

BBVA Group Highlights

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(Consolidated figures)

| | 30-09-12 | Δ% | 30-09-11 | 31-12-11 |
|---|-----------|--------|----------|----------|
| Balance sheet (million euros) | | | | |
| Total assets | 645,447 | 10.4 | 584,438 | 597,688 |
| Customer lending (gross) | 377,383 | 7.0 | 352,633 | 361,310 |
| Deposits from customers | 288,709 | 2.4 | 282,050 | 282,173 |
| Other customer funds | 160,113 | 16.7 | 137,252 | 144,291 |
| Total customer funds | 448,823 | 7.0 | 419,302 | 426,464 |
| Total equity | 43,750 | 9.7 | 39,868 | 40,058 |
| Income statement (million euros) | | | | |
| Net interest income | 11,220 | 16.0 | 9,676 | 13,160 |
| Gross income | 17,103 | 13.6 | 15,052 | 20,566 |
| Operating income | 9,000 | 16.1 | 7,753 | 10,615 |
| Income before tax | 2,173 | (47.6) | 4,145 | 3,770 |
| Net attributable profit | 1,656 | (47.3) | 3,143 | 3,004 |
| Net attributable profit adjusted ⁽¹⁾ | 3,345 | (3.8) | 3,478 | 4,505 |
| Data per share and share performance ratios | | | | |
| Share price (euros) | 6.11 | (1.1) | 6.18 | 6.68 |
| Market capitalization (million euros) | 32,901 | 10.3 | 29,817 | 32,753 |
| Net attributable profit per share (euros) | 0.32 | (50.3) | 0.64 | 0.62 |
| Net attributable profit per share adjusted (euros) ⁽¹⁾ | 0.63 | (11.4) | 0.71 | 0.93 |
| Book value per share (euros) | 8.13 | (5.6) | 8.61 | 8.35 |
| P/BV (Price/book value; times) | 0.8 | | 0.7 | 0.8 |
| Significant Ratios (%) | | | | |
| ROE (Net attributable profit/Average equity) | 5.3 | | 11.3 | 8.0 |
| ROE adjusted ⁽¹⁾ | 10.7 | | 12.5 | 11.9 |
| ROTE (Net attributable profit/Average tangible equity) | 6.7 | | 15.2 | 10.7 |
| ROTE adjusted ⁽¹⁾ | 13.5 | | 16.8 | 16.0 |
| ROA (Net income/Average total assets) | 0.46 | | 0.83 | 0.61 |
| ROA adjusted ⁽¹⁾ | 0.83 | | 0.91 | 0.88 |
| RORWA (Net income/Average risk-weighted assets) | 0.85 | | 1.46 | 1.08 |
| RORWA adjusted ⁽¹⁾ | 1.53 | | 1.60 | 1.55 |
| Efficiency ratio | 47.4 | | 48.5 | 48.4 |
| Risk premium | 1.92 | | 1.10 | 1.20 |
| NPA ratio | 4.8 | | 4.1 | 4.0 |
| NPA coverage ratio | 69 | | 60 | 61 |
| Capital adequacy ratios (%) | | | | |
| Core capital | 10.8 | | 9.1 | 10.3 |
| Tier I | 10.8 | | 9.8 | 10.3 |
| BIS Ratio | 13.3 | | 12.6 | 12.9 |
| Other information | | | | |
| Number of shares (millions) | 5,382 | 11.6 | 4,825 | 4,903 |
| Number of shareholders | 1,007,410 | 2.7 | 981,348 | 987,277 |
| Number of employees ⁽²⁾ | 117,475 | 6.2 | 110,625 | 110,645 |
| Number of branches ⁽²⁾ | 8,072 | 8.6 | 7,436 | 7,457 |
| Number of ATMs ⁽²⁾ | 20,181 | 10.9 | 18,192 | 18,794 |

General note: These quarterly statements have not been audited. The consolidated accounts of the BBVA Group have been drawn up according to the International Financial Reporting Standards (IFRS) adopted by the European Union and in conformity with Bank of Spain Circular 4/2004, together with the changes introduced therein.

(1) In 2011, during the fourth quarter, US goodwill impairment charge. In 2011 and 2012, impairment charge related to the deterioration of the real estate sector in Spain. And in the third quarter of 2012, impact of Unnim badwill.

(2) Excluding Garanti.