

**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
Deposit takers																				
I001					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					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	17.36	14.68	11.89	9.06																
I004	1.97	1.71	1.50	1.24																
I005					Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾	Tab. 1 ¹⁾
I006	0.40	0.37	0.37	0.32																
I007	7.53	6.57	6.32	5.08																
I008	74.98	71.21	69.55	72.32																
I009	70.40	69.26	71.91	73.09																
I010					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					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					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
Deposit takers																				
I013					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					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					Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾	Tab.2 ¹⁾
I016						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						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	26.74	25.62	29.39	27.36																
I019	51.14	50.33	50.42	50.24																
I020					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					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					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					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					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					1.10	1.38	0.85	1.64	1.65	1.59	0.62	0.35	0.42	0.42	0.48	0.38	0.44	0.36	0.33	0.39
Other Financial Corporations																				
I026					20.58	20.41	20.46	20.53	20.88	20.99	21.23	21.04	20.86	20.88	20.96	20.96	21.00	20.92	20.99	20.93
I027					157.86	151.45	146.82	145.78	153.53	153.69	155.03	152.04	154.79	154.23	152.02	149.52	153.68	153.40	153.32	147.94

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Deutsche Bundesbank
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Nonfinancial corporations sector																				
I028	Total debt to equity				85.59	88.01	96.20	89.98	94.80	98.68	93.53	90.99	88.54	86.40	84.71	83.90	87.82	89.87	92.58	101.15
I029	Return on equity	17.59	18.69	18.01																
I030	Earnings to interest and principal expenses (Debt service c	1583.05	1875.13	1769.22	1955.60															
I032	Net foreign exchange exposure to equity	13056.00	12056.00	11967.00	11434.00															
	Number of applications for protection from creditors																			
Households																				
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	53.32	53.17	53.28	52.24
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
Market liquidity																				
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				
Real estate markets																				
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

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