

BBVA Group Highlights

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(Consolidated figures)

	30-06-12	Δ%	30-06-11	31-12-11
Balance sheet (million euros)				
Total assets	622,359	9.4	568,705	597,688
Customer lending (gross)	368,986	3.8	355,526	361,310
Deposits from customers	274,285	(1.5)	278,496	282,173
Other customer funds	154,098	6.3	144,930	144,291
Total customer funds	428,383	1.2	423,426	426,464
Total equity	43,050	14.4	37,643	40,058
Income statement (million euros)				
Net interest income	7,340	14.9	6,389	13,160
Gross income	11,407	9.4	10,425	20,566
Operating income	6,134	9.8	5,587	10,615
Income before tax	2,104	(33.1)	3,143	3,770
Net attributable profit	1,510	(35.4)	2,339	3,004
Net attributable profit adjusted ⁽¹⁾	2,374	(5.1)	2,501	4,505
Data per share and share performance ratios				
Share price (euros)	5.63	(30.4)	8.09	6.68
Market capitalization (million euros)	30,296	(17.7)	36,822	32,753
Net attributable profit per share (euros)	0.29	(39.6)	0.48	0.62
Net attributable profit per share adjusted (euros) ⁽¹⁾	0.45	(12.5)	0.52	0.93
Book value per share (euros)	8.00	(5.9)	8.50	8.35
P/BV (Price/book value; times)	0.7	(32.6)	1.0	0.8
Significant Ratios (%)				
ROE (Net attributable profit/Average equity)	7.4		12.9	8.0
ROE adjusted ⁽¹⁾	11.6		13.8	11.9
ROTE (Net attributable profit/Average tangible equity)	9.3		17.4	10.7
ROTE adjusted ⁽¹⁾	14.6		18.6	16.0
ROA (Net income/Average total assets)	0.61		0.93	0.61
ROA adjusted ⁽¹⁾	0.90		0.99	0.88
RORWA (Net income/Average risk-weighted assets)	1.11		1.65	1.08
RORWA adjusted ⁽¹⁾	1.63		1.75	1.55
Efficiency ratio	46.2		46.4	48.4
Risk premium	1.80		1.14	1.20
NPA ratio	4.0		4.0	4.0
NPA coverage ratio	66		61	61
Capital adequacy ratios (%)				
Core capital	10.8		9.0	10.3
Tier I	10.8		9.8	10.3
BIS Ratio	12.9		12.8	12.9
Other information				
Number of shares (millions)	5,382	18.2	4,552	4,903
Number of shareholders	1,044,129	10.3	946,306	987,277
Number of employees ⁽²⁾	112,605	2.7	109,655	110,645
Number of branches ⁽²⁾	7,485	0.8	7,427	7,457
Number of ATMs ⁽²⁾	19,359	8.4	17,857	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.

(2) Excluding Garanti.