

## Capital requirements and regulatory indicators

Euro million	Dec. 31, 2021	Dec. 31, 2020	Change, %
<b>Total capital</b>	<b>119.861</b>	<b>115.480</b>	<b>3,8%</b>
Capital ratios	Dec. 31, 2021	Dec. 31, 2020	Change percentage points
Common Equity Tier 1 capital ratio	15,1%	15,3%	-0,2
Tier 1 capital ratio	15,2%	15,3%	-0,1
Total capital ratio	15,8%	16,3%	-0,5
Leverage ratio	8,0%	8,0%	0,0