

CaixaBank Group Results

<u>Recurring Income</u> (Amounts in millions of euros)	January - September		Change %
	2011	2010	
Financial income	5,690	5,208	9.2
Financial costs	(3,370)	(2,576)	30.8
Net interest income	2,320	2,632	(11.9)
Dividends and income accounted for by the equity method	834	579	43.9
Net fees	1,137	1,054	7.9
Income from fin. ops. and other products / op. Charges	511	641	(20.2)
Gross Margin	4,802	4,906	(2.1)
Total operating costs	(2,450)	(2,526)	(3.0)
Net operating income	2,352	2,380	(1.2)
Losses for the impairment of financial assets and others	(1,382)	(1,224)	12.9
Profits/losses on the disposal of assets and others	(5)	(7)	(23.0)
Pre-tax income	965	1,149	(16.2)
Tax on profits	(44)	(122)	(65.2)
Recurring income	921	1,027	(10.2)
Extraordinary profits	557	94	
Extraordinary writedowns	(633)	(107)	
Subtotal	(76)	(13)	
Income attributed to the Group	845	1,014	(16.6)