

An aerial photograph of a city skyline at sunset. The sky is filled with soft, colorful clouds in shades of orange, pink, and blue. The sun is low on the horizon, casting a warm glow over the buildings. In the foreground, a tall, modern skyscraper with a distinctive, slightly twisted top stands out. Other buildings of various heights and architectural styles are visible, some with lights on, suggesting the transition from day to night. The overall scene is a vibrant and modern urban landscape.

Bank Handlowy w Warszawie S.A. Consolidated financial results for 2Q 2019

August 22, 2019

www.citihandlowy.pl

Bank Handlowy w Warszawie S.A.

The logo for Citi Handlowy, featuring the word "citi" in a lowercase, sans-serif font with a red arc above the "i", followed by "handlowy" in a lowercase, sans-serif font with a registered trademark symbol (®) to its upper right.

The quarter of strong client business growth



Client volumes

- **Bank of the first choice for global clients:** loan volume increase by +21% YoY;
- Another quarter of **Institutional Banking development and strengthening of the leading position** in strategic areas: FX (volume +20% YoY), transactional banking (current account balance +9% YoY) and custody (assets +4% YoY);
- **Positive developments in Consumer Banking:** number of credit cards transactions (+4% YoY), deposits volumes and investment products (+9% YoY) as well as number of CPC and Citigold Clients (+8% YoY).



Financial results

- **High revenue:** PLN 579 MM (+3% YoY and +8% QoQ) and **operating margin** (+7% YoY)
- **Net profit:** PLN 133 MM, impacted by higher cost of risk;
- **Institutional Banking client revenue growth:** +3% YoY and +3% QoQ;
- **Revenue growth in Consumer Banking:** +9% YoY and +12% QoQ;



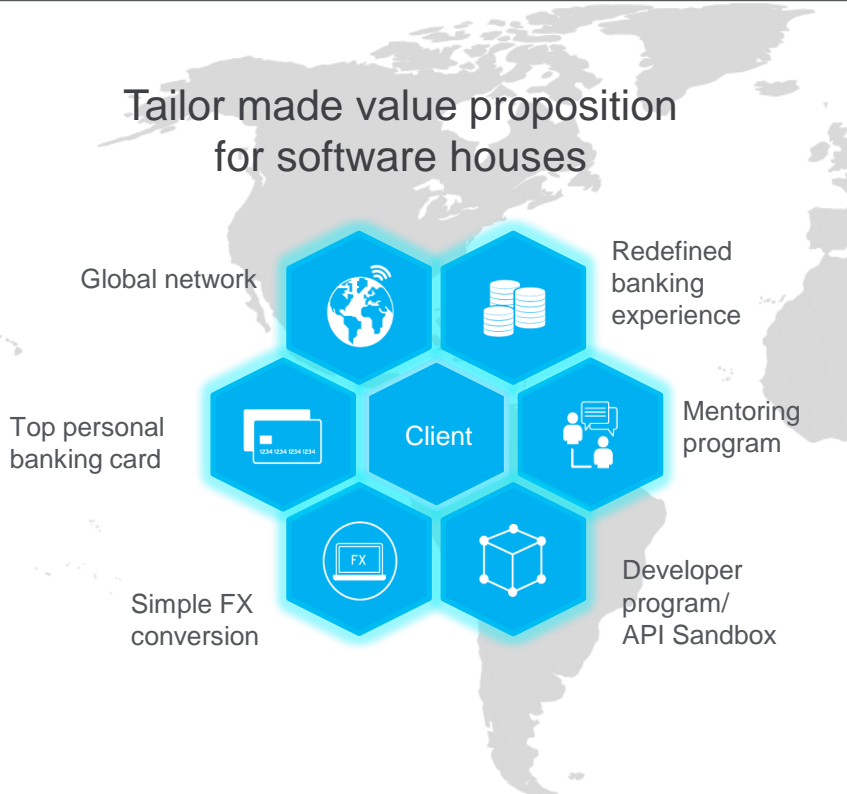
Strategy implementation

- **Strategic projects implementation:**
 - Client led growth in institutional banking – PLN 1 B new long-term financing granted in Q2 2019
 - New solutions based on AI/Machine Learning (Recommendation Engine, Shopping Queen)
 - Cloud: implementation of HR processes solution utilizing public cloud;
- **Technology:** biometry implementation in the process of acquiring new to bank credit customers;
- **Organizational culture:** Global Community Day – Employee Volunteering Program – 46 thousand beneficiaries;
- **Dividend:** payout of 75% of the bank net profit for 2018.

