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**SUPERVISION RISKS & PROFITABILITY**

**GESTIRE** i rischi.  
**GUARDARE** lontano

6 – 7 giugno 2023  
Milano, Auditorium Bezzi  
Banco BPM

**Emanuela Lanzara**  
Chief Operating Officer  
**PRIMESAIL**

#abisupervision

**ANALISI DEI RISCHI NEL SISTEMA  
BANCARIO**

—

**UN ESEMPIO DI APPLICAZIONE DEI  
MODELLI EBA E BCE**

## SEGNALAZIONI ARMONIZZATE QUALE SISTEMA INFORMATIVO PER GLI ORGANI AZIENDALI

Le segnalazioni armonizzate da adempimento normativo a patrimonio informativo a disposizione degli organi di supervisione strategica, di gestione e di controllo dell'Impresa Bancaria.

- Analisi dei rischi bancari secondo le metodologie proposte dall'EBA e dalla BCE
- Confronto dei principali indicatori e loro componenti con quelli delle banche coinvolte nel Wide Transparency Exercise dell'EBA e con quelli delle altre nazioni europee
- Confronto dei principali indicatori e loro componenti con i diversi peer group definiti dalla BCE
- Monitoraggio degli indici del Fondo interbancario di tutela dei depositi (FITD)
- Monitoraggio degli indici del Risk Appetite Framework (RAF)

## GLI INDICATORI DI GESTIONE: DAL BASTRA 2 AI MODELLI EBA E BCE



Il manuale propone una metodologia di utilizzo degli indicatori di gestione che consente di esprimere un **giudizio oggettivo** sull'andamento e sul posizionamento competitivo di ogni singola banca e di evidenziare le possibilità conoscitive offerte dal flusso di ritorno, in termini di confronto.

The EBA Risk Dashboard is part of the regular risk assessment conducted by the EBA and complements the Risk Assessment Report.

The EBA Risk Dashboard summarises the main risks and vulnerabilities in the banking sector in the European Union by looking at the evolution of Risk Indicators



The ECB publishes aggregated supervisory banking statistics on the following aspects of banks designated as **significant institutions** (SIs) and **less significant institutions** (LSIs):

- balance sheet composition and profitability
- capital adequacy and leverage
- asset quality
  - funding
  - liquidity

# EBA RISK DASHBOARD



## Contents

Overview of the main risks and vulnerabilities in the EU banking sector	3
Heatmap	9
Risk Indicators (RIs)	
Solvency	
	Tier 1 capital ratio 10
	Total capital ratio 11
	CET1 ratio 12
	CET1 ratio (fully loaded) 13
	Leverage ratio 14
	Leverage ratio (fully phased-in definition of Tier 1) 15
Credit Risk and Asset Quality	Ratio of non-performing loans and advances (NPL ratio) 16
	Coverage ratio for non-performing loans and advances 17
	Forbearance ratio for loans and advances 18
	Ratio of non-performing exposures (NPE ratio) 19
Profitability	Return on equity 20
	Return on assets 21
	Cost to income ratio 22
	Net interest income to total net operating income 23
	Net fee and commission income to total net operating income 24

# EBA RISK DASHBOARD

## Risk Indicators Heatmap

DATA  
Dicembre 2022

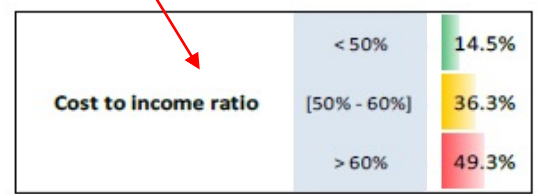
BANCA  
BANCA DEMO

PROFILO DI RISCHIO  
Risk Indicators Heatmap

Ricerca

BANCA: BANCA DEMO  
PROFILO DI RISCHIO: Risk Indicators Heatmap

Indice	12/2022	09/2022	06/2022	03/2022	12/2021	09/2021	06/2021	03/2021	12/2020	09/2020	06/2020	03/2020
<b>Solvency</b>												
Tier 1 capital ratio	14,85%	14,67%	15,00%	15,49%	16,19%	16,05%	15,73%	15,59%	15,68%	14,73%	14,73%	14,18%
CET 1 capital ratio	13,22%	13,07%	13,45%	13,97%	14,83%	15,04%	14,98%	14,84%	15,17%	14,73%	14,73%	14,18%
Leverage ratio	4,93%	5,13%	5,28%	5,51%	5,85%	6,06%	6,03%	6,22%	6,56%	6,18%	6,12%	6,16%
<b>Credit Risk and Asset Quality</b>												
NPL Ratio	2,72%	2,97%	1,43%	1,34%	1,41%	2,41%	2,78%	3,11%	3,67%	4,02%	5,55%	5,16%
Coverage ratio of non-performing loans and advances	255,62%	241,90%	260,19%	269,94%	266,66%	258,72%	257,14%	272,46%	285,85%	288,26%	274,31%	257,98%
Forbearance Ratio	3,36%	2,35%	2,72%	3,89%	3,42%	3,81%	3,88%	3,79%	3,96%	4,70%	5,41%	4,52%
<b>Profitability</b>												
Return on Equity	44,83%	29,43%	32,56%	28,93%	42,20%	41,17%	31,15%	32,25%	45,11%	52,77%	39,86%	33,68%
Cost to Income Ratio	36,48%	43,07%	44,47%	40,94%	37,88%	34,78%	33,87%	32,37%	32,12%	34,66%	37,20%	36,74%
<b>Funding and Liquidity</b>												
Liquidity coverage ratio	105,23%	139,58%	153,87%	155,56%	110,38%	206,19%	223,23%	174,47%	148,88%	201,55%	142,98%	161,83%
Loan-to-deposit ratio for households and non-financial corporations	59,98%	57,41%	59,17%	59,63%	59,39%	59,94%	60,70%	62,04%	60,78%	60,96%	61,34%	61,56%





# EBA RISK DASHBOARD

## Profili di rischio

PS-EXTRACTOR XBRL - Google Chrome  
localhost:8084/SUITE\_XBRL/SUITE\_XBRL/suite.jsp

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Profili di Rischio

DATA: Dicembre 2022

BANCA: BANCA DEMO

PROFILO DI RISCHIO: Credit Risk and Asset Quality

Indice	12/2022	09/2022	06/2022	03/2022	12/2021	09/2021	06/2021	03/2021	12/2020	09/2020	06/2020	03/2020
Coverage ratio of non-performing loans and advances	255,62%	241,90%	260,19%	269,94%	266,66%	258,72%	257,14%	272,46%	285,85%	288,26%	274,31%	257,98%
Forbearance Ratio	3,36%	2,35%	2,72%	3,89%	3,42%	3,81%	3,88%	3,79%	3,96%	4,70%	5,41%	4,52%
NPE Ratio	0,67%	0,63%	0,48%	0,49%	0,49%	0,61%	0,66%	0,71%	0,73%	0,79%	0,90%	0,91%
NPL Ratio	2,72%	2,97%	1,43%	1,34%	1,41%	2,41%	2,78%	3,11%	3,67%	4,02%	5,55%	5,16%

