

# Pillar 3 mapping table

## 3Q 2023

DEXIA

### **All tables are in EUR million**

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Liquidity requirements	
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## 1- Template EU OV1 – Overview of total risk exposure amounts

	Risk weighted exposure amounts (RWEAs)		Total own funds requirements
	30-09-23	30-06-23	30-09-23
<b>1 Credit risk (excluding CCR)</b>	<b>10 149</b>	<b>10 710</b>	<b>812</b>
2 Of which the standardised approach	10 093	10 653	807
3 Of which the Foundation IRB (F-IRB) approach	0	0	0
4 Of which: slotting approach	0	0	0
EU 4a Of which: equities under the simple riskweighted approach	0	0	0
5 Of which the Advanced IRB (A-IRB) approach	0	0	0
<b>6 Counterparty credit risk - CCR</b>	<b>1 406</b>	<b>1 517</b>	<b>113</b>
7 Of which the standardised approach	630	721	50
8 Of which internal model method (IMM)	0	0	0
EU 8a Of which exposures to a CCP	73	66	6
EU 8b Of which credit valuation adjustment - CVA	633	667	51
9 Of which other CCR	70	63	6
<b>15 Settlement risk</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>16 Securitisation exposures in the non-trading book (after the cap)</b>	<b>834</b>	<b>840</b>	<b>67</b>
17 Of which SEC-IRBA approach		0	0
18 Of which SEC-ERBA (including IAA)		418	0
19 Of which SEC-SA approach			0
EU 19a Of which 1250%/ deduction		422	0
<b>20 Position, foreign exchange and commodities risks (Market risk)</b>	<b>889</b>	<b>1 094</b>	<b>71</b>
21 Of which the standardised approach	449	438	36
22 Of which IMA	440	656	35
<b>EU 22a Large exposures</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>23 Operational risk</b>	<b>2 000</b>	<b>2 000</b>	<b>160</b>
EU 23a Of which basic indicator approach	-	-	-
EU 23b Of which standardised approach	53	53	4
EU 23c Of which advanced measurement approach	-	-	-
<b>24 Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)</b>	<b>1</b>	<b>1</b>	<b>0</b>
<b>29 Total</b>	<b>15 278</b>	<b>16 161</b>	<b>1 222</b>

## 2 - Template EU KM1 - Key metrics template

	30-09-23	30-06-23	31-03-23	31-12-22	30-09-22	
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	6 408	6 422	6 388	6 600	6 494
2	Tier 1 capital	6 408	6 422	6 388	6 600	6 494
3	Total capital	6 504	6 518	6 484	6 696	6 590
<b>Risk-weighted exposure amounts</b>						
4	Total risk-weighted exposure amount	15 278	16 161	16 585	16 338	15 327
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	41,94%	39,74%	38,52%	40,40%	42,37%
6	Tier 1 ratio (%)	41,94%	39,74%	38,52%	40,40%	42,37%
7	Total capital ratio (%)	42,57%	40,33%	39,10%	40,98%	42,99%
<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 (%)	3,25%	3,25%	3,25%	3,25%	3,25%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1,83%	1,83%	1,83%	1,83%	1,83%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2,44%	2,44%	2,44%	2,44%	2,44%
EU 7d	Total SREP own funds requirements (%)	11,25%	11,25%	11,25%	11,25%	11,25%
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>						
8	Capital conservation buffer (%)	2,50%	2,50%	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 (%)	0,00%	0,00%	0,00%	0,00%	0,00%
9	Institution specific countercyclical capital buffer (%)	1,09%	0,61%	0,52%	0,45%	0,00%
EU 9a	Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 10a	Other Systemically Important Institution buffer	0,00%	0,00%	0	0	0
11	Combined buffer requirement (%)	3,59%	3,11%	3,02%	2,95%	2,50%
EU 11a	Overall capital requirements (%)	14,84%	14,36%	14,27%	14,20%	13,75%
12	CET1 available after meeting the total SREP own funds requirements (%)	31,32%	29,08%	32,19%	34,07%	36,04%
<b>Leverage ratio</b>						
13	Total exposure measure	56 294	55 942	56 620	58 732	63 974
14	Leverage ratio (%)	11,38%	11,48%	11,28%	11,24%	10,15%
<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 (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	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 (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14e	Overall leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	13 529	12 725	11 942	13 368	17 541
EU 16a	Cash outflows - Total weighted value	6 406	8 950	6 044	9 026	6 495
EU 16b	Cash inflows - Total weighted value	2 072	3 377	1 163	1 472	1 101
16	Total net cash outflows (adjusted value)	4 335	5 573	4 881	7 553	5 394
17	Liquidity coverage ratio (%)	312,10%	228,34%	244,66%	176,98%	325,19%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	29 362	31 664	31 356	33 012	39 388
19	Total required stable funding	19 700	21 119	21 398	20 299	23 437
20	NSFR ratio (%)	149,05%	149,93%	146,54%	162,63%	168,06%

