

MARKET SHARES

RETAIL BRANCHES
8.9%

CONSUMER LOANS
10.45%

BUSINESS LOANS
14.0%

DEBIT CARDS⁽¹⁾
12.2%

LIFE INSURANCE
5.1%

PENSION PLANS
6.6%

INVESTMENT FUNDS
5.44%

Figures at September 2015. Source: Bank of Spain, June 2015

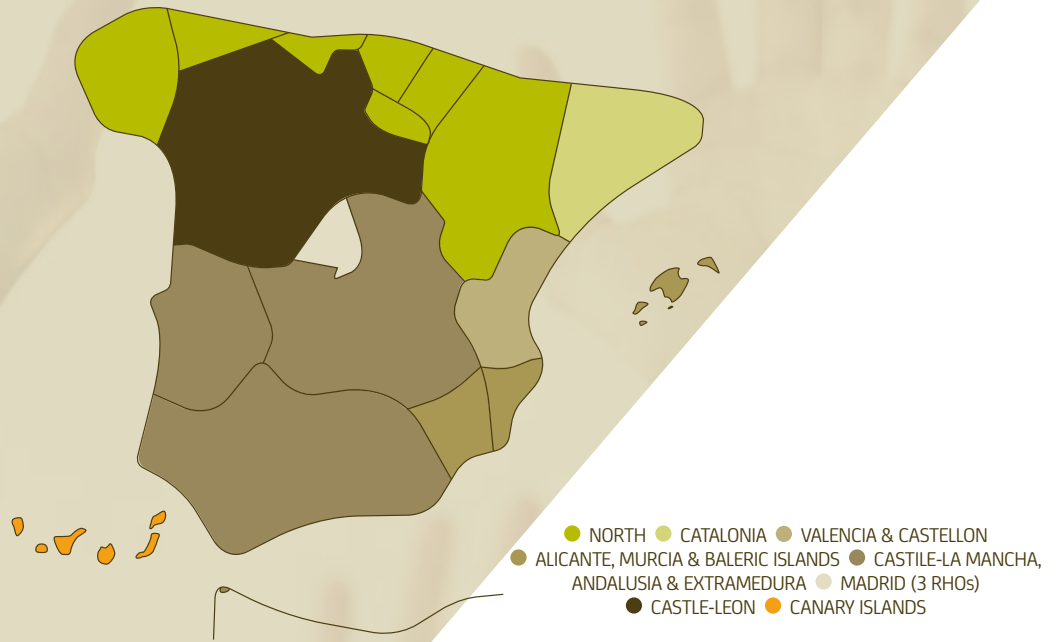
BUSINESS MODEL AND STRUCTURE

Bankia specialises in providing services to individuals and companies, especially SMEs and the self-employed. It operates in Spain, with its business concentrated in the Autonomous Community of Madrid, Autonomous Community of Valencia, Canary Islands, Castile-Leon and Castile-La Mancha.