[Credit Risk and Asset Quality](#) ▲  
[Risk Indicators Heatmap](#)  
[Credit Risk and Asset Quality](#)  
[Funding and Liquidity](#)  
[Profitability](#)  
[Solvency](#)

Confronto con le nazioni UE

- AT
- BE
- BG
- CY
- CZ
- DE
- DK
- EE
- ES
- FI
- FR
- GB
- GR
- HR
- HU
- IE
- IS
- IT
- LT
- LU
- LV
- MT
- NL
- NO
- PL
- PT
- RO
- SE
- SI
- SK

Confronto con le nazioni UE

Legend: Banca (blue diamond), IT (yellow diamond)

Dettaglio composizione indice

Legend: Numeratore: Non-performing loans and advances (blue diamond), Denominatore: Total gross loans and advances (yellow diamond)

# EBA RISK DASHBOARD

## Statistical Annex

PS-EXTRACTOR XBRL - Google Chrome  
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PrimeSail the best route for your decisions PS-EXTRACTOR XBRL® Annex

DATA: Dicembre 2022  
BANCA: BANCA DEMO  
ANNEX: Asset composition and volumes

Asset composition and vol. Asset composition and volumes

Loans: composition and asset quality  
Loans: NPL and coverage ratios  
Distribution of NFC loans and advances by NACE code  
NPL ratios of NFC loans and advances by NACE code  
IFRS 9 specific data  
Sovereign exposures

**BANCA: BANCA DEMO**  
**ANNEX: Asset composition and volumes**

**Asset composition**

	12/2022	09/2022	06/2022	03/2022	12/2021	09/2021	06/2021	03/2021	12/2020	09/2020	06/2020	03/2020
Cash Balances	25,54%	47,39%	36,32%	53,78%	44,32%	52,80%	69,06%	53,32%	67,63%	58,74%	38,03%	54,40%
Debt securities	195,09%	258,78%	226,34%	185,13%	161,80%	144,89%	149,77%	131,55%	97,70%	114,49%	149,90%	141,00%
Derivatives	0,13%	0,58%	0,30%	0,18%	0,02%	0,08%	0,95%	0,29%	0,17%	0,09%	0,02%	0,09%
Equity Instruments	16,41%	23,96%	21,12%	21,72%	18,10%	17,45%	20,67%	20,67%	19,40%	13,53%	14,36%	17,40%
Loans and Advances	651,29%	816,14%	715,34%	752,22%	620,44%	610,81%	707,69%	668,90%	607,33%	550,20%	604,22%	648,27%
Other Assets	28,56%	36,29%	32,68%	33,34%	28,05%	26,86%	34,24%	34,50%	32,88%	29,80%	34,66%	36,86%

**Assets**

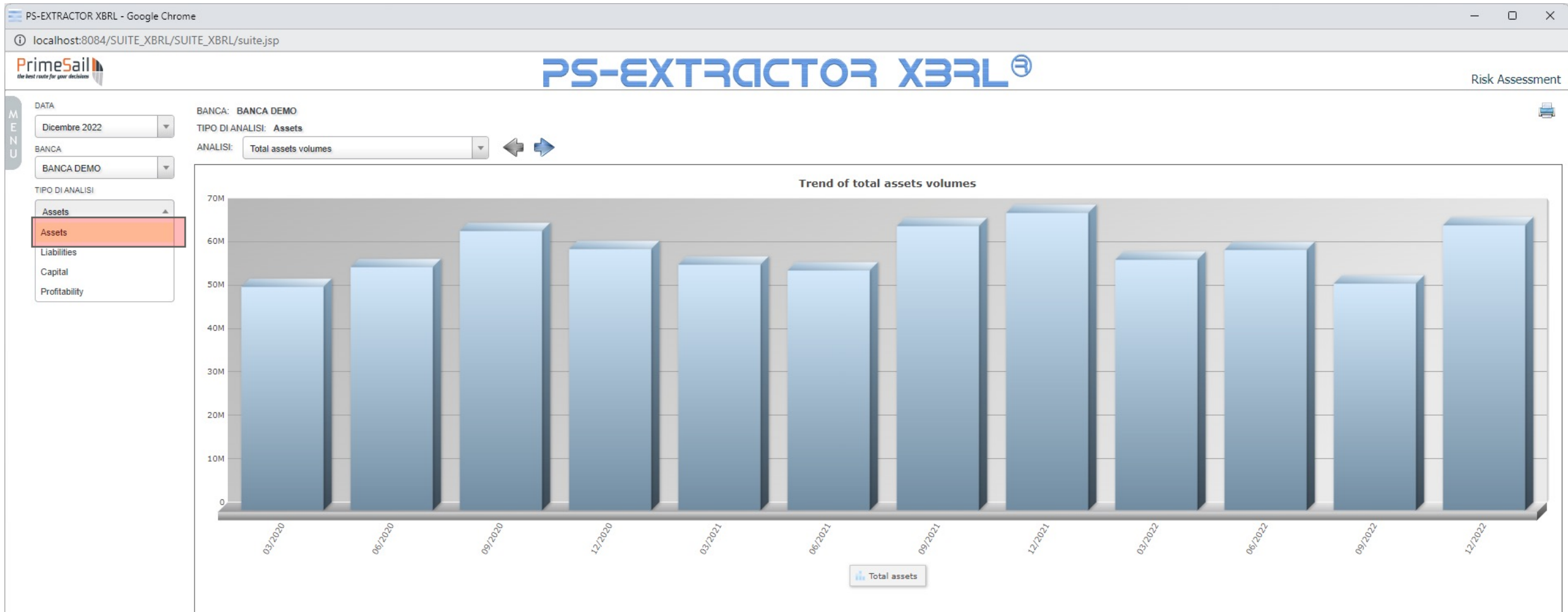
	12/2022	09/2022	06/2022	03/2022	12/2021	09/2021	06/2021	03/2021	12/2020	09/2020	06/2020	03/2020
Total assets	65.683.955	52.316.034	59.997.614	57.811.657	68.510.606	65.500.147	55.444.785	56.736.323	60.235.217	64.359.753	56.155.090	51.512.379
Total financial assets	113.799.218	116.996.657	116.928.378	114.201.380	112.844.704	105.503.916	102.509.845	96.775.756	93.054.816	92.501.373	88.317.018	86.503.404

