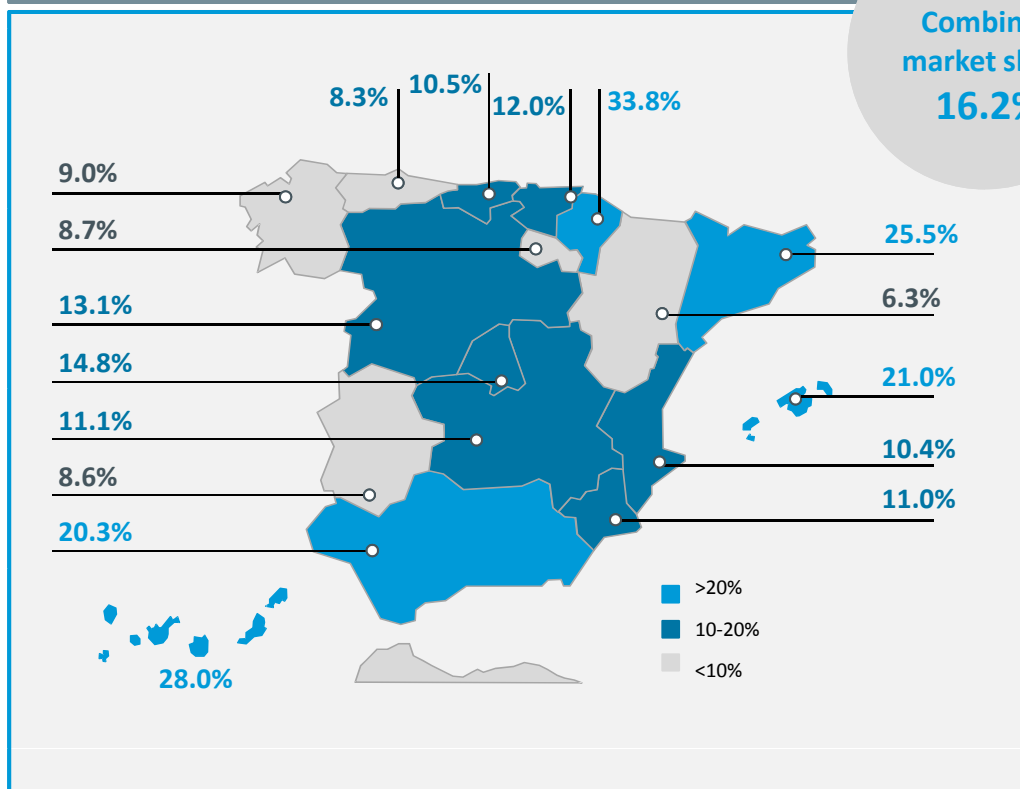


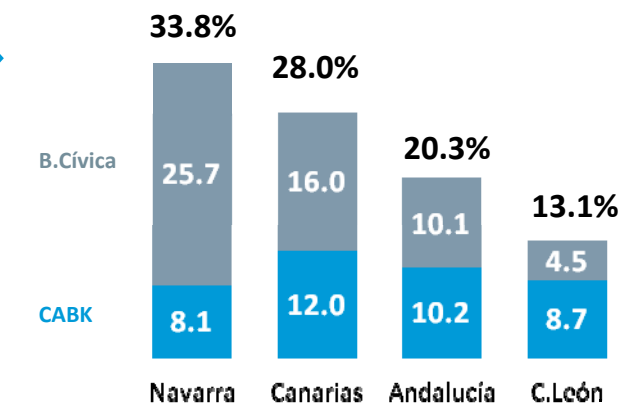
## Banca Cívica is highly complementary to CaixaBank

