

2ND QUARTER
2025

RESULTS

SOLID OPERATING PERFORMANCES

REVENUES	OPERATING EXPENSES	GROSS OPERATING INCOME	NET INCOME, GROUP SHARE
€ 12.6 BN +2.5%	€ 7.2 BN +0.8% Jaws effect: +1.7 pt	€ 5.3 BN +5.0%	€ 3.3 BN -4.0% Pre-tax income: +3.1%

● VS. 2Q24

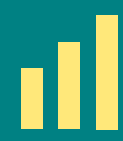
REVENUES OF THE OPERATING DIVISIONS

CORPORATE & INSTITUTIONAL BANKING	COMMERCIAL, PERSONAL BANKING & SERVICES ¹	INVESTMENT & PROTECTION SERVICES
€ 4.7 BN +4.0%	€ 6.6 BN +0.4%	€ 1.5 BN +4.4%

● VS. 2Q24

1 Including 2/3 of Private Banking

SUMMARY



**SOLID OPERATING PERFORMANCES
DRIVEN BY THE DIVERSIFIED
AND INTEGRATED MODEL**



**VERY SOLID FINANCIAL STRUCTURE
(CET1: 12.5%)**



**ACCELERATION EXPECTED IN 2H25:
NET INCOME EXPECTED ABOVE €12.2BN**



**NET TANGIBLE BOOK VALUE PER SHARE:
€92.9**



**2026 GROWTH TRAJECTORY CONFIRMED
AND GROWTH LEVERS IN PLACE**



**2025 INTERIM DIVIDEND: €2.59
PAYMENT ON 30 SEPTEMBER 2025**



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