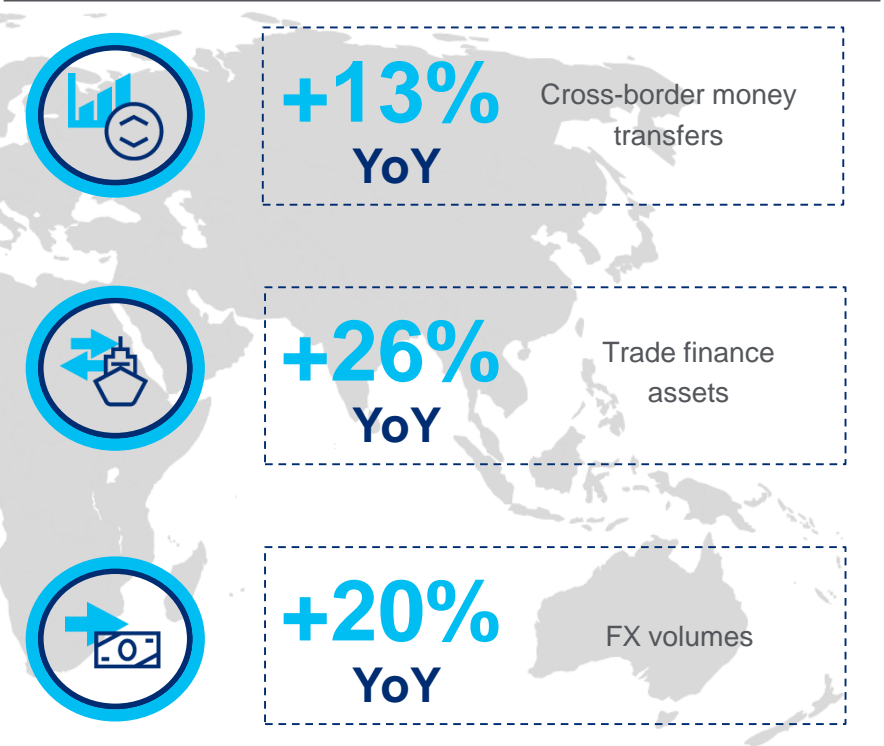
Business
development

Institutional Banking

Solutions meeting diversified Clients' needs



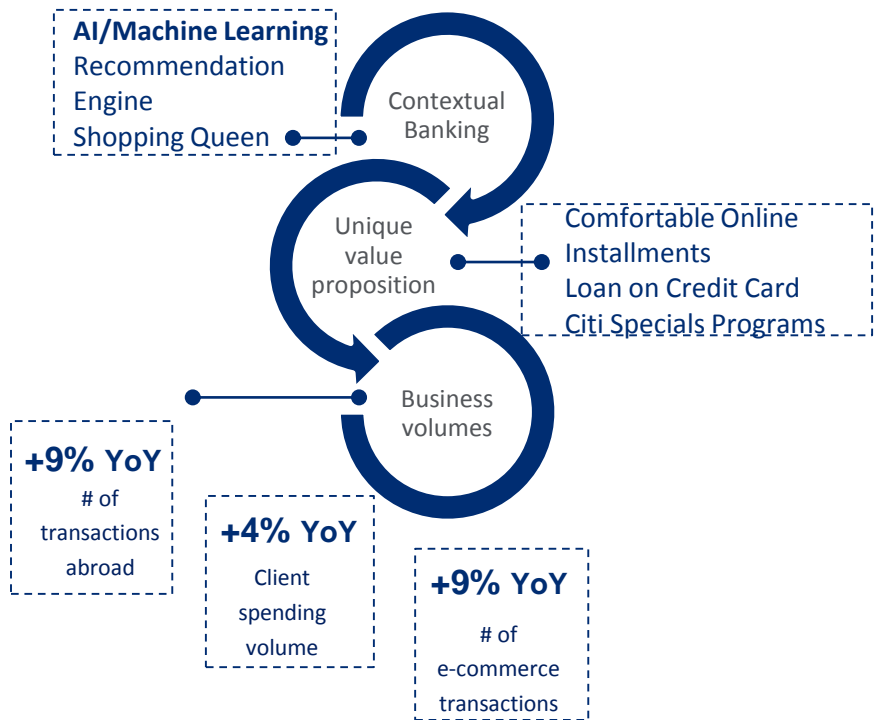
Continued growth of client business



Consumer Banking

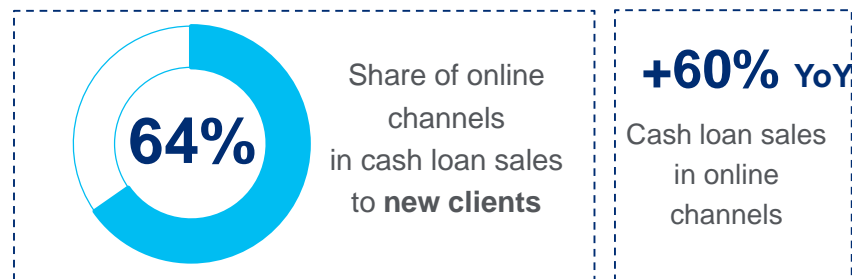
Credit cards

Growing Clients Engagement

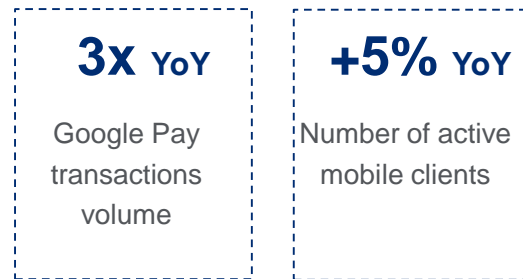


Online banking

Cash loan sales growth in online channels



Mobile banking



Consumer Banking

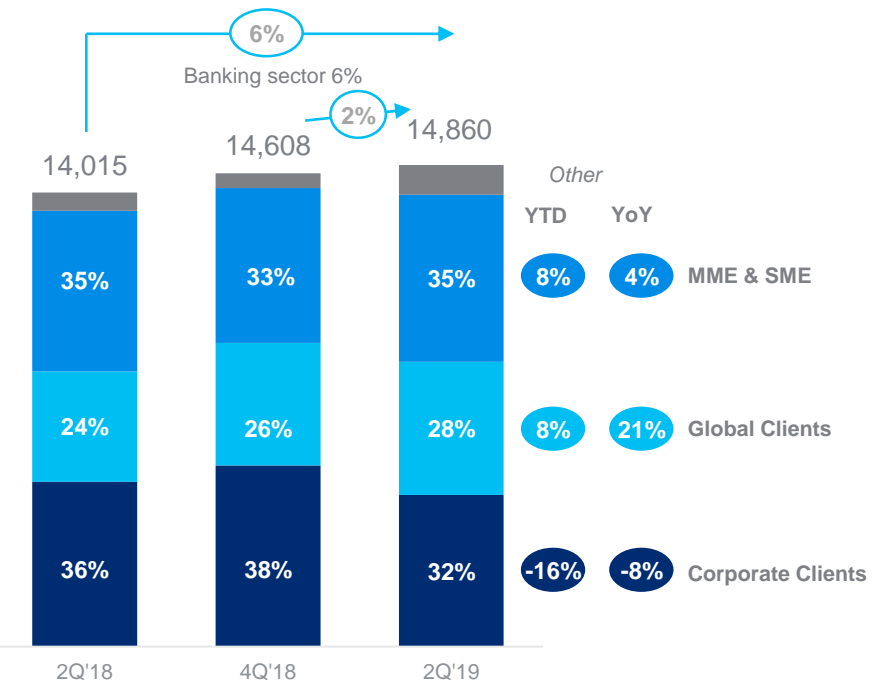
First on the market online credit process for new clients utilizing biometry



Institutional Banking – Volumes

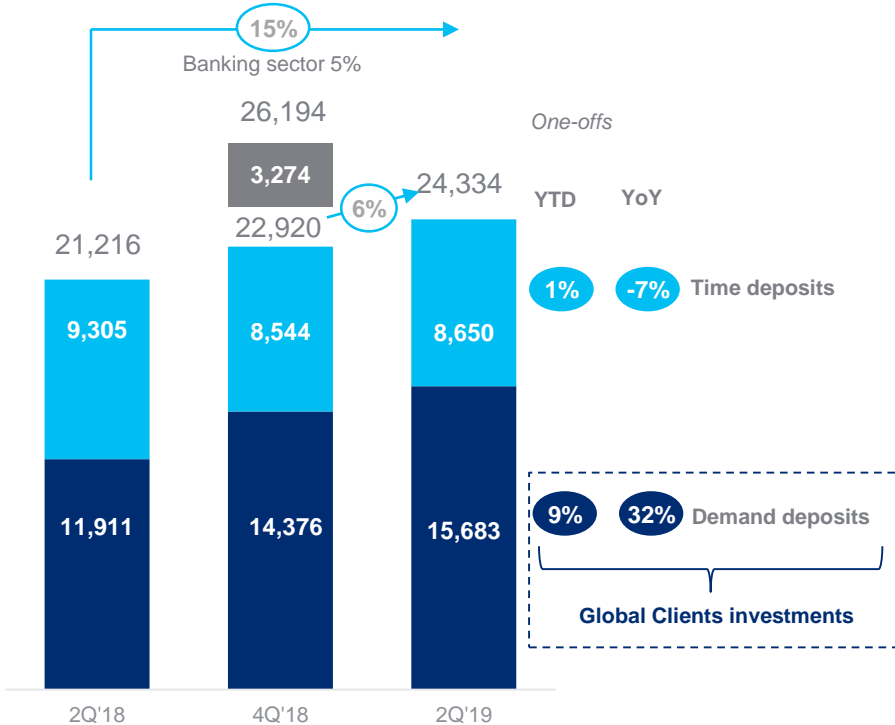
Loans (PLN MM)

Loan volumes affected by repayment of loans in corporate clients segment



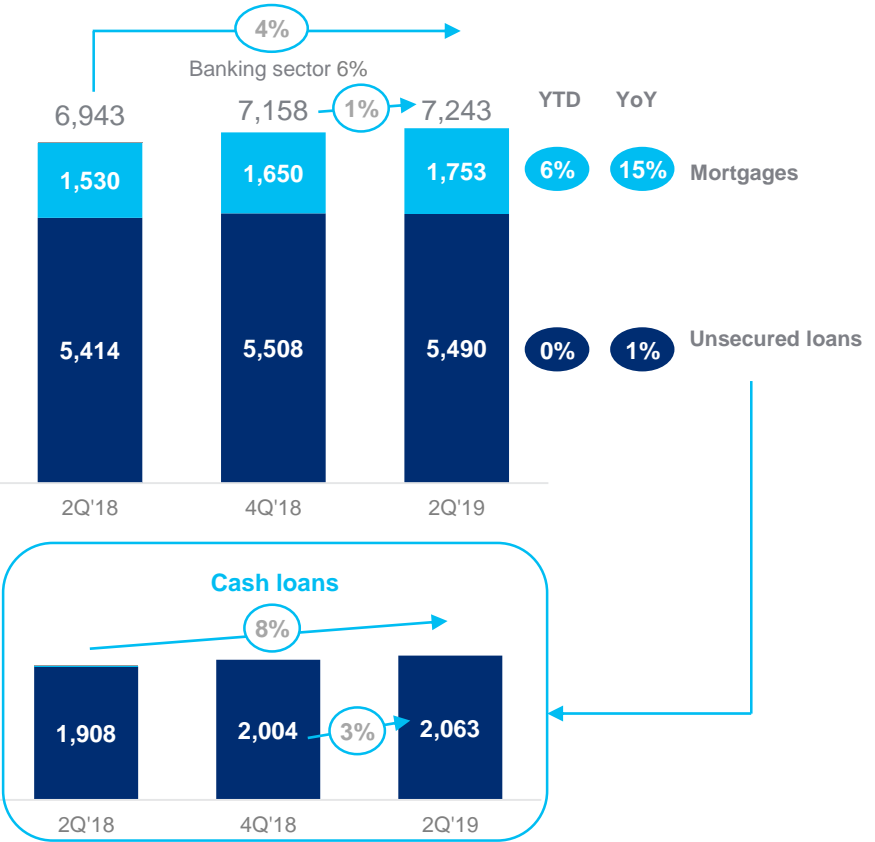
Deposits (PLN MM)