### Complementary geographic fit (branch market share)

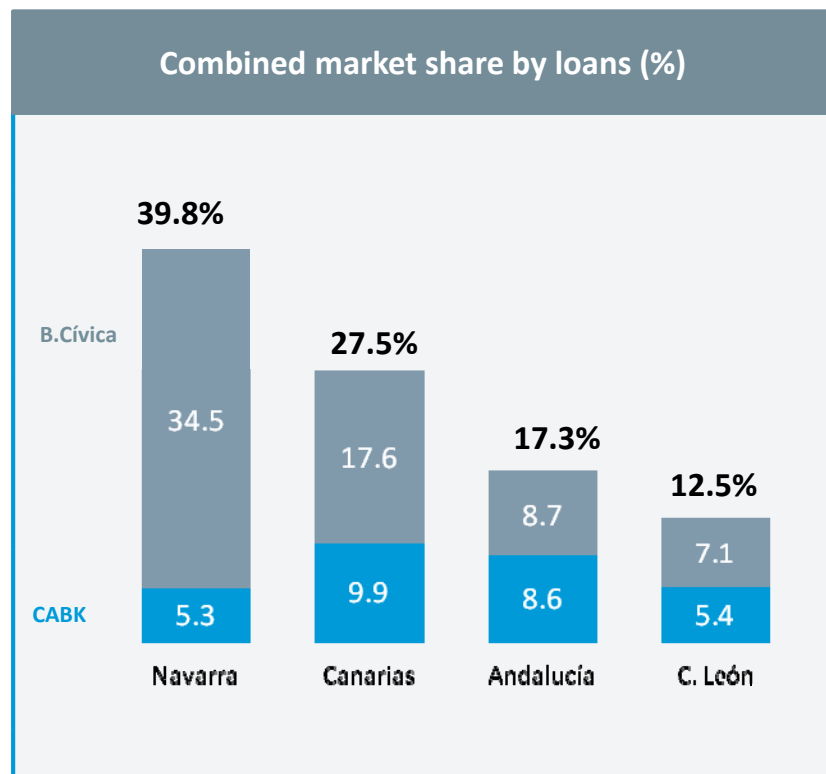


- CaixaBank will significantly reinforce its presence in some core regions

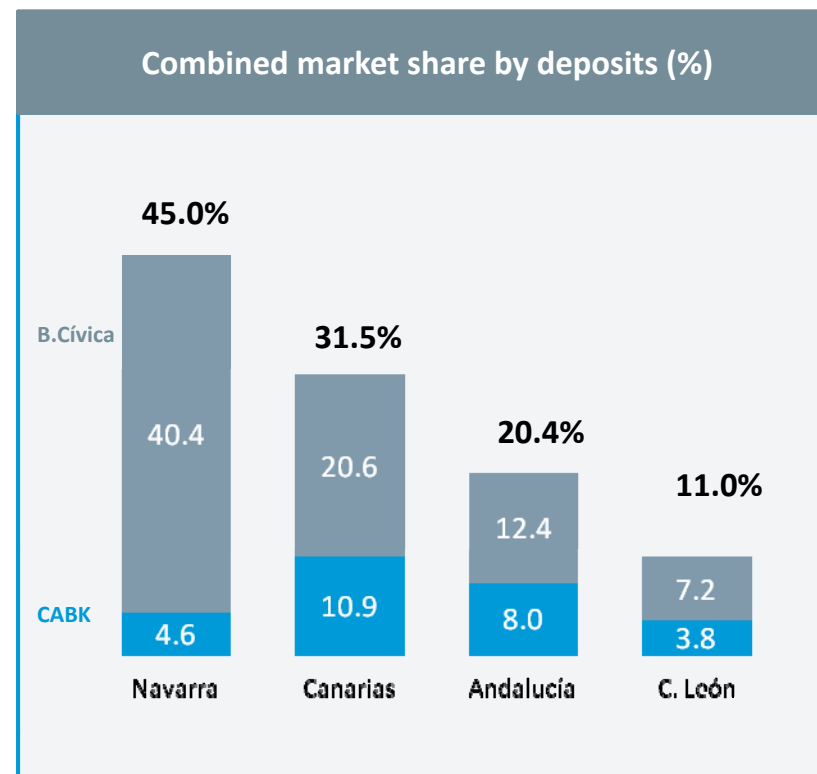
Branch market share (%)



