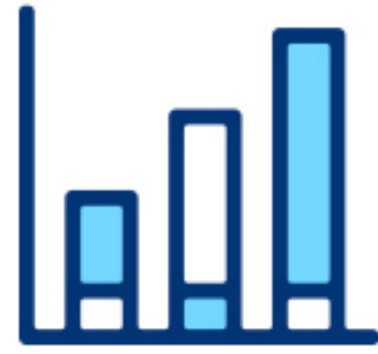


STRONG RESULTS



€4.2 billion
attributable
profit



€635.8 billion
assets



€673.8 billion
customer
funds



€11.8 billion
gross income



20.2 million
customers



€344.7 billion
performing
loan portfolio

FINANCIAL STRENGTH



12.2% CET1



2.7% NPL
ratio



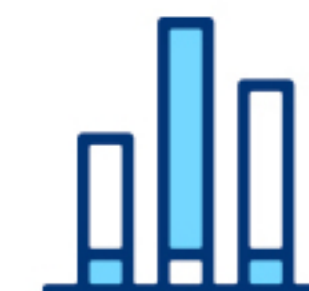
14.4% ROE
(trailing 12 months)



€178.49 billion
liquid assets



71% NPL
coverage ratio



39.2% cost-to-income
ratio