

1. REGULATORY CAPITAL RATIOS

Solvency capital ratio (in millions euros)	FY 2015	FY 2016	FY 2017
Solvency Capital Requirement			
Common tier 1 capital	318,4	314,8	303,5
Tier 1 capital	353,4	344,8	303,5
Regulatory capital	353,4	344,8	303,5
Capital requirement for credit, counterparty, settlement risks	61,58	72,387	57,18
Capital requirement for market risks	69,353	61,642	53,361
Capital requirement for operational risk	72,613	74,264	70,998
Total capital requirement for risks	203,546	208,293	181,539
Common Equity Tier one ratio	12,52%	12,09%	13,37%
Solvency capital ratio	13,89%	13,24%	13,37%
Leverage ratio	3,70%	4,20%	4,52%

2. LIQUIDITY RATIOS

Liquidity Coverage Ratio (LCR) - short term liquidity ratio

As at 31 December 2017, the liquidity coverage ratio is 101% with 309 million euros of liquid assets in market value. As at 31 December 2016, the ratio was 176% with 300 million euros of liquid assets.

Net Stable Funding Ratio (NSFR)

As at 31 December 2017, the Net Stable Funding Ratio stood at 62,6% versus 92,1% last year.