

**Core set of indicators**

Data as at end of year and end of quarter respectively

Underlying series (in Mio. Euro)	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	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				Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	Tab.1	
I006	Return on assets																				
S111	Net income				30,913	25,686	21,785	20,099													
S120	Total assets				8,251,175	8,118,298	8,532,738	9,206,853													
I007	Return on equity																				
S131	Net income				30,913	25,686	21,785	20,099													
S141	Capital				489,124	505,474	527,220	527,779													
I008	Interest margin to gross income																				
S150	Interest margin				85,486	87,202	82,453	81,127													
S160	Gross income				122,921	120,584	118,684	120,473													
I009	Noninterest expenses to gross income																				
S170	Noninterest expenses				88,389	88,135	90,191	87,048													
S180	Gross income				122,921	120,584	118,684	120,473													
I010	Liquid assets to total assets (liquid asset ratio)																				
S192	Liquid assets																				
S200	Total assets																				
I011	Liquid assets to short-term liabilities																				
S212	Liquid assets																				
S220	Short-term liabilities																				
I012	Net open position in foreign exchange to capital																				
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)	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>																				
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 capital</i>																			
S310	Gross asset position in financial derivatives																			
S321	Capital																			
I017	<i>Gross liability position in financial derivatives to capital</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 liabilities</i>																			
S430	Foreign-currency-denominated liabilities																			
S440	Total liabilities																			
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)	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>Other Financial Corporations</b>																					
I026	<i>Assets to total financial system assets</i>																				
S470	<i>Assets</i>				5,043,048	5,104,444	5,144,347	5,197,098	5,158,735	5,461,326	5,621,933	5,789,378	5,839,736	5,854,425	5,916,196	6,034,211	6,298,067	6,440,453	6,583,165		
S480	<i>Total financial system assets</i>				24,057,651	24,185,600	24,517,888	24,699,095	24,589,760	25,472,239	26,021,519	26,639,576	26,747,094	26,693,157	27,714,234	28,173,673	28,638,109	29,242,477	29,701,872		
I027	<i>Assets to GDP</i>																				
S490	<i>Assets</i>				5,043,048	5,104,444	5,144,347	5,197,098	5,158,735	5,461,326	5,621,933	5,789,378	5,839,736	5,854,425	5,916,196	6,034,211	6,298,067	6,440,453	6,583,165		
S500	<i>GDP</i>				3,372,760	3,297,600	3,334,880	3,371,600	3,467,360	3,410,480	3,408,760	3,507,000	3,567,160	3,439,240	3,096,240	3,413,520	3,521,240	3,388,440	3,452,880		
<b>Nonfinancial corporations sector</b>																					
I028	<i>Total debt to equity</i>																				
S510	<i>Total debt</i>				2,589,701	2,625,065	2,697,651	2,734,817	2,728,807	2,792,085	2,869,806	2,948,612	2,975,611	2,992,165	3,050,475	3,076,039	3,080,811	3,154,217	3,154,317		
S520	<i>Equity</i>				3,076,890	2,973,221	2,993,018	2,957,154	2,701,082	2,801,444	2,888,160	2,894,004	3,102,184	2,572,698	2,950,117	3,092,167	3,259,795	3,521,330	3,638,094		
I029	<i>Return on equity</i>																				
S530	<i>Earnings before interest and tax (EBIT)</i>				527,724	541,661	515,358	434,472													
S540	<i>Equity</i>				2,929,628	2,888,986															
I030	<i>Earnings to interest and principal expenses (Debt service coverage)</i>																				
S550	<i>Earnings before interest and tax (EBIT)</i>				527,724	541,661	515,358	434,472													
S560	<i>Debt service payments</i>				29,828	27,698	26,067	23,660													
I031	<i>Net foreign exchange exposure to equity</i>																				
S570	<i>Net foreign exchange exposure</i>																				
S580	<i>Equity</i>																				
I032	<i>Number of applications for protection from creditors Number c</i> This underlying series is not compiled.																				
<b>Households</b>																					
I033	<i>Household debt to GDP</i>																				
S590	<i>Household debt</i>				1,746,158	1,736,208	1,752,117	1,775,421	1,790,478	1,810,931	1,837,520	1,863,079	1,875,814	1,892,790	1,909,419	1,937,606	1,961,311	1,977,860	2,006,801		
S600	<i>GDP</i>				3,372,760	3,297,600	3,334,880	3,371,600	3,467,360	3,410,480	3,408,760	3,507,000	3,567,160	3,439,240	3,096,240	3,413,520	3,521,240	3,388,440	3,452,880		
I034	<i>Household debt service and principal payments to income</i>																				
S610	<i>Household debt service and principal payments</i>				24,000	23,652	22,744	21,592	21,284	20,340	19,828	19,312	19,140	17,756	18,184	18,692	18,536	17,704	17,664		
S620	<i>Household income</i>				2,045,376	2,106,484	2,069,936	2,087,288	2,126,136	2,152,940	2,121,940	2,146,384	2,168,364	2,216,776	2,102,312	2,165,960	2,188,588	2,207,732	2,181,392		
<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>																				
<b>Real estate markets</b>																					
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>				1,052,952	1,061,543	1,074,170	1,086,817	1,116,392	1,152,325	1,182,833	1,197,033	1,212,956	1,225,785	1,246,647	1,265,380	1,285,081	1,302,473	1,316,687	1,337,443	
S640	<i>Total loans</i>				5,653,790	5,738,152	5,785,831	5,811,852	5,759,057	6,013,296	6,066,791	6,079,239	5,946,036	6,264,171	6,399,099	6,524,682	6,468,699	6,899,897	6,984,821	7,000,507	
I040	<i>Commercial real estate loans to total loans</i>																				
S650	<i>Commercial real estate loans</i>				318,666	325,414	331,502	335,653	337,727	358,978	362,969	367,590	376,235	386,755	392,699	396,944	399,411	401,034	403,327	403,310	
S660	<i>Total loans</i>				5,653,790	5,738,152	5,785,831	5,811,852	5,759,057	6,013,296	6,066,791	6,079,239	5,946,036	6,264,171	6,399,099	6,524,682	6,468,699	6,899,897	6,984,821	7,000,507	

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