

01.3

BUSINESS MODEL AND STRUCTURE.

BANKIA IS A BANK WITH A PRESENCE THROUGHOUT SPAIN, A FOCUS ON RETAIL AND BUSINESS BANKING AND A GROWING MULTICHANNEL STRATEGY. IT HAS ALMOST 2,000 BRANCHES. ITS BUSINESS VOLUMES ARE ESPECIALLY HIGH IN MADRID AND THE VALENCIAN COMMUNITY.

MARKET SHARES



6.36%

Retail branches²



10.11%

Credit to households¹



9.29%

Deposits by households¹



9.23%

Card payments²



5.30%

Risk insurance



7.21%

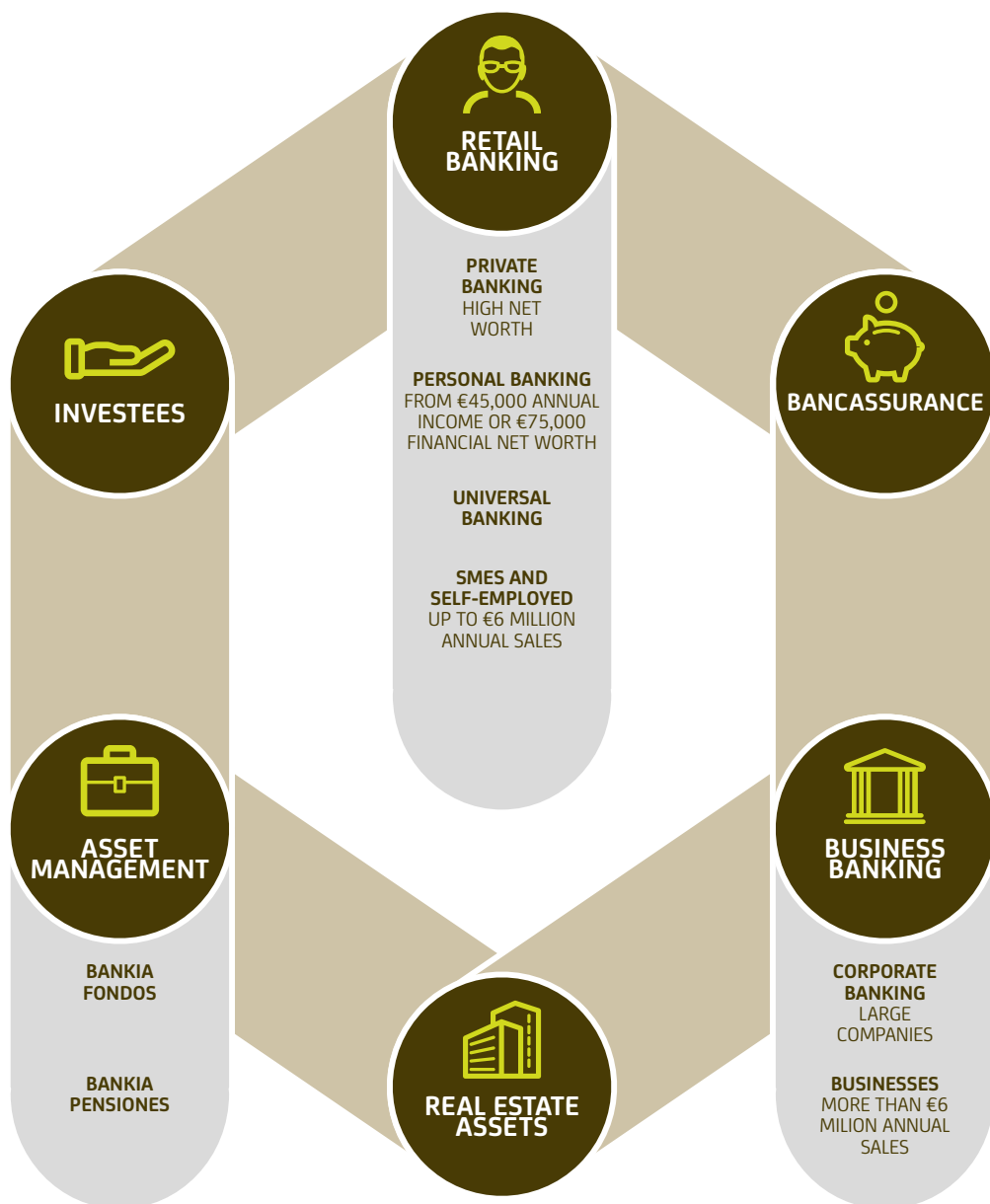
Pension funds



5.53%

Mutual funds

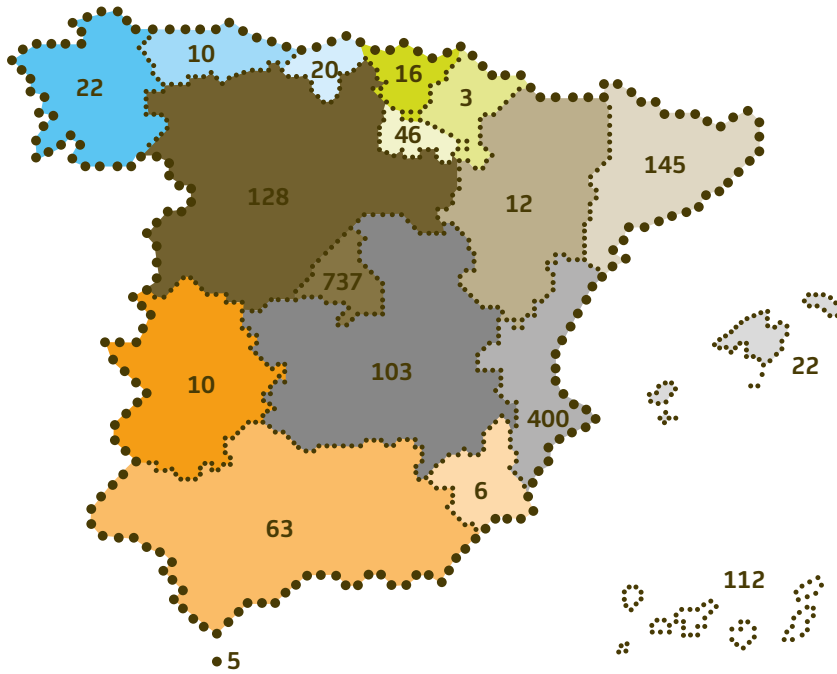
(1) As of November 2016.
(2) As of September 2016.



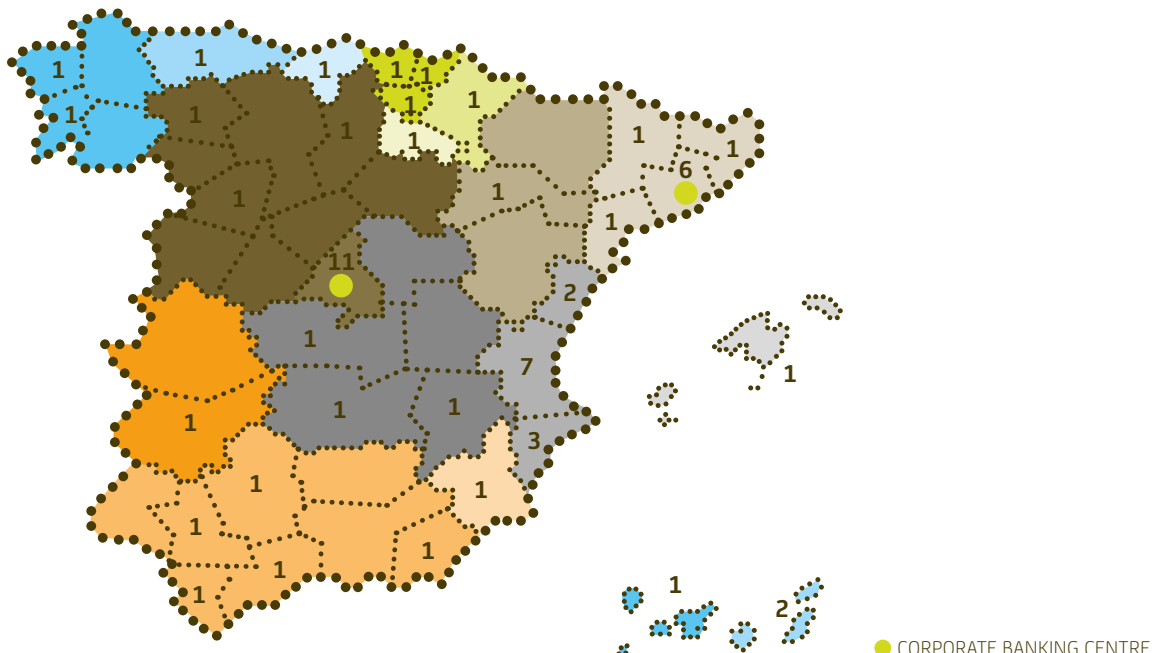
01.3

BUSINESS MODEL AND STRUCTURE.

