

## SDG Goal 10

## Reduced inequalities

### SDG Target 10.5

Improve the regulation and monitoring of global financial markets and institutions and strengthen the implementation of such regulations

### SDG Indicator 10.5.1

Financial Soundness Indicators

### Time series

Capital to assets ratio

## 1. General information on the time series

- Date of national metadata: 02 September 2021
- National data: <http://sdg-indikatoren.de/en/10-5-1/>
- Definition: This time series provides information on the extent to which the institutions' assets are covered by capital. Deviations from the IMF methodology arise owing to national accounting rules and the basis of consolidation, as the business conducted by German institutions' foreign branches and subsidiaries is excluded whereas the business conducted by foreign institutions' branches in Germany is included.
- Disaggregation: Not available.

## 2. Comparison with global metadata

- Date of global metadata: December 2018
- Global metadata: <https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf>
- The time series is not compliant with the global metadata, but provides additional information.

## 3. Data description

- The data are taken from the monthly balance sheet statistics of the Deutsche Bundesbank, the central bank of Germany.

## 4. Accessibility of source data

- Financial Soundness Indicators (FSI):  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/financial-soundness-indicators-fsi-795784>

## 5. Metadata on source data

- Financial soundness indicators set of IWF reported by Deutsche Bundesbank:  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators>

## 6. Timeliness and frequency

- Timeliness: Not available.
- Frequency: Annual

## 7. Calculation method

- Unit of measurement: %
- Calculation method:

$$\text{Capital to assets ratio} = \frac{\text{Capital [MnEUR]}}{\text{Assets [MnEUR]}} \cdot 100 [\%]$$

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Financial Soundness Indicators

### Time series

Regulatory Tier 1 capital to risk-weighted assets

#### 1. General information on the time series

- Date of national metadata: 02 September 2021
- National data: <http://sdg-indikatoren.de/en/10-5-1/>
- Definition: This time series measures the ratio of regulatory core (tier 1) capital to all weighted risk positions pursuant to the Solvency Regulation.
- Disaggregation: Not available.

#### 2. Comparison with global metadata

- Date of global metadata: December 2018
- Global metadata: <https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf>
- The time series is compliant with the global metadata. It is one of the seven sub-indicators mentioned.

#### 3. Data description

- The time series is calculated using single-institution data and consolidated reports of waiver-groups from credit institutions subject to reporting requirements pursuant to sections 10 and 10a of the German Banking Act, whereby the regulatory tier 1 capital is set in relation to the sum of the respective weighted risk positions.

#### 4. Accessibility of source data

- Financial Soundness Indicators (FSI):  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/financial-soundness-indicators-fsi--795784>

#### 5. Metadata on source data

- Financial soundness indicators set of IWF reported by Deutsche Bundesbank:  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators>

#### 6. Timeliness and frequency

- Timeliness: Not available.
- Frequency: Annual

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## 7. Calculation method

- Unit of measurement: %
- Calculation method:

$$\frac{\text{Regulatory Tier 1 capital}}{\text{risk - weighted assets}} = \frac{\text{Regulatory Tier 1 capital [MnEUR]}}{\text{Risk- weighted assets [MnEUR]}} \cdot 100 [\%]$$

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Financial Soundness Indicators

### Time series

Nonperforming loans net of provisions to capital

#### 1. General information on the time series

- Date of national metadata: 02 September 2021
- National data: <http://sdg-indikatoren.de/en/10-5-1/>
- Definition: The time series sets customer loans requiring individual value adjustments and overdue loans (exclusively individual value adjustments made) in relation to the institutions' regulatory capital.
- Disaggregation: Not available.

#### 2. Comparison with global metadata

- Date of global metadata: December 2018
- Global metadata: <https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf>
- The time series is compliant with the global metadata. It is one of the seven sub-indicators mentioned.

#### 3. Data description

- The data are taken from the monthly balance sheet statistics of the Deutsche Bundesbank, the central bank of Germany.

#### 4. Accessibility of source data

- Financial Soundness Indicators (FSI):  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/financial-soundness-indicators-fsi--795784>

#### 5. Metadata on source data

- Financial soundness indicators set of IWF reported by Deutsche Bundesbank:  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators>

#### 6. Timeliness and frequency

- Timeliness: Not available.
- Frequency: Annual

## 7. Calculation method

- Unit of measurement: %
- Calculation method:

$$\text{Nonperforming loans net of provisions to capital} = \frac{\text{Nonperforming loans net of provisions [MnEUR]}}{\text{Capital [MnEUR]}} \cdot 100[\%]$$

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Financial Soundness Indicators

### Time series

Nonperforming loans net of provisions to gross loans

#### 1. General information on the time series

- Date of national metadata: 02 September 2021
- National data: <http://sdg-indikatoren.de/en/10-5-1/>
- Definition: The time series sets customer loans requiring individual value adjustments and overdue loans (exclusively individual value adjustments made) in relation to the institutions' total gross customer loans.
- Disaggregation: Not available.

#### 2. Comparison with global metadata

- Date of global metadata: December 2018
- Global metadata: <https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf>
- The time series is compliant with the global metadata. It is one of the seven sub-indicators mentioned.

#### 3. Data description

- The data are taken from the monthly balance sheet statistics of the Deutsche Bundesbank, the central bank of Germany.

