



EBA GUIDANCE NOTE

COMPILING THE IMF FINANCIAL SOUNDNESS INDICATORS FOR 'DEPOSIT-TAKERS' USING THE ITS ON SUPERVISORY REPORTING

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Content

Content	1
List of tables	1
Abbreviations	1
I. Purpose of this note	2
II. FSI forms mapping to the EBA ITS on supervisory reporting templates	3

List of tables

Table 1 – FSI forms: Table 5.1 Deposit Takers	4
Table 2 – FSI forms: Memorandum Series	6
Table 3 – FSI forms: Tables 1.1 & 1.2	8
Table 4 – Item-specific guidance	10

Abbreviations

EBA	European Banking Authority
EEA	European Economic Area
FINREP	Financial Reporting
FSI	IMF Financial Soundness Indicators
GAAP	Generally Accepted Accounting Principles
IFRS	International Financial Reporting Standards
IMF	International Monetary Fund
LCR	Liquidity coverage ratio
NPL	Non-performing loans
NSFR	Net stable funding ratio
RI	Risk Indicators
SA	Standardised approach

I. Purpose of this note

The IMF Financial Soundness Indicators (FSIs)¹ are aggregated statistical measures for monitoring the current financial health and soundness of a country's financial sector, and its corporate and household counterparts. They also intend to support economic and financial stability analysis.

FSIs are computed for the majority of EU and EEA countries based on aggregate raw data reported in standardised forms (FSI forms), capturing information on:

1. Income and expense statement;
2. Balance sheet information;
3. Memorandum series (supervisory based series)

However, FSIs comparability for EU and EEA member states has been somewhat hampered due to the diverse source data following different definitions, e.g. on NPLs, consolidation level, valuation methods and intra group adjustments, as well as differences in terms of coverage of their banking population, and periodicity and timeliness in their compilation.

This note aims at providing guidance to the FSI compilers on how to compute FSIs for 'deposit takers', using already available statistical inputs, derived from the EBA Implementing Technical Standards on supervisory reporting (hereafter, 'ITS')². Hence, it illustrates a comprehensive mapping between the three above-mentioned FSI forms to the EBA ITS templates. As of 2022, this note includes item-specific remarks as guidance when the proposed mapping benefits from further interpretation or recommendations, including advise on how to submit related metadata.

Overall, the FSI forms can be mapped very adequately to the EBA ITS templates and, thus, allowing most of the FSI for 'deposit takers' to be computed based on ITS statistics. To that end, the general quality, comparability and ability to aggregate and disaggregate the currently compiled FSIs can be further enhanced, taking full advantage of the improvements the ITS brings, in terms harmonisation of concepts and definitions³, coverage, periodicity and timeliness. In turn, this could enable FSI compilers to reduce reporting burden for their banks, using existing statistical inputs and provide transparency to FSI users on how they have been computed.

¹ IMF-FSI guide in: <https://www.imf.org/en/Data/Statistics/FSI-guide>

² Commission Implementing Regulation (EU) No 680/2014, laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and the Council and subsequent amendments.

³ In addition, EBA ITS statistics and indicators are generally aligned with Basel Committee on Banking Supervision standards which are an important source for IMF FSIs.

II. FSI forms mapping to the EBA ITS on supervisory reporting templates

The following mapping covers the three FSI forms namely, the *income and expense statement*, *balance sheet information* and *memorandum series*, and in addition the core and additional set of indicators required to be collected by all FSI compilers in order to compute the FSI indicators for ‘deposit takers’ and a couple of indicators for real estate markets. The items in the FSI forms are mapped to datapoints from the ITS templates. In some cases, where a mapping directly to EBA Risk Indicators (EBA RI) is possible, this option is also provided. The EBA RI are defined and presented in further detail in the EBA Methodological Guide on risk indicators and detailed risk analysis tools.

