

**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
<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
		6,579,017	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																			
S120	Total assets																			
		47,579				41,822					30,639					30,682				
		8,968,671				9,341,874					8,456,612					8,454,914				
I007	Return on equity																			
S131	Net income																			
S141	Capital																			
		47,579				41,822					30,639					30,682				
		364,683				386,476					406,545					428,180				
I008	Interest margin to gross income																			
S150	Interest margin																			
S160	Gross income																			
		91,342				92,252					89,484					93,398				
		125,317				128,995					120,037					121,412				
I009	Noninterest expenses to gross income																			
S170	Noninterest expenses																			
S180	Gross income																			
		80,086				82,822					82,953					83,863				
		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.																			
	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)		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
<b>Deposit Takers</b>																					
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	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
<b>Other Financial Corporations</b>																				
I026	<i>Assets to total financial system assets</i>																			
S470	Assets	3,633,765	3,707,204	3,724,114	3,690,839		3,817,201	3,869,361	3,984,248	4,094,933		4,221,566	4,253,326	4,059,632	4,079,165		4,226,554	4,331,856	4,403,375	4,519,524
S480	Total financial system assets	18,849,149	18,994,285	19,448,577	19,508,490		19,990,905	20,335,544	20,622,349	20,632,752		20,655,633	20,394,136	20,167,008	20,259,480		20,411,147	20,731,834	21,111,264	21,479,981
I027	<i>Assets to GDP</i>																			
S490	Assets	3,633,765	3,707,204	3,724,114	3,690,839		3,817,201	3,869,361	3,984,248	4,094,933		4,221,566	4,253,326	4,059,632	4,079,165		4,226,554	4,331,856	4,403,375	4,519,524
S500	GDP	2,651,760	2,663,520	2,756,480	2,740,720		2,730,920	2,712,600	2,805,200	2,784,320		2,741,840	2,793,320	2,892,640	2,877,160		2,878,400	2,889,640	2,991,200	2,995,120
<b>Nonfinancial corporations sector</b>																				
I028	<i>Total debt to equity</i>																			
S510	Total debt	1,848,719	1,872,148	1,915,869	1,931,552		1,936,882	1,976,755	2,003,740	1,982,111		2,008,134	2,029,118	2,030,969	2,057,973		2,062,941	2,097,392	2,109,930	2,086,838
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	2,270,762	2,434,724		2,444,091	2,466,260	2,432,319	2,565,378
I029	<i>Return on equity</i>																			
S530	Earnings before interest and tax (EBIT)	493,302					473,014					467,527					491,257			
S540	Equity	1,939,415					1,994,940					2,284,810					2,500,051			
I030	<i>Earnings to interest and principal expenses (Debt service coverage)</i>																			
S550	Earnings before interest and tax (EBIT)	493,302					473,014					467,527					491,257			
S560	Debt service payments	43,703					29,390					31,398					32,015			
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 Households</i>																			
I033	<i>Household debt to GDP</i>																			
S590	Household debt	1,532,399	1,536,689	1,548,385	1,551,836		1,552,062	1,557,958	1,564,308	1,568,624		1,566,344	1,571,764	1,580,194	1,580,094		1,582,009	1,587,747	1,598,026	1,602,887
S600	GDP	2,651,760	2,663,520	2,756,480	2,740,720		2,730,920	2,712,600	2,805,200	2,784,320		2,741,840	2,793,320	2,892,640	2,877,160		2,878,400	2,889,640	2,991,200	2,995,120
I034	<i>Household debt service and principal payments to income</i>																			
S610	Household debt service and principal payments	46,260	47,868	47,544	46,904		44,468	43,568	41,948	40,872		39,436	38,936	37,224	35,688		34,648	34,048	32,552	32,252
S620	Household income	1,731,232	1,735,240	1,750,180	1,767,588		1,800,224	1,779,052	1,786,672	1,799,312		1,798,220	1,811,416	1,832,864	1,834,828		1,846,136	1,854,688	1,876,028	1,888,604
<b>Market liquidity</b>																				
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.																		
<b>Real estate markets</b>																				
I037	<i>Residential real estate prices</i>																			
I038	<i>Commercial real estate prices</i>																			
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