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

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