

QUARTERLY RESULTS

FOURTH QUARTER, 2025

Most significant figures

(EUR Thousands)

	31/12/2025	30/09/2025	31/12/2024	y- o -y		q- o -q	
				Abs.	%	Abs.	%
Profit and loss account							
Net interest income	1,078,036	810,036	1,215,302	(137,266)	(11.3%)		
Gross income	1,601,885	1,239,236	1,552,241	49,643	3.2%		
Pre-provision profit	849,971	678,457	819,286	30,685	3.7%		
Profit before tax	440,945	344,472	388,724	52,221	13.4%		
Consolidated net profit	348,502	263,023	326,260	22,241	6.8%		
Business							
Total assets	65,067,953	63,364,371	62,203,765	2,864,188	4.6%	1,703,582	2.7%
Equity	4,714,333	4,642,988	4,367,300	347,033	7.9%	71,344	1.5%
On-balance sheet retail funds	49,539,021	48,153,391	47,169,932	2,369,089	5.0%	1,385,631	2.9%
Off-balance sheet funds	13,667,388	12,958,601	10,782,287	2,885,101	26.8%	708,787	5.5%
Performing loans	42,129,963	41,019,780	38,584,345	3,545,618	9.2%	1,110,184	2.7%
Risk management							
Gross loans	42,877,530	41,784,849	39,370,729	3,506,801	8.9%	1,092,681	2.6%
Contingent risks	1,877,480	1,835,034	1,706,404	171,076	10.0%	42,445	2.3%
Non-performing loans	747,567	765,069	786,384	(38,817)	(4.9%)	(17,502)	(2.3%)
Non-performing contingent risks	6,104	4,513	4,668	1,436	30.8%	1,591	35.3%
NPL ratio (%)	1.68%	1.76%	1.93%	(0.25)		(0.08)	
NPL coverage ratio (%)	83.96%	85.49%	72.12%	11.84		(1.53)	
Texas ratio	20.48%	21.80%	25.18%	(4.70)		(1.32)	
Liquidity							
LTD (%)	82.73%	82.81%	79.57%	3.17		(0.08)	
LCR (%)	210.03%	206.12%	218.14%	(8.11)		3.91	
NSFR (%)	144.45%	144.42%	152.49%	(8.04)		0.03	
Business gap	8,615,792	8,336,911	9,744,439	(1,128,647)	(11.6%)	278,881	3.3%
Solvency phased in							
CET1 ratio (%)	14.39%	14.24%	13.83%	0.56		0.15	
Tier 2 ratio (%)	2.57%	2.11%	2.22%	0.35		0.46	
Capital ratio (%)	16.96%	16.35%	16.05%	0.91		0.61	
Leverage ratio (%)	6.52%	6.45%	6.11%	0.41		0.07	
Solvency fully loaded							
CET1 ratio (%)	14.15%	14.00%	13.83%	0.32		0.15	
Tier 2 ratio (%)	2.53%	2.07%	2.22%	0.31		0.45	
Capital ratio (%)	16.68%	16.07%	16.05%	0.63		0.61	
Profitability and efficiency							
ROA (%)	0.55%	0.56%	0.54%	0.01		(0.01)	
RORWA (%)	1.25%	1.28%	1.26%	(0.01)		(0.03)	
ROE (%)	7.67%	7.81%	7.80%	(0.13)		(0.14)	
Cost-income ratio (%)	46.94%	45.25%	47.22%	(0.28)		1.69	
Other data							
Cooperative members	1,802,402	1,793,016	1,762,433	39,969	2.3%	9,386	0.5%
Employees	5,149	5,141	5,062	87	1.7%	8	0.2%
Branches	952	952	976	(24)	(2.5%)	-	-

Balance sheet

(EUR Thousands)