Regarding financial information the proposed mapping refers only to IFRS reporters but can be extended to national GAAP reporters by compilers based on their national GAAP mapping to FINREP. For some items in the FSI forms (e.g. market risk items 48, 50 etc.) the mapping to the ITS templates is only available for those banks following the standardised approach.

The naming convention used in the mapping for the items coming from the ITS templates is as follows:

F 02.00_0020_0010
ITS template _ROW_ COLUMN

The mapping between data collected based on the EBA ITS on supervisory reporting to FSI forms is added below, followed by a table with item-specific guidance.

Table 5.1 Deposit Takers	EBA ITS on supervisory reporting templates
Income and Expense Statement	
1. Interest income¹	F 02.00_0010_0010
(i) Gross interest income	n.a.
(ii) <i>less</i> Provisions for accrued interest on nonperforming assets	n.a.
2. Interest expense¹	F 02.00_0090_0010 + F 02.00_0150_0010
3. Net interest income (= 1 – 2)	[1]-[2]
4. Noninterest income	[4.i]+[4.ii]+[4.iii]+[4.iv]
(i) Fees and commissions receivable ¹	F 02.00_0200_0010
(ii) Gains or losses on financial instruments	F 02.00_0220_0010 + F 02.00_0280_0010 + F 02.00_0285_0010 + F 02.00_0290_0010 + F 02.00_0295_0010 + F 02.00_0300_0010 + F 02.00_0310_0010 + F 02.00_0287_0010 + F 02.00_0425_0010
(iii) Prorated earnings	F 02.00_0590_0010
(iv) Other income ¹	F 02.00_0160_0010 + F 02.00_0320_0010 + F 02.00_0330_0010 + F 02.00_0340_0010 + F 02.00_0580_0010 + F 02.00_0600_0010 + F 02.00_0650_0010 + F 02.00_0633_0010 (if positive)
5. Gross income (= 3 + 4)	[3]+[4]
6. Noninterest expenses	[6.i] + [6.ii]
(i) Personnel costs	F 02.00_0370_0010
(ii) Other expenses	F 02.00_0210_0010 + F 02.00_0350_0010 + F 02.00_0380_0010 + F 02.00_0385_0010 + F 02.00_0390_0010 - F 02.00_0633_0010 (if negative)
7. Provisions (net)	[7.i] + [7.ii]
(i) Loan loss provisions	F 02.00_0491_0010
(ii) Other financial asset provisions	F 02.00_0430_0010 + F 02.00_0455_0010 + F 02.00_0510_0010 + F 02.00_0520_0010 + F 02.00_0481_0010
8. Net income (before taxes) (= 5 – (6 + 7))	[5]-([6]+[7])
9. Income tax	F 02.00_0620_0010 + F 02.00_0634_0010 + F 02.00_0660_0010
10. Net income after tax (= 8 – 9)	[8]-[9] check sum against F 02.00_0670_0010
11. Other comprehensive income (loss) net of tax	F 03.00_0020_0010
12. Dividends payable	(F 01.03_0260_0010)*(-1)
13. Retained earnings (= 10 – 12)	[10]-[12]
Balance Sheet	
14. Total assets (= 15 + 16 = 23 + 31)	[15]+[16]=[23]+[31] check sum against F 01.01_0380_0010
15. Nonfinancial assets	F 01.01_0270_0010 + F 01.01_0300_0010 + F 01.01_0360_0010 + F 01.01_0370_0010
16. Financial assets (= 17 through 22)	[17]+[18]+[19]+[20]+[21]+[22]
17. Currency and deposits¹	F 01.01_0020_0010 + F 01.01_0030_0010
18. Loans (after specific provisions)	F 01.01_0090_0010 + F 01.01_0099_0010 + F 01.01_0130_0010 + F 01.01_0144_0010 + F 01.01_0183_0010
(i) Gross loans ¹	[18.i.i]+[18.i.ii]
(i.i) Interbank loans ²	[18.i.i.i]+[18.i.i.ii]
(i.i.i) Resident	If F 20.04 available then: F 20.04_0170_0010 (Z: home country) + F 01.01_0040_0010 + (F 18.00_0005_0130)*(-1); otherwise, F 04.01_0150_0010 + F 18.00_0100_0010 + F 18.00_0194_0010 + F 18.00_0224_0010 + F 01.01_0040_0010 + (F 18.00_0005_0130)*(-1)

