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The poster features a portrait of Emanuela Lanzara on the left. On the right, the text reads: 'CON LO SGUARDO A BASILEA 3+' in large white letters, followed by 'tra vigilanza, nuovi rischi e la sfida della competitività' in smaller white text. Below this, it says '12 - 13 giugno 2024' and 'Milano, Auditorium Bezzi Banco BPM'. A blue circular logo with 'SUPERVISION RISKS & PROFITABILITY' is in the top left corner. A blue oval at the bottom contains the name 'Emanuela Lanzara', her title 'Chief Operating Officer PRIMESAIL', and the hashtag '#abisupervision'.

**Implementazione delle Linee Guida EBA sui  
Rischi Bancari:  
uno sguardo sulle più recenti  
raccomandazioni tecniche in prospettiva del  
prossimo accordo Basilea 3+**

## **DIRETTIVA – REGOLAMENTO – REPORTING FRAMEWORK**

### **Capital Requirements Directive (CRD)**

Direttiva 2016/36/EU che mira a garantire l'applicazione uniforme delle norme di Basilea in tutti gli Stati membri dell'Unione, al fine di rendere le banche più solide e resilienti in periodi di stress economico.

### **Capital Requirements Regulation (CRR)**

Regolamento (UE) n. 575/2013, parte della CRD (articolo 1 punto c), costituito da un insieme di norme che si prefiggono di rafforzare i requisiti prudenziali delle banche nell'Unione europea, chiedendo loro di mantenere capitali sufficienti e di assorbire le perdite e le attività liquide per garantire la propria solidità finanziaria.

### **Reporting Framework**

E' l'infrastruttura tecnologica sviluppata dall'EBA per facilitare l'osservanza delle norme contenute nel CRR (articolo 519 ter della CRD)

E' costituito da un insieme di schemi segnaletici armonizzati definiti dall'EBA tramite Implementing Technical Standards (ITS) e costituiti da modelli di rappresentazione dei dati (template) e dalle relative istruzioni di compilazione.

## REPORTING FRAMEWORK

Le versioni del Reporting Framework dalla 3.0 alla 3.5 implementano quanto stabilito nel CRR2/CRD5 con riferimento ai principi di Basilea 3.

In queste versioni l'EBA, in ottemperanza a quanto previsto dal terzo pilastro di Basilea 3 riguardante gli obblighi di informativa al pubblico (articolo 1 – punto d del CRR), definisce nuovi standard tecnici che hanno come obiettivo principale quello di ampliare ed uniformare il contenuto informativo.

La versione del Reporting Framework 3.0 introduce le regole di raccordo (Mapping Tool) tra le segnalazioni armonizzate COREP, FINREP, ASSET ENCUMBRANCE e le tavole del Pillar 3 (informativa al pubblico)

La versione del Reporting Framework 3.3 introduce i template per la segnalazione degli ESG e del Pillar 3

La versione del Reporting Framework 4.0, per la quale non è ancora stato pubblicato lo standard tecnologico, implementa quanto stabilito nelle normative CRR3/CRD6 con riferimento ai principi del cosiddetto Basilea 3+ e dovrà essere applicata a partire da Marzo 2025.

## MAPPING TOOL - INFORMATIVA AL PUBBLICO

### EU KM1 - Key metrics template

		31/12/2021
<b>Available own funds (amounts)</b>		
1.	Common Equity Tier 1 (CET1) capital	288.065
2.	Tier 1 capital	312.626
3.	Total capital	357.778
<b>Risk-weighted exposure amounts</b>		
4.	Total risk-weighted exposure amount	2.718.598
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>		
5.	Common Equity Tier 1 ratio (%)	13,77%
6.	Tier 1 ratio (%)	14,95%
7.	Total capital ratio (%)	17,11%
<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>		
EU 7a.	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,63%
EU 7b.	of which: to be made up of CET1 capital (percentage points)	0,91%
EU 7c.	of which: to be made up of Tier 1 capital (percentage points)	1,17%
EU 7d.	otal SREP own funds requirements (%)	12,03%

		a
		T
<b>Available own funds (amounts)</b>		
1	Common Equity Tier 1 (CET1) capital	{C 01.00, r0020, c0010}
2	Tier 1 capital	{C 01.00, r0015, c0010}

