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   **Ratio of regulatory capital to all weighted risk positions**

1. General information on the time series
- Date of national metadata: January 22, 2026
- National data: https://sdg-indicators.de/10-5-1
- Definition: The time series measures the ratio of regulatory capital to all weighted risk positions pursuant to Principle I (capital requirement).
- Disaggregation: Not available.

2. Comparability with the UN metadata
- Date of UN metadata: September 2024
- UN metadata: https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf
- The time series is compliant with the UN metadata. It is one of the seven sub-indicators.

3. Data description
- The data basis for the Financial Soundness Indicators (FSI) is based exclusively on the European harmonised COREP and FINREP data. The European Banking Authority (EBA) has developed a mapping guide that describes the mapping between the ITS reporting system and the FSI indicators. The implementation is carried out in accordance with the harmonised specifications of the EBA, even if it is a national data report to the International Monetary Fund (IMF). This serves, among other things, to ensure a standardised approach and comparability between the EU member states.

  The time series measures the ratio of regulatory capital to all weighted risk positions pursuant to Principle I (capital requirement). It is calculated on the basis of single-institution data from credit institutions subject to reporting requirements under Principle I pursuant to section 10 of the German Banking Act (Kreditwesengesetz). For this purpose, liable capital is set in relation to the sum of all weighted risk positions pursuant to Principle I. Deviations from the IMF methodology result from the national defi nition of capital and risk weights as well as from the basis of consolidation, which covers the institution as a whole (including foreign branches) but excludes foreign subsidiaries.

4. Access to data source
- Financial Soundness Indicators (FSI): https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators

- FSI – Special series regarding SDDS+:
  https://www.bundesbank.de/dynamic/action/en/statistics/time-series-databases/time-series-databases/759784/759784?listId=www_sfsi_sddsplusfsi

- Datatables for Financial Soundness Indicators (FSI):
  https://data.imf.org/en/Data-Explorer?datasetUrn=IMF.STA:FSIC(13.0.1)

5. Metadata on source data
- Methodological notes of the indicators:
  https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/methodological-notes-795772

6. Timeliness and frequency
- Timeliness: Not available.
- Frequency: Annual

7. Calculation method
- Unit of measurement:
- Calculation:

$$\textbf{Capital to assets ratio} = \frac{\text{Capital [Mn EUR]}}{\text{Assets [Mn EUR]}} \cdot 100 \, [\%]$$

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   **Ratio of regulatory (tier 1) capital to all weighted risk positions**

1. General information on the time series
- Date of national metadata: January 22, 2026
- National data: https://sdg-indicators.de/10-5-1
- Definition: The time series measures the ratio of regulatory core (tier 1) capital to all weighted risk positions pursuant to Principle I.
- Disaggregation: Not available.

2. Comparability with the UN metadata
- Date of UN metadata: September 2024
- UN metadata: https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf
- The time series is compliant with the UN metadata. It is one of the seven sub-indicators.

3. Data description
- The data basis for the Financial Soundness Indicators (FSI) is based exclusively on the European harmonised COREP and FINREP data. The European Banking Authority (EBA) has developed a mapping guide that describes the mapping between the ITS reporting system and the FSI indicators. The implementation is carried out in accordance with the harmonised specifications of the EBA, even if it is a national data report to the International Monetary Fund (IMF). This serves, among other things, to ensure a standardised approach and comparability between the EU member states.

- The time series measures the ratio of regulatory core (tier 1) capital to all weighted risk positions pursuant to Principle I. It is calculated using single-institution data from credit institutions subject to reporting requirements under Principle I pursuant to section 10 of the German Banking Act, whereby the regulatory tier 1 capital is set in relation to the sum of all weighted risk positions. Deviations from the IMF methodology arise with regard to the national defi nition of tier 1 capital and risk weights as well as the basis of consolidation, which covers the institution as a whole (including foreign branches) but excludes foreign subsidiaries.

