CaixaBank

9M 2015 Results

23rd October, 2015

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In so far as it relates to results from investments, this financial information from the CaixaBank Group for 9M 2015 has been prepared mainly on the basis of estimates.

Step-change in cost of risk leads to higher pre-tax income

1 Steady market-share growth

- Leadership in key income flows: 24.9% market share in payroll deposits (+184 bps YTD)
- Growing market share in AuM[1]: capturing 42% of net sector inflows to mutual funds in 3Q
- Deleveraging tapering off: performing loan book (ex RE) -0.8% qoq
- Positive new lending dynamics (9M15 +48% yoy)

2 Pre-tax income improves

- Proactive approach to floor removal for retail mortgage contracts
- NII up 7.6% yoy despite negative impact from floor removal (-8.3% qoq)
- Strong fee performance in a seasonal quarter (+11.0% yoy/-3.2% qoq)
- Recurring cost reduction in line (-0.6% yoy *like-for-like*/-0.7% qoq)
- 9M15 pre-tax income at €905M (+28.5% yoy/+0.3% qoq)

3 Step-change improvement in risk metrics

- Improvement in economy and Spanish housing market reflected in lower impairments
- Lower loan-loss provisions (-46.4% qoq) bring CoR down to 82 bps
- Steady decline in NPLs (-€1bn/-4.8% qoq) reduces NPL ratio to 8.7%
- Lower non-performing RE assets: stable OREO portfolio, RE developer NPLs -6.7% qoq

4 Comfortable capital position reinforced

- CET1 FL up 14 bps in the quarter to 11.6%; total capital FL at 14.8% (+20 bps qoq)
- Uncertainties around DTAs removed
- CET1 FL target (11%-12%) reiterated

(1) Mutual funds and pension plans

9M 2015 Results

- **Commercial activity**
- Financial results
- Asset quality
- Liquidity & Solvency
- Final remarks

Client funds mix shift continues in a quarter with market volatility

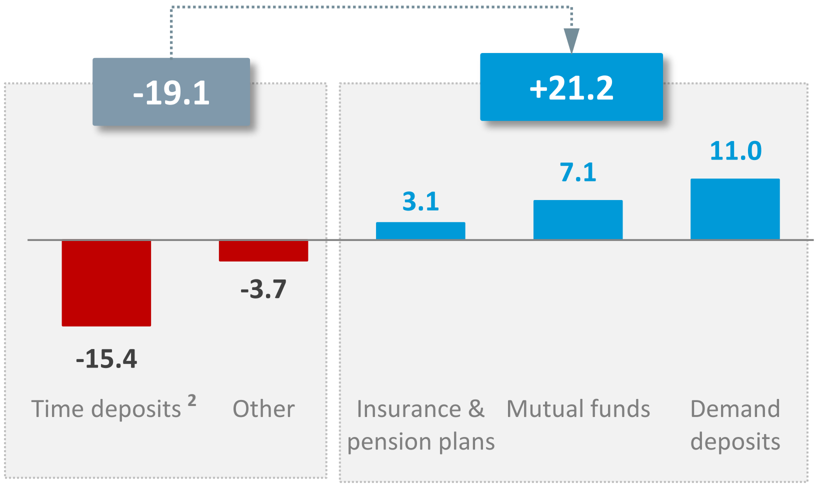
Client funds breakdown

In Billion Euros

	30th Sep.	YTD	Organic YTD[1]	qoq
I. Funds on balance sheet	**211.3**	**1.9%**	**(2.1%)**	**(1.3%)**
Demand deposits	111.4	19.0%	11.0%	1.6%
Time deposits[2]	61.7	(18.4%)	(20.0%)	(7.7%)
Subordinated liabilities	3.3	(0.3%)	(0.3%)	n.a.
Insurance	33.2	3.0%	3.0%	2.9%
Other funds	1.7	(33.0%)	(39.4%)	(22.4%)
II. Off-balance sheet funds	**78.2**	**21.2%**	**9.3%**	**(4.9%)**
Mutual funds[3]	49.8	32.9%	16.7%	(1.1%)
Pension plans	22.1	10.7%	10.7%	(0.4%)
Other managed resources[4]	6.3	(10.9%)	(29.4%)	(35.4%)
Total client funds	**289.5**	**6.5%**	**0.7%**	**(2.3%)**

Steady shift in client savings mix toward sight deposits and long-term savings

9M15 Client funds organic change YTD, in Billion Euros



- On-balance sheet funds (-1.3 % qoq) impacted by seasonal payroll effects in 2Q
- AuM inflows -excluding market impacts- remain positive in 3Q (€1.3bn/+1.8% qoq[5]) despite market volatility

(1) As if Barclays Spain had been consolidated at 31 December 2014
(2) Includes retail debt securities
(3) This category includes SICAVs and managed portfolios besides mutual funds.
(4) Includes among others a subordinated debt issued by "la Caixa" (currently held by Criteria Caixaholding) as well as outsourced pension plans and insurance contracts from Barclays
(5) Inflows to mutual funds and pension plans (excludes valuation effects)

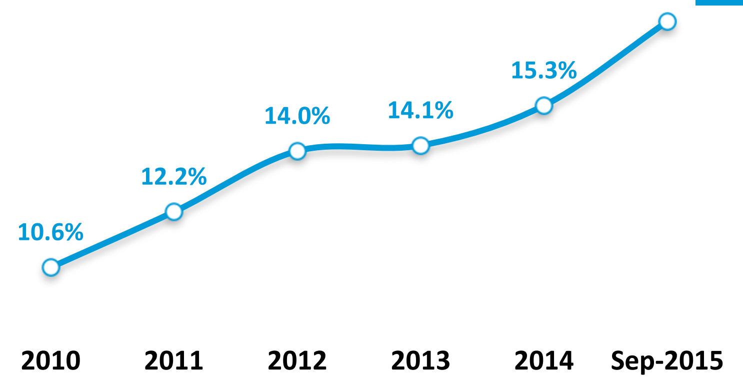
Attractive offering serves strong demand for long-term saving products

Strong performance in mutual funds in 3Q

Market share in mutual funds, %

17.7%

1



InverCaixa

42% of total sector inflows in 3Q

Market share change

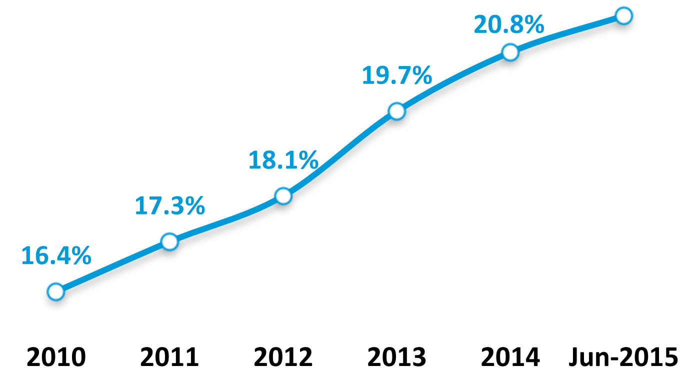
	3Q, qoq	YTD[1]
• CABK	+16 bps	+242bps[2]
• # 2 peer	-41 bps	-139bps
• # 3 peer	-17 bps	-14 bps

Consolidated leadership in other l/t saving products

Market share in savings insurance plus pension plans, %

21.5%

1



€55.3 Bn funds[3] as of Sep 30th 15

Market share change

	YTD[1]
• CABK	+68 bps
• # 2 peer	-29 bps
• # 3 peer	-33 bps

Advisory capabilities and client proximity provide competitive advantage

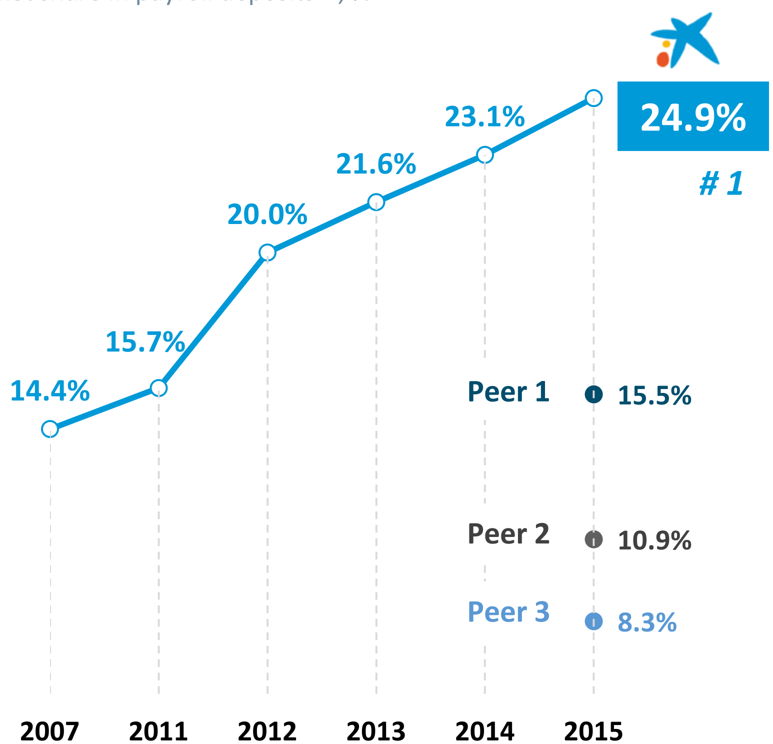
(1) Latest available data is September 2015 for Mutual Funds and June 2015 for pension plans and savings insurance
(2) Barclays Spain acquisition contributes 120 bps
(3) Insurance plus pension plans

