

## STRONG RESULTS



**€1.57** billion net income



**€669.97** billion in assets



**€733.98** billion in customer funds



**€4.13** billion gross income



**20.8** million customers



**€380.28** billion in performing loan book

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## FINANCIAL STRENGTH



**12.5%** CET1



**1.98%** NPL ratio



**79%** coverage ratio



**€173.36** billion in liquid assets



**39.6%** cost-to-income ratio

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## SOCIAL COMMITMENT



Presence in more than  
**3,700** municipalities



Through MicroBank:  
**285,942** microcredits granted



**59.03** billion mobilised in sustainable finance



More than  
**1** million customers making regular retirement contributions



More than  
**3.7** million customers with medium/long-term savings products

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