

	Mini-Chart	Ampelschaltung	Daten 29.03.2019	Daten 28.06.2019	Daten 30.09.2019	Referenz 30.12.2019	Daten 31.03.2020	Daten 30.06.2020
<b>A. Kennzahlen aus dem EBA Risk Dashboard</b>								
<b>I. Solvabilität (Solvency)</b>								
<b>Kernkapitalquote in %</b> (1 - Tier 1 capital ratio)		> 15,0%   < 12,0%	13,94%	14,88%	15,04%	14,58%	14,61%	14,69%
<b>Harte Kernkapitalquote in %</b> (3 - CET1 ratio)		> 14,0%   < 11,0%	13,94%	14,88%	15,04%	14,58%	14,61%	14,69%
<b>Verschuldungsquote in %</b> (5 - Leverage ratio)		> 8,0%   < 5,0%	13,76%	13,79%	13,56%	13,14%	13,71%	13,88%
<b>II. Kreditrisiko &amp; Portfolioqualität (Credit Risk &amp; Asset Quality)</b>								
<b>NPL-Quote Darlehen und Kredite in %</b> (7 - Ratio of non-performing loans and advances (NPL ratio))		< 3,0%   > 8,0%	2,66%	2,47%	2,21%	1,94%	2,01%	3,17%
<b>EWB-Deckungsquote der NPL in %</b> (8 - Coverage ratio of non-performing loans and advances)		> 55,0%   < 40,0%	29,58%	31,52%	32,80%	36,64%	38,04%	29,91%
<b>Forbearancequote in %</b> (9 - Forbearance ratio for loans and advances)		< 1,5%   > 4,0%	1,17%	1,16%	1,13%	1,15%	1,18%	1,33%
<b>III. Rentabilität (Profitability)</b>								
<b>Eigenkapitalrentabilität in %</b> (11 - Return on equity)		> 10,0%   < 6,0%	2,74%	4,09%	4,91%	1,16%	-6,63%	2,27%
<b>CIR in %</b> (13 - Cost to income ratio)		< 50,0%   > 60,0%	56,66%	62,30%	64,25%	69,57%	61,12%	66,91%
<b>IV. Liquiditätsdeckung (Funding &amp; Liquidity)</b>								
<b>Forderungen zu Verbindlichkeiten (exkl. Finanzunternehmen) in %</b> (19 - Loan-to-deposit ratio for households and non-financial corporations)		< 100,0%   > 150,0%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%