

STRONG RESULTS



€4.8 billion
attributable
profit



€607.2 billion
of assets



€630.3 billion of
customer funds



€0.39 dividend
per share



20.1 million
customers



€344 billion performing
loan portfolio

FINANCIAL STRENGTH



12.4% CET1



2.7% NPL
ratio



13.2% ROE
(trailing 12 months)



€160.2 billion of
liquid assets



73% NPL
coverage ratio



40.9% cost-to-
income ratio