

CaixaBank Group Highlights

(Amounts in millions of euros)	September-11	(*) September-10	Change %
Income			
Net interest income	2,320	2,632	(11.9)
Gross margin	4,802	4,906	(2.1)
Net operating income	2,352	2,380	(1.2)
Recurring income before tax	965	1,149	(16.2)
CaixaBank Group recurring income	921	1,027	(10.2)
Net extraordinary income	(76)	(13)	
CaixaBank Group total attributed income	845	1,014	(16.6)
Balance Sheet			
Total assets	267,541	262,782	1.8
Total banking business volume	428,196	412,373	3.8
Gross customer loans	187,528	181,888	3.1
Total customer funds	240,668	230,485	4.4
(Amounts in millions of euros)	September-11	(*) December-10	Change %
Recurring efficiency and profitability			
Recurring efficiency ratio last 12 months (Admin. costs / Gross margin)	46.2%	45.4%	0.8
Recurring efficiency ratio with amortizations last 12 months (Operating costs / Gross margin)	52.4%	52.8%	(0.4)
ROE (Recurring att. Income last 12 months / Average shareholder equity)	6.4%	7.5%	(1.1)
ROA (Net recurring income last 12 months / Total average assets)	0.5%	0.5%	0.0
RORWA (Net recurring income last 12 months / Risk-weighted assets)	1.1%	1.2%	(0.1)
Risk Management			
Non-performing loans ratio	4.65%	3.65%	1.00
Allowance coverage for insolvencies	5,955	5,063	892
- Specific	4,120	3,228	892
- General	1,835	1,835	0
Default coverage	65%	70%	(5)
Default coverage with mortgage guarantee	139%	141%	(2)
Liquidity	20,152	19,638	514
Solvency - BIS II			
Core Capital	11.8%	8.9%	2.9
Shareholder equity	20,967	18,163	2,804
Attributable own funds	16,618	13,417	3,201
Commercial business and resources (number)			
Customers (millions)	10.5	10.5	0.0
Employees CaixaBank Group	27,339	28,391	(1,052)
Branches	5,192	5,409	(217)
ATMs	7,902	8,181	(279)
Cards in circulation (millions)	10.5	10.3	0.2

(*) Combined CaixaBank Group financial information included solely for the purposes of comparison.