

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST NINE MONTHS OF 2023

INCOME STATEMENT (IFRS, in million euros)	1.1.-30.09. 2023	1.1.-30.09. 2022	Change in million euros	Change in %
Net interest income	804	671	133	20
Net commission income	147	112	35	31
Profit/loss from fair value measurement	-36	-69	33	-48
Risk provisions	-34	98	-132	> 100
Disposal profit/loss from financial instruments not measured at fair value through profit or loss	14	-31	45	> 100
Profit/loss from hedge accounting	20	5	15	> 100
Profit/loss from shares in companies	10	5	5	100
Profit/loss from investments accounted for using the equity method	4	37	-33	-89
Administrative expenses	-675	-655	-20	3
Other operating profit/loss	31	-75	106	> 100
Profit before restructuring, transformation and taxes	283	97	186	> 100
Result from restructuring and transformation	-31	-66	35	-53
Earnings before taxes	253	31	222	> 100
Income taxes	-58	6	-64	> 100
Consolidated profit/loss	195	37	158	> 100
Other comprehensive income (OCI)	302	367	-65	-18
Comprehensive income for the period under review	497	404	95	23

BALANCE SHEET FIGURES (IFRS, in million euros)	30.09. 2023	31.12. 2022	Change in million euros	Change in %
Total assets	112 878	109 325	3 553	3
Equity	6 815	6 300	515	8

REGULATORY KEY FIGURES (CRR / CRD IV / IFRS)	30.09. 2023	31.12. 2022	Change in million euros	Change in %
CET1 capital (in € million)	6 171	6 051	120	2
Own funds (in € million)	7 264	7 441	-177	-2
Total risk exposure amount (in € million)	41 823	40 142	1 681	4
CET1 capital ratio ¹ (in %)	14,8	15,1		
Total capital ratio ² (in %)	17,4	18,5		
Leverage ratio (in %)	5,5	5,5		

¹ CET1 Capital Ratio; ² Total Regulatory Capital Ratio