(i.i.ii) Nonresident	If F 20.04 available then: F 20.04_0170_0010 (Z: sum other than home countries); otherwise zero
(i.ii) Noninterbank loans	[18.i.ii.i]+[18.i.ii.ii]+[18.i.ii.iii]+[18.i.ii.iv]+[18.i.ii.v]+[18.i.ii.vi]
(i.ii.i) Central bank	If F 20.04 available then: F 20.04_0150_0010 (Z: home country); otherwise, F 04.01_0130_0010 + F 18.00_0080_0010 + F 18.00_0192_0010 + F 18.00_0222_0010
(i.ii.ii) General government	If F 20.04 available then: F 20.04_0160_0010 (Z: home country); otherwise, F 04.01_0140_0010 + F 18.00_0090_0010 + F 18.00_0193_0010 + F 18.00_0223_0010
(i.ii.iii) Other financial corporations	If F 20.04 available then: F 20.04_0180_0010 (Z: home country); otherwise, F 04.01_0160_0010 + F 18.00_0110_0010 + F 18.00_0195_0010 + F 18.00_0225_0010
(i.ii.iv) Nonfinancial corporations	If F 20.04 available then: F 20.04_0190_0010 (Z: home country); otherwise, F 04.01_0170_0010 + F 18.00_0120_0010 + F 18.00_0196_0010 + F 18.00_0226_0010
(i.ii.v) Other domestic sectors	If F 20.04 available then: F 20.04_0220_0010 (Z: home country); otherwise, F 04.01_0180_0010 + F 18.00_0150_0010 + F 18.00_0197_0010 + F 18.00_0227_0010
(i.ii.vi) Nonresidents	If F 20.04 available then: F 20.04_0140_0010 (Z: sum other than home countries) - (F 20.04_0170_0010 (Z: sum other than home countries))
(ii) Specific provisions ³	(F 18.00_0070_0150 + F 18.00_0191_0150 + F 18.00_0221_0150 + F 18.00_0005_0150)*(-1)
19. Debt securities¹	F 01.01_0080_0010 + F 01.01_0098_0010 + F 01.01_0120_0010 + F 01.01_0143_0010 + F 01.01_0182_0010
20. Equity and investment fund shares	F 01.01_0070_0010 + F 01.01_0097_0010 + F 01.01_0142_0010 + F 01.01_0260_0010
21. Financial derivatives¹	F 01.01_0060_0010 + F 01.01_0240_0010
22. Other financial assets¹	F 01.01_0250_0010 + F 01.01_0330_0010 + F 01.01_0375_0010
23. Liabilities (= 28 + 29 + 30)	[28]+[29]+[30] check sum against F 01.02_0300_0010
24. Currency and deposits	F 01.02_0040_0010 + F 01.02_0080_0010 + F 01.02_0120_0010 + F 01.02_0270_0010
(i) Customer deposits	F 08.01_0260_0010 + F 08.01_0310_0010 + F 08.01_0260_0020 + F 08.01_0310_0020 + F 08.01_0260_0030 + F 08.01_0310_0030 - F 08.01_0300_0010 - F 08.01_0300_0020 - F 08.01_0300_0030 - F 08.01_0350_0010 - F 08.01_0350_0020 - F 08.01_0350_0030
(ii) Interbank deposits ²	F 08.01_0160_0010 + F 08.01_0160_0020 + F 08.01_0160_0030 - F 08.01_0200_0010 - F 08.01_0200_0020 - F 08.01_0200_0030
(ii.i) Resident	If F 20.06 available then: F 20.06_0100_0010 (Z: home country); Otherwise, F 08.01_0160_0010 + F 08.01_0160_0020 + F 08.01_0160_0030 - F 08.01_0200_0010 - F 08.01_0200_0020 - F 08.01_0200_0030
(ii.ii) Nonresident	F 20.06_0100_0010 (Z: sum other than home countries); otherwise, zero
(iii) Other currency and deposits	F 08.01_0060_0010 + F 08.01_0210_0010 + F 08.01_0060_0020 + F 08.01_0210_0020 + F 08.01_0060_0030 + F 08.01_0210_0030 + F 08.01_0110_0010 + F 08.01_0110_0020 + F 08.01_0110_0030 + F 01.02_0270_0010 - F 08.01_0100_0010 - F 08.01_0100_0020 - F 08.01_0100_0030 - F 08.01_0150_0010 - F 08.01_0150_0020 - F 08.01_0150_0030
25. Loans	F 08.01_0100_0010 + F 08.01_0150_0010 + F 08.01_0200_0010 + F 08.01_0100_0020 + F 08.01_0150_0020 + F 08.01_0200_0020 + F 08.01_0100_0030 + F 08.01_0150_0030 + F 08.01_0200_0030
26. Debt securities	F 01.02_0050_0010 + F 01.02_0090_0010 + F 01.02_0130_0010
27. Other liabilities	F 01.02_0030_0010 + F 01.02_0160_0010 + F 01.02_0240_0010 + F 01.02_0280_0010 + F 01.02_0290_0010 + F 01.02_0060_0010 + F 01.02_0100_0010 + F 01.02_0140_0010 + F 01.02_0295_0010
28. Debt (= 24 through 27)	[24]+[25]+[26]+[27]
29. Financial derivatives and employee stock options	F 01.02_0020_0010 + F 01.02_0150_0010
30. General and other provisions	F 01.02_0170_0010
31. Capital and reserves	F 01.03_0300_0010
32. Balance sheet total (= 23 + 31 = 14)	[23]+[31]=[14] check sum against F 01.03_0310_0010

