



INVESTOR PRESENTATION

Full Year Results 2022

2 June 2023 (this presentation replaces and supersedes the version released on 22 February 2023)

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AGENDA

1 Business Update

2 Financial Results

3 Acquisition of HSBC's French Retail Banking Activities - Update



1

BUSINESS UPDATE

FULL YEAR PERFORMANCE 2022

Important note: This presentation replaces and supersedes the version released in February 2023. It reflects the positive impact on Group's NBI and solvency ratios from adjustments made to the hedging structure used to protect the highly likely acquisition of HSBC retail activities in France against interest rates movements. It should be noted that such structure could only result into a net positive impact due to the nature of the instruments used (options).

GROUP PERFORMANCE




- Strong commercial momentum H1 2022, followed by decision in H2 to slow down originations until margins of new loans recover in a rising rates environment
- €8m PBT in Specialty Finance (i.e. Group's historical activities), after booking conservative reserves (€15m) in an inflationary environment
- Strong reduction of NPLs (3.7% NPL ratio at year-end 2022 vs 4.5% at YE 2021)
- Maintained very strong liquidity & solvency buffers, well above regulatory requirements
- My Money Bank S&P credit rating affirmed at BBB- in July 2022, with outlook revised to "Stable" (from "Developing")

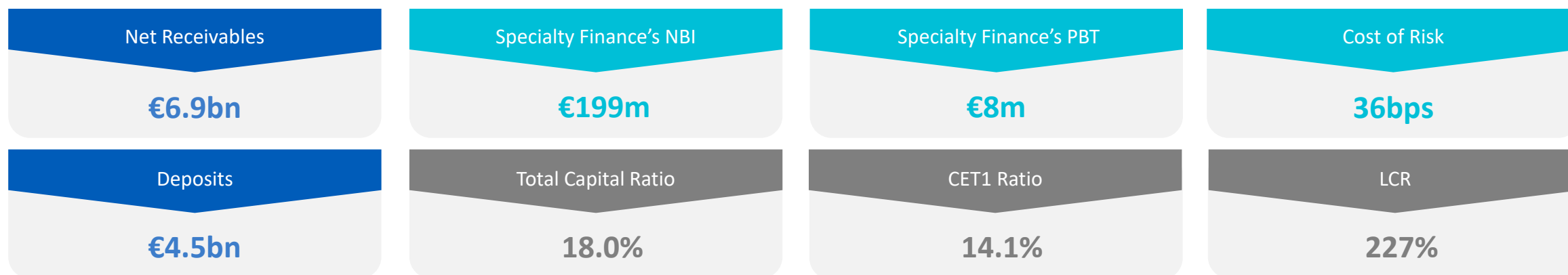
UPDATE ON STRATEGIC DEVELOPMENTS

- Aiming to complete the acquisition of HSBC's retail activities in France by year-end 2023 ("CCF Project")
- Group's P2R reduced to 3.25% by regulator from January 2023 onwards (down from 3.5%), with 0% P2G

GOVERNANCE

- Niccolo Ubertalli appointed as new CEO from January 2023 to pursue the Group's transformation
- Strong Shareholder support, fully committed to long-term development

 Balance sheet items
 Income statement items
 Regulatory ratios



UPDATE ON EXECUTIVE BOARD

Recent additions to Executive Board to complement expertise in the context of the CCF Project



Recent additions



Recent internal move



Nicolo Ubertalli
CHIEF EXECUTIVE OFFICER

- 1 Nicolo Ubertalli appointed as CEO from January 2023, replacing Eric Shehadeh. Nicolo is joining from UniCredit Group where he served for more than 17 years (last position as head of Italy).
- 2 Jérôme Lachand appointed as Group General Secretary from August 2022, joining from the ECB where he served for 8 years.
- 3 Samuel Maman appointed as Group's Chief Risk Officer from November 2022, joining from La Banque Postale where he served for 6 years (last position as Head of retail credit risk).
- 4 Philippe Martinie appointed as Head of MMG's Professional Mortgages' business from November 2022. Philippe was previously the Group's Chief Risk Officer.



Duncan Berry
DEPUTY CEO



Isabelle Duvernay
HEAD OF COMMUNICATION &
SUSTAINABILITY



Matthieu Flichy
CHIEF INVESTMENT
OFFICER



Jérôme Lachand
GROUP GENERAL
SECRETARY



Gilles de Launay
GENERAL MANAGER
DEBT REFINANCING



Samuel Maman
CHIEF RISK
OFFICER



Philippe Martinie
GENERAL MANAGER
PROFESSIONAL MORTGAGES



Isabelle Meghnagi
HEAD OF HUMAN
RESSOURCES



Jacques Rouquette
GENERAL MANAGER
OVERSEAS TERRITORIES



Fady Wakil
CHIEF FINANCIAL
OFFICER

MMG'S MARKET POSITIONING (1/2)

Leader in specialty finance in France, with an ambition to expand into retail banking

SPECIALTY FINANCE

mymoneybank
78% | €5.4bn

Somafi-Soguaifi **Sorefi**

16% | €1.1bn

RETAIL BANKING

BANQUE
des CARAÏBES

6% | €0.4bn

% of net receivables | Net receivables in € (as of YE 2022)

APR ^(a)

Mortgage Refinancing
2.5-3.0%

Unsecured Refinancing
4.5-5.0%

Professional mortgages
Euribor 3M + ~3.25%

Auto & Consumer
6.5-7.0%

1.7-2.2%

- **Leading player** in the French refinancing mortgage market, with a focus on the **secured refinancing market**
- **Strong franchise** in the financing of real estate professionals (developers, property brokers), with a focus on **small & premium prime urban projects**

- **Leader in auto financing** in the DOM with **strong local brand recognition** developed across decades (since the 1960s)

- **Retail bank** offering everyday banking products as well as financing and savings solutions
- **Project of acquisition** of HSBC's French retail banking activities



Refinancing loans

- Mortgage refinancing loans: first lien mortgage loans with average portfolio LTVs of c.50%
- Unsecured Refinancing: restricted to home owners
- Longstanding relationships with broker network (20 years+) with >300 brokers



Professional mortgages

- Financing of real estate projects mainly in the Paris region (>80% of portfolio)
- Real estate project purpose: 30% Residential, 32% Offices, 27% Commercial, 11% Others
- Selective origination (>10% RoE) with conservative limits (max. LTV at 80%)



Auto & Consumer

- For retail customers & SME customers:
 - New/used car loans and leases
 - Personal loans
 - Revolving
 - Unsecured refinancing
 - Auto fleets (SMEs)
 - Equipment loans and leases: trucks, construction, etc. (SMEs)



Retail banking

- 17,000 clients & 5 branches in the Caribbean
- Credit cards, current accounts & other everyday banking products
- Deposits: €0.3bn (6% of Group's total deposits)
- Financing solution: mortgage loans, consumer credit, corporate loans, auto loans and leases, loans to local authorities



