



From 2021 to 2024: A successful transformation¹...

Our clients and their communities have driven our focus and development, leading us to excellence:

#1 from #9
Net Revenue/RWA

#1 from #8
ROTE @13%

#1 from #4
Total Distribution²

#1 from #5
Cost/Income

#1 from #7
EPS growth

¹ RANK VS FY21. ² Total 2024 distributions estimated as payout policy expected 2024 Net Profit (FactSet).



...reaching new heights

15th consecutive quarter of profitable growth and record 3Q and 9M

Delivering strong results across key metrics...

What we achieved in 9M24
(versus 9M23):

Net Revenue

Quality growth

- Net Revenue **+5.4%**
- Fees/Revenue³ 33.3%

Cost

Operational excellence

- Cost/Income **36.6% (-2.5p.p.)**
- Absolute costs -1.2%

Capital

Capital efficiency

- Organic Capital Generation **357bps**, or 10.1bn
- Net Revenue/RWA 8.9%

...and Regions:

9M24	RoAC	Organic Capital Generation
ITA	32.6%	+156bps, 4.4bn
GER	21.7%	+82bps, 2.3bn
CE	24.0%	+61bps, 1.7bn
EE	39.3%	+33bps, 0.9bn

³ Fees and income from Insurance (Dividends from Insurance JVs) as of 9M24.

...built on solid foundations

9M24 key highlights:

Capital

- **16.1%** CET1r

Asset quality

- **9bps** CoR
- **2.7%** NPE ratio

Liquidity

- **c.140%** LCR
- **>125%** NSFR



2025 and beyond: A new era of sustainable quality growth

We will continue enhancing our leadership and set new benchmarks through:



STRUCTURAL STRENGTHS

Built on diversified geographic, client and business mix, with local countries leveraging Group scale and scope.



IDIOSYNCRATIC ACCELERATORS

Fueled by transformative initiatives, superior lines of defense and strategic flexibility.



CLEAR QUALITY GROWTH TRAJECTORY

Driven by people delivering alpha, leading to upgraded guidance and ambitions.



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