

BBVA Group Highlights

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(Consolidated figures)

	31-12-14	Δ%	31-12-13	31-12-12
Balance sheet (million euros)				
Total assets	651,511	8.7	599,517	637,785
Loans and advances to customers (gross)	366,536	4.7	350,110	367,415
Deposits from customers	330,686	6.6	310,176	292,716
Other customer funds	115,274	16.2	99,213	91,776
Total customer funds	445,960	8.9	409,389	384,493
Total equity	51,609	15.1	44,850	43,802
Income statement (million euros)				
Net interest income	15,116	3.4	14,613	15,122
Gross income	21,357	(0.2)	21,397	21,892
Operating income	10,406	2.1	10,196	11,106
Income before tax	4,063	47.7	2,750	749
Net attributable profit	2,618	17.5	2,228	1,676
Data per share and share performance ratios				
Share price (euros)	7.85	(12.2)	8.95	6.96
Market capitalization (million euros)	48,470	(6.4)	51,773	37,924
Net attributable profit per share (euros)	0.44	15.7	0.38	0.30
Book value per share (euros)	8.01	0.1	8.00	8.00
P/BV (Price/book value; times)	1.0		1.1	0.9
PER (Price/Earnings; times)	17.3		23.2	21.5
Yield (Dividend/Price; %)	4.5		4.1	6.0
Significant ratios (%)				
ROE (Net attributable profit/average equity)	5.6		5.0	4.0
ROTE (Net attributable profit/average tangible equity)	6.5		6.0	5.0
ROA (Net income/average total assets)	0.50		0.48	0.37
RORWA (Net income/average risk-weighted assets)	0.90		0.91	0.70
Efficiency ratio	51.3		52.3	49.3
Cost of risk	1.25		1.59	2.15
NPA ratio	5.8		6.8	5.1
NPA coverage ratio	64		60	72
Capital adequacy ratios (%)⁽¹⁾				
Core capital	12.0		11.6	10.8
Tier I	12.0		12.2	10.8
BIS II Ratio	15.1		14.9	13.0
Other information				
Number of shares (millions)	6,171	6.7	5,786	5,449
Number of shareholders	960,397	(1.4)	974,395	1,012,864
Number of employees ⁽²⁾	108,770	(0.5)	109,305	115,852
Number of branches ⁽²⁾	7,371	(0.7)	7,420	7,878
Number of ATMs ⁽²⁾	22,104	8.3	20,415	20,177

Memorandum item: this quarterly information has 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 accordance with Bank of Spain Circular 4/2004 and with its subsequent amendments. As regards the stake in the Garanti Group, the information is presented as in previous periods and consolidated in proportion to the percentage of the Group's stake. See pages 47 and 48 for the reconciliation of the BBVA Group's financial statements.

(1) The capital ratios in 2014 have been calculated under the Basel III phased-in regulations. For previous periods, the calculation was done in accordance with the Basel II regulations in force at the time.

(2) Excluding Garanti.

Information about the net attributable profit (excluding results from corporate operations) ⁽¹⁾	31-12-14	Δ%	31-12-13	31-12-12
Net attributable profit	2,618	86.4	1,405	373
Net attributable profit per share (euros)	0.44	83.6	0.24	0.08
ROE	5.6		3.1	0.9
ROTE	6.5		3.8	1.1
ROA	0.50		0.35	0.16
RORWA	0.90		0.66	0.31

(1) In 2013 and 2012 the figures include the results from the pension business in Latin America, including the capital gains from their sale; the capital gains from the sale of BBVA Panama; the capital gains generated by the reinsurance operation on the individual life and accident insurance portfolio in Spain; the equity-accounted earnings from CNCB (excluding dividends), together with the effect of the mark-to-market valuation of BBVA's stake in CNCB following the agreement concluded with the CITIC group, which included the sale of 51% of CNCB.