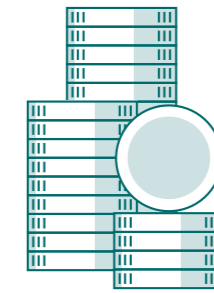


CONSOLIDATED KEY FIGURES

In millions of euro

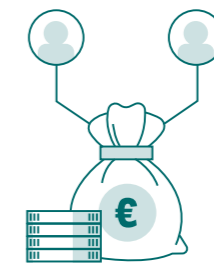
	2025	2024	2023	2022 restated in accordance with IFRS 17 and 9	2021
PROFIT AND LOSS ACCOUNT					
Net banking income	2,008.5	1,939.2	1,840.1	1,689.4	1,621.1
Operating expenses	-921.8	-915.2	-911.4	-854.4	-818.3
Cost of risk	-175.4	-141.8	-97.6	-72.5	-76.6
Net income (group share)	514.5	477.9	577.6	405.8	394.3
BALANCE SHEET					
Balance sheet total	64,599.1	63,072.0	63,267.2	61,878.0	62,062.4
Loans and receivables payable by clients	37,986.4	38,427.8	38,067.4	38,331.9	36,500.3
Debts payable to clients	39,935.8	36,836.1	36,225.6	37,475.9	36,082.7
	2025 Basel III	2024 Basel III	2023 Basel III	2022 Basel III	2021 Basel III
Regulatory capital	6,911.6	6,783.9	6,715.6	6,449.8	6,429.4
Risk-weighted assets	33,599.2	29,442.4	27,787.5	27,733.0	27,358.1
Basel III solvency ratio	20.6%	23.0%	24.2%	23.3%	23.5%



Net banking income
2,008.5
MILLIONS OF EURO



Total balance sheet
64,599.1
MILLIONS OF EURO



Regulatory capital
6,911.6
MILLIONS OF EURO

RATINGS (MARCH 2026)

Short term

P-1 **A-1** **F1**
MOODY'S STANDARD & POOR'S FITCH

Long term

A2 **A+** **A+**
MOODY'S STANDARD & POOR'S FITCH