**Financial Assets**

	12/2022	09/2022	06/2022	03/2022	12/2021	09/2021	06/2021	03/2021	12/2020	09/2020	06/2020	03/2020
Share of financial assets at fair value through OCI	67,28%	67,14%	67,28%	51,53%	58,33%	61,00%	51,39%	45,34%	25,72%	17,91%	25,78%	26,57%
Share of financial assets at fair value through profit&loss	23,30%	29,60%	29,85%	22,54%	18,06%	18,60%	19,15%	19,21%	19,02%	17,19%	18,16%	20,76%
Share of financial assets valued at (amortised) cost	422,25%	416,08%	415,69%	438,75%	436,43%	433,23%	442,27%	448,27%	468,07%	477,71%	468,88%	465,49%

# RISK ASSESSMENT REPORT

## Assets





# RISK ASSESSMENT REPORT

## Assets

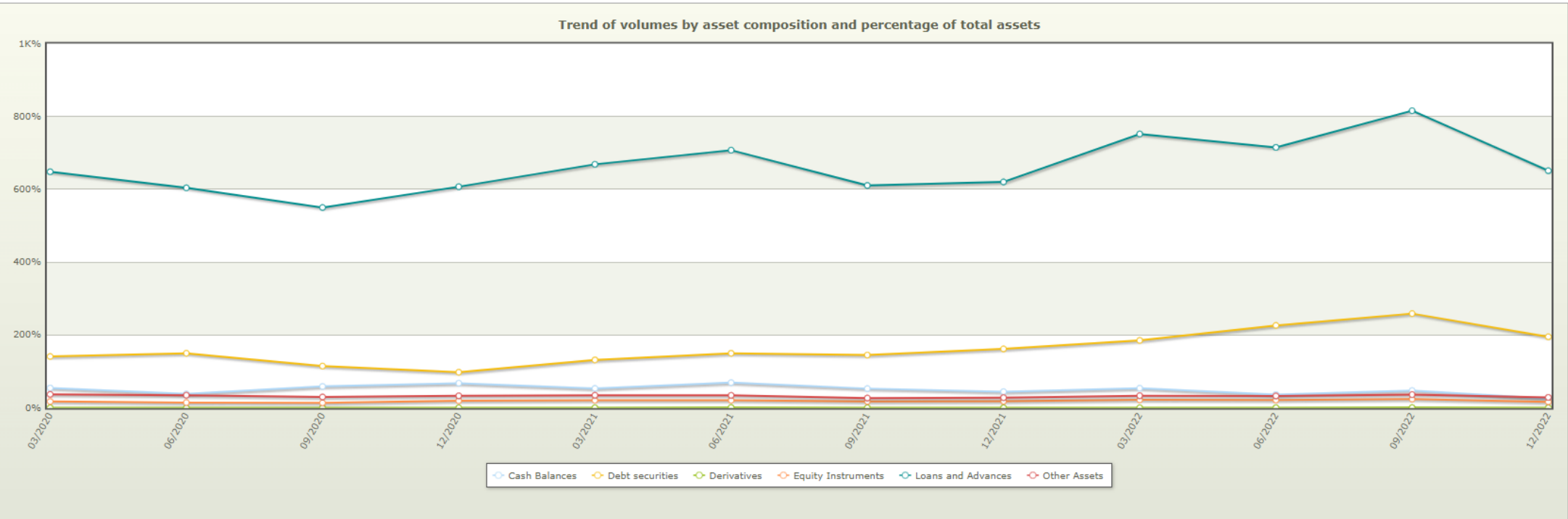
DATA  
Dicembre 2022

BANCA  
BANCA DEMO

TIPO DI ANALISI  
Assets

Ricerca

BANCA: BANCA DEMO  
