

## APPENDIX

### Appendix 1 – HBOS Key Metrics

	2001 (£bn)	2008 (£bn)	CAGR (%)
<b>Group</b>			
Customer Loans	201,0	435,2	12,6
Customer Deposits	140,5	222,3	7,8
Total Assets	274,7	630,9	12,6
<b>Retail</b>			
Customer Loans	132,1	255,3	9,9
Customer Deposits	102,0	143,7	5,0
<b>Corporate (including Business Banking in 2001)</b>			
Customer Loans	55,1	123,0	14,4
Customer Deposits	22,2	38,5	10,5
<b>International</b>			
Customer Loans	14,4	61,0	29,5
Customer Deposits	3,7	6,6	29,6
<b>Treasury</b>			
Deposits	12,6	33,5	15,0

Source: "An accident waiting to happen": The failure of HBOS

### Appendix 2– Leading Irish Bank's Cumulative Loan Impairments

Leading Irish Banks' Cumulative Loan Impairments (2008 - 2011 as % of end 2008 loans)	
AIB	22,1
Anglo Irish	48,3
Bol	9,4
Danske	17,9
HBOS	33,5
ILP	6,1
KBC	6,7
Ulster	17,5

Source: "An accident waiting to happen": The failure of HBOS

Appendix 3 – Sampling Banks

Sampling Banks		
<b>A</b>	<b>I</b>	<b>V</b>
Allied Irish Banks PLC	ING	Valiant Holding
Alpha Bank	Intesa Sanpaolo SpA	<b>Y</b>
<b>B</b>	<b>J</b>	Yorkshire Building Society
Banco Bilbao Vizcaya Argentaria SA - BBVA	Julius Baer Group	<b>Z</b>
Banco Popular Espanol SA	<b>K</b>	Zuercher Kantonalbank - ZKB
Banco Santander SA	KBC Group NV	
Bank of Ireland	<b>L</b>	
Bank Saint Petersburg OAO	Lloyds Banking Group	
Banque Cantonale de Geneve	<b>N</b>	
Barclays PLC	Nationwide Building Society	
BNP Paribas	Nordea Bank	
<b>C</b>	Nykredit Bank	
Caixa Geral de Depósitos	<b>R</b>	
Commerzbank	Rabobank Nederland	
Coventry Building Society	Royal Bank of Scotland	
Credit Agricole SA	Russian Agricultural Bank OAO	
Credit Suisse Group	<b>S</b>	
<b>D</b>	Saxo Bank	
Danske Bank	Sberbank of Russia OAO	
Deutsche Bank AG	Societe Generale	
DZ Bank	Standard Chartered Bank	
<b>G</b>	<b>U</b>	
Gazprombank OAO	UBS AG	
<b>H</b>	UniCredit SpA	
HSBC Bank		

Appendix 4– Descriptive Statistics

	RE	Assets	Capital Ratios	Credit_growth	Profit	CCBIssued
Mean	0,00860	585182,80000	0,12000	0,03500	2115,58100	0,26000
Median	0,05200	353264,10000	0,11000	0,00700	511,21600	0,00000
Maximum	0,42000	8472380,00000	0,34000	0,81800	70162,33000	1,00000
Minimum	-2,34000	2581,01000	0,04000	-0,51100	-9656,18400	0,00000
Std. Dev.	0,27000	808252,10000	0,04000	0,14100	9051,28800	0,43900
Skewness	-6,24000	5,24000	2,23000	1,67900	5,93800	1,09400
Kurtosis	47,88000	47,51000	9,08000	9,89800	41,38900	2,19700
Observations	200	200	200	200	200	200