

Earnings presentation

2021

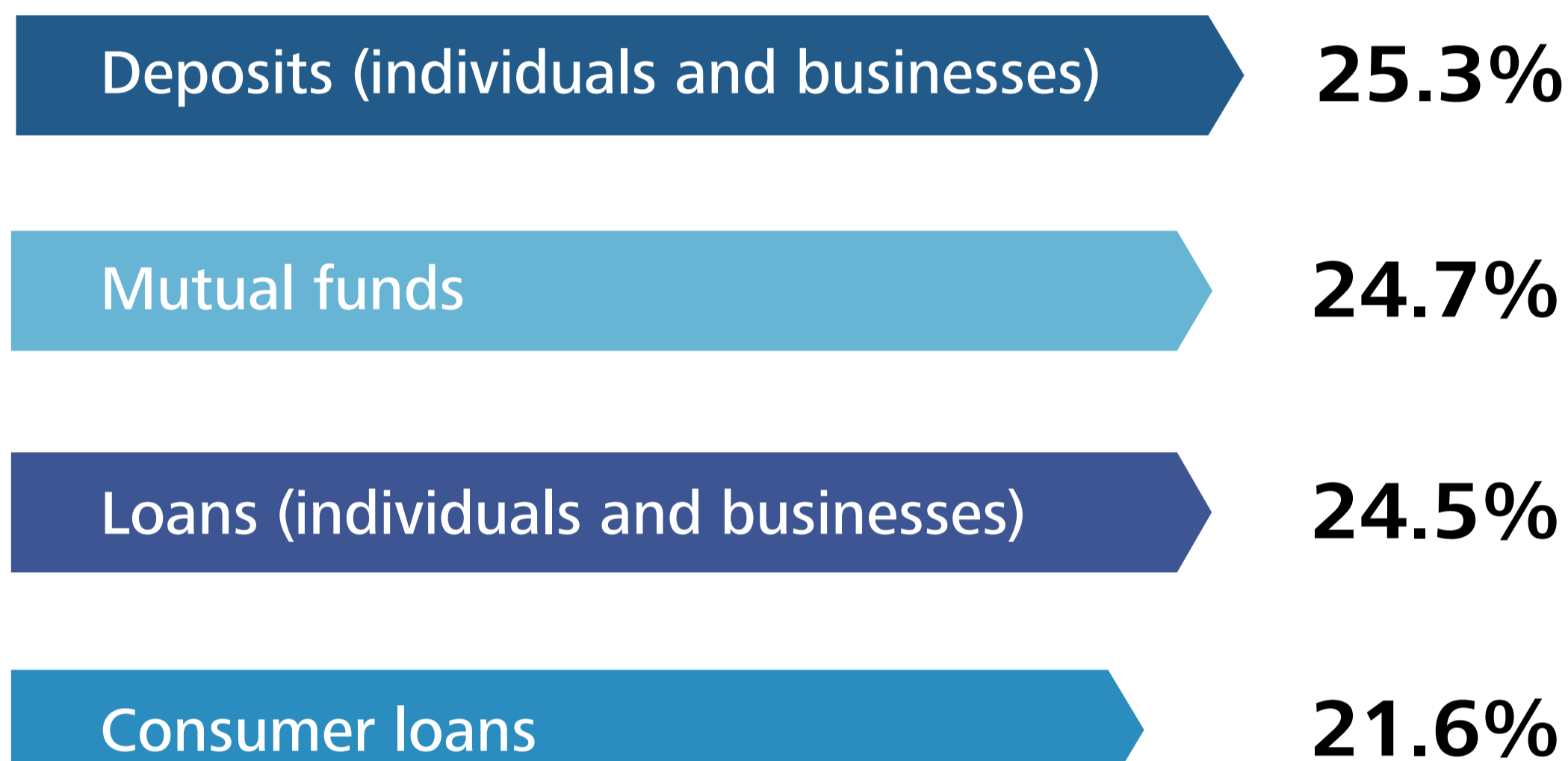
January - September



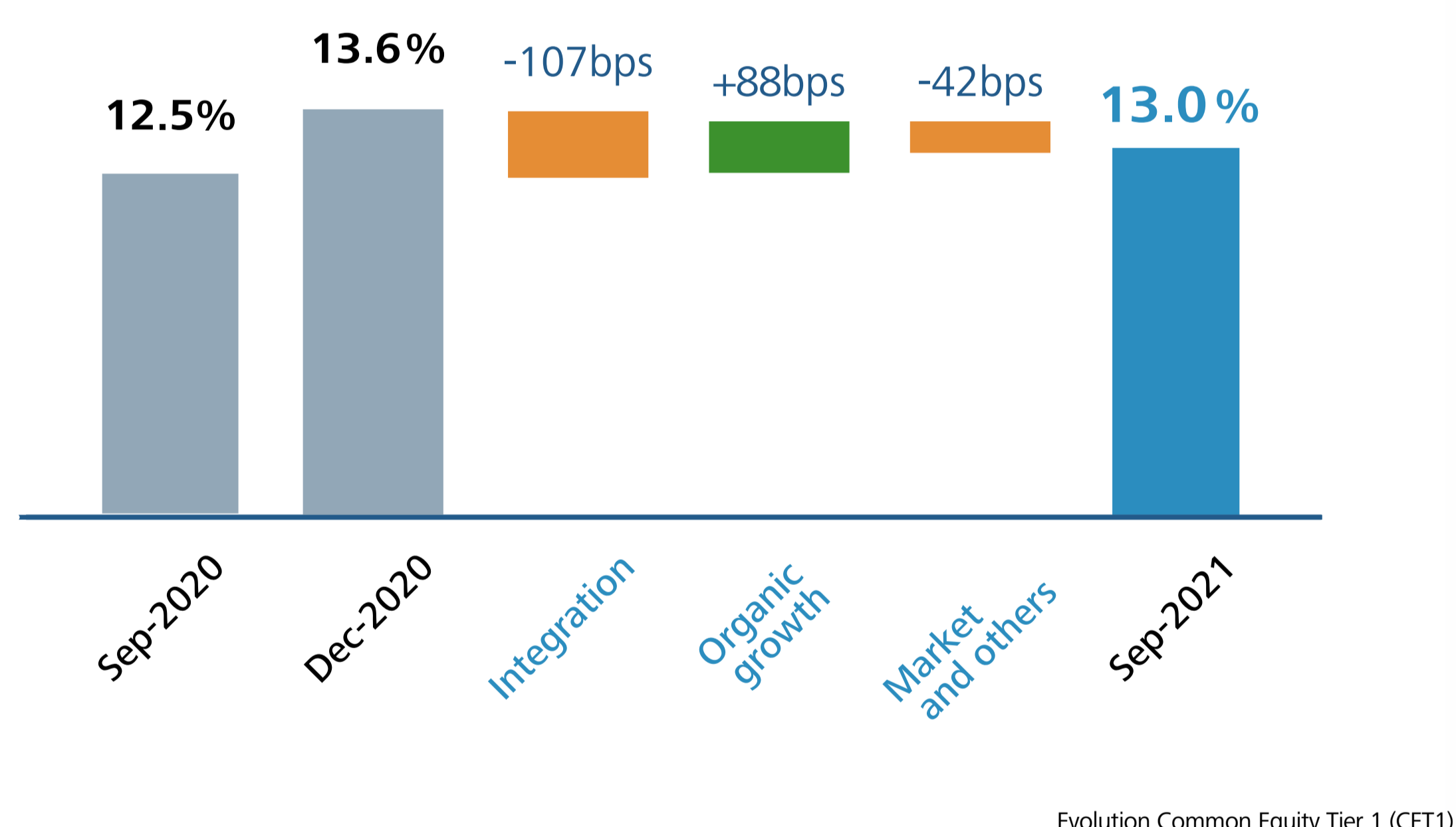
Income statement

January – September	2021	2020	Variation
Net interest income	€ 4.4 Bn	€ 3.6 Bn	21.1%
Core income	€ 7.7 Bn	€ 6.1 Bn	25.2%
Gross income	€ 7.7 Bn	€ 6.2 Bn	23.2%
Pre-impairment income	€ 1.3 Bn	€ 2.7 Bn	-51.8%
Profit attributable to the Group	€ 4.8 Bn	€ 726 M	-
Profit attributable without extraordinary	€ 2.0 Bn	€ 726 M	-