Insurance

- Death or invalidity
- Involuntary Unemployment



Deposits

- Term accounts and interest-bearing savings accounts
- €4.2bn deposit base



Insurance ^(b)

- Borrower insurance
- Guaranteed Asset Protection (GAP)
- Warranty extension

Following Framework Agreement signed on 25 November 2021, planned acquisition of HSBC's retail banking activities in France in H2 2023:

- add high-quality retail network serving c. 800,000 customers across France
- re-establish and build on Crédit Commercial de France (CCF) brand

Note: Figures as of year-end 2022, unless indicated otherwise

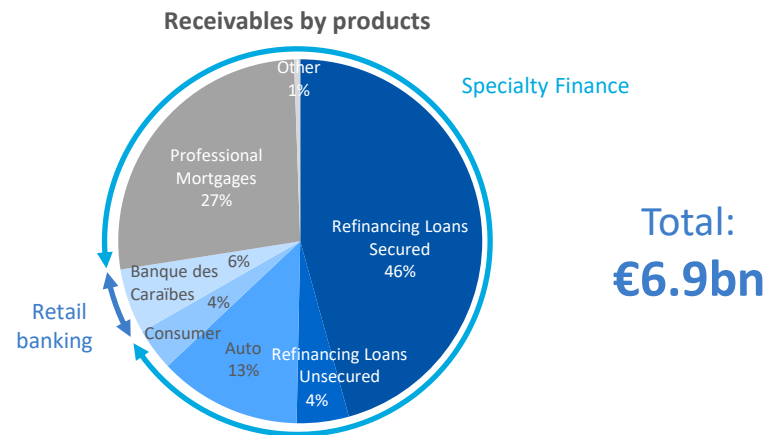
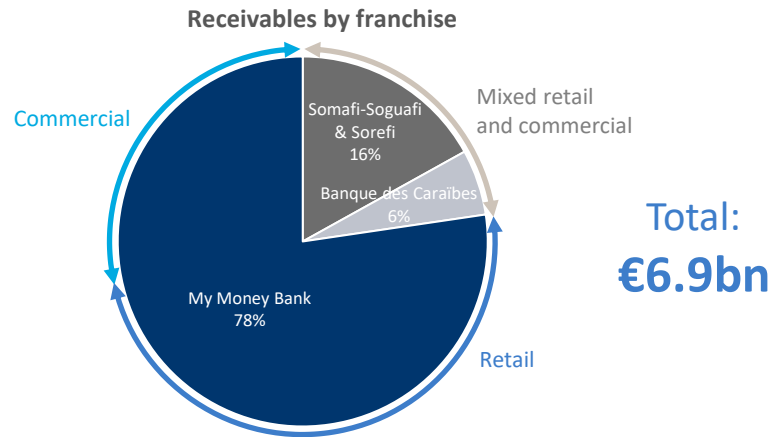
(a) Typical customer rates for 2022 new credit originations (including interest income, insurance income, fees and other income).

(b) Optional insurance (borrower insurance and auto damage) brokered by MMB on behalf of its insurance partners.

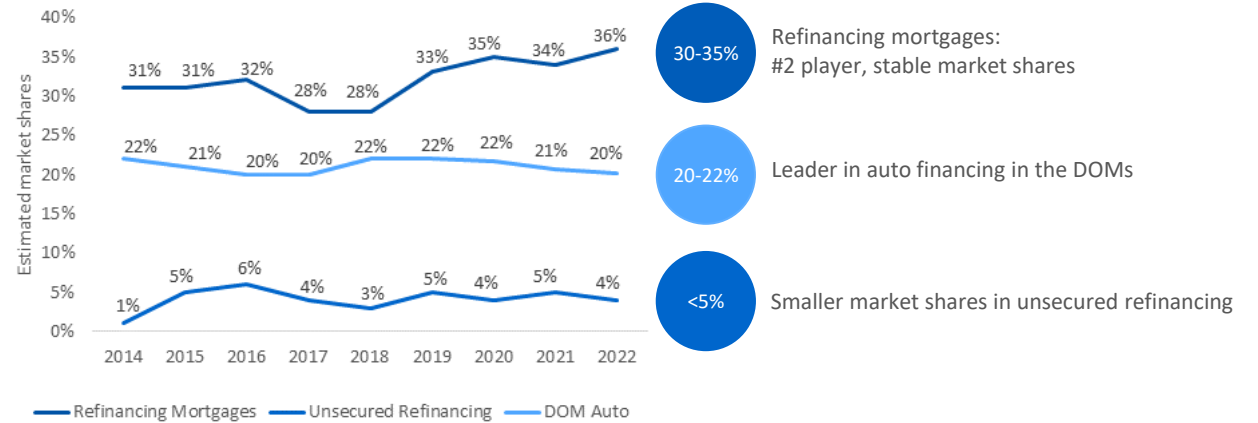
MMG'S MARKET POSITIONING (2/2)

Diversified product offering with large market share in key markets

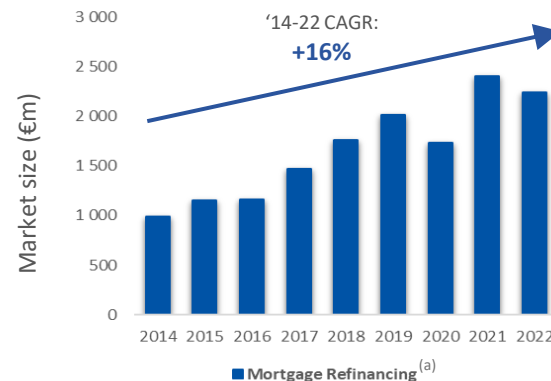
DIVERSIFIED PRODUCTS OFFERING



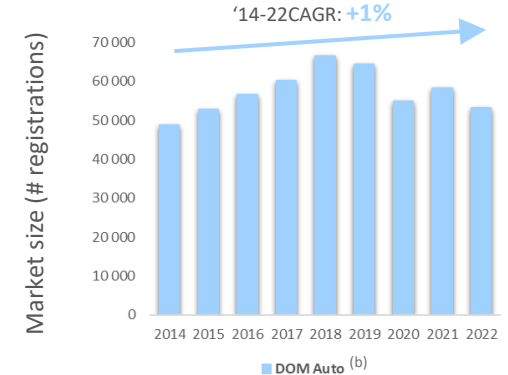
STABLE MARKET SHARES...



... IN GROWING DEBT REFINANCING MARKET



... AND MATURE AUTO MARKET IN THE DOMs



Source: Figures as of year-end 2022
 (a) Based on Management estimates from feedback of MMG's brokers.
 (b) Based on number of new cars registered for a given period sourced from third party market research.