	31/12/2025	30/09/2025	31/12/2024	y- o -y		q- o -q	
				Abs.	%	Abs.	%
Cash, cash balances at central banks and other demand deposits	3,399,758	2,625,095	3,852,853	(453,095)	(11.8%)	774,663	29.5%
Financial assets held for trading	2,416	1,511	447	1,970	440.9%	905	59.9%
Non-trading financial assets mandatorily at fair value through profit or loss	413,801	464,712	454,080	(40,279)	(8.9%)	(50,911)	(11.0%)
<i>Of which:</i>							
<i>Loans and advances to Customers</i>	413,120	463,129	451,806	(38,687)	(8.6%)	(50,009)	(10.8%)
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-
<i>Of which:</i>							
<i>Loans and advances to Customers</i>	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	270,956	276,392	151,901	119,055	78.4%	(5,436)	(2.0%)
Financial assets at amortised cost	55,749,879	54,815,085	52,233,373	3,516,506	6.7%	934,793	1.7%
<i>Of which:</i>							
<i>Loans and advances to Customers</i>	40,864,317	39,698,899	37,792,989	3,071,329	8.1%	1,165,418	2.9%
Derivatives – hedge accounting	2,518,722	2,308,189	2,660,778	(142,055)	(5.3%)	210,534	9.1%
Investments in subsidiaries, joint ventures and associates	95,288	119,639	93,635	1,653	1.8%	(24,351)	(20.4%)
Tangible assets	912,690	919,549	901,985	10,705	1.2%	(6,859)	(0.7%)
Intangible assets	342,896	369,734	331,824	11,072	3.3%	(26,838)	(7.3%)
Tax assets	1,092,232	1,160,444	1,158,403	(66,170)	(5.7%)	(68,212)	(5.9%)
Other assets	153,069	168,185	136,732	16,337	11.9%	(15,116)	(9.0%)
Non-current assets and disposal groups classified as held for sale	116,244	135,835	227,753	(111,509)	(49.0%)	(19,591)	(14.4%)
Total assets	65,067,953	63,364,371	62,203,765	2,864,188	4.6%	1,703,582	2.7%
Financial liabilities held for trading	1,442	623	419	1,023	244.2%	819	131.5%
Financial liabilities measured at amortised cost	59,537,104	57,672,027	57,084,050	2,453,054	4.3%	1,865,076	3.2%
<i>Of which:</i>							
<i>Central Banks deposits</i>	-	-	-	-	-	-	-
<i>Central counterparty deposits</i>	-	-	-	-	-	-	-
<i>Customer deposits</i>	49,539,021	48,153,391	47,169,932	2,369,089	5.0%	1,385,631	2.9%
<i>Debt securities issued</i>	4,793,893	4,501,123	4,523,421	270,472	6.0%	292,771	6.5%
Derivatives – Hedge accounting	92,517	83,321	88,955	3,562	4.0%	9,196	11.0%
Provisions	219,558	236,579	204,878	14,680	7.2%	(17,022)	(7.2%)
Tax liabilities	87,490	81,110	92,905	(5,415)	(5.8%)	6,380	7.9%
Other liabilities	429,005	660,565	384,641	44,364	11.5%	(231,559)	(35.1%)
<i>of which: Welfare funds</i>	12,091	18,018	6,264	5,827	93.0%	(5,926)	(32.9%)
Total liabilities	60,367,116	58,734,225	57,855,848	2,511,268	4.3%	1,632,891	2.8%
Equity	4,714,333	4,642,988	4,367,300	347,033	7.9%	71,344	1.5%
<i>Of which:</i>							
<i>Capital / equity instruments issued other than capital / treasury shares</i>	3,726,235	3,740,367	3,622,607	103,628	2.9%	(14,132)	(0.4%)
<i>Retained earnings / revaluation reserves / other reserves</i>	689,977	689,247	473,928	216,049	45.6%	730	0.1%
<i>Profit or loss attributable to owners of the parent</i>	348,502	263,023	326,260	22,242	6.8%	85,479	32.5%
<i>(-) Interim dividends</i>	(50,381)	(49,649)	(55,496)	5,115	(9.2%)	(733)	1.5%
Accumulated other comprehensive income	(13,496)	(12,842)	(19,384)	5,888	(30.4%)	(653)	5.1%
Minority interests	-	-	-	-	-	-	-
Total equity	4,700,837	4,630,146	4,347,916	352,921	8.1%	70,691	1.5%

Funds managed

(EUR Thousands)

