

**FSI (Financial Soundness Indicators)
Indicators 2011 - 2014**

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 %)	2011	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014	2014 Q1	2014 Q2	2014 Q3	2014 Q4	
Deposit takers																					
I001	Regulatory capital to risk-weighted assets		16.62	17.07	16.91	16.40		16.70	17.03	17.34	17.94		17.91	18.91	19.08	19.16		16.98	17.68	17.71	17.96
I002	Regulatory Tier 1 capital to risk-weighted		12.26	12.57	12.49	12.14		12.54	13.23	13.59	14.18		14.27	15.20	15.34	15.57		14.21	14.99	15.11	15.35
I003	Nonperforming loans net of provisions to capital	31.63				27.41					24.98					21.28					
I004	Nonperforming loans to total gross loans	3.03				2.86					2.70					2.34					
I005	Sectoral distribution of loans to total loans		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	Return on assets	0.53				0.45					0.36					0.37					
I007	Return on equity	13.05				10.82					7.53					7.17					
I008	Interest margin to gross income	72.89				71.52					71.95					74.42					
I009	Noninterest expenses to gross income	63.91				64.21					69.10					69.45					
I010	Liquid assets to total assets (liquid asset ratio)		40.19	43.00	41.06	39.56		42.60	40.47	41.48	39.74		42.87	44.70	45.04	45.04		45.19	45.17	44.72	41.87
I011	Liquid assets to short-term liabilities		137.91	137.93	134.61	137.86		140.64	140.91	141.44	144.17		140.83	138.88	140.33	140.50		140.40	141.70	143.88	145.48
I012	Net open position in foreign exchange to capital		4.18	4.20	4.12	4.48		4.48	4.57	4.36	3.93		3.84	3.57	3.94	3.84		3.8	3.57	4.01	3.95

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 %)	2011	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014	2014 Q1	2014 Q2	2014 Q3	2014 Q4	
Deposit takers																					
I013	Capital to assets ratio		4.60	4.60	4.34	4.36		4.42	4.43	4.51	4.73		4.86	5.20	5.32	5.45		5.49	5.65	5.65	5.61
I014	Large exposures to capital		96.81	92.67	104.05	97.28		91.81	84.79	80.40	71.32		75.98	69.48	66.98	65.26		113.92	103.91	219.63	212.74
I015	Geographical distribution of loans to total loans		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	Gross asset position in financial derivatives to capital			731.06	1,085.28				1,095.81	972.78				814.46	678.27				648.13	856.05	
I017	Gross liability position in financial derivatives to capital			736.69	1,085.46				1,093.41	951.32				797.30	654.24				630.63	841.96	
I018	Trading and foreign exchange gains and losses to gross inc	26.64				27.27					28.77										
I019	Personnel expenses to noninterest expenses	52.04				52.94					51.92					51.54					
I020	Spread between reference lending and deposit rates		342.00	338.00	334.00	331.00		327.00	323.00	325.00	325.00		326.00	328.00	327.00	325.00		324.00	323.00	322.00	318.00
I021	Spread between highest and lowest interbank rates		15.46	12.38	12.38	17.31		11.62	7.46	12.69	6.62		5.00	4.46	3.00	2.92		3.23	4.54	3.77	4.57
I022	Customer deposits to total (noninterbank) loans		73.70	74.48	71.76	73.59		70.73	71.55	73.18	75.73		75.57	76.90	80.74	84.54		84.03	85.37	85.34	86.88
I023	Foreign-currency-denominated loans to total loans		10.80	10.95	11.10	11.00		10.40	10.60	10.60	10.50		10.60	10.50	10.20	10.00		10.60	11.00	11.60	11.50
I024	Foreign-currency-denominated liabilities to total liabilities		8.50	8.47	8.30	8.50		8.40	8.40	8.50	8.50		9.00	9.00	9.10	8.50		8.90	9.20	9.70	9.40
I025	Net open position in equities to capital		1.05	0.58	0.53	0.44		0.41	0.35	0.34	0.26		0.43	0.32	0.40	0.39		0.66	0.65	0.88	0.86
Other Financial Corporations																					
I026	Assets to total financial system assets		18.57	18.84	18.42	18.27		18.42	18.38	18.64	19.07		19.68	20.15	19.42	19.50		19.92	20.11	20.06	20.39
I027	Assets to GDP		134.13	136.90	132.79	130.37		137.22	140.61	140.27	141.51		148.48	147.66	136.80	137.07		141.96	145.31	142.74	145.18

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Nonfinancial corporations sector																					
I028 Total debt to equity		105.36	104.36	125.50	121.91		111.52	120.82	114.04	110.41		107.79	111.01	105.43	99.31		99.10	99.49	101.34	92.20	
I029 Return on equity	24.53					22.02					19.64					16.76					
I030 Earnings to interest and principal expenses (Debt service c	1429.46					1575.44					1491.52					1377.39					
I031 Net foreign exchange exposure to equity																					
I032 Number of applications for protection from creditors	14,553.00					14,317.00					14,344.00					13,480.00					
Households																					
I033 Household debt to GDP		58.14	58.18	56.74	56.09		57.20	57.96	56.45	55.89		57.40	56.72	55.29	54.77		55.20	55.37	53.97	53.28	
I034 Household debt service and principal payments to income		2.73	2.83	2.77	2.68		2.51	2.51	2.40	2.30		2.22	2.20	2.07	1.98		1.90	1.88	1.77	1.73	
Market liquidity																					
I035 Average bid-ask spread in the securities market – government bills (per		0.01	0.01	0.01	0.01		0.02	0.01	0.01	0.01		0.01	0.01	0.01	0.01		0.01	0.01	0.00	0.00	
I036 Average daily turnover ratio in the securities market		0.10	0.10	0.02	0.02		0.02	0.02	0.02	0.01		0.02	0.02	0.01	0.01		0.01	0.01	0.01	0.00	
Real estate markets																					
I037 Residential real estate prices	2.40					3.00					3.00					2.90					
I038 Commercial real estate prices	4.70					4.00					4.70					6.10					
I039 Residential real estate loans to total loans		17.20	17.27	16.57	16.73		16.07	16.04	16.31	17.06		17.32	17.52	17.91	18.27		18.25	18.21	18.16	18.98	
I040 Commercial real estate loans to total loans		5.80	5.98	5.73	5.73		5.49	5.5	5.51	5.69		5.76	5.74	5.84	5.92		5.89	5.84	5.81	5.81	

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