Memorandum Series - Other series required to calculate FSIs	EBA ITS on supervisory reporting templates
Supervisory based series	
33. Tier 1 capital <i>less</i> corresponding supervisory deductions (= 34 + 35)	[34]+[35]
34. Common Equity Tier 1 capital <i>less</i> corresponding supervisory deductions ⁴	C 01.00_0020_0010
35. Additional Tier 1 capital <i>less</i> corresponding supervisory deductions ⁴	C 01.00_0530_0010
36. Tier 2 capital less corresponding supervisory deductions	C 01.00_0750_0010
37. Tier 3 capital	n.a.
38. Other supervisory deductions ⁵	n.a.
39. Total regulatory capital (= 33 + 36 + 37 – 38)	[33]+[36]+[37]-[38] or C 01.00_0010_0010
40. Risk-weighted assets	C 02.00_0010_0010
41. Basel III total exposure measure	C 47.00_0290_0010
42. High-quality liquid assets	C 76.00_0010_0010
43. Total net cash outflows over the next 30 calendar days	C 76.00_0020_0010
44. Available amount of stable funding	C 84.00.d_0120_0030
45. Required amount of stable funding	C 84.00.c_0010_0020
46. Large exposures	C 28.00 sum(999) c330 if c040 is above 10% of eligible capital for LE
Series that provide a further analysis of the balance sheet	
47. Liquid assets	C 72.00_0010_0010
48. Short-term liabilities	C 81.00.a_0070_0010 + C 81.00.a_0130_0010 + C 81.00.a_0220_0010 + C 81.00.a_0230_0010 + C 81.00.a_0310_0010 + C 81.00.b_0320_0010 + C 81.00.a_0330_0010 + C 81.00.a_0390_0010
49. Nonperforming loans ("Nonperforming interbank loans should be included")	F 18.00_0005_0060 + F 18.00_0070_0060 + F 18.00_0191_0060 + F 18.00_0221_0060
50. Residential real estate loans	F 18.00_0160_0010 + F 18.00_0910_0010 + F 18.00_0930_0010
51. Commercial real estate loans	F 18.00_0140_0010 + F 18.00_0903_0010 + F 18.00_0923_0010
52. Geographic distribution of loans ⁶	n.a.
53. Foreign currency loans	n.a.
54. Foreign currency liabilities	n.a.
55. Net open position in foreign currency for on-balance-sheet items	n.a.
56. Total net open position in foreign currency	n.a.
57. Credit to the private sector	F 20.04_0130_0010 + F 20.04_0190_0010 + F 20.04_0220_0010 (Z: home country)
58. Loan concentration by economic activity	If F 20.07 available then: Report the sum of the three largest values amongst F 20.07.1_0010_0010, F 20.07.1_0020_0010, F 20.07.1_0030_0010, F 20.07.1_0040_0010, F 20.07.1_0050_0010, F 20.07.1_0060_0010, F 20.07.1_0070_0010, F 20.07.1_0080_0010, F 20.07.1_0090_0010, F 20.07.1_0100_0010, F 20.07.1_0105_0010, F 20.07.1_0110_0010, F 20.07.1_0120_0010, F 20.07.1_0130_0010, F 20.07.1_0140_0010, F 20.07.1_0150_0010, F 20.07.1_0160_0010, F 20.07.1_0170_0010, F 20.07.1_0180_0010 (Z: home country) Otherwise: Report the sum of the three largest values amongst F 06.01_0010_0010, F 06.01_0020_0010, F 06.01_0030_0010, F 06.01_0040_0010, F 06.01_0050_0010, F 06.01_0060_0010, F 06.01_0070_0010, F 06.01_0080_0010, F 06.01_0090_0010, F 06.01_0100_0010, F 06.01_0105_0010, F 06.01_0110_0010, F 06.01_0120_0010, F 06.01_0130_0010, F 06.01_0140_0010, F 06.01_0150_0010, F 06.01_0160_0010, F 06.01_0170_0010, F 06.01_0180_0010 [only domestic loans if possible]
59. Reference lending rates	n.a.