Consistent focus on operating accounts, higher deposits volume in 4Q'18 due to one-off transaction



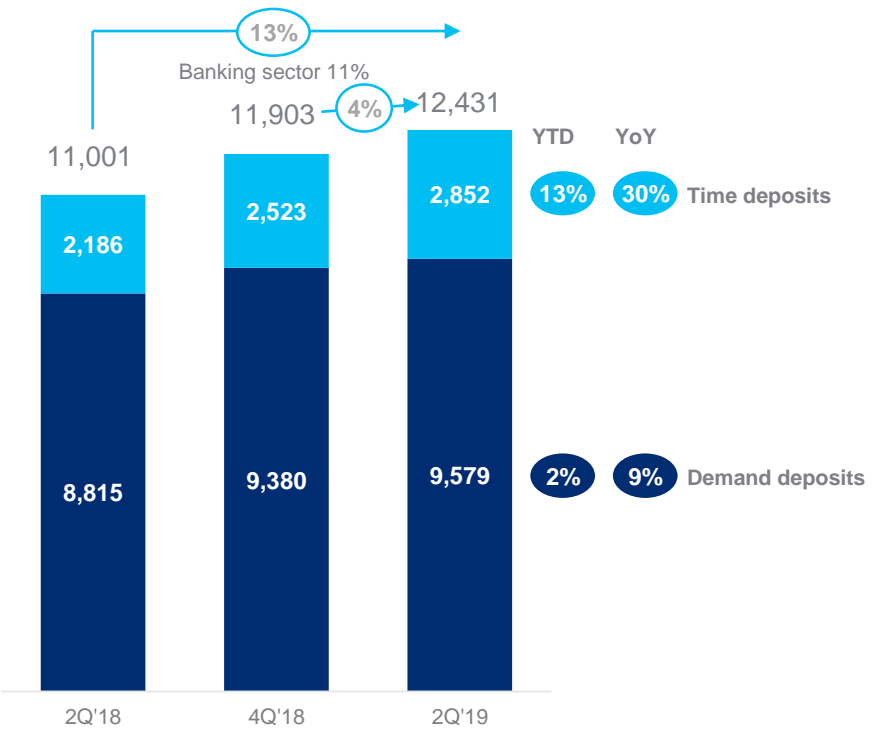
Consumer Banking – Volumes

Loans (PLN MM)



Deposits (PLN MM)

Development of relationship banking on the basis of strategic client segments – Citi Priority, Citigold and CPC

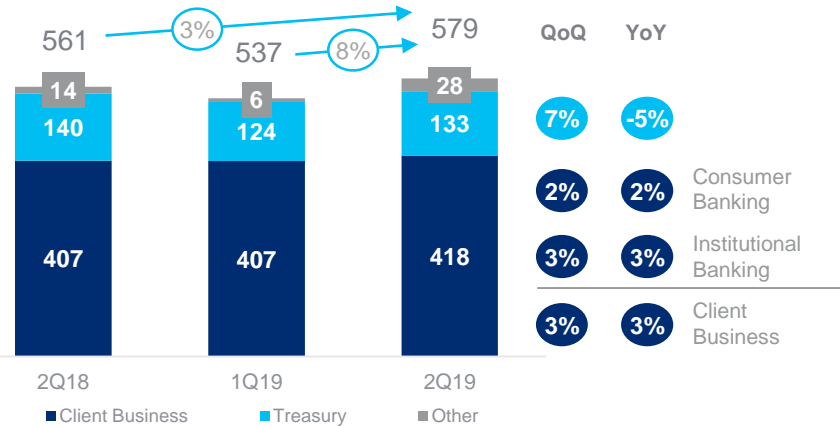


Financial results

2Q 2019

Revenue

Revenue (PLN MM)



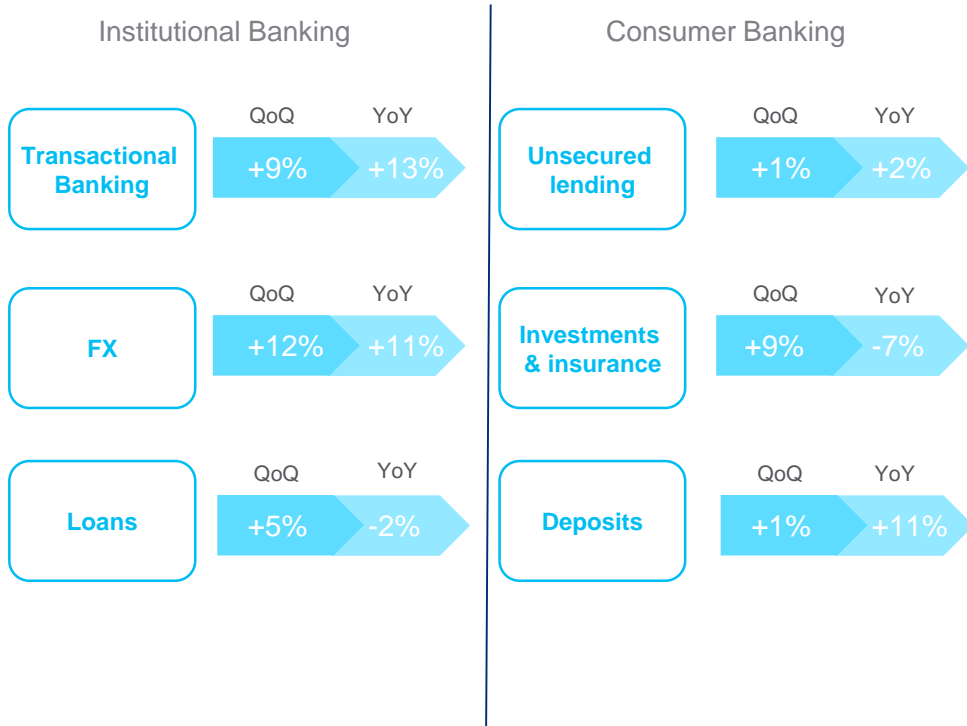
Client business – sum of net interest income from non-banking sector + net fee & commission income (excl. one-off transaction) + FX



- **Institutional Banking:** another quarter of transactional banking and FX revenue growth
- **Consumer Banking:** growth direction defined for card solutions and Wealth Management

