

Key indicators for the CaixaBank Group

€ million	January - September		Change	3Q14	2Q14
	2014	2013			
INCOME STATEMENT HEADINGS					
Net interest income	3,074	2,936	4.7%	1,059	1,022
Gross income	5,244	5,276	(0.6%)	1,641	1,834
Pre-impairment income stripping out extraordinary costs	2,420	2,269	6.7%	701	890
Pre-impairment income	2,420	1,437	68.4%	701	890
Profit attributable to the Group	466	458	1.6%	161	153
BALANCE SHEET					
€ million					
Total assets	333,699	336,849	340,190	(0.9%)	(1.9%)
Equity	25,333	24,950	24,333	1.5%	4.1%
Total funds	307,272	309,337	303,604	(0.7%)	1.2%
Retail funds	268,000	270,209	259,244	(0.8%)	3.4%
Wholesale funds	39,272	39,128	44,360	0.4%	(11.5%)
Customer loans, gross	194,447	199,572	207,231	(2.6%)	(6.2%)
EFFICIENCY AND PROFITABILITY (last 12 months)					
Cost-to-income ratio (Total operating expenses/ gross income)	57.1%	58.0%	72.2%	(0.9)	(15.1)
Cost-to-income ratio stripping out extraordinary costs	57.0%	57.7%	59.5%	(0.7)	(2.5)
ROE (profit attributable to the Group/ average equity)	2.2%	1.7%	2.1%	0.5	0.1
ROA (net profit / average total assets)	0.2%	0.1%	0.1%	0.1	0.1
RORWA (net profit / Risk-weighted assets)	0.4%	0.3%	0.4%	0.1	0.0
ROTE (attributable profit / average tangible equity)	2.7%	2.1%	2.7%	0.6	(0.0)
RISK MANAGEMENT					
Non-performing loans	21,440	22,568	25,365	(1,128)	(3,925)
Non-performing loan (NPL) ratio	10.48%	10.78%	11.66%	(0.30)	(1.18)
Non-performing loan (NPL) ratio stripping out real estate developers	6.70%	6.70%	6.83%	0.0	(0.13)
Allowances for non-performing loans	12,353	13,303	15,478	(950)	(3,125)
NPL coverage ratio	58%	59%	61%	(1)	(3)
NPL coverage ratio including collateral	135%	138%	140%	(3)	(5)
NPL coverage ratio stripping out real estate developers	59%	61%	63%	(2)	(4)
Foreclosed available for sale real estate assets	6,956	6,747	6,169	209	787
Foreclosed available for sale real estate assets coverage ratio	53%	53%	54%	(0)	(1)
of which: land coverage	63%	64%	65%	(1)	(2)
LIQUIDITY					
Liquidity	61,172	63,478	60,762	(2,306)	410
Loan to deposits	102.4%	101.8%	109.9%	0.6	(7.5)
SOLVENCY - BIS III¹					
Common Equity Tier 1 (CET1)	13.1%	12.8%	12.1%	0.3	1.0
Tier Total	16.2%	16.0%	14.9%	0.2	1.3
RWAs	141,814	144,877	152,527	(3,063)	(10,713)
Surplus CET1	12,231	11,966	11,587	265	644
Surplus Tier Total	11,698	11,573	10,496	125	1,202
Leverage ratio	5.9%	5.7%	5.5%	0.2	0.4
Common Equity Tier 1 (CET1) fully loaded	12.7%	12.4%	11.7%	0.3	1.0
SHARE INFORMATION					
Share price (€/share)	4.821	4.507	3.788	0.314	1.033
Market capitalization	27,233	24,554	19,045	2,679	8,188
Number of outstanding shares ² (thousands)	5,648,901	5,592,619	5,025,419	56,282	623,482
Book value per share - fully diluted (€/share)	4.48	4.46	4.43	0.02	0.05
Number of shares - fully diluted (thousands)	5,648,955	5,592,674	5,498,274	56,281	150,681
Net income attributable per share (EPS) (€/share) (12 months)	0.09	0.07	0.09	0.02	0.00
Average number of shares - fully diluted (thousands)	5,648,007	5,594,935	5,416,010	53,072	231,997
PER (Price/ Profit)	53.57	64.39	40.76	(10.82)	12.81
PBV (Market value/ book value)	1.08	1.01	0.86	0.07	0.22
BANKING BUSINESS AND RESOURCES (Units)					
Customers (millions)	13.5	13.6	13.6	(0.1)	(0.1)
CaixaBank Group Employees	31,517	31,574	31,948	(57)	(431)
Branches	5,685	5,695	5,730	(10)	(45)
ATMs	9,659	9,661	9,597	(2)	62

(1) Basel III figures for previous quarters have been recalculated in accordance with the definitive criteria stipulated for the transitional period, including the impact of Bank of Spain Circular 3/2014 dated 30 July 2014 in relation to the phase-in of goodwill deductions, as well as the EBA clarification on the calculation of threshold deductions (Q&A 2014_842).

(2) As of June 2014, includes the 149,484,999 new shares issued to cover the conversion of Series I/2011 mandatorily convertible subordinated bonds. The shares began trading on the main market on 14 July 2014.

Consolidated Profit & Loss Account, CaixaBank Group

€ million	January-September		Change
	2014	2013	%
Financial income	6,568	7,043	(6.7)
Financial expenses	(3,494)	(4,107)	(14.9)
Net interest income	3,074	2,936	4.7
Dividends	104	104	
Share of profit (loss) of entities accounted for using the equity method	263	465	(43.4)
Net fees and commissions	1,374	1,320	4.1
Gains on financial assets and exchange rate differences	577	601	(4.0)
Other operating income and expenses	(148)	(150)	(1.6)
Gross income	5,244	5,276	(0.6)
Recurring expenses	(2,824)	(3,007)	(6.1)
Extraordinary expenses		(832)	
Pre-impairment income	2,420	1,437	68.4
Pre-impairment income stripping out extraordinary costs	2,420	2,269	6.7
Impairment losses on financial assets and others	(1,799)	(3,449)	(47.8)
Gains/(losses) on disposal of assets and others	(156)	2,091	
Pre-tax income	465	79	488.9
Income tax	1	373	
Profit for the period	466	452	3.0
Minority interest		(6)	
Profit attributable to the Group	466	458	1.6