

# 2021 milestones

Net profit without Línea Directa

**€437.4**

Mn

+37.9%

Off-balance-sheet managed assets

**€39.53**

bn

+26.9%

Capital gains from the IPO of Línea Directa

**€895,7**

Mn

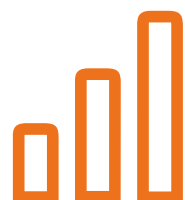
CET1 fully loaded

**12.1%**

Loans and receivables

**€68.05** bn

+5.7%



Return on equity (RoE)

**9.6%**

Operating income

**€1.00**

bn

13.9%

Balances in salary accounts

**€14.90**

bn

+17.3%

Non-performing loan ratio

**2.24%**

-13 bp

Consumer loans

**€3.5**

bn

+23%

New mortgage loans

**€5.9**

bn

+58%



Net interest income

**€1.28**

bn

+2.3%



Investment in Portugal

**€6.9**

bn

+6%

EVO customers

**678,000**

+48%