

Key regulatory metrics as at 30 June 2022

In millions of euros

Ref*		Footnotes	30 Jun 2022	31 Dec 2021
	Available own funds	1		
1	Common Equity Tier 1 (CET1) capital		2 375	2 276
2	Tier 1 capital		2 375	2 276
3	Total capital		2 375	2 276
	Risk-weighted exposure amounts	1		
4	Total risk-weighted exposure amount		11 703	10 707
	Capital ratios	1, 4		
5	Common Equity Tier 1 ratio		20.3%	21.3%
6	Tier 1 ratio		20.3%	21.3%
7	Total capital ratio		20.3%	21.3%
EU 7d	Total SREP own funds requirements		8.0%	8.0%
	Combined buffer requirement			
8	Capital conservation buffer		2.5%	2.5%
9	Institution specific countercyclical capital buffer		0.14%	0.12%
11	Combined buffer requirement		2.6%	2.6%
EU 11a	Overall capital requirements		10.6%	10.6%
12	CET1 available after meeting the total SREP own funds requirements		12.3%	13.3%
	Leverage ratio	2, 4		
13	Leverage ratio total exposure measure		18 744	18 392
14	Leverage ratio		12.7%	12.4%
	Additional own funds requirements to address risks of excessive leverage			
EU 14d	Total SREP leverage ratio requirements		3.0%	3.0%
EU 14f	Overall leverage ratio requirements		3.0%	3.0%
	Liquidity Coverage Ratio	3		
15	Total high-quality liquid assets (HQLA) (Weighted value -average)		5 870	5 061
EU 16a	Cash outflows - Total weighted value		3 765	3 574
EU 16b	Cash inflows - Total weighted value		1 315	1 518
16	Total net cash outflows (adjusted value)		2 450	2 056
17	Liquidity Coverage Ratio		241%	248%
	Net Stable Funding Ratio			
18	Total available stable funding		10 990	11 236
19	Total required stable funding		7 262	6 522
20	Net Stable Funding Ratio		151%	172%

* The references in this table identify the lines prescribed in the relevant EBA template where applicable and where there is a value.

- 1) Capital figures and ratios are reported using CRR fully loaded basis for capital instruments. The Group has not adopted the IFRS 9 transitional provisions laid down in Article 468 and Article 473a of CRR as the effects from the application are marginal.
- 2) Leverage ratio is calculated using CRR endpoint basis for capital instruments.
- 3) LCR is calculated as the rolling average of the twelve latest month-end measures rather than using the end of each period.
- 4) Own funds include the interim profits after deducting the foreseeable dividends calculated in accordance with regulatory rules. This is subject to permission from the ACPR to include interim profits.