Sources: Inverco, ICEA

Capturing income flows to generate further relationship value

Undisputed leadership in payrolls

Market share in payroll deposits[1,2], %



Capturing key income flows from customers reinforces loyalty and facilitates cross-selling

3.2 M	Payroll deposits
~694,500	Payrolls captured YTD **+35%** vs. 9M14
+ 184 bps	Market share gain YTD[3]

Payroll deposits are the key anchor product for long-term relationship value

(1) 2015: latest available figures
(2) Peers: Santander, BBVA and Bankia
(3) Barclays Spain acquisition contributes 108 bps

Source: Social Security and FRS Inmark

Powerful IT infrastructure improves commercial effectiveness and adds value to clients

Mobility solutions improve commercial effectiveness

"Leading adopter of sales mobility solutions"

SMART PCs	10,150	Target 2016E: 20,000
DIGITAL SIGNATURES	~1,1MM[1]	71% adoption rate
PROCESSES	~75%	Already digitalised

Sales-force mobility enhances value proposition and enables access to niche markets

Examples:

CaixaNegocios

+ 233,390 accounts YTD

+ 9% yoy business volume

1,500 Dedicated managers

AgroBank

+ 36,000 accounts YTD

+ 7% yoy business volume

2,000 Dedicated managers

578 Specialised branches

(1) From October 2014 to September 2015

Sources: Internal data, ComsCore and Bank of Spain. Latest available data

Trend towards loan-book stabilisation continues

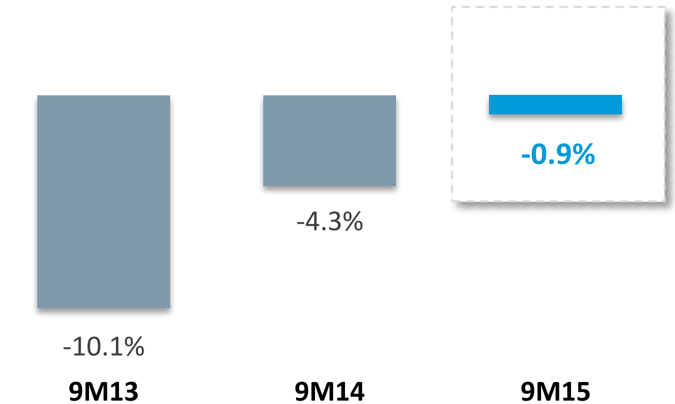
Loan-book breakdown

In Billion Euros, gross amounts

	30th September	YTD	Organic YTD[1]	qoq
I. Loans to individuals	**122.4**	**9.9%**	**(2.8%)**	**(2.0%)**
Residential mortgages – home purchases	90.5	12.5%	(3.2%)	(1.0%)
Other[2]	31.9	3.0%	(1.6%)	(4.7%)
II. Loans to businesses	**72.0**	**(0.3%)**	**(4.6%)**	**0.0%**
Corporates and SMEs	59.1	4.0%	(0.3%)	0.1%
Real Estate developers	11.0	(21.7%)	(25.5%)	(5.1%)
Criteria CaixaHolding [3]	1.9	38.4%	38.4%	39.0%
Loans to individuals & businesses	**194.4**	**5.9%**	**(3.4%)**	**(1.3%)**
III. Public sector	**14.6**	**7.6%**	**7.1%**	**(0.5%)**
Total loans	**209.0**	**6.0%**	**(2.8%)**	**(1.2%)**
Performing loans (ex RE)	**184.9**	**8.0%**	**(0.9%)**	**(0.8%)**

Deleveraging tapering off

Performing loans ex RE, organic % change YTD[4]



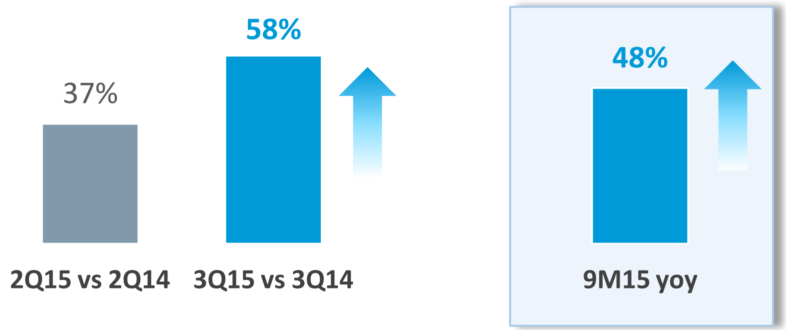
- Deleveraging (-1.2% qoq) still concentrated in RE developers (-5.1% qoq)
- Positive dynamics in business and consumer lending
- Increased new production (+48% 9M15 vs. 9M14)

(1) As if Barclays Spain had been consolidated at 31 December 2014
(2) The "Other Loans to individuals" category includes pension prepayments which were seasonally higher in June by ~€1.5 bn.
(3) Increase related to CRI prepayment of €3bn of sub-debt
(4) 9M15 as if Barclays Spain had been consolidated at 31 December 2014; 9M13 as of BdV had been consolidated at 31 December 2012

Positive dynamics in new consumer lending

Seizing our fair share of a growing market

Consumer lending[1] new production growth, %



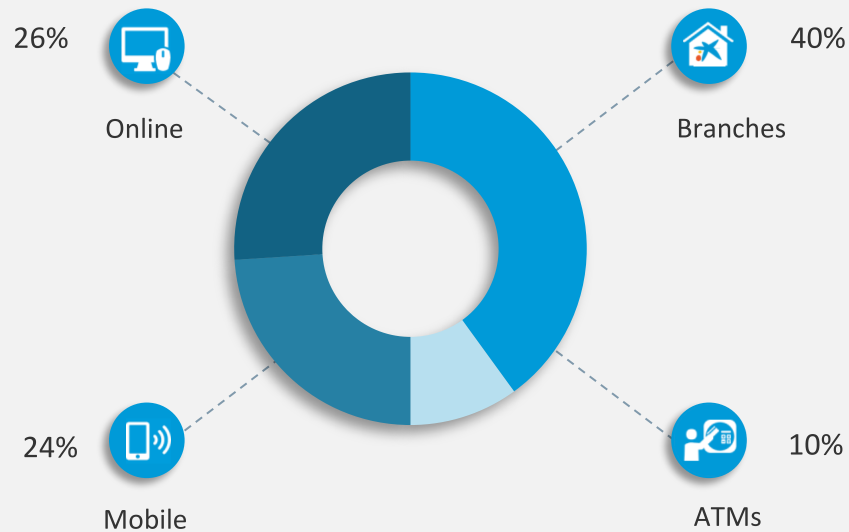
9M15 ytd

↑ Consumer lending portfolio[1]	+ 19%
↑ # personal loans CaixaBank[2]	+ 81%

CaixaBank CONSUMER FINANCE

Use of technology and mobility tools to seamlessly combine purchasing and financing decisions

Pre-approved instant consumer loan (PAI[3]) sales by channel, % of total sold 9M15



60% of PAI sales sold through electronic channels

(1) Includes personal loans sold through the CaixaBank network (personal loans to individuals and Microbank) and CaixaBank Consumer Finance
(2) Personal loans sold through CaixaBank network (personal loans to individuals and Microbank)
(3) PAI represent 16% of total personal loans sold through CaixaBank network

9M 2015 Results

- Commercial activity
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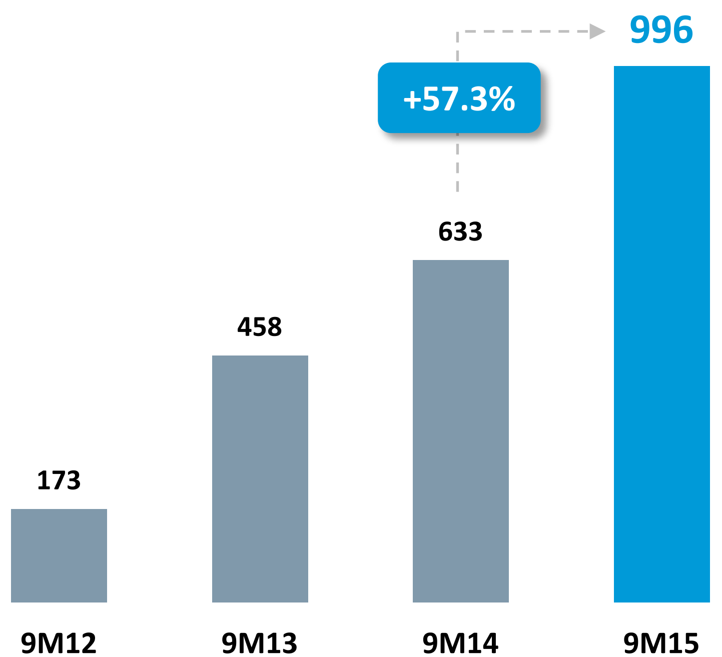
Net income normalisation continues with increased support from lower LLPs

