

Core set of indicators

Data as at end of year and end of quarter respectively

Underlying series (in Mio. Euro)		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	Regulatory capital to risk-weighted assets																				
S010	Regulatory capital																				
S020	Risk-weighted assets																				
I002	Regulatory Tier 1 capital to risk-weighted assets																				
S030	Regulatory Tier 1 capital																				
S040	Risk-weighted assets																				
I003	Nonperforming loans net of provisions to capital																				
S050	Nonperforming loans net of provisions																				
S061	Capital																				
I004	Nonperforming loans to total gross loans																				
S070	Nonperforming loans																				
S080	Total gross loans																				
I005	Sectoral distribution of loans																				
S090	Sectoral distribution of loans					Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1
S100	Total gross loans					6,783,153	6,654,201	6,687,688	6,515,923	6,537,110	6,683,840	6,688,859	5,493,472	5,704,281	5,698,239	5,718,805	5,653,790	5,738,152	5,785,831	5,811,852	5,759,057
I006	Return on assets																				
S111	Net income		34,356	30,596	30,913	25,686															
S120	Total assets		8,605,560	8,355,020	8,251,175	8,118,298															
I007	Return on equity																				
S131	Net income		34,356	30,596	30,913	25,686															
S141	Capital		456,120	465,710	489,124	505,474															
I008	Interest margin to gross income																				
S150	Interest margin		95,887	91,146	85,486	87,202															
S160	Gross income		127,886	128,003	122,921	120,584															
I009	Noninterest expenses to gross income																				
S170	Noninterest expenses		90,033	88,653	88,389	88,135															
S180	Gross income		127,886	128,003	122,921	120,584															
I010	Liquid assets to total assets (liquid asset ratio)																				
S192	Liquid assets																				
S200	Total assets																				
I011	Liquid assets to short-term liabilities																				
S212	Liquid assets																				
S220	Short-term liabilities																				
I012	Net open position in foreign exchange to capital																				
S230	Net open position in foreign exchange																				
S242	Capital																				

Encouraged set of indicators

Data as at end of year and end of quarter respectively, S540: annual average.

