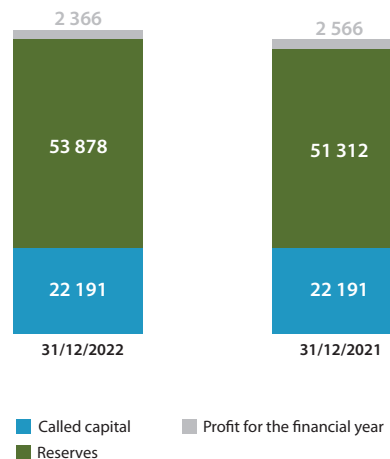


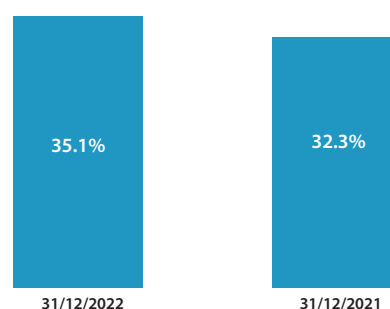
Own funds of EUR 78 billion represent 14% of the balance sheet total.

OWN FUNDS COMPOSITION (EUR m)



The increase in the CET1 ratio is largely driven by the positive development of the stock and the increase in Tier 1 capital generated from the annual surplus accumulation.

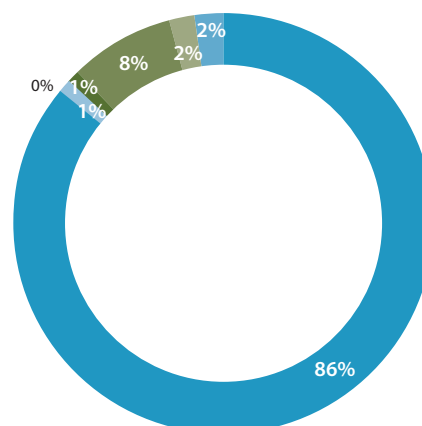
COMMON EQUITY TIER 1 (CET1) RATIO*



*Computed under CRR/CRD IV and based on the Bank's standalone financial statements.

SIGNATURES BY REGION IN 2022

- Member States
- Other outside EU*
- Enlargement countries
- Eastern Neighbourhood
- Africa and Middle East
- Asia
- Latin America & Caribbean



* Other outside EU amounts to 0.04% and refers to signatures for counterparties located in Norway and Switzerland.