TIPO DI ANALISI: Assets  
ANALISI: Asset composition



# RISK ASSESSMENT REPORT

## Assets

DATA  
Dicembre 2022

BANCA  
BANCA DEMO

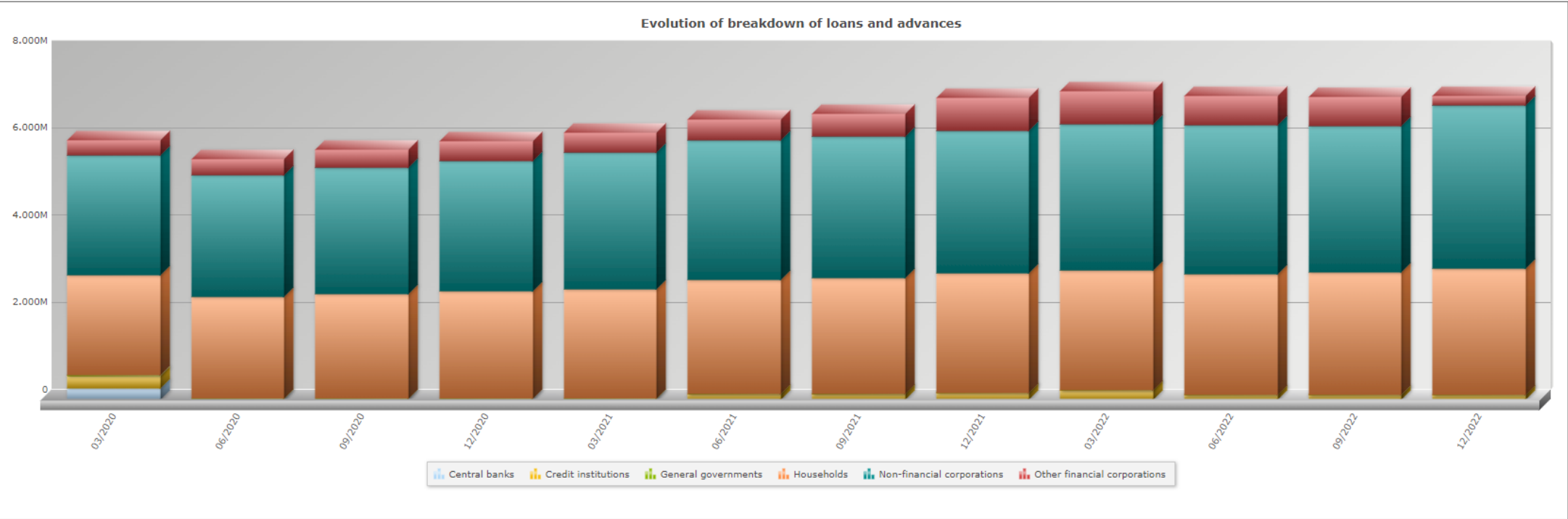
TIPO DI ANALISI  
Assets

BANCA: BANCA DEMO

TIPO DI ANALISI: Assets

ANALISI: Loans and advances

Ricerca



# RISK ASSESSMENT REPORT

## Assets

MENU

DATA  
Dicembre 2022

BANCA  
BANCA DEMO

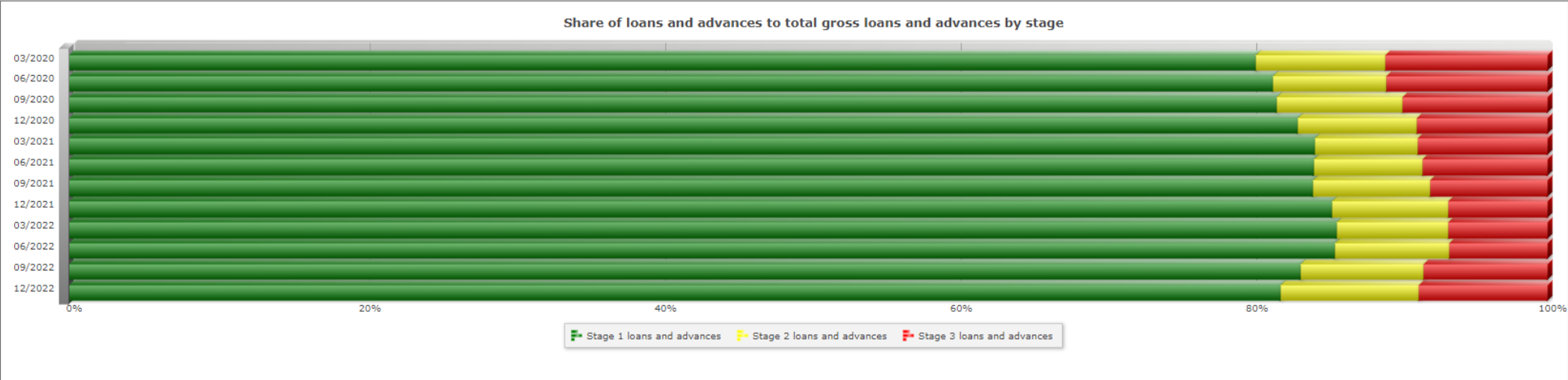
TIPO DI ANALISI  
Assets

Ricerca

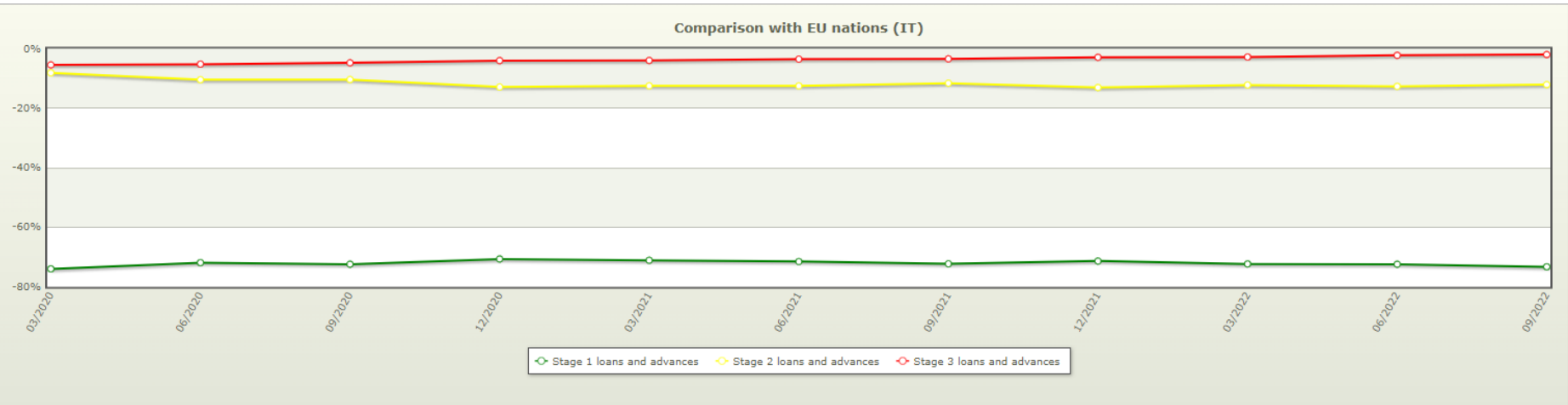
BANCA: BANCA DEMO

TIPO DI ANALISI: Assets

ANALISI: Loans and advances by stage (2)



- AT
- BE
- BG
- CY
- CZ
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- DK
- EE
- ES
- FI
- FR
- GB
- GR
- HR
- HU
- IE
- IS
- IT
- LT
- LU
- LV
- MT
- NL
- NO
- PL
- PT
- RO
- SE
- SI
- SK