	31/12/2025	30/09/2025	31/12/2024	y- o -y		q- o -q	
				Abs.	%	Abs.	%
Sight deposits	41,839,077	40,394,513	38,516,787	3,322,290	8.6%	1,444,564	3.6%
Term deposits	7,699,945	7,758,878	8,653,145	(953,200)	(11.0%)	(58,933)	(0.8%)
Customer deposits	49,539,021	48,153,391	47,169,932	2,369,089	5.0%	1,385,631	2.9%
On-balance sheet retail funds	49,539,021	48,153,391	47,169,932	2,369,089	5.0%	1,385,631	2.9%
Bonds and other securities *	1,795,217	1,763,997	1,874,778	(79,561)	(4.2%)	31,220	1.8%
Subordinated liabilities/Senior Preferred Debt	3,063,466	2,779,983	2,786,037	277,429	10.0%	283,483	10.2%
Monetary market operations	1,804,272	1,855,129	1,630,442	173,830	10.7%	(50,857)	(2.7%)
Deposits from credit institutions	301,853	325,776	507,063	(205,210)	(40.5%)	(23,923)	(7.3%)
Wholesale funds	6,964,807	6,724,885	6,798,320	166,487	2.4%	239,922	3.6%
Total balance sheet funds	56,503,828	54,878,275	53,968,252	2,535,576	4.7%	1,625,553	3.0%
Investment funds	10,378,739	9,686,587	7,533,936	2,844,803	37.8%	692,152	7.1%
Pension plans	1,140,203	1,113,272	1,075,890	64,313	6.0%	26,931	2.4%
Savings insurances	393,742	402,360	429,464	(35,722)	(8.3%)	(8,618)	(2.1%)
Fixed-equity income	1,754,703	1,756,382	1,742,997	11,706	0.7%	(1,678)	(0.1%)
Off-balance sheet funds	13,667,388	12,958,601	10,782,287	2,885,101	26.8%	708,787	5.5%
Customer funds under management	63,206,409	61,111,992	57,952,219	5,254,190	9.1%	2,094,418	3.4%
Funds under management	70,171,217	67,836,876	64,750,539	5,420,678	8.4%	2,334,340	3.4%

* Covered bonds, territorial bonds and securitization.

Loans and advances to customers

(EUR Thousands)

	31/12/2025	30/09/2025	31/12/2024	y- o -y		q- o -q	
				Abs.	%	Abs.	%
General governments	2,964,553	2,826,054	2,872,567	91,985	3.2%	138,499	4.9%
Other financial corporations	1,270,991	1,384,718	1,447,901	(176,910)	(12.2%)	(113,727)	(8.2%)
Non-financial corporations	19,376,734	18,866,641	17,285,959	2,090,775	12.1%	510,093	2.7%
Households	18,292,832	17,738,695	16,906,020	1,386,812	8.2%	554,138	3.1%
Loans to customers (gross)	41,905,110	40,816,109	38,512,448	3,392,662	8.8%	1,089,001	2.7%
<i>Non-performing loans</i>	747,567	765,069	786,384	(38,817)	(4.9%)	(17,502)	(2.3%)
Debt securities from customers	972,420	968,740	858,281	114,139	13.3%	3,680	0.4%
Gross loans	42,877,530	41,784,849	39,370,729	3,506,801	8.9%	1,092,681	2.6%
Performing loans	42,129,963	41,019,780	38,584,345	3,545,618	9.2%	1,110,184	2.7%
<i>Credit losses and impairment</i>	(627,673)	(654,080)	(567,105)	(60,568)	10.7%	26,407	(4.0%)
Total lending	42,249,857	41,130,768	38,803,624	3,446,233	8.9%	1,119,089	2.7%
Off-balance sheet risks							
<i>Contingent risks</i>	1,877,480	1,835,034	1,706,404	171,076	10.0%	42,445	2.3%
<i>of which: non-performing contingent risks</i>	6,104	4,513	4,668	1,436	30.8%	1,591	35.3%
Total risks	44,755,010	43,619,883	41,077,133	3,677,877	9.0%	1,135,127	2.6%
Non-performing total risks	753,670	769,582	791,052	(37,381)	(4.7%)	(15,911)	(2.1%)

* Mainly reverse repurchase agreements

Risk management

(EUR Thousands)

	31/12/2025	30/09/2025	31/12/2024	y - o - y		q - o - q	
				Abs.	%	Abs.	%
Defaulting debtors							
Non-performing total risks	753,670	769,582	791,052	(37,381)	(4.7%)	(15,911)	(2.1%)
Total risks	44,755,010	43,619,883	41,077,133	3,677,877	9.0%	1,135,127	2.6%
NPL ratio (%)	1.68%	1.76%	1.93%	(0.25)		(0.08)	
Gross loans coverage	627,673	654,080	567,105	60,568	10.7%	(26,407)	(4.0%)
NPL coverage ratio (%)	83.96%	85.49%	72.12%	11.84		(1.53)	
Net NPL ratio (%)	0.27%	0.25%	0.54%	(0.27)		0.02	

