

## Key Group figures

€ million	January - September		Year-on-year	3Q17	Quarter-on-quarter
	2017	2016			
<b>INCOME STATEMENT</b>					
Net interest income	3,550	3,080	15.2%	1,201	0.4%
Net fee and commission income	1,867	1,546	20.8%	615	(7.4%)
Gross income	6,491	5,939	9.3%	2,211	(7.4%)
Recurring administrative expenses, depreciation and amortisation	(3,343)	(2,997)	11.5%	(1,127)	0.1%
Pre-impairment income stripping out extraordinary expenses	3,148	2,942	7.0%	1,084	(14.1%)
Pre-impairment income	3,039	2,821	7.7%	1,081	(7.2%)
Profit/(loss) before tax	1,862	1,314	41.7%	857	54.3%
Profit/(loss) attributable to the Group	1,488	970	53.4%	649	48.7%
<b>BALANCE SHEET</b>					
€ million	September 2017	June 2017	December 2016	Quarter-on-quarter	Year-to-date
Total assets	379,112	378,684	347,927	0.1%	9.0%
Equity	24,992	24,375	23,556	2.5%	6.1%
Customer funds	350,014	348,903	303,895	0.3%	15.2%
Loans and advances to customers, gross	225,166	228,435	204,857	(1.4%)	9.9%
<b>EFFICIENCY AND PROFITABILITY (last 12 months)</b>					
Cost-to-income ratio	53.1%	55.1%	52.6%	(2.0)	0.5
Cost-to-income ratio stripping out extraordinary expenses	51.8%	52.2%	51.0%	(0.4)	0.8
ROE	6.6%	5.4%	4.5%	1.2	2.1
ROTE	8.0%	6.5%	5.6%	1.5	2.4
ROA	0.4%	0.3%	0.3%	0.1	0.1
RORWA	1.0%	0.8%	0.8%	0.2	0.2
<b>RISK MANAGEMENT</b>					
Non-performing loans (NPL)	15,286	15,492	14,754	(206)	532
Non-performing loan ratio	6.4%	6.5%	6.9%	(0.1)	(0.5)
Cost of risk (last 12 months) <sup>1</sup>	0.41%	0.44%	0.46%	(0.03)	(0.05)
Provisions for non-performing loans	7,630	7,732	6,880	(102)	750
NPL coverage ratio	50%	50%	47%		3
Net foreclosed available for sale real estate assets <sup>2</sup>	6,145	6,258	6,256	(113)	(111)
Foreclosed available for sale real estate assets coverage ratio	58%	58%	60%		(2)
<b>LIQUIDITY</b>					
Total Liquid Assets	71,581	65,594	50,408	5,987	21,173
Loan to deposits	107.0%	107.9%	110.9%	(0.9)	(3.9)
Liquidity Coverage Ratio	213%	208%	160%	5	53
<b>CAPITAL ADEQUACY</b>					
Fully-loaded Common Equity Tier 1 (CET1)	11.7%	11.5%	12.4%	0.2	(0.7)
Fully-loaded Tier 1	12.3%	12.2%	12.4%	0.1	(0.1)
Fully-loaded Total Capital <sup>3</sup>	15.8%	15.5%	15.4%	0.3	0.4
Fully-loaded Risk-Weighted Assets (RWAs)	149,448	151,223	134,385	(1,775)	15,063
Fully-loaded leverage ratio	5.4%	5.5%	5.4%	(0.1)	
Common Equity Tier 1 (CET1)	12.7%	12.5%	13.2%	0.2	(0.5)
<b>SHARE INFORMATION</b>					
Share price (€/share)	4.240	4.180	3.140	0.060	1.100
Market capitalization	25,346	24,988	18,768	358	6,578
Book value per share (€/share)	4.11	4.01	3.94	0.10	0.17
Tangible book value per share (€/share)	3.40	3.30	3.26	0.10	0.14
Number of outstanding shares excluding treasury stock (millions)	5,978	5,978	5,977		1
Net income attributable per share (€/share) (12 months)	0.26	0.21	0.18	0.05	0.08
Average number of shares excluding treasury stock (millions) (12 months)	5,961	5,810	5,842	151	119
PER (Price/Profit)	16.30	19.49	17.52	(3.19)	(1.22)
Tangible PBV (Market value/ book value of tangible assets)	1.25	1.27	0.96	(0.02)	0.29
<b>OTHER DATA (units)</b>					
Customers (millions)	15.8	15.8	13.8		2.0
CaixaBank Group Employees	37,304	37,336	32,403	(32)	4,901
Branches <sup>4</sup>	5,397	5,468	5,027	(71)	370
of which: CaixaBank retail branches	4,697	4,749	4,851	(52)	(154)

