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

<table>
<thead>
<tr>
<th>Service</th>
<th>Market Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail branches</td>
<td>6.36%</td>
</tr>
<tr>
<td>Credit to households</td>
<td>10.11%</td>
</tr>
<tr>
<td>Deposits by households</td>
<td>9.29%</td>
</tr>
<tr>
<td>Card payments</td>
<td>9.23%</td>
</tr>
<tr>
<td>Risk insurance</td>
<td>5.30%</td>
</tr>
<tr>
<td>Pension funds</td>
<td>7.21%</td>
</tr>
<tr>
<td>Mutual funds</td>
<td>5.53%</td>
</tr>
</tbody>
</table>

(1) As of November 2016.  
(2) As of September 2016.
01. WHO WE ARE

- **BANCASSURANCE**
  - **REAL ESTATE ASSETS**
    - **INVESTEES**
      - **RETAIL BANKING**
        - **PRIVATE BANKING**
          - **HIGH NET WORTH**
        - **PERSONAL BANKING**
          - From €45,000 annual income or €75,000 financial net worth
        - **UNIVERSAL BANKING**
        - **SMES AND SELF-EMPLOYED**
          - Up to €6 million annual sales
      - **ASSET MANAGEMENT**
        - **BANKIA FONDOS**
        - **BANKIA PENSIONES**
      - **BUSINESS BANKING**
        - **CORPORATE BANKING**
          - **LARGE COMPANIES**
        - **BUSINESSES**
          - More than €6 million annual sales
01.3
BUSINESS MODEL AND STRUCTURE.

RETAIL BANKING BRANCHES

CORPORATE BANKING CENTRE
## NO. OF RETAIL BANKING BRANCHES

<table>
<thead>
<tr>
<th>Category</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total no. of full-service branches (traditional)</td>
<td>1,243</td>
</tr>
<tr>
<td>Total no. of perimeter branches</td>
<td>397</td>
</tr>
<tr>
<td>Total no. of agile branches</td>
<td>130</td>
</tr>
<tr>
<td>Total no. of plus+ branches (advice)</td>
<td>52</td>
</tr>
<tr>
<td>Total no. of recovery centres (specialised in arrears)</td>
<td>21</td>
</tr>
<tr>
<td>Total no. of settlement and recovery centres (srcs)</td>
<td>14</td>
</tr>
<tr>
<td>Total no. of developer branches</td>
<td>3</td>
</tr>
</tbody>
</table>

## NO. OF BUSINESS BANKING BRANCHES

<table>
<thead>
<tr>
<th>Category</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total no. of business centres</td>
<td>61</td>
</tr>
<tr>
<td>Total no. of corporate banking branches</td>
<td>2</td>
</tr>
</tbody>
</table>

## NO. OF PRIVATE BANKING BRANCHES

<table>
<thead>
<tr>
<th>Location</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barcelona</td>
<td>1</td>
</tr>
<tr>
<td>Madrid</td>
<td>4</td>
</tr>
<tr>
<td>Valencia</td>
<td>1</td>
</tr>
<tr>
<td>Rest of Spain</td>
<td>7</td>
</tr>
</tbody>
</table>
01.3 BUSINESS MODEL AND STRUCTURE.

PERCENTAGE OF MUNICIPALITIES WITH A BANKIA BRANCH

DISTRIBUTION OF RETAIL BRANCH NETWORK BY POPULATION CENTRE

<table>
<thead>
<tr>
<th>Population Centre</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;2,000</td>
<td>4.25%</td>
</tr>
<tr>
<td>&lt;=5,000</td>
<td>4.68%</td>
</tr>
<tr>
<td>&lt;=10,000</td>
<td>6.34%</td>
</tr>
<tr>
<td>&lt;=20,000</td>
<td>5.27%</td>
</tr>
<tr>
<td>&lt;=50,000</td>
<td>10.91%</td>
</tr>
<tr>
<td>&lt;=100,000</td>
<td>11.67%</td>
</tr>
<tr>
<td>&lt;=500,000</td>
<td>23.76%</td>
</tr>
<tr>
<td>&gt;500,000</td>
<td>33.12%</td>
</tr>
<tr>
<td>TOTAL GENERAL</td>
<td>100.00%</td>
</tr>
</tbody>
</table>
MOBILE BRANCHES ‘OFIBUSES’

NUMBER OF BRANCHES IN LOW POPULATION AREAS

284

TOTAL NO. OF MOBILE BRANCHES

11

TOTAL NO. OF MUNICIPALITIES SERVED BY MOBILE BRANCHES

324

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
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

- Number of employees: 13,159
- Average Age: 44.17
- Length of service: 18.33
- Women: 7,186
- Men: 5,973

ESPAÑA 13,154
CUBA 2*
SHANGHAI 3*
TOTAL 13,159

* Branches with no banking activity