

## Regulatory data

	EU average	31.12.2017	31.12.2018
<b>Regulatory equity</b>			
Common equity tier 1 ratio, %	14.7	19.5	16.7
Total capital ratio, %	19.0	21.8	18.3
Core capital, Euro mn		2,254	2,310
Regulatory equity, Euro mn		2,528	2,543
Leverage ratio, %	5.1	5.2	4.8
<b>Liquidity</b>			
Liquidity coverage ratio (LCR), %	148.5	131.8	144.3
Net stable funding ratio (NSFR), %	-	108.2	111.0
Asset encumbrance ratio, %	28.2	32.3	33.6
<b>Asset quality (FINREP)</b>			
Total RWA, Euro mn		11.585	13.861
RWA credit risk, Euro mn	-	10.359	12.663
Non-performing loans (NPL) ratio	3.4	1.5	1.3
Coverage ratio	45.7	36.6	38.4
Forbearance ratio	2.2	1.4	1.3