Foreclosed assets

Foreclosed assets (gross book value)	402,304	458,248	527,817	(125,513)	(23.8%)	(55,944)	(12.2%)
Foreclosed assets coverage	284,076	314,837	297,230	(13,155)	(4.4%)	(30,762)	(9.8%)
Foreclosed assets (net)	118,228	143,410	230,587	(112,359)	(48.7%)	(25,182)	(17.6%)
Foreclosed assets coverage ratio (%)	70.61%	68.70%	56.31%	14.30		1.91	

NPA ratio (%)	2.66%	2.90%	3.29%	(0.63)		(0.24)	
NPA coverage ratio (%)	79.29%	79.20%	65.77%	13.52		0.09	
Net NPA ratio (%)	0.56%	0.62%	1.15%	(0.59)		(0.06)	

Loans impairment coverage breakdown

Total coverage	658,305	686,543	593,332	64,973	11.0%	(28,238)	(4.1%)
Non-performing coverage	446,481	477,284	373,165	73,316	19.6%	(30,803)	(6.5%)
Performing coverage	211,824	209,259	220,168	(8,344)	(3.8%)	2,566	1.2%

NPL breakdown

Past due >90 days	553,518	572,419	574,349	(20,831)	(3.6%)	(18,901)	(3.3%)
Unlikely to pay	194,049	192,650	212,035	(17,986)	(8.5%)	1,399	0.7%
Total	747,567	765,069	786,384	(38,817)	(4.9%)	(17,502)	(2.3%)
<i>Of which:</i>							
<i>Forborne loans</i>	248,681	252,971	294,067	(45,386)	(15.4%)	(4,290)	(1.7%)

NPL breakdown by segment

General governments	491	491	491	1	0.1%	-	-
Other financial corporations	290	283	312	(22)	(7.0%)	7	2.5%
Other corporations	521,796	528,977	565,256	(43,460)	(7.7%)	(7,181)	(1.4%)
Households	224,989	235,317	220,325	4,664	2.1%	(10,328)	(4.4%)
Total	747,567	765,069	786,384	(38,817)	(4.9%)	(17,502)	(2.3%)

Forborne loans breakdown

Non-performing	248,681	252,971	294,067	(45,386)	(15.4%)	(4,290)	(1.7%)
Performing	495,675	534,516	735,129	(239,454)	(32.6%)	(38,841)	(7.3%)
Total forborne loans	744,356	787,487	1,029,196	(284,840)	(27.7%)	(43,131)	(5.5%)

REOs breakdown

REOs (gross book value)	482,448	534,421	597,443	(114,996)	(19.2%)	(51,974)	(9.7%)
Foreclosed assets	402,304	458,248	527,817	(125,513)	(23.8%)	(55,944)	(12.2%)
Quality assets	80,144	76,174	69,626	10,518	15.1%	3,970	5.2%
REOs (coverage)	315,678	346,838	333,094	(17,416)	(5.2%)	(31,159)	(9.0%)
Foreclosed assets	284,076	314,837	297,230	(13,155)	(4.4%)	(30,762)	(9.8%)
Quality assets	31,603	32,000	35,864	(4,262)	(11.9%)	(398)	(1.2%)
REOs (net)	166,769	187,584	264,349	(97,580)	(36.9%)	(20,814)	(11.1%)
Foreclosed assets	118,228	143,410	230,587	(112,359)	(48.7%)	(25,182)	(17.6%)
Quality assets	48,541	44,173	33,762	14,779	43.8%	4,368	9.9%
REOs (% coverage)	65.43%	64.90%	55.75%	9.68		0.53	
Foreclosed assets	70.61%	68.70%	56.31%	14.30		1.91	
Quality assets	39.43%	42.01%	51.51%	(12.08)		(2.58)	

(*) Quality assets not included

Solvency

(EUR Thousands)