COREP OF - OWN FUNDS  
template C 01.00 - riga 0020 - colonna 0010

### EU AE1 - Encumbered and unencumbered assets

	30/09/2022					
	Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets	
		Of which notionally eligible EHQLA and HQLA		Of which notionally eligible EHQLA and HQLA		Of which: EHQLA and HQLA
<b>Assets of the reporting institution</b>	<b>2.206.315.023</b>	-	-	-	<b>4.421.219.825</b>	<b>16.871.329</b>
Equity instruments	-	-	-	-	130.524.442	-
Debt securities	622.534.433	-	485.469.118	-	785.462.263	-
Of which: covered bonds	-	-	-	-	4.094.496	-
Of which: securitisations	-	-	-	-	247.101	-
Of which: issued by general governments	618.487.000	-	481.415.650	-	757.830.340	-
Of which: issued by financial corporations	4.047.433	-	4.053.468	-	19.924.928	-
Of which: issued by non-financial corporations	-	-	-	-	7.706.995	-

		Carrying amount of encumbered assets	
			of which notionally eligible EHQLA and HQLA
		010	030
010	Assets of the reporting institution	{F 32.01, r010, c010}	{F 32.01, r010, c035}
030	Equity instruments	{F 32.01, r030, c010}	{F 32.01, r030, c035}

AE - ASSET ENCUMBRANCE  
template F 32.01 - riga 0010 - colonna 0010

# REPORTING FRAMEWORK – INFORMATIVA AL PUBBLICO

## Green Asset Ratio

GAR (%) - Summary of GAR KPIs

31/12/2023				
	KPI			% coverage (over total assets)*
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR stock	4.03%	88.61%	98.19%	4.00%
GAR flow	63.31%	53.73%	96.00%	33.33%

GAR (%) - KPIs on stock

31/12/2023 : KPIs on stock										
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				
	a. Proportion of eligible assets funding taxonomy relevant sectors					f. Proportion of eligible assets funding taxonomy relevant sectors				
	b. Of which environmentally sustainable					g. Of which environmentally sustainable				
		c. Of which specialised lending	d. Of which transitional	e. Of which enabling		h. Of which specialised lending	i. Of which adaptation	j. Of which enabling		
1. GAR	48.92%	4.03%	58.36%	34.76%	98.13%	95.95%	88.61%	9.39%	7.46%	55.80%
2. Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	25.00%	84.44%	90.56%	59.17%	21.91%	36.26%	97.41%	89.62%	53.71%	5.18%
3. Financial corporations	21.79%	14.45%	32.29%	55.69%	79.31%	5.81%	34.44%	33.52%	1.48%	46.85%
4. Credit institutions	22.10%	50.86%	42.64%	48.66%	56.89%	87.90%	62.99%	56.53%	11.52%	86.55%

D 06.00.a - Summary of GAR KPIs (gar) (I)

Rows	KPI	Code
GAR stock	Climate change mitigation	0010
GAR flow		0020

D 06.00.b - Summary of GAR KPIs (cov) (II)

Rows	Columns	Code
GAR stock	% coverage (over total assets)*	0010
GAR flow		0020

D 08.00.a - GAR (%) (stock) (I)

Code	Description
0010	GAR
0020	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation
0030	Financial corporations

## REPORTING FRAMEWORK – RISK DASHBOARD

Le segnalazioni armonizzate sono utilizzate dall'EBA per definire i KRIs (Key Risk Indicators) contenuti nella Risk Dashboard, nel Risk Assessment Report, nel Wide Transparency Exercise e nel Supervisory Banking Statistics della BCE.



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### COREP OF - OWN FUNDS

Numeratore  
template c 01.00  
riga 0015  
colonna 0010

Denominatore  
template c 02.00  
riga 0010  
colonna 0010

Risk Indicators in the Dashboard									
Nr	Risk Indicator code	Dashboard name	Formula	Data Point A <sup>(1)</sup>			Data Point B <sup>(1)</sup>		
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	0015	0010	C 02.00	0010	0010
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	0010	0010	C 02.00	0010	0010

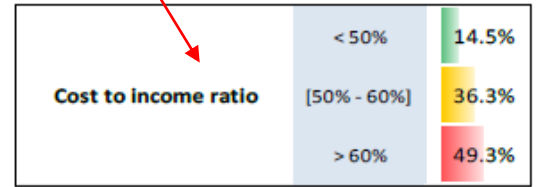
# EBA RISK DASHBOARD

## 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  
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PrimeSail PS-EXTRACTOR XBRL® 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 (orange diamond)

