.94	5.87	5.83	5.90	5.98	5.91	6.19	6.24	6.33	6.32	6.35	6.40	6.47
I014	Large exposures to capital				237.29	207.83	199.00	191.00	186.35	201.69	190.90	182.80	181.99	179.33	176.08	173.53	180.04	174.87	170.05	174.35
I015	Geographical distribution of loans to total loans				Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>
I016	Gross asset position in financial derivatives to capital					719.75	692.59	674.60	855.78	855.78	663.19	650.79	538.54	538.54	483.05	483.05	485.34	485.34	447.64	447.64
I017	Gross liability position in financial derivatives to capital					705.29	674.60	674.60	845.87	845.87	650.79	650.79	513.77	513.77	466.64	466.64	474.04	474.04	430.20	430.20
I018	Trading and foreign exchange gains and losses to gross inc	26.74	25.62	29.39	27.36															
I019	Personnel expenses to noninterest expenses	51.14	50.33	50.42	50.24															
I020	Spread between reference lending and deposit rates				316.00	312.00	307.00	301.00	295.00	291.00	286.00	280.00	275.00	270.00	265.00	260.00	256.00	251.00	247.00	242.00
I021	Spread between highest and lowest interbank rates				11.75	9.38	7.69	7.00	5.85	5.23	1.00	2.00	2.00	3.00	3.15	8.38	6.92	7.38	8.00	47.15
I022	Customer deposits to total (noninterbank) loans				84.88	85.00	84.49	85.01	84.24	83.46	82.41	82.14	80.15	80.59	80.27	80.61	80.17	80.46	80.68	81.82
I023	Foreign-currency-denominated loans to total loans				12.39	12.35	12.25	11.41	10.67	10.68	10.80	11.20	11.20	10.40	10.10	9.80	9.90	9.90	9.90	9.70
I024	Foreign-currency-denominated liabilities to total liabilities				10.55	10.59	10.27	10.11	9.91	9.98	10.50	10.40	10.60	10.40	10.10	9.50	9.60	9.70	9.70	9.50
I025	Net open position in equities to capital				1.10	1.38	0.85	1.64	1.65	1.59	0.62	0.35	0.42	0.42	0.42	0.48	0.38	0.44	0.36	0.33
<b>Other Financial Corporations</b>																				
I026	Assets to total financial system assets				20.59	20.43	20.48	20.55	20.90	21.01	21.25	21.05	20.87	20.89	20.98	20.97	21.44	21.33	21.36	21.30
I027	Assets to GDP				157.86	151.45	146.82	145.78	153.53	153.69	155.03	152.04	154.79	154.23	152.02	149.52	158.65	158.22	157.87	152.45

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**Deutsche Bundesbank**  
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Indicator (in %)	2015	2016	2017	2018	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4	2018 Q1	2018 Q2	2018 Q3	2018 Q4
<b>Nonfinancial corporations sector</b>																				
I028	Total debt to equity				86.01	88.45	96.68	90.39	95.22	99.10	93.91	91.31	88.84	86.69	84.98	84.67	90.52	92.46	94.90	103.31
I029	Return on equity	17.59	18.69	18.01	19.13															
I030	Earnings to interest and principal expenses (Debt service c	1583.05	1875.13	1769.22	1944.74															
I032	Net foreign exchange exposure to equity	13056.00	12056.00	11967.00	11434.00															
	Number of applications for protection from creditors																			
<b>Households</b>																				
I033	Household debt to GDP				54.48	54.48	53.27	52.43	53.92	53.31	53.17	52.48	53.10	53.49	52.59	51.77	52.68	52.53	52.67	51.68
I034	Household debt service and principal payments to income				1.63	1.61	1.57	1.51	1.45	1.41	1.39	1.33	1.26	1.27	1.22	1.17	1.12	1.10	1.03	1.00
<b>Market liquidity</b>																				
I035	Average bid-ask spread in the securities market – government bills (percentage of mid-point price)				0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00
I036	Average daily turnover ratio in the securities market				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00				
<b>Real estate markets</b>																				
I037	Residential real estate prices	4.60	7.60	6.10	6.60															
I038	Commercial real estate prices	7.00	8.00	10.60	5.60															
I039	Residential real estate loans to total loans				18.37	18.72	18.81	19.25	18.68	18.49	18.57	18.50	17.92	18.14	18.31	18.62	18.50	18.57	18.70	19.38
I040	Commercial real estate loans to total loans				5.64	5.74	5.73	5.78	5.72	5.60	5.60	5.56	5.46	5.48	5.54	5.64	5.67	5.73	5.78	5.86

<sup>1</sup> In accordance with transitional arrangements for 2007 contained in the Solvency Regulation (Solvabilit tsverordnung) and a resulting methodological break, this indicator is not calculated.