

BBVA Group Highlights

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(Consolidated figures)

	30-06-13	Δ%	30-06-12	31-12-12
Balance sheet (million euros)				
Total assets	618,503	(0.6)	622,359	637,785
Customer lending (gross)	364,815	(1.1)	368,844	367,415
Deposits from customers	312,162	13.8	274,285	292,716
Other customer funds ⁽¹⁾	95,232	8.9	87,445	91,774
Total customer funds ⁽¹⁾	407,394	12.6	361,731	384,491
Total equity	47,388	10.1	43,050	43,802
Income statement (million euros)				
Net interest income	7,302	(0.5)	7,335	15,122
Gross income	10,964	(1.0)	11,071	22,441
Operating income	5,392	(8.8)	5,911	11,655
Income before tax	2,553	35.7	1,881	1,659
Net attributable profit	2,882	90.8	1,510	1,676
Data per share and share performance ratios				
Share price (euros)	6.45	14.5	5.63	6.96
Market capitalization (million euros)	36,893	21.8	30,296	37,924
Net attributable profit per share (euros) ⁽²⁾	0.51	82.8	0.28	0.31
Book value per share (euros)	8.28	3.5	8.00	8.04
P/BV (Price/Book value, times)	0.8		0.7	0.9
Significant ratios (%)				
ROE (Net attributable profit/Average equity)	13.2		7.4	4.0
ROTE (Net attributable profit/Average tangible equity)	16.4		9.3	5.0
ROA (Net income/Average total assets)	1.06		0.61	0.37
RORWA (Net income/Average risk-weighted assets)	2.02		1.11	0.70
Efficiency ratio	50.8		46.6	48.1
Risk premium	1.47		1.80	2.15
NPA ratio	5.5		4.0	5.1
NPA coverage ratio	68		66	72
Capital adequacy ratios (%)				
Core capital	11.3		10.8	10.8
Tier I	11.3		10.8	10.8
BIS Ratio	13.5		12.9	13.0
Other information				
Number of shares (millions)	5,724	6.4	5,382	5,449
Number of shareholders	1,019,346	(2.4)	1,044,129	1,012,864
Number of employees ⁽³⁾	112,786	0.2	112,605	115,852
Number of branches ⁽³⁾	7,662	2.4	7,485	7,978
Number of ATMs ⁽³⁾	20,153	4.1	19,359	20,177

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. As for the stake in Garanti Group, the information is presented on an on-going basis, accounted for by the proportional consolidation method and, therefore, without early application of the IFRS 10, 11 and 12.

(1) They do not include the assets under management by pension fund administrators in Chile, Mexico, Colombia and Peru.

(2) Basic earnings per share which includes the eventual dilution of the contingent convertible securities into shares, issued in the second quarter of 2013

(3) Excluding Garanti.

Profit-adjusted information ⁽¹⁾	30-06-13	Δ%	30-06-12	31-12-12
Net attributable profit	1,812	(35.4)	2,803	5,025
Net attributable profit per share adjusted (euros) ⁽²⁾	0.32	(36.9)	0.50	0.90
ROE	8.3		13.7	11.9
ROTE	10.3		17.3	15.0
ROA	0.71		1.04	0.91
RORWA	1.36		1.89	1.70

(1) Adjusted based on the result of real-estate activity in Spain, the profit from the pension business in Latin America, the badwill from Unnim and the reinsurance operation on the individual life-risk insurance portfolio in Spain.

(2) Basic earnings per share which includes the eventual dilution of the contingent convertible securities into shares, issued in the second quarter of 2013.