Gradual bottom line improvement

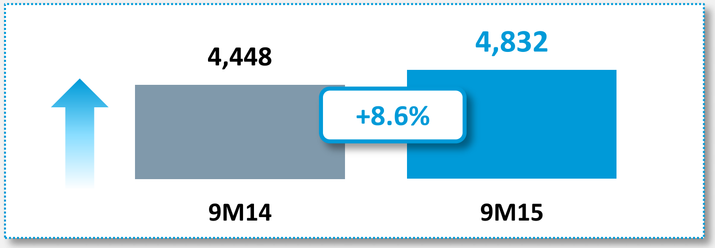
Profit attributable to the Group, in Million Euros



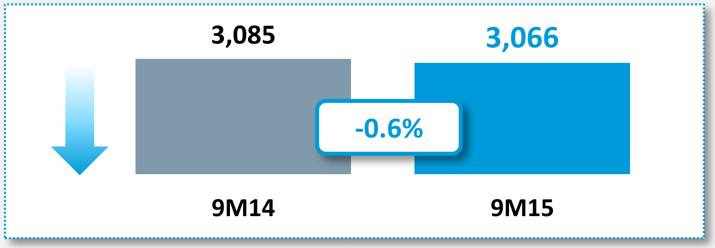
...supported by core revenues, cost control and CoR improvement

Million Euros

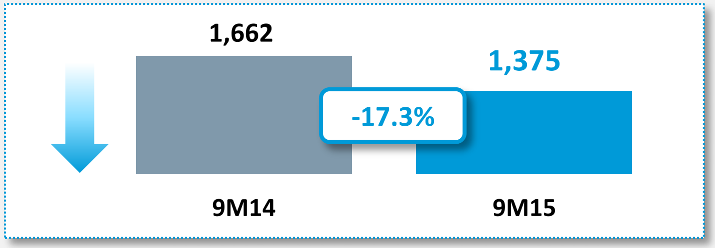
NII + Fees



Recurring costs[1]



LLPs



(1) Recurring costs on a like-for-like basis (including costs reported by Barclays Spain in 9M14)

Quarterly evolution impacted by NII floor removal

Consolidated income statement *(Barclays Spain consolidated from 1st January)*

In Million Euros	9M15	9M14	yoy (%)	qoq (%)
Net interest income	**3,308**	**3,074**	**7.6**	**(8.3)**
Net fees and commissions	1,524	1,374	11.0	(3.2)
Income from investments & associates	614	367	67.3	(60.9)
Gains on financial assets & exchange rate dif.	748	576	29.7	(90.9)
Other operating income & exp.	122	94	30.0	(50.0)
Gross income	**6,316**	**5,485**	**15.1**	**(32.9)**
Recurring expenses	(3,066)	(2,826)	8.5	(0.7)
Pre-impairment income w/o extr. exp.	**3,250**	**2,659**	**22.2**	**(53.6)**
Extraordinary operating expenses	(543)	0	n/a	n/a
Pre-impairment income	**2,707**	**2,659**	**1.8**	**(42.9)**
Impairment losses & others	(1,762)	(1,799)	(2.1)	(53.1)
Gains/losses on assets disposals & others[1]	(40)	(156)	(74.2)	(74.1)
Pre-tax income	**905**	**704**	**28.5**	**0.3**
Income tax	94	(70)	n/a	26.2
Profit for the period	**999**	**634**	**57.6**	**(13.2)**
Minority interests	3	1	n/a	n/a
Profit attributable to the Group	**996**	**633**	**57.3**	**(13.7)**

Proactive approach to floor removal for retail mortgage contracts

- NII also impacted by index resets and reduced ALCO results
- 3Q fees remain at record levels despite seasonality (+11.0% yoy)
- Recurring cost base down qoq (-0.7%) as synergies keep feeding in; closer to €1bn/quarter target

Step change in cost of risk offsets NII headwinds

- Improved economic conditions reflected in significantly lower impairments
- Step decline in LLPs (-46% qoq)
- Lower losses on asset disposals and other (-74% qoq)

Note: The 2014 income statement has been restated following the application of IFRIC 21

(1) 2015 includes, among others, €602M of badwill from the Barclays Spain acquisition (including fair value adjustments of the assets and liabilities of Barclays); €64M of asset impairment due to asset obsolescence associated with the Barclays Spain acquisition; gross profit of €38M from the sales of Boursorama and Self Trade; losses on RE sales and non-recurring charges to provisions for foreclosed assets. 2014 includes, mainly, losses from the sale of foreclosed assets

Positive evolution of core banking and insurance profitability

P&L Banking & Insurance segment (ex non-core RE[1])

In Million Euros

	Banking & insurance 1Q	2Q	3Q	9M
Net interest income	**1,211**	**1,206**	**1,120**	**3,537**
Net fees	512	513	496	1,521
Other income	229	727	165	1,121
Gross income	**1,952**	**2,446**	**1,781**	**6,179**
Expenses - recurring	(1,009)	(992)	(986)	(2,987)
Expenses - extraordinary	(239)	(302)	(2)	(543)
Pre-impairment income	**704**	**1,152**	**793**	**2,649**
Impairment losses & others	(282)	(587)	(278)	(1,147)
Gains/losses on disposals &others	482	(65)		417
Income tax	(91)	(152)	(151)	(394)
Net profit[2]	**813**	**347**	**362**	**1,522**
Average own funds, € Billion				**18.1**
Adjusted RoTE[3] (%)				**12.8%**

Consolidated income statement

In Million Euros

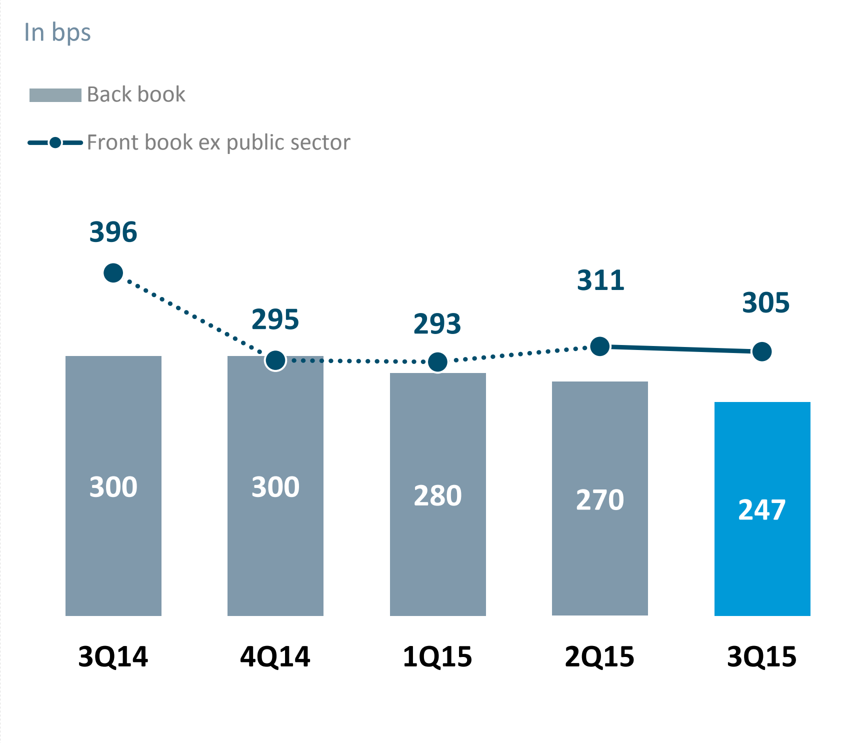
	1Q	2Q	3Q	9M
Net interest income	**1,138**	**1,132**	**1,038**	**3,308**
Net fees	513	514	497	1,524
Other income	302	965	217	1,484
Gross income	**1,953**	**2,611**	**1,752**	**6,316**
Expenses - recurring	(1,035)	(1,018)	(1,013)	(3,066)
Expenses - extraordinary	(239)	(302)	(2)	(543)
Pre-impairment income	**679**	**1,291**	**737**	**2,707**
Impairment losses & others	(748)	(691)	(323)	(1,762)
Gains/losses on disposals &others	280	(254)	(66)	(40)
Income tax	164	(12)	(58)	94
Net profit	**375**	**333**	**288**	**996**
Average own funds, € Billion				**23.9**
Adjusted RoTE (%)				**5.2%**

- Core banking RoTE remains at double digit levels
- Lower non-core RE losses offset by seasonally lower net income from stakes

(1) From 1Q15 the non-core RE segment includes primarily non-core RE developer loans (mainly NPL and substandard) and foreclosed RE assets
(2) Profit attributable to the Group. The impact of minority interests was null in 1Q, -€1M in 2Q and -€2M in 3Q
(3) RoTE trailing 12 months for CaixaBank Group. RoTE 9M annualised for Banking & Insurance Segment, excluding one-off impacts related to the Barclays Spain acquisition, such as the badwill or restructuring costs, as well as the cost of the collective dismissal agreement booked in 2Q

Retail front book remains accretive to loan yields

Loan book yields



FB resilience underpinned by retail production mix

- FB ex public sector stabilising since 4Q14
- Retail mix skewed toward higher-yielding segments (consumer lending)

