

Bank Performance Dashboard (2015–2024)

All amounts in EUR million

Average ROA

0,07%

ROA Std. Deviation

0,03%

Median Cost–Income Ratio

52,92%

Average CET1

19,74%

Average Total Assets

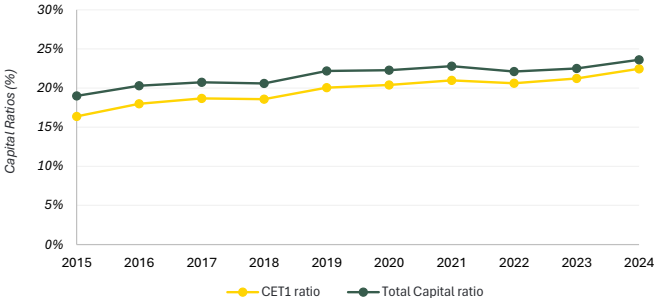
82.281,14 EUR mn

Highest Net Income

150,12 EUR mn

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total assets	73.294,92	75.075,39	70.669,98	69.608,87	77.622,56	86.759,63	89.597,02	93.226,58	95.118,26	91.838,23
Equity	2.765,31	2.814,64	2.865,23	2.963,98	3.013,96	3.064,38	3.101,72	3.144,31	3.194,62	3.344,74
Net interest income	365,41	368,93	323,41	331,37	302,04	263,20	254,75	320,02	513,86	565,93
Net income	50,63	49,33	50,59	50,18	49,98	50,42	37,33	42,60	50,31	150,12
CET1 ratio	16,38%	18,00%	18,67%	18,59%	20,06%	20,39%	20,99%	20,61%	21,23%	22,47%
Total capital ratio	19,00%	20,29%	20,73%	20,59%	22,20%	22,29%	22,79%	22,12%	22,51%	23,62%
Return on equity	10,28%	12,19%	5,44%	6,29%	4,39%	4,33%	5,13%	5,56%	6,05%	10,33%
Cost–Income–Ratio	42,82%	41,65%	52,39%	44,53%	53,45%	57,90%	64,11%	59,48%	61,31%	39,08%
Leverage Ratio	3,91%	4,37%	4,81%	5,12%	4,86%	4,56%	7,82%	7,05%	7,00%	7,38%

Consistent Growth in CET1 vs Total Capital Ratio (2015–2024)



Cost–Income Ratio and Risk Threshold Analysis