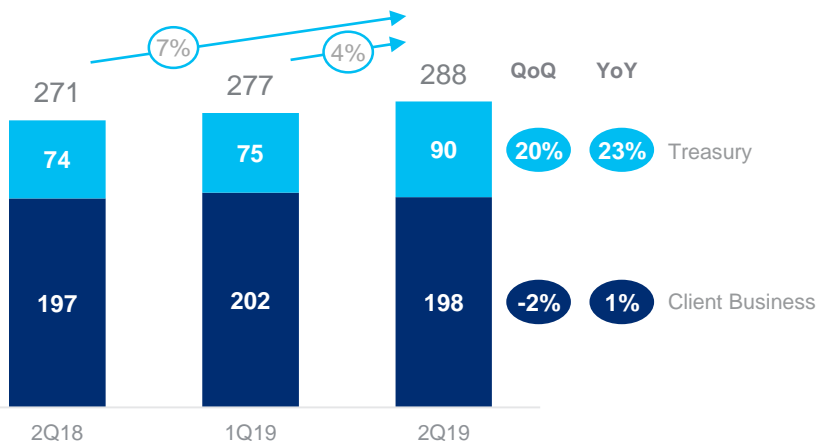
Client revenue dynamics (Management view in %)

Strong dynamics in strategic areas

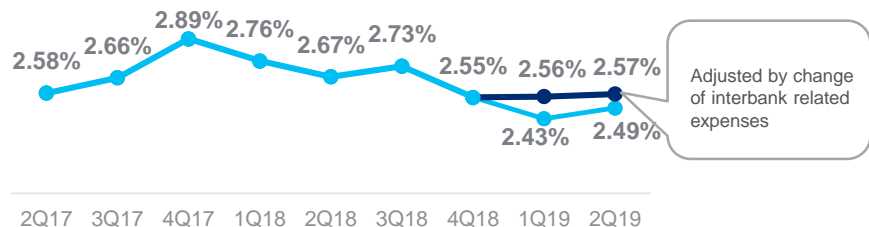


Net interest income

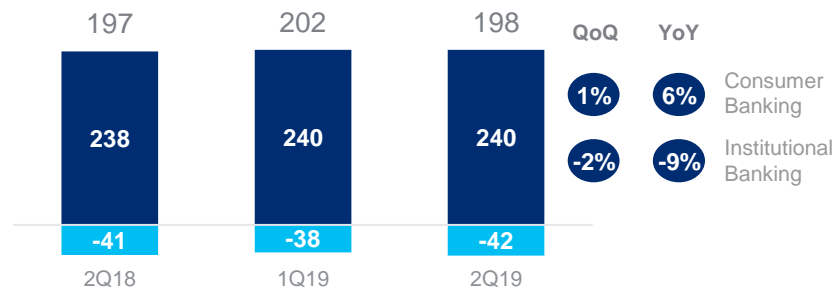
Net interest income (PLN MM)



Net Interest Margin (PLN MM)



Client interest income & expenses (PLN MM)



Net interest income YoY:

- Consumer Banking Clients interest income growth – cash loans volume increase by +8% YoY, partially offset by lower margin on institutional clients.

Net interest income QoQ:

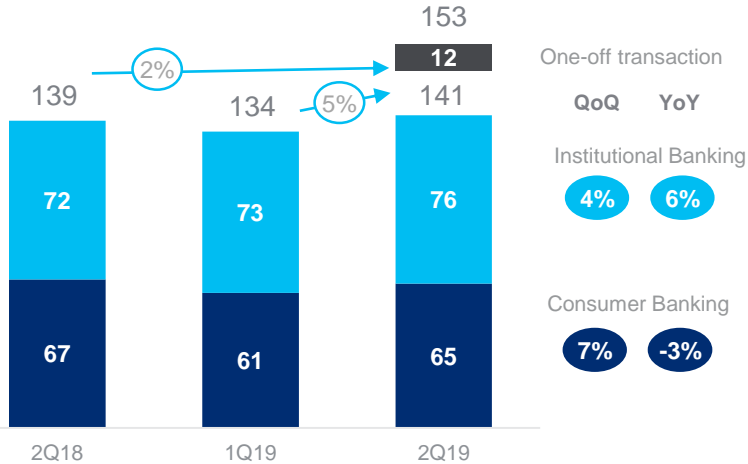
- Increase of interest expenses on institutional clients – Global Clients deposit volume growth by +35% YoY



Net fee & commission income

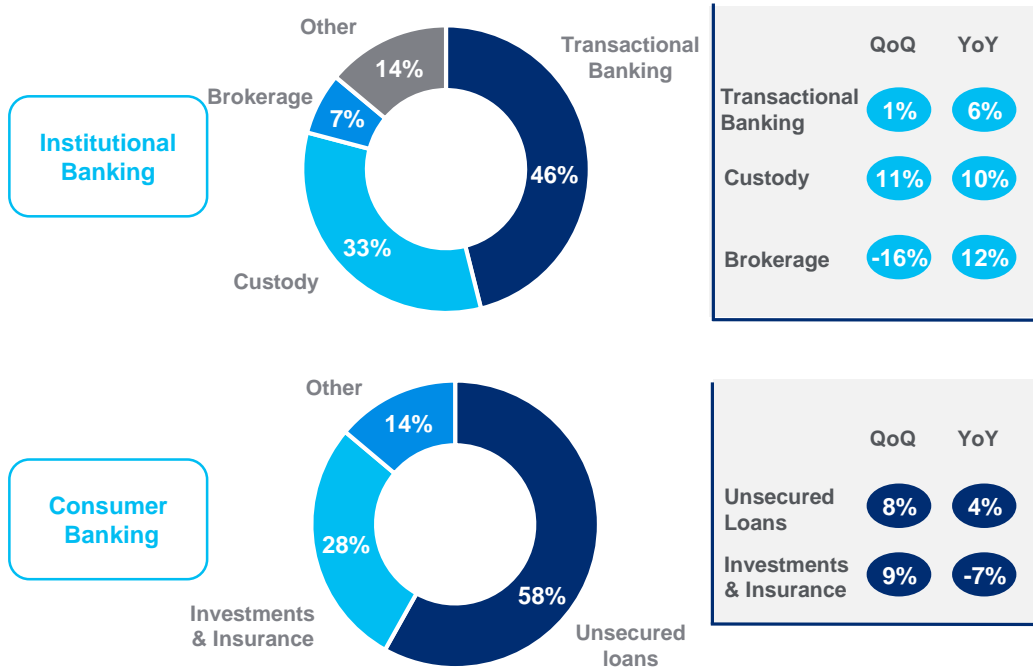
Significant growth of NF&C income on regular business

Net fee & commission income (PLN MM)



| Category | QoQ | YoY |
|-----------------------|-----|-----|
| Institutional Banking | 4% | 6% |
| Consumer Banking | 7% | -3% |

NF&C income structure and dynamics* (%)



* Excl. one-off transaction in Consumer Banking

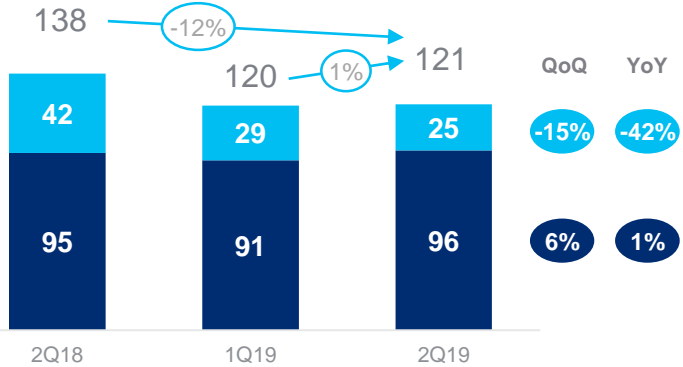


- Commission increase in **Transactional Banking** as a result of higher cross-border money transfer volume and corporate cards growth;
- Higher number of transactions as a main engine of growth of fee income on **Payment Cards**

Treasury result

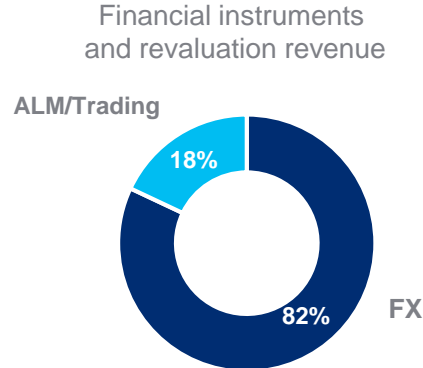
Strong income on Client Business – confirmation of leading position in FX