Underlying series (in Mio. Euro)	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																					
S251	<i>Capital to assets ratio</i>																				
S260	Capital					445,107	454,009	455,291	456,335	458,280	463,439	465,179	467,568	469,632	487,531	489,295	489,447	491,221	496,735	500,628	503,323
S260	Total assets	8,214,656	7,837,108	7,856,281	7,688,617					7,806,380	7,945,697	7,887,068	7,814,572	7,950,599	7,873,366	7,836,748	7,732,711	7,767,226	7,821,016	7,816,807	7,783,238
I014																					
S270	<i>Large exposures to capital</i>																				
S282	Large exposures	Data are compiled for supervisory purposes only.																			
S282	Capital	Data are compiled for supervisory purposes only.																			
I015																					
S290	<i>Geographical distribution of loans to total loans</i>																				
S300	Geographical distribution of loans to total loans					Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2	Tab. 2
S300	Total gross loans	6,783,153	6,654,201	6,687,688	6,515,923					6,537,110	6,683,840	6,688,859	5,493,472	5,704,281	5,698,239	5,718,805	5,653,790	5,738,152	5,785,831	5,811,852	5,759,057
I016																					
S310	<i>Gross asset position in financial derivatives to capital</i>																				
S321	Gross asset position in financial derivatives					752765		720985		876901		683543		103069	556505		497363		494365		460324
S321	Capital					104407		104071		102152		102951		103069	102943		103336		102879		103024
I017																					
S330	<i>Gross liability position in financial derivatives to capital</i>																				
S341	Gross liability position in financial derivatives					737640		702259		866749		670761		103069	530910		480463		482849		442390
S341	Capital					104407		104071		102152		102951		103069	102943		103336		102879		103024
I018																					
S350	<i>Trading and foreign exchange gains and losses to gross income</i>																				
S360	Trading and foreign exchange gains (losses)	34,195	32,792	36,131	32,992																
S360	Gross income	127,886	128,003	122,921	120,584																
I019																					
S370	<i>Personnel expenses to noninterest expenses</i>																				
S380	Personnel expenses	46,039	44,615	44,563	44,282																
S380	Noninterest expenses	90,033	88,653	88,389	88,135																
I020																					
S390	<i>Spread between reference lending and deposit rates</i>																				
S400	Spread between reference lending and deposit rates					316	312	307	301	295	291	286	280	275	270	265	260	256	251	247	242
I022																					
S390	<i>Customer deposits to total (noninterbank) loans</i>																				
S400	Customer deposits	2,816,384	2,838,726	2,857,223	2,898,434					2,906,155	2,956,430	3,000,725	3,038,777	3,109,977	3,163,489	3,189,536	3,201,096	3,229,837	3,268,724	3,301,156	3,322,394
S400	Total gross loans	3,318,142	3,339,659	3,381,593	3,409,466					3,450,053	3,542,360	3,641,006	3,699,701	3,880,103	3,925,629	3,973,668	3,971,334	4,028,805	4,062,730	4,091,465	4,060,477
I023																					
S410	<i>Foreign-currency-denominated loans to total loans</i>																				
S420	Foreign-currency-denominated loans	665,808	654,655	652,001	599,009					563,684	575,176	586,178	617,784	640,978	591,354	577,519	551,257	570,922	575,671	576,065	561,114
S420	Total gross loans	5,373,505	5,298,797	5,321,933	5,249,136					5,283,397	5,387,011	5,426,387	5,493,485	5,704,279	5,698,237	5,718,804	5,653,789	5,738,150	5,785,828	5,811,849	5,759,053
I024																					
S430	<i>Foreign-currency-denominated liabilities to total liabilities</i>																				
S440	Foreign-currency-denominated liabilities	819,636	781,835	759,977	731,262					728,175	746,614	778,788	760,455	794,527	767,108	738,460	687,772	699,576	713,647	708,954	694,033
S440	Total liabilities	7,769,549	7,383,099	7,400,990	7,223,800					7,348,100	7,482,258	7,421,890	7,347,037	7,480,967	7,385,835	7,347,453	7,243,264	7,276,005	7,324,281	7,316,179	7,279,915
I025																					
S450	<i>Net open position in equities to capital</i>																				
S462	Net open position in equities	Data are compiled for supervisory purposes only.																			
S462	Capital	Data are compiled for supervisory purposes only.																			