Dettaglio composizione indice

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



# EBA RISK DASHBOARD

## Statistical Annex

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

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 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

**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**

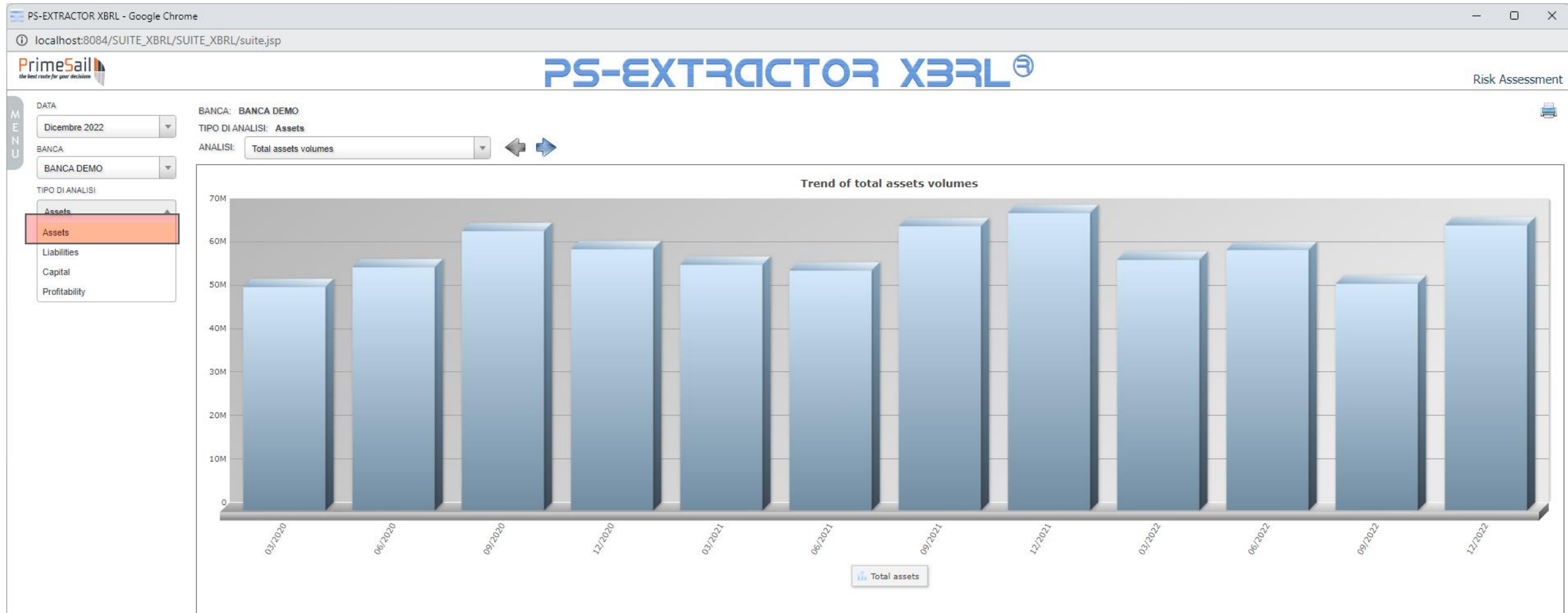
	12/2022	09/2022	06/2022	03/2022	12/2021	09/2021	06/2021	03/2021	12/2020	09/2020	06/2020	03/2020
Total assets	65.683.955	52.316.034	59.997.614	57.811.657	68.510.606	65.500.147	55.444.785	56.736.323	60.235.217	64.359.753	56.155.090	51.512.379
Total financial assets	113.799.218	116.996.657	116.928.378	114.201.380	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%