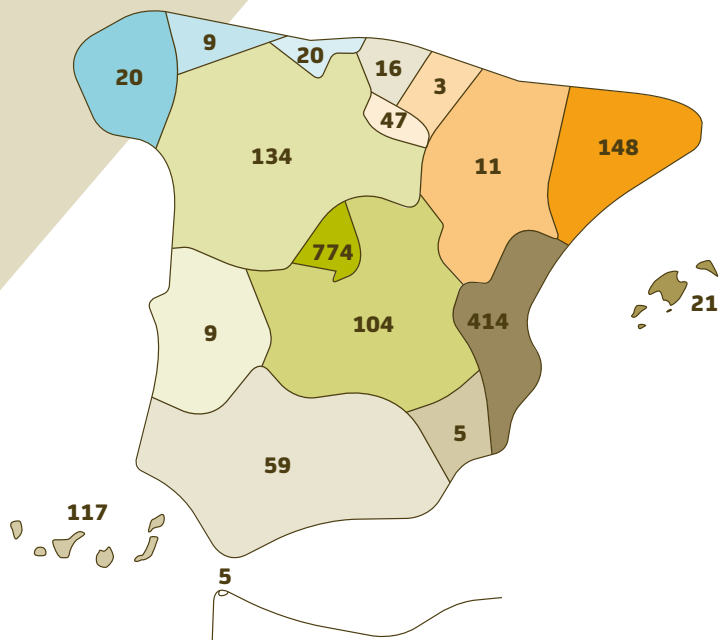
ACTIVITIES



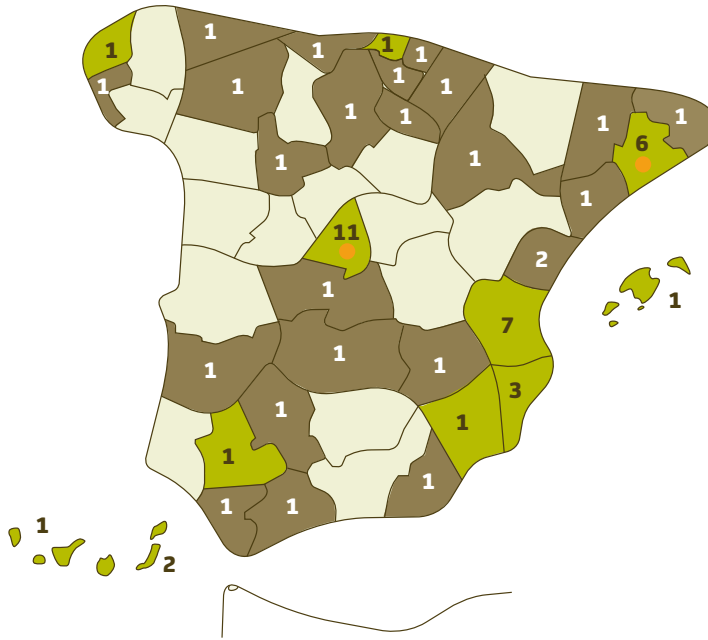
REGIONAL HEAD OFFICES



DISTRIBUTION OF RETAIL BANKING BRANCHES



BUSINESS BANKING



RETAIL
BANKING
BRANCHES
1,941

BUSINESS
BANKING
BRANCHES
63

PRIVATE
BANKING
CENTRES
13

FULL-SERVICE BRANCHES
(TRADITIONAL)
1,254

PARTIAL-SERVICE BRANCHES
(WITH MORNING
AND AFTERNOON
OPENING TIMES)
462

AGILE BRANCHES
(TRANSACTIONAL
BANKING, OPEN
UNTIL 6PM)
135

PLUS+ BRANCHES
(ADVICE)
52

RECOVERY
CENTRES (SPECIALISING
IN NON-PERFORMING
ASSETS)
21

SETTLEMENT CENTRES
14

DEVELOPER OFFICES
3

BUSINESS
CENTRES
61

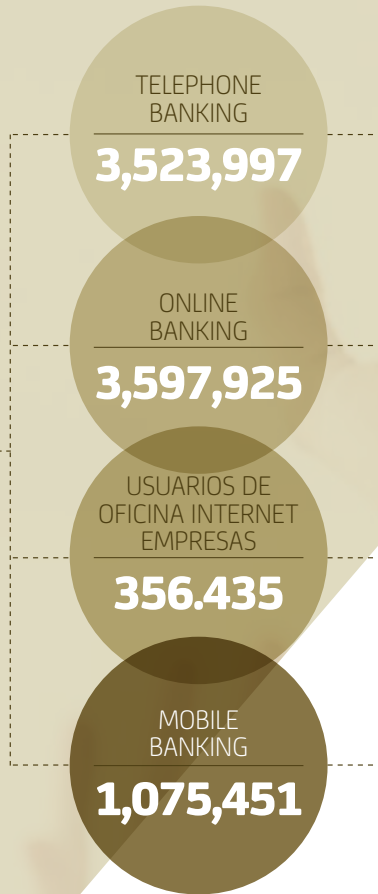
