IMF金融健全指標(FSIs) 2019年版

|  |
| --- |
| **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.