

## IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST HALF OF 2022

INCOME STATEMENT (IFRS, in million euros)	1.1.-30.06. 2022	1.1.-30.06. 2021	Change in million euros	Change in %
Net interest income	438	428	10	2
Net commission income	62	14	48	> 100
Profit/loss from fair value measurement	- 137	92	- 229	> 100
Risk provisioning	67	- 20	87	> 100
Disposal Profit/loss from financial instruments not measured at fair value through profit or loss	- 8	- 18	10	- 56
Profit/loss from hedge accounting	- 19	1	- 20	> 100
Profit/loss from shares in companies	5	10	- 5	- 50
Profit/loss from investments accounted for using the equity method	45	- 4	49	> 100
Administrative expenses	- 437	- 455	18	- 4
Other operating profit/loss	- 60	- 78	18	- 23
<b>Profit before restructuring, transformation and taxes</b>	<b>- 44</b>	<b>- 30</b>	<b>- 14</b>	<b>47</b>
Result from restructuring and transformation	- 46	- 35	- 11	31
<b>Earnings before taxes</b>	<b>- 90</b>	<b>- 65</b>	<b>- 25</b>	<b>38</b>
Income taxes	27	14	13	93
<b>Consolidated profit/loss</b>	<b>- 63</b>	<b>- 51</b>	<b>- 12</b>	<b>24</b>
Other comprehensive income (OCI)	385	36	345	> 100
<b>Total comprehensive income for the period</b>	<b>322</b>	<b>- 15</b>	<b>337</b>	<b>&gt; 100</b>

BALANCE SHEET FIGURES (IFRS, in million euros)	30.06. 2022	31.12. 2021	Change in million euros	Change in %
Total assets	112 257	114 631	- 2 374	- 2
Equity	6 160	5 848	312	5

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	30.06. 2022	31.12. 2021	Change in million euros	Change in %
CET1 capital (in € million)	5 618	5 831	- 213	- 4
Own funds (in € million)	7 157	7 479	- 322	- 4
Total risk exposure amount (in € million)	37 085	37 609	- 524	- 1
CET1 capital ratio <sup>1</sup> (in %)	15.1	15.5		
Total capital ratio <sup>2</sup> (in %)	19.3	19.9		
Leverage ratio (in %)	5.0	5.2		

<sup>1</sup> CET1 Capital Ratio; <sup>2</sup> Total Regulatory Capital Ratio