

Table 1.20
Performance indices by activity segments^{a,b} at the five major banking groups, 2011 and 2012

	Households segment		Private banking segment		Small business segment		Commerce segment		Corporate segment			
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012		
Items and profit components												
					Distribution (percent)							
Average balance of assets	36	37	6	7	8	8	14	14	35	34		
Average balance of risk assets	26	26	6	6	7	7	16	16	45	45		
Net interest income	38	38	10	9	14	14	15	15	23	25		
Noninterest income	42	41	19	19	13	13	10	10	16	17		
Loan loss provisions	19	13	2	1	14	10	20	15	45	60		
Operating and other expenses	48	47	17	17	13	13	11	11	11	12		
Pre-tax income	24	26	9	7	16	17	15	16	37	34		
Net income	23	25	9	7	16	18	15	16	37	35		
					Ratios (percent)							
Loan loss provision to total assets	0.2	0.2	0.1	0.1	0.7	0.5	0.5	0.4	0.5	0.7		
Net interest income to total assets	3.1	3.0	4.6	4.0	5.3	5.2	3.1	3.0	2.0	2.2		
Noninterest income to total assets	2.2	2.0	5.3	5.1	3.0	3.0	1.2	1.2	0.9	0.9		
Total income ^c to total assets	5.3	5.0	10.0	9.1	8.4	8.2	4.3	4.2	2.9	3.1		
Net profit to total assets	0.6	0.5	1.2	0.8	1.7	1.8	0.9	0.9	0.9	0.8		
					Ratios (percent)							
Average cost ^d	4.20	3.95	8.11	7.85	5.15	4.97	2.41	2.41	0.99	1.08		
Efficiency ratio ^e	0.80	0.80	0.81	0.86	0.61	0.61	0.56	0.57	0.35	0.35		
Return on risk weighted assets ^f	0.79	0.77	1.29	0.90	1.88	1.98	0.81	0.79	0.73	0.62		
Loan loss provision to total risk assets	0.29	0.22	0.12	0.08	0.72	0.61	0.49	0.39	0.39	0.57		

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

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

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

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

SOURCE: Banking Supervision Department based on published financial statements.