

IFRS CONSOLIDATED FINANCIAL STATEMENT FOR FINANCIAL YEAR 2022

INCOME STATEMENT (IFRS, in million euros)	2022	2021 ¹	Change in million euros	Change in %
Net interest income	896	816	80	10
Net commission income	166	52	114	> 100
Profit/loss from fair value measurement	-104	200	-304	> 100
Risk provisioning	142	18	124	> 100
Disposal Profit/loss from financial instruments not measured at fair value through profit or loss	-33	-21	-12	57
Profit/loss from hedge accounting	20	-40	60	> 100
Profit/loss from shares in companies	7	21	-14	-67
Profit/loss from investments accounted for using the equity method	34	-4	38	> 100
Administrative expenses	-909	-917	-8	-1
Other operating profit/loss	-48	-14	-34	> 100
Profit before restructuring, transformation and taxes	171	111	60	54
Result from restructuring and transformation	-67	-82	-15	18
Earnings before taxes	104	29	75	> 100
Income taxes	-15	3	-18	> 100
Consolidated profit/loss	89	32	57	> 100
Other comprehensive income (OCI)	319	-70	389	> 100
Total comprehensive income for the period	408	-38	446	> 100

¹ Figures for 2021 adjusted

BALANCE SHEET FIGURES (IFRS, in million euros)	31.12. 2022	31.12. 2021 ¹	Change in million euros	Change in %
Total assets	109 325	114 631	-5 306	-5
Equity	6 300	5 848	452	8

¹ Figures for 2021 adjusted

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	31.12. 2022	31.12. 2021 ³	Change in million euros	Change in %
CET1 capital (in € million)	5 684	5 788	-104	-2
Own funds (in € million)	7 074	7 436	-362	-5
Total risk exposure amount (in € million)	40 142	37 528	2 614	7
CET1 capital ratio ¹ (in %)	14,2	15,4		
Total capital ratio ² (in %)	17,6	19,8		
Leverage ratio (in %)	5,1	5,2		

¹ CET1 Capital Ratio; ² Total Regulatory Capital Ratio; ³ Figures for 2021 adjusted