

EARNINGS PRESENTATION

January - December
Friday 29th January, 2021

2020



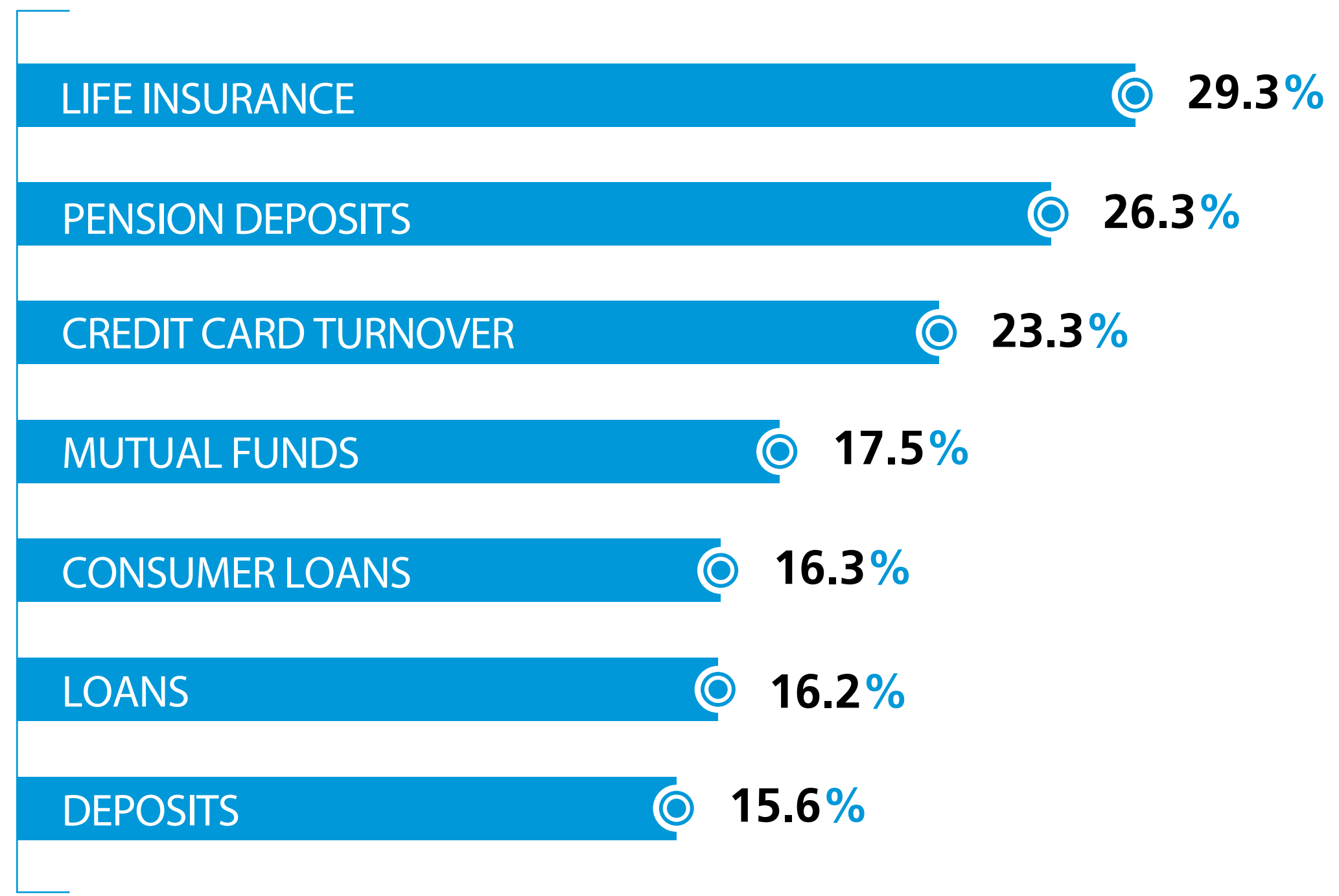
CUSTOMERS
15.2 million



DIGITAL CLIENTS*
67.6%

*Percentage of customers in Spain