Phased-in

	31/12/2025	30/09/2025	31/12/2024	y - o - y		q - o - q	
				Abs.	%	Abs.	%
Capital	3,726,235	3,740,367	3,618,177	108,058	3.0%	(14,132)	(0.4%)
Reserves and results	940,405	847,061	687,430	252,974	36.8%	93,344	11.0%
AFS Surplus/ others	(9,661)	(9,021)	(16,129)	6,468	(40.1%)	(639)	7.1%
Capital deductions	(458,021)	(529,069)	(554,287)	96,266	(17.4%)	71,049	(13.4%)
Ordinary tier 1 capital	4,198,958	4,049,337	3,735,192	463,767	12.4%	149,621	3.7%
CET1 ratio (%)	14.39%	14.24%	13.83%	0.56		0.15	
Tier2 capital	750,000	600,000	599,965	150,035	25.0%	150,000	25.0%
Tier 2 ratio (%)	2.57%	2.11%	2.22%	0.35		0.46	
Eligible capital	4,948,958	4,649,337	4,335,157	613,801	14.2%	299,621	6.4%
Capital ratio (%)	16.96%	16.35%	16.05%	0.91		0.61	
Total risk-weighted assets	29,173,612	28,444,081	27,016,642	2,156,970	8.0%	729,531	2.6%
Credit risk	26,430,707	26,047,855	24,742,392	1,688,315	6.8%	382,852	1.5%
Operational risk	2,651,300	2,296,905	2,143,554	507,746	23.7%	354,395	15.4%
Other risk	91,605	99,321	130,696	(39,091)	(29.9%)	(7,716)	(7.8%)

Fully-loaded

Capital	3,726,235	3,740,367	3,618,177	108,058	3.0%	(14,132)	(0.4%)
Reserves and results	940,405	847,061	687,430	252,974	36.8%	93,344	11.0%
AFS Surplus/ others	(9,661)	(9,021)	(16,129)	6,468	(40.1%)	(639)	7.1%
Capital deductions	(458,021)	(529,069)	(554,287)	96,266	(17.4%)	71,049	(13.4%)
Ordinary tier 1 capital	4,198,958	4,049,337	3,735,192	463,767	12.4%	149,621	3.7%
CET1 ratio (%)	14.15%	14.00%	13.83%	0.32		0.15	
Tier2 capital	750,000	600,000	599,965	150,035	25.0%	150,000	25.0%
Tier 2 ratio (%)	2.53%	2.07%	2.22%	0.31		0.45	
Eligible capital	4,948,958	4,649,337	4,335,157	613,801	14.2%	299,621	6.4%
Capital ratio (%)	16.68%	16.07%	16.05%	0.63		0.61	
Total risk-weighted assets	29,667,949	28,924,659	27,016,642	2,651,307	9.8%	743,290	2.6%
Credit risk	26,925,043	26,528,434	24,742,392	2,182,651	8.8%	396,609	1.5%
Operational risk	2,651,300	2,296,905	2,143,554	507,746	23.7%	354,395	15.4%
Other risk	91,606	99,320	130,696	(39,090)	(29.9%)	(7,714)	(7.8%)

MREL

Eligible liabilities MREL	7,208,882	6,934,170	6,619,966	588,916	8.9%	274,712	4.0%
Eligible capital	4,948,958	4,649,337	4,335,157	613,801	14.2%	299,621	6.4%
Senior Preferred Debt	2,150,000	2,150,000	2,149,974	26	0.0%	-	-
Other eligible liabilities	109,924	134,833	134,835	(24,911)	(18.5%)	(24,909)	(18.5%)
MREL TREA available (%)	24.71%	24.38%	24.50%	0.21		0.33	
Exposure (LRE)	64,413,250	62,782,576	61,158,865	3,254,385	5.3%	1,630,674	2.6%
MREL LRE available (%)	11.19%	11.04%	10.82%	0.37		0.15	

(*) Reserves and results (phased in): they include IFRS9

Profit & loss account

(EUR Thousands)