MMG'S ASSET QUALITY

High quality credit portfolio underpinned by a robust underwriting

MORTGAGE REFINANCING PORTFOLIO

- Exclusive focus on performing customers
- Use of demonstrated conservative underwriting models with proven resilience through cycles
- Assess repayment ability based on: (i) extensive documentation, (ii) in-depth analysis of past banking behaviour, (iii) review of long-term revenues, charges and disposable income, and (iv) independent valuation of collateral
- Low credit limits (e.g. DTI < 40%)
- Strong security once credit granted in all cases: first lien mortgage, payment through notary, and direct debit

95%

Owner-occupied

100%

1st lien

64%

In urban areas

49%

Avg. LTV

0.70%

Top 20 loans
as % of total

<19%

Concentration in each mainland
region

c.7 bps

€3.2bn

DOM AUTO

- Strong market knowledge and insights (active since the 1960s) supported by long-term partnerships with local car dealers
- Direct presence in local car dealers' showrooms
- Favourable market dynamics from (i) marginal vehicle fraud due to island nature, (ii) high proportion of civil servants, and (iii) importance of vehicles to clients in their day-to-day life
- Credit worthiness established through (i) extensive documentation, (ii) proprietary scoring models (robustness demonstrated through back testing), and (iii) strict credit policy (DTI<50%. disposable income thresholds)

53%

Loan

47%

Lease

88%

new vehicles

9.2%

of residual value on
leases without buyback

€24.4k

Avg. financing size
at origination

c.27%

of civil servants
(retail only)

c.100 bps

€0.9bn

PROFESSIONAL MORTGAGES PORTFOLIO

- Financing professional short term mortgages in dynamic urban mortgage areas
- Strong direct relationships with clients who are renowned professionals within the small and mid-sized segment
- Short to medium term maturity (2Y to 5Y original maturity) and strong security package (mostly registered mortgage & shareholder guarantee)
- Lending limits with max LTV of 80% (independent expert valuation), min 40% presales for developers

c.84%

Collateral in
Paris Metropolitan Area

100%

in mainland France

100%

1st lien

64%

Avg. LTV

30% / 32%

Residential / Offices
(loan purpose)

53%

Loans with < 2 Yr. maturity

c.30 bps

€1.9bn

Average annual core
credit losses

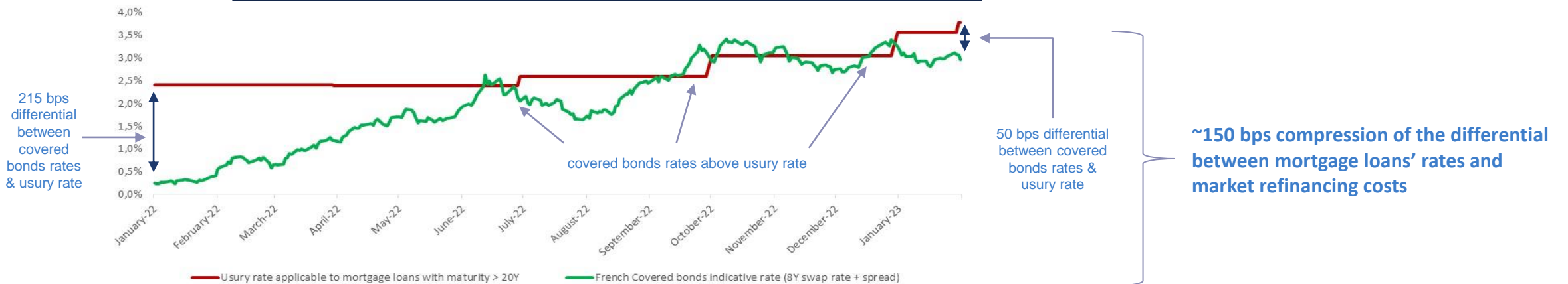
Net Receivables
(YE 2022)

ADJUSTED COMMERCIAL APPROACH IN RISING RATES ENVIRONMENT

Decision to temporarily slow down originations from Q4 2022 to protect new loans profitability

- 1 Strong commercial performance until September 2022 (+17% originations YTD at end Q3), driven by Debt refinancing & Professional mortgages...
- 2 ... but gradual compression of new credit margins in 2022 as funding costs increased more quickly than lending rates:
 - The rate charged to the client on most of our products are capped by a rate set by the central bank (“Banque de France”) every quarter (“usury rate”)
 - New originations became less profitable from Q2 & Q3 2022 as usury rates have been increasing less than our funding costs, which are correlated with market rates

Illustrative graph illustrating the evolution in 2022 of new mortgage loans’ margins in France



- 3 Group decision to limit originations from October 2022 to protect profitability (Q4 2022 credit production down 51% versus previous year)
- 4 Group will gradually accelerate new credit production in 2023 as products regain their desired profitability
 - Banque de France decided in January 2023 to switch temporarily to a monthly usury rate update (vs quarterly) to speed up usury rates & markets rates convergence
 - Normalisation of commercial activity expected from Q3 2023 for My Money Group

SUSTAINABILITY: AN INTEGRATED ELEMENT OF OUR CORPORATE STRATEGY

MY MONEY GROUPS'S SUSTAINABILITY PILLARS

ETHICS & HUMAN RESPECT



COMMITTED EMPLOYER

- 8 DECENT WORK AND ECONOMIC GROWTH
- 3 GOOD HEALTH AND WELL-BEING
- 5 GENDER EQUALITY

CLIMATE ACTOR

- 12 RESPONSIBLE CONSUMPTION AND PRODUCTION
- 13 CLIMATE ACTION

Act as a Responsible Corporate Citizen

- 16 PEACE, JUSTICE AND STRONG INSTITUTIONS

ENVIRONMENT



ETHICAL PARTNER

- 8 DECENT WORK AND ECONOMIC GROWTH

INNOVATIVE LENDER

- 11 SUSTAINABLE CITIES AND COMMUNITIES
- 13 CLIMATE ACTION



2

FINANCIAL RESULTS

2022 FINANCIAL PERFORMANCE

Core financial performance (excluding CCF Project) mainly impacted by forward-looking provisions added in 2022

€m	2020A			2021A			2022A			
	Group	Specialty finance	BDC / CCF Project	Group	Specialty finance	BDC / CCF Project	Group	Specialty finance	BDC / CCF Project	Group
Net Interest Income	159	149	8	156	162	10	173			
Net Fee and Commission Income	15	13	4	17	20	3	24			
Other Income	14	17	-	17	15	72	87			
Net Banking Income	189	178	12	191	198	86	284			
Operating Expenses (incl. D&A)	(169)	(154)	(37)	(191)	(165)	(123)	(289)			
Cost of Risk	(38)	(6)	5	(2)	(26)	1	(25)			
Operating Income	(19)	18	(20)	(2)	6	(36)	(30)			
Income from other Assets	4	1	(0)	1	1	1	2			
Acquisition Gain	75	-	-	-	-	-	-			
Profit Before Tax	60	19	(20)	(1)	7	(35)	(28)			
Tax	1	(3)	(28)	(31)	9	12	21			
Total Net Income	61	16	(48)	(32)	16	(23)	(7)			

Selected data

AGR (€m)	5,803	5,960	388	6,348	6,516	395	6,911
NIM	2.7%	2.5%	2.0%	2.5%	2.5%	2.6%	2.5%
CoR (bps)	66	11	(120)	3	40	(27)	36

