

Key regulatory metrics as at 30 June 2026

In millions of euros

Ref*		30 Jun 2026	31 Dec 2025
	Available own funds		
1	Common Equity Tier 1 (CET1) capital	2 773	2 776
2	Tier 1 capital	2 773	2 776
3	Total capital	2 773	2 776
	Risk-weighted exposure amounts		
4	Total risk-weighted exposure amount	12 432	12 249
	Capital ratios		
5	Common Equity Tier 1 ratio	22.3%	22.7%
6	Tier 1 ratio	22.3%	22.7%
7	Total capital ratio	22.3%	22.7%
	Additional own funds requirements based on SREP		
EU 7a	Additional CET1 SREP requirements	0.56%	0.56%
EU 7b	Additional AT1 SREP requirements	0.19%	0.19%
EU 7c	Additional T2 SREP requirements	0.25%	0.25%
EU 7d	Total SREP own funds requirements	9.0%	9.0%
	Combined buffer requirement		
8	Capital conservation buffer	2.5%	2.5%
9	Institution specific countercyclical capital buffer	0.78%	0.82%
11	Combined buffer requirement	3.3%	3.3%
EU 11a	Overall capital requirements	12.3%	12.3%
12	CET1 available after meeting the total SREP own funds requirements	13.7%	14.1%
	Leverage ratio		
13	Leverage ratio total exposure measure	21 471	20 573
14	Leverage ratio	12.9%	13.5%
	Liquidity Coverage Ratio		
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	7 760	7 414
EU 16a	Cash outflows - Total weighted value	5 041	4 918
EU 16b	Cash inflows - Total weighted value	1 852	1 776
16	Total net cash outflows (adjusted value)	3 190	3 142
17	Liquidity Coverage Ratio	243%	237%
	Net Stable Funding Ratio		
18	Total available stable funding	12 963	12 433
19	Total required stable funding	8 176	7 709
20	Net Stable Funding Ratio	159%	161%

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

- 1) 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 2026 (subject to prior approval from the ACPR). If it had been included in CET1 capital as of 30 June 2026, the CET1 ratio would have been 23.1%.
- 2) The own funds requirement applicable to the Group under Pillar 2 is 1.00% (of which 0.56% in CET1) as of 30 June 2026.
- 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.