

**Core set of indicators**

Data as at end of year and end of quarter respectively

Underlying series (in Mio. Euro)		2005	2006	2007	2008	2009	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010	2010 Q1	2010 Q2	2010 Q3	2010 Q4
<b>Deposit Takers</b>															
I001	<i>Regulatory capital to risk-weighted assets</i>														
S010	Regulatory capital														
S020	Risk-weighted assets														
I002	<i>Regulatory Tier 1 capital to risk-weighted assets</i>														
S030	Regulatory Tier 1 capital														
S040	Risk-weighted assets														
I003	<i>Nonperforming loans net of provisions to capital</i>														
S050	Nonperforming loans net of provisions														
S061	Capital														
I004	<i>Nonperforming loans to total gross loans</i>														
S070	Nonperforming loans														
S080	Total gross loans														
I005	<i>Sectoral distribution of loans</i>														
S090	Sectoral distribution of loans	Tab.1	Tab.1	Tab.2	Tab.3	Tab.4	Tab.1	Tab.1	Tab.1	Tab.1		Tab.1	Tab.1	Tab.1	Tab.1
S100	Total gross loans	5,027,790	5,192,078	5,535,748	5,761,194	5,365,261	5,365,261	5,604,306	5,416,785	5,365,261		5,389,461	5,582,696	5,384,063	5,400,311
I006	<i>Return on assets</i>														
S111	Net income	36,477	35,207	20,457	-8,151	17,161									30,310
S120	Total assets	7,524,722	7,718,988	8,158,884	8,327,069	8,022,116									8,105,203
I007	<i>Return on equity</i>														
S131	Net income	36,477	35,207	20,457	-8,151	17,161									30,310
S141	Capital	255,729	295,289	312,701	324,700	340,145									343,040
I008	<i>Interest margin to gross income</i>														
S150	Interest margin	88,211	89,124	91,577	90,636	91,472									92,136
S160	Gross income	129,290	130,681	125,621	107,191	126,298									125,928
I009	<i>Noninterest expenses to gross income</i>														
S170	Noninterest expenses	78,806	81,474	81,561	78,731	82,207									80,229
S180	Gross income	129,290	130,681	125,621	107,191	126,298									125,928
I010	<i>Liquid assets to total assets (liquid asset ratio)</i>														
S192	Liquid assets														
S200	Total assets														
I011	<i>Liquid assets to short-term liabilities</i>														
S212	Liquid assets														
S220	Short-term liabilities														
I012	<i>Net open position in foreign exchange to capital</i>														
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)		2005	2006	2007	2008	2009	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010	2010 Q1	2010 Q2	2010 Q3	2010 Q4
<b>Deposit Takers</b>															
I013	<i>Capital to assets ratio</i>														
S251	Capital	276,772	306,929	321,372	352,493		337,553	350,271	350,639	355,761		348,604	344,906	347,041	359,886
S260	Total assets	6,800,625	7,090,505	7,531,850	7,849,717		7,728,861	7,672,397	7,483,171	7,400,877		7,420,539	7,815,580	7,584,252	8,372,741
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
S300	Total gross loans	5,027,790	5,192,078	5,535,748	5,761,194		5,365,261	5,604,306	5,416,785	5,365,261		5,389,461	5,582,696	5,384,063	5,400,311
I016	<i>Gross asset position in financial derivatives to capital</i>														
S310	Gross asset position in financial derivatives	637,145	555,538	669,539	1,382,682		0	1,016,978	0	894,602		0	1,265,862	0	991,747
S321	Capital	75,091	79,885	80,901	94,050		0	108,259	0	112,960		0	127,025	0	128,432
I017	<i>Gross liability position in financial derivatives to capital</i>														
S330	Gross liability position in financial derivatives	656,914	577,829	689,619	1,371,740		0	1,003,442	0	898,552		0	1,280,046	0	1,060,696
S341	Capital	75,091	79,885	80,901	94,050		0	108,259	0	112,960		0	127,025	0	128,432
I018	<i>Trading and foreign exchange gains and losses to gross income</i>														
S350	Trading and foreign exchange gains (losses)	39,218	34,265	30,538	11,000	34,308					34,351				
S360	Gross income	129,290	130,681	125,621	107,191	126,298					125,928				
I019	<i>Personnel expenses to noninterest expenses</i>														
S370	Personnel expenses	43,445	45,989	44,604	42,033	44,964					42,259				
S380	Noninterest expenses	78,806	81,474	81,561	78,731	82,207					80,229				
I020	<i>Spread between reference lending and deposit rates</i>	353	317	285	273	342	293	316	331	342	346	349	349	348	346
I022	<i>Customer deposits to total (noninterbank) loans</i>														
S390	Customer deposits	2,206,292	2,332,665	2,478,441	2,639,473		2,520,148	2,577,999	2,484,265	2,505,350		2,496,857	2,562,332	2,435,163	2,487,664
S400	Total gross loans	3,071,004	3,102,687	3,251,356	3,395,105		3,336,681	3,412,544	3,312,760	3,276,358		3,300,795	3,436,447	3,305,223	3,380,071
I023	<i>Foreign-currency-denominated loans to total loans</i>														
S410	Foreign-currency-denominated loans	514,530	547,447	634,593	702,096		681,628	653,556	612,042	617,860		635,529	676,777	622,904	621,950
S420	Total gross loans	5,027,790	5,192,078	5,535,748	5,761,194		5,603,950	5,604,306	5,416,785	5,365,261		5,389,461	5,582,696	5,384,063	5,400,311
I024	<i>Foreign-currency-denominated liabilities to total liabilities</i>														
S430	Foreign-currency-denominated liabilities	660,358	708,212	728,162	762,452		745,919	706,777	668,228	634,323		662,100	736,719	699,656	696,097
S440	Total liabilities	6,523,853	6,783,576	7,201,478	7,497,224		7,391,308	7,322,126	7,132,723	7,045,116		7,071,935	7,470,674	7,237,211	8,012,855
I025	<i>Net open position in equities to capital</i>														
S450	Net open position in equities														
S462	Capital														