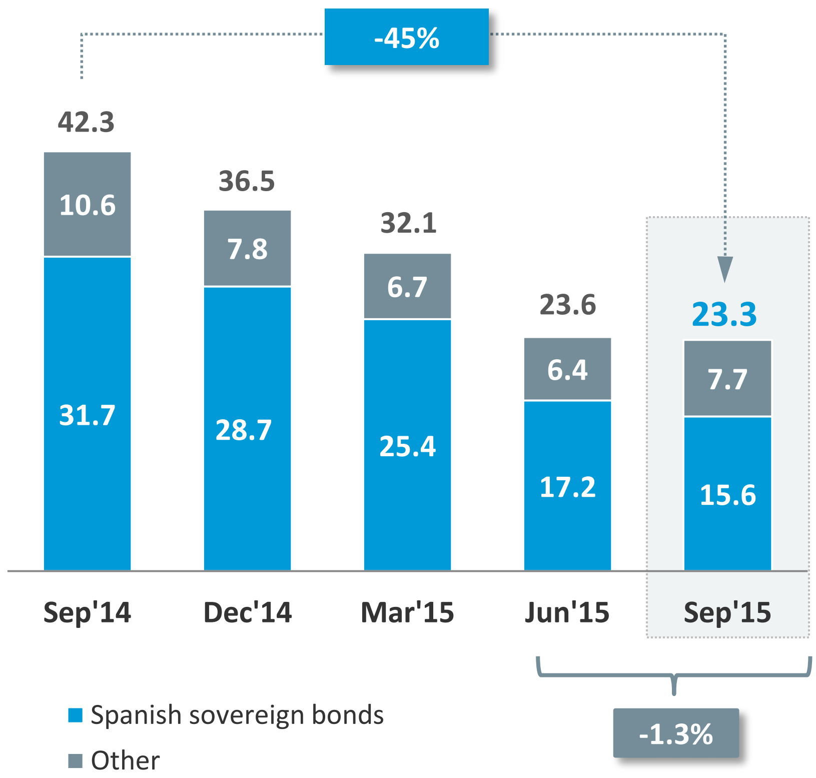
BB yields mainly impacted by floors and resets

- BB still affected by Euribor re-pricing (-7 bps)
- Step change in the quarter reflects floor removal (-9 bps) and one-off impacts related to large public sector renewals (-3 bps)
- Retail front book remains accretive to its back book (+3 bps)

ALCO portfolio kept stable in volatile 3Q market conditions

ALCO fixed income portfolio[1] evolution

In Billion Euros



Yield and average life

In % and years

	Sep'14	Dec'14	Mar'15	Jun'15	Sep'15
Yield	3.4%	3.4%	3.4%	3.6%	3.5%
Average life	2.5y	3.1y	3.1y	3.4y	4.2y

ALCO book yields stable through:

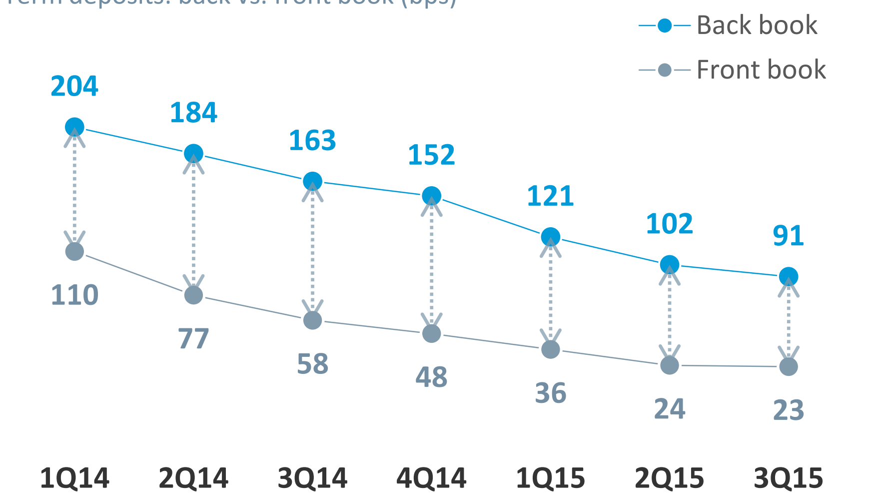
- Reinvestment of maturing debt resumed at longer maturities up to 10y:
  - Better market environment with credit and interest rate stability expected

(1) Banking book fixed-income securities portfolio, excluding trading book assets, as of the end of the quarter. As part of its ALCO management CaixaBank holds a portfolio of fixed income investments including, among others, bonds guaranteed by the Kingdom of Spain such as ICO,FADE,FROB and others); ESM bonds; as well as Spanish covered bonds. The sovereign bond portfolio is made up mostly of Spanish and Italian government bonds.

Another quarter of funding cost declines

Still room for improvement on deposit BB pricing

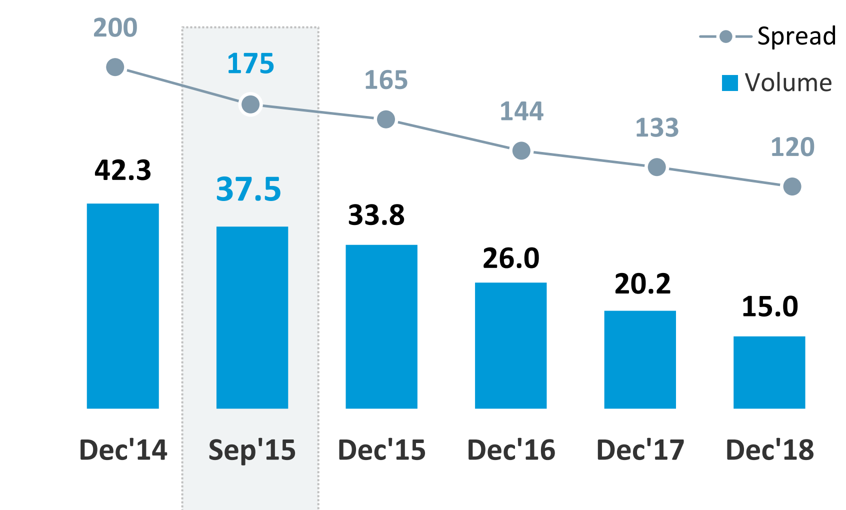
Term deposits: back vs. front book (bps)



- New term deposits priced well under existing back book levels
- Continued shift into sight deposits enables further reduction in cost of client funding
- Wholesale funding spread over Euribor down 25 bps YTD on covered bond issuances, maturities and other

Wholesale funding improvement set to continue

Static wholesale funding back book evolution[1] in € billion and spread over 6M Euribor in bps, as of September 30th 2015



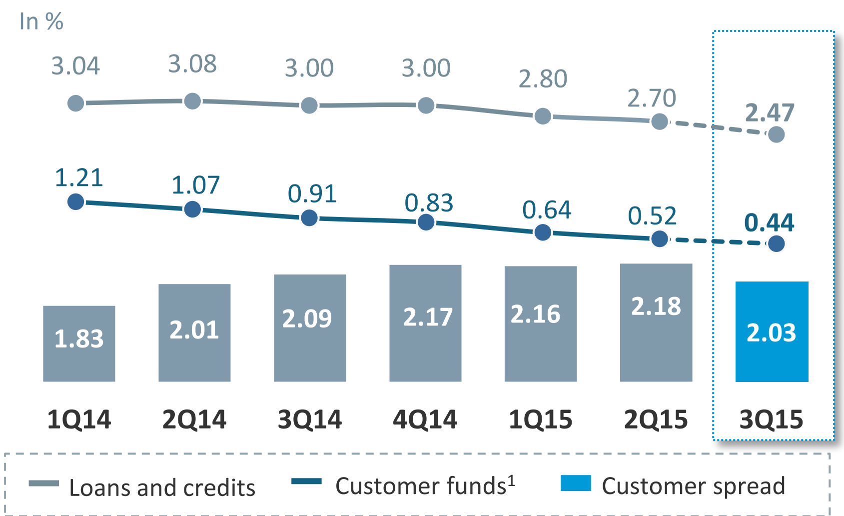
Maturities in € billion[1]; spread over 6M Euribor in bps, as of September 30th 2015

	4Q 2015	2016	2017	2018
Amount	€3.8 bn	€7.8 bn	€5.8 bn	€5.2 bn
Spread	265	236	180	170

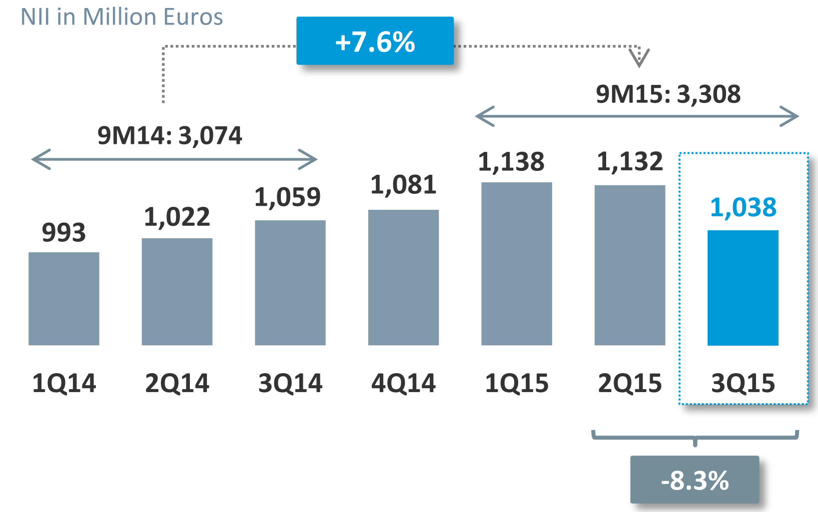
(1) Excludes self-retained bonds. Wholesale funding figures in the 9M Financial Report reflect the Group's funding needs and as such do not include ABS securities and self-retained multi-issuer covered bonds, unlike this Figure, which depicts the impact of wholesale issuances in funding costs

