

CaixaBank Group - Key indicators

€ million	January - March		Change
	2013	2012	
Income statement headings			
Net interest income	992	883	12.3%
Gross income	1,696	1,672	1.4%
Pre-impairment income	(82)	889	
Pre-impairment income stripping out extraordinary costs	677	889	(23.8%)
Net income	335	48	597.3%
	March 2013	December 2012	Change
Balance sheet headings			
Total assets	367,940	348,294	5.6%
Book value	23,275	22,793	2.1%
Total banking business volume	529,748	514,377	3.0%
<i>Total customer funds</i>	300,985	290,928	3.5%
<i>Customer loans and advances, gross</i>	228,763	223,449	2.4%
Efficiency and profitability (last 12 months)			
Cost-to-income ratio (total operating expenses / gross income)	67.4%	52.9%	14.5
Cost-to-income ratio stripping out extraordinary costs	55.5%	52.2%	3.3
ROE (attributable profit / average equity)	2.3%	1.0%	1.3
ROA (profit / average total assets)	0.2%	0.1%	0.1
RORWA (profit / risk-weighted assets)	0.4%	0.2%	0.2
ROTE (attributable profit / average tangible equity)	2.8%	1.3%	1.5
Risk management			
Non-performing loan (NPL) ratio	9.40%	8.62%	0.78
Allowances for non-performing loans	16,826	12,071	4,755
NPL coverage ratio	75%	60%	15
NPL coverage ratio including collateral	154%	142%	12
Foreclosed available for sale real-estate asset coverage ratio	48.0%	45.5%	2.5
<i>of which: land coverage</i>	61.2%	61.2%	
Liquidity			
Loan to deposits ¹	61,325	53,092	8,233
	126%	129%	(3)
Solvency ²			
Core Capital - BIS II	10.6%	11.0%	(0.4)
Tier 1	10.6%	11.0%	(0.4)
Tier Total	11.0%	11.6%	(0.6)
Eligible equity	17,555	18,641	(1,086)
Risk Weighted Assets (RWA)	160,218	161,200	(982)
Surplus capital	4,737	5,745	(1,008)
Core Tier 1 EBA	10.5%	10.4%	0.1
Share information			
Share price (€/share)	2.640	2.637	0.003
Market capitalization	11,853	11,839	14
Number of shares outstanding (thousands) ³	4,450,743	4,450,743	(0)
Book value per share - fully diluted (€/share)	4.48	4.53	(0.05)
Number of shares - fully diluted (thousands)	5,260,699	5,164,642	96,057
Net income attributable per share (EPS) (€ per share) (12 months)	0.11	0.05	0.06
Average number of shares - fully diluted (thousands)	4,789,091	4,711,294	77,797
PER	24.45	54.02	(29.57)
Banking business and resources (units)			
Customers (millions)	13.8	12.9	0.9
Employees CaixaBank Group	34,334	32,625	1,709
Branches	6,400	6,342	58
ATMs	10,068	9,696	372

(¹) Net lending as a % of on-balance sheet retail customer funds

(²) Proforma information following prepayment to the FROB of public funds extended to Banca Cívica, in April 2013.

(³) Excluding treasury shares

Consolidated Profit & Loss Account CaixaBank Group

€ million	January - March		Change %
	2013	2012	
Financial income	2,471	2,076	19.0
Financial expenses	(1,479)	(1,193)	24.0
Net interest income	992	883	12.3
Dividends and Income accounted for using the equity method	207	163	26.9
Net fees	446	413	8.0
Gains on financial assets	114	197	(42.3)
Other operating income and expenses	(63)	16	
Gross income	1,696	1,672	1.4
Recurring expenses	(1,019)	(783)	30.1
Extraordinary expenses	(759)		
Pre-impairment income	(82)	889	
<i>Pre-impairment income stripping out extraordinary costs</i>	677	889	(23.8)
Impairment losses	(1,951)	(960)	103.3
Gains/(losses) on disposal of assets and others	2,223	74	
Pre-tax income	190	3	
Income tax	144	45	
Profit for the period	334	48	592.2
Minority interest	(1)		
Profit attributable to the Group	335	48	597.3