# EBA RISK ASSESSMENT REPORT

## Assets



# RISK ASSESSMENT REPORT

## Assets

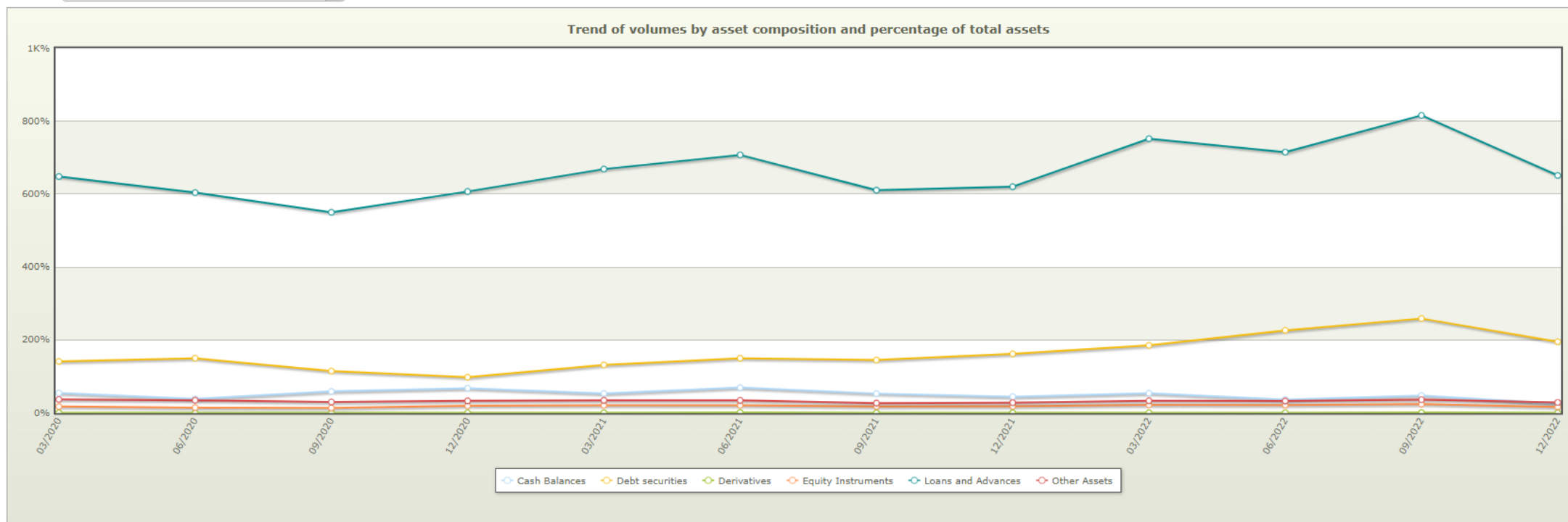
DATA  
Dicembre 2022

BANCA  
BANCA DEMO

TIPO DI ANALISI  
Assets

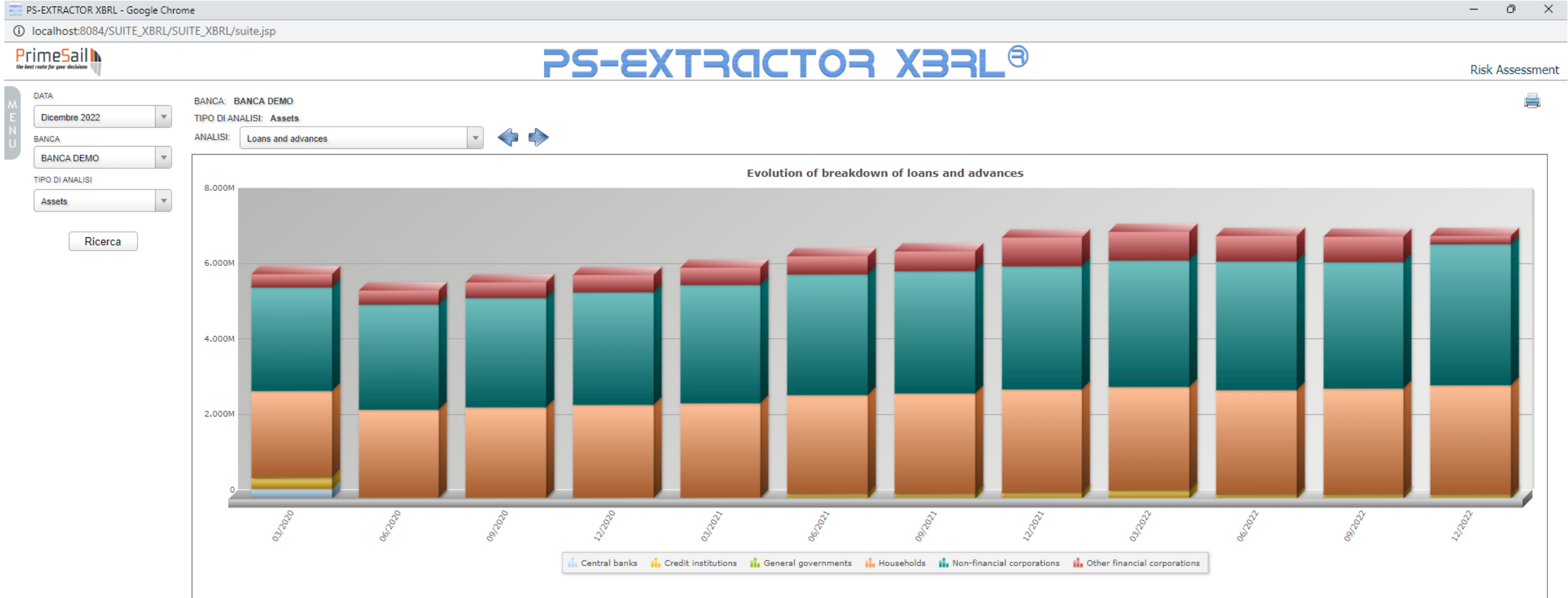
BANCA: BANCA DEMO  
TIPO DI ANALISI: Assets  
ANALISI: Asset composition