	31/12/2025	o/ATA	31/12/2024	o/ATA	y- o -y	
					Abs.	%
Interest income	1,828,676	2.87%	2,212,586	3.63%	(383,910)	(17.4%)
Interest expenses	(750,640)	(1.18%)	(997,284)	(1.64%)	246,644	(24.7%)
Net interest income	1,078,036	1.69%	1,215,302	2.00%	(137,266)	(11.3%)
Dividend income	6,608	0.01%	5,488	0.01%	1,120	20.4%
Income from equity-accounted method	46,653	0.07%	44,213	0.07%	2,440	5.5%
Net fees and commissions	330,528	0.52%	308,138	0.51%	22,390	7.3%
Gains (losses) on financial transactions	155,125	0.24%	(15,106)	(0.02%)	170,230	(1126.9%)
Exchange differences [gain or (-) loss], net	3,741	0.01%	1,824	-	1,917	105.1%
Other operating incomes/expenses	(18,807)	(0.03%)	(7,618)	(0.01%)	(11,188)	146.9%
<i>of which: Mandatory transfer to Education and Development Fund</i>	<i>(28,828)</i>	<i>(0.05%)</i>	<i>(21,341)</i>	<i>(0.04%)</i>	<i>(7,487)</i>	<i>35.1%</i>
Gross income	1,601,885	2.52%	1,552,241	2.55%	49,643	3.2%
Administrative expenses	(665,843)	(1.05%)	(649,952)	(1.07%)	(15,891)	2.4%
Personnel expenses	(426,203)	(0.67%)	(417,888)	(0.69%)	(8,315)	2.0%
Other administrative expenses	(239,640)	(0.38%)	(232,064)	(0.38%)	(7,577)	3.3%
Depreciation and amortisation	(86,071)	(0.14%)	(83,004)	(0.14%)	(3,067)	3.7%
Pre-provision profit	849,971	1.34%	819,286	1.35%	30,685	3.7%
Provisions or (-) reversal of provisions	(71,732)	(0.11%)	(199,363)	(0.33%)	127,631	(64.0%)
Impairment losses on financial assets	(226,785)	(0.36%)	(199,791)	(0.33%)	(26,994)	13.5%
Operating income	551,454	0.87%	420,132	0.69%	131,322	31.3%
Impairment losses on non financial assets	(45,202)	(0.07%)	2,960	-	(48,161)	(1627.2%)
Gains or (-) losses on derecognition of non financial assets, net	(3,682)	(0.01%)	(3,555)	(0.01%)	(127)	3.6%
Profit or (-) loss from non-current assets and disposal groups classified as held for sale	(61,624)	(0.10%)	(30,812)	(0.05%)	(30,812)	100.0%
Profit before tax	440,945	0.69%	388,724	0.64%	52,221	13.4%
Tax	(92,443)	(0.15%)	(62,464)	(0.10%)	(29,979)	48.0%
Consolidated net profit	348,502	0.55%	326,260	0.54%	22,241	6.8%

Quarterly yields & costs

(EUR Thousands and annualised rates)

	31/12/2025				30/09/2025				31/12/2024			
	Average balance	Distribution (%)	Income or expense	Average rate (%)	Average balance	Distribution (%)	Income or expense	Average rate (%)	Average balance	Distribution (%)	Income or expense	Average rate (%)
Financial system	5,269,361	8.28%	98,370	1.87%	5,347,083	8.45%	79,818	2.00%	5,383,288	8.84%	164,772	3.06%
Loans to customers (gross) ^(a)	40,029,305	62.90%	1,314,719	3.28%	39,560,354	62.51%	999,553	3.38%	37,446,308	61.48%	1,540,191	4.11%
Securities portfolio	13,251,375	20.82%	399,052	3.01%	13,189,083	20.84%	303,777	3.08%	12,740,121	20.92%	495,139	3.89%
Other assets	5,089,093	8.00%	16,534	0.32%	5,185,408	8.19%	7,901	0.20%	5,338,855	8.77%	12,467	0.23%
Total earning assets^(b)	63,639,133	100.00%	1,828,676	2.87%	63,281,928	100.00%	1,391,049	2.94%	60,908,572	100.00%	2,212,569	3.63%
Customer deposits ^(c)	48,020,953	75.46%	408,588	0.85%	47,641,436	75.28%	315,327	0.88%	44,804,307	73.56%	515,570	1.15%
<i>Sight deposits</i>	39,834,492	62.59%	245,258	0.62%	39,333,345	62.16%	184,307	0.63%	36,442,778	59.83%	300,001	0.82%
<i>Term deposits</i>	8,186,461	12.86%	163,330	2.00%	8,308,090	13.13%	131,021	2.11%	8,361,528	13.73%	215,569	2.58%
Wholesale funds	6,838,657	10.75%	258,823	3.78%	6,807,120	10.76%	199,196	3.91%	7,683,023	12.61%	353,905	4.61%
Other funds	4,238,221	6.66%	83,228	1.96%	4,331,954	6.85%	66,490	2.05%	4,239,059	6.96%	127,792	3.01%
Equity	4,541,302	7.14%	-	-	4,501,419	7.11%	-	-	4,182,183	6.87%	-	-
Total funds^(d)	63,639,133	100.00%	750,640	1.18%	63,281,928	100.00%	581,013	1.23%	60,908,572	100.00%	997,267	1.64%
Customers' spread^{(a)-(c)}				2.43				2.49				2.96
NII o/ATA^{(b)-(d)}				1,078,036				810,036				1,215,302