

Core set of indicators

Data as at end of year and end of quarter respectively

Underlying series (in Mio. Euro)	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																				
S010	Regulatory capital																				
S020	Risk-weighted assets																				
		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.																			
I003	Nonperforming loans net of provisions to capital																				
S050	Nonperforming loans net of provisions																				
S061	Capital																				
		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.																			
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		6,579,017	6,578,229	6,875,587	6,790,793		7,009,210	7,003,413	6,953,151	6,660,676		6,607,532	6,549,367	6,413,420	6,306,432		6,349,477	6,430,379	6,511,210	6,486,066
I006	Return on assets																				
S111	Net income		47,579			41,822					30,639					30,682					
S120	Total assets		8,968,671			9,341,874					8,456,612					8,454,914					
I007	Return on equity																				
S131	Net income		47,579			41,822					30,639					30,682					
S141	Capital		364,683			386,476					406,545					428,180					
I008	Interest margin to gross income																				
S150	Interest margin		91,342			92,252					89,484					93,398					
S160	Gross income		125,317			128,995					120,037					121,412					
I009	Noninterest expenses to gross income																				
S170	Noninterest expenses		80,086			82,822					82,953					83,863					
S180	Gross income		125,317			128,995					120,037					121,412					
I010	Liquid assets to total assets (liquid asset ratio)																				
S192	Liquid assets																				
S200	Total assets																				
		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.																			
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.																			

