## 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
Depos	it Take	ers														
1002	S010 S020 S030 S040	Regulatory capital to risk-weighted assets Regulatory capital Risk-weighted assets Regulatory Tier 1 capital to risk-weighted assets Regulatory Tier 1 capital Risk-weighted assets	Data are comp Data are comp Data are comp Data are comp	iled for supervi	sory purposes	only.										
	S050 S061	Nonperforming loans net of provisions to capital Nonperforming loans net of provisions Capital	Data are compiled for supervisory purposes only.  Data are compiled for supervisory purposes only.													
	S070 S080	Nonperforming loans to total gross loans Nonperforming loans Total gross loans	Data are compiled for supervisory purposes only. Data are compiled for supervisory purposes only.													
	S090 S100	Sectoral distribution of loans Sectoral distribution of loans Total gross loans	Tab.1 5,027,790	Tab.1 5,192,078	Tab.2 5,535,748	Tab.3 5,761,194	Tab.4 5,365,261	Tab.1 5,365,261	Tab.1 5,604,306	Tab.1 5,416,785	Tab.1 5,365,261		Tab.1 5,389,461	Tab.1 5,582,696	Tab.1 5,384,063	Tab.1 5,400,311
	S111 S120	Return on assets Net income Total assets	36,477 7,524,722	35,207 7,718,988	20,457 8,158,884	-8,151 8,327,069	17,161 8,022,116					30,310 8,105,203				
	S131 S141	Return on equity Net income Capital	36,477 255,729	35,207 295,289	20,457 312,701	-8,151 324,700	17,161 340,145					30,310 343,040				
	S150 S160	Interest margin to gross income Interest margin Gross income	88,211 129,290	89,124 130,681	91,577 125,621	90,636 107,191	91,472 126,298					92,136 125,928				
	S170 S180	Noninterest expenses to gross income Noninterest expenses Gross income	78,806 129,290	81,474 130,681	81,561 125,621	78,731 107,191	82,207 126,298					80,229 125,928				
	S192 S200	Liquid assets to total assets (liquid asset ratio) Liquid assets Total assets	Data are compiled for supervisory purposes only.  Data are compiled for supervisory purposes only.													
	S212 S220	Liquid assets to short-term liabilities Liquid assets Short-term liabilities	Data are compiled for supervisory purposes only.  Data are compiled for supervisory purposes only.													
	S230 S242	Net open position in foreign exchange to capital Net open position in foreign exchange Capital	Data are compiled for supervisory purposes only. Data are compiled for supervisory purposes only.													

## FSI (Financial Soundness Indicators) Underlying data 2005 - 2010

Encouraged set of indicators
Data as at end of year and end of quarter respectively, S540: annual average

Under	lying s	eries (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
Deposit Takers																
	S251 S260	Capital to assets ratio Capital Total assets	276,772 6,800,625	306,929 7,090,505	321,372 7,531,850	352,493 7,849,717		337,553 7,728,861	350,271 7,672,397	350,639 7,483,171	355,761 7,400,877		348,604 7,420,539	344,906 7,815,580	347,041 7,584,252	359,886 8,372,741
	S270 S282	Large exposures to capital Large exposures Capital	Data are comp													
	S290 S300	Geographical distribution of loans to total loans Geographical distribution of loans to total loans Total gross loans	Tab. 2 5,027,790	Tab. 2 5,192,078	Tab. 2 5,535,748	Tab. 2 5,761,194	Tab. 2	Tab. 2 5,365,261	Tab. 2 5,604,306	Tab. 2 5,416,785	Tab. 2 5,365,261	Tab. 2	Tab. 2 5,389,461	Tab. 2 5,582,696	Tab. 2 5,384,063	Tab. 2 5,400,311
	S310 S321	Gross asset position in financial derivatives to capital Gross asset position in financial derivatives Capital	637,145 75,091	555,538 79,885	669,539 80,901	1,382,682 94,050		0	1,016,978 108,259	0	894,602 112,960		0	1,265,862 127,025	0	991,747 128,432
	S330 S341	Gross liability position in financial derivatives to capital Gross liability position in financial derivatives Capital Trading and foreign exchange gains and losses to gross	656,914 75,091	577,829 79,885	689,619 80,901	1,371,740 94,050		0	1,003,442 108,259	0	898,552 112,960		0	1,280,046 127,025	0	1,060,696 128,432
	S350 S360	income Trading and foreign exchange gains (losses) Gross income	39,218 129,290	34,265 130,681	30,538 125,621	11,000 107,191	34,308 126,298					34,351 125,928				
	S370 S380	Personnel expenses to noninterest expenses Personnel expenses Noninterest expenses	43,445 78,806	45,989 81,474	44,604 81,561	42,033 78,731	44,964 82,207					42,259 80,229				
1020		Spread between reference lending and deposit rates	353	317	285	273	342	293	316	331	342	346	349	349	348	346
	S390 S400	Customer deposits to total (noninterbank) loans Customer deposits Total gross loans	2,206,292 3,071,004	2,332,665 3,102,687	2,478,441 3,251,356	2,639,473 3,395,105		2,520,148 3,336,681	2,577,999 3,412,544	2,484,265 3,312,760	2,505,350 3,276,358		2,496,857 3,300,795	2,562,332 3,436,447	2,435,163 3,305,223	2,487,664 3,380,071
	S410 S420	Foreign-currency-denominated loans to total loans Foreign-currency-denominated loans Total gross loans	514,530 5,027,790	547,447 5,192,078	634,593 5,535,748	702,096 5,761,194		681,628 5,603,950	653,556 5,604,306	612,042 5,416,785	617,860 5,365,261		635,529 5,389,461	676,777 5,582,696	622,904 5,384,063	621,950 5,400,311
	S430 S440	Foreign-currency-denominated liabilities to total liabilities Foreign-currency-denominated liabilities Total liabilities	660,358 6,523,853	708,212 6,783,576	728,162 7,201,478	762,452 7,497,224		745,919 7,391,308	706,777 7,322,126	668,228 7,132,723	634,323 7,045,116		662,100 7,071,935	736,719 7,470,674	699,656 7,237,211	696,097 8,012,855
	S450 S462	Net open position in equities to capital  Net open position in equities  Capital	Data are comp													