Treasury result (PLN MM)

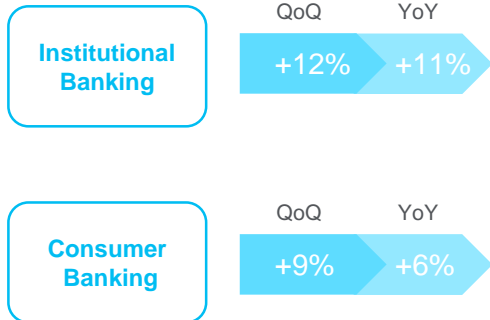


■ Net gain on investment debt financial assets (former AFS)
 ■ Net gain on financial instruments and revaluation

Revenue structure (%)



FX Revenue (%)



Solutions meeting Clients' needs

E – solutions
 Integration with Clients' ERP systems

Light FX



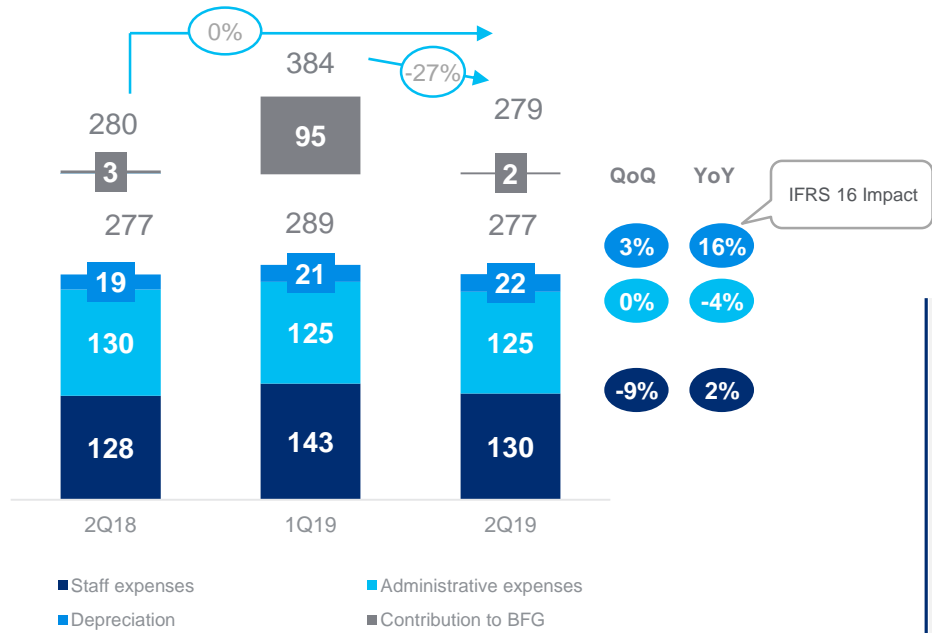
FX Turnover



Operating expenses

Strong cost discipline

Operating expenses (PLN MM)



C/I* 49% 54% 48%

Expenses dynamics (YTD) and strategic initiatives

Investment in technology
+5% YoY

Back-office processes costs
-5% YoY

Implemented initiatives:

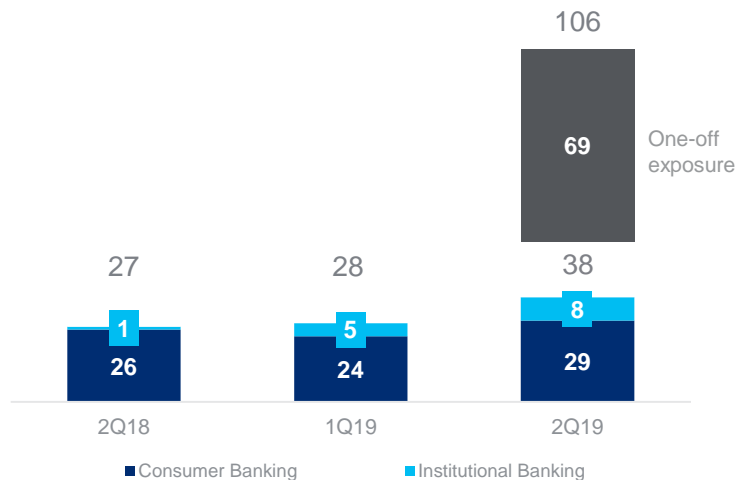
- Documents upload and download in a digital format for Institutional Clients;
- New version of Citi Mobile app for credit cards;
- Kontomatik app enabling automatic bank statements verification for Clients applying for banking products;
- Increase of Citibank Online platform usage safety.

* Excluding contribution to BFG

Cost of risk

Cost of risk* (PLN MM)

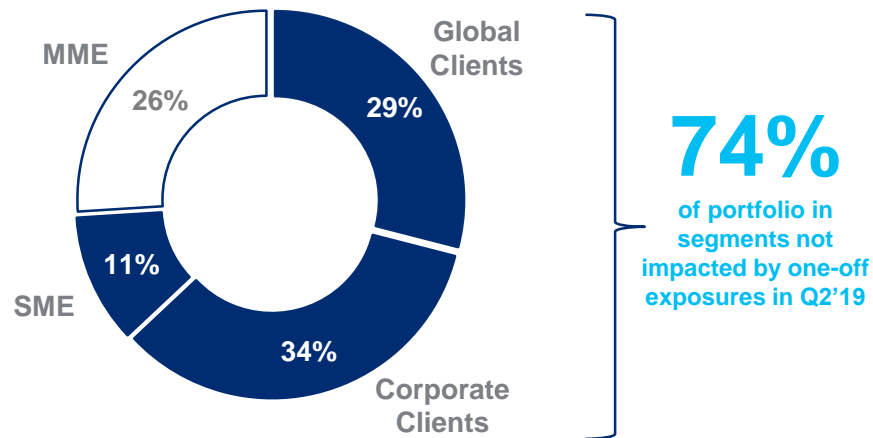
Cost of risk increase along with impairment losses increase in MME & SME banking segment



* Positive number in net impairment losses means negative impact on P&L

Institutional Banking Portfolio

Loans for Global and Corporate Clients – main area of Bank strategic activity

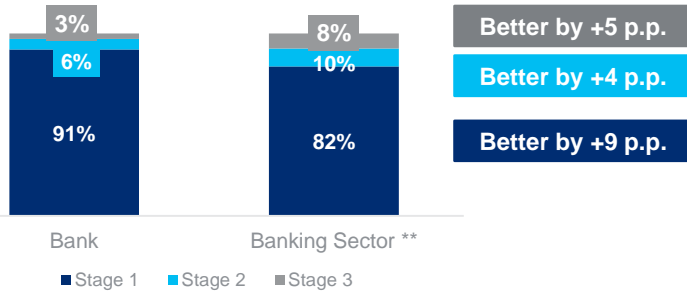


Risk Indicators – Institutional Banking

Solid Institutional Banking portfolio quality in comparison to the banking sector

Institutional Banking

Loan portfolio structure split by stages

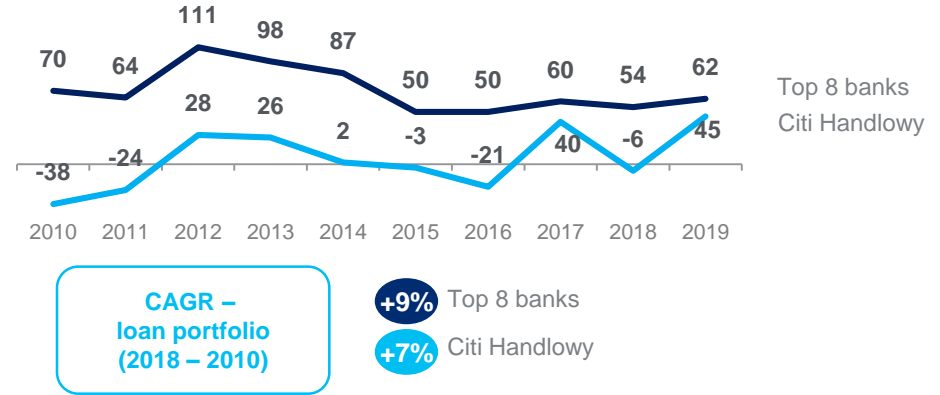


Provision coverage ratio



** Banking sector data as end of May 2019

Cost of risk in Institutional Banking* (bps)



* Cost of risk calculated on the basis of last 4 quarters

- **Solid portfolio quality** of Institutional Banking – reflects strategic focus on sustainable growth of corporate and global clients assets.