CORPORATE BANKING
CENTRES
2

BARCELONA
1

MADRID
4

VALENCIA
1

REST OF SPAIN
7



ATM REPLACEMENTS BETWEEN START 2013 AND DECEMBER 2015

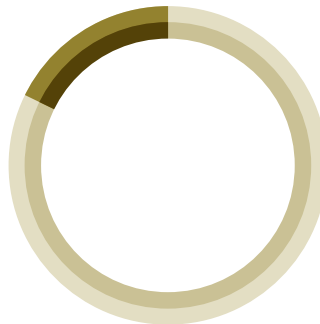
3,026



● NEW ATMs **79%**
● RECYCLED ATMs **21%**

TOTAL ATMs AT DECEMBER 2015

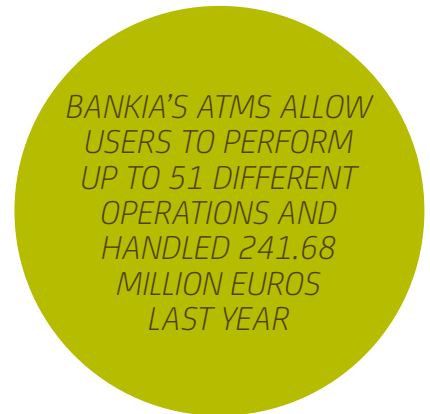
5,516



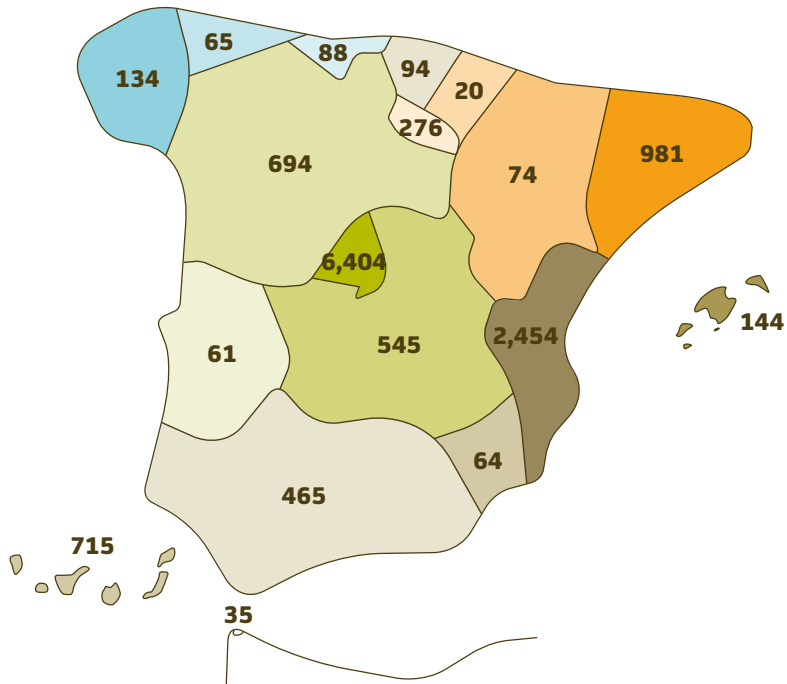
● BRANCH ATMs **4,830**
● NON-BRANCH ATMs **686**

NUMBER OF ATMS IN LESS POPULATED AREAS

607



DISTRIBUTION OF WORKFORCE



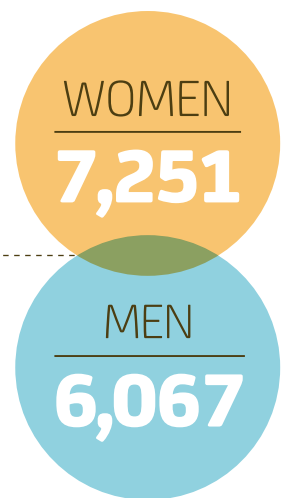
TOTAL 13,318

CUBA 2*

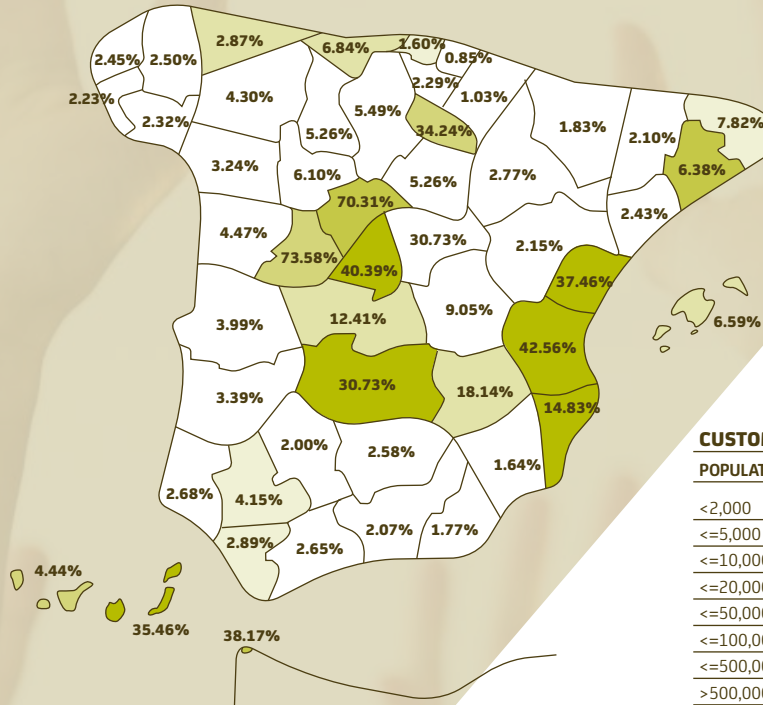
SHANGHAI 3**

* Branches with no banking activity.