## CaixaBank increases market share to reinforce “expansion markets”



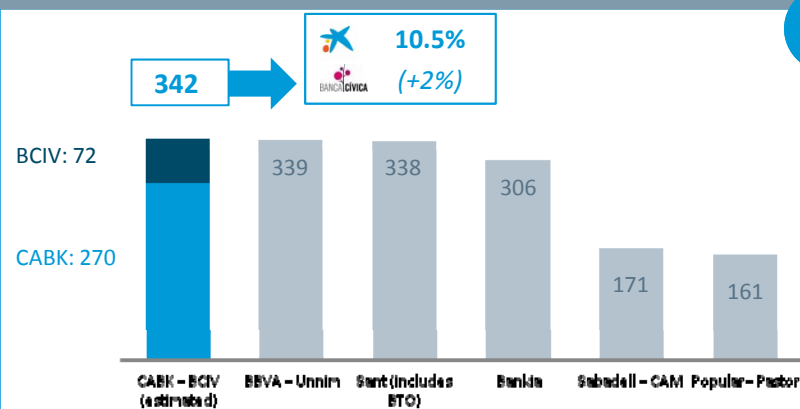
**Combined market share by loans, 13.4%**



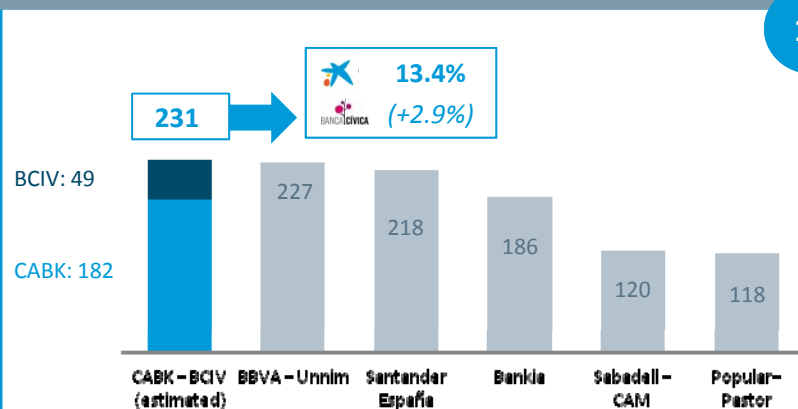
**Combined market share by deposits, 14%**

