

Results 2020



Customer revenues

€42bn



Underlying profit

€5,081mn



Solvency

12.34%
(CET1 ratio)



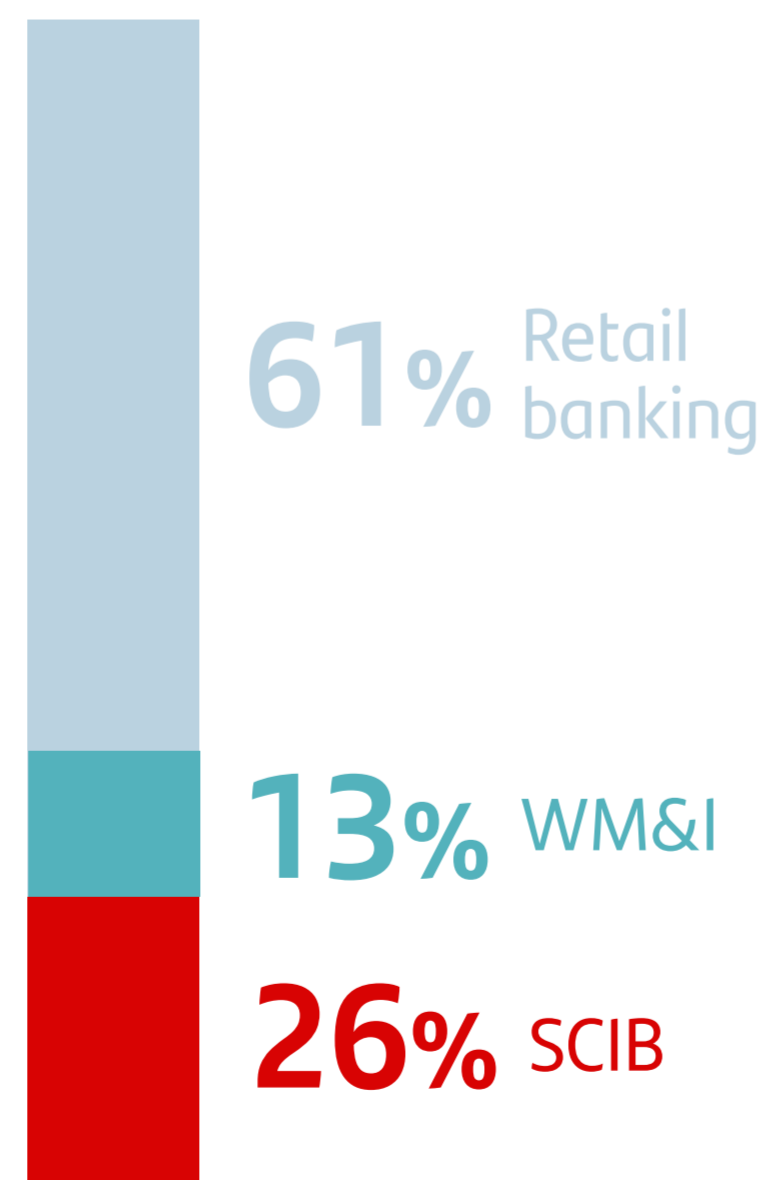
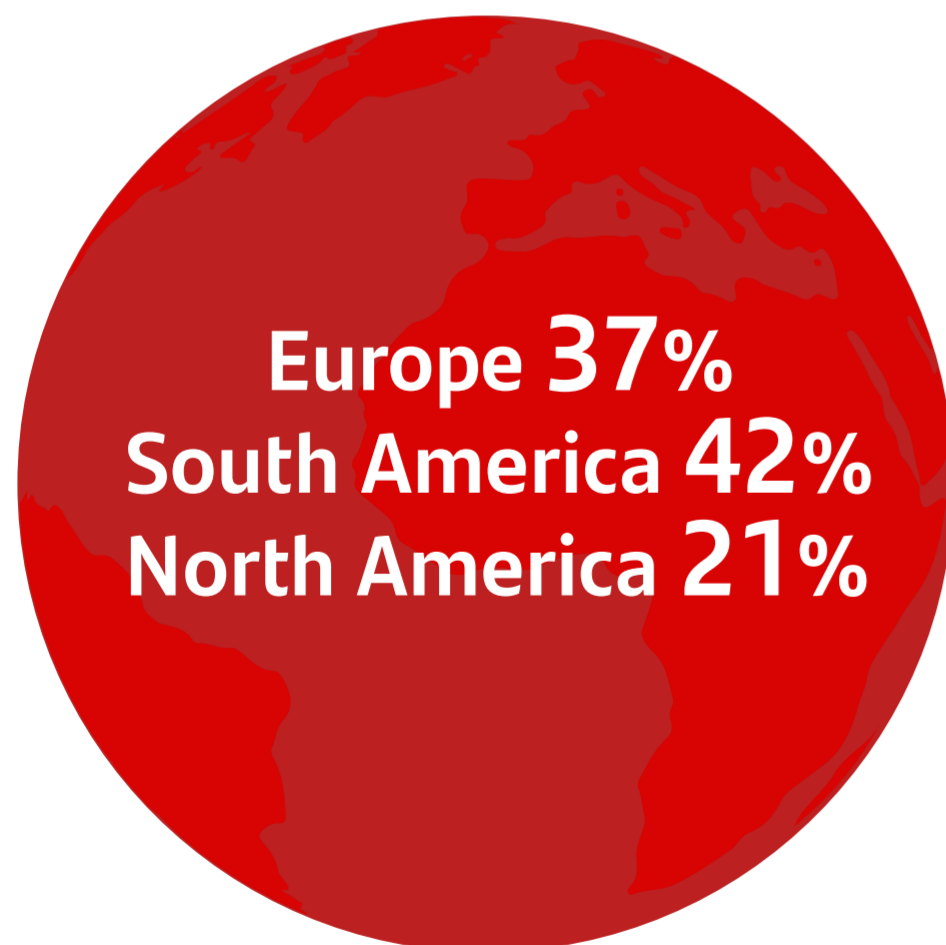
Loyal customers

