

MAIN FINANCIAL RESULTS – Q4 2024 - IFRS/ LGAAP



		Actual IFRS Dec 2024	Actual GAAP Dec 2024	
PROFIT & LOSS (MLN ICY)	Operating Income	8.229	8.429	
	Net interest Income	6.373	6.274	
	Net fee and commission income	1.024	1.149	
	Trading / Forex	841	1.016	
	Operating Costs	(3.700)	(3.749)	
	Operating Margin	4.530	4.681	
	Net adjustment to loans	(202)	(78)	
	Net Income	3.126	3.163	
BALANCE SHEET (MLN ICY)	ENDING VOLUMES	Total assets	208.236	206.771
		Customer loans (gross)	58.287	58.275
		Customer Deposits	172.406	172.406
FINANCIAL RATIOS %	Cost / Income	45,0%	44,5%	
	NPL ratio	3,2%	2,5%	
	NPL Coverage ratio	65,6%	59,9%	
OPERATIONAL KPIs	Total Customers ('000)	254	254	
	Number of Employees (Ending)	740	740	
	Number of Branches	35	35	