### 3 - Template EU KM1 bis - Key metrics template

The table below discloses the amount of own funds, the amount of Common Equity Tier 1 capital, the amount of Tier 1 capital, the Common Equity Tier 1 capital ratio, the Tier 1 capital ratio, the total capital ratio and the leverage

As from 31/03/2023, Dexia is no more subject to transitional arrangements regarding Expected Credit Losses recognised under IFRS 9, except the dynamic phase-in IFRS9 (covid measures) which is zero for Dexia

Quantitative template					
	30-09-23	30-06-23	31-03-23	31-12-22	30-09-22
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1) capital	6 408	6 422	6 388	6 600	6 494
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6 408	6 422	6 388	6 556	6 450
3 Tier 1 capital	6 408	6 422	6 388	6 600	6 494
4 Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6 408	6 422	6 388	6 556	6 450
5 Total capital	6 504	6 518	6 484	6 696	6 590
6 Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6 504	6 518	6 484	6 652	6 546
<b>Risk-weighted assets (amounts)</b>					
7 Total risk-weighted assets	15 278	16 161	16 585	16 338	15 327
8 Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15 278	16 161	16 585	16 307	15 294
<b>Capital ratios</b>					
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	41,94%	39,74%	38,52%	40,40%	42,37%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	41,94%	39,74%	38,52%	40,20%	42,17%
11 Tier 1 (as a percentage of risk exposure amount)	41,94%	39,74%	38,52%	40,40%	42,37%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	41,94%	39,74%	38,52%	40,20%	42,17%
13 Total capital (as a percentage of risk exposure amount)	42,57%	40,33%	39,10%	40,98%	42,99%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	42,57%	40,33%	39,10%	40,79%	42,80%
<b>Leverage ratio</b>					
15 Leverage ratio total exposure measure	56 294	55 942	56 620	58 732	63 974
16 Leverage ratio	11,38%	11,48%	11,28%	11,24%	10,15%
17 Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,38%	11,48%	11,28%	11,16%	10,08%

#### 4 - Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation:  
(solo/consolidated)

EU 1a	Quarter ending on	Total unweighted value (average)				Total weighted value (average)			
		30-09-23	30-06-23	31-03-23	31-12-22	30-09-23	30-06-23	31-03-23	31-12-22
EU 1b	Number of data points used in the calculation of averages								
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					13 529	12 725	11 942	13 368
<b>CASH - OUTFLOWS</b>									
2	retail deposits and deposits from small business customers, of which:	0	0	0	0	0	0	0	0
3	Stable deposits	0	0	0	0	0	0	0	0
4	Less stable deposits	0	0	0	0	0	0	0	0
5	Unsecured wholesale funding	0	9	24	58	0	3	9	23
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0	0	0	0	0	0	0
7	Non-operational deposits (all counterparties)	0	9	24	58	0	3	9	23
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					0	0	29	78
10	Additional requirements	4 275	4 556	4 289	4 422	4 021	4 290	4 048	4 178
11	Outflows related to derivative exposures and other collateral requirements	3 993	4 261	4 021	4 150	3 993	4 261	4 021	4 150
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	282	296	269	271	28	30	27	27
14	Other contractual funding obligations	2 385	4 656	1 987	4 825	2 385	4 656	1 987	4 825
15	Other contingent funding obligations	357	350	380	373	0	0	0	0
16	TOTAL CASH OUTFLOWS					6 406	8 950	6 044	9 026
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	5 145	3 361	2 755	3 339	0	0	0	0
18	Inflows from fully performing exposures	60	89	72	192	47	47	49	115
19	Other cash inflows (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are	2 025	3 331	1 114	1 358	2 025	3 331	1 114	1 358
EU-19a	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	7 229	6 780	3 940	4 889	2 072	3 377	1 163	1 472
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	7 229	6 780	3 940	4 889	2 072	3 377	1 163	1 472
<b>ADJUSTED VALUE</b>									
21	LIQUIDITY BUFFER					13 529	12 725	11 942	13 368
22	TOTAL NET CASH OUTFLOWS					4 335	5 573	4 881	7 553
23	LIQUIDITY COVERAGE RATIO					312,10%	228,34%	244,66%	176,98%

