

Key regulatory metrics as at 30 June 2023

In millions of euros

Ref*		Footnotes	30 Jun 2023	31 Dec 2022
	Available own funds	1		
1	Common Equity Tier 1 (CET1) capital		2 215	2 683
2	Tier 1 capital		2 215	2 683
3	Total capital		2 215	2 683
	Risk-weighted exposure amounts	1		
4	Total risk-weighted exposure amount		11 847	12 044
	Capital ratios	1, 4, 5		
5	Common Equity Tier 1 ratio		18.7%	22.3%
6	Tier 1 ratio		18.7%	22.3%
7	Total capital ratio		18.7%	22.3%
	Additional own funds requirements based on SREP			
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		0.49%	0.31%
11	Combined buffer requirement		3.0%	2.8%
EU 11a	Overall capital requirements		11.0%	10.8%
12	CET1 available after meeting the total SREP own funds requirements		10.7%	14.3%
	Leverage ratio	2, 4, 5		
13	Leverage ratio total exposure measure		18 846	18 337
14	Leverage ratio		11.8%	14.6%
	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)		5 723	5 910
EU 16a	Cash outflows - Total weighted value		3 878	3 846
EU 16b	Cash inflows - Total weighted value		1 226	1 244
16	Total net cash outflows (adjusted value)		2 652	2 602
17	Liquidity Coverage Ratio		216%	228%
	Net Stable Funding Ratio			
18	Total available stable funding		10 812	11 185
19	Total required stable funding		7 068	7 302
20	Net Stable Funding Ratio		153%	153%

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

- 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.
- Leverage ratio is calculated using CRR endpoint basis for capital instruments.
- LCR is calculated as the rolling average of the twelve latest month-end measures rather than using the end of each period.
- 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.
- The exceptional distribution of reserves of €8 per share, which was paid on 24 July 2023, was deducted from own funds as at 30 June 2023. Excluding this effect, the Group's capital ratio would be 23.6% and the leverage ratio would be 14.8%.