

STRONG RESULTS



€1.47 billion
attributable
profit



€636 billion
in assets



€690.52 billion
in customer
funds



€4.01 billion
gross income



20.4 million
customers



€354.59 billion
in performing
loan portfolio

FINANCIAL STRENGTH



12.5% CET1



2.5% NPL ratio



70% coverage ratio



€171.17 billion
liquid assets



37.7% cost-to-income
ratio

SUPPORTING THE ECONOMY AND SOCIETY



Presence in
3,706 municipalities



Through MicroBank:
238,000 microcredits
granted



Around
20,300 volunteers



63,300 clients
benefited
from the mortgages'
Code of Good Practices



Through MicroBank:
31,000 jobs created



13,900 students
in Dualiza
programs