Floor removal negatively impacts NII

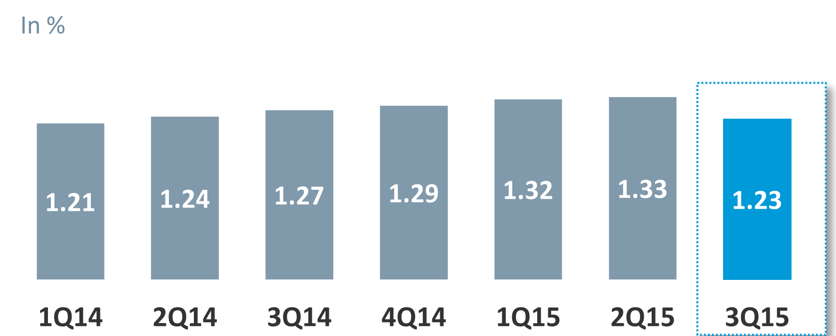
Customer spread declines as floor removal outweighs deposit cost reduction



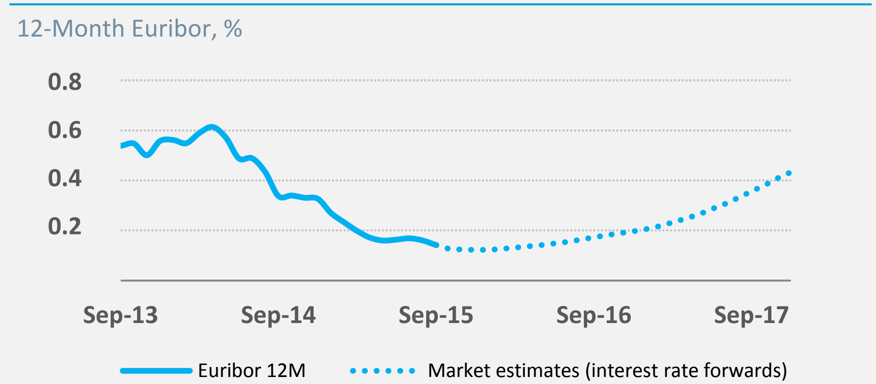
NII mainly impacted by floor removal[2] and index resets



NIM down further on a smaller ALCO book



Index resets expected to resume positive trend in 2H16

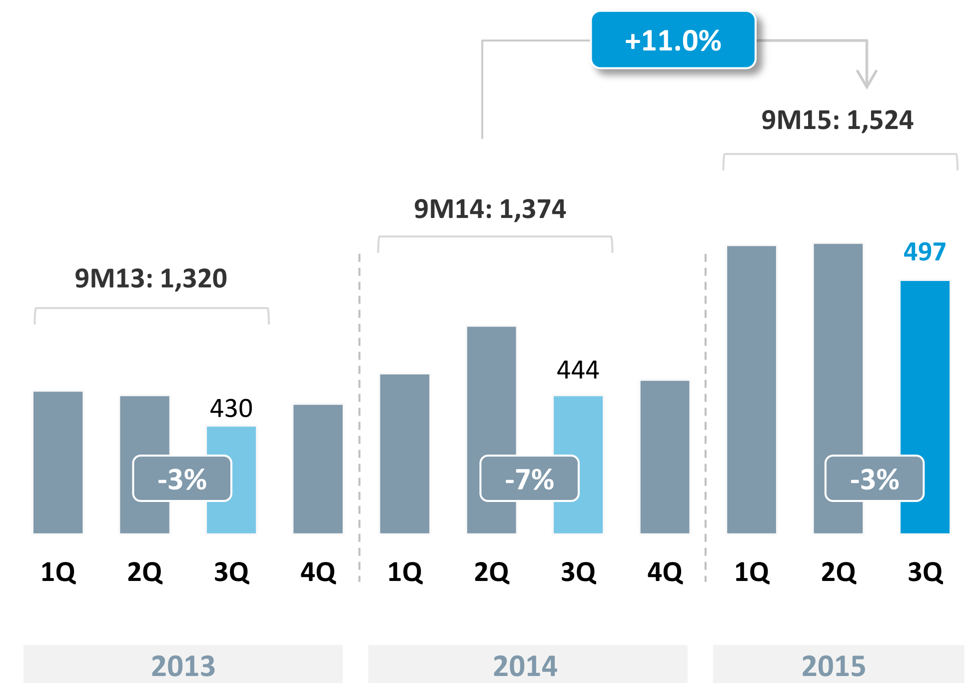


(1) The cost of customer funds reflects the cost of both demand and time deposits, as well as repos with retail clients. Excludes the cost of institutional issuance and subordinated liabilities.

(2) Impact from retail mortgage floor removal: -€42M in 3Q; expected annual impact circa -€220M

Fees perform well supported by AuM

Steady build up of fee income ex -seasonal impacts

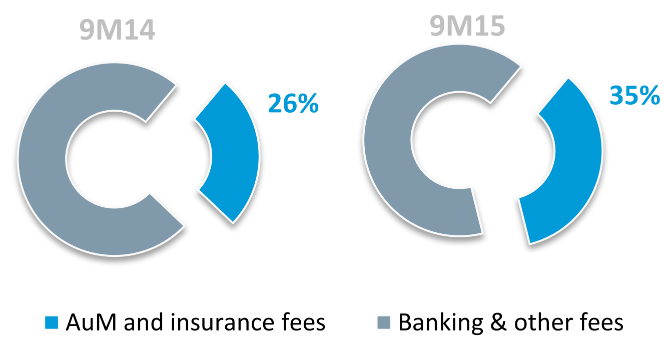


Increasing contribution of mutual fund fees

Net fees breakdown, in €M

	9M15	yoy (%)	qoq (%)
Banking and other fees	**992**	(2.1)	(4.4)
Mutual funds	**317**	84.4	(0.9)
Insurance and pension plans	**215**	13.8	(3.7)

AuM[2] and insurance fee contribution to total fees, in % of total



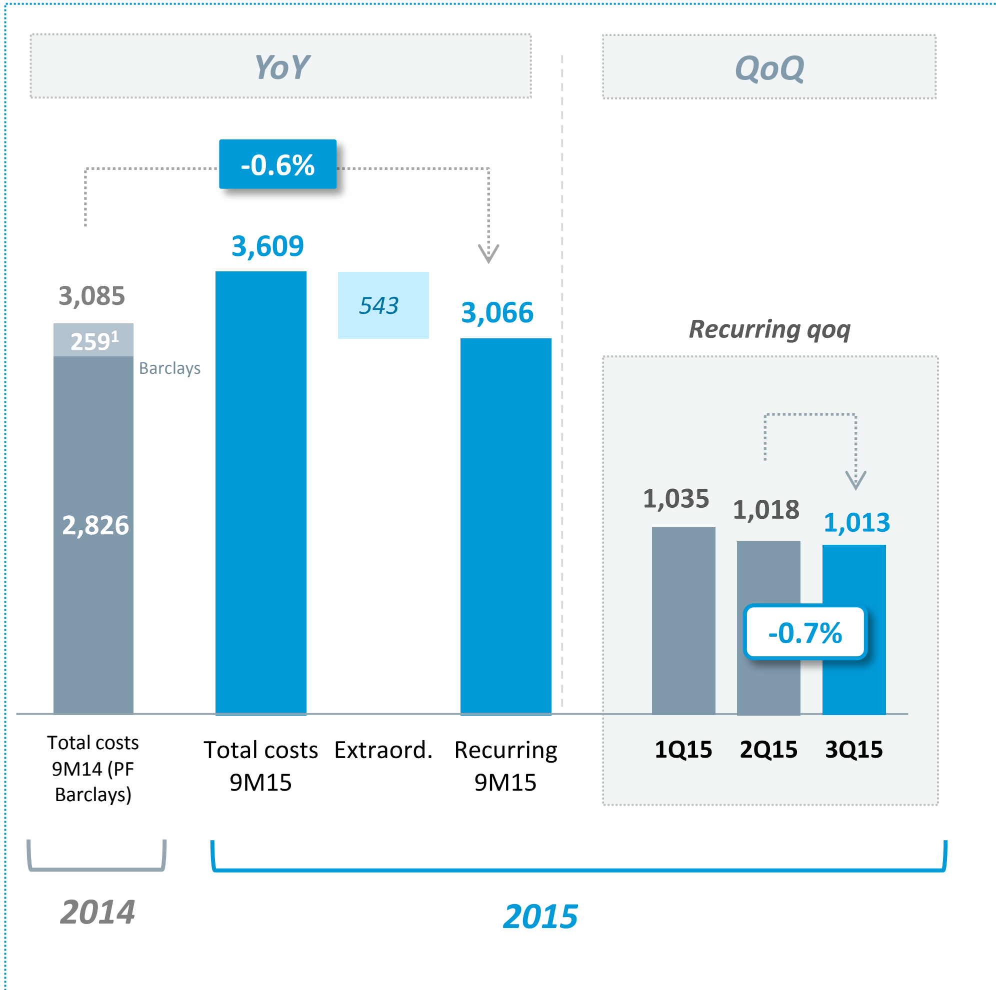
- Good performance despite adverse 3Q seasonality
- Asset management and insurance fees grow yoy with a rising contribution to total fees (+9 pp yoy)
- Higher fee contribution provides operating hedge in the current low rate environment: contribution to core revenues[1] up to 32%

