

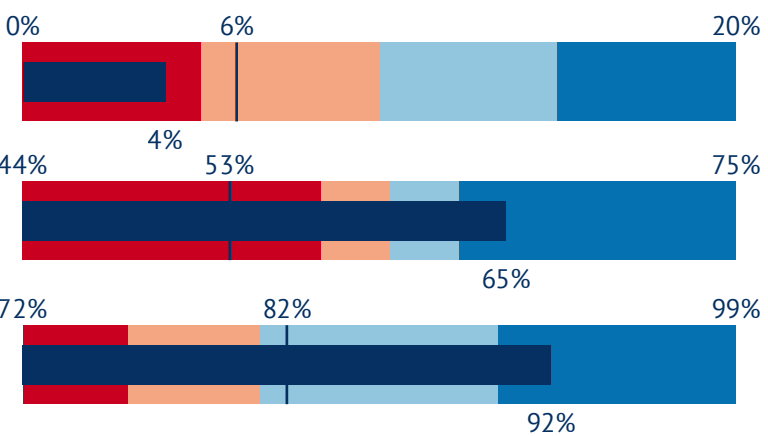
Performance

Performance ratios are good, but Nordic banks best in class. Targets look fine.

Return on Equity

Cost/income

Combined ratio

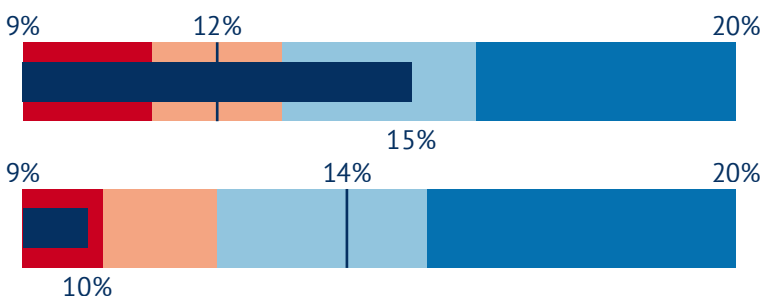


Capital

CET1 after full repayment of YES does not compare well with peers', but the publicity stated CET1 without repaying YES does. Nordics best in class.

Fully loaded CET1 without YES

Fully loaded CET1 with YES

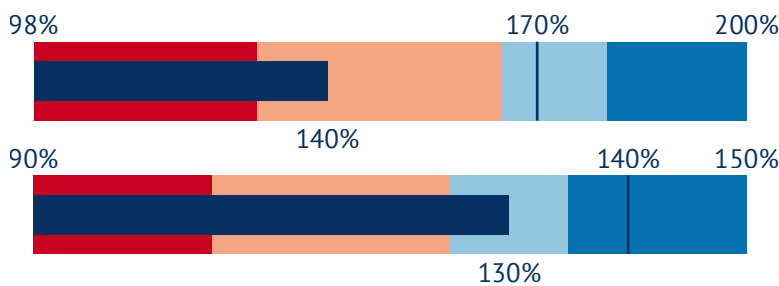


Funding & Liquidity

Our bank compares well thanks to large deposit base. Only banks with strong LCRs publish. So, our bank is probably doing better in terms of LCR than suggested. Nordics best in class.

Loans/Deposits

LCR

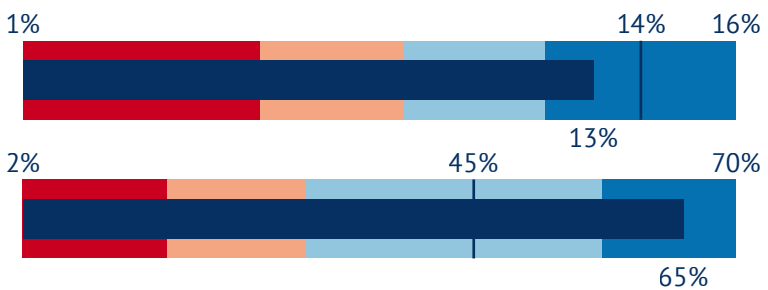


Asset quality

Asset quality ratios compare poorly with peers. Problems concentrated in the northern countries portfolio.

Impaired Loans Ratio

Coverage Ratio



Profile & strategy

Our profile and strategy in line with peers', but Nordics best in class.

Profile

Strategy

