

### Earnings presentation

# 2021

January - June

21 million customers

€674.08 billion total assets

€600.99 billion customer funds

€363.01 billion gross loans and advances to customers

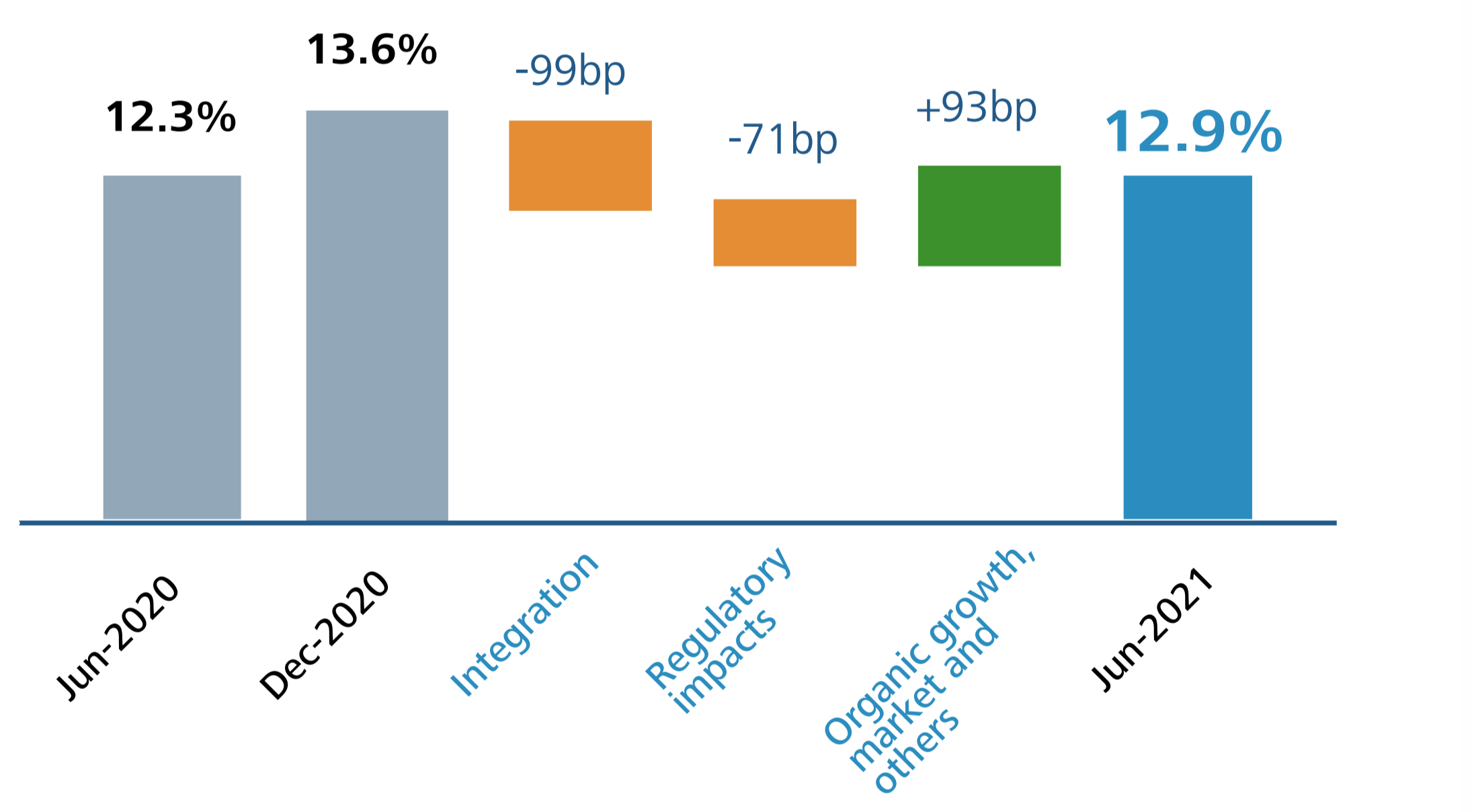
### Income statement

January - June	2021	2020	Variation
Net interest income	€ 2.8 Bn	€ 2.4 Bn	16.6%
Core income	€ 4.8 Bn	€ 4.0 Bn	20.6%
Gross income	€ 4.8 Bn	€ 4.1 Bn	18.6%
Pre-impairment income	€ 166 M	€ 1.7 Bn	-90.7%
Profit attributable to the Group	€ 4.1 Bn	€ 205 M	-
Profit attributable without extraordinary	€ 1.2 Bn	€ 205 M	-

