

CaixaBank Group - Key indicators

€ million	1S2012	1S2011	Change
Income statement headings			
Net interest income	1,786	1,543	15.7%
Gross income	3,414	3,417	(0.1%)
Pre-impairment income	1,848	1,645	12.3%
Net Income	166	833	(80.1%)
	June-12	December-11	Change
Balance sheet headings			
Total assets	281,554	270,425	4.1%
Book value	21,916	20,751	5.6%
Total banking business volume	433,095	427,252	1.4%
<i>Customer loans and advances, gross</i>	<i>186,273</i>	<i>186,049</i>	<i>0.1%</i>
<i>Total customer funds</i>	<i>246,822</i>	<i>241,203</i>	<i>2.3%</i>
Efficiency and Profitability (last 12 months)			
Cost-to-income ratio (total operating expenses / gross income)	48.2%	51.3%	(3.1)
ROE (attributable profit / average equity)	1.8%	5.2%	(3.4)
ROA (profit / average total assets)	0.1%	0.4%	(0.3)
RORWA (profit / risk-weighted assets)	0.4%	0.9%	(0.5)
ROTE (attributable profit / average tangible equity)	2.1%	6.2%	(4.1)
Risk management			
Non-performing loan (NPL) ratio	5.58%	4.90%	0.68
Allowances for non-performing loans	6,540	5,745	795
NPL coverage ratio	60%	60%	0
NPL coverage ratio including collateral	137%	137%	0
Foreclosed real-estate assets coverage ratio	39%	36%	3
<i>of which: land coverage</i>	<i>59%</i>	<i>62%</i>	<i>(3)</i>
Liquidity			
Loan to deposits (*)	42,489	20,948	21,541
	127%	133%	(6)
Solvency - BIS II			
Core Capital	13.0%	12.5%	0.5
Tier 1	13.0%	12.8%	0.2
Tier Total	13.8%	12.8%	1.0
Core Tier 1 EBA	11.8%	10.9%	0.9
Eligible capital	18,172	17,581	591
Risk Weighted Assets (RWA)	131,658	137,355	(5,697)
Surplus capital	7,640	6,592	1,048
Share information			
Share price (€/share)	2.561	3.795	(1.234)
Market capitalization	9,835	14,573	(4,738)
Book value per share (€/share)	4.97	5.11	(0.14)
Number of shares outstanding - fully diluted (<i>thousands</i>)	4,405,384	4,064,203	341,181
Average number of shares outstanding - fully diluted (<i>thousands</i>)	4,211,576	3,964,337	247,239
Net income attributable per share (EPS) (€/per share) (<i>12 months</i>)	0.09	0.27	(0.18)
PER (<i>12 months</i>)	28.46	14.06	14.40
Banking business and resources (units)			
Customers (<i>millions</i>)	10.4	10.4	0.0
Employees CaixaBank Group	26,728	26,993	(265)
Branches	5,151	5,196	(45)
ATMs	7,989	8,011	(22)
Cards issued (<i>millions</i>)	10.4	10.5	(0.1)

(*) Customer loans and advances, net / Retail customers funds

Consolidated Profit & Loss Account CaixaBank Group

€ million	January - June		Change %
	2012	2011	
Financial Income	4,151	3,692	12.4
Financial expenses	(2,365)	(2,149)	10.1
Net interest income	1,786	1,543	15.7
Dividends	516	686	(24.7)
Net fees	839	772	8.7
Other operating revenue and expenses	273	416	(34.5)
Gross income	3,414	3,417	(0.1)
Total operating expenses	(1,566)	(1,772)	(11.6)
Pre-impairment income	1,848	1,645	12.3
Losses for the impairment of financial assets and others	(1,900)	(1,393)	36.4
Profits/losses on disposal of assets and others	54	618	(91.2)
Pre-tax income	2	870	(99.8)
Income tax	164	(37)	
Profit attributable to the Group	166	833	(80.1)