

**FSI (Financial Soundness Indicators)  
Indicators 2005 - 2010**

**Deutsche Bundesbank**  
Data status: 09.01.2023  
Mail to: FSI-S101@Bundesbank.de

**Core set of indicators**

Data as at end of year and end of quarter respectively

Indicator (in %)	2005	2006	2007	2008	2009	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010	2010 Q1	2010 Q2	2010 Q3	2010 Q4	
<b>Deposit takers</b>															
I001	Regulatory capital to risk-weighted assets	12.15	12.46	- <sup>1)</sup>	13.59	14.82	13.54	14.41	14.63	14.82	16.05	14.65	14.71	15.23	16.05
I002	Regulatory Tier 1 capital to risk-weighted	7.96	8.22	- <sup>1)</sup>	9.55	10.84	9.69	10.41	10.63	10.84	11.83	10.75	10.82	11.20	11.83
I003	Nonperforming loans net of provisions to capital	34.97	28.66	21.58	25.33	36.85				34.22					
I004	Nonperforming loans to total gross loans	4.05	3.41	2.65	2.85	3.31									
I005	Sectoral distribution of loans to total loans	Tab.1 <sup>2)</sup>	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	
I006	Return on assets	0.49	0.46	0.25	-0.10	0.21				0.37					
I007	Return on equity	14.26	11.92	6.54	-2.51	5.02				8.84					
I008	Interest margin to gross income	68.23	68.20	72.90	84.55	72.43				73.17					
I009	Noninterest expenses to gross income	60.95	62.35	64.93	73.45	65.09				63.71					
I010	Liquid assets to total assets (liquid asset ratio)	53.26	53.40	55.28	47.54	49.08	47.16	47.79	49.15	49.08	41.11	49.66	50.45	49.63	41.11
I011	Liquid assets to short-term liabilities	121.97	120.90	119.42	120.38	144.24	122.85	133.42	134.28	144.24	136.99	142.40	138.60	135.29	136.99
I012	Net open position in foreign exchange to capital	6.87	6.68	0.00	6.56	5.28	6.32	5.68	5.21	5.28	4.40	4.59	6.00	5.22	4.40

**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 %)	2005	2006	2007	2008	2009	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010	2010 Q1	2010 Q2	2010 Q3	2010 Q4	
<b>Deposit takers</b>															
I013	Capital to assets ratio	4.07	4.33	4.27	4.49	4.81	4.37	4.57	4.69	4.81	4.30	4.70	4.41	4.58	4.30
I014	Large exposures to capital	194.75	175.72	165.66	110.00	87.46	105.20	96.06	88.59	87.46	129.44	88.96	95.74	64.90	129.44
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	Tab.2	Tab.2	Tab.2	Tab.2	Tab.2	Tab.2	Tab.2	
I016	Gross asset position in financial derivatives to capital	848.50	695.42	827.60	1,470.16	791.96	939.39	791.96	772.20	996.85	772.20	996.85	772.20	772.20	
I017	Gross liability position in financial derivatives to capital	874.82	723.33	852.42	1,458.52	795.46	926.89	795.46	825.90	825.90	1008.02	825.90	825.90	825.90	
I018	Trading and foreign exchange gains and losses to gross income	30.33	26.22	24.31	10.26	27.16				27.28					
I019	Personnel expenses to noninterest expenses	55.13	56.45	54.69	53.39	54.70				52.67					
I020	Spread between reference lending and deposit rates	353.00	317.00	285.00	273.00	342.00	293.00	316.00	331.00	342.00	346.00	349.00	349.00	348.00	346.00
I021	Spread between highest and lowest interbank rates	2.00	2.85	7.54	24.00	11.29	19.85	18.00	11.23	11.29	16.92	12.83	10.77	10.71	16.92
I022	Customer deposits to total (noninterbank) loans	71.84	75.18	76.23	77.74	76.47	75.53	75.54	74.99	76.47	73.60	75.64	74.56	73.68	73.60
I023	Foreign-currency-denominated loans to total loans	10.23	10.54	11.46	12.19	11.52	12.16	11.66	11.30	11.52	11.52	11.79	12.12	11.57	11.52
I024	Foreign-currency-denominated liabilities to total liabilities	10.12	10.44	10.11	10.17	9.00	10.09	9.65	9.37	9.00	8.69	9.36	9.86	9.67	8.69
I025	Net open position in equities to capital	1.09	1.27	0.00	0.35	0.57	0.95	0.69	0.55	0.57	0.84	0.28	0.41	0.40	0.84
<b>Other Financial Corporations</b>															
I026	Assets to total financial system assets	16.20	17.28	16.97	16.44	17.90	16.23	16.75	17.00	17.35	18.80	17.45	17.26	17.74	18.17
I027	Assets to GDP	115.95	120.63	122.43	122.24	132.38	131.39	130.99	129.07	128.57	135.59	135.66	136.59	134.08	131.38

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<b>Nonfinancial corporations sector</b>														
I028 Total debt to equity	98.99	90.74	85.96	121.21	110.74	155.19	136.53	128.52	126.41	92.92	123.51	127.91	121.58	109.53
I029 Return on equity	22.43	23.59	23.25	22.55	21.62					22.08				
I030 Earnings to interest and principal expenses (Debt service coverage)	901.81	994.15	1037.23	1017.58	1041.13					1133.82				
I031 Net foreign exchange exposure to equity														
I032 Number of applications for protection from creditors	19,540	16,408	13,599	13,358	16,167					15,283				
<b>Households</b>														
I033 Household debt to GDP	66.32	62.87	59.74	59.76	60.16	64.19	64.01	61.94	60.16	57.35	61.83	60.96	58.93	57.35
I034 Household debt service and principal payments to income	3.61	3.81	4.08	3.97	2.92	3.26	3.11	3.00	2.92	2.73	2.86	2.83	2.79	2.73
<b>Market liquidity</b>														
I035 Average bid-ask spread in the securities market – government bills (percentage of mid-point price)	0.01	0.00	0.00	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.00	0.01	0.01
I036 Average daily turnover ratio in the securities market	0.20	0.17	0.15	0.14	0.10	0.16	0.14	0.12	0.10	0.10	0.10	0.10	0.07	0.10
<b>Real estate markets</b>														
I037 Residential real estate prices	-0.90	0.10	-0.20	3.30	-0.70					0.60				
I038 Commercial real estate prices	0.40	5.90	5.30	1.10	1.40					3.00				
I039 Residential real estate loans to total loans	17.82	17.74	16.52	15.75	16.87	16.09	16.05	16.62	16.87	16.60	16.74	16.15	16.82	16.80
I040 Commercial real estate loans to total loans	6.13	5.85	5.41	5.25	5.84	5.57	5.59	5.76	5.84	5.70	5.81	5.52	5.75	5.70