

Results 2021

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Attributable profit

€ 8,124 mn

Underlying PBT

€ 15.3 bn

+65% constant euros

Total revenue

€ 46.4 billion

+7% constant euros

Growth

Digital growth

Total customers

153 million

↑ 5 million

Digital customers

47.4 million

↑ 12%

Digital transactions *

76% *in core Banks

vs 55% in 2019

RoTE *

12.7%

(*Underlying RoTE)

Capital

12.12%

(CET1 FL)

Group's underlying profit, in %*

*Underlying Contribution as a % of operating areas and excluding the Corporate Centre as at 2021

North America 29% Europe 28%

South America 31%

Digital Consumer Bank 12%

TNAVps

€ 4.12

(+€0.33)

TNAV+ Dividend per share

+11%