

IFRS CONSOLIDATED FINANCIAL STATEMENT FOR FINANCIAL YEAR 2022

INCOME STATEMENT (IFRS, in million euros)	1.1.-31.03. 2023	1.1.-31.03. 2022	Change in million euros	Change in %
Net interest income	229	236	- 7	- 3
Net commission income	46	36	10	28
Profit/loss from fair value measurement	- 35	- 61	26	- 43
Risk provisioning	31	45	- 14	- 31
Disposal profit/loss from financial instruments not measured at fair value through profit or loss	5	- 8	13	> 100
Profit/loss from hedge accounting	16	- 17	33	> 100
Profit/loss from shares in companies	-	1	- 1	- 100
Profit/loss from investments accounted for using the equity method	-	- 3	3	- 100
Administrative expenses	- 225	- 233	8	- 3
Other operating profit/loss	- 63	- 67	4	- 6
Profit before restructuring, transformation and taxes	4	- 71	75	> 100
Result from restructuring and transformation	- 12	- 28	16	- 57
Earnings before taxes	- 8	- 99	91	- 92
Income taxes	- 7	21	- 28	> 100
Consolidated profit/loss	- 15	- 78	63	- 81
Other comprehensive income (OCI)	74	140	- 66	- 47
Total comprehensive income for the period	59	62	- 3	- 5

BALANCE SHEET FIGURES (IFRS, in million euros)	31.03. 2023	31.12. 2022	Change in million euros	Change in %
Total assets	109 975	109 325	650	1
Equity	6 358	6 300	58	1

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	31.03. 2023	31.12. 2022	Change in million euros	Change in %
CET1 capital (in € million)	5 971	5 684	287	5
Own funds (in € million)	7 288	7 074	214	3
Total risk exposure amount (in € million)	39 833	40 142	- 309	- 1
CET1 capital ratio ¹ (in %)	15,0	14,2		
Total capital ratio ² (in %)	18,3	17,6		
Leverage ratio (in %)	5,3	5,1		

¹ CET1 Capital Ratio; ² Total Regulatory Capital Ratio