60. Reference deposit rates	n.a.
61. Highest interbank rate	n.a.
62. Lowest interbank rate	n.a.
Data series for compiling FSIs: ROA and ROE	
63. Annualized net income before taxes	n.a.
64. Annualized net income after taxes	n.a.
65. Average total assets	n.a.
66. Average capital and reserves	n.a.

Tables 1.1 & 1.2 Financial Soundness Indicators (Deposit Takers): Mapping from the 2019 Guide		FSI as compiled by IMF	EBA RI proxy
Core Set - Deposit Takers			
Capital Adequacy	Regulatory capital to risk-weighted assets	[39] / [40]	SVC_2
	Tier 1 capital to risk-weighted assets	[33] / [40]	SVC_1
	Common Equity Tier 1 capital to risk-weighted assets	[34] / [40]	SVC_3
	Tier 1 capital to assets	[33] / [14]	SVC_12
	Nonperforming loans net of provisions to capital	([49] - [18.ii]) / [39]	n.a
Asset Quality	Nonperforming loans to total gross loans	[49] / [18.i]	AQT_3.2.1.2
	Provisions to nonperforming loans	[18.ii] / [49]	AQT_41.2.1.1
	Loan concentration by economic activity	[58] / [18.i.ii.iv]	CON_13
Earnings and Profitability	Return on assets	[63] / [65]	PFT_24.6
	Return on equity	[64] / [66]	PFT_21
	Interest margin to gross income	[3] / [5]	PFT_25
	Noninterest expenses to gross income	[6] / [5]	n.a
Liquidity	Liquid assets to total assets (liquid asset ratio) for all DTs	[47] / [14]	LIQ_11
	Liquid assets to short term liabilities for all DTs	[47] / [48]	n.a
	Liquidity Coverage Ratio for the DTs that have implemented Basel III	[42] / [43]	LIQ_17
	Net Stable Funding Ratio for the DTs that have implemented Basel III	[44] / [45]	LIQ_20
Sensitivity to Market Risk	Net open position in foreign exchange to capital	n.a.	n.a.*
Real Estate Market	Residential real estate prices	n.a.	n.a.
Additional Set			
Deposit Takers	Large exposures to capital	[46] / [33]	CON_12
	Geographical distribution of loans to total loans	n.a.	n.a.
	Gross asset position in financial derivatives to capital	[21] / [39]	n.a.
	Gross liability position in financial derivatives to capital	[29] / [39]	n.a.
	Trading income to total income	[4.ii] / [5]	PFT_29
	Personnel expenses to noninterest expenses	[6.i] / [6]	PFT_1
	Spread between reference lending and deposit rates	[59] / [60]	n.a.
	Spread between highest and lowest interbank rate	[61] / [62]	n.a.
	Customer deposits to total (non-interbank) loans	[24.i] / [18.i.ii]	FND_35
	Foreign-currency-denominated loans to total loans	[53] / [18.i]	MKR_8
	Foreign-currency-denominated liabilities to total liabilities	[54] / [32]	n.a.
Credit growth to private sector	[57]	FND_36	

* To be considered in a future update of the EBA Risk Indicators, possibly with the following formula: Numerator = Net open position in foreign exchange [C 22.00, r0010, c0060 + C 22.00, r0010, c0070 + 0.5*(C 22.00, r0010, c0080)]; Denominator = Capital for net open position in foreign exchange [C 01.00, r0010, c0010]

