



2020 milestones

Net profit

€317.1

mn

-42.4%

Return on Equity
(RoE)

7%

(10.8% without extraordinary provisions)

Net interest income

€1.24

bn

+6.8%

Operating income

€880.2

mn

+4.5%

Loans and receivables

€64.38

bn

+6.6%

Capital adequacy
(CET1 *fully loaded*)

12.29%

+0.68 pp

NPL ratio

2.37%

-0.14 pp

Loan-to-deposit
ratio

103.2%

+4.9 pp

Balances in salary
accounts

€12.7 bn

+22%

New mortgage
loans

€2.900

bn

-3%

ICO lines

€6.0

mn

7.3% market share

Risks insured
by Línea Directa

€3.22 mn

+1.7%

Premiums issued by
Línea Directa

€899 mn

+1%

Assets under
management by
Private Banking

€42.8

bn

+6%

Profit before tax -
Portugal

€45 mn

-31%

Consumer loans

€2.900

bn

+0%

EVO customers

878,800

+48%