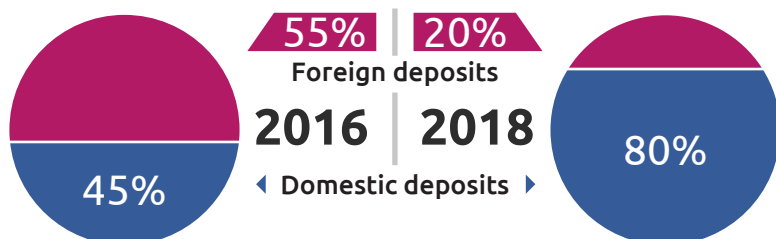




## Changes in customer structure

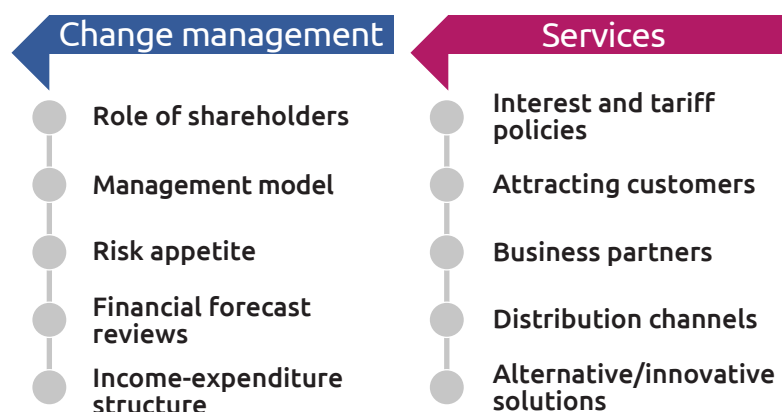


## Essential criteria for future bank activities

- ▶ **Viability** – ability to generate sufficient income over the next 12 months
- ▶ **Sustainability** – ability to generate sufficient income over the next 3 years
- ▶ **Compliance with regulatory requirements**
- ▶ **Change of target market and target customers**
- ▶ **Revised financing structure**
- ▶ **Alternative business lines and services**



## Assessment areas



## Steps and deadlines 2018