Item	Guidance
Table 5.1 Deposit Takers	
6.ii Noninterest expenses – Other expenses	National authorities are recommended to specify in the metadata submitted to the IMF any items for which the mapping could be affected due to differences in IFRS and nGAAP reporting. This is acknowledged in particular for items 6(ii) and 9.
9. Income tax	National authorities are recommended to specify in the metadata submitted to the IMF any items for which the mapping could be affected due to differences in IFRS and nGAAP reporting. This is acknowledged in particular for items 6(ii) and 9.
18. Loans (after specific provisions)	The data needed for providing the additional disaggregations may be available from different reporting templates (i.e., F20.04). In these cases, national compilers need to validate the consistency of these additional breakdown with the balance sheet figures.
18. Loans (after specific provisions) – (i) Gross loans – (i.i.i) Resident	The 2019 FSIs Guide recommends claims of one DT on another are excluded from deposits and are instead recorded as interbank loans (FSIs Guide paragraph 5.47). National authorities are recommended to update their mapping accordingly should they have additional information on the residency breakdown of F 01.01_0040_0010, and provide data on 18.i.i.i. Resident and 18.i.i.ii Nonresident accordingly. This would require reporting these lines on a gross basis (i.e., inclusive of the specific provisions) and reporting related provisions under 18(ii) Specific provisions . Given the mapping proposed for this indicator and the fact that there is no split of total provisions (F 18.00_0005_0130) between balances at central banks and interbank demand deposits, national authorities are recommended to update their mapping accordingly should they have additional information on the sectoral breakdown of total provisions to balances at central banks and interbank demand deposits (i.e. to map here only the provisions related to interbank demand deposits).
18. Loans (after specific provisions) – (ii) Specific provisions	Given that there is no split of specific provisions (F 18.00_0005_0150) between balances at central banks and interbank demand deposits, national authorities are recommended to update their mapping accordingly should they have additional information on the sectoral breakdown of F 18.00_0005_0150 to balances at central banks and interbank demand deposits (i.e. to map here only the specific provisions related to interbank demand deposits).
24. Currency and deposits	The data needed for providing the additional disaggregations may be available from different reporting templates (i.e., F20.06). In these cases, national compilers need to validate the consistency of these additional breakdown with the balance sheet figures.
24. Currency and deposits – (iii) Other currency and deposits	The breakdown of deposits and loans as defined by the 2019 FSIs Guide (5.38, 5.41) may be available to national authorities. In this case, national authorities are recommended to report loans under 25. Loans .
31. Capital and reserves	Mapping to the IMF templates are provided using the most up to date EBA reporting templates as of the publication date. National authorities need to consider the implications of historical changes to the EBA templates and if adjustments are not possible should explain the possible effects in the metadata.
Memorandum Series – Other series required to calculate FSIs	
47. Liquid assets	2019 FSIs Guide defines liquid assets as "(1) currency; (2) deposits and other financial assets that are available either on demand or within three months or less; and (3) securities that are traded in liquid markets (including repo markets) that can be readily converted into cash, with insignificant risk of change in value under normal business conditions.". National authorities are recommended to report series in line with this definition or report the divergence in metadata.
