

Banche di credito cooperativo – Indicatori su bilanci aggregati per gruppi

			2007-12	2008-12	2009-12	2010-12	2011-12	2012-12	2013-12	2014-12	2015-12	2016-12
Size	Total assets	ICCREA	101.524,2K	110.156,3K	118.242,6K	121.182,7K	137.406,7K	163.076,7K	170.770,6K	180.414,6K	180.093,6K	178.134,7K
		CCBTN	49.519,1K	55.232,7K	58.360,8K	60.921,4K	66.744,8K	76.901,5K	78.965,0K	83.289,5K	78.578,2K	75.403,4K
		RAIKABZ	1.337,8K	1.849,4K	1.760,6K	1.989,4K	2.210,7K	2.685,4K	3.056,1K	3.146,6K	3.072,4K	3.716,5K
		Totale	152.381,1K	167.238,4K	178.364,0K	184.093,5K	206.362,2K	242.663,5K	252.791,8K	266.850,6K	261.744,2K	257.254,6K
	Nr employees	ICCREA	18.938	19.781	20.260	20.633	21.143	20.186	19.257	19.922	19.534	19.535
		CCBTN	9.280	9.833	9.932	10.132	9.992	10.181	10.045	10.009	10.067	10.256
		RAIKABZ	147	147	134	136	136	135	135	135	131	134
		Totale	28.365	29.761	30.326	30.901	31.270	30.502	29.437	30.067	29.732	29.925
	Nr branches	ICCREA	2.316	2.578	2.603	2.670	2.728	2.616	2.477	2.571	2.670	2.439
		CCBTN	1.373	1.464	1.462	1.510	1.489	1.098	1.098	985	1.476	981
		RAIKABZ	1	1	1	1	1	1	1	1	1	1
		Totale	3.690	4.043	4.066	4.181	4.218	3.715	3.576	3.557	4.147	3.421
Solvency	Tier 1 capital ratio transitional	ICCREA	13,92%	12,87%	13,09%	13,28%	13,03%	13,36%	14,03%	15,28%	15,92%	17,65%
		CCBTN	10,16%	14,28%	14,81%	14,78%	14,76%	14,95%	15,67%	16,91%	17,37%	17,65%
		RAIKABZ	11,20%	8,92%	10,61%	10,71%	9,28%	10,48%	11,24%	13,83%	12,86%	14,62%
		Totale	12,27%	13,30%	13,64%	13,76%	13,55%	13,87%	14,57%	15,83%	16,38%	17,59%
Credit Risk and Asset Quality	NPL ratio	ICCREA	5,08%	5,63%	7,28%	8,21%	9,82%	10,77%	11,05%	11,54%	12,24%	12,50%
		CCBTN	4,19%	4,94%	6,01%	6,88%	7,95%	9,44%	10,61%	11,11%	12,23%	12,28%
		RAIKABZ	4,77%	3,43%	4,81%	4,06%	4,71%	5,88%	4,66%	4,85%	6,14%	4,54%
		Totale	4,77%	5,38%	6,83%	7,72%	9,15%	10,28%	10,83%	11,32%	12,17%	12,34%
	Coverage ratio of NPL	ICCREA	26,80%	28,24%	26,68%	27,40%	29,00%	28,64%	32,88%	37,60%	40,97%	44,59%
		CCBTN	21,16%	21,19%	19,55%	19,26%	20,33%	23,53%	28,07%	35,91%	41,48%	46,91%
		RAIKABZ	8,82%	8,55%	10,96%	15,13%	16,62%	16,73%	21,86%	24,54%	21,38%	28,32%
		Totale	25,00%	25,91%	24,45%	24,85%	26,38%	26,99%	31,20%	36,96%	41,04%	45,29%
	Texas ratio gross (Gross NPL/ Tier1+Loan loss reserves)	ICCREA	36,18%	41,32%	52,77%	61,25%	76,83%	83,56%	84,66%	84,42%	88,92%	84,06%
		CCBTN	29,27%	35,91%	43,40%	51,40%	63,10%	71,81%	78,51%	78,07%	79,75%	78,15%
		RAIKABZ	22,89%	22,83%	25,38%	23,59%	30,55%	30,03%	34,62%	30,59%	37,69%	28,07%
		Totale	33,67%	39,30%	49,30%	57,51%	71,77%	78,95%	81,93%	81,50%	85,02%	81,36%
Profitability	ROE Return on avg equity	ICCREA		6,46%	3,49%	1,19%	0,51%	2,11%	-0,18%	2,25%	0,61%	-2,34%