(1) The ratio excludes the release of €676 million in provisions carried out in the fourth quarter of 2016 and considers BPI since its inclusion within the consolidated scope in February 2017.

(2) Exposure in Spain.

(3) At June 2017, includes the redemption of the €1,302 million issue of subordinated debt executed in August as well as the new pro-forma Tier2 of €1,000 million subscribed in July with a positive impact of 66 basis points.

(4) Does not include branches outside Spain or representative offices.

# Results

## Income statement

### Year-on-year performance

€ million	Group			CABK		BPI
	9M17	9M16	Chg. in %	9M17	Chg. in %	9M17
<b>Net interest income</b>	<b>3,550</b>	<b>3,080</b>	<b>15.2</b>	<b>3,281</b>	<b>6.5</b>	<b>269</b>
Dividend income	126	113	12.2	120	6.5	6
Share of profit/(loss) of entities accounted for using the equity method	488	437	11.6	314	(28.3)	174
Net fee and commission income	1,867	1,546	20.8	1,673	8.2	194
Gains/(losses) on financial assets and liabilities and others	287	718	(60.0)	265	(62.9)	22
Income and expense arising from insurance or reinsurance contracts	354	214	65.9	354	65.9	
Other operating income and expense	(181)	(169)	7.4	(164)	(2.7)	(17)
<b>Gross income</b>	<b>6,491</b>	<b>5,939</b>	<b>9.3</b>	<b>5,843</b>	<b>(1.6)</b>	<b>648</b>
Recurring administrative expenses, depreciation and amortisation	(3,343)	(2,997)	11.5	(3,025)	0.9	(318)
Extraordinary expenses	(109)	(121)	(9.6)	(3)	(97.6)	(106)
<b>Pre-impairment income</b>	<b>3,039</b>	<b>2,821</b>	<b>7.7</b>	<b>2,815</b>	<b>(0.2)</b>	<b>224</b>
<b>Pre-impairment income stripping out extraordinary expenses</b>	<b>3,148</b>	<b>2,942</b>	<b>7.0</b>	<b>2,818</b>	<b>(4.2)</b>	<b>330</b>
Allowance for insolvency risk	(658)	(696)	(5.5)	(683)	(1.8)	25
Other charges to provisions	(800)	(481)	66.6	(798)	66.2	(2)
Gains/(losses) on disposal of assets and others	281	(330)		281		
<b>Profit/(loss) before tax</b>	<b>1,862</b>	<b>1,314</b>	<b>41.7</b>	<b>1,615</b>	<b>22.9</b>	<b>247</b>
Income tax expense	(336)	(333)	1.0	(302)	(9.0)	(34)
<b>Profit/(loss) after tax</b>	<b>1,526</b>	<b>981</b>	<b>55.5</b>	<b>1,313</b>	<b>33.8</b>	<b>213</b>
Profit/(loss) attributable to minority interest and others	38	11		5	(58.6)	33
<b>Profit/(loss) attributable to the Group</b>	<b>1,488</b>	<b>970</b>	<b>53.4</b>	<b>1,308</b>	<b>34.8</b>	<b>180</b>