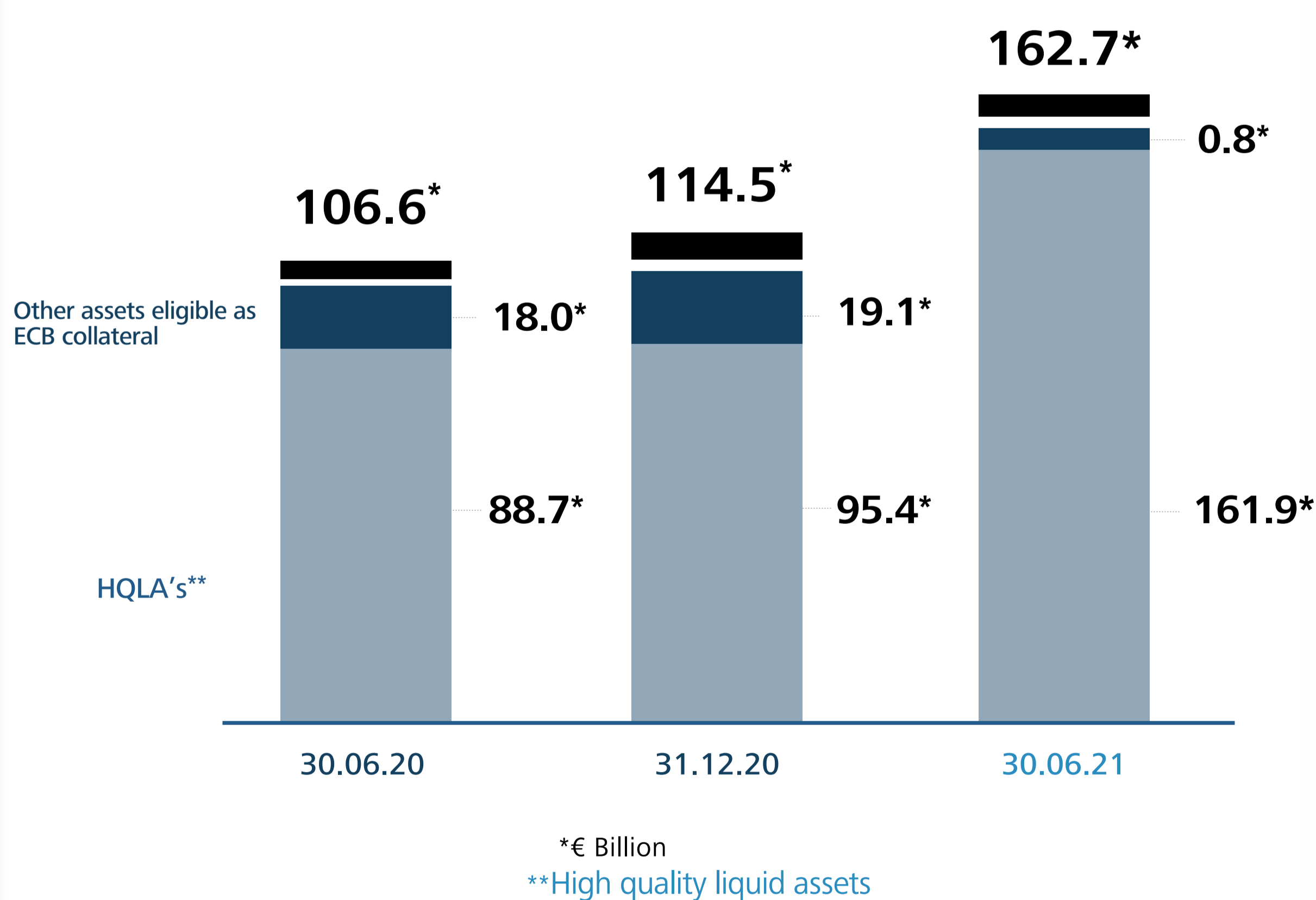
### Market shares in Spain



### Solvency



### Liquidity



### NPL

