

IMF 金融健全指標(FSIs) 2019 年版

核心指標(Core Set)	
存款機構(Deposit-takers)	
<p>資本適足性 (Capital adequacy)</p>	<ul style="list-style-type: none"> • 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)
<p>資產品質 (Asset quality)</p>	<ul style="list-style-type: none"> • 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)
<p>盈餘及獲利能力 (Earnings and profitability)</p>	<ul style="list-style-type: none"> • 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)
<p>流動性 (Liquidity)</p>	<ul style="list-style-type: none"> • 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)
<p>市場風險敏感度 (Sensitivity to market risk)</p>	<ul style="list-style-type: none"> • 外匯淨部位/資本 (Net open position in foreign exchange to capital)
不動產市場(Real Estate Markets)	
	<ul style="list-style-type: none"> • 住宅不動產價格

(Residential real estate prices)	
額外指標(Additional Set)	
存款機構 (Deposit-takers)	<ul style="list-style-type: none"> • 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 (不合同業拆款) (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)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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)

	<ul style="list-style-type: none"> (Return on assets) • 權益報酬率(含壽險及非壽險) (Return on equity)
退休基金 <i>(Pension funds)</i>	<ul style="list-style-type: none"> • 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 <i>(Nonfinancial corporations)</i>	<ul style="list-style-type: none"> • 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 <i>(Households)</i>	<ul style="list-style-type: none"> • 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 <i>(Real estate markets)</i>	<ul style="list-style-type: none"> • 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.