

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST NINE MONTHS OF 2022

INCOME STATEMENT (IFRS, in million euros)	1.1.-30.09. 2022	1.1.-30.09. 2021 ¹	Change in million euros	Change in %
Net interest income	671	652	19	3
Net commission income	112	32	80	> 100
Profit/loss from fair value measurement	- 69	174	- 243	> 100
Risk provisioning	97	42	55	> 100
Disposal Profit/loss from financial instruments not measured at fair value through profit or loss	- 31	- 14	- 17	> 100
Profit/loss from hedge accounting	5	- 7	12	> 100
Profit/loss from shares in companies	5	11	- 6	- 55
Profit/loss from investments accounted for using the equity method	37	- 6	43	> 100
Administrative expenses	- 655	- 669	14	- 2
Other operating profit/loss	- 75	- 35	- 40	> 100
Profit before restructuring, transformation and taxes	97	180	- 83	- 46
Result from restructuring and transformation	- 66	- 62	- 4	6
Earnings before taxes	31	118	- 87	- 74
Income taxes	6	9	- 3	- 33
Consolidated profit/loss	37	127	- 90	- 71
Other comprehensive income (OCI)	367	- 45	412	> 100
Total comprehensive income for the period	404	82	322	> 100

¹ Previous year's figures adjusted

BALANCE SHEET FIGURES (IFRS, in million euros)	30.09. 2022	31.12. 2021 ¹	Change in million euros	Change in %
Total assets	120 236	114 631	5 605	5
Equity	6 241	5 848	393	7

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	30.09. 2022	31.12. 2021 ³	Change in million euros	Change in %
CET1 capital (in € million)	5 643	5 788	- 145	- 3
Own funds (in € million)	7 148	7 436	- 288	- 4
Total risk exposure amount (in € million)	38 742	37 528	1 214	3
CET1 capital ratio ¹ (in %)	14,6	15,4		
Total capital ratio ² (in %)	18,5	19,8		
Leverage ratio (in %)	4,7	5,2		

¹ CET1 Capital Ratio; ² Total Regulatory Capital Ratio; ³ Previous year's figures adjusted