Bigbank

Regulatory Key Metrics 2nd Quarter 2023

Table EU KM1 - Key metrics

(in million EUR)		30.06.2023	31.12.2022	31.12.2021*
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	197.7	184.7	146.6
2	Tier 1 capital	208.8	184.7	146.6
3	Total capital	263.3	224.7	161.6
	Risk-weighted exposure amounts			
4	Total risk exposure amount	1386.2	1292.1	896.16
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	14.26%	14.30%	16.36%
6	Tier 1 ratio (%)	15.06%	14.30%	16.36%
7	Total capital ratio (%)	19.00%	17.39%	18.04%
	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 (%)	4,49%	4,49%	3,44%
EU 7b	of which: to be made up of CET1 capital (percentage points)	252	252	143
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	337	337	192
EU 7d	Total SREP own funds requirements (%)	12.49%	12.49%	11.44%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	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%	0%	0%
9	Institution specific countercyclical capital buffer (%)	0.49%	0.48%	0.00%
EU 9a	Systemic risk buffer (%)	0.04%	0.03%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
11	Combined buffer requirement (%)	3.02%	3.01%	2.50%
EU 11a	Overall capital requirements (%)	15.51%	15.50%	13.94%
12	CET1 available after meeting the total SREP own funds requirements (%)	6.32%	6.78%	7.44%
	Leverage ratio			
13	Total exposure measure	1924.6	1654.4	1177.2
14	Leverage ratio (%)	10.85%	11.17%	12.69%
	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%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	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%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	174.09	113.4	67.2
EU 16a	Cash outflows - Total weighted value	97.6	82.0	59.4
EU 16b	Cash inflows - Total weighted value	47.5	53.8	42.9
16	Total net cash outflows (adjusted value)	50.09	30.7	19.5
17	Liquidity coverage ratio (%)**	362.16%	439.95%	403.95%
	Net Stable Funding Ratio			
18	Total available stable funding	1783.4	1533.1	1,055.4
19	Total required stable funding	1245.6	1134.7	830.8
20	NSFR ratio (%)	143.18%	135.11%	127.03%

**Recalculated*

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