

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
Deposit Takers															
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														

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 Financial Corporations														
I026 <i>Assets to total financial system assets</i>														
S470 Assets	2,730,858	2,981,475	3,146,368	3,115,308	3,349,965	3,193,776	3,205,982	3,266,814	3,349,965	3,608,276	3,429,867	3,521,602	3,585,755	3,608,276
S480 Total financial system assets	16,834,659	17,329,114	18,565,052	18,948,187	18,680,760	19,085,389	18,531,852	18,637,300	18,680,760	19,146,030	19,003,037	19,660,203	19,498,909	19,146,030
I027 <i>Assets to GDP</i>														
S490 Assets	2,730,858	2,981,475	3,146,368	3,115,308	3,349,965	3,193,776	3,205,982	3,266,814	3,349,965	3,608,276	3,429,867	3,521,602	3,585,755	3,608,276
S500 GDP	2,350,920	2,469,000	2,568,400	2,541,080	2,530,360	2,392,240	2,407,320	2,511,200	2,530,360	2,660,480	2,480,280	2,537,120	2,642,360	2,660,480
Nonfinancial corporations sector														
I028 <i>Total debt to equity</i>														
S510 Total debt	1,715,582	1,786,774	1,918,767	2,006,977	1,978,198	2,071,074	1,972,030	1,968,772	1,978,198	1,901,479	1,984,902	2,014,040	1,972,824	1,901,479
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)	389,902	454,797	503,432	455,806	387,167					453,011				
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)	389,902	454,797	503,432	455,806	387,167					453,011				
S560 Debt service payments	44,586	48,438	53,050	53,612	44,202					45,959				
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 applications for protection from creditors</i>														
Households														
I033 <i>Household debt to GDP</i>														
S590 Household debt	1,568,610	1,567,212	1,546,673	1,531,972	1,529,404	1,525,078	1,529,130	1,532,757	1,529,404	1,534,398	1,524,728	1,529,944	1,535,184	1,534,398
S600 GDP	2,350,920	2,469,000	2,568,400	2,541,080	2,530,360	2,392,240	2,407,320	2,511,200	2,530,360	2,660,480	2,480,280	2,537,120	2,642,360	2,660,480
I034 <i>Household debt service and principal payments to income</i>														
S610 Household debt service and principal payments	56,848	61,412	66,608	64,648	47,636	53,000	49,960	48,124	47,636	46,016	46,708	46,024	45,904	46,016
S620 Household income	1,590,084	1,627,984	1,654,028	1,654,888	1,659,684	1,660,392	1,653,856	1,641,592	1,659,684	1,721,404	1,678,160	1,681,776	1,694,140	1,721,404
Market liquidity														
I035 <i>Average bid-ask spread in the securities market</i>	0.010001	0.004131	0.003801	0.007689	0.007325	0.014830	0.009411	0.006773	0.007325	0.005054	0.008115	0.004635	0.005128	0.005054
I036 <i>Average daily turnover ratio in the securities market</i>														
Real estate markets														
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	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

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.