

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST HALF OF 2023

INCOME STATEMENT (IFRS, in million euros)	1.1.-30.06. 2023	1.1.-30.06. 2022	Change in million euros	Change in %
Net interest income	517	438	79	18
Net commission income	97	62	35	56
Profit/loss from fair value measurement	-0	-137	137	-100
Risk provisioning	23	67	-44	-65
Disposal profit/loss from financial instruments not measured at fair value through profit or loss	7	-8	15	> 100
Profit/loss from hedge accounting	19	-19	38	> 100
Profit/loss from shares in companies	10	5	5	> 100
Profit/loss from investments accounted for using the equity method	3	45	-42	93
Administrative expenses	-443	-437	-6	1
Other operating profit/loss	-69	-60	-9	15
Profit before restructuring, transformation and taxes	162	-44	206	> 100
Result from restructuring and transformation	-19	-46	27	-59
Earnings before taxes	143	-90	233	> 100
Income taxes	-35	27	-62	> 100
Consolidated profit/loss	109	-63	172	> 100
Other comprehensive income (OCI)	144	385	-241	-63
Total comprehensive income for the period	253	322	-69	-21

BALANCE SHEET FIGURES (IFRS, in million euros)	30.06. 2023	31.12. 2022	Change in million euros	Change in %
Total assets	109 438	109 325	113	0
Equity	6 543	6 300	243	4

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	30.06. 2023	31.12. 2022	Change in million euros	Change in %
CET1 capital (in € million)	5 964	6 051	-87	-1
Own funds (in € million)	7 209	7 441	-232	-3
Total risk exposure amount (in € million)	40 385	40 142	243	1
CET1 capital ratio ¹ (in %)	14,8	15,1		
Total capital ratio ² (in %)	17,9	18,5		
Leverage ratio (in %)	5,4	5,5		

¹ CET1 Capital Ratio; ² Total Regulatory Capital Ratio