



CAPITAL



FINANCIAL

HUMAN

SOCIAL/RELATIONAL

INTELLECTUAL

MANUFACTURED



ECONOMIC ENVIRONMENT IN 2019

The world economy weakened significantly and tensions increased due to the China-US trade war and Brexit.

Spanish GDP growth eased to 2%.

Interest rates remained negative.

CORPORATE GOVERNANCE

Universal banking business model centred on retail banking and business banking

Social Footprint



OBJECTIVES

- Satisfied customers
- Committed teams
- Responsible management
- Corporate governance
- Risk management

2018-2020 STRATEGIC PLAN

VALUE CREATION IN 2019



ECONOMIC VALUE

Net Profit
€ 541 million

Volume of financing
€ 22,704 million

Recommended dividend
€ 355 million



SOCIAL VALUE

100% of professionals with open-ended contract

Social investment
€ 22.1 million



ENVIRONMENTAL VALUE

€ 9 billion of financing with sustainable objectives mobilised

Emissions CO2 avoided
40,699 tn