48. Short-term liabilities	The 2019 FSIs Guide defines short-term liabilities as the short-term element (liabilities that could be withdrawn either on demand or within three months or less) of DTs' debt liabilities (line 28 in Table 5.1) and the net (short-term, if possible) market value of financial derivatives positions (liabilities (line 29) less assets (line 21) in Table 5.1). National authorities are recommended to report series in line with this definition or report the divergence in metadata. Any divergence from this definition should be explained in the metadata. The proposed EBA mapping uses template C 81. This template not being submitted by all entities, it is still preferred over template C 83, since the item is intended to cover the short-term part of debt and therefore the available less than 6 month period given in template C 81 is preferred over the less than 1 year period of template C 83.
49. Nonperforming loans ("Nonperforming interbank loans should be included")	National authorities need to align this definition considering any updates in the "interbank loans" in line with the definitions of the 2019 FSIs Guide.
51. Commercial real estate loans	The 2019 FSIs Guide defines commercial real estate loans as loans that are collateralized by commercial real estate, as well as loans to construction companies and loans to companies active in the development of real estate. Any divergence from this definition needs to be explained in the metadata.
52. Geographic distribution of loans ⁶	National authorities are recommended to report these memorandum series using available data from other sources.
53. Foreign currency loans	
54. Foreign currency liabilities	
55. Net open position in foreign currency for on-balance-sheet items	
56. Total net open position in foreign currency	

57. Credit to the private sector	If F20 reporting is not available, national authorities are recommended to report total balances of gross loans extended by DTs to the private nonfinancial sector (NFCs, HHs and NPISH), plus debt securities issued by private NFCs and held by DTs using other available data sources.
58. Loan concentration by economic activity	The proposed EBA mapping recommends using template F 20.07 where available. This template being submitted by entities depending on a threshold linked to the share of non-domestic activities, the option of using template F 06.01 as an alternative is also provided in the mapping.
59. Reference lending rates	National authorities are recommended to report these memorandum series using available data from other sources.
60. Reference deposit rates	
61. Highest interbank rate	
62. Lowest interbank rate	
63. Annualized net income before taxes	The IMF recommends using annualization and averaging method as detailed in Para 15 of the document https://data.imf.org/api/document/download?key=63172610 . Authorities are encouraged to follow the suggested approach and explain in the metadata any differences from these approaches.
64. Annualized net income after taxes	
65. Average total assets	
66. Average capital and reserves	
Table 1.1 & 1.2	The mapping is provided to supervisory datapoints for Table 5.1 and Memo Series, that collect underlying data. Table 1.1 & 1.2 list FSI indicators that are defined based on underlying data provided in the two other worksheets. This guide provides the mapping for underlying data, and the formulas for the FSI indicators based on underlying data, as well as a match to an EBA RI proxy. This match gives the EBA Risk Indicator that better captures the FSI, in some cases the match corresponds to the mapping for underlying data, whereas in other cases the best approximation is provided.



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