

Key regulatory metrics as at 30 June 2024

In millions of euros

Ref*		Footnotes	30 Jun 2024	31 Dec 2023
	Available own funds	1, 2		
1	Common Equity Tier 1 (CET1) capital		2 381	2 354
2	Tier 1 capital		2 381	2 354
3	Total capital		2 381	2 354
	Risk-weighted exposure amounts	1		
4	Total risk-weighted exposure amount		12 865	12 369
	Capital ratios	1		
5	Common Equity Tier 1 ratio		18.5%	19.0%
6	Tier 1 ratio		18.5%	19.0%
7	Total capital ratio		18.5%	19.0%
	Combined buffer requirement			
8	Capital conservation buffer		2.5%	2.5%
9	Institution specific countercyclical capital buffer		0.80%	0.66%
11	Combined buffer requirement		3.3%	3.2%
EU 11a	Overall capital requirements		11.3%	11.2%
12	CET1 available after meeting the total SREP own funds requirements		10.5%	11.0%
	Leverage ratio	3		
13	Leverage ratio total exposure measure		19 038	19 178
14	Leverage ratio		12.5%	12.3%
	Liquidity Coverage Ratio	4		
15	Total high-quality liquid assets (HQLA) (Weighted value -average)		6 450	6 013
EU 16a	Cash outflows - Total weighted value		4 157	3 959
EU 16b	Cash inflows - Total weighted value		1 361	1 255
16	Total net cash outflows (adjusted value)		2 796	2 704
17	Liquidity Coverage Ratio		231%	223%
	Net Stable Funding Ratio			
18	Total available stable funding		11 377	11 284
19	Total required stable funding		7 317	6 954
20	Net Stable Funding Ratio		155%	162%

* 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) The capital ratios do not include the profit for the first half-year, net of the foreseeable dividend, which is scheduled to be included in CET1 capital as of 30 September 2024 (subject to prior approval from the ACPR). If it had been included in CET1 capital as of 30 June 2024, the CET1 ratio would have been 19.2%.
- 3) Leverage ratio is calculated using CRR endpoint basis for capital instruments.
- 4) LCR is calculated as the rolling average of the twelve latest month-end measures rather than using the end of each period.