

Key indicators for the CaixaBank Group

€ million	January - December		Change	4Q15	3Q15
	2015	2014			
INCOME STATEMENT HEADINGS					
Net interest income	4,353	4,155	4.8%	1,045	1,038
Fees and commissions	2,013	1,825	10.3%	489	497
Gross income	7,726	6,940	11.3%	1,410	1,752
Expenses excluding extraordinary	(4,063)	(3,773)	7.7%	(997)	(1,013)
Pre-impairment income stripping out non-recurring costs	3,663	3,167	15.7%	413	739
Pre-impairment income	3,120	3,167	(1.5%)	413	737
Profit attributable to the Group	814	620	31.4%	(182)	288
€ million	December '15	September '15	December'14	Quarterly change	Annual change
BALANCE SHEET					
Total assets	344,255	343,454	338,623	0.2%	1.7%
Equity	25,204	25,575	25,232	(1.5%)	(0.1%)
Customer funds	296,599	289,460	271,758	2.5%	9.1%
Customer loans, gross	206,437	209,005	197,185	(1.2%)	4.7%
EFFICIENCY AND PROFITABILITY (last 12 months)					
Cost-to-income ratio (Total operating expenses/ gross income)	59.6%	58.6%	54.4%	1.0	5.2
Cost-to-income ratio stripping out non-recurring costs	52.6%	51.7%	54.4%	0.9	(1.8)
ROE (profit attributable to the Group/ average equity)	3.4%	4.1%	2.7%	(0.7)	0.7
ROTE (attributable profit / average tangible equity)	4.3%	5.2%	3.4%	(0.9)	0.9
ROA (net profit / average total assets)	0.2%	0.3%	0.2%	(0.1)	0.0
RORWA (net profit / risk-weighted assets)	0.7%	0.8%	0.5%	(0.1)	0.2
RISK MANAGEMENT					
Non-performing loans (NPL)	17,100	19,151	20,110	(2,051)	(3,010)
Non-performing loan ratio	7.9%	8.7%	9.7%	(0.8)	(1.8)
Non-performing loan ratio stripping out real estate developers	6.2%	6.5%	6.4%	(0.3)	(0.2)
Cost ok risk	0.7%	0.8%	1.0%	(0.1)	(0.3)
Provisions for non-performing loans	9,512	10,584	11,120	(1,072)	(1,608)
NPL coverage ratio	56%	55%	55%	1	1
NPL coverage ratio including collateral	128%	130%	132%	(2)	(4)
Net foreclosed available for sale real estate assets	7,259	7,070	6,719	189	540
Foreclosed available for sale real estate assets coverage ratio	58%	57%	55%	1	3
LIQUIDITY					
Liquidity	54,090	50,952	56,665	3,138	(2,575)
Loan to deposits	106.1%	109.5%	104.3%	(3.4)	1.8
Liquidity Coverage Ratio	172%	155%	175%	17	(3)
CAPITAL ADEQUACY					
Common Equity Tier 1 (CET1)	12.7%	12.8%	13.0%	(0.1)	(0.3)
Total Capital	15.7%	15.8%	16.1%	(0.1)	(0.4)
RWAs	145,499	146,291	139,729	(792)	5,770
Leverage ratio	5.7%	5.8%	5.7%	(0.1)	0.0
Fully loaded Common Equity Tier 1 (CET1)	11.6%	11.6%	12.1%	0.0	(0.5)
SHARE INFORMATION					
Share price (€/share)	3.214	3.445	4.361	(0.231)	(1.147)
Market capitalization	18,702	20,047	24,911	(1,345)	(6,209)
Book value per share - fully diluted (€/share)	4.33	4.40	4.42	(0.07)	(0.09)
Tangible book value per share - fully diluted (€/share)	3.47	3.54	3.54	(0.07)	(0.07)
Number of shares - fully diluted (millions)	5,819	5,819	5,712	0	107
Net income attributable per share (EPS) (€/share) (12 months)	0.14	0.17	0.11	(0.03)	0.03
Average number of shares - fully diluted (millions)	5,820	5,821	5,712	(1)	108
PER (Price/ Profit)	22.97	20.40	39.65	2.57	(16.68)
Tangible PBV (Market value/ book value of tangible assets)	0.93	0.97	1.23	(0.04)	(0.30)
BANKING BUSINESS AND RESOURCES (Units)					
Customers (millions)	13.8	13.8	13.4	0.0	0.4
CaixaBank Group Employees	32,242	32,372	31,210	(130)	1,032
Branches in Spain	5,211	5,253	5,251	(42)	(40)
ATMs	9,631	9,661	9,544	(30)	87

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.

Income statement of CaixaBank Group

€ million	January - December		Change %
	2015	2014	
Financial income	8,372	8,791	(4.8)
Financial expenses	(4,019)	(4,636)	(13.3)
Net interest income	4,353	4,155	4.8
Dividends	203	185	9.4
Share of profit (loss) of entities accounted for using the equity method	375	306	22.7
Net fees and commissions	2,013	1,825	10.3
Gains on financial assets and exchange rate differences	867	640	35.5
Other operating income and expenses	(85)	(171)	(50.4)
Gross income	7,726	6,940	11.3
Recurring expenses	(4,063)	(3,773)	7.7
Extraordinary expenses	(543)		
Pre-impairment income	3,120	3,167	(1.5)
Pre-impairment income stripping out non-recurring costs	3,663	3,167	15.7
Impairment losses on financial assets and others	(2,516)	(2,579)	(2.4)
Gains/(losses) on disposal of assets and others	34	(386)	
Pre-tax income	638	202	215.6
Income tax	181	418	
Profit for the period	819	620	31.7
Minority interest and others	5	0	
Profit attributable to the Group	814	620	31.4