Summary

1

Strong increase of business volumes in Institutional Banking – client revenue growth in line with plan.

2

Growing utilization of credit card. Artificial Intelligence/Machine Learning tools development.

3

Digitization and automation of clients acquisition process with use of biometry.

4

Focus on creation of value for shareholders – dividend payout for 2018.

Financial results summary

| | 2Q19 | 1Q19 | Δ QoQ | 2Q18 | Δ YoY | 1H 2019 | Δ YoY |
|---------------------------------------|---------------|---------------|--------------|---------------|--------------|---------------|--------------|
| Net interest income | 288 | 277 | 4% | 271 | 7% | 566 | 3% |
| Net fee and commission income | 141 | 134 | 5% | 139 | 2% | 287 | 2% |
| Core revenue | 429 | 411 | 4% | 409 | 5% | 853 | 3% |
| Treasury | 121 | 120 | 1% | 138 | (12%) | 242 | (11%) |
| Other | 28 | 5 | 413% | 14 | 100% | 21 | (26%) |
| Total Revenue | 579 | 537 | 8% | 561 | 3% | 1,116 | (1%) |
| Expenses | 279 | 384 | (27%) | 280 | (0%) | 663 | 6% |
| Operating Margin | 299 | 153 | 95% | 281 | 7% | 452 | (10%) |
| Net impairment losses | 106 | 28 | 277% | 27 | 295% | 135 | 314% |
| Profit before tax | 170 | 103 | 65% | 230 | (26%) | 273 | (36%) |
| Corporate income tax | 38 | 43 | (13%) | 48 | (21%) | 81 | (19%) |
| Bank levy | 22 | 22 | 2% | 23 | (3%) | 44 | 5% |
| <i>Effective tax rate</i> | 21.8% | 42.2% | (20.4 pp.) | 20.9% | 0.9 pp. | 29.5% | 6.3 pp. |
| Net profit | 133 | 59 | 124% | 182 | (27%) | 193 | (41%) |
| <i>Return on Equity ¹⁾</i> | 7.5% | 8.3% | (0.8 pp.) | 10.4% | (2.9 pp.) | | |
| Total comprehensive income | 200 | 8 | - | 134 | 50% | 208 | (43%) |
| Assets | 51,477 | 49,544 | 4% | 44,101 | 17% | 51,477 | 17% |
| Net loans | 22,111 | 22,512 | (2%) | 21,030 | 5% | 22,111 | 5% |
| Deposits | 37,014 | 35,607 | 4% | 32,500 | 14% | 37,014 | 14% |
| <i>Loans / Deposits</i> | 60% | 63% | | 65% | | | |
| <i>TCR</i> | 16.6% | 16.2% | | 17.1% | | | |

- Core revenue growth, **NF&C income rebound in strategic areas**: credit cards, transactional banking and custody;
- Stable operating expenses, as a result of process **automation and digitization** along with **consistent investment in IT**;
- **Increase of comprehensive income** – Bank balance sheet positioning for H2 2019.

¹⁾ ROE = 4 consecutive quarters net income sum / 4 consecutive quarters equity volume

Appendix

Responsible Bank for both Corporate and Individual Clients

4 thousand employees together with families engaged in volunteering actions



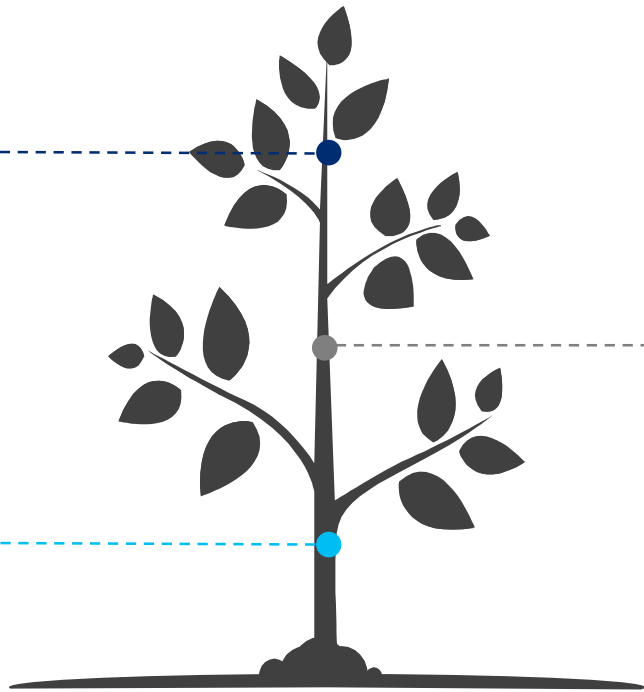
- **200 projects** within 3 areas: improvement of living conditions, digital education, ecology;
- **46 thousand Beneficiaries** received our help.



Polski Komitet Paraolimpijski

Citi Handlowy - Official partner of the Polish Paralympics Committee

- Efforts to change social perception of disability;
- Within cooperation framework Citi will support 2 athletes in Poland




Support for entrepreneurship development

PLN **52** million in 2005-2009

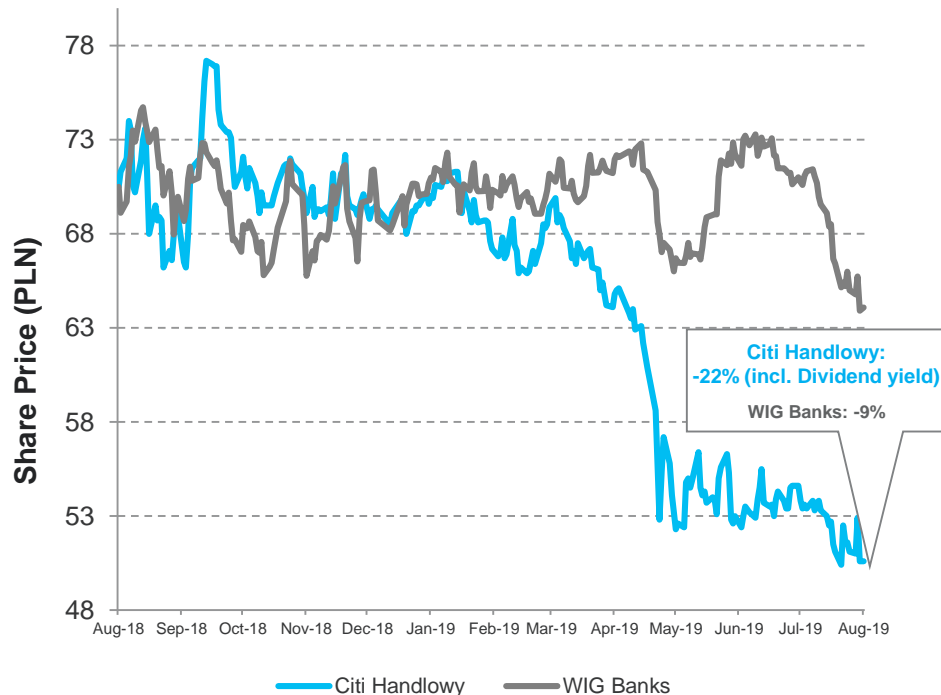
2019 goals:

- Establishing **75 female enterprises**
- Commercialization of **15 scientific ideas** within STEM program;
- Training for **1000 migrants** covering business development;
- Training for **2 000 students** on entrepreneurship.