Underlying series (in Mio. Euro)	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
Other Financial Corporations																				
I026	<i>Assets to total financial system assets</i>																			
S470	Assets				4,654,909	4,494,891	4,496,681	4,555,933	4,685,548	4,789,493	4,892,588	4,887,897	4,946,098	4,942,556	5,010,265	5,043,048	5,225,926	5,275,315	5,318,870	5,281,487
S480	Total financial system assets				22,604,603	22,005,517	21,955,738	22,172,517	22,420,993	22,800,314	23,026,611	23,215,898	23,694,714	23,659,866	23,879,947	24,054,376	24,374,047	24,732,643	24,899,965	24,794,701
I027	<i>Assets to GDP</i>																			
S490	Assets				4,654,909	4,494,891	4,496,681	4,555,933	4,685,548	4,789,493	4,892,588	4,887,897	4,946,098	4,942,556	5,010,265	5,043,048	5,225,926	5,275,315	5,318,870	5,281,487
S500	GDP				2,948,840	2,967,920	3,062,680	3,125,280	3,051,800	3,116,320	3,155,920	3,214,920	3,195,360	3,204,760	3,295,760	3,372,760	3,294,080	3,334,200	3,369,040	3,464,480
Nonfinancial corporations sector																				
I028	<i>Total debt to equity</i>																			
S510	Total debt				2,466,315	2,419,377	2,427,638	2,439,647	2,472,736	2,495,566	2,529,022	2,540,691	2,580,826	2,549,517	2,572,689	2,605,079	2,692,232	2,767,877	2,806,922	2,791,707
S520	Equity				2,867,459	2,735,277	2,511,086	2,698,916	2,596,740	2,518,112	2,692,935	2,782,366	2,904,938	2,940,978	3,027,288	3,076,890	2,974,045	2,993,666	2,957,874	2,702,158
I029	<i>Return on equity</i>																			
S530	Earnings before interest and tax (EBIT)				463,041	512,342	527,724	552,832												
S540	Equity				2,632,147	2,740,641	2,929,628	2,889,524												
I030	<i>Earnings to interest and principal expenses (Debt service coverage)</i>																			
S550	Earnings before interest and tax (EBIT)				463,041	512,342	527,724	552,832												
S560	Debt service payments				29,250	27,323	29,828	28,427												
I031	<i>Net foreign exchange exposure to equity</i>																			
S570	Net foreign exchange exposure																			
S580	Equity																			
I032	<i>Number of applications for protection from creditors</i> Number of This underlying series is not compiled.																			
Households																				
I033	<i>Household debt to GDP</i>																			
S590	Household debt				1,606,511	1,616,852	1,631,347	1,638,624	1,645,638	1,661,365	1,678,016	1,687,313	1,696,632	1,714,260	1,733,194	1,746,158	1,735,160	1,751,535	1,774,557	1,790,593
S600	GDP				2,948,840	2,967,920	3,062,680	3,125,280	3,051,800	3,116,320	3,155,920	3,214,920	3,195,360	3,204,760	3,295,760	3,372,760	3,294,080	3,334,200	3,369,040	3,464,480
I034	<i>Household debt service and principal payments to income</i>																			
S610	Household debt service and principal payments				30,380	30,024	29,744	28,864	28,044	27,268	26,996	26,384	25,468	25,128	24,524	24,000	23,648	22,740	21,592	21,292
S620	Household income				1,869,004	1,862,976	1,889,288	1,917,772	1,937,844	1,930,824	1,948,916	1,978,356	2,016,276	1,983,636	2,013,696	2,045,376	2,106,276	2,071,280	2,087,720	2,128,212
Market liquidity																				
I035	<i>Average bid-ask spread in the securities market</i>																			
					0.005120	0.004369	0.006597	0.002800	0.004438	0.003916	0.004827	0.005864	0.004739	0.003611	0.004889	0.006004	0.008131	0.003957	0.003347	0.003496
I036	<i>Average daily turnover ratio in the securities market</i> This underlying series is not compiled.																			
Real estate markets																				
I037	<i>Residential real estate prices</i> This underlying series is not compiled.																			
I038	<i>Commercial real estate prices</i> This underlying series is not compiled.																			
I039	<i>Residential real estate loans to total loans</i>																			
S630	Residential real estate loans				987,331	991,979	1,001,231	1,010,397	987,025	996,192	1,007,598	1,016,523	1,022,397	1,033,704	1,046,906	1,052,952	1,061,543	1,074,170	1,086,817	1,116,392
S640	Total loans				6,783,153	6,654,201	6,687,688	6,515,923	6,537,110	6,683,840	6,688,859	5,493,472	5,704,281	5,698,239	5,718,805	5,653,790	5,738,152	5,785,831	5,811,852	5,759,057
I040	<i>Commercial real estate loans to total loans</i>																			
S650	Commercial real estate loans				303,296	304,222	304,950	303,387	302,427	301,651	303,764	305,428	311,541	312,135	316,946	318,666	325,414	331,502	335,653	337,727
S660	Total loans				6,783,153	6,654,201	6,687,688	6,515,923	6,537,110	6,683,840	6,688,859	5,493,472	5,704,281	5,698,239	5,718,805	5,653,790	5,738,152	5,785,831	5,811,852	5,759,057

1) More detailed information on the sectoral (table 1) and geographic (table 2) distribution of loans can be found by following the respective links