



### 31 December 2019 Pillar 3 addendum

Following the announcement by the European Central Bank on 27 March 2020, recommending that dividend payments and commitments by credit and similar institutions within the Euro zone are stopped until 1 October 2020, the Annual General Meeting of shareholders on 14 May 2020 has decided that no dividend in respect of the financial year ending on 31 December 2019 will be paid.

The solvency ratio that has been published in conjunction with the Annual Report on 31 March was including the profit for the 2019 year after deducting the dividend planned to be distributed at this time.

The dividend must therefore now be included in the total regulatory capital at 31 December 2019 which increases it to € 1,832m from €1,766m as presented on sections 3 and 4 of the Pillar 3 (page 4 and 5).

Consequently, Tier 1, CET 1 and Total Capital ratios are then 20.2% and not 19.6% as presented in section 3.