Ricerca



# RISK ASSESSMENT REPORT

## Assets



# EBA WIDE TRANSPARENCY EXERCISE

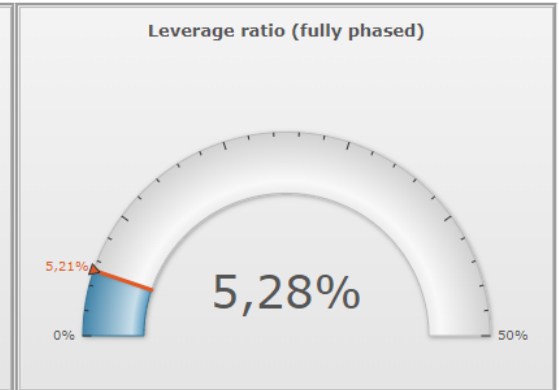
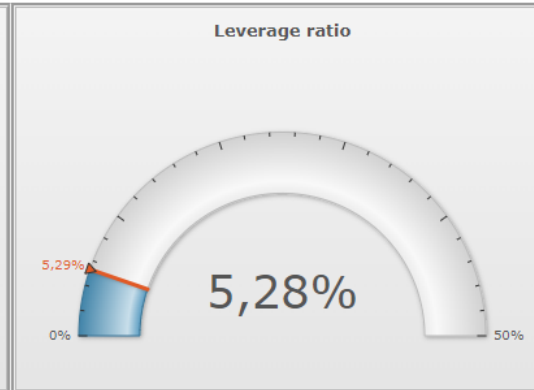
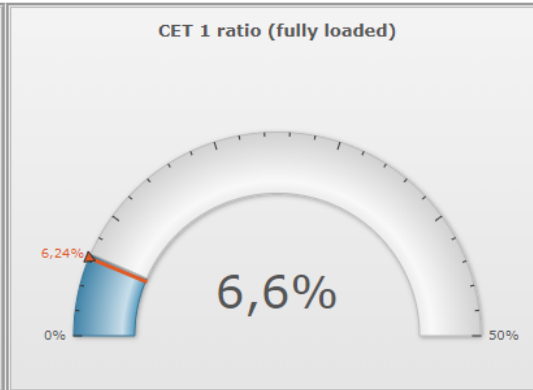
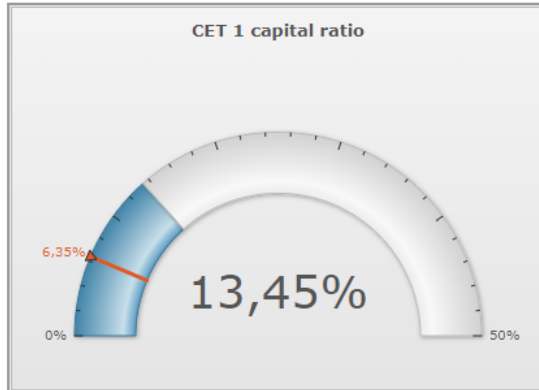
DATA  
Giugno 2022

