

# Pillar III Report June 2024

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Regulatory Capital Disclosures



## Note to Reader

The objective of Pillar 3 disclosure is to provide existing and potential stakeholders of Credit Europe Bank N.V (hereafter referred to as CEB or the “Bank”) a higher transparency to assess banks’ information required by Capital Requirements Regulation (EU) No 575/2013 on prudential requirements for credit institutions (Part Eight) and the final draft Implementing Technical Standards (ITS) on public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013.

The Pillar 3 disclosures are prepared at CEB consolidated basis and could be read in conjunction with the Annual Report of the Bank<sup>1</sup>. All amounts are reported in thousands of Euros.

CEB prepares the report twice a year. Semi-Annual report disclosed in a condensed format with key metrics and yearend version is a comprehensive version, which fulfils the standardized reporting and disclosure obligations to facilitate the comparability of information for benefiting all market participants according to CRR Art 433c.

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<sup>1</sup> [Financials \(crediteuropebank.com\)](https://www.crediteuropebank.com/financials)

# Key metrics and overview of risk-weighted exposure amounts

## EU OV1 – Overview of risk weighted exposure amounts

### Template EU OV1 – Overview of total risk exposure amounts

(In '000)		Total risk exposure amounts (TREA:RWA)		Total own funds requirements
		Jun-24	Dec-23	Dec-23
1	Credit risk (excluding CCR)	<b>3,143,518</b>	<b>2,933,762</b>	<b>251,481</b>
2	Of which the standardised approach	3,143,518	2,933,762	251,481
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR	<b>33,948</b>	<b>32,260</b>	<b>2,716</b>
7	Of which the standardised approach	19,424	23,432	1,554
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
EU 8b	Of which credit valuation adjustment - CVA	14,525	8,829	1,162
9	Of which other CCR			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1250% / deduction			
20	Position, foreign exchange and commodities risks (Market risk)	<b>153,804</b>	<b>147,045</b>	<b>12,304</b>
21	Of which the standardised approach	153,804	147,045	12,304
22	Of which IMA			
EU 22a	Large exposures			
23	Operational risk	<b>400,369</b>	<b>400,369</b>	<b>32,030</b>
EU 23a	Of which basic indicator approach			
EU 23b	Of which standardised approach	400,369	400,369	32,030
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
<b>29</b>	<b>Total</b>	<b>3,731,639</b>	<b>3,513,435</b>	<b>298,531</b>

## EU KM1 - Key metrics template

	(In '000)	Jun-24	Mar-24	Dec-23
<b>Available own funds (amounts)</b>				
1	Common Equity Tier 1 (CET1) capital	584,165	566,925	560,173
2	Tier 1 capital	630,945	613,956	605,498
3	Total capital	728,957	688,973	678,414
<b>Risk-weighted exposure amounts</b>				
4	Total risk exposure amount	3,731,639	3,725,225	3,513,435
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>				
5	Common Equity Tier 1 ratio (%)	15.65%	15.22%	15.94%
6	Tier 1 ratio (%)	16.91%	16.48%	17.23%
7	Total capital ratio (%)	19.53%	18.49%	19.31%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.1%	1.1%	1.1%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.6%	0.6%	0.6%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1%	1%	1%
EU 7d	Total SREP own funds requirements (%)	13.06%	13.06%	13.06%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>				
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0%	0%	0%
9	Institution specific countercyclical capital buffer (%)	0.5%	0.4%	0.4%
EU 9a	Systemic risk buffer (%)	0%	0%	0%
10	Global Systemically Important Institution buffer (%)	0%	0%	0%
EU 10a	Other Systemically Important Institution buffer (%)	0%	0%	0%
11	Combined buffer requirement (%)	2.50%	2.50%	2.50%
EU 11a	Overall capital requirements (%)	17.14%	17.08%	17.06%
12	CET1 available after meeting the total SREP own funds requirements (%)	11.43%	11.37%	11.35%
<b>Leverage ratio</b>				
13	Total exposure measure	4,601,842	5,305,147	5,694,709
14	Leverage ratio (%)	12.37%	11.57%	10.63%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>				
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0%	0%	0%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0%	0%	0%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>				
EU 14d	Leverage ratio buffer requirement (%)	0%	0%	0%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%
<b>Liquidity Coverage Ratio</b>				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	1,583,894	1,297,904	1,598,930
EU 16a	Cash outflows - Total weighted value	902,658	947,659	1,107,169
EU 16b	Cash inflows - Total weighted value	1,442,915	1,201,142	1,195,980
16	Total net cash outflows (adjusted value)	225,665	236,915	276,792
17	Liquidity coverage ratio (%)	702%	548%	578%
<b>Net Stable Funding Ratio</b>				
18	Total available stable funding	4,402,349	4,107,801	4,131,035
19	Total required stable funding	2,084,247	2,008,698	2,150,764
20	NSFR ratio (%)	211%	205%	192%

## **EU OVC - ICAAP information**

CEB conducts a detailed internal capital adequacy assessment on an annual basis. Internal capital adequacy assessment process (ICAAP) is a comprehensive assessment of all the major risks that the Bank is or may be exposed to. CEB is using its own processes and methodologies to identify, quantify and set aside internal capital against unexpected losses. Stress testing and scenario analysis are important parts of ICAAP to ensure capital adequacy under adverse circumstances. The outcome of this assessment is fed back to the Bank's strategic and operational management as well as its risk appetite and capital planning. The Bank maintains a robust and up-to-date capital plan over a medium-term horizon that is compatible with its strategic targets, capital resources and risk appetite framework.

On an annual basis, the summary of the ICAAP and the supporting documentation are shared with the competent authority, DNB for its review. DNB assesses the Bank's ICAAP as a part of the Supervisory Review and Evaluation Process (SREP). The Bank endeavours to fulfil all the regulatory and supervisory requirements like SREP capital requirement, overall capital requirement which includes combined buffer requirement, leverage ratio and MREL.