IMF金融健全指標(FSIs) 2019年版

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| **核心指標(Core Set)** | |
| ***存款機構(Deposit-takers)*** | |
| *資本適足性*  *(Capital adequacy)* | ‧自有資本/風險性資產  (Regulatory capital to risk-weighted assets)  ‧第一類資本/風險性資產  (Tier 1 capital to risk-weighted assets)  ‧逾期放款扣除特定損失準備後淨額/資本  (Nonperforming loans net of provisions to capital)  ‧普通股權益第1類資本/風險性資產  (Common Equity Tier 1 capital to risk-weighted assets)  ‧第1類資本/資產  (Tier 1 capital to assets) |
| *資產品質*  *(Asset quality)* | ‧逾期放款/放款總額  (Nonperforming loans to total gross loans)  ‧經濟活動放款集中度  (Loan concentration by economic activity)  ‧備抵呆帳覆蓋率  (Provisions to nonperforming loans) |
| *盈餘及獲利能力*  *(Earnings and profitability)* | ‧資產報酬率  (Return on assets)  ‧權益報酬率  (Return on equity)  ‧淨利息收入/總收入  (Interest margin to gross income)  ‧非利息費用/總收入  (Noninterest expenses to gross income) |
| *流動性*  *(Liquidity)* | ‧流動資產/資產總額  (Liquid assets to total assets; Liquid asset ratio)  ‧流動資產/短期負債  (Liquid assets to short-term liabilities)  ‧流動性覆蓋比率  (Liquidity coverage ratio)  ‧淨穩定資金比率  (Net stable funding ratio) |
| *市場風險敏感度*  *(Sensitivity to market risk)* | ‧外匯淨部位/資本  (Net open position in foreign exchange to capital) |
| ***不動產市場(Real Estate Markets)*** | |
|  | ‧住宅不動產價格  (Residential real estate prices) |
| **額外指標(Additional Set)** | |
| *存款機構*  *(Deposit-takers)* | ‧大額暴險/資本  (Large exposures to capital)  ‧地區別放款/放款總額  (Geographical distribution of loans to total loans)  ‧衍生性金融商品總資產部位/自有資本  (Gross asset position in financial derivatives to capital)  ‧衍生性金融商品總負債部位/自有資本  (Gross liability position in financial derivatives to capital)  ‧交易性收入/總收入  (Trading income to total income)  ‧人事費用/非利息費用  (Personnel expenses to noninterest expenses)  ‧放款及存款利差  (Spread between reference lending and deposit rates)  ‧銀行間拆款最高及最低利率差距  (Spread between highest and lowest interbank rate)  ‧客戶存款/放款總額（不含同業拆款）  (Customer deposits to total (noninterbank) loans)  ‧外幣計價放款/放款總額  (Foreign-currency-denominated loans to total loans)  ‧外幣計價負債/負債總額  (Foreign-currency-denominated liabilities to total liabilities)  ‧民間部門信用成長  (Credit growth to private sector) |
| *其他金融機構*  *(Other financial corporations)* | ‧資產/金融體系資產總額  (Assets to total financial system assets)  ‧資產/GDP  (Assets to GDP) |
| *貨幣市場基金*  *(Money market funds)* | ‧部門別投資/總投資  (Sectoral distribution of investments)  ‧到期日別投資/總投資  (Maturity distribution of investments) |
| *保險公司*  *(Insurance corporations)* | ‧股東權益/投資性資產(含壽險及非壽險)  (Shareholder equity to total invested assets)  ‧綜合比率(僅含非壽險)  (Combined ratio)  ‧資產報酬率(僅含壽險)  (Return on assets)  ‧權益報酬率(含壽險及非壽險)  (Return on equity) |
| *退休基金*  *(Pension funds)* | ‧流動資產/預估未來一年退休金支出  (Liquid assets to estimated pension payments in the next year)  ‧資產報酬率  (Return on assets) |
| *非金融企業部門*  *(Nonfinancial corporations)* | ‧負債總額/權益  (Total debt to equity)  ‧外債/權益  (External debt to equity)  ‧外幣負債/權益  (Foreign currency debt to equity)  ‧債務/GDP  (Total debt to GDP)  ‧權益報酬率  (Return on equity)  ‧盈餘/借款本息支出  (Earnings to interest and principal expenses)  ‧盈餘/利息費用  (Earnings to interest expenses) |
| *家計部門*  *(Households)* | ‧家計部門負債/GDP  (Household debt to GDP)  ‧家計部門借款本息支出/收入  (Household debt service and principal payments to income)  ‧家計部門負債/可支配所得  (Household debt to household disposable income) |
| *不動產市場*  *(Real estate markets)* | ‧商用不動產價格  (Commercial real estate prices)  ‧住宅不動產放款/放款總額  (Residential real estate loans to total loans)  ‧商業不動產放款/放款總額  (Commercial real estate loans to total loans) |

資料來源：IMF (2019), “Financial Soundness Indicators: Compilation Guide,” April.