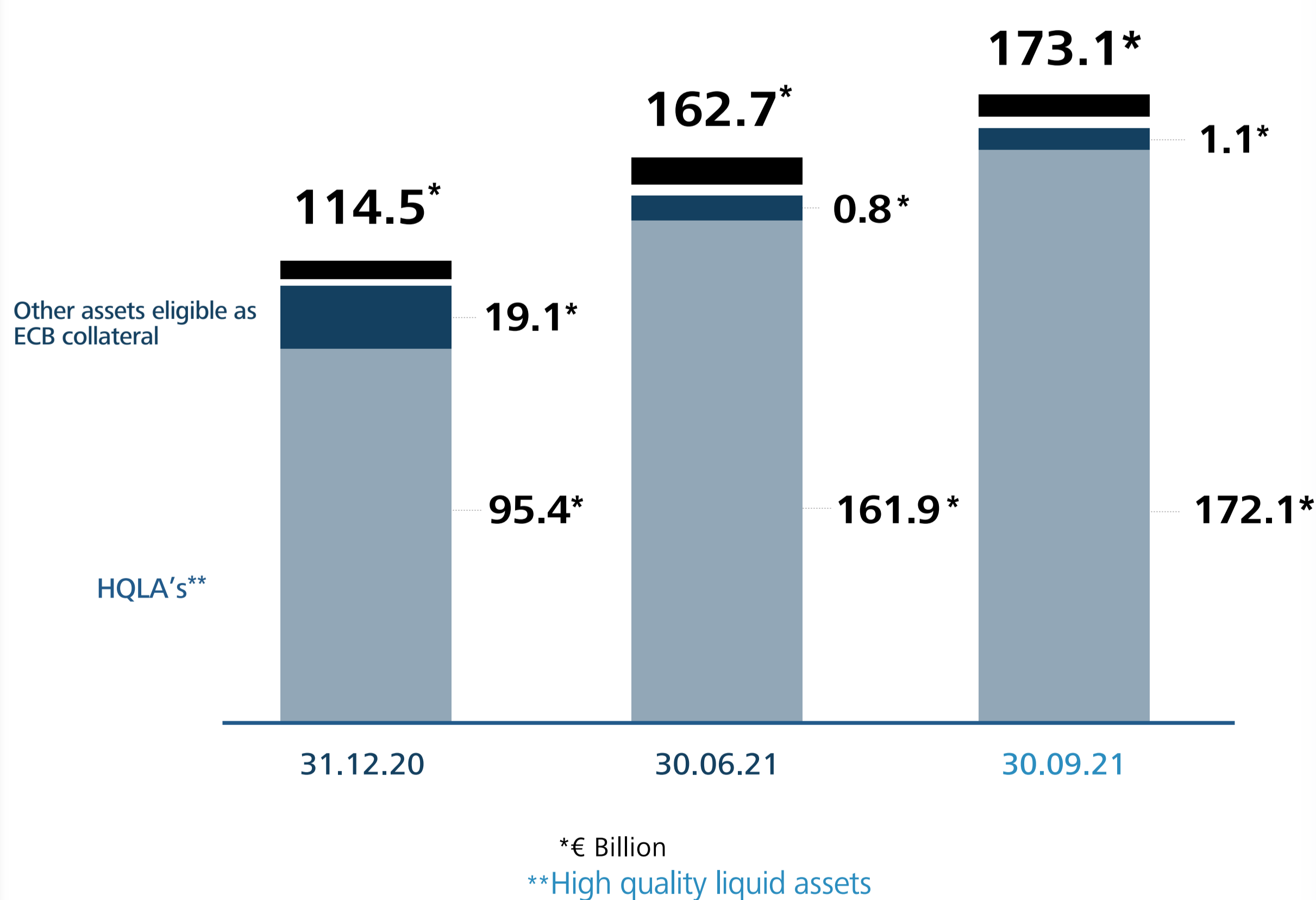
Market shares in Spain



Solvency



Liquidity



NPL