The Liquidity Coverage Ratio (LCR) establish a minimum level of liquidity for internationally active banks. Its purpose is to ensure that a bank has an adequate level of available unencumbered High Quality Liquid Assets (HQLA), which can be converted into cash to meet its liquidity needs for 30 calendar days in a stress scenario.

The ratio is calculated as follows :

LCR = Stock of HQLA / Total net cash outflows

Total net cash outflows over the next 30 calendar days = Total expected cash outflows – Min {total expected cash inflows; 75% of total expected cash outflows}

As of January 1, 2018, the minimum requirement level is set at 100%. Dexia consolidated LCR ratio ends at 245% in March 2023 vs 177% in December 2022. The liquidity reserve held by Dexia bank is made up of almost 9% of cash at the Central Bank and 91% of assets from central government and local authorities. At 31 March 2023, this reserve amounts to EUR 11.94 billion, compared to EUR 13.36 billion at 31 December 2022 . The evolution of this breakdown is mainly due to a decrease of -918 M€ in the cash position with the National Central Bank and to a decrease in VHQLA securities (-508 M€), in particular in "Central government assets".

Regarding Dexia's inflows, they are mainly from unsecured transactions and securities maturing for 30 days not included in the stock of HQLA. Dexia's inflows amount to 1.16 Bn€ as of 31/03/2023 vs 1.47 Bn€ as of 31/12/2022, this is mainly due to the decrease of Nostri for an amount of - 300 M€.

As for the outflows of Dexia, they are mainly composed of nostri accounts, debt maturing within the calculation period, and collateral needs.

In March 2023, Outflows stand at 6.04 Bn€ vs 9.02 Bn€ on December 2022. The decrease is mostly explained by GGB LT EUR expected to mature in March for 23 M€ compared to the GGB LT matured in December for 1,7 Bn€ (mainly GGB LT EUR).

In addition, the other outflows from unsecured transactions (including GGB ST, nostri account, forward reverse repo...) decreased for a total amount of 1,1 Bn€.

Furthermore, Dexia does not manage the LCR by currency but in all currencies in equivalent euro exchange.

The continuation of the resolution assumes that Dexia and Dexia Crédit Local maintain a good financing capacity which relies in particular on the appetite of investors for the debt guaranteed by the Belgian, French and Luxembourg States as well as on the capacity of Dexia Crédit Local to collect secured financing.

## 5 - Template EU MR2-B - RWA flow statements of market risk exposures under the IMA

	VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total own funds requirements
<b>1 RWEAs at previous period end (30/06/2023)</b>	125	531	0	0	-	656	52
<i>1a Regulatory adjustment</i>	-101	-470	0	0	-	-571	-46
<i>1b RWEAs at the previous quarter-end (end of the day)</i>	23	61	0	0	-	84	7
2 Movement in risk levels	-8	-191	-	-	-	-199	-16
3 Model updates/changes	19	0	-	-	-	19	2
4 Methodology and policy	-	-	-	-	-	-	-
5 Acquisitions and disposals	-	-	-	-	-	-	-
6 Foreign exchange movements	-	-	-	-	-	-	-
7 Other	-	-	-	-	-	-	-
<i>8a RWEAs at the end of the reporting period (end of the day)</i>	34	80	0	0	-	114	9
<i>8b Regulatory adjustment</i>	66	260	0	0	-	326	26
<b>8 RWEAs at the end of the reporting period (30/09/2023)</b>	100	340	0	0	-	440	35