Bigbank

Regulatory Key Metrics 2nd Quarter 2024

Table EU KM1 - Key metrics

(in million EUR)		30.06.2024	31.12.2023	30.06.2023	31.12.2022
	Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	227.2	217.7	197.7	184.7
2	Tier 1 capital	248.4	233.9	208.8	184.7
3	Total capital	313.9	292.9	263.3	224.7
	Risk-weighted exposure amounts				
4	Total risk exposure amount	1,637.20	1,494.30	1,386.20	1,292.10
	Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	13.88%	14.57%	14.26%	14.30%
6	Tier 1 ratio (%)	15.17%	15.65%	15.06%	14.30%
7	Total capital ratio (%)	19.17%	19.60%	19.00%	17.39%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.20%	4.49%	4.49%	4.49%
EU 7b	of which: to be made up of CET1 capital (percentage points)		252	252	252
EU 7c	of which: to be made up of Tier 1 capital (percentage points)		337	337	337
EU 7d	Total SREP own funds requirements (%)	11.20%	12.49%	12.49%	12.49%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)				
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	1.01%	1.03%	0.49%	0.48%
EU 9a	Systemic risk buffer (%)	0.07%	0.05%	0.04%	0.03%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%
11	Combined buffer requirement (%)	3.58%	3.58%	3.02%	3.01%
EU 11a	Overall capital requirements (%)	14.78%	16.07%	15.51%	15.50%
12	CET1 available after meeting the total SREP own funds requirements (%)	6.77%	6.28%	6.32%	6.78%
	Leverage ratio				
13	Total exposure measure	2,631.19	2,289.10	1,924.60	1,654.35
14	Leverage ratio (%)	9.44%	10.22%	10.85%	11.17%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)				
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	0.00%	0.00%	0.00%	0.00%
	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%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	494.3	317.3	174.09	113.4
EU 16a	Cash outflows - Total weighted value	157.0	124.7	97.6	82.0
EU 16b	Cash inflows - Total weighted value	46.7	45.5	47.5	53.8
16	Total net cash outflows (adjusted value)	110.3	79.2	50.09	30.7
17	Liquidity coverage ratio (%)*	450.72%	403.84%	362.16%	439.95%
	Net Stable Funding Ratio				
18	Total available stable funding	2,440.30	2,109.70	1,783.40	1,533.10
19	Total required stable funding	1,535.10	1,348.10	1,245.60	1,134.70
20	NSFR ratio (%)	158.96%	158.50%	143.18%	135.11%

**LCR (%) is calculated based on 12 months weighted average value*