

## IMF金融健全指標(FSIs)

核心指標(Core Set)	
<b>存款機構(Deposit-takers)</b>	
資本適足性 (Capital adequacy)	<ul style="list-style-type: none"> <li>• 法定資本/風險性資產 (Regulatory capital to risk-weighted assets)</li> <li>• 法定第一類資本/風險性資產 (Regulatory Tier 1 capital to risk-weighted assets)</li> <li>• 逾期放款扣除特定損失準備後淨額/資本 (Nonperforming loans net of provisions to capital)</li> </ul>
資產品質 (Asset quality)	<ul style="list-style-type: none"> <li>• 逾期放款/放款總額 (Nonperforming loans to total gross loans)</li> <li>• 部門別放款/放款總額 (Sectoral distribution of loans to total loans)</li> </ul>
盈餘及獲利能力 (Earnings and profitability)	<ul style="list-style-type: none"> <li>• 資產報酬率 (Return on assets)</li> <li>• 淨值報酬率 (Return on equity)</li> <li>• 淨利息收入/總收入 (Interest margin to gross income)</li> <li>• 非利息費用/總收入 (Noninterest expenses to gross income)</li> </ul>
流動性 (Liquidity)	<ul style="list-style-type: none"> <li>• 流動資產/資產總額 (Liquid assets to total assets ; Liquid asset ratio)</li> <li>• 流動資產/短期負債 (Liquid assets to short-term liabilities)</li> </ul>
市場風險敏感度 (Sensitivity to market risk)	<ul style="list-style-type: none"> <li>• 外匯淨部位/資本 (Net open position in foreign exchange to capital)</li> </ul>
建議指標(Encouraged Set)	
存款機構 (Deposit-takers)	<ul style="list-style-type: none"> <li>• 資本/資產 (Capital to assets)</li> <li>• 大額暴險/資本 (Large Exposures to capital)</li> <li>• 地區別放款/放款總額 (Geographical distribution of loans to total loans)</li> <li>• 衍生性金融商品總資產部位/資本 (Gross asset position in financial derivatives to capital)</li> <li>• 衍生性金融商品總負債部位/資本 (Gross liability position in financial derivatives to capital)</li> <li>• 交易性收入/總收入 (Trading income to total income)</li> <li>• 人事費用/非利息費用 (Personnel expenses to noninterest expenses)</li> <li>• 放款及存款利差 (Spread between reference lending and deposit rates)</li> <li>• 銀行間拆款最高及最低利率差距 (Spread between highest and lowest interbank rate)</li> </ul>

	<ul style="list-style-type: none"> <li>• 客戶存款/放款總額（不合同業拆款） (Customer deposits to total (noninterbank) loans)</li> <li>• 外幣計價放款/放款總額 (Foreign-currency-denominated loans to total loans)</li> <li>• 外幣計價負債/負債總額 (Foreign-currency-denominated liabilities to total liabilities)</li> <li>• 權益證券淨部位/資本 (Net open position in equities to capital)</li> </ul>
其他金融機構 (Other financial corporations)	<ul style="list-style-type: none"> <li>• 資產/金融體系資產總額 (Assets to total financial system assets)</li> <li>• 資產/GDP (Assets to GDP)</li> </ul>
非金融企業部門 (Nonfinancial corporations sector)	<ul style="list-style-type: none"> <li>• 負債總額/淨值 (Total debt to equity)</li> <li>• 淨值報酬率 (Return on equity)</li> <li>• 盈餘/借款本息支出 (Earnings to interest and principal expenses)</li> <li>• 淨外匯暴險/淨值 (Net foreign exchange exposure to equity)</li> <li>• 申請破產保護之件數 (Number of applications for protection from creditors)</li> </ul>
家計部門 (Households)	<ul style="list-style-type: none"> <li>• 家計部門負債/GDP (Household debt to GDP)</li> <li>• 家計部門借款本息支出/收入 (Household debt service and principal payments to income)</li> </ul>
市場流動性 (Market liquidity)	<ul style="list-style-type: none"> <li>• 證券市場<sup>(註)</sup>平均買賣價差 (Average bid-ask spread in the securities market)</li> <li>• 證券市場<sup>(註)</sup>日平均週轉率 (Average daily turnover ratio in the securities market)</li> </ul>
不動產市場 (Real estate markets)	<ul style="list-style-type: none"> <li>• 住宅不動產價格 (Residential real estate prices)</li> <li>• 商用不動產價格 (Commercial real estate prices)</li> <li>• 住宅不動產放款/放款總額 (Residential real estate loans to total loans)</li> <li>• 商業不動產放款/放款總額 (Commercial real estate loans to total loans)</li> </ul>

(註)：或與銀行流動性最相關之其他市場，例如外匯市場。

資料來源：“Financial Soundness Indicators: Compilation Guide,” IMF, March 2006.