

KEY FIGURES

MILLIONS OF EUROS

	BFA	VAR. 2015-2014	BANKIA	VAR. 2015-2014
NET INTEREST INCOME	2,811	6.8%	2,740	-6.4%
GROSS INCOME	5,288	29.6%	3,806	-5.1%
OPERATING PROFIT (BEFORE PROVISIONS)	3,624	55.4%	2,148	-5.2%
ATTRIBUTABLE PROFIT	1,199	934.4%	1,040	39.2%
EFFICIENCY (OPERATING EXPENSES/GROSS INCOME)	31.5%	-11.4 pp	43.6%	0.1 pp
ROA (NET INCOME/ATAS)	0.7%	0.3 pp	0.5%	0.2 pp
ROE (EXCLUDING EFFECT OF PROVISION FOR IPO)	16.8%	9.3pp	10.6%	2.0 pp
TOTAL ASSETS	213,699	-11.9%	206,970	-11.4%
NET LOANS AND ADVANCES TO CUSTOMERS	108,573	-3.6%	110,570	-1.9%
CUSTOMER FUNDS UNDER MANAGEMENT	155,727	0.2%	155,402	2.1%
BUSINESS VOLUME	264,300	-1.4%	265,971	0.4%
NPL RATIO (*)	10.7%	-2.2 pp	10.8%	-2.1 pp
PROVISIONS	7,942	-17.9%	7,794	-18.2%
NPL COVERAGE	60.6%	2.4 pp	60.0%	2.4 pp
LOAN TO DEPOSITS (*)	103.5%	-2.0 pp	101.9%	-3.6 pp
COMMON EQUITY TIER 1 (CET 1) FULLY LOADED (**)	12.88%	2.5 pp	12.26%	1.7 pp
COMMON EQUITY TIER 1 (CET 1) PHASE IN (**)	14.58%	1.3 pp	13.89%	1.6 pp
NUMBER OF SHARES (MILL.)			11,517	=
YEAR-END SHARE PRICE (IN EUROS)			1,074	-13.2%
MARKET CAPITALISATION			12,370	-13.2%
EARNINGS PER SHARE (IN EUROS)			0.09	28.6%
NUMBER OF BRANCHES	1,941	-1.9%	1,941	-1.9%
NUMBER OF EMPLOYEES	13,572	-5.8%	13,318(***)	-5.7%
VOLUME OF NEW LOANS GRANTED (IN MILLION EUROS)			16,600	12.5%
MORTGAGE MODIFICATIONS (NO.)			12,341	-12.3%
SOCIAL RENTS (NO.)			638	-2.50%
			2015	2014
HOURS OF TRAINING			774,667	15.74%
DIVERSITY: MEN/WOMENS (%)			45.55% / 54.45%	45.87% / 54.13%
OPEN-ENDED CONTRACTS (%)			100%	100%
ELECTRICITY CONSUMPTION (Gj)			379,638	369,051
ELECTRICITY ACQUIRED FROM RENEWABLE ENERGY SOURCES (GREEN ENERGY)			100%	100%
EMISSIONS AVOIDED THANKS TO ACQUISITION OF ELECTRICITY FROM RENEWABLE SOURCES (T CO ₂)			39,018	36,905
RECYCLED PAPER USED (DIN A4) (%)			99.78%	99.80%

(*) In 2015, loans excludes balances with BFA, primarily from reverse repo transactions, and amounts recoverable from BFA as a result of this entity assuming 60% of the estimated contingencies in the proceedings associated with the Bankia IPO.

(**) Includes net income for the period to be taken to reserves.

(***) Data for Bankia, S.A.