Encouraged set of indicators

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

Underlying series (in Mio. Euro)	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	<i>Capital to assets ratio</i>																			
S251	Capital	369,549	368,938	371,397	368,836		379,475	385,761	389,637	391,649		394,745	410,517	411,435	413,392		414,915	431,880	439,970	440,193
S260	Total assets	8,024,267	7,955,451	8,558,877	8,454,927		8,590,834	8,702,364	8,632,298	8,284,659		8,115,598	7,888,571	7,736,483	7,581,662		7,564,485	7,639,656	7,791,331	7,843,654
I014	<i>Large exposures to capital</i>																			
S270	Large exposures	Data are compiled for supervisory purposes only.																		
S282	Capital	Data are compiled for supervisory purposes only.																		
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	6,579,017	6,578,229	6,875,587	6,790,793		7,009,210	7,003,413	6,953,151	6,660,676		6,607,532	6,549,367	6,413,420	6,306,432		6,349,477	6,430,379	6,511,210	6,486,066
I016	<i>Gross asset position in financial derivatives to capital</i>																			
S310	Gross asset position in financial derivatives		848886		1254095			1261744		1122194			875452		723103			697697		900969
S321	Capital		116051		115984			115356		115438			107427		107882			106610		105483
I017	<i>Gross liability position in financial derivatives to capital</i>																			
S330	Gross liability position in financial derivatives		855423		1254305			1258990		1097443			857013		697485			678864		886138
S341	Capital		116051		115984			115356		115438			107427		107882			106610		105483
I018	<i>Trading and foreign exchange gains and losses to gross income</i>																			
S350	Trading and foreign exchange gains (losses)	33,380					35,173					34,528						33468		
S360	Gross income	125,317					128,995					120,037						121412		
I019	<i>Personnel expenses to noninterest expenses</i>																			
S370	Personnel expenses	41,374					43,849					43,068						43227		
S380	Noninterest expenses	80,086					82,822					82,953						83863		
I020	<i>Spread between reference lending and deposit rates</i>																			
		340	336	331	328		324	320	322	324		325	328	327	326		326	323	323	319
I022	<i>Customer deposits to total (noninterbank) loans</i>																			
S390	Customer deposits	2,452,083	2,469,498	2,486,385	2,547,167		2,601,339	2,665,178	2,684,501	2,674,042		2,623,719	2,643,219	2,649,456	2,739,291		2,708,251	2,732,475	2,764,622	2,807,539
S400	Total gross loans	3,327,676	3,315,463	3,464,855	3,461,417		3,677,631	3,724,825	3,668,236	3,530,838		3,471,705	3,437,144	3,281,585	3,240,358		3,222,981	3,200,807	3,239,533	3,231,354
I023	<i>Foreign-currency-denominated loans to total loans</i>																			
S410	Foreign-currency-denominated loans	573,185	576,687	610,178	600,641		588,708	602,057	598,585	565,956		568,443	557,252	533,625	510,756		541,655	567,585	601,996	594,939
S420	Total gross loans	5,284,491	5,265,981	5,501,743	5,464,138		5,677,931	5,688,576	5,626,447	5,405,219		5,346,766	5,299,730	5,211,710	5,119,259		5,130,985	5,161,949	5,208,534	5,172,914
I024	<i>Foreign-currency-denominated liabilities to total liabilities</i>																			
S430	Foreign-currency-denominated liabilities	650,543	642,260	683,006	687,037		693,050	701,985	699,125	668,591		695,775	676,257	668,754	612,161		633,087	661,562	715,234	693,165
S440	Total liabilities	7,654,718	7,586,513	8,187,480	8,086,091		8,211,359	8,316,603	8,242,661	7,893,010		7,720,861	7,478,054	7,324,757	7,168,252		7,149,348	7,207,752	7,351,362	7,402,096
I025	<i>Net open position in equities to capital</i>																			
S450	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)	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	
Other Financial Corporations																					
I026	<i>Assets to total financial system assets</i>																				
S470	Assets	3,535,791	3,616,490	3,624,159	3,607,715		3,724,125	3,780,130	3,887,827	3,972,113		4,052,639	4,092,676	3,910,767	3,955,362		4,069,734	4,169,451	4,229,220	4,370,719	
S480	Total financial system assets	19,023,104	19,175,258	19,657,565	19,718,704		20,196,427	20,543,070	20,834,709	20,800,808		20,615,157	20,340,490	20,165,874	20,308,947		20,454,616	20,758,814	21,103,743	21,450,368	
I027	<i>Assets to GDP</i>																				
S490	Assets	3,535,791	3,616,490	3,624,159	3,607,715		3,724,125	3,780,130	3,887,827	3,972,113		4,052,639	4,092,676	3,910,767	3,955,362		4,069,734	4,169,451	4,229,220	4,370,719	
S500	GDP	2,636,040	2,641,680	2,729,160	2,767,360		2,714,040	2,688,440	2,771,760	2,807,000		2,729,440	2,771,720	2,858,680	2,885,560		2,866,800	2,869,440	2,962,880	3,010,600	
Nonfinancial corporations sector																					
I028	<i>Total debt to equity</i>																				
S510	Total debt	2,160,939	2,181,774	2,240,889	2,261,421		2,267,055	2,317,911	2,328,942	2,357,177		2,363,073	2,389,889	2,394,028	2,417,822		2,422,032	2,453,647	2,465,038	2,365,394	
S520	Equity	2,051,053	2,090,650	1,785,593	1,854,985		2,032,786	1,918,545	2,042,188	2,134,895		2,192,204	2,152,898	2,270,761	2,434,723		2,444,089	2,466,258	2,432,318	2,565,378	
I029	<i>Return on equity</i>																				
S530	Earnings before interest and tax (EBIT)	475,681					439,312					448,739					419,125				
S540	Equity	1,939,415					1,994,940					2,284,809					2,500,051				
I030	<i>Earnings to interest and principal expenses (Debt service coverage)</i>																				
S550	Earnings before interest and tax (EBIT)	475,681					439,312					448,739					419,125				
S560	Debt service payments	33,277					27,885					30,086					30,429				
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 Number of</i>																				
Households																					
I033	<i>Household debt to GDP</i>																				
S590	Household debt	1,532,642	1,536,924	1,548,628	1,552,114		1,552,346	1,558,247	1,564,608	1,568,947		1,566,768	1,572,198	1,580,639	1,580,562		1,582,493	1,588,709	1,598,989	1,603,969	
S600	GDP	2,636,040	2,641,680	2,729,160	2,767,360		2,714,040	2,688,440	2,771,760	2,807,000		2,729,440	2,771,720	2,858,680	2,885,560		2,866,800	2,869,440	2,962,880	3,010,600	
I034	<i>Household debt service and principal payments to income</i>																				
S610	Household debt service and principal payments	46,428	48,052	47,584	46,888		44,548	43,664	41,960	40,868		39,492	38,976	37,212	35,680		34,696	34,064	32,528	32,204	
S620	Household income	1,701,780	1,697,844	1,717,108	1,747,504		1,772,692	1,737,372	1,749,488	1,774,288		1,776,424	1,772,004	1,794,804	1,806,300		1,824,604	1,810,656	1,839,904	1,861,352	
Market liquidity																					
I035	Average bid-ask spread in the securities market	0.006569	0.011070	0.006127	0.008674		0.016229	0.010659	0.009039	0.008523		0.009565	0.010920	0.009967	0.011913		0.010624	0.007806	0.004797	0.004041	
I036	Average daily turnover ratio in the securities market	This underlying series is not compiled.																			
Real estate markets																					
I037	Residential real estate prices																				
I038	Commercial real estate prices																				
I039	<i>Residential real estate loans to total loans</i>																				
S630	Residential real estate loans	906,804	909,347	911,831	914,021		912,649	912,361	917,770	922,391		926,001	928,732	933,428	935,416		936,449	939,971	945,612	983,835	
S640	Total loans	6,579,017	6,578,229	6,875,587	6,790,793		7,009,210	7,003,413	6,953,151	6,660,676		6,607,532	6,549,367	6,413,420	6,306,432		6,349,477	6,430,379	6,511,210	6,486,066	
I040	<i>Commercial real estate loans to total loans</i>																				
S650	Commercial real estate loans	305,383	315,005	315,320	312,926		311,703	312,960	309,821	307,750		307,817	304,460	304,550	303,032		302,366	301,243	302,643	301,211	
S660	Total loans	6,579,017	6,578,229	6,875,587	6,790,793		7,009,210	7,003,413	6,953,151	6,660,676		6,607,532	6,549,367	6,413,420	6,306,432		6,349,477	6,430,379	6,511,210	6,486,066	

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