4. Access to data source
- Financial Soundness Indicators (FSI): https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators

- Datatables for Financial Soundness Indicators (FSI):
  https://data.imf.org/en/Data-Explorer?datasetUrn=IMF.STA:FSIC(13.0.1)

5. Metadata on source data

- Methodological notes of the indicators:
  https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/methodological-notes-795772

6. Timeliness and frequency

- Timeliness: Not available.
- Frequency: Annual

7. Calculation method

- Unit of measurement:
- Calculation:

$$\textbf{Ratio of regulatory (tier 1) capital to all weighted risk positions} = \frac{\text{Regulatory capital (tier 1) [Mn EUR]}}{\text{All weighted risk positions [Mn EUR]}} \cdot 100 \ [\%]$$

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   **Ratio of non-performing loans (net of risk provisions) to balance sheet capital**

1. General information on the time series
- Date of national metadata: January 22, 2026
- National data: https://sdg-indicators.de/10-5-1
- Definition: The time series shows loans requiring individual value adjustments on a net basis (less risk provisions) in relation to the institutions' balance sheet capital.
- Disaggregation: Not available.

2. Comparability with the UN metadata
- Date of UN metadata: September 2024
- UN metadata: https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf
- The time series is compliant with the UN metadata. It is one of the seven sub-indicators.

3. Data description
- The data basis for the Financial Soundness Indicators (FSI) is based exclusively on the European harmonised COREP and FINREP data. The European Banking Authority (EBA) has developed a mapping guide that describes the mapping between the ITS reporting system and the FSI indicators. The implementation is carried out in accordance with the harmonised specifications of the EBA, even if it is a national data report to the International Monetary Fund (IMF). This serves, among other things, to ensure a standardised approach and comparability between the EU member states.

  The time series is calculated by setting loans requiring individual value adjustments on a net basis (less risk provisions) in relation to the institutions' balance sheet capital. It corresponds to the value of customer loans (accounts receivable and bill-based loans pursuant to section 15 of the Regulation on the Accounting of Banks and Financial Services Institutions (Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute) as well as liability loans pursuant to section 26 of the Regulation on the Accounting of Banks and Financial Services Institutions) requiring individual value adjustments after deducting the value adjustments in relation to balance sheet capital.

  It should be noted that, in Germany, there is no agreed defi nition of non-performing loans (NPL). Therefore, the defi nition here for IMF purposes is as value-adjusted loans pursuant to the Auditor's Report Regulation (Prüfungsberichtsverordnung). Further

deviations from the IMF methodology arise owing to national accounting rules and the basis of consolidation, which covers the institution as a whole (including foreign branches) but excludes foreign subsidiaries.

4. Access to data source
- Financial Soundness Indicators (FSI):
  https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators

- Datatables for Financial Soundness Indicators (FSI):
  https://data.imf.org/en/Data-Explorer?datasetUrn=IMF.STA:FSIC(13.0.1)

5. Metadata on source data
- Methodological notes of the indicators:
  https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/methodological-notes-795772

6. Timeliness and frequency
- Timeliness: Not available.
- Frequency: Annual

7. Calculation method
- Unit of measurement:
- Calculation:

$$\textbf{Ratio of non-performing loans (net of risk provisions) to balance sheet capital} = \frac{\text{Non-performing loans (net of risk provisions) [Mn EUR]}}{\text{Balance sheet capital [Mn EUR]}} \cdot 100 \ [\%]$$

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   **Non-performing loans to total gross loans**

1. General information on the time series

- Date of national metadata: January 22, 2026
- National data: https://sdg-indicators.de/10-5-1
- Definition: The time series sets customer loans requiring individual value adjustments in relation to the institutions' total gross customer loans.
- Disaggregation: Not available.

2. Comparability with the UN metadata

- Date of UN metadata: September 2024
- UN metadata: https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf
- The time series is compliant with the UN metadata. It is one of the seven sub-indicators.

3. Data description

- The data basis for the Financial Soundness Indicators (FSI) is based exclusively on the European harmonised COREP and FINREP data. The European Banking Authority (EBA) has developed a mapping guide that describes the mapping between the ITS reporting system and the FSI indicators. The implementation is carried out in accordance with the harmonised specifications of the EBA, even if it is a national data report to the International Monetary Fund (IMF). This serves, among other things, to ensure a standardised approach and comparability between the EU member states.