RETAIL BANKING BRANCHES



CORPORATE BANKING CENTRE





NO. OF RETAIL BANKING BRANCHES

1,860

TOTAL NO. OF FULL-SERVICE BRANCHES (TRADITIONAL)	1,243
TOTAL NO. OF PERIMETER BRANCHES	397
TOTAL NO. OF AGILE BRANCHES	130
TOTAL NO. OF PLUS+ BRANCHES (ADVICE)	52
TOTAL NO. OF RECOVERY CENTRES (SPECIALISED IN ARREARS)	21
TOTAL NO. OF SETTLEMENT AND RECOVERY CENTRES (SRCS)	14
TOTAL NO. OF DEVELOPER BRANCHES	3

NO. OF BUSINESS BANKING BRANCHES

63

TOTAL NO. OF BUSINESS CENTRES	61
TOTAL NO. OF CORPORATE BANKING BRANCHES	2

NO. OF PRIVATE BANKING BRANCHES

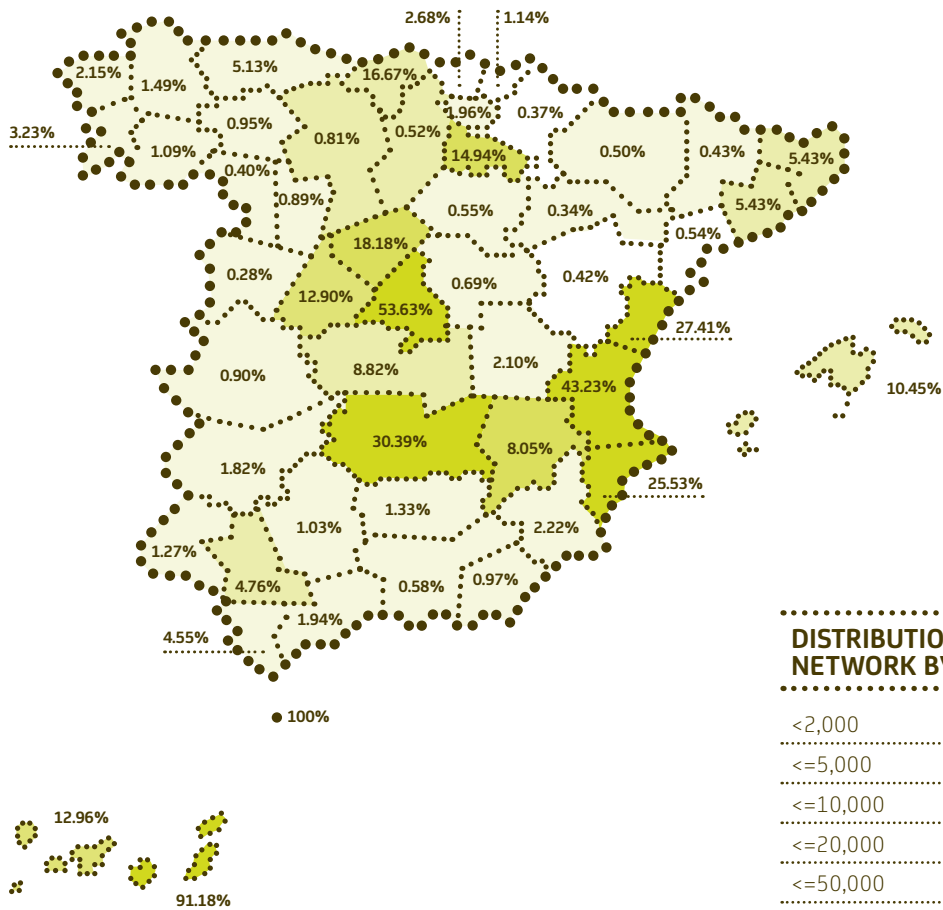
13

BARCELONA	1
MADRID	4
VALENCIA	1
REST OF SPAIN	7

01.3

BUSINESS MODEL AND STRUCTURE.