## CaixaBank will be the leader of retail banking in Spain – Ranking

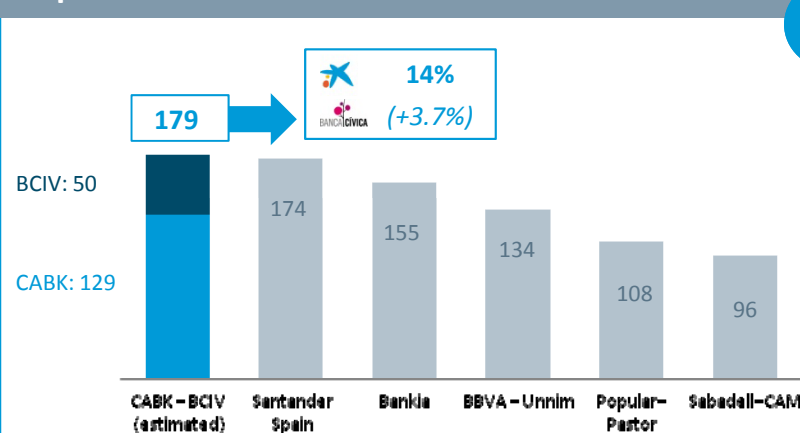
### Total assets- € Bn



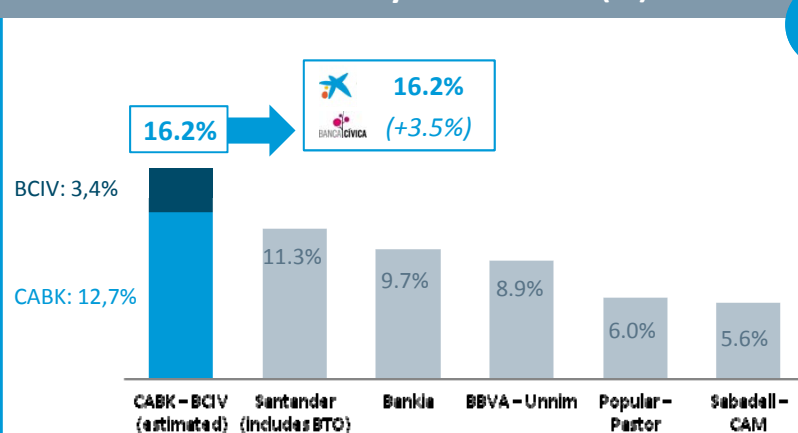
### Net loans to customers- € Bn



### Deposits<sup>(1)</sup> - € Bn



### National market share by branches <sup>(2)</sup> (%)



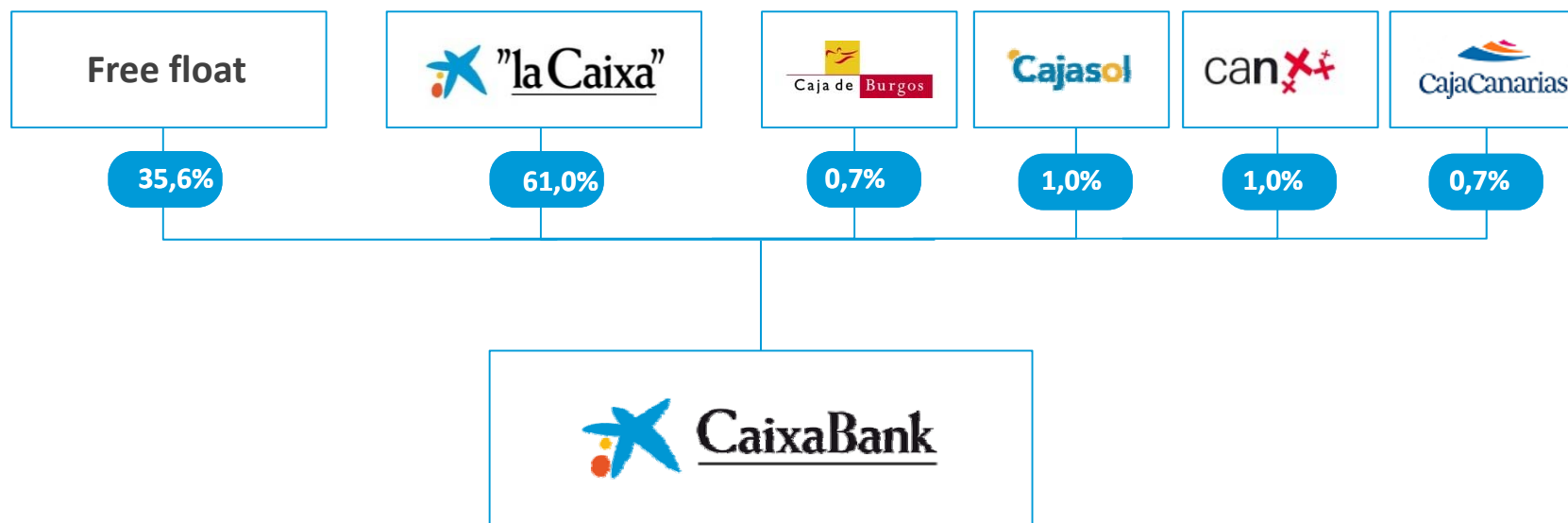
Information as of December 2011. Santander includes Santander Spain and Banesto

(1) Deposits includes "cédulas muticedentes"

(2) Market share information based on branches as of December 2010 (SAN, BKIA, BBVA), June 11 (SAB + CAM) and December 11 (POP + PAST, CABK + BCIV)

**“la Caixa” will keep control of CaixaBank (61%)**

### Shareholding structure<sup>1</sup>



**Market Value<sup>1</sup>:**  
**€ 16 Bn**

(1) Shareholding structure and market value estimated post integration and post mandatorily convertible bonds conversion of CaixaBank and Banca Cívica