# RISK ASSESSMENT REPORT

## Assets

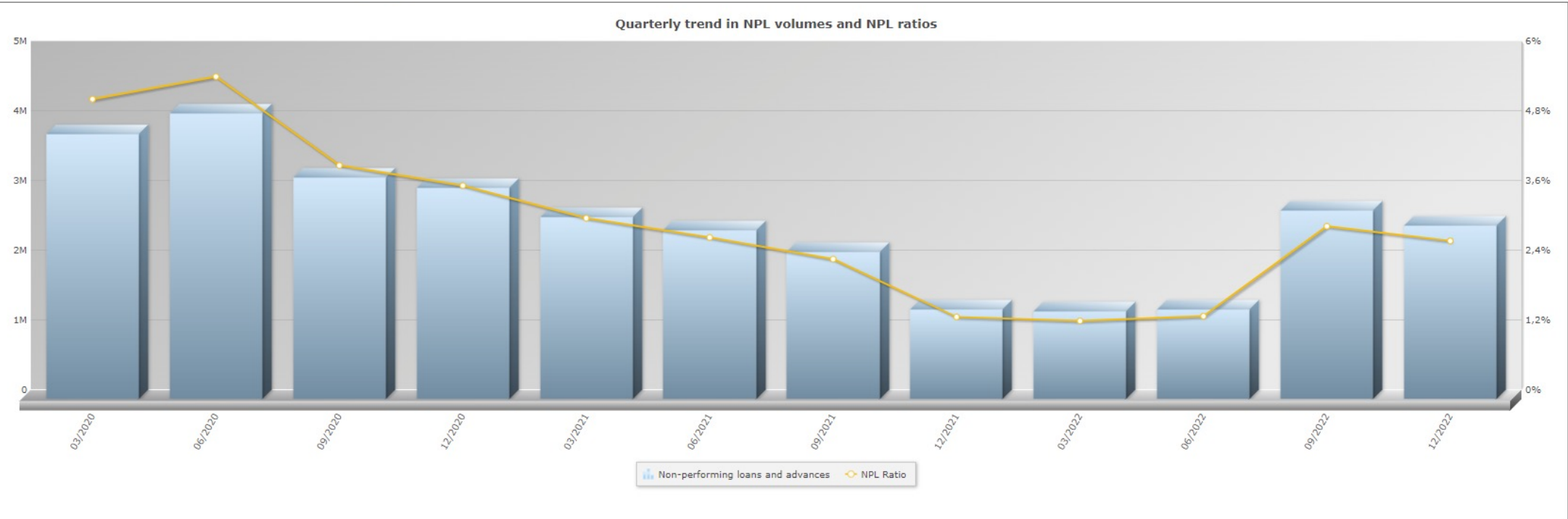
DATA  
Dicembre 2022

BANCA  
BANCA DEMO

TIPO DI ANALISI  
Assets

Ricerca

BANCA: BANCA DEMO  
TIPO DI ANALISI: Assets  
ANALISI: NPL volumes and ratios



# WIDE TRANSPARENCY EXERCISE

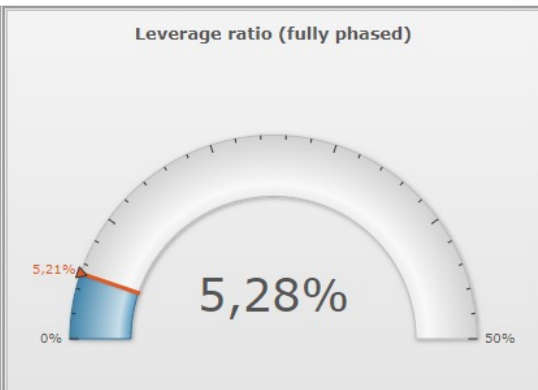
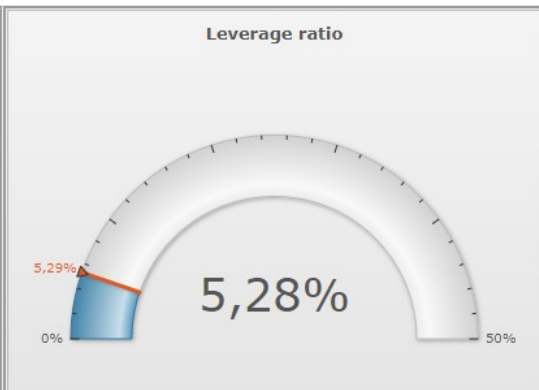
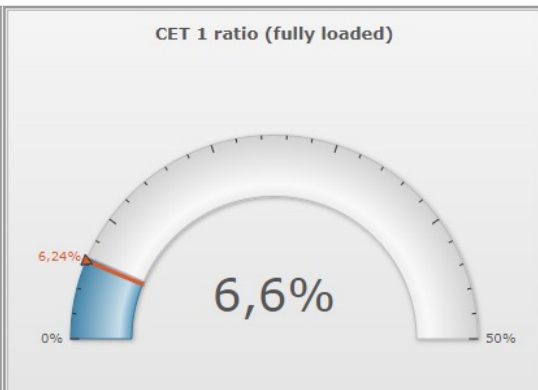
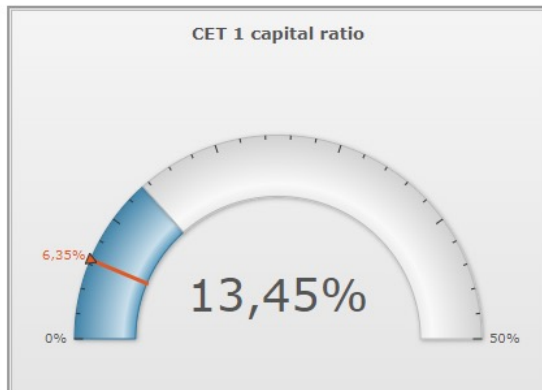
DATA  
Giugno 2022

BANCA  
BANCA DEMO

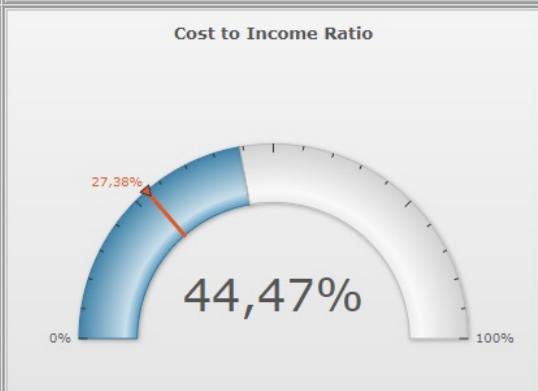
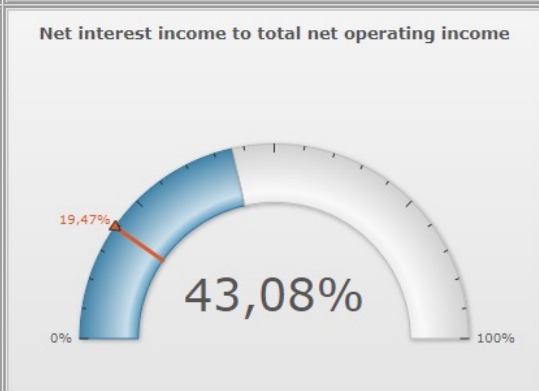
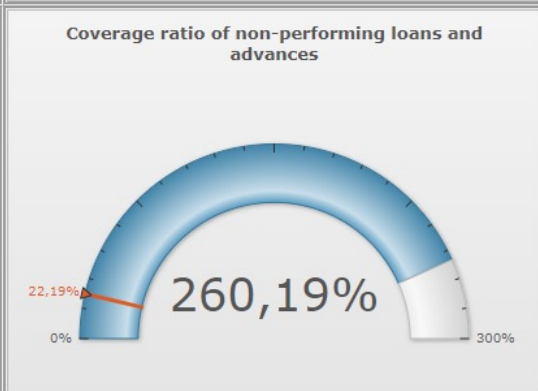
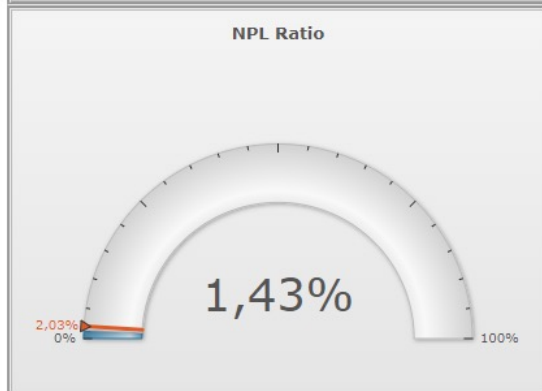
TIPO DI ANALISI  
Overview

BANCA DI RIFERIMENTO  
IT Intesa Sanpaolo ...