** Figure amended after the report went to print.



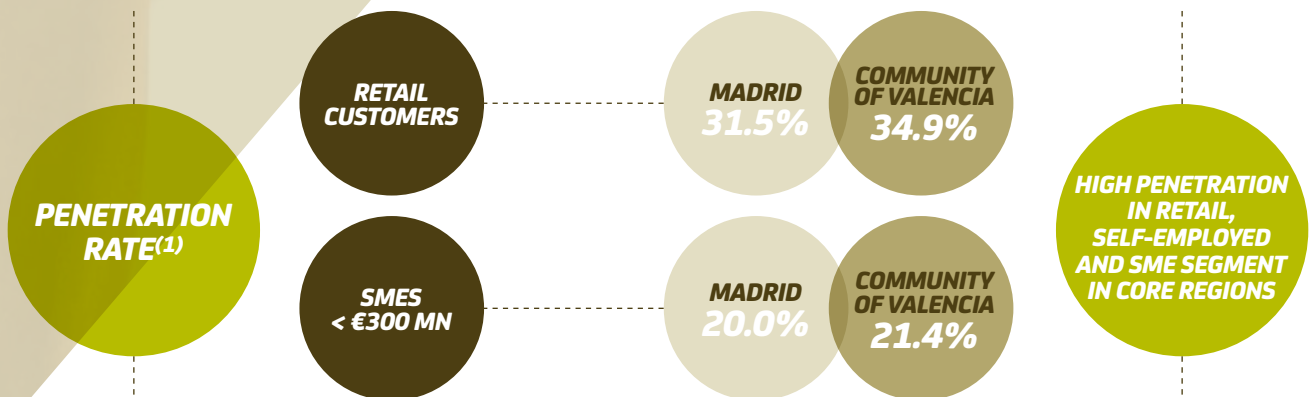
MARKET SHARE BY PROVINCE



CUSTOMERS BY POPULATION SIZE

POPULATION	DEC. 2013	DEC. 2014	DEC. 2015
<2,000	4.31 %	4.45 %	4.96 %
<=5,000	6.62 %	7.13 %	6.18 %
<=10,000	8.64 %	9.63 %	8.79 %
<=20,000	6.84 %	7.84 %	7.22 %
<=50,000	10.98 %	12.93 %	11.45 %
<=100,000	14.11 %	16.35 %	15.05 %
<=500,000	13.27 %	15.74 %	14.25 %
>500,000	26.99 %	29.78 %	28.35 %

NATIONAL REACH WITH HIGH MARKET SHARES IN CORE AREAS

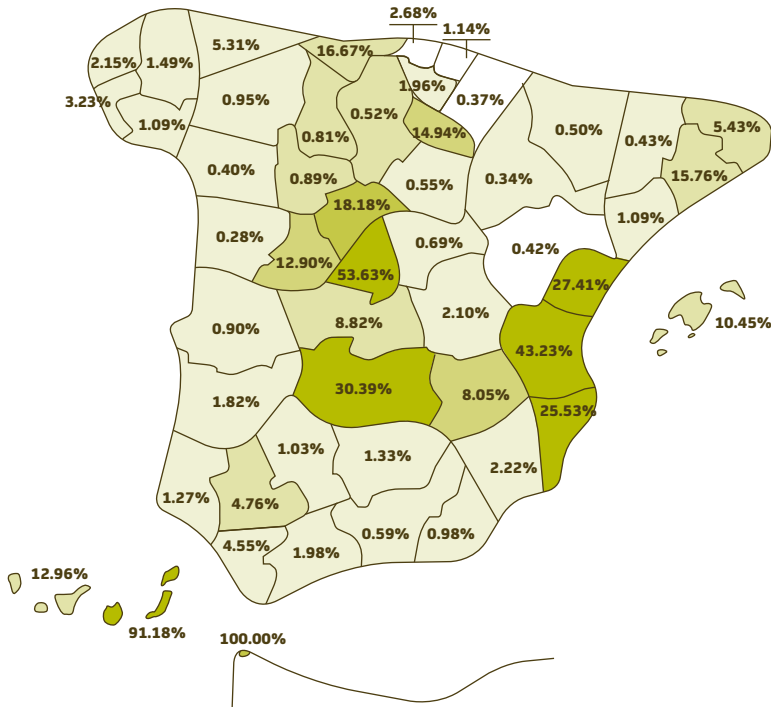


Bankia customers as a % total customers in sector

NUMBER OF BRANCHES IN LESS POPULATED AREAS

284

PERCENTAGE OF MUNICIPALITIES WITH BANKIA BRANCHES



DISTRIBUTION OF THE BRANCH NETWORK BY POPULATION CENTRE

<2,000	4.07 %
<=5,000	4.53 %
<=10,000	6.03 %
<=20,000	5.31 %
<=50,000	10.41 %
<=100,000	11.85 %
<=500,000	23.70 %
>500,000	34.11 %
TOTAL	100.00%

NUMBER OF OFIBUSES