(1) NII+Fees
(2) Mutual funds and pension plans

Recurring costs continue to decline as synergies feed in

Operating costs evolution

In Million Euros



Lower recurring costs as synergies feed in

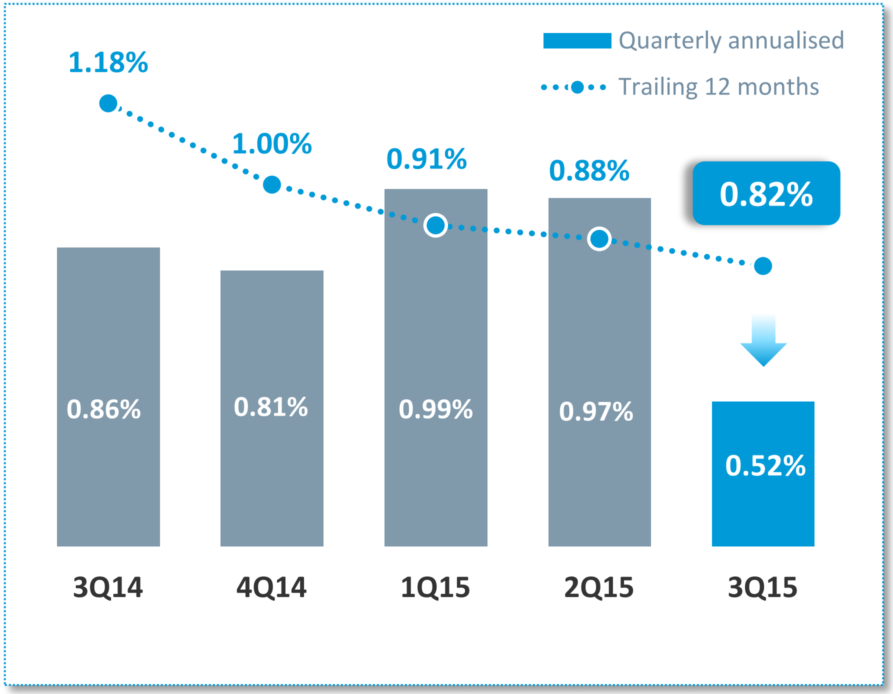
- Extraction of cost synergies continues as planned
- Operating cost reduction set to continue from 4Q supported by:
  - ✓ pending synergies from Barclays: 102 expected by year end with ~2/3 incorporated in 9M15 figures
  - ✓ Departures from 2Q redundancy scheme begin
- Early delivery of cost-saving plans supports gradual efficiency improvement (C/I ratio[2] excluding extraordinary expenses at 51.7%)

(1) Reported by Barclays Bank Spain in 3Q14
(2) Trailing 12 months

Step decline in loan loss charges in line with guidance

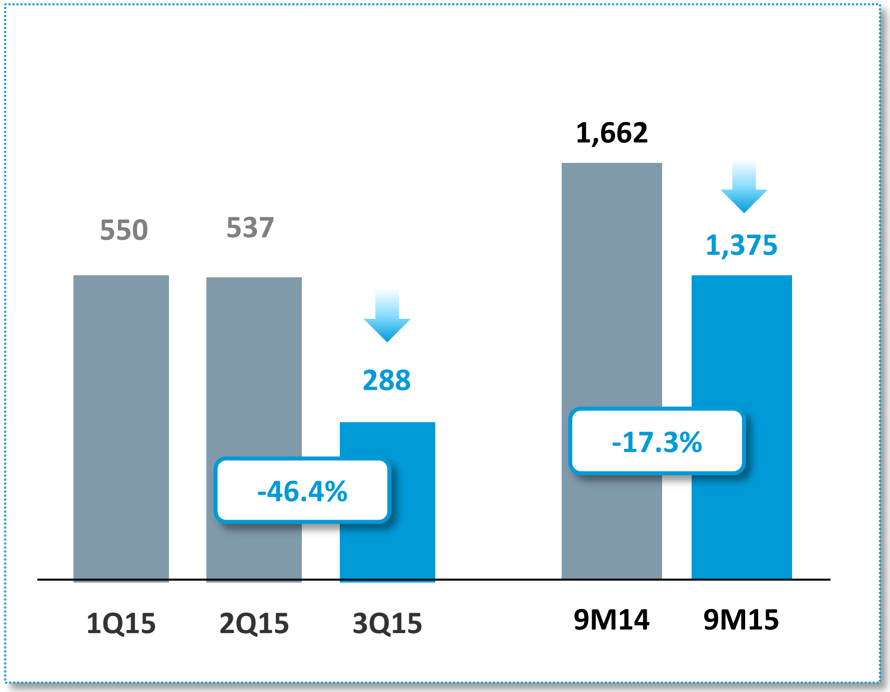
Downward trend in Cost of Risk[1] confirmed

In %



Loan provisioning down 17% yoy

In Million Euros



- On track to reach full year guidance of 80 bps...
- ....on expectation of lower provisioning charges in H2

(1) Loan-loss provisions over total gross customer loans plus contingent liabilities as of the end of the period on a trailing 12 months and an annualised quarterly basis

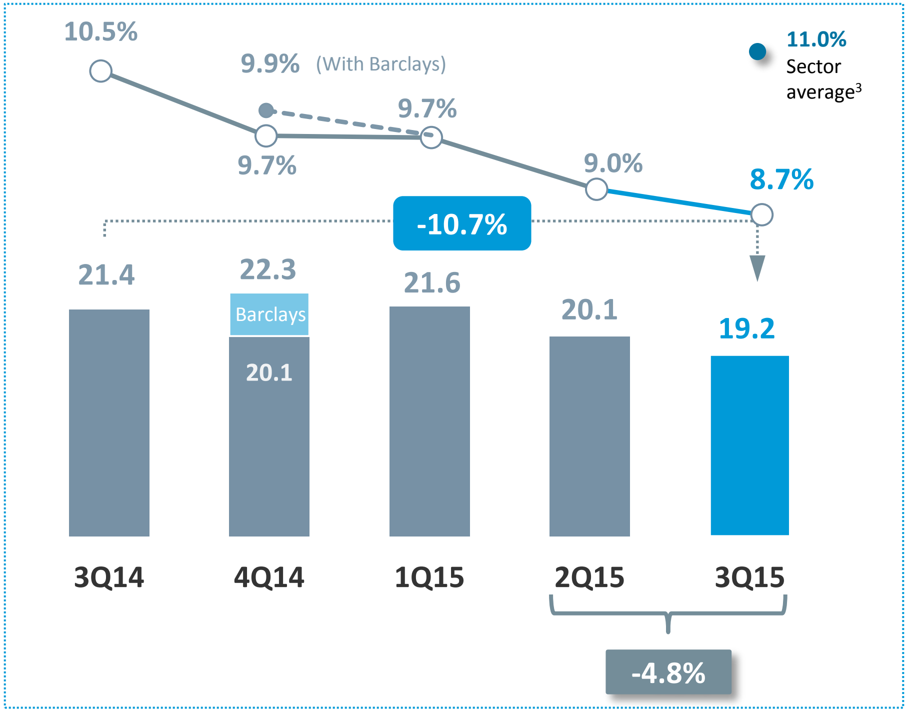
9M 2015 Results

- Commercial activity
- Financial results
- **Asset quality**
- Liquidity & Solvency
- Final remarks

Fast pace of NPL reduction maintained in a seasonal quarter

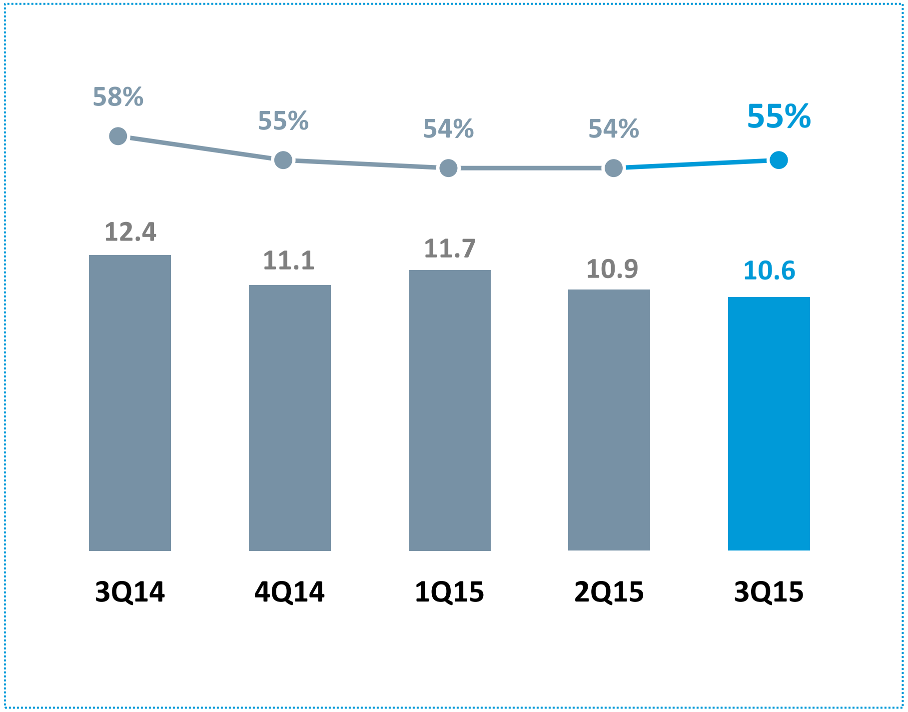
NPL stock and ratio[1]