DATA: Giugno 2022  
BANCA: BANCA DEMO  
NAZIONE: IT  
BANCA DI RIFERIMENTO: Intesa Sanpaolo S.p.A.



Ricerca





# WIDE TRANSPARENCY EXERCISE

DATA  
Giugno 2022

BANCA  
BANCA DEMO

TIPO DI ANALISI

- Key metrics
- Overview
- Key metrics
- Leverage
- Capital
- Risk-weighted assets
- Assets
- Liabilities

BANCA: BANCA DEMO

## Available capital (amounts)

	06/2022	03/2022	12/2021	09/2021	06/2021	03/2021	12/2020	09/2020	06/2020	03/2020	12/2019	09/2019
Common Equity Tier 1 Capital	6.338.836	6.690.765	7.187.692	7.250.453	7.371.844	7.160.365	7.331.941	7.148.201	7.148.437	7.253.646	7.644.691	7.473.219
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.528.200	22.331.723	22.089.202	22.347.651	22.867.004	22.099.274	22.110.821	21.128.093	21.136.518	21.202.893	21.684.735	21.018.386
Owns Funds	8.222.107	8.491.609	8.929.972	8.807.840	8.865.498	8.711.070	8.817.467	8.447.168	8.506.325	8.613.034	9.006.780	8.750.203
Tier 1 Capital	7.070.276	7.421.834	7.845.833	7.737.769	7.737.386	7.525.720	7.575.985	7.148.201	7.148.437	7.253.646	7.644.691	7.473.219
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	24.278.200	26.081.723	25.464.202	24.847.651	24.742.004	23.974.274	23.360.821	21.128.093	21.136.518	21.202.893	21.684.735	21.018.386
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30.184.561	31.566.350	31.023.487	30.336.442	30.526.737	30.052.085	29.728.360	27.791.840	28.098.501	28.175.132	28.669.230	27.565.764

## Risk-weighted assets (amounts)

	06/2022	03/2022	12/2021	09/2021	06/2021	03/2021	12/2020	09/2020	06/2020	03/2020	12/2019	09/2019
Total Risk Exposure	47.128.892	47.907.524	48.463.977	48.201.390	49.198.104	48.263.449	48.325.477	48.541.360	48.513.316	51.143.244	51.496.739	50.314.545
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	371.539.376	377.985.962	378.238.567	375.968.000	384.058.209	376.813.607	375.971.499	377.698.566	377.474.208	395.554.344	396.329.014	402.516.360

## Capital ratios

	06/2022	03/2022	12/2021	09/2021	06/2021	03/2021	12/2020	09/2020	06/2020	03/2020	12/2019	09/2019
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	9,95%	10,47%	11,33%	11,54%	11,48%	11,34%	11,67%	11,23%	11,24%	10,68%	11,35%	11,35%
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,53%	5,91%	5,84%	5,94%	5,95%	5,87%	5,88%	5,59%	5,60%	5,36%	5,47%	5,22%
Tier 1 (as a percentage of risk exposure amount) - transitional definition	11,50%	11,99%	12,69%	12,55%	12,23%	12,09%	12,18%	11,23%	11,24%	10,68%	11,35%	11,35%
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,53%	6,90%	6,73%	6,61%	6,44%	6,36%	6,21%	5,59%	5,60%	5,36%	5,47%	5,22%
Total capital (as a percentage of risk exposure amount) - transitional definition	13,95%	14,22%	14,93%	14,77%	14,52%	14,55%	14,75%	13,90%	14,03%	13,34%	13,99%	13,89%
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,12%	8,35%	8,20%	8,07%	7,95%	7,97%	7,91%	7,36%	7,44%	7,12%	7,23%	6,85%

## Leverage Ratio

	06/2022	03/2022	12/2021	09/2021	06/2021	03/2021	12/2020	09/2020	06/2020	03/2020	12/2019	09/2019
Leverage ratio - using a transitional definition of Tier 1 capital	4,43%	4,80%	5,32%	5,66%	5,61%	5,91%	6,44%	5,84%	5,75%	5,81%	6,11%	6,00%
Total Leverage Ratio exposure (using a transitional definition of Tier 1)	978.424.539	956.360.044	924.284.621	855.701.217	858.286.967	790.053.549	731.484.564	745.848.580	758.078.230	752.419.770	764.453.904	761.788.454

# SUPERVISORY STATISTICS

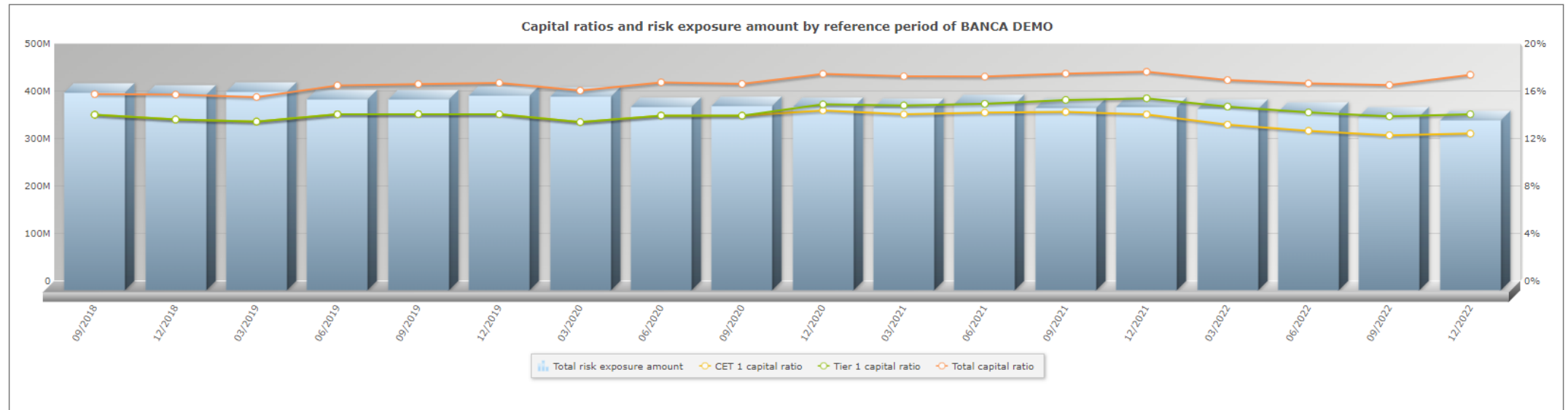
DATA  
Dicembre 2022

BANCA  
BANCA DEMO

TIPO DI ANALISI  
Capital ratios

Ricerca

BANCA: BANCA DEMO  
TIPO DI ANALISI: Capital ratios  
ANALISI: Risk exposure amount by reference period



