

## Regulatory data

	EU average	31.12.2018	30.06.2019
<b>Regulatory equity</b>			
Common equity tier 1 ratio, %	14.7	16.7	15,0
Total capital ratio, %	19.0	18.3	16,2
Core capital, Euro mn		2,31	2.353
Regulatory equity, Euro mn		2,543	2.551
Leverage ratio, %	5.1	4.8	4,6
<b>Liquidity</b>			
Liquidity coverage ratio (LCR), %	148.5	144.3	123,4
Net stable funding ratio (NSFR), %	-	111.0	112,0
Asset encumbrance ratio, %	28.2	33.6	35,0
<b>Asset quality (FINREP)</b>			
Total RWA, Euro mn		13.861	15.704
RWA credit risk, Euro mn	-	12.663	14.500
Non-performing loans (NPL) ratio	3.4	1.3	1,2
Coverage ratio	45.7	38.4	41,5
Forbearance ratio	2.2	1.3	1,2