

STRONG RESULTS



€1.0 billion
attributable
profit



€613.5 billion
assets



€636.5 billion
customer
funds



€3.5 billion
gross income



20.1 million
customers



€344.4 billion
performing
loan portfolio

FINANCIAL STRENGTH



12.3% CET1



2.8% NPL
ratio



13.4% ROE
(trailing 12 months)



€157.02 billion
liquid assets



71% NPL
coverage ratio



40.3% cost-to-income
ratio