

This site uses technical, analytical and profiling cookies, own and other sites, to send you advertising and services in line with your preferences. For information and to find out how to refuse consent to their use or how to disable them [click here](#). By clicking on any point on the screen, closing this banner, clicking **i accept**, you consent to the use of all cookies.



Net commission income

	5
	1
	2
30.06.2020	,
	6
	9
	7
	3
	8
30.06.2019	7
	,
	7
	5
	4
	+
%	3
Change	2
	.

Operating income

	1,
	2
	2
30.06.2020	0
	,
	5
	9
	6
	9
	8
	6
30.06.2019	,
	8
	8
	9
	+
	2
%	3
Change	.
	6
	8

Operating costs

	8
	2
	1
30.06.2020	,
	1
	3
	5
	6
	8
	2
30.06.2019	,
	4
	2
	6
	+
	2
	0
%	
Change	.
	3
	3

Net operating income

	3
	9
	9
30.06.2020	,
	4
	6
	1
	3
	0
	4
30.06.2019	,
	4
	6
	3
	+
	3
	1
%	
Change	.
	2
	0

Net impairment losses for credit risk

	2
	9
	7
30.06.2020	,
	3
	2
	2
	1
	4
30.06.2019	7
	,
	0
	3
	6
	+
	1
	0
% Change	2
	.
	2
	1

Profit (Loss) for the period pertaining to the Parent Company

	1
	0
	4
30.06.2020	,
	6
	7
	9
	1
	0
	0
30.06.2019	,
	4
	9
	2
	+
	4
% Change	.
	1
	7

Value expressed in €/thousands

Profitability ratios

ROE

30.06.2020	4 .2 6 %
30.06.2019(*)	8. 6 6 %

ROTE

30.06.2020	4 .9 2 %
30.06.2019(*)	9. 9 2 %

Cost to income ratio (**)

30.06.2020	6 7. 2 7 %
30.06.2019(*)	6 9. 15 %

(*) ROE and ROTE, have been calculated on figures at 31 December 2019 as per the Consolidated financial statements as at 31 December 2019.

(**) The Cost to income ratio has been calculated on the basis of the layout of the reclassified income statement (operating expenses / operating income).

Structural ratios

Number of employees

30.06.2020

1
3,
5
5
0
1
3,
8
0
5

31.12.2019

Number of national bank branches

30.06.2020

1
,
3
1
3
1,
3
4
9

31.12.2019

Risk ratios

Non - performing exposures / net loans to customers

30.06.2020(*)

5.
0
1
%
5.
7
7
%

31.12.2019

Net bad loans / net loans to customers

30.06.2020(*)

1,
6
8
%
2
.
2
5
%

31.12.2019

(*) Pro-forma data including the effects of the "Spring" securitisation of bad loans

Capital and liquidity ratios

CET 1 Ratio Phased in

	1
	4
30.06.2020	.1
	1
	%
	1
	3.
31.12.2019	9
	1
	%

Tier 1 Ratio - Phased in

	1
	4.
30.06.2020	5
	6
	%
	1
	4.
31.12.2019	3
	5
	%

Total Capital Ratio - Phased in

	17
	.0
30.06.2020	3
	%
	16
	.8
31.12.2019	2
	%

CET 1 Ratio Fully Loaded

	12
30.06.2020	.5 7 %
31.12.2019	12 .0 1 %

Leverage Ratio - Phased in

	n
30.06.2020	. a
31.12.2019	. 6 . 1 %

Leverage Ratio - Fully Phased

	n
30.06.2020	. a
31.12.2019	. 5 . 3 %

Description

Loans to customers

	5 2
30.06.2020	, 8 8 4 5 2
31.12.2019	, 0 0 6
% Change	+ 1 . 6 9

Intangible assets

	6
30.06.2020	5 8
31.12.2019	6 7 0
% Change	- 1 . 7 8

of which: goodwill

	4
30.06.2020	3 5
31.12.2019	4 3 5
% Change	-

Total assets

	8
	5
30.06.2020	,
	9
	3
	5
	7
	9
31.12.2019	,
	0
	3
	3
	+
	8
%	.
Change	7
	3

Direct customers deposit

	5
	9
30.06.2020	,
	8
	1
	4
	5
	8
31.12.2019	,
	0
	5
	5
	+
	3
%	.
Change	0
	3

Indirect customer deposit

	1
	0
	6
30.06.2020	,
	5
	2
	5
	1
	1
	0
31.12.2019	,
	6
	2
	3
	-
	3
%	.
Change	7
	1

of which managed

	4
	0
30.06.2020	,
	2
	0
	1
	4
	1
31.12.2019	,
	7
	1
	4
	-
	3
%	.
Change	6
	3

*of which
administered*

	6
	6
30.06.2020	,
	3
	2
	4
	6
	8
31.12.2019	,
	9
	0
	9
	-
%	3
Change	.
	7
	5

Bancassurance

	7
	,
30.06.2020	1
	6
	0
	6
	,
31.12.2019	9
	3
	7
	+
%	3
Change	.
	2
	2

Total shareholders' equity

	5
30.06.2020	, 3 5 5 5
31.12.2019	, 2 9 2
% Change	+ 1 . 2 0

value expressed in €/millions

Archive

[2020](#) [2019](#) [2018](#) [2017](#) [2016](#) [2015](#) [2014](#) [2013](#) [2012](#) [2011](#) [2010](#) [2009](#) [2008](#)



Consolidated half-year report as at 30 June
2020

2.85 MB



Financial statements as at 30 June 2020

292 KB



Consolidated interim report on operations as at 31 March
2020

1.57 MB



Last update on June 30th, 2020 at 9.00
a.m.

Want to stay updated?

Keep me updated

Banks of the Territories

BPER:
Banca



Banco di Sardegna
BPER: Gruppo

[BPER Banca](#) ↗

[Privati](#)

[Private banking](#)

[Imprese e professionisti](#)

[Perché BPER](#)

[Filiali](#)

[Calcolo prestito](#)

[Calcolo mutuo](#)

[Ecobonus 110](#)

Follow us

P.I. 03830780361

[Privacy](#) [Cookie Policy](#)
[Information & Regulation](#)