

# BBVA Group Highlights

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(Consolidated figures)

	31-12-13	Δ%	31-12-12	31-12-11
<b>Balance sheet (million euros)</b>				
Total assets	599,482	(6.0)	637,785	597,688
Loans and advances to customers (gross)	350,110	(4.7)	367,415	361,310
Deposits from customers	310,176	6.0	292,716	282,173
Other customer funds <sup>(1)</sup>	99,213	8.1	91,774	85,962
Total customer funds <sup>(1)</sup>	409,389	6.5	384,491	368,135
Total equity	44,815	2.3	43,802	40,058
<b>Income statement (million euros)</b>				
Net interest income	14,613	(3.4)	15,122	13,152
Gross income	21,397	(2.3)	21,892	19,528
Operating income	10,196	(8.2)	11,106	9,791
Income before tax	2,750	267.3	749	2,946
Net attributable profit	2,228	32.9	1,676	3,004
<b>Data per share and share performance ratios</b>				
Share price (euros)	8.95	28.6	6.96	6.68
Market capitalization (million euros)	51,773	36.5	37,924	32,753
Net attributable profit per share (euros) <sup>(2)</sup>	0.39	24.9	0.31	0.60
Book value per share (euros)	8.18	1.8	8.04	8.35
P/BV (Price/book value; times)	1.1		0.9	0.8
PER (Price/Earnings; times)	23.2		21.5	10.9
Yield (Dividend/Price;%)	4.1		6.0	6.3
<b>Significant ratios (%)</b>				
ROE (Net attributable profit/average equity)	5.0		4.0	8.0
ROTE (Net attributable profit/average tangible equity)	6.0		5.0	10.7
ROA (Net income/average total assets)	0.48		0.37	0.61
RORWA (Net income/average risk-weighted assets)	0.91		0.70	1.08
Efficiency ratio	52.3		49.3	49.9
Risk premium	1.59		2.15	1.20
NPA ratio	6.8		5.1	4.0
NPA coverage ratio	60		72	61
<b>Capital adequacy ratios (%)</b>				
Core capital	11.6		10.8	10.3
Tier I	12.2		10.8	10.3
BIS Ratio	14.9		13.0	12.9
<b>Other information</b>				
Number of shares (millions)	5,786	6.2	5,449	4,903
Number of shareholders	974,395	(3.8)	1,012,864	987,277
Number of employees <sup>(3)</sup>	109,305	(5.7)	115,852	110,645
Number of branches <sup>(3)</sup>	7,512	(5.8)	7,978	7,457
Number of ATMs <sup>(3)</sup>	20,415	1.2	20,177	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. 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.

<b>Profit-adjusted information <sup>(1)</sup></b>	31-12-13	Δ%	31-12-12	31-12-11
Net attributable profit	3,195	(28.9)	4,490	4,127
Net attributable profit per share adjusted (euros) <sup>(2)</sup>	0.56	(29.4)	0.80	0.81
ROE	7.1		10.7	10.9
ROTE	8.6		13.4	14.7
ROA	0.64		0.82	0.81
RORWA	1.20		1.54	1.43

(1) Adjusted excluding the results from corporate operations, the result of real-estate activity in Spain and the classification of refinanced loans.

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