

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

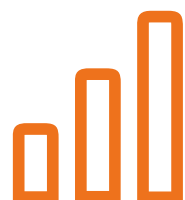
CET1 fully loaded

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%