KEY METRICS (CRR Art. 447 (a) to (g) - Template EU KM1)

IN MILLIONS OF EUROS	2024 Q2	2023 Q4	2023 Q2	2022 Q4	2022 Q2
Available own funds (amounts)					
Common Equity Tier 1 (CET1) capital	834	774	774	776	776
Tier 1 capital	834	774	774	776	776
Total capital	834	774	774	776	776
Risk-weighted exposure amounts					
Total risk exposure amount	4,538	4,585	4,527	4,263	3,862
Capital ratios (as a percentage of risk-weighted exposure amount)					
Common Equity Tier 1 ratio (%)	18.4%	16.9%	17.1%	18.2%	20.1%
Tier 1 ratio (%)	18.4%	16.9%	17.1%	18.2%	20.1%
Total capital ratio (%)	18.4%	16.9%	17.1%	18.2%	20.1%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
Additional own funds requirements to address risks other than the risk of excessive leverage (%)	4.1%	4.1%	2.9%	2.9%	2.9%
of which: to be made up of CET1 capital (percentage points)	2.3%	2.3%	1.6%	1.6%	1.6%
of which: to be made up of Tier 1 capital (percentage points)	3.1%	3.1%	2.1%	2.1%	2.1%
Total SREP own funds requirements (%)	12.1%	12.1%	10.9%	10.9%	10.9%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
Capital conservation buffer (%)	2.5%	2.5%	2.5%	2.5%	2.5%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0%	0.0%	0.0%	0.0%	0.0%
Institution specific countercyclical capital buffer (%)	2.0%	1.0%	0.0%	0.0%	0.0%
Systemic risk buffer (%)	0.0%	0.0%	0.0%	0.0%	0.0%
Global Systemically Important Institution buffer (%)	0.0%	0.0%	0.0%	0.0%	0.0%
Other Systemically Important Institution buffer (%)	0.0%	0.0%	0.0%	0.0%	0.0%
Combined buffer requirement (%)	4.5%	3.5%	3.5%	2.5%	2.5%
Overall capital requirements (%)	16.6%	15.6%	14.4%	13.4%	13.4%
CET1 available after meeting the total SREP own funds requirements (%)	11.6%	10.1%	10.3%	12.1%	14.0%
Leverage ratio					
Total exposure measure	17,564	16,123	14,871	14,263	12,498
Leverage ratio (%)	4.8%	4.8%	5.2%	5.4%	6.2%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
Additional own funds requirements to address the risk of excessive leverage (%)	0.0%	0.0%	0.0%	0.0%	0.0%
of which: to be made up of CET1 capital (percentage points)	0.0%	0.0%	0.0%	0.0%	0.0%
Total SREP leverage ratio requirements (%)	3.0%	3.0%	3.0%	3.0%	3.0%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
Leverage ratio buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
Overall leverage ratio requirement (%)	3.0%	3.0%	3.0%	3.0%	3.0%
Liquidity Coverage Ratio (LCR) - quarterly average					
Total high-quality liquid assets (HQLA)	1,617	1,090	1,617	800	867
Cash outflows - Total weighted value	1,013	937	1,013	796	633
Cash inflows - Total weighted value	231	324	231	318	350
Total net cash outflows (adjusted value)	776	608	776	478	283
Liquidity coverage ratio (%)	208%	179%	208%	167%	306%
Net Stable Funding Ratio (NSFR)					
Total available stable funding	14,992	13,539	12,464	11,270	11,043
Total required stable funding	11,227	10,503	9,430	8,657	7,924
NSFR ratio (%)	134%	129%	132%	130%	139%