#### 4. Accessibility of source data

- Financial Soundness Indicators (FSI):  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/financial-soundness-indicators-fsi--795784>

#### 5. Metadata on source data

- Financial soundness indicators set of IWF reported by Deutsche Bundesbank:  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators>

#### 6. Timeliness and frequency

- Timeliness: Not available.
- Frequency: Annual

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## 7. Calculation method

- Unit of measurement: %
- Calculation method:

$$\text{Nonperforming loans net of provisions to gross loans} = \frac{\text{Nonperforming loans net of provisions [MnEUR]}}{\text{Gross loans [MnEUR]}} \cdot 100 [\%]$$



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Financial Soundness Indicators

### Time series

Return on assets

#### 1. General information on the time series

- Date of national metadata: 02 September 2021
- National data: <http://sdg-indikatoren.de/en/10-5-1/>
- Definition: The return on assets is used to assess the earnings situation within an accounting period in relation to total capital for comparison purposes. The time series is calculated as profit before tax in relation to the average balance sheet total of domestic monetary financial institutions. The annual surplus is based on a secondary statistical analysis of the banks' profit and loss account (annual accounts data); the average balance sheet total is calculated on the basis of the banks' monthly balance sheet statistics.
- Disaggregation: Not available.

#### 2. Comparison with global metadata

- Date of global metadata: December 2018
- Global metadata: <https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf>
- The time series is compliant with the global metadata. It is one of the seven sub-indicators mentioned.

#### 3. Data description

- The time series is based on the statistics of banks' profit and loss accounts, which have been compiled on an annual basis since 1968. The profit and loss accounts determined on the basis of the annual financial statements, which the banks must submit to the Bundesbank in accordance with § 26 of the German Banking Act (KWG), are evaluated.

#### 4. Accessibility of source data

- Financial Soundness Indicators (FSI):  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/financial-soundness-indicators-fsi--795784>

#### 5. Metadata on source data

- Financial soundness indicators set of IWF reported by Deutsche Bundesbank:  
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#### 6. Timeliness and frequency

- Timeliness: t + 9 months
- Frequency: Annual

## 7. Calculation method

- Unit of measurement: %
- Calculation method:

$$\text{Return on assets} = \frac{\text{Profit before tax [MnEUR]}}{\text{Balance sheet total [MnEUR]}} \cdot 100 [\%]$$

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### SDG Indicator 10.5.1

Financial Soundness Indicators

### Time series

Liquid assets to short-term liabilities

#### 1. General information on the time series

- Date of national metadata: 02 September 2021
- National data: <http://sdg-indikatoren.de/en/10-5-1/>
- Definition: For this time series, the liquid assets defined by the banking supervisory authorities are compared with the short-term liabilities of the institutions. It is calculated on the basis of reports by banks on the LiqV in accordance with section 11 of the KWG. All cash and cash equivalents are compared with payment obligations with remaining terms of three months or less. Deviations from the IMF system result from the scope of consolidation, which comprises the entire institution (including foreign branches) but not the foreign subsidiaries.
- Disaggregation: Not available.

#### 2. Comparison with global metadata

- Date of global metadata: December 2018
- Global metadata: <https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf>
- The time series is compliant with the global metadata. It is one of the seven sub-indicators mentioned.

#### 3. Data description

- The reports of credit institutions subject to reporting requirements under the Liquidity Regulation (by the end of 2006: under Principle II) pursuant to section 11 of the German Banking Act are used as a basis.

#### 4. Accessibility of source data

- Financial Soundness Indicators (FSI):  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/financial-soundness-indicators-fsi-795784>

#### 5. Metadata on source data

- Financial soundness indicators set of IWF reported by Deutsche Bundesbank:  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators>

#### 6. Timeliness and frequency

- Timeliness: Not available.
- Frequency: Annual

## 7. Calculation method

- Unit of measurement: %
- Calculation method:

$$\text{Liquid assets to short-term liabilities} = \frac{\text{Liquid assets [MnEUR]}}{\text{Short-term liabilities [MnEUR]}} \cdot 100 [\%]$$

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### **SDG Indicator 10.5.1**

**Financial Soundness Indicators**

### **Time series**

**Net open position in foreign exchange to capital**

### **1. General information on the time series**

- Date of national metadata: 02 September 2021
- National data: <http://sdg-indikatoren.de/en/10-5-1/>
- Definition: This time series is calculated by measuring the ratio of prudentially defined open foreign exchange positions to the institutions' regulatory capital.
- Disaggregation: Not available.

### **2. Comparison with global metadata**

- Date of global metadata: December 2018
- Global metadata: <https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf>
- The time series is compliant with the global metadata. It is one of the seven sub-indicators mentioned.

### **3. Data description**

- The individual institutions' reports and, from 2008 on, consolidated reports of waiver-groups under the Solvency Regulation are used as a basis.

### **4. Accessibility of source data**

- Financial Soundness Indicators (FSI):  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/financial-soundness-indicators-fsi--795784>

### **5. Metadata on source data**

- Financial soundness indicators set of IWF reported by Deutsche Bundesbank:  
<https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators>

### **6. Timeliness and frequency**

- Timeliness: Not available.
- Frequency: Annual

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## 7. Calculation method

- Unit of measurement: %
- Calculation method:

$$\text{Net open position in foreign exchange to capital} = \frac{\text{Net open position in foreign exchange [MnEUR]}}{\text{Capital [MnEUR]}} \cdot 100 [\%]$$