



Consolidated Summary

SUMMARY SHEET

Consolidated Balance Sheet Data (in thousands of euros)	31/12/2018	31/12/2017	Var, abs, +/-	Var, %
Total Assets	9,114,334	8,957,700	156,634	1,75%
Financial Assets	8,370,659	8,200,348	170,311	2,08%
Financial assets measured at fair value through profit or loss	263,815	306,721	(42,906)	-13,99%
Financial assets measured at fair value through other comprehensive income	1,386,352	1,540,916	(154,564)	-10,03%
Financial assets measured at amortised cost	6,720,492	6,352,711	367,781	5,79%
- a) due from banks	393,671	349,274	44,397	12,71%
- b) loans to customers	6,326,821	6,003,437	323,384	5,39%
Property and equipment	271,630	310,816	(39,186)	-12,61%
Intangible assets	20,101	20,536	(435)	-2,12%
Investments in associates and companies subject to joint control	0	0	0	
Direct Funding	6,706,686	6,284,914	421,772	6,71%
Financial liabilities due to customers	6,317,507	5,754,426	563,081	9,79%
Financial Securities Issued	389,179	530,488	(141,309)	-26,64%
Financial liabilities due to banks	1,401,822	1,533,377	(131,555)	-8,58%
Total Direct Funding	8,108,508	7,818,291	290,217	3,71%
Direct Funding	6,706,686	6,284,914	421,772	6,71%
Indirect Funding	3,404,240	3,393,891	10,349	0,30%
Total Funding	10,110,926	9,678,805	432,121	4,46%
Shareholders' equity	705,754	766,237	(60,483)	-7,89%
Consolidated economic data (in thousandsof euro)	31/12/2018	31/12/2017	Var, abs, +/-	Var, %
Net interest income	126,236	124,579	1,657	1,33%
Gross margin of contribution	216,229	204,276	11,953	5,85%
Gross operating profit	68,266	58,938	9,328	15,83%
Net operating profit	26,743	16,398	10,345	63,09%
Gross profit (loss)	28,719	20,669	8,050	38,95%
Profit (loss)	23,554	14,410	9,144	63,46%
Capital ratios (%) ¹	31/12/2018	31/12/2017	var, +/-	
CET 1 Capital Ratio	12.30	11.44	0.86	
Tier 1 Capital Ratio	13.14	12.23	0.91	
Total Capital Ratio	13.78	13.13	0.65	
Liquidity Ratios (%)	31/12/2018	31/12/2017	var, +/-	
LCR (Liquidity Coverage Ratio)	182.71	129.16	53.55	
NSFR (Net Stable Funding Ratio)	121.35	120.43	0.92	
Leverage Ratio (ratio between Tier1 and Total assets)	7.34	7.50	-0.16	
Coverage ratio non-performing loans (%) ²	31/12/2018	31/12/2017	var, +/-	
Coverage bad debts	69.80	62.41	7.39	
Coverage of probable non-payment	49.88	39.18	10.70	
Coverage total non-performing loans	56.43	50.41	6.02	
NPL Ratio gross	8.73	13.30	-4.57	
NPL Ratio net	4.03	7.10	-3.07	
Texas Ratio ³	31.98	53.69	-21.71	
Profitability and efficiency indicators (%)	31/12/2018	31/12/2017	var, +/-	
ROE - Return on equity ⁴	3.20	1.93	1.27	
Gross profit margin/Total Funding and Loans to clients	1.39	1.33	0.06	
Cost / income ratio ⁵	68.82	69.87	-1.05	

1) 2018 data IFRS 9 phased-in

2) with regard to 2018 values, coverage indices are calculated excluding non-performing loans allocated to "Assets in disposal"

3) Ratio between net non-performing loans and tangible Shareholders' equity

4) Ratio between period Profit (Loss) and final net Shareholders' equity (average of last two yearly accounting periods)

5) the 2017 ratio was determined without considering the extraordinary intervention of the FITD Voluntary Scheme for 3.3 million euro; the ratio for 2018 was determined without considering the extraordinary payment to the Fund for crisis resolution and net of costs relating to NPL disposal; the effects of the introduction of the new IFRS 9 accounting standard were also normalised,