# SUPERVISORY STATISTICS

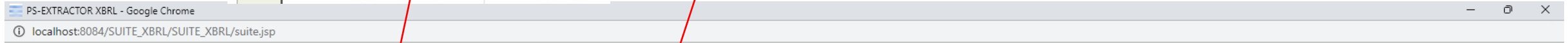
BANCA: BANCA DEMO

TIPO DI ANALISI: Capital ratios

ANALISI:

- Risk exposure amount by reference period
- Business Model**
- Country
- Geo diversification
- Reference period
- Risk
- Size

Category	Definition
Corporate/wholesale lenders	lenders whose main clientele is the corporate and wholesale sector, both as clients and as source of funding.
Custodian and asset managers	fee and commission business is dominant for these banks. Asset managers invest on their clients' behalf with asset management fees as the most important source of income. Private banking with a focus on wealth management is also counted towards the asset managers if they predominantly rely on fee-based income. Custodians safeguard financial assets for their clients and custody fees are their primary source of income.
Development/promotional lenders	state-owned banks which finance projects that governments deem of public utility. They are typically large and have a high share of wholesale lending from which they gain low margins.

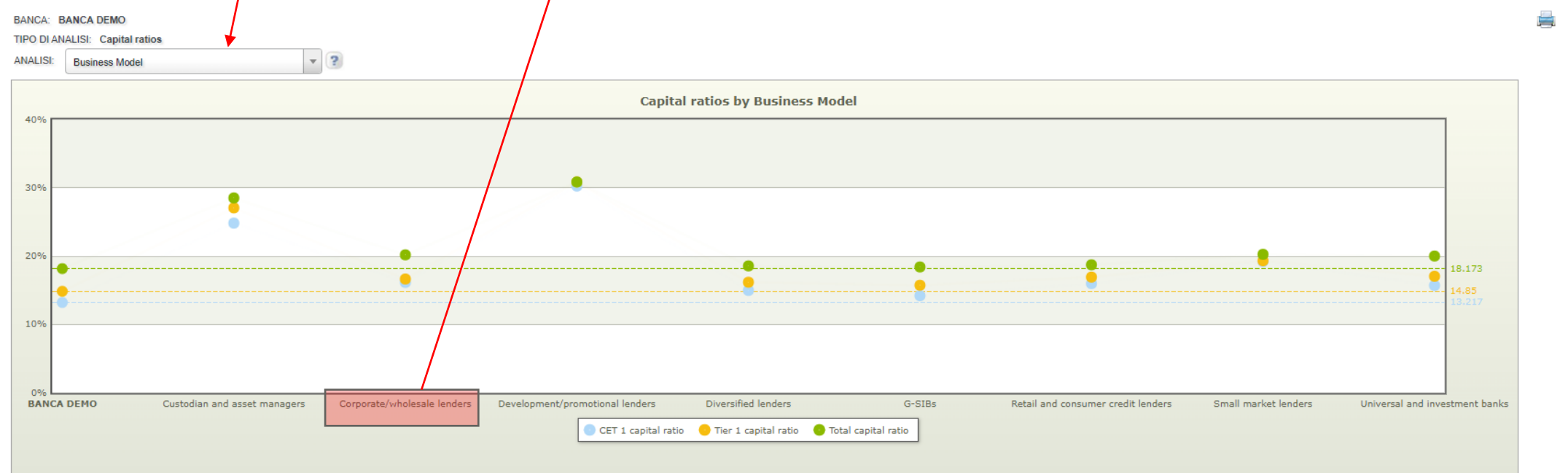


DATA: Dicembre 2022

BANCA: BANCA DEMO

TIPO DI ANALISI: Capital ratios

Ricerca



# INDICATORI FITD

DATA

Dicembre 2022

BANCA

BANCA DEMO

Ricerca

BANCA: BANCA DEMO

DATA: Dicembre 2022

INDICE AGGREGATO DI RISCHIO: 39.625%

	Valore	Classe	Coefficiente	Peso
<b>Qualità dell'attivo</b>				
NPL Ratio	2,72%	2	25	3,25%
Coverage ratio of non-performing loans and advances	255,62%	1	0	0,00%
<b>Capitale</b>				
CET 1 capital ratio	13,22%	3	50	6,50%
Leverage ratio	4,93%	5	100	9,00%
<b>Liquidità e funding</b>				
Liquidity coverage ratio	105,23%	5	100	13,00%
Net Stable Funding ratio	125,63%	1	0	0,00%
<b>Economico e gestione</b>				
Return on Assets	3,45%	1	0	0,00%
Cost to Income Ratio	36,48%	1	0	0,00%
Large Exposures ratio	168,76%	5	100	3,00%
Risk Weighted Assets ratio	38,10%	2	25	1,62%
<b>Perdita potenziale DGS</b>				
Unencumbered Assets ratio	745,61%	2	25	3,25%

Il Sistema delle Segnalazioni Statutarie - maggio 2021



## Qualità dell'attivo

**Non Performing Loans ratio (NPL)** = indicatore *core*, fornisce un'indicazione della qualità dei crediti. Un alto grado di crediti deteriorati indica una bassa qualità del portafoglio crediti (Tab. 2).

**Coverage ratio (COV)** = indicatore *additional*, è espresso dal rapporto fra le rettifiche sull'esposizioni deteriorate e il totale degli impieghi in sofferenza (Tab. 3).

