

2015 MILESTONES

Bankia ends 2015 with a clean balance sheet, capital well above the regulatory minimum and the highest profit of any Spanish bank.

*Fully loaded CET 1 ratio:
12.26% (+166 basis points).
Far higher solvency ratio
that required by regulators*

*NPL ratio:
10.8%
(-2.1 pp).
NPLs down
3.55 billion
euros in
12 months*

NEW LOANS

**€16.6 BN
(+12.5%)**

**CUSTOMER
FUNDS UP
€3.8 BN**

Bankia
*charges non-
customers lowest
commissions to
use its ATMs of
any of the large
banks*

*CUSTOMER
SATISFACTION
SCORE:
82.4%
(+2.2 PP)*

Bankia signs
agreement with
Sabadell and **Euro
6000** to provide
its customers with
access to a network
of **17,808 ATMs**
under great terms



Completion of **2012-2015 Strategic Plan** with all objectives fulfilled

EUROPEAN
COMMISSION'S
DEMANDS IN THE
RESTRUCTURING
PLAN MET **TWO**
YEARS AHEAD
OF SCHEDULE

RETURN
ON EQUITY:
10.6% (+2
PERCENTAGE
POINTS)
HIGHEST
OF THE
LARGEST
SPANISH
BANKS

Bank's first ever dividend pay-out,
totalling **202 million euros**, and
proposal to distribute a further
302 million euros with a charge to
2015 profits – an increase of 50%

BFA Group
posted
earnings of
€4.08 BN over
the three-year
period

ATTRIBUTABLE
PROFIT:
€1.04 BN
+39.2%

Efficiency ratio: **43.6%**
The most efficient of
Spain's big banks