BANCA  
BANCA DEMO

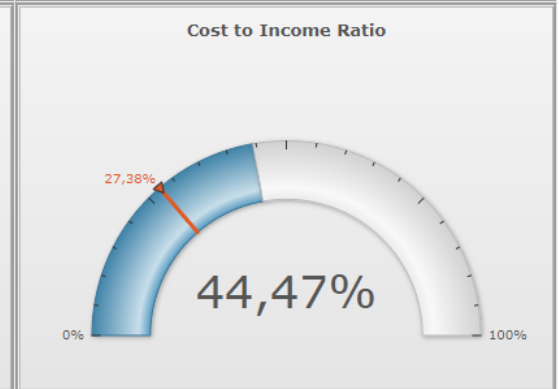
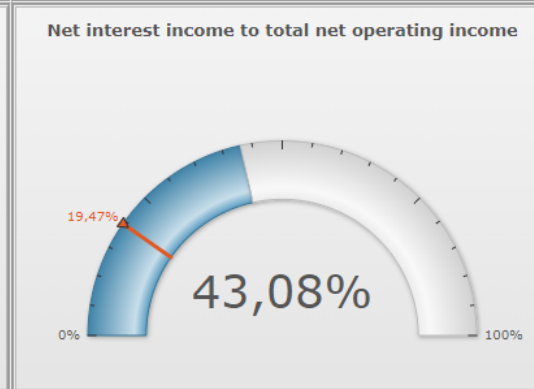
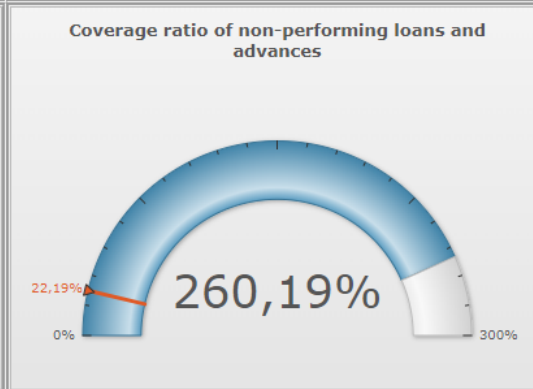
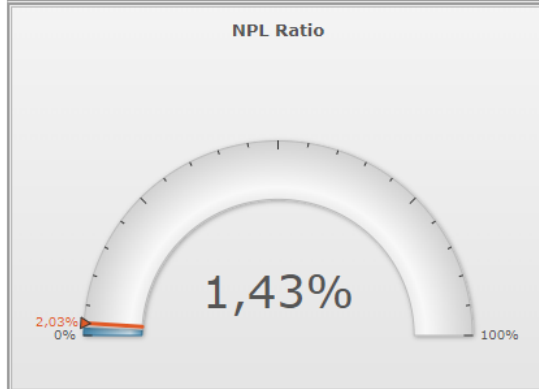
TIPO DI ANALISI  
Overview

BANCA DI RIFERIMENTO  
IT Intesa Sanpaolo ...

