

## Key regulatory metrics as at 30 June 2023

*In millions of euros*

| Ref*   |   | Footnotes | 30 Jun 2023 | 31 Dec 2022 |
|--------|---|-----------|-------------|-------------|
|        | <b>Available own funds</b>  | 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       |
|        | <b>Risk-weighted exposure amounts</b>   | 1         |             |             |
| 4      | Total risk-weighted exposure amount   |           | 11 847      | 12 044      |
|        | <b>Capital ratios</b>   | 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%       |
|        | <b>Additional own funds requirements based on SREP</b>                          |           |             |             |
| EU 7d  | Total SREP own funds requirements   |           | 8.0%        | 8.0%        |
|        | <b>Combined buffer requirement</b>  |           |             |             |
| 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%       |
|        | <b>Leverage ratio</b>   | 2, 4, 5   |             |             |
| 13     | Leverage ratio total exposure measure   |           | 18 846      | 18 337      |
| 14     | Leverage ratio  |           | 11.8%       | 14.6%       |
|        | <b>Additional own funds requirements to address risks of excessive leverage</b> |           |             |             |
| EU 14d | Total SREP leverage ratio requirements  |           | 3.0%        | 3.0%        |
| EU 14f | Overall leverage ratio requirements   |           | 3.0%        | 3.0%        |
|        | <b>Liquidity Coverage Ratio</b>   | 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%        |
|        | <b>Net Stable Funding Ratio</b>   |           |             |             |
| 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%.