PERCENTAGE OF MUNICIPALITIES WITH A BANKIA BRANCH



DISTRIBUTION OF RETAIL BRANCH NETWORK BY POPULATION CENTRE

<2,000	4.25%
<=5,000	4.68%
<=10,000	6.34%
<=20,000	5.27%
<=50,000	10.91%
<=100,000	11.67%
<=500,000	23.76%
>500,000	33.12%
TOTAL GENERAL	100.00%



MOBILE BRANCHES 'OFIBUSES'



CASTILLA Y LEÓN

NO. OF OFIBUSES **5**
MUNICIPALITIES SERVED **158**

CASTILLA-LA MANCHA

NO. OF OFIBUSES **1**
MUNICIPALITIES SERVED **17**

COMUNIDAD VALENCIANA

NO. OF OFIBUSES **2**
MUNICIPALITIES SERVED **68**

COMUNIDAD DE MADRID

NO. OF OFIBUSES **1**
MUNICIPALITIES SERVED **34**

LA RIOJA

NO. OF OFIBUSES **2**
MUNICIPALITIES SERVED **47**

TOTAL

NO. OF OFIBUSES **11**
MUNICIPALITIES SERVED **324**

NUMBER OF BRANCHES IN LOW POPULATION AREAS

284

TOTAL NO. OF MOBILE BRANCHES

11

TOTAL NO. OF MUNICIPALITIES SERVED BY MOBILE BRANCHES

324

01.3

BUSINESS MODEL AND STRUCTURE.

MULTICHANNEL CUSTOMERS	2,182,450
OFICINA INTERNET USERS	1,649,932
OFICINA INTERNET FOR BUSINESSES USERS	345,646
OFICINA MÓVIL USERS	1,121,779
TRANSACTIONS CARRIED OUT BY MULTICHANNEL	3,044 MILL.



5,364

Total ATMs



4,691

ATMs in branches



673

ATMs moved



3,685

ATMs renewed since December 2013



659

New ATMs installed in 2016



3,422

ATMs adapted for people with disabilities

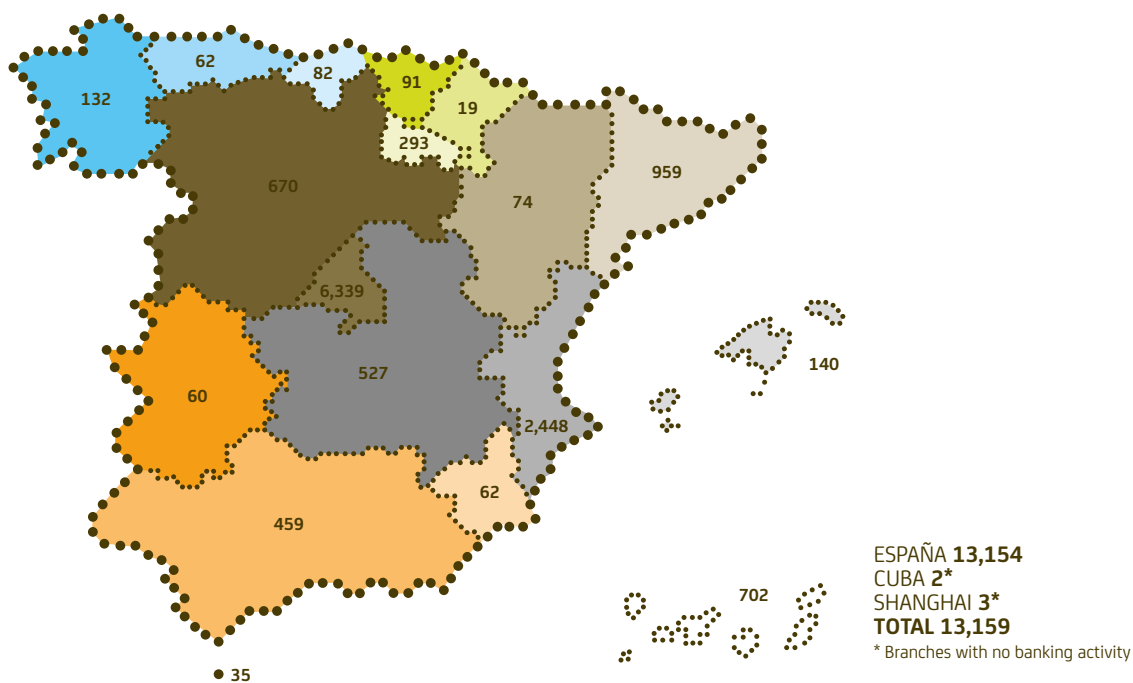


568

Number of ATMs in low population areas

Bankia ATMs offer 53 different transactions and last year moved 20,362 million euros, of which 4,241 million were deposits.

DISTRIBUTION OF EMPLOYEES



13,159

Number of employees



44.17

Average Age



18.33

Length of service



7,186

Women



5,973

Men