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

IN MILLIONS OF EUROS	2025 Q2	2024 Q4	2024 Q2	2023 Q4
Available own funds (amounts)				
Common Equity Tier 1 (CET1) capital	836	836	834	774
Tier 1 capital	836	836	834	774
Total capital	962	962	834	774
Risk-weighted exposure amounts				
Total risk exposure amount	4.361	5.043	4.538	4.585
Capital ratios (as a percentage of risk-weighted exposure amount)				
Common Equity Tier 1 ratio (%)	19,2%	16,6%	18,4%	16,9%
Tier 1 ratio (%)	19,2%	16,6%	18,4%	16,9%
Total capital ratio (%)	22,1%	19,1%	18,4%	16,9%
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%	4,1%	4,1%
of which: to be made up of CET1 capital (percentage points)	2,3%	2,3%	2,3%	2,3%
of which: to be made up of Tier 1 capital (percentage points)	3,1%	3,1%	3,1%	3,1%
Total SREP own funds requirements (%)	12,1%	12,1%	12,1%	12,1%
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%
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%
Institution specific countercyclical capital buffer (%)	2,0%	2,0%	2,0%	1,0%
Systemic risk buffer (%)	0,0%	0,0%	0,0%	0,0%
Global Systemically Important Institution buffer (%)	0,0%	0,0%	0,0%	0,0%
Other Systemically Important Institution buffer (%)	0,0%	0,0%	0,0%	0,0%
Combined buffer requirement (%)	4,5%	4,5%	4,5%	3,5%
Overall capital requirements (%)	16,6%	16,6%	16,6%	15,6%
CET1 available after meeting the total SREP own funds requirements (%)	10,0%	7,0%	11,6%	10,1%
Leverage ratio				
Total exposure measure	20.902	19.533	17.564	16.123
Leverage ratio (%)	4,0%	4,3%	4,8%	4,8%
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%
of which: to be made up of CET1 capital (percentage points)	0,0%	0,0%	0,0%	0,0%
Total SREP leverage ratio requirements (%)	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%
Overall leverage ratio requirement (%)	3,0%	3,0%	3,0%	3,0%
Liquidity Coverage Ratio (LCR) - quarterly average				
Total high-quality liquid assets (HQLA)	1.881	1.563	1.617	1.090
Cash outflows - Total weighted value	1.221	1.381	1.013	937
Cash inflows - Total weighted value	317	301	231	324
Total net cash outflows (adjusted value)	1.039	1.079	776	608
Liquidity coverage ratio (%)	181%	145%	208%	179%
Net Stable Funding Ratio (NSFR)				
Total available stable funding	17.610	16.530	14.992	13.539
Total required stable funding	13.627	12.807	11.227	10.503
NSFR ratio (%)	129%	129%	134%	129%

2023 Q2
774
774
774
4.527
17,1%
17,1%
17,1%
2,9%
1,6%
2,1%
10,9%
2,5%
0,0%
0,0%
0,0%
0,0%
0,0%
3,5%
14,4%
10,3%
14.871
5,2%
0,0%
0,0%
3,0%
0,0%
3,0%
1.617
1.013
231
776
208%
12.464
9.430
132%