KEY HIGHLIGHTS

1. Specialty Finance: +11.5% NBI YoY, mainly driven by the growth of Receivables (+8.9% in Average Gross Receivables in 2022 vs prior year)
1. CCF Project: €72m exceptional gain related to hedging instruments unwind
2. Specialty Finance: 5% growth in OPEX, mainly due from the go-live of new core-banking applications delivered in 2022 (Caribbean & Deposits core banking programmes)
2. CCF Project: €101m cost in 2022 (€12m in 2021)
3. Increase of cost of risk mainly driven by forward-looking provisions added conservatively in inflationary environment (+€15m). €27m of FWL provisions in balance sheet as of year-end 2022 (0.4% of Receivables)
4. €8m PBT in Specialty Finance (i.e. historical activities of My Money Group, excluding CCF Project), down from €19m in 2021, mainly driven by forward-looking provisions added in 2022 (€15m)
5. Exceptional profit related to hedging instrument unwind recognised as a gain in fiscal accounts which generated tax credits

BALANCE SHEET SUMMARY

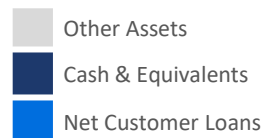
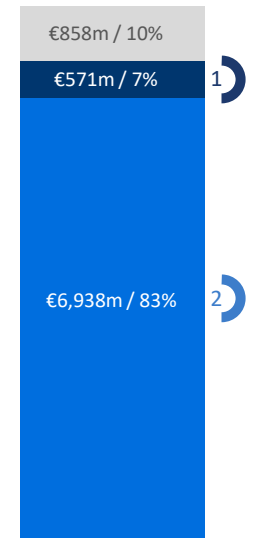
Very well capitalised balance sheet with a strong liquidity position and a diversified funding base

BALANCE SHEET OVERVIEW (year-end 2022)

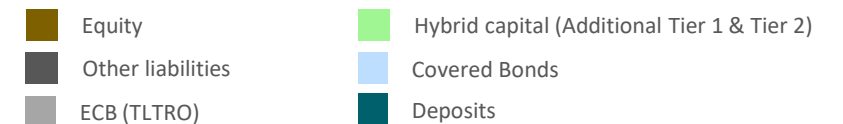
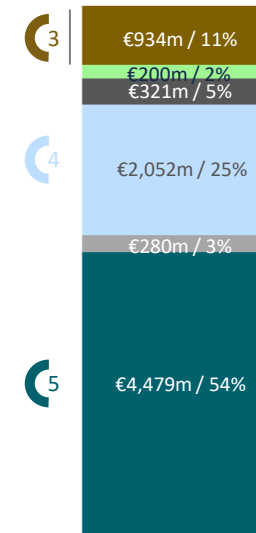
Total Assets (€8.4bn)

- 1 Strong cash position:
- 95% available cash & HQLA
 - 5% restricted cash ^(a)

- 2 Receivables split:
- 50% in refinancing loans
 - 16% in auto/consumer lending in DOM
 - 27% in professional mortgages
 - 6% Banque des Caraïbes
 - 1% non-core



Total Liabilities & Equity (€8.4bn)



3 High level of capital at 14.1% CET1 / 18.0% Total Capital ratio

4 Financing raised on capital markets (covered bonds)

5 Strong and stable deposit base

(a) Cash collected from clients against securitised loans..

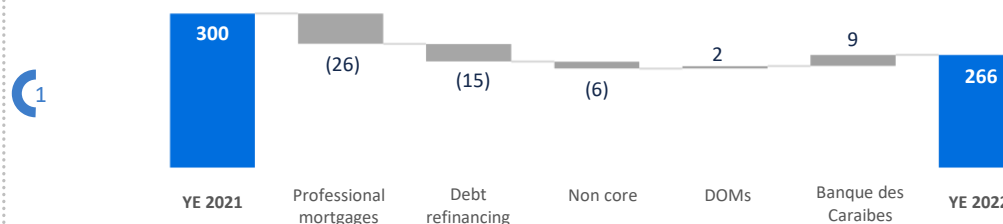
CREDIT RISK OVERVIEW

Strong credit profile supported by rigorous portfolio management & prudent provisioning policy in inflationary context

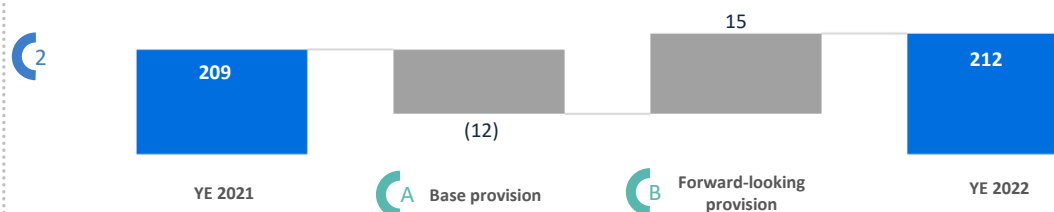
KEY HIGHLIGHTS

- 1 Further strong reduction of NPLs in 2022, with 3.7% NPL ratio at year-end 2022 (vs 4.5% at year-end 2021), driven by Professional mortgages & Debt Refinancing businesses
- 2 Increase of credit risk provisions in 2022:
 - A €12m reduction of base provisions as a result of portfolio improvements (NPLs reduction) & the write-off or amortization of credit risk provisions
 - B €27m forward-looking provisions in balance sheet at year-end 2022 (0.4% of Receivables), including €15m reserves added in 2022 to protect against the potential adverse effects of the new inflationary environment (impact of inflation on borrowers disposable income & on real estate market valuations, deterioration of economic forecasts)
- 3 Maintained stable highly secured & diversified credit portfolio resulting from historical conservative underwriting criteria and strict risk policy

NPLs – YoY EVOLUTION (million €)



STOCK OF PROVISIONS – YoY EVOLUTION (million €)



HISTORICAL ASSET QUALITY KEY FIGURES

	2018	2019	2020	2021	2022
NPL ratio	7.5%	8.1%	6.3%	4.5%	3.7%
NPL coverage ratio	36.0%	29.3%	34.0%	41.0%	44.0%
% secured in credit portfolio ^(a)	87%	87%	88%	89%	90%
% retail exposures in credit portfolio	70%	69%	67%	70%	66%
Average LTV refinancing mortgages	50%	52%	51%	50%	49%
Average LTV professional real estate	72%	72%	73%	66%	64%