  The time series sets customer loans requiring individual value adjustments in relation to the institutions' total gross customer loans. It is determined by setting non-performing loans – which, according to the national defi nition, are calculated on the basis of customer loans requiring individual value adjustments (accounts receivable and bill-based loans pursuant to section 15 of the Regulation on the Accounting of Banks and Financial Services Institutions as well as liability loans pursuant to section 26 of the Regulation on the Accounting of Banks and Financial Services Institutions) – in relation to the total customer credit volume. Claims on credit institutions are not included. Further deviations from the IMF methodology arise owing to national accounting rules and the basis of consolidation, which covers the institution as a whole (including foreign branches) but excludes foreign subsidiaries.

4. Access to data source

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

- Datatables for Financial Soundness Indicators (FSI):
  https://data.imf.org/en/Data-Explorer?datasetUrn=IMF.STA:FSIC(13.0.1)

5. Metadata on source data

- Methodological notes of the indicators:
  https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/methodological-notes-795772

6. Timeliness and frequency

- Timeliness: Not available.
- Frequency: Annual

7. Calculation method

- Unit of measurement:
- Calculation:

$$\textbf{Ratio of non-performing loans to total gross loans} = \frac{\text{Non-performing loans (net of provisions) [Mn EUR]}}{\text{Total gross loans [Mn EUR]}} \cdot 100 \ [\%]$$

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   **Total return on assets**

1. General information on the time series
- Date of national metadata: January 22, 2026
- National data: https://sdg-indicators.de/10-5-1
- Definition: The time series shows the return on assets 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. Comparability with the UN metadata
- Date of UN metadata: September 2024
- UN metadata: https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf
- The time series is compliant with the UN metadata. It is one of the seven sub-indicators.

3. Data description
- The data basis for the Financial Soundness Indicators (FSI) is based exclusively on the European harmonised COREP and FINREP data. The European Banking Authority (EBA) has developed a mapping guide that describes the mapping between the ITS reporting system and the FSI indicators. The implementation is carried out in accordance with the harmonised specifications of the EBA, even if it is a national data report to the International Monetary Fund (IMF). This serves, among other things, to ensure a standardised approach and comparability between the EU member states.

   The total return on assets is used to assess profi tability in relation to total capital within an accounting period for purposes of comparison. The time series is calculated as the ratio of profi t for the financial year before tax to the average balance sheet total of domestic MFIs. The profi t for the financial year is based on a secondary statistical evaluation of the banks' profi t and loss accounts (annual accounts data); the average balance sheet total is calculated on the basis of the banks' monthly balance sheet statistics. Deviations from the IMF meth- odology arise owing to the basis of consolidation, which covers the institution as a whole (including foreign branches) but excludes foreign subsidiaries.

4. Access to data source

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

- Datatables for Financial Soundness Indicators (FSI):
  https://data.imf.org/en/Data-Explorer?datasetUrn=IMF.STA:FSIC(13.0.1)

5. Metadata on source data

- Methodological notes of the indicators:
  https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/methodological-notes-795772

6. Timeliness and frequency

- Timeliness: Not available.
- Frequency: Annual

7. Calculation method

- Unit of measurement:
- Calculation:

$$\textbf{Total return on assets} = \frac{\text{Profit before tax [Mn EUR]}}{\text{Balance sheet total [Mn EUR]}} \cdot 100 \; [\%]$$

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   **Ratio of liquid assets to short-term liabilities**

1. General information on the time series
- Date of national metadata: January 22, 2026
- National data: https://sdg-indicators.de/10-5-1
- Definition: The time series shows the relationship between liquid assets as defined by banking supervision and the short-term liabilities of institutions.
- Disaggregation: Not available.

2. Comparability with the UN metadata
- Date of UN metadata: September 2024
- UN metadata: https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf
- The time series is compliant with the UN metadata. It is one of the seven sub-indicators.

