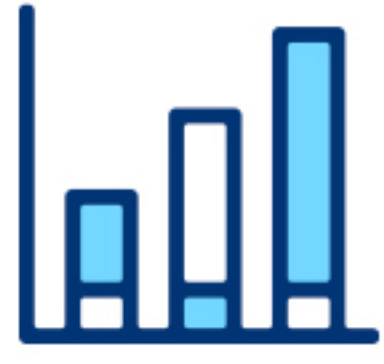


STRONG RESULTS



€5.79 billion
attributable
profit



€631 billion
assets



€685.37 billion
customer
funds



€15.87 billion
gross income



20.3 million
customers



€351.51 billion
performing
loan portfolio

FINANCIAL STRENGTH



12.2% CET1



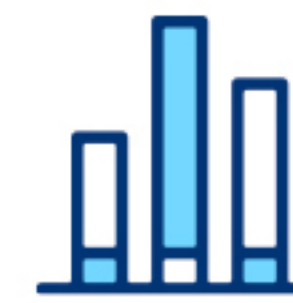
2.6% NPL ratio



15.4% ROE
(trailing 12 months)



€170.72 billion
liquid assets



38.5% cost-to-income
ratio

SUPPORTING THE ECONOMY AND SOCIETY



Presence in
3,609 municipalities



Through MicroBank:
233,600 microcredits
granted



€86.79 billion
mobilised in
sustainable
finance



Nearly
10,000 transactions
closed for those
affected by
the DANA



57,300 clients
benefited
from the mortgages'
Code of Good Practices



Through MicroBank:
32,000 jobs created



12,400 students
in Dualiza
programs



20,200 volunteers

SHAREHOLDER REMUNERATION

2024 Dividend

53.5%

Payout

€3.096 billion
in dividends

€0.44/share

- €0.15 paid out in November
- €0.2864 to be paid in April (subject to approval by the General Shareholders' Meeting)

2022 - 2024 Capital distribution

€7.7 billion

Ordinary
dividend



€4.3 billion

Share buyback
programmes



€12 billion

Total capital
distributed