Stock in Billion Euros, ratio in %



NPL Coverage ratio

Stock of provisions in Billion Euros, ratio in %



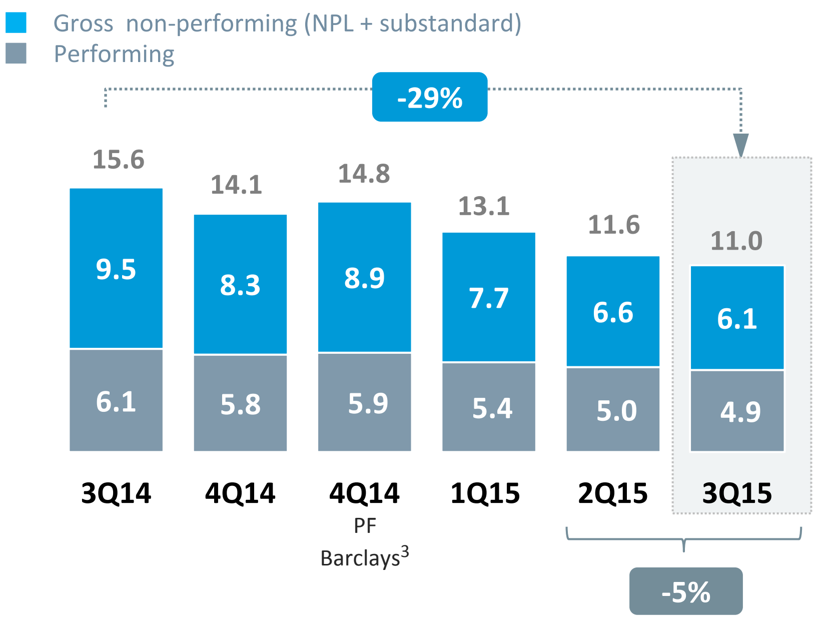
- Continued NPL reduction[2] underpinned by lower inflows and RE developer loan book wind-down
- NPL ratio of 8.7% remains well below sector average (222 bps below sector[3])
- High NPL coverage ratio level increased to 55%

(1) NPL ratio is the ratio of NPLs to total gross customer loans and contingent liabilities as of at the end of the period
(2) Including portfolio sale with both NPLs and write-offs in 3Q
(3) Sector average as of latest available data from the Bank of Spain (August 2015)

Continuing trends in reduction of real estate exposure

RE developer loans

In Billion Euros, gross amounts

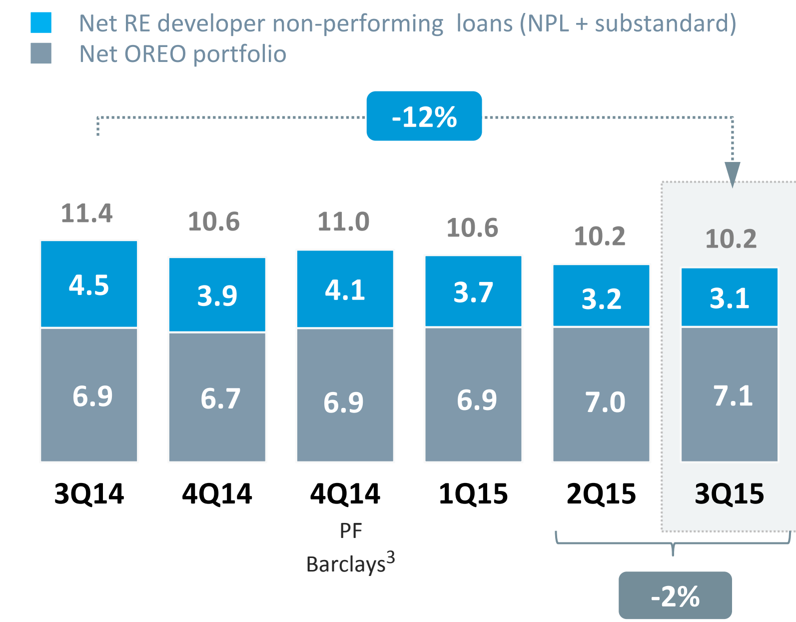


Non-performing loan coverage ratio in %

52% 53% 54% 52% 50%

Net non-performing RE assets[1]

In Billion Euros, net of provisions



OREO coverage ratio[2], in %

53% 55% 57% 57% 57%

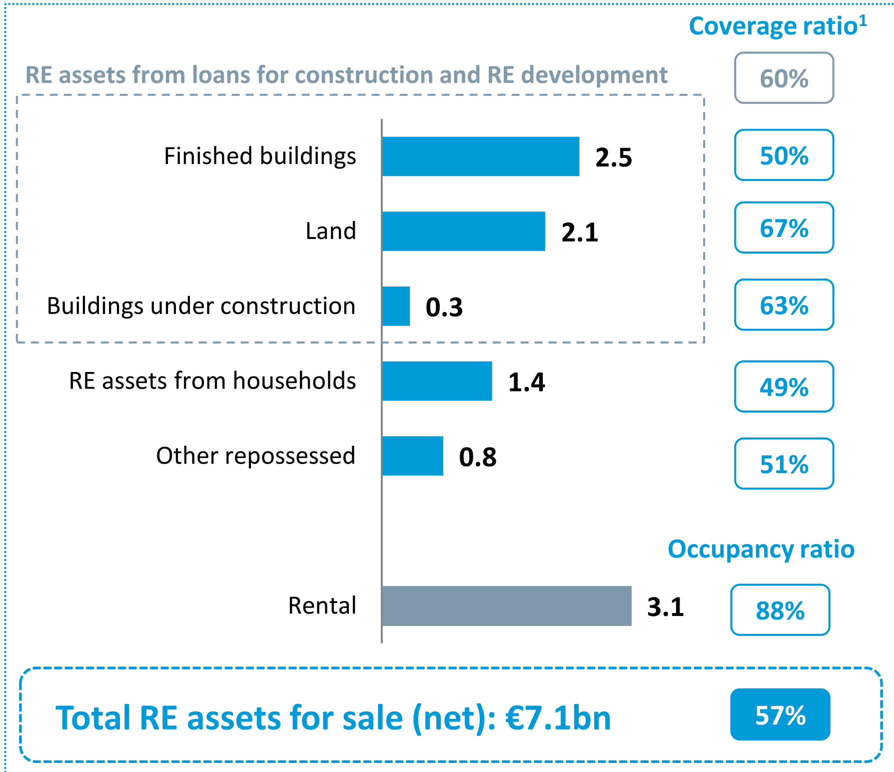
- RE developer NPLs continue to be wound-down via foreclosures
- Non-performing RE assets drop due to higher provisioning and disposals

(1) OREO portfolio and problematic RE developer loans, both net of provisions
(2) Loan equivalent coverage ratio, i.e. includes write-downs on conversion to OREO
(3) As if Barclays Spain had been consolidated at 31 December 2014

Better real estate fundamentals improve rate of losses on disposals

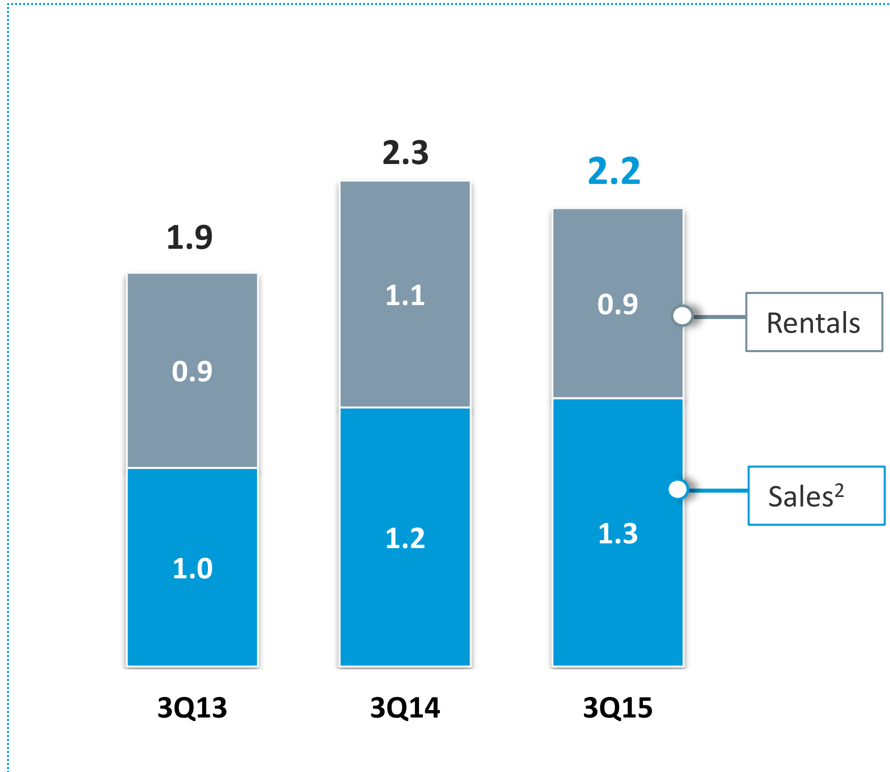
Net repossessed RE assets

Net amount in Billion Euros, coverage ratio in %



Commercial activity

In Billion Euros, trailing 12 months



- Progressive stabilisation of the housing market facilitates disposals
- Focus moving to value-preservation
- RE asset sales remain close to break-even in 3Q (-6%)

