



1. REGULATORY CAPITAL RATIOS

Solvency capital ratio (in millions euros)

	FY 2015	FY 2016	FY 2017	FY 2018
Solvency Capital Requirement				
Common tier 1 capital	318,4	314,8	303,5	286,9
Tier 1 capital	353,4	344,8	303,5	286,9
Regulatory capital	353,4	344,8	303,5	286,9
Capital requirement for credit, counterparty, settlement risks	61,58	72,387	57,18	54,634
Capital requirement for market risks	69,353	61,642	53,361	49,551
Capital requirement for operational risk	72,613	74,264	70,998	63,714
Total capital requirement for risks	203,546	208,293	181,539	167,899
Common Equity Tier one ratio	12,52%	12,09%	13,37%	13,67%
Solvency capital ratio	13,89%	13,24%	13,37%	13,67%
Leverage ratio	3,70%	4,20%	4,52%	4,95%

2. LIQUIDITY RATIOS

Liquidity Coverage Ratio (LCR) - short term liquidity ratio

Since July,31 2018, the Group holds only investments firms and is no longer subject to LCR requirements. The Group has implemented a control framework governed by a liquidity risk tolerance policy in accordance with the CRD IV.

Net Stable Funding Ratio (NSFR)

Since July,31 2018, the Group holds only investments firms. The Group is no longer subject to NSFR requirements.