

Core set of indicators

Data as at end of year and end of quarter respectively

Underlying series (in Mio. Euro)	2018	2019	2020	2021	2020/12	2021/03	2021/06	2021/09	2021/12	2022/03	2022/06	2022/09
Deposit Takers												
I001	Regulatory capital to risk-weighted assets											
S010	Regulatory capital											
S020	Risk-weighted assets											
I002	Regulatory Tier 1 capital to risk-weighted assets											
S030	Regulatory Tier 1 capital											
S040	Risk-weighted assets											
I003	Nonperforming loans net of provisions to capital											
S050	Nonperforming loans net of provisions											
S061	Capital											
I004	Nonperforming loans to total gross loans											
S070	Nonperforming loans											
S080	Total gross loans											
I005	Sectoral distribution of loans											
S090	Sectoral distribution of loans											
S100	Total gross loans											
I006	Return on assets											
S111	25,686	21,785	20,110	30,642								
S120	8,118,298	8,532,738	9,206,853	9,468,587								
I007	<i>Return on equity</i>											
S131	25,686	21,785	20,110	30,642								
S141	505,474	527,220	527,779	536,424								
I008	<i>Interest margin to gross income</i>											
S150	87,202	82,453	81,074	82,227								
S160	120,584	118,684	120,415	126,223								
I009	<i>Noninterest expenses to gross income</i>											
S170	88,135	90,191	87,023	92,019								
S180	120,584	118,684	120,415	126,223								
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											
					Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1
					6,468,699	6,899,897	6,984,821	7,000,507	6,911,836	7,327,868	7,440,029	7,726,235

Encouraged set of indicators

Data as at end of year and end of quarter respectively, S540: annual average.

Underlying series (in Mio. Euro)	2018	2019	2020	2021	2020/12	2021/03	2021/06	2021/09	2021/12	2022/03	2022/06	2022/09
Deposit Takers												
I013	<i>Capital to assets ratio</i>											
S251	Capital											
S260	Total assets											
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											
S300	Total gross loans											
I016	<i>Gross asset position in financial derivatives to capita</i>											
S310	Gross asset position in financial derivatives											
S321	Capital											
I017	<i>Gross liability position in financial derivatives to capita</i>											
S330	Gross liability position in financial derivatives											
S341	Capital											
I018	<i>Trading and foreign exchange gains and losses to gross income</i>											
S350	Trading and foreign exchange gains (losses)											
S360	Gross income											
I019	<i>Personnel expenses to noninterest expenses</i>											
S370	Personnel expenses											
S380	Noninterest expenses											
I020	<i>Spread between reference lending and deposit rates</i>											
I022	<i>Customer deposits to total (noninterbank) loans</i>											
S390	Customer deposits											
S400	Total gross loans											
I023	<i>Foreign-currency-denominated loans to total loans</i>											
S410	Foreign-currency-denominated loans											
S420	Total gross loans											
I024	<i>Foreign-currency-denominated liabilities to total liability</i>											
S430	Foreign-currency-denominated liabilities											
S440	Total liabilities											
I025	<i>Net open position in equities to capita</i>											
S450	Net open position in equities											
S462	Capital											

FSI (Financial Soundness Indicators)
Underlying data 2017 - 2022

Deutsche Bundesbank
Stand: 09.01.2023
Mail to: FSI-S101@Bundesbank.de

Underlying series (in Mio. Euro)	2018	2019	2020	2021	2020/12	2021/03	2021/06	2021/09	2021/12	2022/03	2022/06	2022/09
Other Financial Corporations												
I026	<i>Assets to total financial system assets</i>											
S470	<i>Assets</i>				6,477,857	6,634,834	6,755,712	6,908,475	7,066,152	6,886,556	6,590,989	
S480	<i>Total financial system assets</i>				28,966,970	29,605,041	30,083,951	30,634,705	31,349,619	31,570,954	31,534,239	
I027	<i>Assets to GDP</i>											
S490	<i>Assets</i>				6,477,857	6,634,834	6,755,712	6,908,475	7,066,152	6,886,556	6,590,989	
S500	<i>GDP</i>				3,558,320	3,448,120	3,512,240	3,663,960	3,782,680	3,744,760	3,782,920	
Nonfinancial corporations sector												
I028	<i>Total debt to equity</i>											
S510	<i>Total debt</i>				3,175,647	3,252,767	3,267,216	3,407,182	3,525,807	3,591,304	3,631,883	
S520	<i>Equity</i>				3,260,945	3,522,532	3,640,280	3,645,912	3,689,023	3,391,894	2,994,184	
I029	<i>Return on equity</i>											
S530	<i>Earnings before interest and tax (EBIT)</i>				552,832	532,770	484,158	584,117				
S540	<i>Equity</i>				2,889,524	2,899,495	3,178,889	3,474,984				
	<i>Earnings to interest and principal expenses (Debt service coverage)</i>											
I030	<i>Earnings before interest and tax (EBIT)</i>				552,832	532,770	484,158	584,117				
S560	<i>Debt service payments</i>				28,427	26,885	23,063	22,504				
I031	<i>Net foreign exchange exposure to equity</i>											
S570	<i>Net foreign exchange exposure</i>				This underlying series is not compiled.							
S580	<i>Equity</i>				This underlying series is not compiled.							
I032	<i>Number of applications for protection from creditors</i>				Number of This underlying series is not compiled.							
Households												
I033	<i>Household debt to GDP</i>											
S590	<i>Household debt</i>				1,961,538	1,976,761	2,006,405	2,037,832	2,061,839	2,078,663	2,108,416	
S600	<i>GDP</i>				3,558,320	3,448,120	3,512,240	3,663,960	3,782,680	3,744,760	3,782,920	
I034	<i>Household debt service and principal payments to income</i>											
S610	<i>Household debt service and principal payments</i>				18,416	17,512	17,476	17,484	17,448	16,880	17,044	
S620	<i>Household income</i>				2,201,060	2,230,296	2,207,560	2,239,500	2,286,972	2,332,480	2,365,172	
Market liquidity												
I035	<i>Average bid-ask spread in the securities market</i>				0.001869	0.000690	0.000178	0.000174	0.000349	0.000831	0.001067	0.001159
I036	<i>Average daily turnover ratio in the securities market</i>				This underlying series is not compiled.							
Real estate markets												
I037	<i>Residential real estate prices</i>				This underlying series is not compiled.							
I038	<i>Commercial real estate prices</i>				This underlying series is not compiled.							
I039	<i>Residential real estate loans to total loans</i>											
S630	<i>Residential real estate loans</i>				1,285,081	1,302,473	1,316,687	1,337,443	1,373,030	1,391,933	1,412,827	1,433,029
S640	<i>Total loans</i>				6,468,699	6,899,897	6,984,821	7,000,507	6,911,836	7,327,868	7,440,029	7,726,235
I040	<i>Commercial real estate loans to total loans</i>											
S650	<i>Commercial real estate loans</i>				399,411	401,034	403,327	403,310	316,394	323,102	327,992	333,696
S660	<i>Total loans</i>				6,468,699	6,899,897	6,984,821	7,000,507	6,911,836	7,327,868	7,440,029	7,726,235

¹⁾ More detailed information on the sectoral (table 1) and geographic (table 2) distribution of loans can be found by following the respective links unit