

CaixaBank Group - Key indicators

€ million	January - September		Change
	2012	2011	
Income statement headings			
Net interest income	2,845	2,320	22.7%
Gross income	5,140	4,764	7.9%
Pre-impairment income	2,586	2,208	17.1%
Net Income	173	845	(79.5%)
	September-12	December-11	Change
Balance sheet headings			
Total assets	343,755	270,425	27.1%
Book value	22,545	20,751	8.6%
Total banking business volume	526,528	427,252	23.2%
<i>Customer loans and advances, gross</i>	<i>230,754</i>	<i>186,049</i>	<i>24.0%</i>
<i>Total customer funds</i>	<i>295,774</i>	<i>241,203</i>	<i>22.6%</i>
Efficiency and Profitability (last 12 months)			
Cost-to-income ratio (total operating expenses / gross income)	48.5%	51.3%	(2.8)
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)	0.3%	0.9%	(0.6)
ROTE (attributable profit / average tangible equity)	2.1%	6.2%	(4.1)
Risk management			
Non-performing loan (NPL) ratio	8.42%	4.90%	3.52
Allowances for non-performing loans	12,206	5,745	6,461
NPL coverage ratio	60%	60%	0
NPL coverage ratio including collateral	138%	137%	1
Foreclosed real-estate assets coverage ratio	44%	36%	8
<i>of which: land coverage</i>	<i>58%</i>	<i>62%</i>	<i>(4)</i>
Liquidity	48,755	20,948	27,807
Loan to deposits (*)	128%	133%	(5)
Solvency - BIS II			
Core Capital	10.8%	12.5%	(1.7)
Tier 1	10.8%	12.8%	(2.0)
Tier Total	11.6%	12.8%	(1.2)
Core Tier 1 EBA	9.9%	10.9%	(1.0)
Eligible capital	19,435	17,581	1,854
Risk Weighted Assets (RWA)	167,265	137,355	29,910
Surplus capital	6,054	6,592	(538)
Share information			
Share price (€/share)	2.926	3.795	(0.869)
Market capitalization	11,236	14,573	(3,337)
Book value per share (€/share)	4.43	5.11	(0.68)
Number of shares outstanding - fully diluted (<i>thousands</i>)	5,085,415	4,064,203	1,021,212
Average number of shares outstanding - fully diluted (<i>thousands</i>)	4,419,708	3,964,337	455,371
Net income attributable per share (EPS) (€ per share) (<i>12 months</i>)	0.09	0.27	(0.18)
PER (<i>12 months</i>)	32.51	14.06	18.45
Banking business and resources (units)			
Customers (<i>millions</i>)	13.2	10.4	2.8
Employees CaixaBank Group	33,273	26,993	6,280
Branches	6,631	5,196	1,435
ATMs	9,945	8,011	1,934
Cards issued (<i>millions</i>)	12.6	10.5	2.1

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

Consolidated Profit & Loss Account CaixaBank Group

€ million	January - September		Change %
	2012	2011	
Financial Income	6,689	5,690	17.6
Financial expenses	(3,844)	(3,370)	14.1
Net interest income	2,845	2,320	22.7
Dividends	720	675	6.7
Net fees	1,268	1,137	11.5
Other operating revenue and expenses	307	632	(51.5)
Gross income	5,140	4,764	7.9
Total operating expenses	(2,554)	(2,556)	(0.1)
Pre-impairment income	2,586	2,208	17.1
Losses for the impairment of financial assets and others	(2,689)	(1,956)	37.4
Profits/losses on disposal of assets and others	34	634	(97.6)
Pre-tax income	(69)	886	(107.8)
Income tax	242	(41)	
Profit attributable to the Group	173	845	(79.5)