Change in Bank's share price

Citi Handlowy share price vs. WIG Banks index relative performance



Note: Last quotation August 16, 2019 (Citi Handlowy: PLN 50.60)

Rewards



„Złoty Bankier” for Citi Simplicity credit card

- ✓ Best card on the market
- ✓ For 4 years unbeatable in its category

Citi Handlowy is a Treasury BondSpot Leader

In Treasury Bonds turnover on spot market



Private banking in Citi Handlowy

- ✓ For the 4 consecutive time awarded with highest, 5-star note in private banking Euromoney magazine ranking



We provide Clients with best in class solutions

Total Bank - profit and loss account

| PLN MM | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 2Q19 vs. 1Q19 | | 2Q19 vs. 2Q18 | | 1H18 | 1H19 | 1H 2019 vs. 1H 2018 | |
|--|--------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|--------------|--------------|--------------|---------------------|--------------|
| | | | | | | PLN MM | % | PLN MM | % | | | mIn zł | % |
| Net interest income | 271 | 281 | 279 | 277 | 288 | 11 | 4% | 18 | 7% | 548 | 566 | 18 | 3% |
| Net fee and commission income | 139 | 135 | 134 | 134 | 153 | 19 | 15% | 14 | 10% | 280 | 287 | 7 | 2% |
| Dividend income | 9 | 0 | 0 | 0 | 10 | 10 | 12774% | 1 | 10% | 9 | 10 | 1 | 10% |
| Net gain on trading financial instruments and revaluation | 95 | 94 | 77 | 91 | 96 | 5 | 6% | 1 | 1% | 193 | 188 | (5) | (3%) |
| Net gain on debt investment financial assets measured at fair value through other comprehensive income | 42 | 9 | 25 | 29 | 25 | (4) | (15%) | (18) | (42%) | 79 | 54 | (25) | (32%) |
| Hedge accounting | - | - | - | (0) | (0) | 0 | (16%) | (0) | - | 4 | (1) | (4) | - |
| Treasury | 138 | 103 | 102 | 120 | 121 | 1 | 1% | (17) | (12%) | 276 | 241 | (35) | (13%) |
| Net gain on other equity instruments | 6 | 3 | (4) | 6 | 7 | 1 | 23% | 1 | 15% | 7 | 13 | 6 | - |
| Net other operating income | (1) | (4) | 1 | (0) | (1) | (1) | 522% | 0 | (15%) | 9 | (1) | (10) | - |
| Revenue | 561 | 519 | 513 | 537 | 579 | 41 | 8% | 18 | 3% | 1,128 | 1,116 | (13) | (1%) |
| Expenses | (262) | (259) | (261) | (363) | (258) | 105 | (29%) | 4 | (1%) | (589) | (621) | (32) | 5% |
| Depreciation | (19) | (17) | (17) | (21) | (22) | (1) | 3% | (3) | 16% | (37) | (43) | (5) | 14% |
| Expenses and depreciation | (280) | (275) | (278) | (384) | (279) | 105 | (27%) | 1 | (0%) | (626) | (663) | (37) | 6% |
| Operating margin | 281 | 244 | 235 | 153 | 299 | 146 | 95% | 18 | 7% | 502 | 452 | (50) | (10%) |
| Profit/(loss) on sale of tangible fixed assets | -1 | 0 | 0 | 0 | (0) | (0) | - | 1 | (95%) | (1) | (0) | 1 | (96%) |
| Net impairment losses | (27) | (19) | (12) | (28) | (106) | (78) | 277% | (79) | 295% | (33) | (135) | (102) | 314% |
| Share in profits / (losses) of entities valued at the equity method | 0 | (0) | (0) | - | - | - | - | (0) | (100%) | 0 | - | (0) | (100%) |
| Tax on certain financial institutions | (23) | (19) | (26) | (22) | (22) | (0) | 2% | 1 | (3%) | (42) | (44) | (2) | 5% |
| EBIT | 230 | 205 | 197 | 103 | 170 | 67 | 65% | (60) | (26%) | 427 | 273 | (154) | (36%) |
| Corporate income tax | (48) | (46) | (45) | (43) | (37) | 6 | (15%) | 11 | (23%) | (99) | (81) | 18 | (19%) |
| Net profit | 182 | 158 | 152 | 59 | 133 | 74 | 124% | (49) | (27%) | 328 | 193 | (136) | (41%) |
| C/I ratio | 50% | 53% | 54% | 71% | 48% | | | | | 56% | 59% | | |

Institutional Banking - profit and loss account

| PLN MM | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 2Q19 vs. 1Q19 | | 2Q19 vs. 2Q18 | | 1H18 | 1H19 | 1H 2019 vs. 1H 2018 | |
|--|-------|-------|-------|-------|-------|---------------|--------|---------------|--------|-------|-------|---------------------|--------|
| | | | | | | PLN MM | % | PLN MM | % | | | PLN MM | % |
| Net interest income | 123 | 128 | 119 | 119 | 130 | 11 | 9% | 7 | 6% | 252 | 249 | (3) | (1%) |
| Net fee and commission income | 72 | 69 | 70 | 73 | 76 | 3 | 4% | 4 | 6% | 145 | 149 | 4 | 3% |
| Dividend income | 1 | 0 | 0 | 0 | 1 | 1 | - | 0 | 22% | 1 | 1 | 0 | 22% |
| Net gain on trading financial instruments and revaluation | 88 | 87 | 70 | 85 | 89 | 5 | 6% | 1 | 2% | 179 | 174 | (5) | (3%) |
| Net gain on debt investment financial assets measured at fair value through other comprehensive income | 42 | 9 | 25 | 29 | 25 | (4) | (15%) | (18) | (42%) | 79 | 54 | (25) | (32%) |
| Hedge accounting | - | - | - | (0) | (0) | 0 | (16%) | (0) | - | 4 | (1) | (4) | - |
| Treasury | 130 | 96 | 95 | 114 | 114 | 0 | 0% | (17) | (13%) | 262 | 227 | (34) | (13%) |
| Net gain on other equity instruments | 6 | 3 | (4) | 6 | 6 | 0 | 7% | 0 | 1% | 7 | 12 | 5 | 81% |
| Net other operating income | 1 | 0 | 4 | 3 | 3 | (1) | (18%) | 1 | 93% | 5 | 6 | 1 | 16% |
| Revenue | 334 | 297 | 284 | 314 | 330 | 16 | 5% | (3) | (1%) | 671 | 645 | (26) | (4%) |
| Expenses | (108) | (107) | (113) | (202) | (108) | 94 | (46%) | (0) | 0% | (271) | (311) | (40) | 15% |
| Depreciation | (4) | (4) | (5) | (5) | (5) | (0) | 1% | (1) | 12% | (9) | (10) | (1) | 8% |
| Expenses and depreciation | (113) | (111) | (118) | (207) | (113) | 94 | (45%) | (1) | 1% | (280) | (321) | (41) | 15% |
| Operating margin | 221 | 186 | 166 | 107 | 217 | 110 | 103% | (4) | (2%) | 391 | 324 | (67) | (17%) |
| Profit/(loss) on sale of tangible fixed assets | -1 | 0 | 0 | 0 | 0 | (0) | (100%) | 1 | (100%) | -1 | 0 | 1 | - |
| Net impairment losses | (1) | 4 | 12 | (5) | (77) | (73) | 1561% | (76) | 7527% | (7) | (82) | (75) | 1030% |
| Tax on certain financial institutions | (17) | (14) | (19) | (16) | (16) | (0) | 1% | 1 | (5%) | (31) | (32) | (1) | 4% |
| Share in profits / (losses) of entities valued at the equity method | 0.2 | (0.2) | (0.0) | - | - | - | - | (0) | (100%) | 0 | - | (0) | (100%) |
| EBIT | 203 | 176 | 158 | 86 | 123 | 37 | 43% | (79) | (39%) | 352 | 209 | (143) | (41%) |
| C/I ratio | 34% | 37% | 42% | 66% | 34% | | | | | | | | |

