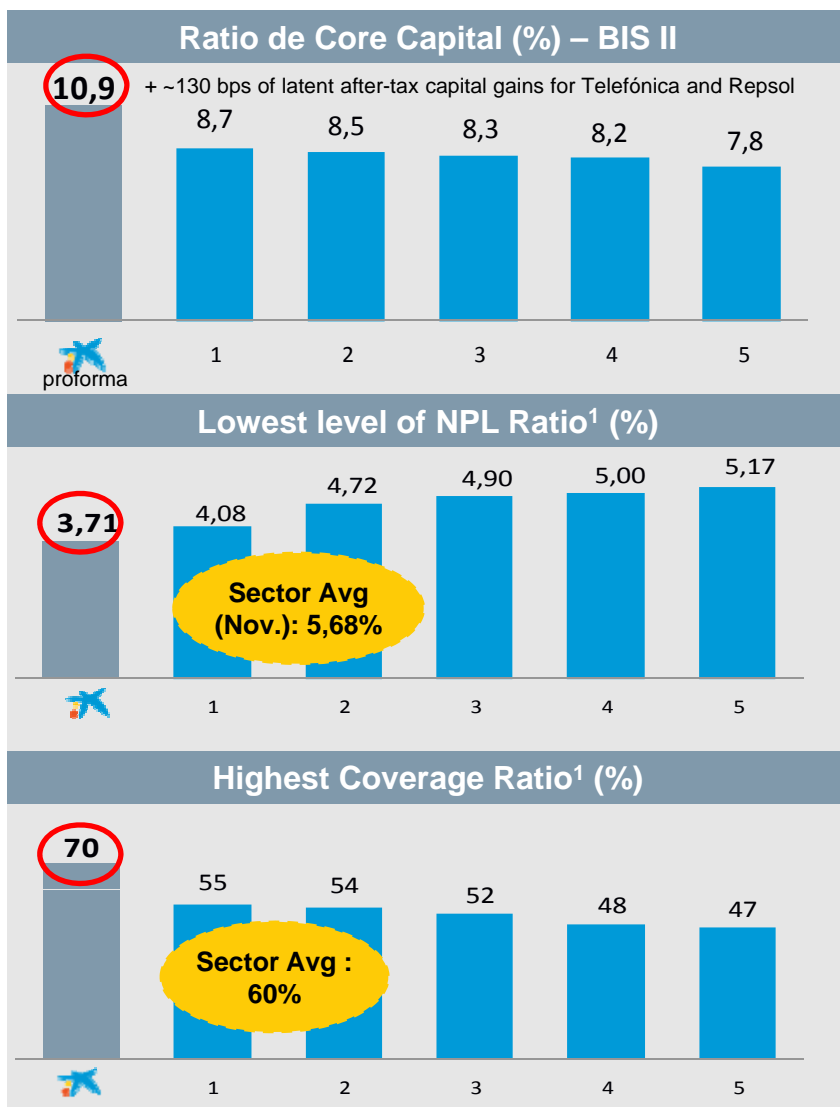


1. Includes stakes in other financial businesses (InverCaixa, Finconsum, GestiCaixa)



CaixaBank will start off as leader in solvency, liquidity and asset quality...



- **Leading in Solvency: strong capital base**

- Basel II Core Capital : 10.9% in 2010



- **Fully complying with Basel III requirements by 2012**

- Basel III Core Capital (look through): >8,0% in 2012, above 7% threshold applying all the deductions required by 2019



- **Leader in quality of assets:**

- Lowest level of NPL and highest coverage



- **Excellent liquidity**

- 20,000 million €



- **Without foreclosed real estate exposure**



Source Data published by each institution for 3Q10 (except for Banesto and Sabadell as of December 2010). Data for CaixaBank estimated as of December 2010

Note

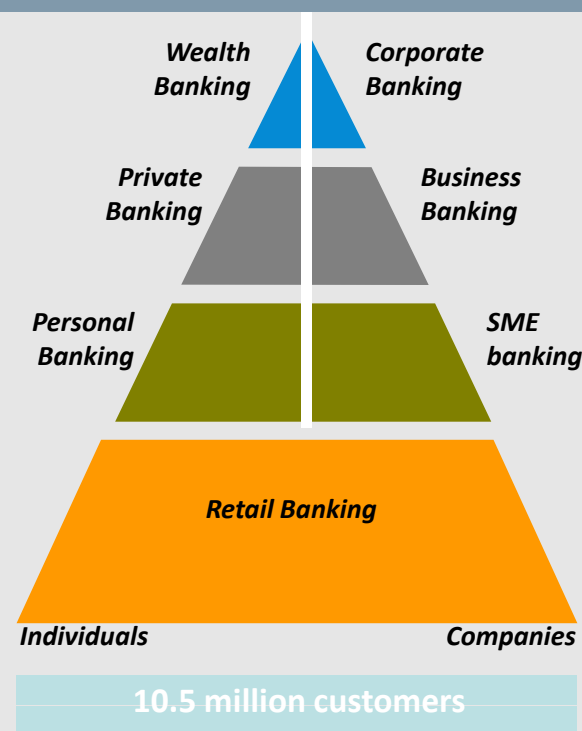
1. Amongst main Spanish financial institutions

