STRONG RESULTS

€4.4 billion net profit

€665 billion in assets

€720.24 billion in customer funds

€12.12 billion gross income

20.6 million customers

€367.87 billion in performing loan portfolio

FINANCIAL STRENGTH

12.4% CET1

2.3% NPL ratio

72% coverage ratio

€173.88 billion in liquid assets

39.2% cost-to-income ratio

SHAREHOLDER REMUNERATION AND SOCIAL COMMITMENT

€1.18 billion interim dividend

Presence in **3,700** municipalities

Through MicroBank: **262,934** microcredits granted

More than **€33** billion mobilised in sustainable finance

22,900 volunteers

Through MicroBank: **32,000** jobs created