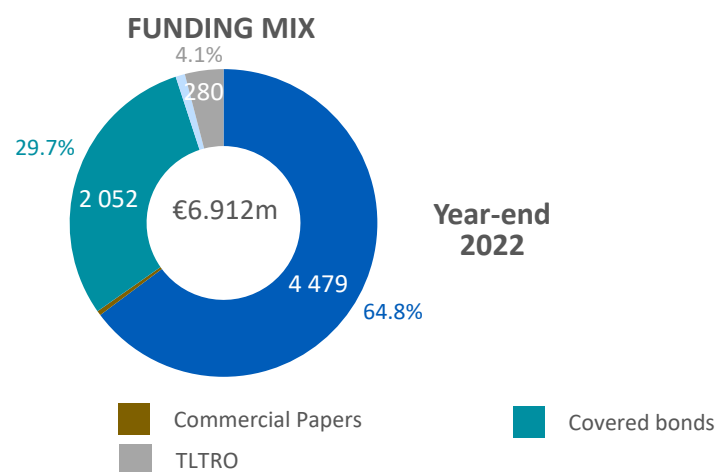
(a) Share of credit exposures covered by a security in the form of a first ranking mortgage or a security on a vehicle or equipment

FUNDING STRUCTURE

Solid funding structure based on stable deposit base and AAA-rated covered bonds programme

FUNDING MIX EVOLUTION 2019-2022

€m	Funding sources	YE '19	YE '20	YE '21	YE '22	WAL (yrs)
Unsecured	Deposits	3,531	3,852	4,079	4,479	2
	Commercial paper	113	80	20	33	0.3
Secured	Public RMBS	575	214	-	-	2-3
	Public Auto ABS	318	233	99	1	2
	Covered bond	1 053	1,583	2,052	2,052	8
	Private repo	14	50	23	68	2
	TLTRO	-	280	280	280	3
Total		5,604	6,292	6,552	6,912	

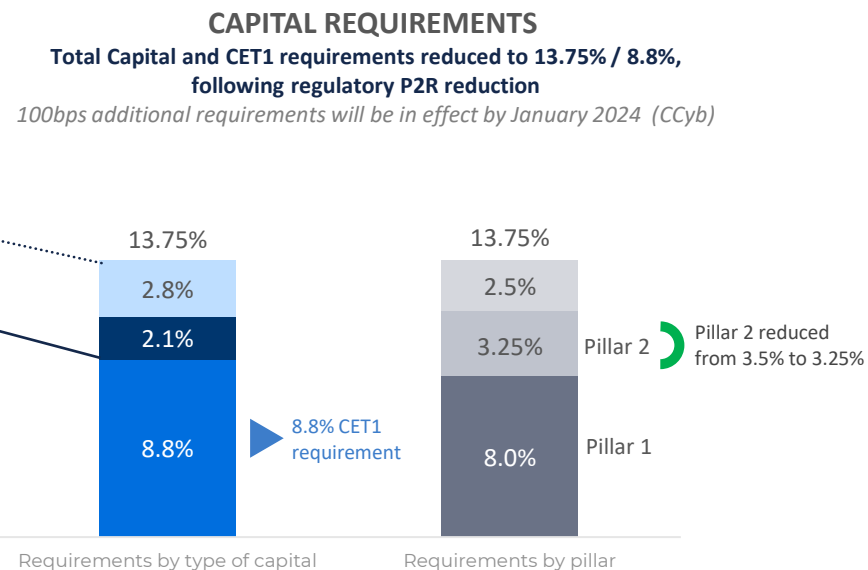
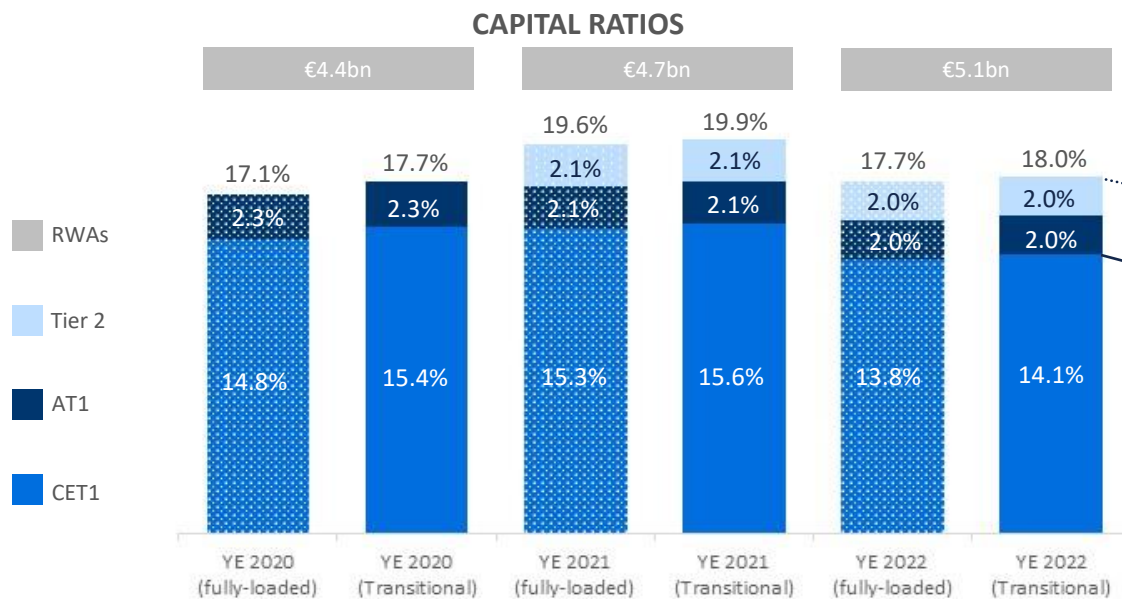


KEY HIGHLIGHTS

- 1 Deposits**
 - Regular growth of deposits since 2017 (x4.3 since year-end 2017),
 - Diversification of distribution channels (54% of retail deposits as of year-end 2022)
- 2 Commercial paper programme for short-term liquidity**
- 3 Capital markets**
 - 2 public programmes: MMB SCF's covered bonds & SapphireOne Auto ABS programmes
 - Regular issuances to consolidate investor base and brand recognition
 - Public RMBS gradually replaced with covered bonds (latest RMBS fully repaid in December 2021)
- 4 ECB TLTRO & Private funding from banks**
 - Limited participation in ECB's TLTRO in September 2020 (for €280m), to be repaid in September 2023
 - Marginal recourse to private funding

MMG CAPITAL RATIOS & HEADROOM BUFFER

Maintaining strong solvency & robust MDA buffer



HIGHLIGHTS

- Comfortable capital position with 18.0% Total Capital ratio & 14.1% CET1 ratio, well above minimum regulatory requirement of respectively 13.75% (Total Capital) and 8.8% (CET1)
- Reduction of capital ratios in 2022 as a result of the growth of Receivables (+8.5% growth of RWA in 2022) and of investments related to CCF Project
- 3.25% P2R (down from 3.5%) applicable from January 2023, following reduction decided by French regulator (ACPR). No P2G.
- Re-introduction of CCyB (Countercyclical Capital Buffer) announced by ACPR: 50 bps in April 2023 + 50 bps in Jan 2024... 100 bps overall increase of CET1 requirement by January 2024

GROUP MDA LEVELS (year-end 2022)