		CCBTN		6,20%	4,14%	2,89%	2,55%	2,82%	1,56%	1,46%	-1,16%	-1,48%
		RAIKABZ		3,19%	7,07%	6,62%	3,22%	7,98%	6,16%	8,07%	5,72%	4,99%
		Totale		6,34%	3,76%	1,86%	1,28%	2,44%	0,54%	2,04%	0,04%	-1,91%
	ROA Return on avg assets	ICCREA		0,65%	0,34%	0,11%	0,04%	0,16%	-0,01%	0,15%	0,04%	-0,16%
		CCBTN		0,71%	0,46%	0,31%	0,25%	0,26%	0,14%	0,13%	-0,10%	-0,13%
		RAIKABZ		0,30%	0,67%	0,69%	0,30%	0,70%	0,53%	0,74%	0,58%	0,49%
		Totale		0,67%	0,39%	0,18%	0,11%	0,20%	0,04%	0,15%	0,00%	-0,14%
	Cost to MINTM ratio	ICCREA	58,75%	62,96%	72,81%	75,62%	70,44%	68,76%	73,31%	73,78%	81,04%	84,08%
		CCBTN	59,17%	63,31%	74,24%	74,51%	70,34%	66,32%	69,38%	71,11%	78,79%	80,61%
		RAIKABZ	41,38%	47,64%	55,56%	49,13%	50,27%	40,53%	41,40%	34,03%	47,94%	48,17%
		Totale	58,80%	63,00%	73,18%	75,11%	70,28%	67,71%	71,65%	72,42%	79,91%	82,50%
Balance Sheet Structure and Liquidity	Loan-to-deposit ratio for households and non-financial corporations	ICCREA	61,17%	58,54%	60,54%	62,41%	57,85%	60,57%	67,69%	64,80%	80,26%	84,83%
		CCBTN	56,21%	54,44%	56,58%	56,35%	52,58%	51,26%	53,39%	54,12%	62,84%	68,63%
		RAIKABZ	41,91%	48,18%	57,39%	61,58%	42,88%	49,46%	39,97%	35,83%	47,15%	52,45%
		Totale	59,34%	57,04%	59,15%	60,30%	55,91%	57,28%	62,40%	60,73%	74,05%	79,04%
	avg Asset / avg Equity (leverage contribution)	ICCREA		9,88	10,17	10,53	11,75	13,31	14,26	14,78	15,01	14,72
		CCBTN		8,72	8,99	9,23	10,08	10,95	11,22	11,36	11,22	11,07
		RAIKABZ		10,70	10,51	9,61	10,76	11,36	11,55	10,87	9,82	10,27
		Totale		9,47	9,75	10,05	11,14	12,43	13,11	13,46	13,52	13,34
Productivity and Other	Loans+direct funding per employee (000)	ICCREA	6.665	6.886	7.118	7.290	7.290	8.549	9.543	9.536	10.985	11.100
		CCBTN	7.024	7.241	7.568	7.701	7.938	8.507	9.049	9.753	9.864	9.828
		RAIKABZ	6.645	9.932	11.731	13.525	13.230	13.319	20.617	20.303	22.690	24.740
		Totale	6.782	7.018	7.286	7.452	7.523	8.556	9.425	9.656	10.657	10.725
	MINTM per employee (000)	ICCREA	185	189	167	159	172	180	170	162	164	157
		CCBTN	180	184	158	159	175	183	175	172	169	160
		RAIKABZ	176	180	184	200	258	335	352	411	402	380
		Totale	184	187	164	159	173	182	173	166	167	159
	Operating expenses per employee (000)	ICCREA	118	125	126	124	125	130	135	132	143	145
		CCBTN	115	122	122	122	127	126	129	132	142	138
		RAIKABZ	113	118	140	142	157	152	159	156	202	200
		Totale	117	124	125	123	126	129	133	132	143	143

Fonte: Bilanci di esercizio individuali. NB: ChiantiBanca assegnata a gruppo Iccrea. Inclusi bilanci capogruppo e per Iccrea Banca per lo sviluppo della cooperazione. Per CCBTN non inclusi apporti di capitale da Phoenix e Fondo comune CRT