

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																			
	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	30,845																
		8,605,560	8,355,020	8,249,120																
I007	<i>Return on equity</i>																			
S131	Net income																			
S141	Capital																			
		34,356	30,596	30,845																
		456,120	465,710	488,929																
I008	<i>Interest margin to gross income</i>																			
S150	Interest margin																			
S160	Gross income																			
		95,887	91,146	85,486																
		127,886	128,003	123,082																
I009	<i>Noninterest expenses to gross income</i>																			
S170	Noninterest expenses																			
S180	Gross income																			
		90,033	88,653	88,543																
		127,886	128,003	123,082																
I010	<i>Liquid assets to total assets (liquid asset ratio)</i>																			
S192	Liquid assets																			
S200	Total assets																			
	Data are compiled for supervisory purposes only.																			
	Data are compiled for supervisory purposes only.																			
I011	<i>Liquid assets to short-term liabilities</i>																			
S212	Liquid assets																			
S220	Short-term liabilities																			
	Data are compiled for supervisory purposes only.																			
	Data are compiled for supervisory purposes only.																			
I012	<i>Net open position in foreign exchange to capital</i>																			
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
Deposit Takers																				
I013																				
S251	<i>Capital to assets ratio</i>																			
S260	<i>Capital</i>																			
	<i>Total assets</i>																			
					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
	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	<i>Large exposures</i>																			
	<i>Capital</i>																			
	Data are compiled for supervisory purposes only.																			
	Data are compiled for supervisory purposes only.																			
I015																				
S290	<i>Geographical distribution of loans to total loans</i>																			
S300	<i>Geographical distribution of loans to total loans</i>																			
	<i>Total gross loans</i>																			
					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
	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	<i>Gross asset position in financial derivatives</i>																			
	<i>Capital</i>																			
					752765		720985		876901		683543		556505		497363		494365			
					104407		104071		102152		102951		103069		102943		103336		102879	
I017																				
S330	<i>Gross liability position in financial derivatives to capital</i>																			
S341	<i>Gross liability position in financial derivatives</i>																			
	<i>Capital</i>																			
					737640		702259		866749		670761		530910		480463		482849			
					104407		104071		102152		102951		103069		102943		103336		102879	
I018																				
S350	<i>Trading and foreign exchange gains and losses to gross income</i>																			
S360	<i>Trading and foreign exchange gains (losses)</i>																			
	<i>Gross income</i>																			
					34,195	32,792	36,128													
	127,886	128,003	123,082																	
I019																				
S370	<i>Personnel expenses to noninterest expenses</i>																			
S380	<i>Personnel expenses</i>																			
	<i>Noninterest expenses</i>																			
					46,039	44,615	44,570													
	90,033	88,653	88,543																	
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																				
S390	<i>Customer deposits to total (noninterbank) loans</i>																			
S400	<i>Customer deposits</i>																			
	<i>Total gross loans</i>																			
					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
	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	<i>Foreign-currency-denominated loans</i>																			
	<i>Total gross loans</i>																			
					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
	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	<i>Foreign-currency-denominated liabilities</i>																			
	<i>Total liabilities</i>																			
					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
	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	<i>Net open position in equities</i>																			
	<i>Capital</i>																			
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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				4,825,564	4,684,553	4,660,041	4,739,085	4,854,695	4,943,957	5,032,520	5,006,137	5,086,846	5,087,098	5,164,123	5,210,535	5,247,856	5,293,349	5,343,512	
S480	Total financial system assets				22,665,743	22,052,152	22,008,234	22,220,863	22,467,153	22,841,894	23,050,998	23,195,224	23,661,354	23,632,685	23,843,954	24,012,328	24,093,658	24,414,328	24,583,514	
I027	<i>Assets to GDP</i>																			
S490	Assets				4,825,564	4,684,553	4,660,041	4,739,085	4,854,695	4,943,957	5,032,520	5,006,137	5,086,846	5,087,098	5,164,123	5,210,535	5,247,856	5,293,349	5,343,512	
S500	GDP				2,971,320	3,002,240	3,101,920	3,119,960	3,081,600	3,156,880	3,199,520	3,201,000	3,213,480	3,234,880	3,332,960	3,328,040	3,315,920	3,371,440	3,433,520	
Nonfinancial corporations sector																				
I028	<i>Total debt to equity</i>																			
S510	Total debt				2,177,568	2,142,068	2,144,490	2,154,014	2,178,284	2,201,440	2,239,039	2,234,809	2,300,312	2,268,235	2,324,883	2,322,815	2,358,111	2,433,386	2,459,147	
S520	Equity				2,884,155	2,739,190	2,512,052	2,695,713	2,592,286	2,513,246	2,688,112	2,773,387	2,894,955	2,916,387	3,001,445	3,054,463	2,949,124	2,970,673	2,934,391	
I029	<i>Return on equity</i>																			
S530	Earnings before interest and tax (EBIT)				523,544	563,118	564,158													
S540	Equity				2,630,546	2,734,550	2,913,925													
I030	<i>Earnings to interest and principal expenses (Debt service coverage)</i>																			
S550	Earnings before interest and tax (EBIT)				523,544	563,118	564,158													
S560	Debt service payments				29,552	26,481	26,207													
I031	<i>Net foreign exchange exposure to equity</i>																			
S570	Net foreign exchange exposure				This underlying series is not compiled.															
S580	Equity				This underlying series is not compiled.															
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				1,605,417	1,615,652	1,630,121	1,637,266	1,644,251	1,659,978	1,676,614	1,685,858	1,695,227	1,712,904	1,731,891	1,744,695	1,756,616	1,771,419	1,792,339	
S600	GDP				2,971,320	3,002,240	3,101,920	3,119,960	3,081,600	3,156,880	3,199,520	3,201,000	3,213,480	3,234,880	3,332,960	3,328,040	3,315,920	3,371,440	3,433,520	
I034	<i>Household debt service and principal payments to income</i>																			
S610	Household debt service and principal payments				30,164	29,832	29,776	28,732	27,960	27,188	26,976	26,340	25,436	25,104	24,540	24,080	23,640	22,792	21,676	
S620	Household income				1,891,400	1,901,596	1,922,368	1,945,440	1,952,380	1,970,352	1,968,544	2,001,224	2,030,952	2,035,044	2,041,556	2,062,268	2,106,476	2,104,116	2,099,712	
Market liquidity																				
I035	Average bid-ask spread in the securities market				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	Average daily turnover ratio in the securities market				This underlying series is not compiled.															
Real estate markets																				
I037	Residential real estate prices				This underlying series is not compiled.															
I038	Commercial real estate prices				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