

Key indicators for the CaixaBank Group

€ million	January - March		Change
	2014	2013	
INCOME STATEMENT HEADINGS			
Net interest income	993	992	0.1%
Gross income	1,769	1,696	4.3%
Pre-impairment income	829	(82)	
Pre-impairment income stripping out extraordinary costs	829	677	22.5%
Profit attributable to the Group	152	335	(54.6%)
BALANCE SHEET			
Total assets	331,376	340,190	(2.6%)
Equity	24,467	24,333	0.6%
Total funds	309,233	303,604	1.9%
<i>Retail funds</i>	264,620	259,244	2.1%
<i>Wholesale funds</i>	44,613	44,360	0.6%
Customer loans, gross	201,357	207,231	(2.8%)
EFFICIENCY AND PROFITABILITY (last 12 months)			
Cost-to-income ratio (Total operating expenses/ gross income)	58.9%	72.2%	(13.3)
Cost-to-income ratio stripping out extraordinary costs	57.7%	59.5%	(1.8)
ROE (attributable profit/ average equity)	1.4%	2.1%	(0.7)
ROA (net profit / average total assets)	0.1%	0.1%	0.0
RORWA (net profit / risk-weighted assets)	0.3%	0.4%	(0.1)
ROTE (attributable profit / average tangible equity)	1.7%	2.7%	(1.0)
RISK MANAGEMENT			
Non-performing loans	24,013	25,365	(1,352)
Non-performing loan (NPL) ratio	11.36%	11.66%	(0.30)
Non-performing loan (NPL) ratio stripping out real estate developers	6.80%	6.83%	(0.03)
Loan-loss provision	14,668	15,478	(810)
NPL coverage ratio	61%	61%	0
NPL coverage ratio including collateral	140%	140%	0
NPL coverage ratio stripping out real estate developers	64%	63%	1
Foreclosed available for sale real estate assets	6,412	6,169	243
Foreclosed available for sale real estate assets coverage ratio	53%	54%	(1)
<i>of which: land coverage</i>	64%	65%	(1)
LIQUIDITY			
Liquidity	65,003	60,762	4,241
Loan to deposits	105.0%	109.9%	(4.9)
SOLVENCY - BIS III			
Common Equity Tier 1 (CET1)	12.4%	11.2%	1.2
Tier Total	15.5%	14.7%	0.8
Risk-Weighted Assets (RWA)	147,222	151,461	(4,239)
Surplus CET1	11,563	10,141	1,422
Surplus Tier Total	10,973	10,155	818
Leverage ratio	5.7%	5.50%	0.2
Common Equity Tier 1 (CET1) fully loaded	12.1%	11.7%	0.4
SHARE INFORMATION			
Share price (€/share)	4.670	3.788	0.882
Market capitalization	23,716	19,045	4,671
Number of shares outstanding ¹ (thousands) (Excluding treasury shares)	5,400,109	5,025,419	374,690
Book value per share - fully diluted (€/share)	4.41	4.43	(0.02)
Number of shares - fully diluted (thousands)	5,549,788	5,498,274	51,514
Net income attributable per share (EPS) (€/share) (12 months)	0.06	0.09	(0.03)
Average number of shares - fully diluted (thousands)	5,457,543	5,416,010	41,533
PER (Price/ Profit; times)	77.83	40.76	37.07
PBV (Market value/ book value) - fully diluted	1.06	0.86	0.20
BANKING BUSINESS AND RESOURCES (Units)			
Customers (millions)	13.6	13.6	0.0
CaixaBank Group Employees	31,682	31,948	(266)
Branches	5,716	5,730	(14)
ATMs	9,606	9,597	9

(¹) Includes 323,146,336 new shares issued to attend the conversion of Series I/2012 mandatorily convertible and/or exchangeable subordinated bonds. The shares began trading on the market on April 14, 2014.

Consolidated Profit & Loss Account, CaixaBank Group

€ million	January - March		Change %
	2014	2013	
Financial income	2,151	2,471	(12.9)
Financial expenses	(1,158)	(1,479)	(21.7)
Net interest income	993	992	0.1
Dividends	1	2	(30.1)
Share of profit (loss) of entities accounted for using the equity method	149	205	(27.3)
Net fees and commissions	454	446	1.8
Gains on financial assets and exchange rate differences	221	114	93.3
Other operating income and expenses	(49)	(63)	(22.5)
Gross income	1,769	1,696	4.3
Recurring expenses	(940)	(1,019)	(7.8)
Extraordinary expenses		(759)	
Pre-impairment income	829	(82)	
Pre-impairment income stripping out extraordinary costs	829	677	22.5
Impairment losses on financial assets and others	(650)	(1,951)	(66.7)
Gains/(losses) on disposal of assets and others	(53)	2,223	
Pre-tax income	126	190	(33.9)
Income tax	26	144	(81.3)
Profit for the period	152	334	(54.3)
Minority interest		(1)	
Profit attributable to the Group	152	335	(54.6)