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Underlying series (in Mio. Euro)	2005	2006	2007	2008	2009	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010	2010 Q1	2010 Q2	2010 Q3	2010 Q4	
<b>Other Financial Corporations</b>															
I026	<i>Assets to total financial system assets</i>														
S470	Assets	2,742,644	3,007,668	3,170,262	3,133,836	3,365,618	3,121,964	3,129,931	3,194,436	3,268,792	3,628,021	3,345,778	3,428,474	3,493,367	3,515,470
S480	Total financial system assets	16,925,989	17,402,181	18,661,939	19,063,008	18,800,057	19,241,062	18,689,598	18,796,084	18,845,677	19,300,117	19,173,947	19,860,019	19,688,616	19,349,469
I027	<i>Assets to GDP</i>														
S490	Assets	2,742,644	3,007,668	3,170,262	3,133,836	3,365,618	3,121,964	3,129,931	3,194,436	3,268,792	3,628,021	3,345,778	3,428,474	3,493,367	3,515,470
S500	GDP	2,365,360	2,493,200	2,589,480	2,563,720	2,542,440	2,376,120	2,389,400	2,474,960	2,542,440	2,675,720	2,466,360	2,510,000	2,605,520	2,675,720
<b>Nonfinancial corporations sector</b>															
I028	<i>Total debt to equity</i>														
S510	Total debt	1,723,673	1,789,525	1,920,755	2,006,565	1,976,947	2,339,598	2,242,892	2,234,534	2,256,723	1,880,554	2,255,367	2,304,036	2,278,529	2,216,700
S520	Equity	1,741,330	1,972,238	2,234,415	1,655,398	1,785,204	1,507,531	1,642,812	1,738,600	1,785,204	2,023,844	1,826,132	1,801,305	1,874,100	2,023,844
I029	<i>Return on equity</i>														
S530	Earnings before interest and tax (EBIT)	372,374	437,992	488,971	438,525	372,005					420,534				
S540	Equity	1,659,968	1,856,784	2,103,327	1,944,907	1,720,301					1,904,524				
I030	<i>Earnings to interest and principal expenses (Debt service coverage)</i>														
S550	Earnings before interest and tax (EBIT)	372,374	437,992	488,971	438,525	372,005					420,534				
S560	Debt service payments	41,292	44,057	47,142	43,095	35,731					37,090				
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 Number of applications for protection from creditors</i>														
I032	Households	This underlying series is not compiled.													
I033	<i>Household debt to GDP</i>														
S590	Household debt	1,568,610	1,567,381	1,546,891	1,532,189	1,529,616	1,525,292	1,529,352	1,532,976	1,529,616	1,534,643	1,524,944	1,530,158	1,535,404	1,534,643
S600	GDP	2,365,360	2,493,200	2,589,480	2,563,720	2,542,440	2,376,120	2,389,400	2,474,960	2,542,440	2,675,720	2,466,360	2,510,000	2,605,520	2,675,720
I034	<i>Household debt service and principal payments to income</i>														
S610	Household debt service and principal payments	56,528	61,420	66,628	64,636	47,672	53,172	50,112	48,208	47,672	46,280	47,032	46,340	46,180	46,280
S620	Household income	1,567,744	1,611,636	1,633,608	1,629,784	1,633,596	1,628,960	1,611,908	1,607,400	1,633,596	1,694,932	1,644,648	1,637,524	1,655,612	1,694,932
<b>Market liquidity</b>															
I035	<i>Average bid-ask spread in the securities market</i>														
I036	<i>Average daily turnover ratio in the securities market</i>														
I035		0.010001	0.004131	0.003801	0.007689	0.007325	0.014830	0.009411	0.006773	0.007325	0.005054	0.009115	0.004635	0.005128	0.005054
I036		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>														
I037		This underlying series is not compiled.													
I038		This underlying series is not compiled.													
I039	<i>Residential real estate loans to total loans</i>														
S630	Residential real estate loans	859,926	921,210	914,439	907,105		901,498	899,626	900,169	905,003		901,967	901,754	905,781	907,779
S640	Total loans	5,027,790	5,192,078	5,535,748	5,761,194		5,365,261	5,604,306	5,416,785	5,365,261		5,389,461	5,582,696	5,384,063	5,400,311
I040	<i>Commercial real estate loans to total loans</i>														
S650	Commercial real estate loans	307,970	303,513	299,308	302,452		312,033	313,511	311,791	313,282		313,303	319,976	309,483	307,684
S660	Total loans	5,027,790	5,192,078	5,535,748	5,761,194		5,365,261	5,604,306	5,416,785	5,365,261		5,389,461	5,582,696	5,384,063	5,400,311

<sup>1)</sup> More detailed information on the sectoral (table 1) and geographic (table 2) distribution of loans can be found by following the respective links under "Basic data" or "Indicators" on the FSI page.