

Technische Definitionen und Quellen der Benchmarking-Kennzahlen

Kapitalisierung und Resilienz

Harte Kernkapitalquote (Common Equity Tier 1 Ratio, CET1R)

Definition

$$\text{Common Equity Tier 1 Ratio (transitional)} = \frac{\text{Common Equity Tier 1 Capital}}{\text{Total Risk Exposure Amount}}$$

Quelle

Variable	Report	Template	Row	Column
Common Equity Tier 1 Capital	COREP	C 01.00	0020	0010
Total Risk Exposure Amount	COREP	C 02.00	0010	0010

Verschuldungsquote (Leverage Ratio, LR)

Definition

$$\text{Leverage Ratio (transitional)} = \frac{\text{Tier 1 Capital (transitional)}}{\text{Total Leverage Ratio exposure}}$$

Quelle

Variable	Report	Template	Row	Column
Tier 1 Capital (transitional)	COREP - Leverage	C 47.00	0320	0010
Total Leverage Ratio exposure	COREP - Leverage	C 47.00	0300	0010

Säule-2-Anforderung (Pillar 2 Requirement, P2R)

Definition

$$\text{Pillar 2 Requirement} = \text{Total SREP Capital Requirement (TSCR) Ratio} - \text{Pillar 1 Requirement (8\%)}$$

Quelle

Variable	Report	Template	Row	Column
Total SREP Capital Requirement (TSCR) Ratio	COREP	C 03.00	0130	0010

Liquidität und Refinanzierung

Liquiditätsdeckungsquote (Liquidity Coverage Ratio, LCR)

Definition

$$\text{Liquidity Coverage Ratio} = \frac{\text{Liquidity buffer}}{\text{Net liquidity outflow}}$$

Quelle

Variable	Report	Template	Row	Column
Liquidity buffer	COREP - LCR	C 76.00	0010	0010
Net liquidity outflow	COREP - LCR	C 76.00	0020	0010

Strukturelle Liquiditätsquote (Net Stable Funding Ratio, NSFR)

Definition

$$\text{Net Stable Funding Ratio} = \frac{\text{Available stable funding}}{\text{Required stable funding}}$$

Quelle

Variable	Report	Template	Row	Column
Available stable funding	COREP - NSFR	C 84.00	0120	0030
Required stable funding	COREP - NSFR	C 84.00	0010	0020

Ertragskraft und Effizienz

Gesamtkapitalrendite (Return on Assets, RoA)

Definition

$$\text{Return on Assets} = \frac{\text{Profit before tax and minority interests}^{(*)} + \text{Profit tax}^{(*)} + \text{Extraordinary profit or loss after taxes}^{(*)} + \text{Net gain (loss) from discontinued operations}^{(*)}}{\text{Total assets and liabilities}^{(\wedge)}}$$

() means annualization of the variable, (^) means average over last year's Q4 total assets*

Quelle

All variables taken from OeNB's Consolidated Banking Data – no template and coordinates available.

Aufwand-Ertrag-Relation (Cost-Income Ratio, CIR)

Definition

$$\text{Cost – Income Ratio} = \frac{\text{Operating income} - \text{Operating profit}}{\text{Operating income}}$$

Quelle

All variables taken from OeNB's Consolidated Banking Data – no template and coordinates available.

Kreditrisiko und Portfolioqualität

Quote notleidender Kredite (Non-Performing Loans Ratio, NPLR)

Definition

In accordance with EBA definition:

$$\text{Non-Performing Loans Ratio} = \frac{\begin{array}{l} \text{Loans and advances - Non-performing - at-cost} + \\ \text{Loans and advances - Non-performing - FVOCI} + \\ \text{Loans and advances - Non-performing - FVTPL} \end{array}}{\begin{array}{l} \text{Loans and advances - at-cost} + \\ \text{Loans and advances - FVOCI} + \\ \text{Loans and advances - FVTPL} \end{array}}$$

Quelle

Variable	Report	Template	Row	Column
Loans and advances - Non-performing - at-cost	FINREP	F 18.00	070	060
Loans and advances - Non-performing - FVOCI	FINREP	F 18.00	191	060
Loans and advances - Non-performing - FVTPL	FINREP	F 18.00	221	060
Loans and advances - at-cost	FINREP	F 18.00	070	010
Loans and advances - FVOCI	FINREP	F 18.00	191	010
Loans and advances - FVTPL	FINREP	F 18.00	221	010

Deckungsquote (Coverage Ratio 1, Cov1)

Definition

In accordance with EBA definition:

$$\text{Coverage Ratio 1} = \frac{\begin{aligned} &\text{Loans and advances – Non-performing exposures – Accumulated impairment – at-cost} + \\ &\text{Loans and advances – Non-performing exposures – Accumulated impairment – FVOCI} + \\ &\text{Loans and advances – Non-performing exposures – Accumulated impairment – FVTPL} \end{aligned}}{\begin{aligned} &\text{Loans and advances – Non-performing – at-cost} + \\ &\text{Loans and advances – Non-performing – FVOCI} + \\ &\text{Loans and advances – Non-performing – FVTPL} \end{aligned}}$$

Quelle

Variable	Report	Template	Row	Column
Loans and advances - Non-performing exposures - Accumulated impairment - at-cost	FINREP	F 18.00	070	150
Loans and advances - Non-performing exposures - Accumulated impairment - FVOCI	FINREP	F 18.00	191	150
Loans and advances - Non-performing exposures - Accumulated impairment - FVTPL	FINREP	F 18.00	221	150
Loans and advances - Non-performing - at-cost	FINREP	F 18.00	070	060
Loans and advances - Non-performing - FVOCI	FINREP	F 18.00	191	060
Loans and advances - Non-performing - FVTPL	FINREP	F 18.00	221	060