## FSI (Financial Soundness Indicators) Underlying data 2005 - 2010

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
Other Finan	cial Corporations														
I026 S470 S480	Assets to total financial system assets Assets Total financial system assets	2,730,858 16,834,659	2,981,475 17,329,114	3,146,368 18,565,052	3,115,308 18,948,187	3,349,965 18,680,760	3,193,776 19,085,389	3,205,982 18,531,852	3,266,814 18,637,300	3,349,965 18,680,760	3,608,276 19,146,030	3,429,867 19,003,037	3,521,602 19,660,203	3,585,755 19,498,909	3,608,276 19,146,030
1027 \$490 \$500 <b>Nonfinancia</b>		2,730,858 2,350,920	2,981,475 2,469,000	3,146,368 2,568,400	3,115,308 2,541,080	3,349,965 2,530,360	3,193,776 2,392,240	3,205,982 2,407,320	3,266,814 2,511,200	3,349,965 2,530,360	3,608,276 2,660,480	3,429,867 2,480,280	3,521,602 2,537,120	3,585,755 2,642,360	3,608,276 2,660,480
1028 \$510 \$520	Total debt to equity Total debt Equity	1,715,582 1,741,330	1,786,774 1,972,238	1,918,767 2,234,415	2,006,977 1,655,398	1,978,198 1,785,204	2,071,074 1,507,531	1,972,030 1,642,812	1,968,772 1,738,600	1,978,198 1,785,204	1,901,479 2,023,844	1,984,902 1,826,132	2,014,040 1,801,305	1,972,824 1,874,100	1,901,479 2,023,844
1029 \$530 \$540	Return on equity Earnings before interest and tax (EBIT) Equity Earnings to interest and principal expenses (Debt service	389,902 1,659,968	454,797 1,856,784	503,432 2,103,327	455,806 1,944,907	387,167 1,720,301					453,011 1,904,524				
1030 \$550 \$560	coverage) Earnings before interest and tax (EBIT) Debt service payments	389,902 44,586	454,797 48,438	503,432 53,050	455,806 53,612	387,167 44,202					453,011 45,959				
1031 \$570 \$580	Net foreign exchange exposure to equity Net foreign exchange exposure Equity Number of applications for protection from creditors Number	This underlying This underlying													
1032 Households	of applications for protection from creditors	This underlying	series is not o	compiled.											
1033 \$590 \$600		1,568,610 2,350,920	1,567,212 2,469,000	1,546,673 2,568,400	1,531,972 2,541,080	1,529,404 2,530,360	1,525,078 2,392,240	1,529,130 2,407,320	1,532,757 2,511,200	1,529,404 2,530,360	1,534,398 2,660,480	1,524,728 2,480,280	1,529,944 2,537,120	1,535,184 2,642,360	1,534,398 2,660,480
1034 \$610 \$620 <b>Market liqui</b>	Household income	56,848 1,590,084	61,412 1,627,984	66,608 1,654,028	64,648 1,654,888	47,636 1,659,684	53,000 1,660,392	49,960 1,653,856	48,124 1,641,592	47,636 1,659,684	46,016 1,721,404	46,708 1,678,160	46,024 1,681,776	45,904 1,694,140	46,016 1,721,404
1035 1036 Real estate	Average bid-ask spread in the securities market Average daily turnover ratio in the securities market markets	0.010001 This underlying	0.004131 series is not o	0.003801 compiled.	0.007689	0.007325	0.014830	0.009411	0.006773	0.007325	0.005054	0.008115	0.004635	0.005128	0.005054
1037 1038	Residential real estate prices Commercial real estate prices	This underlying This underlying													
1039 \$630 \$640	Residential real estate loans to total loans Residential real estate loans Total loans	859,926 5,027,790	921,210 5,192,078	914,439 5,535,748	907,105 5,761,194		901,498 5,365,261	899,626 5,604,306	900,169 5,416,785	905,003 5,365,261		901,967 5,389,461	901,754 5,582,696	905,781 5,384,063	907,779 5,400,311
1040 \$650 \$660	Commercial real estate loans to total loans Commercial real estate loans Total loans	307,970 5,027,790	303,513 5,192,078	299,308 5,535,748	302,452 5,761,194		312,033 5,365,261	313,511 5,604,306	311,791 5,416,785	313,282 5,365,261		313,303 5,389,461	319,976 5,582,696	309,483 5,384,063	307,684 5,400,311

1) 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.