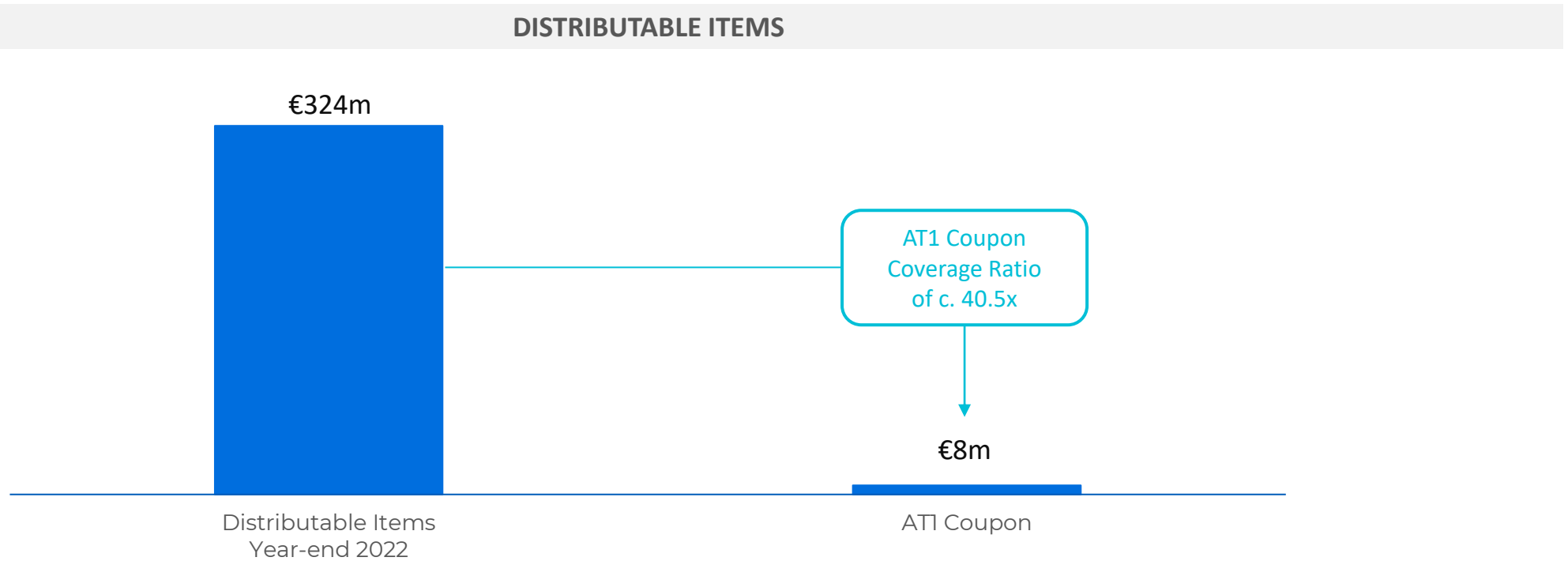
	CET 1	Total Capital	
YE 2022 ratio (Transitional)	14.1%	18.0%	
MDA Level	8.8%	13.7%	
MDA Buffer (%)	5.2%	4.2%	
MDA Buffer (€)	€268m	€216m ^(a)	

- MDA Buffer currently amounts to €216m^(a) under MMG's transitional Total Capital requirement
- No P2G, meaning the entire MDA buffer is available to protect capital distributions

(a) €166m MDA buffer taking into account 100 bps additional CET1 requirements by January 2024 (CCyB)

HIGH LEVEL OF AVAILABLE DISTRIBUTABLE ITEMS (ADIs)

Significant payment capacity from distributable items



- At year-end 2022, MMG had Distributable Items (as per French Code de Commerce) of €323.9m at Group holding level (PMMB)
- **Comfortable Distributable Items relative to AT1 coupons costs with a coverage ratio of c. 40.5x**



3

ACQUISITION OF HSBC'S FRENCH RETAIL BANKING ACTIVITIES UPDATE

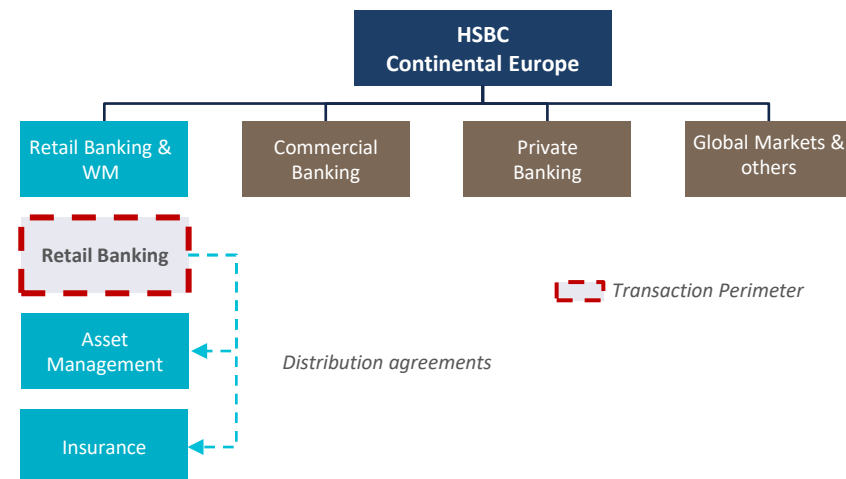
CCF PROJECT OVERVIEW

A historic brand in the French banking sector with a premium customer base, high expertise in wealth management and strong risk profile

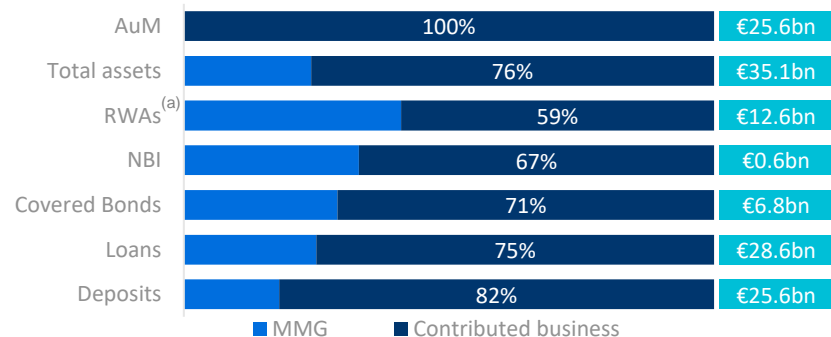
ACQUISITION OVERVIEW

- Acquisition of HSBC retail banking activities in France, which will be re-established under the well-known CCF brand (created in 1917)
- Asset contribution deal, expected to close in Q4 2023
- In-scope: retail banking activities in France
 - Customer loans (c. €22bn as of year-end 2022, mostly retail) & deposits (c. €21bn)
 - ~€26bn AuM in Asset Management & Insurance
 - 244 branches, c.800,000 clients & c.3,600 employees (mostly client-facing)
 - HSBC SFH, an issuer of covered bonds dedicated to the refinancing of home loans
- A premier banking partner, Arkéa Banking Services, to host operations and IT on their platform
- Combined CET1 ratio at closing expected to be at least 15%
- As of year-end 2022, €27bn of total assets to be acquired and c.1.2% NPL ratio
- Our shareholder is engaged in supporting the success of the transaction