Retail Banking - profit and loss account

| PLN MM | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | 2Q19 vs. 1Q19 | | 2Q19 vs. 2Q18 | | 1H18 | 1H19 | 1H 2019 vs. 1H 2018 | |
|---|--------------|--------------|--------------|--------------|--------------|---------------|-------------|---------------|-------------|--------------|--------------|---------------------|--------------|
| | | | | | | PLN MM | % | PLN MM | % | | | PLN MM | % |
| Net interest income | 148 | 152 | 160 | 158 | 158 | (0) | (0%) | 10 | 7% | 296 | 317 | 21 | 7% |
| Net fee and commission income | 67 | 66 | 65 | 61 | 77 | 16 | 27% | 10 | 15% | 135 | 138 | 3 | 2% |
| Dividend income | 8 | 0 | 0 | 0 | 9 | 8 | - | 1 | 8% | 8 | 9 | 1 | 9% |
| Net gain on trading financial instruments and revaluation | 7 | 7 | 7 | 6 | 7 | 1 | 9% | (0) | (2%) | 14 | 14 | (1) | (4%) |
| Net gain on other equity instruments | - | - | - | - | 1 | 1 | - | 1 | - | - | 1 | 1 | - |
| Net other operating income | (3) | (4) | (3) | (3) | (4) | (0) | 11% | (1) | 39% | 4 | (7) | (11) | - |
| Revenue | 227 | 222 | 229 | 223 | 248 | 26 | 12% | 21 | 9% | 457 | 470 | 13 | 3% |
| Expenses | (153) | (152) | (147) | (161) | (149) | 11 | (7%) | 4 | (3%) | (318) | (310) | 8 | (3%) |
| Depreciation | (14) | (12) | (13) | (16) | (17) | (1) | 4% | (2) | 17% | (28) | (33) | (4) | 16% |
| Expenses and depreciation | (168) | (165) | (160) | (177) | (166) | 11 | (6%) | 2 | (1%) | (346) | (343) | 4 | (1%) |
| Operating margin | 60 | 57 | 69 | 46 | 82 | 36 | 79% | 23 | 38% | 111 | 128 | 16 | 15% |
| Net impairment losses | (26) | (23) | (24) | (24) | (29) | (6) | 23% | (3) | 12% | (25) | (53) | (27) | 109% |
| Tax on certain financial institutions | (6) | (5) | (7) | (6) | (6) | (0) | 5% | (0) | 4% | (11) | (12) | (1) | 8% |
| EBIT | 28 | 29 | 39 | 17 | 47 | 30 | 182% | 19 | 69% | 75 | 64 | (11) | (15%) |
| C/I ratio | 74% | 74% | 70% | 79% | 67% | | | | | | | | |

Balance Sheet

| PLN B | End of period | | | | | 2Q19 vs. 4Q18 | | 2Q19 vs. 2Q18 | |
|--|---------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|--------------|
| | 2Q18 | 3Q18 | 4Q18 | 1Q19 | 2Q19 | PLN B | % | PLN B | % |
| Cash and balances with the Central Bank | 0.5 | 0.7 | 7.3 | 0.4 | 0.4 | (6.9) | (95%) | (0.1) | (26%) |
| Amounts due from banks | 1.0 | 0.9 | 1.3 | 0.8 | 1.0 | (0.4) | (28%) | (0.0) | (0%) |
| Financial assets held-for-trading | 3.5 | 4.2 | 2.2 | 6.0 | 5.7 | 3.4 | 154% | 2.1 | 61% |
| Debt financial asstes measured at fair value through other comprehensive income | 15.7 | 15.5 | 14.2 | 17.3 | 19.8 | 5.6 | 39% | 4.1 | 26% |
| Customer loans | 21.0 | 21.6 | 21.9 | 22.5 | 22.1 | 0.2 | 1% | 1.1 | 5% |
| Financial sector entities | 2.1 | 2.4 | 2.1 | 2.1 | 2.1 | (0.1) | (3%) | (0.1) | (2%) |
| including reverse repo receivables | 0.1 | 0.1 | 0.2 | 0.2 | 0.0 | (0.2) | (96%) | (0.1) | (89%) |
| Non-financial sector entities | 18.9 | 19.2 | 19.8 | 20.4 | 20.0 | 0.2 | 1% | 1.1 | 6% |
| Institutional Banking | 11.9 | 12.2 | 12.6 | 13.3 | 12.8 | 0.1 | 1% | 0.8 | 7% |
| Consumer Banking | 6.9 | 7.1 | 7.2 | 7.1 | 7.2 | 0.1 | 1% | 0.3 | 4% |
| Unsecured receivables | 5.4 | 5.5 | 5.5 | 5.4 | 5.5 | (0.0) | (0%) | 0.1 | 1% |
| Credit cards | 2.7 | 2.7 | 2.7 | 2.6 | 2.7 | 0.0 | 0% | 0.1 | 2% |
| Cash loans | 2.7 | 2.7 | 2.7 | 2.7 | 2.7 | (0.0) | (0%) | 0.0 | 1% |
| Other unsecured receivables | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | (0.0) | (24%) | (0.0) | (15%) |
| Mortgage | 1.5 | 1.6 | 1.6 | 1.7 | 1.8 | 0.1 | 6% | 0.2 | 15% |
| Other assets | 2.4 | 2.3 | 2.3 | 2.5 | 2.5 | 0.2 | 11% | 0.2 | 7% |
| Total assets | 44.1 | 45.2 | 49.3 | 49.5 | 51.5 | 2.2 | 4% | 7.4 | 17% |
| Liabilities due to banks | 2.1 | 2.4 | 1.4 | 3.8 | 4.3 | 2.9 | 209% | 2.3 | 110% |
| Financial liabilities held-for-trading | 1.6 | 1.3 | 1.6 | 1.5 | 1.7 | 0.1 | 8% | 0.1 | 7% |
| Financial liabilities due to customers | 32.5 | 33.4 | 38.3 | 35.6 | 37.0 | (1.3) | (3%) | 4.5 | 14% |
| Financial sector entities - deposits | 6.4 | 5.7 | 7.0 | 6.5 | 6.6 | (0.4) | (6%) | 0.2 | 4% |
| Non-financial sector entities - deposits | 25.8 | 27.4 | 31.1 | 28.9 | 30.1 | (0.9) | (3%) | 4.3 | 17% |
| Institutional Banking | 14.8 | 16.1 | 19.2 | 16.7 | 17.7 | (1.4) | (8%) | 2.9 | 19% |
| Consumer Banking | 11.0 | 11.3 | 11.9 | 12.2 | 12.4 | 0.5 | 4% | 1.4 | 13% |
| Other financial liabilities | 0.2 | 0.2 | 0.3 | 0.3 | 0.2 | (0.0) | (16%) | 0.0 | 24% |
| Other liabilities | 1.2 | 1.3 | 0.9 | 1.5 | 1.6 | 0.7 | 78% | 0.4 | 32% |
| Total liabilities | 37.4 | 38.3 | 42.2 | 42.5 | 44.7 | 2.5 | 6% | 7.3 | 19% |
| Equity | 6.7 | 6.8 | 7.1 | 7.1 | 6.8 | (0.3) | (4%) | 0.1 | 1% |
| Total liabilities & equity | 44.1 | 45.2 | 49.3 | 49.5 | 51.5 | 2.2 | 4% | 7.4 | 17% |
| Loans / Deposits ratio | 65% | 65% | 57% | 63% | 60% | | | | |
| Total Capital Ratio | 17.1% | 16.9% | 16.8% | 16.2% | 16.6% | | | | |
| NPL* | 3.2% | 3.1% | 3.0% | 3.1% | 4.1% | | | | |

*as reported, incl. reverse repo