3. Data description
- The data basis for the Financial Soundness Indicators (FSI) is based exclusively on the European harmonised COREP and FINREP data. The European Banking Authority (EBA) has developed a mapping guide that describes the mapping between the ITS reporting system and the FSI indicators. The implementation is carried out in accordance with the harmonised specifications of the EBA, even if it is a national data report to the International Monetary Fund (IMF). This serves, among other things, to ensure a standardised approach and comparability between the EU member states.

  The time series is calculated by comparing the liquid assets with the institutions' short-term liabilities as prudentially defined: the reports of credit institutions subject to reporting requirements under Principle II pursuant to section 11 of the German Banking Act are used as a basis for this. To this end, all liquid assets are set in relation to liabilities with a residual maturity of three months or less. Deviations from the IMF methodology arise owing to a lack of sector level data adjustments and the basis of consolidation, which covers the institution as a whole (including foreign branches) but excludes foreign subsidiaries.

4. Access to data source
- Financial Soundness Indicators (FSI): https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators

- Datatables for Financial Soundness Indicators (FSI):
  https://data.imf.org/en/Data-Explorer?datasetUrn=IMF.STA:FSIC(13.0.1)

5. Metadata on source data

- Methodological notes of the indicators:
  https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/methodological-notes-795772

6. Timeliness and frequency

- Timeliness: Not available.
- Frequency: Annual

7. Calculation method

- Unit of measurement:
- Calculation:

$$\textbf{Ratio of liquid assets to short-term liabilities} = \frac{\text{Liquid assets [Mn EUR]}}{\text{Short-term liabilities [Mn EUR]}} \cdot 100 \, [\%]$$

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   **Ratio of open foreign exchange position to regulatory capital**

1. General information on the time series
- Date of national metadata: January 22, 2026
- National data: https://sdg-indicators.de/10-5-1
- Definition: The time series shows the ratio of prudentially defi ned open foreign exchange positions to the institutions' regulatory capital.
- Disaggregation: Not available.

2. Comparability with the UN metadata
- Date of UN metadata: September 2024
- UN metadata: https://unstats.un.org/sdgs/metadata/files/Metadata-10-05-01.pdf
- The time series is compliant with the UN metadata. It is one of the seven sub-indicators.

3. Data description
- The data basis for the Financial Soundness Indicators (FSI) is based exclusively on the European harmonised COREP and FINREP data. The European Banking Authority (EBA) has developed a mapping guide that describes the mapping between the ITS reporting system and the FSI indicators. The implementation is carried out in accordance with the harmonised specifications of the EBA, even if it is a national data report to the International Monetary Fund (IMF). This serves, among other things, to ensure a standardised approach and comparability between the EU member states.

  The time series is calculated by measuring the ratio of prudentially defined open foreign exchange positions to the institutions' regulatory capital. The individual institutions' reports under Principle I are used as a basis for this. The credit institutions' currency-related net overall position is set in relation to their regulatory capital. Deviations from the IMF methodology arise owing to limited institutional coverage with regard to the reporting obligation under Principle I, the defi nition of regulatory capital, the identifi ability of the net positions of risk models as well as the basis of consolidation, which covers the institution as a whole (including foreign branches) but excludes foreign subsidiaries.

4. Access to data source
- Financial Soundness Indicators (FSI): https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators

- Datatables for Financial Soundness Indicators (FSI):
  https://data.imf.org/en/Data-Explorer?datasetUrn=IMF.STA:FSIC(13.0.1)

5. Metadata on source data

- Methodological notes of the indicators:
  https://www.bundesbank.de/en/statistics/sets-of-indicators/financial-soundness-indicators/methodological-notes-795772

6. Timeliness and frequency

- Timeliness: Not available.
- Frequency: Annual

7. Calculation method

- Unit of measurement:
- Calculation:

$$\text{Ratio of open foreign exchange position to regulatory capital} = \frac{\text{Open foreign exchange position [Mn EUR]}}{\text{Regulatory capital [Mn EUR]}} \cdot 100 \, [\%]$$