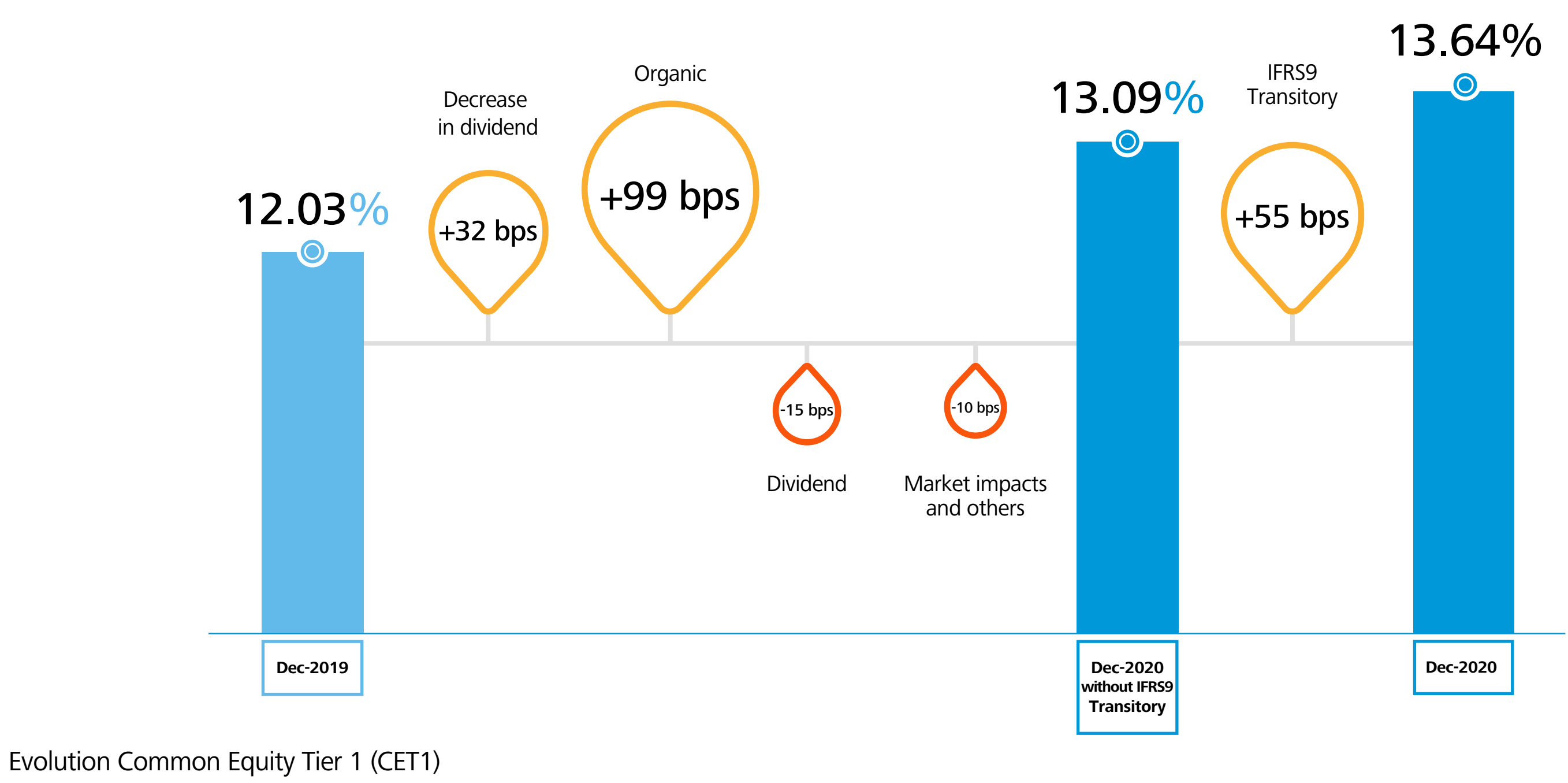
MARKET SHARES IN SPAIN



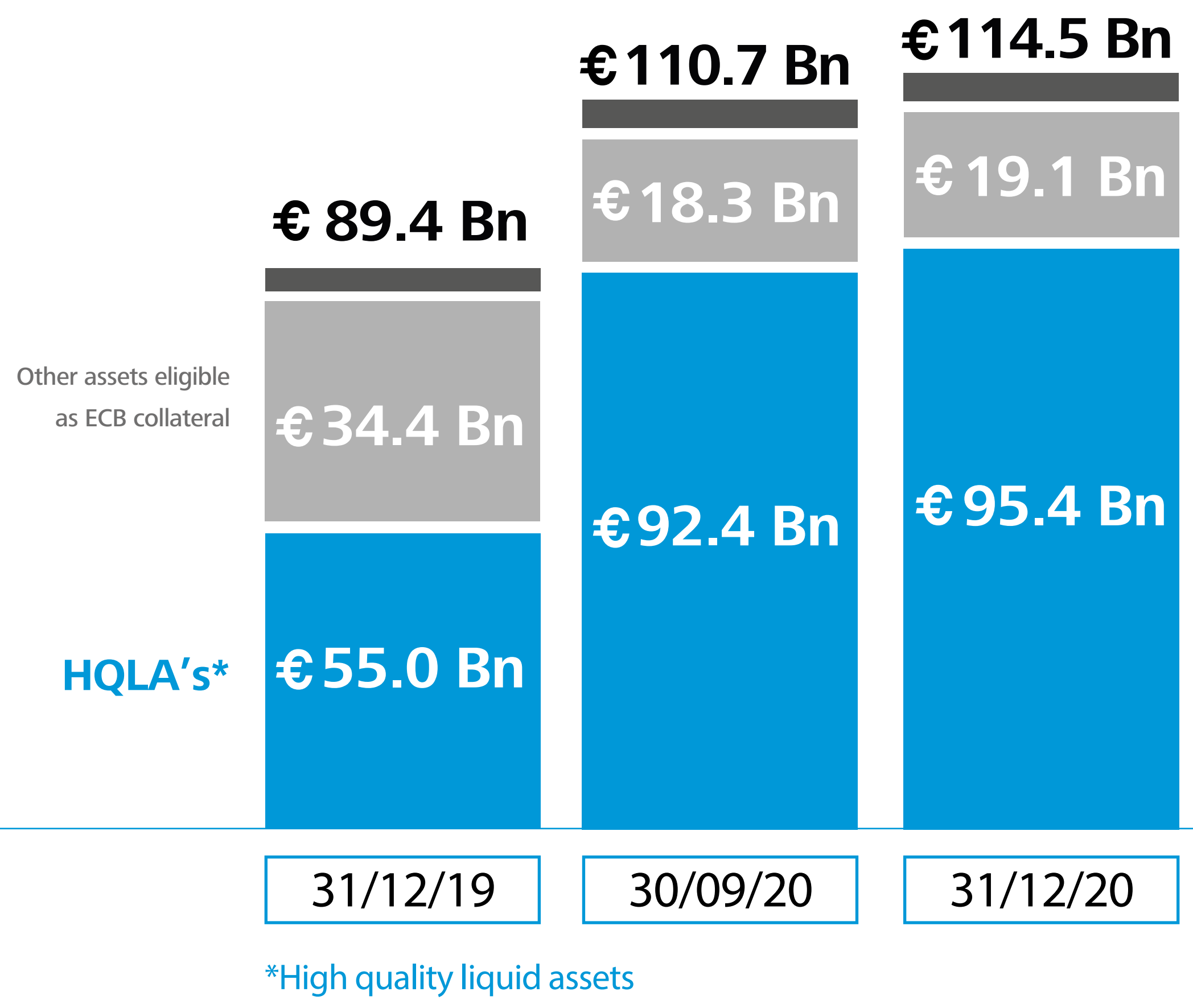
INCOME STATEMENT

	January - December	2020	2019	Variation
NET INTEREST INCOME		€ 4.9 Bn	€ 4.9 Bn	-1.0%
GROSS INCOME		€ 8.4 Bn	€ 8.6 Bn	-2.3%
PRE-IMPAIRMENT INCOME		€ 3.8 Bn	€ 2.8 Bn	34.2%
PRE-IMPAIRMENT INCOME WITHOUT EXTRAORDINARY EXPENSES		€ 3.8 Bn	€ 3.8 Bn	-0.1%
PROFIT ATTRIBUTABLE TO THE GROUP		€ 1.3 Bn	€ 1.7 Bn	-19.0%

SOLVENCY



LIQUIDITY



NPL