(1) Loan equivalent coverage ratio, i.e. includes write-downs on conversion to OREO
(2) Revenue of RE sales

9M 2015 Results

- Integration of Barclays Spain
- Commercial activity
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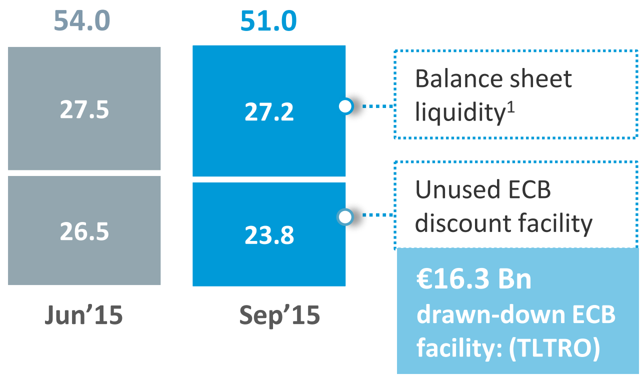
- Asset quality
- **Liquidity & Solvency**
- Final remarks

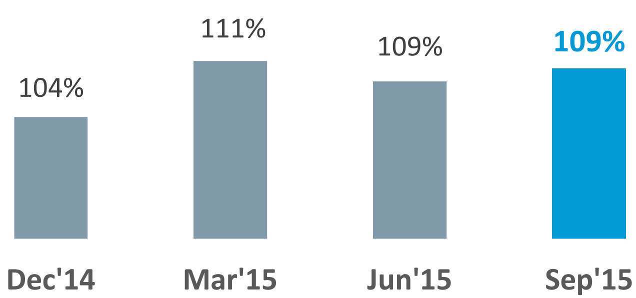
Comfortable liquidity metrics

Ample liquidity with comfortable LtD ratios…

Total liquidity, in Billion Euros

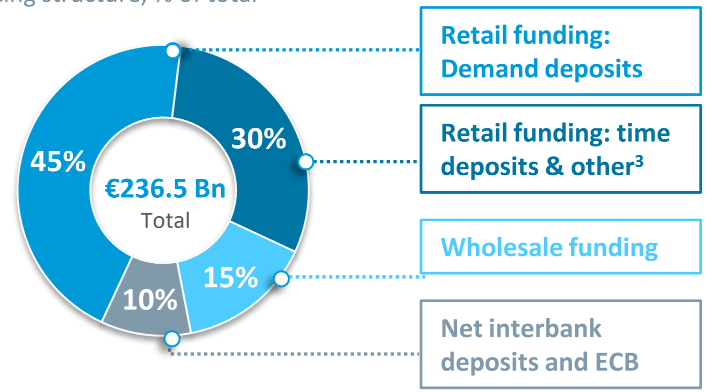


Loan to deposits[2] ratio evolution, in %

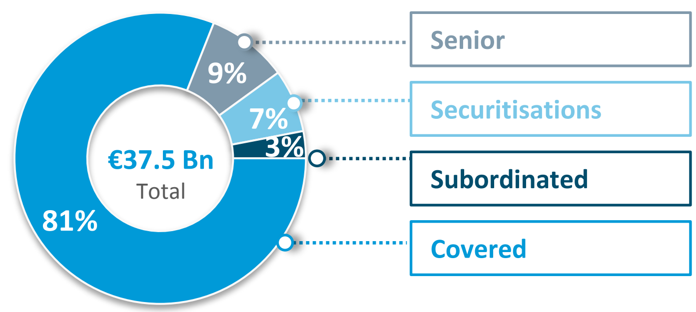


… and stable funding structure

Financing structure, % of total



Wholesale funding[4] by category, Sep'15



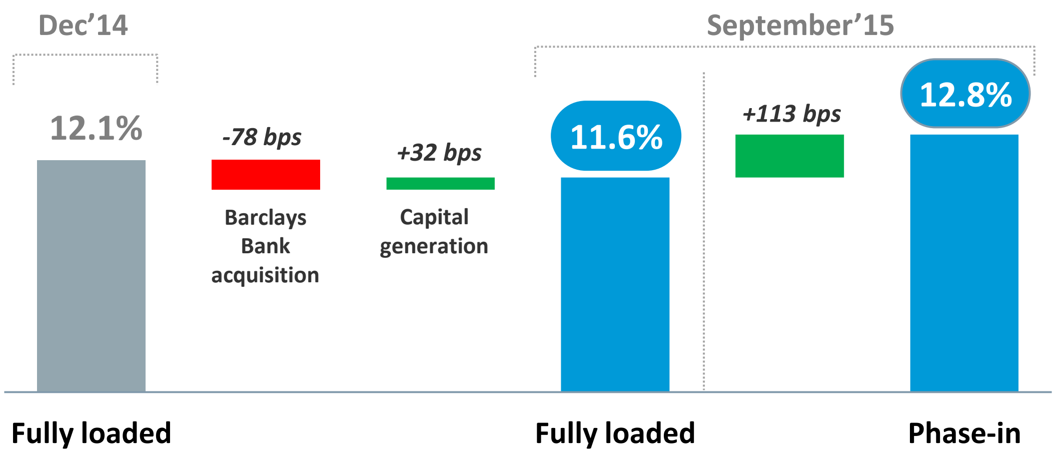
- LCR and NSFR ratios comfortably above target

(1) Balance sheet liquidity: includes cash, interbank deposits, accounts at central banks and unencumbered sovereign bonds
(2) Defined as: gross loans net of loan provisions (total loan provisions excluding those corresponding to contingent guarantees) and excluding pass-through funding from multilateral agencies/ retail funds (deposits, retail issuances)
(3) Other includes: subordinated and retail debt securities
(4) Includes ABS securities and self-retained multi-issuer covered bonds

CET1 FL ratio grows as retained profits lead to organic build-up

CET1 ratio evolution

In %, YTD



	Dec'14 Fully loaded	September'15 Fully loaded	September'15 Phase-in
CET1	€16.7 bn	€16.5bn	€18.7 bn
RWAs	€137.6 bn	€141.9 bn	€146.3 bn

Capital ratios

In % as of September 30, 2015

	Phase-in	Fully Loaded
Total Capital	**15.8%**	**14.8%**
qoq	*+2bps*	*+20 bps*
Leverage ratio	**5.8%**	**5.2%**
qoq	*+4bps*	*+4bps*
CET1	**12.8%**	**11.6%**
qoq	*0 bps*	*+14 bps*

CET1 FL up qoq +14 bps:

- Sustained profitability leads to organic capital build-up
- CET1 FL target (11%-12%) reiterated

9M 2015 Results

- Commercial activity
- Financial results
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- **Final remarks**

9M15 takeaways

Higher market shares in AuM and key income flows	25%	payroll deposits market share
	42%	of 3Q mutual funds sector inflows
Deleveraging closer to bottom	-0.9%	YTD (organic), performing loan book ex RE
Strong fees and sustained cost reduction mitigate NII headwinds	+9%	yoy, core operating income[1]
Step-change improvement in risk metrics	-46%	qoq, loan-loss provisions
Net income normalisation	+57%	yoy
Comfortable capital position reinforced	11.6%	CET1 FL

(1) NII+Fees-recurring expenses

Appendix

CaixaBank Credit Ratings

	Long term	Short term	Outlook	Rating of covered bond program
Moody's Investors Service (1)	Baa2	P-2	stable	Aa2
Standard & Poor's (2)	BBB	A-2	stable	A+
Fitch Ratings (3)	BBB	F2	positive	-
DBRS (4)	A (low)	R-1 (low)	stable	-

(1) As of 17/06/15
(2) As of 06/10/15
(3) As of 25/02/15
(4) As of 10/02/15

Investment Portfolio

FINANCIAL STAKES	Stake	Consolidated carrying amount [1]	Of which Goodwill [1]	€/Share
	%	€Bn	€Bn	€
BEA	17.24%	2.2	0.6	4.79
BPI	44.10%	0.9	-	1.37
Erste	9.92%	1.1	-	25.54
Inbursa	9.01%	0.9	0.3	1.42

NON-FINANCIAL

Telefónica	5.37%
Repsol	11.70%

(1) Consolidated carrying amount of equity of the different entities, attributable to the CaixaBank Group, net of write-downs. Goodwill, net of write-downs

Data as of September 30, 2015

Refinanced loans

As of September 30, 2015	Performing		Substandard		NPL		Total	
	€Bn	qoq	€Bn	qoq	€Bn	qoq	€Bn	qoq
Individuals	5.0	-4.7%	0.7	-6.3%	2.6	-6.0%	8.3	-5.8%
Businesses (ex-RE) including the self employed	3.7	+18.7%	0.8	-20.2%	3.5	-2.4%	8.0	+4.0%
RE Developers	0.8	+0.8%	0.4	-3.6%	2.3	-4.9%	3.5	-1.4%
Public Sector	1.3	-3.8%	0.1	-31.8%	0.0	-10%	1.4	-6.8%
Total	10.8	+5.3%	2.0	-13.1%	8.4	-4.2%	21.2	-0.6%
Of which: Total Non-RE	10.0	+6.2%	1.6	-14.5%	6.1	-3.5%	17.7	+0.5%
Provisions			0.4	-14.1%	3.4	-0.8%	3.8	-2.3%

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