Semi-Annual 2Q2024 Pillar 3 Disclosure Templates

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1.	. Template EU KM1: Key metrics template (consolidated basis)	2
	EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requiremen	
fo	or own funds and eligible liabilities for non-ELLG-SIIs (individual basis)	3

1. Template EU KM1: Key metrics template (consolidated basis)

Available own funds (amounts)			а	b	С		
1			Q2 2023	Q4 2023	Q2 2024		
Total capital 2.888.508 2.870.006 3.522.277		Available own funds (amounts)					
Total capital Risk-weighted exposure amounts 15 072 677 15 703 816 17 108 153	1	Common Equity Tier 1 (CET1) capital	2 755 070	2 756 568	3 523 277		
Risk-weighted exposure amounts	2	Tier 1 capital	2 868 508	2 870 006	3 523 277		
Total risk exposure amount	3	Total capital	3 046 489	3 047 987	3 701 258		
Capital ratios (as a percentage of risk-weighted exposure amount) Common Equity Tier 1 ratio (%) 18.28% 20.59% Total capital ratio (%) 20.213% 19.43% 21.63% Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)		Risk-weighted exposure amounts					
S	4	Total risk exposure amount	15 072 677	15 703 816	17 108 153		
Ter I ratio (%)		Capital ratios (as a percentage of risk-weighted exposure amount)					
Total capital ratio (%)	5	Common Equity Tier 1 ratio (%)	18.28%	17.55%	20.59%		
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)	6	Tier 1 ratio (%)	19.03%	18.28%	20.59%		
BU 78	7	Total capital ratio (%)	20.21%	19.41%	21.63%		
EU 7a		Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of					
EU 7a		risk-weighted exposure amount)					
EU 7b	EU 7a	·	1.50%	1.50%	1.50%		
EU 7c	EU 7b		0.84%	0.84%	0.84%		
EU 7d	EU 7c	, , , , , , , ,	1.13%	1.13%	1.13%		
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount) 8	EU 7d		9.50%	9.50%	9.50%		
Capital conservation buffer (%) 2.50% 2.50% 2.50%			f risk-weighted				
EU 8a Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) 0 0 0	8		_				
Identified at the level of a Member State (%) 0 0 0 0							
9	EU 8a	•	0	0	0		
EU 9a Systemic risk buffer (%) 3% 3% 3% 3% 10 Global Systemically Important Institution buffer (%) 0 0 0 0 0 0 0 0 0	9		1.50%	2.00%	2.00%		
10 Global Systemically Important Institution buffer (%) 1.00%	EU 9a		3%	3%	3%		
EU 10a Other Systemically Important Institution buffer (%) 1.00% 1.00% 1.00% 1.00% 1.00% 1.10% 1.00% 1.00% 1.10% 1.00%	10		0	0	0		
11 Combined buffer requirement (%) 8.00% 8.50% 8.50%	EU 10a		1.00%	1.00%	1.00%		
EU 11a Overall capital requirements (%) 17.50% 18.00% 18.00% 12 CET1 available after meeting the total SREP own funds 10.71% 9.91% 12.13% Leverage ratio 13 Total exposure measure 33.699.326 35.960.930 36.812.606 14 Leverage ratio (%) 8.51% 7.98% 9.57% Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure EU 14a Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure 0% 0% 0% EU 14b of which: to be made up of CET1 capital (percentage points) 0 0 0 0 EU 14c Total SREP leverage ratio requirements (%) 3.00% 3.00% 3.00% 3.00% EU 14d Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure) EU 14e 0.00% 0.00% 0.00% EU 14d Deverage ratio buffer requirement (%) 3.00% 3.00% 3.00% 3.00% EU 14e Overall leverage ratio (%) 3.00%	11		8.00%	8.50%	8.50%		
12 CET1 available after meeting the total SREP own funds 10.71% 9.91% 12.13%	EU 11a						
13 Total exposure measure 33 699 326 35 960 930 36 812 606 14 Leverage ratio (%) 8.51% 7.98% 9.57%	12		10.71%	9.91%	12.13%		
Leverage ratio (%) Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure Additional own funds requirements to address the risk of excessive leverage (%) EU 14a Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure leverage (%) EU 14b Of which: to be made up of CET1 capital (percentage points) EU 14c Total SREP leverage ratio requirements (%) Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure) EU 14d Leverage ratio buffer requirement (%) EU 14e Overall leverage ratio requirement (%) 1000% 1000% 0.00% 0.00% 0.00% 0.00% 1000% 11 557 231 13 446 182 12 438 310 EU 16a Cash outflows - Total weighted value 6 857 357 12 834 740 10 708 052 EU 16b Cash inflows - Total weighted value 1 349 734 6 917 822 5 812 447 16 Total net cash outflows (adjusted value) 5 507 623 5 916 918 4 895 605 17 Liquidity coverage ratio (%) 210% 227% 254% Net Stable Funding Ratio 18 Total available stable funding 14 585 928 15 311 955 16 186 690							
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure Additional own funds requirements to address the risk of excessive leverage (%) EU 14a Additional own funds requirements to address the risk of excessive leverage (%) EU 14b of which: to be made up of CET1 capital (percentage points) EU 14c Total SREP leverage ratio requirements (%) Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure) EU 14d Leverage ratio buffer requirement (%) EU 14e Overall leverage ratio requirement (%) Dough Overall leverage ratio requirement (%) Liquidity Coverage Ratio 15 Total high-quality liquid assets (HQLA) (Weighted value -average) EU 16a Cash outflows - Total weighted value EU 16b Cash inflows - Total weighted value EU 16c Cash inflows - Total weighted value 1349 734 6917 822 5812 447 16 Total net cash outflows (adjusted value) 5507 623 5916 918 4895 605 17 Liquidity coverage ratio (%) Net Stable Funding Ratio 18 Total available stable funding 14 585 928 15 311 955 16 186 690	13	Total exposure measure	33 699 326	35 960 930	36 812 606		
EU 14a leverage (%)Additional own funds requirements to address the risk of excessive leverage (%)0%0%EU 14bof which: to be made up of CET1 capital (percentage points)000EU 14cTotal SREP leverage ratio requirements (%)3.00%3.00%3.00%Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)EU 14dLeverage ratio buffer requirement (%)0.00%0.00%0.00%EU 14eOverall leverage ratio requirement (%)3.00%3.00%3.00%Liquidity Coverage Ratio15Total high-quality liquid assets (HQLA) (Weighted value -average)11 557 23113 446 18212 438 310EU 16aCash outflows - Total weighted value6 857 35712 834 74010 708 052EU 16bCash inflows - Total weighted value1 349 7346 917 8225 812 44716Total net cash outflows (adjusted value)5 507 6235 916 9184 895 60517Liquidity coverage ratio (%)210%227%254%Net Stable Funding Ratio18Total available stable funding23 637 86425 855 55627 161 57719Total required stable funding14 585 92815 311 95516 186 690	14	Leverage ratio (%)	8.51%	7.98%	9.57%		