22.8m
(+6%)

Contribution to Group's underlying profit ⁽¹⁾

By markets:

By global businesses:



Three strategic priorities defining the **Santander of Tomorrow**:

1 **One Santander**

New **operating model** leveraging our global scale to deliver a better experience to **our customers**.

2 **PagoNxt**

Our Group technology "**backbone**" solutions with payments at the core.



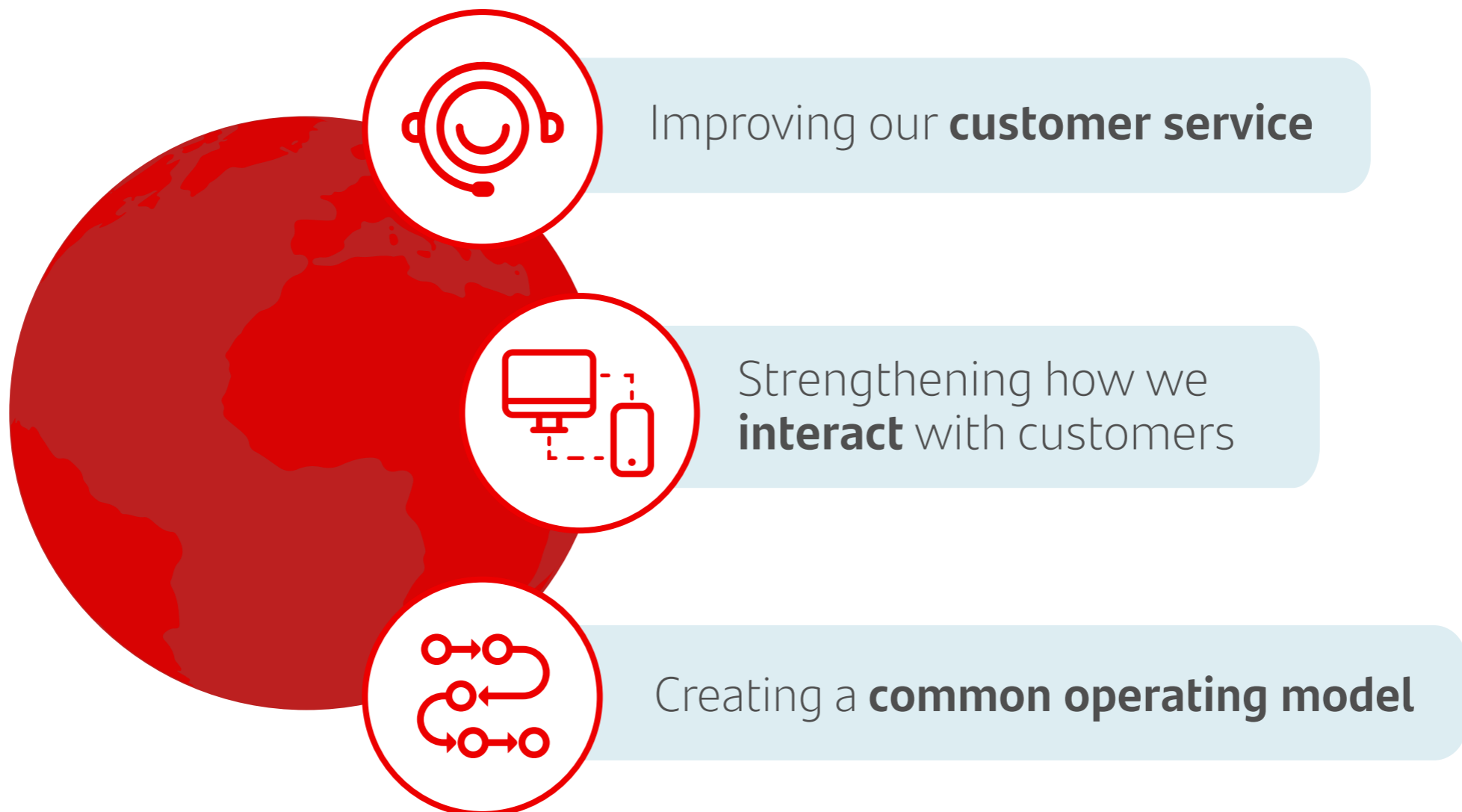
3 **Global Consumer Bank**

Openbank and **Santander Consumer Finance** driving profitable growth in Europe and new markets.

(1) Corporate Center and Santander Global Platform are excluded

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