CaixaBank – Leading Position in Spain with a specialized attention model

Market Shares and Ranking Positions

1º	Payroll deposits	15.4%
	Pensions	13.1%
	Mortgage loans	10.6%
	Credit Cards	17.4%
	Merchant Business (POS)	21.0%
	Life Insurance	14.4%
	Health Insurance	23.8%
	Loans *	10.1%
	SNCE	12.7%
	Branches	12.0%
	ATMs	13.2%
	Internet Banking	30.3%
	Mobile Banking	49.0%
2º	Pension Plans	16.2%
	Commercial Loans	8.9%
	Deposits *	9.6%
	Long term Deposits	9.0%
3º	Mutual funds	10.6%
	Factoring and Confirming	12.5%

Specialized attention Model



Leading Bank in retail banking with an efficient and pioneer multichannel approach

* Other Resident Sectors

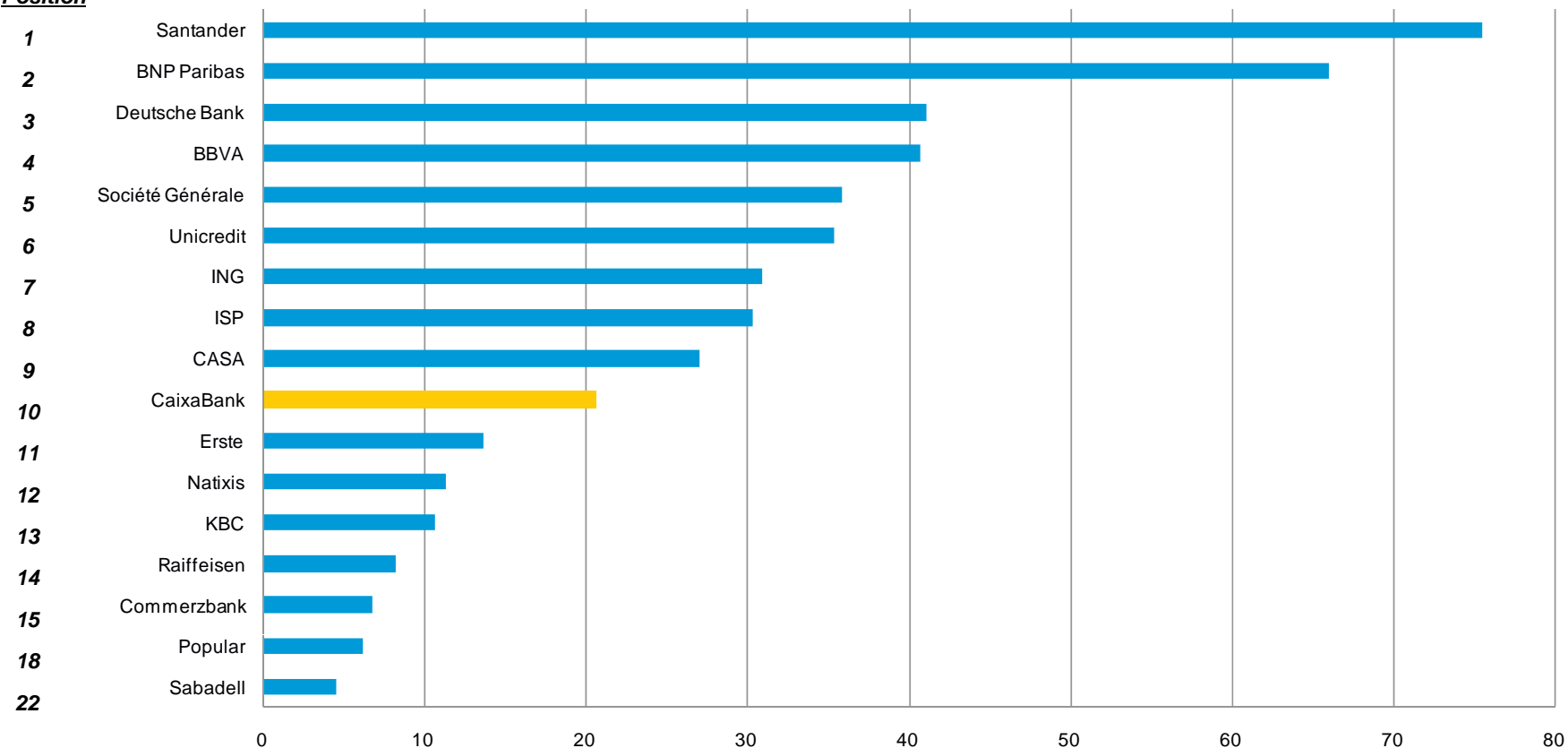


CaixaBank would become the 10th largest financial institution by market cap in the Euro zone

Top 15 financial institutions in Euro zone

Market Cap (€Bn)

Position



Source: Factset as of 21 January 2011

Notes

1. Assuming book value of €20.6 Bn for CaixaBank, as a proxy to market cap