

MILESTONES.

IN 2016 BANKIA WAS THE MOST SOLVENT, MOST EFFICIENT AND MOST PROFITABLE OF THE LARGE SPANISH BANKS. THE PROGRESS IT HAS MADE IN ITS COMMITMENT TO CUSTOMERS AND IN THE DIGITAL TRANSFORMATION OPENS UP NEW PROSPECTS FOR GROWTH IN 2017.

CET1 RATIO (FULLY LOADED) **13.02%**
(+76 BASIS POINTS) WELL ABOVE REGULATORY REQUIREMENTS

NET PROFIT
804 MILL.
(-22.7%)

PROPOSED DIVIDEND

€317 MILL.
(+5%)

THE BANK'S RESPONSE TO THE FLOOR CLAUSE AND IPO RULINGS CONFIRMS ITS COMMITMENT TO CUSTOMERS

INDIVIDUAL CUSTOMER SATISFACTION INDEX **87.3%**
(+4.9 POINTS), THE HIGHEST IN THE LAST FIVE YEARS

BUSINESS CUSTOMER SATISFACTION INDEX **95%**
(+3.5 POINTS), A RECORD HIGH

S&P GLOBAL AND FITCH UPGRADE BANKIA'S LONG-TERM RATING TO INVESTMENT GRADE (BBB-)

INVESTMENT IN SOCIAL ACTION **16.7 MILLION EUROS**

EFFICIENCY
RATIO
48.9%
BEST OF
ALL THE
LARGE
SPANISH
BANKS

NEW DIRECT
DEPOSITS OF
SALARY AND
PENSION
172,300
(+6.9%)

ONLINE
CUSTOMERS
ALMOST **40%**
OF TOTAL



NPLS
REDUCED
1,519
MILLION
(11.7%)

AVERAGE
PAYMENT PERIOD
TO SUPPLIERS
10.45 DAYS