

Key indicators for the CaixaBank Group

€ million	January - September		Change	3Q15	2Q15
	2015	2014			
INCOME STATEMENT HEADINGS					
Net interest income	3,308	3,074	7.6%	1,038	1,132
Gross income	6,316	5,485	15.1%	1,752	2,611
Pre-impairment income	2,707	2,659	1.8%	737	1,291
Profit attributable to the Group	996	633	57.3%	288	333
€ million	September '15	June '15	December'14	Quarterly Change	Annual Change
BALANCE SHEET					
Total assets	343,454	343,967	338,623	(0.1%)	1.4%
Equity	25,575	25,754	25,232	(0.7%)	1.4%
Customer funds	289,460	296,412	271,758	(2.3%)	6.5%
Customer loans, gross	209,005	211,559	197,185	(1.2%)	6.0%
EFFICIENCY AND PROFITABILITY (last 12 months)					
Cost-to-income ratio (Total operating expenses/ gross income)	58.6%	57.8%	54.4%	0.8	4.2
Cost-to-income ratio stripping out non-recurring costs	51.7%	50.8%	54.4%	0.9	(2.7)
ROE (profit attributable to the Group/ average equity)	4.1%	3.9%	2.7%	0.2	1.4
ROTE (attributable profit / average tangible equity)	5.2%	4.9%	3.4%	0.3	1.8
ROA (net profit / average total assets)	0.3%	0.3%	0.2%	0.0	0.1
RORWA (net profit / risk-weighted assets)	0.8%	0.7%	0.5%	0.1	0.3
RISK MANAGEMENT					
Non-performing loans (NPL)	19,151	20,115	20,110	(964)	(959)
Non-performing loan ratio	8.7%	9.0%	9.7%	(0.3)	(1.0)
Non-performing loan ratio stripping out real estate developers	6.5%	6.7%	6.4%	(0.2)	0.1
Provisions for non-performing loans	10,584	10,897	11,120	(313)	(536)
NPL coverage ratio	55%	54%	55%	1	0
NPL coverage ratio including collateral	130%	130%	132%	0	(2)
NPL coverage ratio stripping out real estate developers	55%	53%	54%	2	1
Net foreclosed available for sale real estate assets	7,070	7,009	6,719	61	351
Foreclosed available for sale real estate assets coverage ratio	57%	57%	55%	0	2
of which: land coverage	67%	67%	65%	0	2
LIQUIDITY					
Liquidity	50,952	54,015	56,665	(3,063)	(5,713)
Loan to deposits	109.5%	108.6%	104.3%	0.9	5.2
CAPITAL ADEQUACY					
Common Equity Tier 1 (CET1)	12.8%	12.8%	13.0%	0	(0.2)
Total Capital	15.8%	15.7%	16.1%	0.1	(0.3)
RWAs	146,291	147,634	139,729	(1,343)	6,562
Leverage ratio	5.8%	5.7%	5.7%	0.1	0
Common Equity Tier 1 (CET1) fully loaded	11.6%	11.5%	12.1%	0	(0.5)
SHARE INFORMATION					
Share price (€/share)	3.445	4.156	4.361	(0.711)	(0.916)
Market capitalization	20,047	23,961	24,911	(3,914)	(4,864)
Book value per share - fully diluted (€/share)	4.40	4.47	4.42	(0.07)	(0.02)
Tangible book value per share - fully diluted (€/share)	3.54	3.60	3.54	(0.06)	0.00
Number of shares - fully diluted (millions)	5,819	5,765	5,712	54	107
Net income attributable per share (EPS) (€/share) (12 months)	0.17	0.16	0.11	0.01	0.06
Average number of shares - fully diluted (millions)	5,821	5,765	5,712	56	109
PER (Price/ Profit)	20.40	25.96	39.65	(5.56)	(19.25)
Tangible PBV (Market value/ book value of tangible assets)	0.97	1.15	1.23	(0.18)	(0.26)
BANKING BUSINESS AND RESOURCES (Units)					
Customers (millions)	13.8	13.8	13.4	0	0.4
CaixaBank Group Employees	32,372	33,157	31,210	(785)	1,162
Branches in Spain	5,253	5,345	5,251	(92)	2
ATMs	9,661	9,724	9,544	(63)	117

NOTE: The 2015 income statement includes the earnings of Barclays Bank, SAU as from 1 January 2015. CaixaBank's consolidated balance sheet shows the assets and liabilities of Barclays Bank, SAU at fair value from 1 January 2015. Past financial information has been restated following the application of IFRIC 21 and IAS 8.

Income statement of CaixaBank Group

€ million	January-September		Change %
	2015	2014	
Financial income	6,407	6,568	(2.4)
Financial expenses	(3,099)	(3,494)	(11.3)
Net interest income	3,308	3,074	7.6
Dividends	112	104	7.9
Share of profit (loss) of entities accounted for using the equity method	502	263	90.7
Net fees and commissions	1,524	1,374	11.0
Gains on financial assets and exchange rate differences	748	576	29.7
Other operating income and expenses	122	94	30.0
Gross income	6,316	5,485	15.1
Recurring expenses	(3,066)	(2,826)	8.5
Extraordinary expenses	(543)	0	
Pre-impairment income	2,707	2,659	1.8
Impairment losses on financial assets and others	(1,762)	(1,799)	(2.1)
Gains/(losses) on disposal of assets and others	(40)	(156)	(74.2)
Pre-tax income	905	704	28.5
Income tax	94	(70)	
Profit for the period	999	634	57.6
Minority interest and others	3	1	
Profit attributable to the Group	996	633	57.3

Note: The 2014 income statement has been restated following the application of IFRIC 21.