Semi-Annual 2Q2024 Pillar 3 Disclosure Templates

Contents

1. Template EU KM1: Key metrics template (consolidated basis)

		a	b	c
		Q2 2023	Q4 2023	Q2 2024
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	2 755 070	2 756 568	3 523 277
2	Tier 1 capital	2 868 508	2 870 006	3 523 277
3	Total capital	3 046 489	3 047 987	3 701 258
	Risk-weighted exposure amounts			
4	Total risk exposure amount	15 072 677	15 703 816	17 108 153
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	18.28%	17.55%	20.59%
6	Tier 1 ratio (%)	19.03%	18.28%	20.59%
7	Total capital ratio (%)	20.21%	19.41%	21.63%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.50%	1.50%	1.50%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.84%	0.84%	0.84%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.13%	1.13%	1.13%
EU 7d	Total SREP own funds requirements (%)	9.50%	9.50%	9.50%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0	0	0
9	Institution specific countercyclical capital buffer (%)	1.50%	2.00%	2.00%
EU 9a	Systemic risk buffer (%)	3%	3%	3%
10	Global Systemically Important Institution buffer (%)	0	0	0
EU 10a	Other Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	8.00%	8.50%	8.50%
EU 11a	Overall capital requirements (%)	17.50%	18.00%	18.00%
12	CET1 available after meeting the total SREP own funds	10.71%	9.91%	12.13%
	Leverage ratio			
13	Total exposure measure	33 699 326	35 960 930	36 812 606
14	Leverage ratio (%)	8.51%	7.98%	9.57%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0%	0%	0%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0	0	0
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	11 557 231	13 446 182	12 438 310
EU 16a	Cash outflows - Total weighted value	6 857 357	12 834 740	10 708 052
EU 16b	Cash inflows - Total weighted value	1 349 734	6 917 822	5 812 447
16	Total net cash outflows (adjusted value)	5 507 623	5 916 918	4 895 605
17	Liquidity coverage ratio (%)	210%	227%	254%
	Net Stable Funding Ratio			
18	Total available stable funding	23 637 864	25 855 556	27 161 577
19	Total required stable funding	14 585 928	15 311 955	16 186 690
20	NSFR ratio (%)	162%	169%	168%

2. EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs (individual basis)

		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative infor-mation
Applicable requirement and level of application				
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL? (Y/N)			Y
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	3 533 417 000		
EU-4	Eligible Additional Tier 1 capital	-		
EU-5	Eligible Tier 2 capital	177 981 000		
EU-6	Eligible own funds	**3 711 398 000**		
EU-7	Eligible liabilities	1 251 731 200		
EU-8	of which permitted guarantees	-		
EU-9a	(Adjustments)	-		
EU-9b	Own funds and eligible liabilities items after adjustments	**4 963 129 200**		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	17 156 753 000		
EU-11	Total exposure measure (TEM)	37 068 190 000		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	**28.93%**		
EU-13	of which permitted guarantees	0.00%		
EU-14	Own funds and eligible liabilities as a percentage of the TEM	13.39%		
EU-15	of which permitted guarantees	0.00%		
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	10.72%		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the TREA	18.21%		
EU-19	of which part of the requirement that may be met with a guarantee			
EU-20	Requirement expressed as percentage of the TEM	5.90%		
EU-21	of which part of the requirement that may be met with a guarantee			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			