

**FSI (Financial Soundness Indicators)  
Indicators 2017 - 2021**

**Deutsche Bundesbank**  
Stand: 27.12.2021  
Mail to: FSI-S101@Bundesbank.de

**Core set of indicators**

Data as at end of year and end of quarter respectively

Indicator (in %)	2017	2018	2019	2020	2017/12	2018/03	2018/06	2018/09	2018/12	2019/03	2019/06	2019/09	2019/12	2020/03	2020/06	2020/09	2020/12	2021/03	2021/06	2021/09	
<b>Deposit takers</b>																					
I001						19.38	18.85	19.09	19.15	18.90	18.74	18.76	18.64	18.58	17.99	18.59	19.06	19.19	18.77	19.07	18.87
I002						16.93	16.49	16.77	16.83	16.62	16.55	16.62	16.52	16.54	16.06	16.59	17.05	17.15	16.78	17.16	16.98
I003																					
I004	11.89	9.06	6.78																		
I005	1.50	1.24	1.05																		
I006					Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>	Tab. 1 <sup>1)</sup>
I007	0.37	0.32	0.26	0.22																	
I008	6.32	5.08	4.13	3.81																	
I009	69.55	72.32	69.47	67.34																	
I010	71.91	73.09	75.99	72.26																	
I011					45.93	12.16	11.91	12.70	12.69	12.90	12.57	12.58	19.72	22.52	23.56	24.31	25.63	27.20	24.98	28.10	
I012					151.25	150.93	149.33	152.29	151.70	156.83	156.50	152.19	161.25	151.72	165.88	167.11	169.64	171.70	167.33	167.80	
					3.67	3.56	3.53	3.39	3.19	3.30	3.23	3.35	3.72	3.72	3.44	3.41	3.40	3.60	4.29	4.25	

**Encouraged set**

Data as at end of year and end of quarter respectively. Data in percent except for I020 and I021 (data in base points), I032 (absolute value).

Indicator (in %)	2017	2018	2019	2020	2017/12	2018/03	2018/06	2018/09	2018/12	2019/03	2019/06	2019/09	2019/12	2020/03	2020/06	2020/09	2020/12	2021/03	2021/06	2021/09	
<b>Deposit</b>																					
I013					6.33	6.32	6.35	6.40	6.47	6.25	6.20	6.06	6.31	5.95	5.76	5.78	5.93	5.73	5.82	5.82	
I014					173.53	180.04	174.87	170.05	174.35	179.36	175.05	166.09	55.76	64.25	58.72	53.56	50.63	54.29	78.36	68.13	
I015					Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	Tab.2 <sup>1)</sup>	
I016					483.05		485.34		447.64		565.99		554.18		677.92		591.70		421.22		
I017					466.64		474.04		430.20		545.05		536.52		661.42		572.91		409.44		
I018	29.39	27.36	28.41	29.58																	
I019	50.42	50.24	49.28	50.81																	
I020					260.00	256.00	251.00	247.00	242.00	238.00	234.00	230.00	225.00	221.00	216.00	213.00	208.00	203.00	201.00	197.00	
I021					8.38	6.92	7.38	8.00	47.15	45.92	45.31	50.92	55.43	58.85	59.54	62.31	56.43	65.42	59.23	63.21	
I022					80.61	80.17	80.46	80.68	81.82	79.95	79.98	80.29	82.13	80.60	82.20	81.57	82.22	80.75	80.57	80.32	
I023					9.80	9.90	9.90	9.90	9.70	9.90	9.70	9.90	9.40	9.50	9.10	8.30	7.60	7.80	7.70	7.80	
I024					9.50	9.60	9.70	9.70	9.50	10.10	10.00	9.60	9.40	9.70	9.00	8.30	7.70	8.60	8.50	9.00	
I025					0.38	0.44	0.36	0.33	0.39	0.51	0.35	0.38	0.36	0.23	0.43	0.37	0.27	0.32	0.38	0.85	
<b>Other</b>																					
I026					20.96	21.11	20.98	21.04	20.98	21.44	21.60	21.73	21.83	21.18	21.35	21.42	21.99	22.02	22.16		
I027					149.52	154.79	154.26	154.14	148.78	160.13	164.93	165.08	163.71	164.41	191.08	176.77	178.86	190.07	190.66		

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Indicator (in %)	2017	2018	2019	2020	2017/12	2018/03	2018/06	2018/09	2018/12	2019/03	2019/06	2019/09	2019/12	2020/03	2020/06	2020/09	2020/12	2021/03	2021/06	2021/09
<b>Nonfinan</b>																				
I028 Total debt to equity					84.17	88.29	90.13	92.48	101.03	99.67	99.36	101.89	95.92	116.30	103.40	99.48	94.51	89.57	86.70	
I029 Return on equity	18.01	18.75	17.76	13.66																
I030 Earnings to interest and principal expenses (Debt service coverage)	1769.22	1955.60	1977.05	1836.31																
I032 Net foreign exchange exposure to equity	11967.00	11434.00	11434.00	10566.00																
<b>Househol</b>																				
I033 Household debt to GDP					51.77	52.65	52.54	52.66	51.64	53.10	53.91	53.12	52.59	55.04	61.67	56.76	55.70	58.37	58.12	
I034 Household debt service and principal payments to income					1.17	1.12	1.10	1.03	1.00	0.94	0.93	0.90	0.88	0.80	0.86	0.86	0.85	0.80	0.81	
<b>Market</b>																				
I035 Average bid-ask spread in the securities market – government bills (percentage of mid-point price)					0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00
I036 Average daily turnover ratio in the securities market					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.01	0.01	0.01	0.01
<b>Real</b>																				
I037 Residential real estate prices	6.10	6.60	5.80	7.70																
I038 Commercial real estate prices	10.60	5.60	5.20	-3.00																
I039 Residential real estate loans to total loans					18.62	18.50	18.57	18.70	19.38	19.16	19.50	19.69	20.40	19.57	19.48	19.39	19.87	18.88	18.85	19.10
I040 Commercial real estate loans to total loans					5.64	5.67	5.73	5.78	5.86	5.97	5.98	6.05	6.33	6.17	6.14	6.08	6.17	5.81	5.77	5.76

\* In accordance with transitional arrangements for 2007 contained in the Solvency Regulation (Solvabilitätsverordnung) and a resulting methodological break, this indicator is not calculated.