EU 14a leverage (%) 0% 0% 0% 0% 0% 0% 0%		Additional own funds requirements to address the risk of excessive	leverage (as a pe	ercentage of tota	al exposure		
EU 14b of which: to be made up of CET1 capital (percentage points) 0 0 EU 14c Total SREP leverage ratio requirements (%) 3.00% 3.00% 3.00% Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure) EU 14d Leverage ratio buffer requirement (%) 0.00% 0.00% 0.00% EU 14e Overall leverage ratio requirement (%) 3.00% 3.00% 3.00% Liquidity Coverage Ratio 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 11 557 231 13 446 182 12 438 310 EU 16a Cash outflows - Total weighted value 6 857 357 12 834 740 10 708 052 EU 16b Cash inflows - Total weighted value 1 349 734 6 917 822 5 812 447 16 Total net cash outflows (adjusted value) 5 507 623 5 916 918 4 895 605 17 Liquidity coverage ratio (%) 210% 227% 254% Net Stable Funding Ratio 18 Total required stable funding 23 637 864 25 855 556 27 161 577 <	EU 14a	·	0%	0%	0%		
EU 14c Total SREP leverage ratio requirements (%) 3.00% 3.00% 3.00% Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure) EU 14d Leverage ratio buffer requirement (%) 0.00% 0.00% 0.00% EU 14e Overall leverage ratio requirement (%) 3.00% 3.00% 3.00% Liquidity Coverage Ratio Total high-quality liquid assets (HQLA) (Weighted value -average) 11 557 231 13 446 182 12 438 310 EU 16a Cash outflows - Total weighted value 6 857 357 12 834 740 10 708 052 EU 16b Cash inflows - Total weighted value 1 349 734 6 917 822 5 812 447 16 Total net cash outflows (adjusted value) 5 507 623 5 916 918 4 895 605 17 Liquidity coverage ratio (%) 210% 227% 254% Net Stable Funding Ratio 18 Total required stable funding 23 637 864 25 855 556 27 161 577 19 Total required stable funding 14 585 928 15 311 955 16 186 690	EU 14b		0	0	0		
EU 14d Leverage ratio buffer requirement (%) 0.00% 0.00% 0.00% EU 14e Overall leverage ratio requirement (%) 3.00% 3.00% 3.00% Liquidity Coverage Ratio 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 11 557 231 13 446 182 12 438 310 EU 16a Cash outflows - Total weighted value 6 857 357 12 834 740 10 708 052 EU 16b Cash inflows - Total weighted value 1 349 734 6 917 822 5 812 447 16 Total net cash outflows (adjusted value) 5 507 623 5 916 918 4 895 605 17 Liquidity coverage ratio (%) 210% 227% 254% Net Stable Funding Ratio 18 Total available stable funding 23 637 864 25 855 556 27 161 577 19 Total required stable funding 14 585 928 15 311 955 16 186 690	EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%		
EU 14d Leverage ratio buffer requirement (%) 0.00% 0.00% 0.00% EU 14e Overall leverage ratio requirement (%) 3.00% 3.00% 3.00% Liquidity Coverage Ratio 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 11 557 231 13 446 182 12 438 310 EU 16a Cash outflows - Total weighted value 6 857 357 12 834 740 10 708 052 EU 16b Cash inflows - Total weighted value 1 349 734 6 917 822 5 812 447 16 Total net cash outflows (adjusted value) 5 507 623 5 916 918 4 895 605 17 Liquidity coverage ratio (%) 210% 227% 254% Net Stable Funding Ratio 18 Total available stable funding 23 637 864 25 855 556 27 161 577 19 Total required stable funding 14 585 928 15 311 955 16 186 690		Leverage ratio buffer and overall leverage ratio requirement (as a pe	ercentage of tota	al exposure mea	sure)		
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15 Total high-quality liquid assets (HQLA) (Weighted value -average) 11 557 231 13 446 182 12 438 310 EU 16a Cash outflows - Total weighted value 6 857 357 12 834 740 10 708 052 EU 16b Cash inflows - Total weighted value 1 349 734 6 917 822 5 812 447 16 Total net cash outflows (adjusted value) 5 507 623 5 916 918 4 895 605 17 Liquidity coverage ratio (%) 210% 227% 254% Net Stable Funding Ratio 18 Total available stable funding 23 637 864 25 855 556 27 161 577 19 Total required stable funding 14 585 928 15 311 955 16 186 690	EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%		
EU 16a Cash outflows - Total weighted value 6 857 357 12 834 740 10 708 052 EU 16b Cash inflows - Total weighted value 1 349 734 6 917 822 5 812 447 16 Total net cash outflows (adjusted value) 5 507 623 5 916 918 4 895 605 17 Liquidity coverage ratio (%) 210% 227% 254% Net Stable Funding Ratio 18 Total available stable funding 23 637 864 25 855 556 27 161 577 19 Total required stable funding 14 585 928 15 311 955 16 186 690		Liquidity Coverage Ratio					
EU 16b Cash inflows - Total weighted value 1 349 734 6 917 822 5 812 447 16 Total net cash outflows (adjusted value) 5 507 623 5 916 918 4 895 605 17 Liquidity coverage ratio (%) 210% 227% 254% Net Stable Funding Ratio 18 Total available stable funding 23 637 864 25 855 556 27 161 577 19 Total required stable funding 14 585 928 15 311 955 16 186 690	15	Total high-quality liquid assets (HQLA) (Weighted value -average)	11 557 231	13 446 182	12 438 310		
EU 16b Cash inflows - Total weighted value 1 349 734 6 917 822 5 812 447 16 Total net cash outflows (adjusted value) 5 507 623 5 916 918 4 895 605 17 Liquidity coverage ratio (%) 210% 227% 254% Net Stable Funding Ratio 18 Total available stable funding 23 637 864 25 855 556 27 161 577 19 Total required stable funding 14 585 928 15 311 955 16 186 690	EU 16a	Cash outflows - Total weighted value	6 857 357	12 834 740	10 708 052		
16 Total net cash outflows (adjusted value) 5 507 623 5 916 918 4 895 605 17 Liquidity coverage ratio (%) 210% 227% 254% Net Stable Funding Ratio 18 Total available stable funding 23 637 864 25 855 556 27 161 577 19 Total required stable funding 14 585 928 15 311 955 16 186 690							
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19 Total required stable funding 14 585 928 15 311 955 16 186 690	18		23 637 864	25 855 556	27 161 577		
	19						

2. EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs (<u>individual basis</u>)

		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative infor- mation
Applic	able requirement and level of application			
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL? (Y/N)			Y
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own f	unds and eligible liabilities			
EU-3	Common Equity Tier 1 capital (CET1)	3 533 417 000		
EU-4	Eligible Additional Tier 1 capital	-		
EU-5	Eligible Tier 2 capital	177 981 000		
EU-6	Eligible own funds	3 711 398 000		
EU-7	Eligible liabilities	1 251 731 200		
EU-8	of which permitted guarantees	-		
EU-9a	(Adjustments)	-		
EU-9b	Own funds and eligible liabilities items after adjustments	4 963 129 200		
Total	risk exposure amount and total exposure measure			
EU-10	Total risk exposure amount (TREA)	17 156 753 000		
EU-11	Total exposure measure (TEM)	37 068 190 000		
Ratio	of own funds and eligible liabilities			
EU-12	Own funds and eligible liabilities as a percentage of the TREA	28.93%		
EU-13	of which permitted guarantees	0.00%		
EU-14	Own funds and eligible liabilities as a percentage of the TEM	13.39%		
EU-15	of which permitted guarantees	0.00%		
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	10.72%		
EU-17	Institution-specific combined buffer requirement			
Requi	rements			
EU-18	Requirement expressed as a percentage of the TREA	18.21%		
EU-19	of which part of the requirement that may be met with a guarantee			
EU-20	Requirement expressed as percentage of the TEM	5.90%		
EU-21	of which part of the requirement that may be met with a guarantee			
Memo	randum items			
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			