

## Key indicators for the Group CaixaBank

In € million	12M*13	12M*12	Change	4Q*13	3Q*13
<b>INCOME STATEMENT HEADINGS</b>					
Net interest income	3.955	3.872	2,1%	1.019	977
Gross income	6.632	6.737	(1,6%)	1.356	1.647
Pre-impairment income stripping out extraordinary costs	2.685	3.219	(16,6%)	416	659
Pre-impairment income	1.846	3.171	(41,8%)	409	648
Profit attributable to the Group	503	230	118,9%	45	50
<b>BALANCE SHEET</b>					
Total assets	340.190	342.675	348.174	(0,7%)	(2,3%)
Equity	24.333	24.346	22.711	(0,1%)	7,1%
Total banking business volume	510.835	514.644	513.977	(0,7%)	(0,6%)
<i>Total customers funds</i>	303.604	299.332	290.928	1,4%	4,4%
<i>Customer loans, gross</i>	207.231	215.312	223.049	(3,8%)	(7,1%)
<b>EFFICIENCY AND PROFITABILITY ( last 12 months )</b>					
Cost-to-income ratio (Total operating expenses/ gross income)	72,2%	70,6%	52,9%	1,6	19,3
Cost-to-income ratio stripping out extraordinary costs	59,5%	57,8%	52,2%	1,7	7,3
ROE (attributable profit / average equity)	2,1%	2,2%	1,0%	(0,1)	1,1
ROA (net profit / average total assets)	0,1%	0,1%	0,1%	0,0	0,0
RORWA (net profit / Risk-weighted assets)	0,4%	0,4%	0,2%	0,0	0,2
ROTE (attributable profit / average tangible equity)	2,7%	2,8%	1,3%	(0,1)	1,4
<b>RISK MANAGEMENT</b>					
Non-performing loans	25.365	25.703	20.150	(338)	5.215
Non-performing loan (NPL) ratio	11,66%	11,40%	8,63%	0,26	3,03
Non-performing loan (NPL) ratio stripping out real-estate developers	6,83%	6,69%	3,98%	0,14	2,85
NPL coverage ratio	61%	65%	63%	(4)	(2)
NPL coverage ratio including collateral	140%	143%	145%	(3)	(5)
NPL coverage ratio stripping out real-estate developers	63%	58%	57%	5	6
Foreclosed available for sale real-estate assets	6.169	6.327	5.088	(158)	1.081
Foreclosed available for sale real-estate assets coverage ratio	54%	49%	45%	5	9
<i>of which: land coverage</i>	65%	60%	61%	5	4
<b>LIQUIDITY</b>					
Liquidity	60.762	66.289	53.092	(5.527)	7.670
Loan to deposits	109,9%	117,6%	128,1%	(7,7)	(18,2)
<b>SOLVENCY</b>					
Core Capital - BIS II	12,9%	12,5%	11,0%	0,4	1,9
Tier 1	12,9%	12,5%	11,0%	0,4	1,9
Tier Total	14,5%	13,4%	11,6%	1,1	2,9
Eligible equity	18.754	18.919	18.641	(165)	113
Risk Weighted Assets (RWA)	129.110	141.425	161.200	(12.315)	(32.090)
Surplus capital	8.425	7.605	5.745	820	2.680
<b>SHARE INFORMATION</b>					
Share price (€/share)	3,788	3,244	2,637	0,544	1,151
Market capitalization	19.045	15.640	11.839	3.405	7.206
Number of shares outstanding (thousands) (Excluding treasury shares)	5.025.419	4.817.993	4.450.743	207.426	574.676
Book value per share - fully diluted (€/share)	4,43	4,55	4,40	(0,12)	0,03
Number of shares - fully diluted (thousands)	5.498.274	5.355.055	5.164.642	143.219	333.632
Net income attributable per share (EPS) (€/share) (12 months)	0,09	0,10	0,05	(0,01)	0,04
Average number of shares - fully diluted (thousands)	5.416.010	5.162.641	4.711.294	253.369	704.716
PER (Price/ Profit; times)	40,76	33,97	54,02	6,79	(13,26)
PBV (Market value/ book value)	0,86	0,71	0,60	0,14	0,26
<b>BANKING BUSINESS AND RESOURCES (Units)</b>					
Customers (millions)	13,6	13,7	12,9	(0,1)	0,7
Employees CaixaBank Group	31.948	32.347	32.625	(399)	(677)
Branches	5.730	5.920	6.342	(190)	(612)
ATMs	9.597	9.710	9.696	(113)	(99)

## Consolidated Profit & Loss Account Group CaixaBank

€ million	January - December		Change %
	2013	2012	
Financial income	9.301	9.178	1,3
Financial expenses	(5.346)	(5.306)	0,7
<b>Net interest income</b>	<b>3.955</b>	<b>3.872</b>	<b>2,1</b>
Dividends	107	228	(53,1)
Share of profit (loss) of entities accounted for using the equity method	339	581	(41,7)
Net fees	1.760	1.701	3,5
Gains on financial assets	679	455	48,9
Other operating income and expenses	(208)	(100)	108,3
<b>Gross income</b>	<b>6.632</b>	<b>6.737</b>	<b>(1,6)</b>
Recurring expenses	(3.947)	(3.518)	12,2
Extraordinary expenses	(839)	(48)	
<b>Pre-impairment income</b>	<b>1.846</b>	<b>3.171</b>	<b>(41,8)</b>
<b>Pre-impairment income stripping out extraordinary costs</b>	<b>2.685</b>	<b>3.219</b>	<b>(16,6)</b>
Impairment losses	(4.329)	(3.942)	9,8
Gains/(losses) on disposal of assets and others	1.770	709	149,7
<b>Pre-tax income</b>	<b>(713)</b>	<b>(62)</b>	
Income tax	1.208	291	
<b>Profit for the period</b>	<b>495</b>	<b>229</b>	<b>116,6</b>
Minority interest	(8)	(1)	
<b>Profit attributable to the Group</b>	<b>503</b>	<b>230</b>	<b>118,9</b>