

## Capital requirements and regulatory indicators

Euro million	Dec. 31, 2022	Dec. 31, 2020	Change, %
<b>Total capital</b>	<b>121.697</b>	<b>119.861</b>	<b>1,5%</b>
Capital ratios	Dec. 31, 2022	Dec. 31, 2020	Change percentage points
Common Equity Tier 1 capital ratio	15,1%	15,1%	0,0
Tier 1 capital ratio	15,1%	15,2%	-0,1
Total capital ratio	15,7%	15,8%	-0,1
Leverage ratio	7,4%	8,0%	-0,6