TRANSACTION PERIMETER



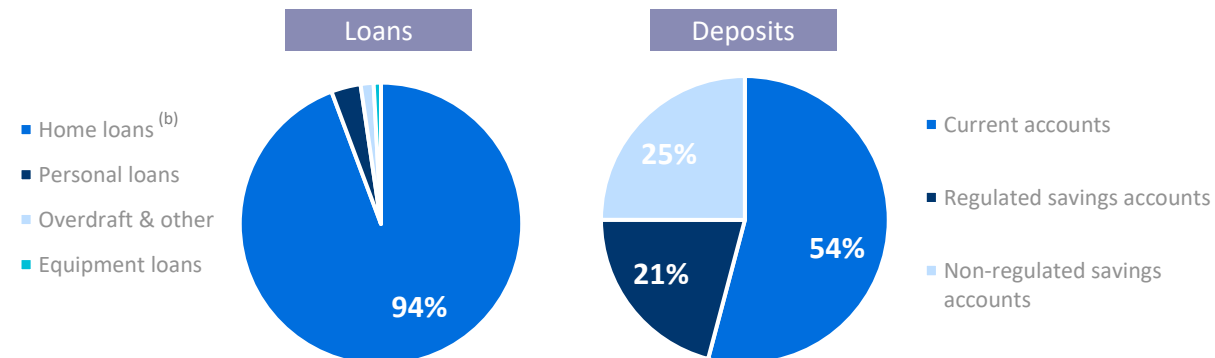
ILLUSTRATIVE SIDE-BY-SIDE CONTRIBUTION (YE 2022)



(a) Estimate under standardised approach.








(b) 86% of home loans are guaranteed, the remaining balance are backed by a first lien mortgage.

COMPOSITION OF LOANS AND DEPOSITS IN-SCOPE (YE 2022)



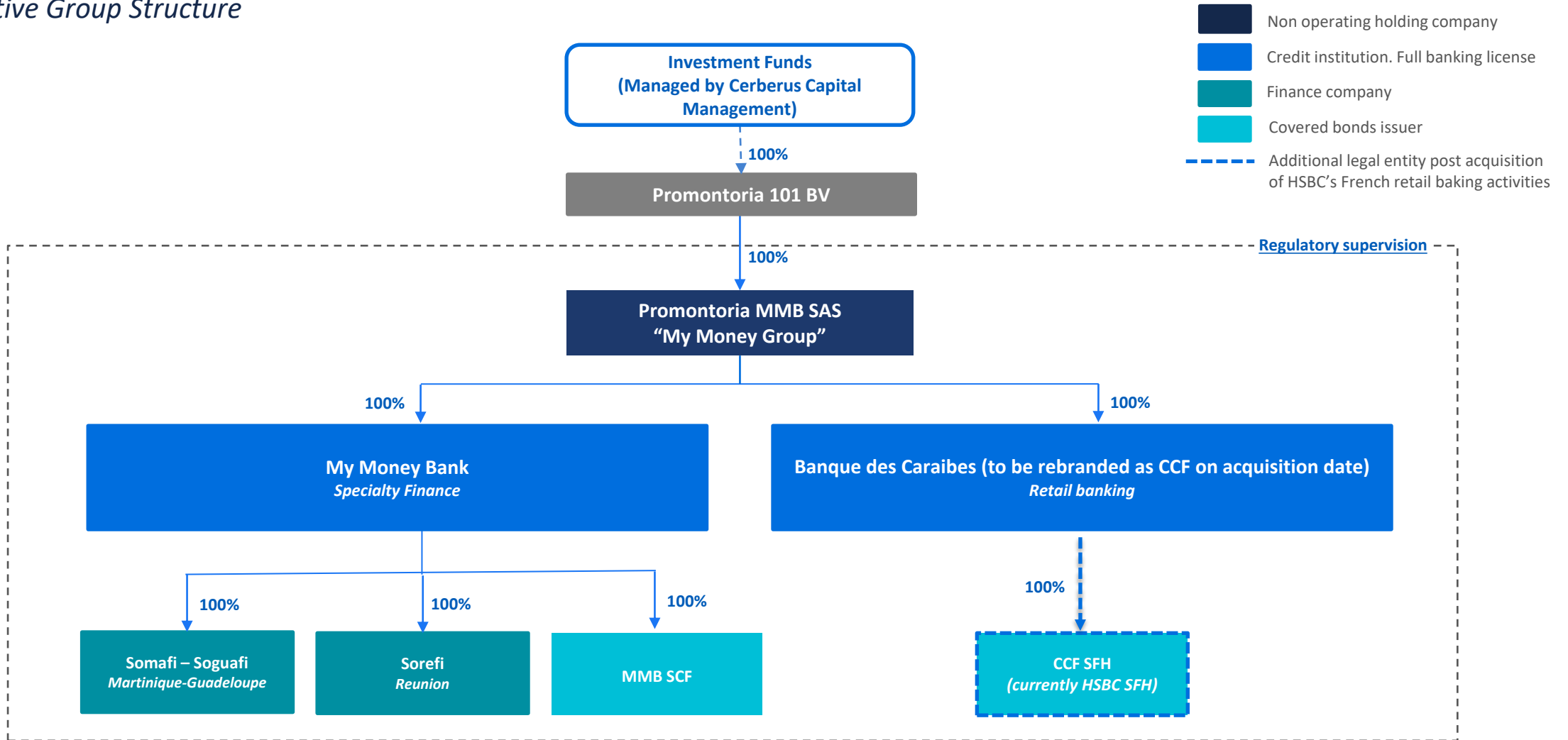
CCF PROJECT UPDATE

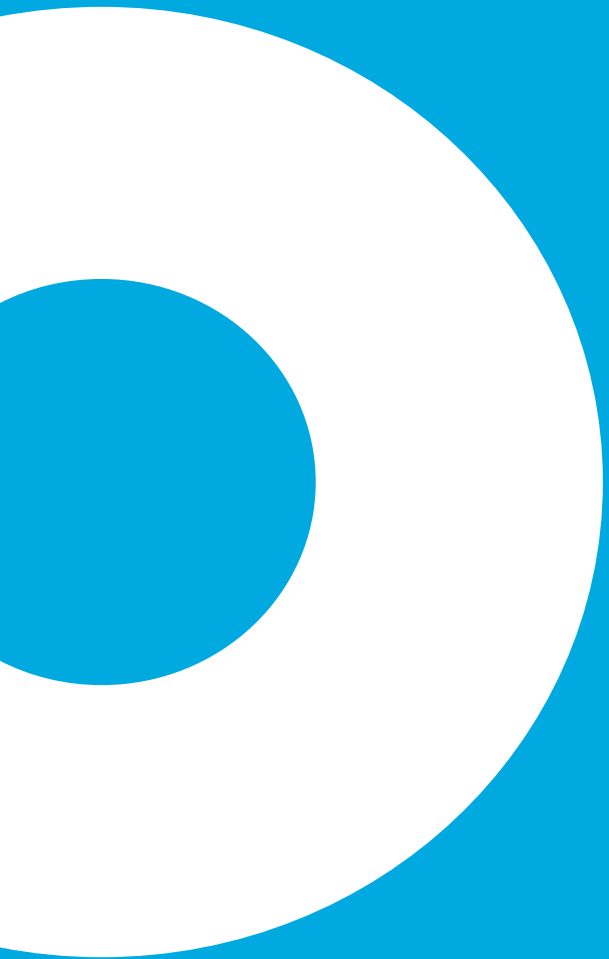
Aiming to complete the acquisition of HSBC's retail activities in France by year-end 2023

