

Table 1.24

Performance indices by activity segments^{a,b} at the five major banking groups (excluding Discount group)^c, 2012 and 2013

	Households segment		Private banking segment		Small business segment		Commercial segment		Business (Corporate) segment	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
Items and profit components (weights)					Distribution (percent)					
Average balance of assets	39	41	7	7	7	8	14	14	33	30
Average balance of risk assets	27	29	7	7	7	7	16	16	44	41
Net interest income	39	39	10	8	13	14	15	15	24	24
Noninterest income	38	37	23	22	12	13	10	11	17	17
Loan loss provisions	16	44	1	4	9	20	14	15	59	16
Operating and other expenses	46	47	19	19	12	13	12	11	11	11
Pre-tax profit	27	15	7	2	16	14	19	19	34	50
Net profit	26	14	8	2	16	14	15	18	35	52
Average balance of credit to the public	42	46	5	5	8	8	11	11	33	29
					Ratios (percent)					
Loan loss provision to total assets	0.2	0.2	0.1	0.1	0.5	0.6	0.4	0.3	0.7	0.1
Net interest income to total assets	2.8	2.5	3.8	3.0	4.9	4.6	3.0	2.9	2.1	2.1
Noninterest income to total assets	1.6	1.5	5.2	4.9	2.8	2.7	1.2	1.3	0.8	0.9
Total income ^d to total assets	4.4	4.0	9.0	7.9	7.6	7.3	4.2	4.2	2.9	3.1
					Ratios (percent)					
Average cost ^e	3.4	3.4	7.7	7.4	4.7	4.8	2.4	2.4	1.0	1.1
Efficiency ratio ^f	0.8	0.8	0.9	0.9	0.6	0.7	0.6	0.6	0.3	0.3
Return on risk-weighted assets ^g	0.8	0.4	0.9	0.2	1.8	1.5	0.8	0.9	0.6	0.9
Loan loss provision to total risk assets	0.2	0.4	0.1	0.1	0.5	0.7	0.4	0.2	0.5	0.1

^a Each banking group defines the activity segments at its own discretion and in accordance with the characteristics and volume of its customers' activity. Generally, the households segment is comprised of private customers with low to medium financial wealth; the private banking segment is comprised of private customers with high financial wealth; the small business segment is comprised of commercial customers with a low volume of business activity; the commercial segment is comprised of business companies with a high volume of activity; the corporate segment is comprised of companies with high sales turnover and indebtedness.

^b Not including the financial segment, the "other" segment, and reconciliations.

^c The Discount group reclassified its assets among the activity segments this year, which does not allow for a comparison between periods. Therefore, the group's data was excluded this year and last year.

^d Total income is calculated as the sum of net interest income and noninterest income.

^e Calculated as the ratio of total operating and other expenses to the average balance of assets.

^f Calculated as the ratio of total operating and other expenses to total income (net interest income and noninterest income).

^g Calculated as the ratio of net profit to the average balance of risk assets.

SOURCE: Banking Supervision Department based on published financial statements.