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



Ricerca



# EBA WIDE TRANSPARENCY EXERCISE

MENU

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

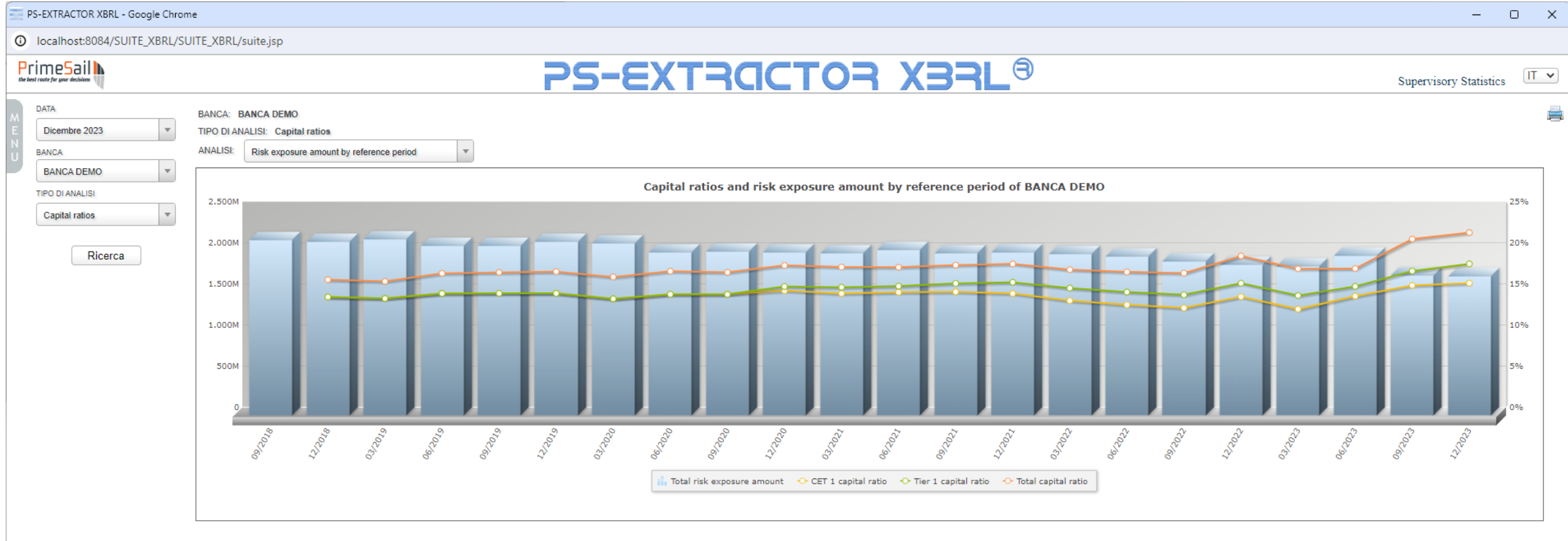
## Capital ratios

	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

# BCE SUPERVISORY STATISTICS



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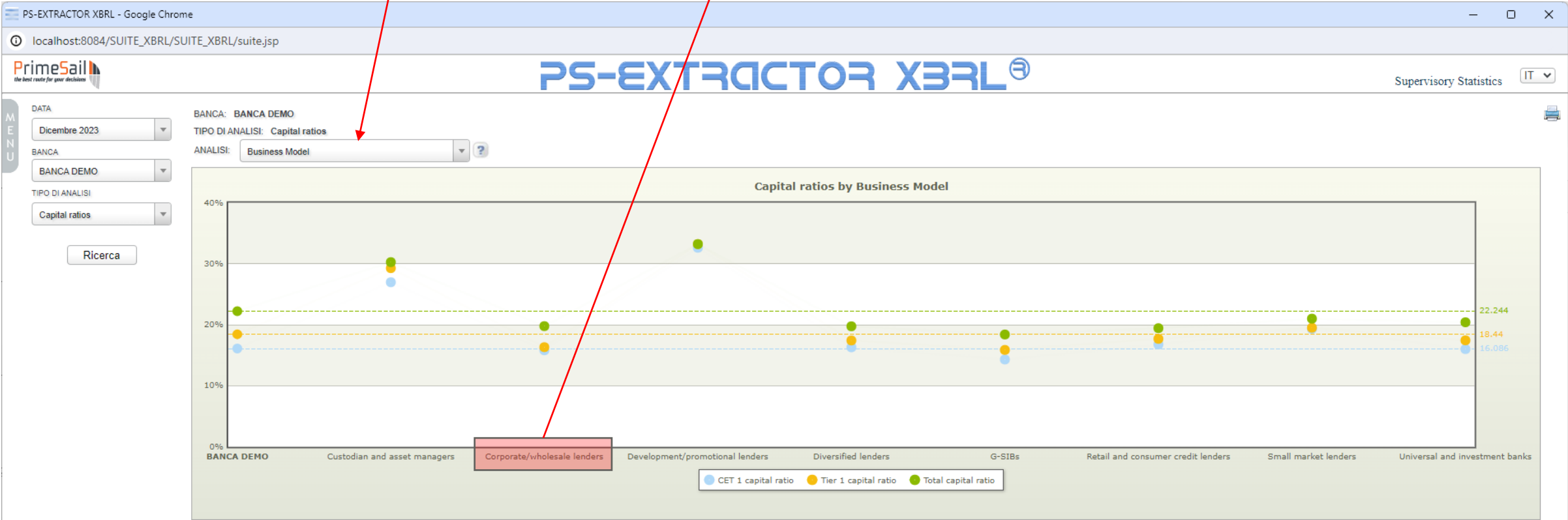
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TIPO DI ANALISI: Capital ratios

ANALISI: Business Model

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





# RAF – RISK APPETITE OPERATIVO E STRATEGICO

Risk Management

Indici RAF - RAO

Indici RAF - RAO - Andamentale

Risk Appetite Operativo - RAO

Risk Appetite Strategico - RAS

Banca: 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>						

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