

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST THREE MONTHS OF 2022

PROFIT AND LOSS ACCOUNT (IFRS, in million euros)	1.1.-31.03. 2022	1.1.-31.03. 2021	Change in million euros	Change in %
Interest result	236	227	9	4
Risk provisioning result	45	9	36	> 100
Commission result	36	5	31	> 100
Fair value result (including hedge accounting)	- 78	48	- 126	> 100
Gains and losses on disposal of financial instruments not measured at fair value through profit or loss	- 8	- 10	2	- 20
Result from shares in companies	1	-	1	> 100
Result from companies accounted for using the equity method	- 26	- 7	- 19	> 100
Administrative expenses	- 233	- 245	12	- 5
Other operating result	- 67	- 64	- 3	5
Profit before restructuring, transformation and taxes	- 94	- 37	- 57	> 100
Result from restructuring and transformation	- 28	- 18	- 10	56
Result before taxes	- 122	- 55	- 67	> 100
Income taxes	21	7	14	> 100
Group result	- 101	- 48	- 53	> 100
Other comprehensive income (OCI)	170	160	10	6
Total comprehensive income for the period	69	112	- 43	- 38

BALANCE SHEET FIGURES (IFRS, in million euros)	31.03. 2022	31.12. 2021	Change in million euros	Change in %
Balance sheet total	111 325	114 663	- 3 338	- 3
Balance sheet equity	5 939	5 880	59	1

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	31.03. 2022	31.12. 2021	Change in million euros	Change in %
Hard core capital (in million euros)	5 662	5 831	- 169	- 3
Regulatory own funds (in million euros)	7 252	7 479	- 227	- 3
Total amount at risk (in million euros)	36 856	37 609	- 752	- 2
Hard core capital ratio ¹ (in %)	15,4	15,5		
Total capital ratio ² (in %)	19,7	19,9		
Leverage ratio (in %)	5,1	5,2		

¹CET1 Capital Ratio;² Total Regulatory Capital Ratio