Tabella 2 - Indicatore NPL (Non Performing Loans ratio)

Classe di rischio	%	Non Performing Loans ratio		Coefficienti
Classe 1	≤ 2	Num	Crediti deteriorati (al lordo delle rettifiche)	0
Classe 2	2 < NPL ≤ 6			25
Classe 3	6 < NPL ≤ 10			50
Classe 4	10 < NPL ≤ 15			75
Classe 5	> 15			100
		Den	Totale esposizione lorda verso clientela	

# RAF – RISK APPETITE OPERATIVO E STRATEGICO

- Risk Management
- Indici RAF - RAO
- Indici RAF - RAO - Andamentale
- Risk Appetite Operativo - RAO
- Risk Appetite Strategico - RAS

Banca:  Recovery Plan del

Risk Appetite Soglia Intermedia Risk Tolerance Oltre Risk Tolerance Risk Capacity

Indice	Priorità	Valore	Risk Appetite	Soglia intermedia	Risk Tolerance	Risk Capacity
<b>Indicatori di adeguatezza patrimoniale</b>						
CET 1 Ratio - phased in	Ob. Prim.	11,33%	-	-	-	-
Tier 1 Ratio - phased in	Ob. Prim.	12,69%	-	-	-	-
Total capital ratio - phased in	Ob. Prim.	14,93%	-	-	-	-
RAF Index	Ob. Prim.	-	-	-	-	-
Requisito Rischio di Credito su Requisiti patrimoniali obbligatori	Ob. Prim.	89,10%	-	-	-	-
Leverage Ratio - phased in	Ob. Prim.	5,32%	-	-	-	-
Texas ratio - phased in	Ob. Prim.	57,55%	-	-	-	-
<b>Indicatori di liquidita'</b>						
Liquidity Coverage Ratio (LCR)	Ob. Prim.	172,18%	-	-	-	-
Net Stable Fund Rate (NSFR)	Ob. Prim.	1,55%	-	-	-	-
Time to Survive (TTS)	Ob. Prim.	12M	-	-	-	-
Impieghi su Raccolta diretta	Ob. Prim.	106,34%	-	-	-	-
<b>Indicatori di redditivita'</b>						
ROTE	Ob. Prim.	3,94%	-	-	-	-
RAROC	Ob. Prim.	4,78%	-	-	-	-
ROE	Ob. Prim.	4,45%	-	-	-	-
ROA	Ob. Prim.	0,17%	-	-	-	-
Forbice dei tassi (senza sofferenze)	Ob. Prim.	1,71%	-	-	-	-
Cost / Income	Ob. Prim.	66,48%	-	-	-	-
Perdite operative su Margine di Intermediazione	Ob. Sec.	0,22%	-	-	-	-
<b>Indicatori di asset quality</b>						

Indice	Priorità	Valore	Risk Appetite	Soglia intermedia	Risk Tolerance	Risk Capacity
<b>Indicatori di adeguatezza patrimoniale</b>						
CET 1 Ratio - phased in	Ob. Prim.	11,33%	11,24%	10,12%	9,00%	7,70%
Tier 1 Ratio - phased in	Ob. Prim.	12,69%	12,46%	13,35%	10,25%	9,40%
Total capital ratio - phased in	Ob. Prim.	14,93%	14,48%	13,49%	12,50%	11,75%
RAF Index	Ob. Prim.	83,84%	62,81%	66,45%	70,00%	57,50%
Requisito Rischio di Credito su Requisiti patrimoniali obbligatori	Ob. Prim.	89,10%	88,91%	82,50%	75,00%	65,00%
Leverage Ratio - phased in	Ob. Prim.	5,32%	5,79%	5,27%	4,75%	3,00%
Texas ratio - phased in	Ob. Prim.	57,55%	70,47%	73,00%	75,00%	130,00%
<b>Indicatori di liquidita'</b>						
Liquidity Coverage Ratio (LCR)	Ob. Prim.	172,18%	145,00%	127,50%	110,00%	100,00%
Net Stable Fund Rate (NSFR)	Ob. Prim.	1,55%	115,00%	108,25%	101,25%	100,00%
Time to Survive (TTS)	Ob. Prim.	12M	>6M	>3M	>2S	1M
Impieghi su Raccolta diretta	Ob. Prim.	106,34%	101,23%	103,75%	106,00%	128,00%
<b>Indicatori di redditivita'</b>						



# RAF – RISK APPETITE OPERATIVO E STRATEGICO

Risk Management
Indici RAF - RAO
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Risk Appetite Operativo - RAO
Risk Appetite Strategico - RAS

Indice	Descrizione	Numeratore	Denominatore	Valore
<b>Indicatori di adeguatezza patrimoniale</b>				
CET 1 Ratio - phased in	CET1 phased-in / RWA	225.294.367,00	1.988.265.711,00	11,331%
Tier 1 Ratio - phased in	Tier 1 phased-in / RWA	252.294.367,00	1.988.265.711,00	12,689%
Total capital ratio - phased in	Fondi Propri phased-in / RWA	296.768.653,00	1.988.265.711,00	14,926%
Texas ratio - phased in	Crediti deteriorati netti / CET1 phased-in	129.661.485,72	225.294.367,00	57,552%
Leverage Ratio - phased in	Tier 1 phased-in / Valore dell'esposizione LEVA	252.294.367,00	4.739.921.135,00	5,323%
RWA su Totale Attivo	RWA / Totale Attivo	1.988.265.711,00	4.865.958.830,00	40,861%

Risk Management
Indici RAF - RAO
Indici RAF - RAO - Andamentale
Risk Appetite Operativo - RAO
Risk Appetite Strategico - RAS

Indice	Descrizione	31/12/2021	30/11/2021	31/10/2021	30/09/2021	31/08/2021	31/07/2021	30/06/2021	31/05/2021	30/04/2021	31/03/2021	28/02/2021	31/01/2021
<b>Indicatori di adeguatezza patrimoniale</b>													
CET 1 Ratio - phased in	CET1 phased-in / RWA	11,331%	11,542%	11,542%	11,542%	11,484%	11,484%	11,484%	11,336%	11,336%	11,336%	11,672%	11,672%
Tier 1 Ratio - phased in	Tier 1 phased-in / RWA	12,689%	12,553%	12,553%	12,553%	12,227%	12,227%	12,227%	12,093%	12,093%	12,093%	12,177%	12,177%
Total capital ratio - phased in	Fondi Propri phased-in / RWA	14,926%	14,773%	14,773%	14,773%	14,520%	14,520%	14,520%	14,549%	14,549%	14,549%	14,746%	14,746%
Texas ratio - phased in	Crediti deteriorati netti / CET1 phased-in	57,552%	59,900%	60,019%	64,928%	64,653%	65,263%	67,048%	68,155%	69,097%	69,906%	67,397%	68,122%
Leverage Ratio - phased in	Tier 1 phased-in / Valore dell'esposizione LEVA	5,323%	5,657%	5,657%	5,657%	5,607%	5,607%	5,607%	5,910%	5,910%	5,910%	6,436%	6,436%
RWA su Totale Attivo	RWA / Totale Attivo	40,861%	43,585%	43,585%	43,585%	45,801%	45,801%	45,801%	47,475%	47,475%	47,475%	49,255%	49,255%

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