<p>Regulatory approval</p> 	<ul style="list-style-type: none"> • Regular briefings with regulator (ACPR) to ensure optimal communication on all aspects of acquisition project • Good progress with the regulatory authorities on the filing process
<p>Operational & IT migration</p> 	<ul style="list-style-type: none"> • Safely migrate clients and operations from HSBC environment to Arkéa Banking Services (ABS) platform • Rigorous project management teams in place with direct oversight by Board of Directors & the Shareholder • Advancing well across key milestones for a migration & closing of the acquisition by year-end 2023
<p>Commercial strategy & network</p> 	<ul style="list-style-type: none"> • On-going definition of strategic execution roadmap to deliver top-line growth while reducing operational & structural cost base • Definition of attractive services & products offer to offer and increase customers' equipment rate & revenues • Prepare the transferring network and effectively deliver the rebranding of branches (under the new CCF brand) • Relationship Managers maintaining excellent relationships with loyal high quality customer base
<p>Human resources</p> 	<ul style="list-style-type: none"> • Welcome, onboard and train c. 3,600 colleagues joining the Group from HSBC Continental Europe • Equip our new colleagues with the necessary tools, support and knowledge to ensure the success of their integration within My Money Group
<p>Functions</p> 	<ul style="list-style-type: none"> • Complement My Money Group's existing capabilities: resources scaling & key functions recalibration (compliance, risk, regulatory reporting, etc.). • Adapt policies, processes and controls to reflect the nature of the new retail business and its specificities
<p>Funding & ALM</p> 	<ul style="list-style-type: none"> • December 2021: success of the consent solicitation process launched with investors for the transfer of HSBC SFH to My Money Group on acquisition date • €2.5bn of covered bonds issued by HSBC SFH in 2022 to optimize the funding mix / ALM of the Group post acquisition • Hedging instruments in place to protect transferring business against interest rates volatility
<p>Budget</p> 	<ul style="list-style-type: none"> • Our shareholder is committed to the success of the acquisition • Shareholder support to minimize impact on MMG's capital base, €58m capital injected in December 2021

CCF PROJECT UPDATE

Indicative Group Structure





CONCLUSION

CONCLUSION

A challenger bank building on strong fundamentals and engaged in strategic acquisition to gain scale and support long-term profitability

- 1 Group refocused on key products with strong commercial momentum
- 2 Very strong fundamentals (capital, liquidity, funding) & secured credit portfolio
- 3 Prudent risk & provisioning approach in inflationary environment
- 4 Transformative acquisition underway: the relaunch of CCF, an innovative and dynamic retail & wealth management bank
- 5 Strong shareholder support and commitment to the business



APPENDIX

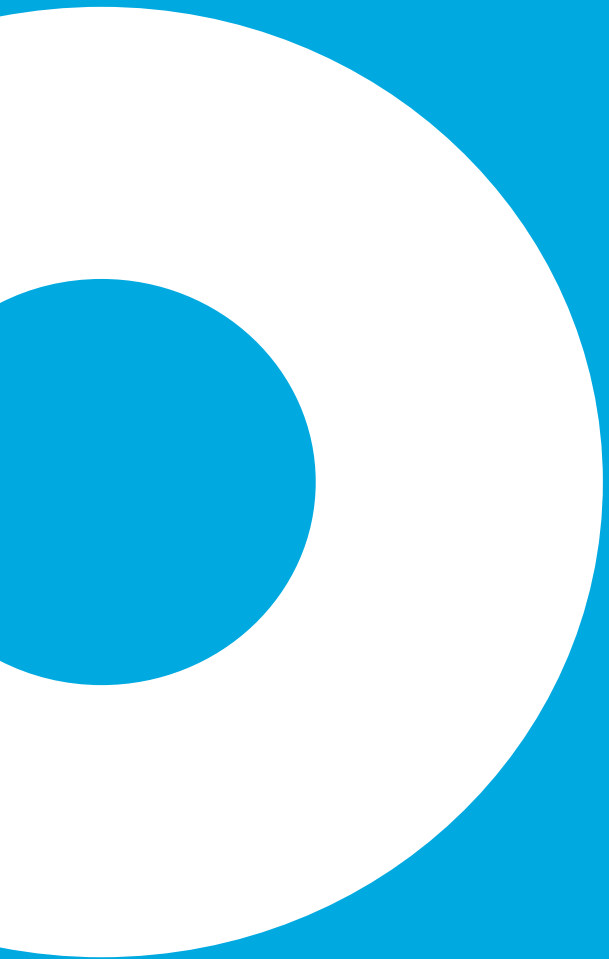
DETAILS ON THE ADJUSTMENTS MADE TO 2022 FINANCIALS COMPARED WITH THE FIGURES RELEASED IN FEBRUARY 2023

My Money Group has released on 22 February 2023 a trading update and an investor presentation including indicative and consolidated full-year 2022 financials. It subsequently adjusted the hedging structure used to protect the highly likely acquisition of HSBC retail activities in France against interest rates movements until the completion of the acquisition. This resulted into a positive impact on the FY 2022 Net Banking Income (+€47m), Net Profit after Tax (+€35m) as well as on Group's solvency ratios at year-end 2022 (+60 bps).

It should be noted that My Money Group takes no speculative position and enters into interest rates derivative instruments only in the context of its ALM and hedging strategy, which are governed by a strict internal framework and subject to periodic approval by the Board of Directors. The optionality of the hedging instruments put in place in the context of the Orlando project means that they could result only into a net positive impact (no risk of loss as the hedging structure included floor instruments). In April 2023, the Group decided to unwind the instruments contributing to the gain in order to lock the positive P&L impact and eliminate any P&L volatility going forward.

Below are listed the main figures which have changed in this investor presentation compared with the version released on 22 February 2023:

Pages	Financial item	Communicated on 22 February 2023	Final version
Pages 5 and 17	Total Capital ratio	17.4%	18.0%
Pages 5 and 17	CET1 ratio	13.5%	14.1%
Page 13	Group's FY 2022 Net Banking Income	€237m	€284m
Page 13	Group's FY 2022 Profit Before Tax	€(75)m	€(28)m
Page 13	Group's FY 2022 Net Income	€(42)m	€(7)m



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