

**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
<b>Deposit Takers</b>																				
I001	Regulatory capital to risk-weighted assets																			
S010	Regulatory capital																			
S020	Risk-weighted assets																			
	Data are compiled for supervisory purposes only.																			
	Data are compiled for supervisory purposes only.																			
I002	Regulatory Tier 1 capital to risk-weighted assets																			
S030	Regulatory Tier 1 capital																			
S040	Risk-weighted assets																			
	Data are compiled for supervisory purposes only.																			
	Data are compiled for supervisory purposes only.																			
I003	Nonperforming loans net of provisions to capital																			
S050	Nonperforming loans net of provisions																			
S061	Capital																			
	Data are compiled for supervisory purposes only.																			
	Data are compiled for supervisory purposes only.																			
I004	Nonperforming loans to total gross loans																			
S070	Nonperforming loans																			
S080	Total gross loans																			
	Data are compiled for supervisory purposes only.																			
	Data are compiled for supervisory purposes only.																			
I005	Sectoral distribution of loans																			
S090	Sectoral distribution of loans																			
S100	Total gross 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
					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																			
S120	Total assets																			
		34,356	30,596	30,913	25,686															
		8,605,560	8,355,020	8,251,175	8,118,298															
I007	Return on equity																			
S131	Net income																			
S141	Capital																			
		34,356	30,596	30,913	25,686															
		456,120	465,710	489,124	505,474															
I008	Interest margin to gross income																			
S150	Interest margin																			
S160	Gross income																			
		95,887	91,146	85,486	87,202															
		127,886	128,003	122,921	120,584															
I009	Noninterest expenses to gross income																			
S170	Noninterest expenses																			
S180	Gross income																			
		90,033	88,653	88,389	88,135															
		127,886	128,003	122,921	120,584															
I010	Liquid assets to total assets (liquid asset ratio)																			
S192	Liquid assets																			
S200	Total assets																			
	Data are compiled for supervisory purposes only.																			
	Data are compiled for supervisory purposes only.																			
I011	Liquid assets to short-term liabilities																			
S212	Liquid assets																			
S220	Short-term liabilities																			
	Data are compiled for supervisory purposes only.																			
	Data are compiled for supervisory purposes only.																			
I012	Net open position in foreign exchange to capital																			
S230	Net open position in foreign exchange																			
S242	Capital																			
	Data are compiled for supervisory purposes only.																			
	Data are compiled for supervisory purposes only.																			

**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
<b>Deposit Takers</b>																					
I013	<i>Capital to assets ratio</i>																				
S251	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	<i>Large exposures to capital</i>																				
S270	Large exposures																				
S282	Capital																				
I015	<i>Geographical distribution of loans to total loans</i>																				
S290	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	<i>Gross asset position in financial derivatives to capital</i>																				
S310	Gross asset position in financial derivatives						752765		720985		876901		683543		556505		497363		494365		460324
S321	Capital						104407		104071		102152		102951		103069		102943		103336		102879
I017	<i>Gross liability position in financial derivatives to capital</i>																				
S330	Gross liability position in financial derivatives						737640		702259		866749		670761		530910		480463		482849		442390
S341	Capital						104407		104071		102152		102951		103069		102943		103336		102879
I018	<i>Trading and foreign exchange gains and losses to gross income</i>																				
S350	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	<i>Personnel expenses to noninterest expenses</i>																				
S370	Personnel expenses					46,039	44,615	44,563	44,282												
S380	Noninterest expenses					90,033	88,653	88,389	88,135												
I020	<i>Spread between reference lending and deposit rates</i>					316	312	307	301	295	291	286	280	275	270	265	260	256	251	247	242
I022	<i>Customer deposits to total (noninterbank) loans</i>																				
S390	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	<i>Foreign-currency-denominated loans to total loans</i>																				
S410	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	<i>Foreign-currency-denominated liabilities to total liabilities</i>																				
S430	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	<i>Net open position in equities to capital</i>																				
S450	Net open position in equities																				
S462	Capital																				

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
<b>Other Financial Corporations</b>																				
I026	<i>Assets to total financial system assets</i>																			
S470	<i>Assets</i>																			
S480	<i>Total financial system assets</i>																			
					4,654,909	4,494,891	4,496,681	4,555,934	4,685,548	4,789,493	4,892,589	4,887,897	4,946,098	4,942,555	5,010,265	5,043,048	5,104,444	5,144,347	5,197,098	5,158,735
					22,622,432	22,021,642	21,973,921	22,188,595	22,437,956	22,815,120	23,045,295	23,228,211	23,705,276	#####	23,897,240	24,057,651	24,185,600	24,517,888	24,699,095	24,589,760
I027	<i>Assets to GDP</i>																			
S490	<i>Assets</i>																			
S500	<i>GDP</i>																			
					4,654,909	4,494,891	4,496,681	4,555,934	4,685,548	4,789,493	4,892,589	4,887,897	4,946,098	4,942,555	5,010,265	5,043,048	5,104,444	5,144,347	5,197,098	5,158,735
					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	3,297,600	3,334,880	3,371,600	3,467,360
<b>Nonfinancial corporations sector</b>																				
I028	<i>Total debt to equity</i>																			
S510	<i>Total debt</i>																			
S520	<i>Equity</i>																			
					2,466,431	2,419,580	2,427,929	2,439,308	2,472,480	2,495,302	2,528,753	2,540,214	2,580,348	2,548,995	2,572,059	2,589,701	2,625,065	2,697,651	2,734,817	2,728,807
					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	2,973,221	2,993,018	2,957,154	2,701,082
I029	<i>Return on equity</i>																			
S530	<i>Earnings before interest and tax (EBIT)</i>																			
S540	<i>Equity</i>																			
					463,041	512,342	527,724	541,661												
					2,632,147	2,740,641	2,929,628	2,888,986												
I030	<i>Earnings to interest and principal expenses (Debt service coverage)</i>																			
S550	<i>Earnings before interest and tax (EBIT)</i>																			
S560	<i>Debt service payments</i>																			
					463,041	512,342	527,724	541,661												
					29,250	27,323	29,828	27,698												
I031	<i>Net foreign exchange exposure to equity</i>																			
S570	<i>Net foreign exchange exposure</i>																			
S580	<i>Equity</i>																			
					This underlying series is not compiled.															
I032	<i>Number of applications for protection from creditors Number c</i>																			
					This underlying series is not compiled.															
<b>Households</b>																				
I033	<i>Household debt to GDP</i>																			
S590	<i>Household debt</i>																			
S600	<i>GDP</i>																			
					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	1,733,195	1,746,158	1,736,208	1,752,117	1,775,421	1,790,478
					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	3,297,600	3,334,880	3,371,600	3,467,360
I034	<i>Household debt service and principal payments to income</i>																			
S610	<i>Household debt service and principal payments</i>																			
S620	<i>Household income</i>																			
					30,380	30,024	29,744	28,864	28,044	27,268	26,996	26,384	25,468	25,128	24,524	24,000	23,852	22,744	21,592	21,284
					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	2,106,484	2,069,936	2,087,288	2,126,136
<b>Market liquidity</b>																				
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.															
<b>Real estate markets</b>																				
I037	<i>Residential real estate prices</i>																			
I038	<i>Commercial real estate prices</i>																			
					This underlying series is not compiled.															
I039	<i>Residential real estate loans to total loans</i>																			
S630	<i>Residential real estate loans</i>																			
S640	<i>Total loans</i>																			
					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
					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	<i>Commercial real estate loans</i>																			
S660	<i>Total loans</i>																			
					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
					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