



Consolidated Summary Sheet

SUMMARY SHEET

Consolidated Balance Sheet Data (in thousands of euros)	30/06/2019	31/12/2018	Var. ass. +/-	Var. %
Total Assets	9,341,671	9,114,334	227,337	2.49%
Financial Assets	8,552,531	8,370,659	181,872	2.17%
Financial assets measured at fair value through profit or loss	268,034	263,815	4,219	1.60%
Financial assets measured at fair value through other comprehensive income	722,918	1,386,352	(663,434)	-47.85%
Financial assets measured at amortised cost	7,561,579	6,720,492	841,087	12.52%
- a) due from banks	398,224	393,671	4,553	1.16%
- b) loans to customers	7,163,354	6,326,821	836,533	13.22%
Property and equipment	290,554	271,630	18,924	6.97%
Intangible assets	20,420	20,101	319	1.59%
Investments in associates and companies subject to joint control	0	0	0	
Direct Funding	6,769,260	6,706,686	62,574	0.93%
Financial liabilities due to customers	6,546,323	6,317,507	228,816	3.62%
Financial Securities Issued	222,937	389,179	(166,242)	-42.72%
Financial liabilities due to banks	1,423,895	1,401,822	22,073	1.57%
Total Direct Funding	8,193,155	8,108,508	84,647	1.04%
Direct Funding	6,769,260	6,706,686	62,574	0.93%
Indirect Funding	3,578,644	3,404,240	174,404	5.12%
Total Funding	10,347,904	10,110,926	236,978	2.34%
Shareholders' equity	720,349	705,754	14,595	2.07%
Consolidated economic data (in thousands of euro)	30/06/2019	30/06/2018	Var. ass. +/-	Var. %
Net interest income	63,524	61,395	2,129	3.47%
Gross margin of contribution ¹	105,200	113,675	(8,475)	-7.46%
Gross operating profit ²	30,179	40,991	(10,812)	-26.38%
Net operating profit ³	14,583	11,896	2,687	22.59%
Gross profit (loss)	24,580	17,562	7,018	39.96%
Profit (loss)	14,593	14,051	542	3.86%
Capital ratios (%) ⁴	30/06/2019	31/12/2018	var. +/-	
CET 1 Capital Ratio	12.61	12.30	0.31	
Tier 1 Capital Ratio	13.44	13.14	0.30	
Total Capital Ratio	14.01	13.78	0.23	
Liquidity Ratios (%)	30/06/2019	31/12/2018	var. +/-	
LCR (Liquidity Coverage Ratio)	176.01	182.71	-6.70	
NSFR (Net Stable Funding Ratio) ⁵	119.88	121.35	-1.47	
Leverage Ratio (rapporto tra Tier1 e Total assets)		7.34	-7.34	
Coverage ratio non-performing loans (%) ⁶	30/06/2019	31/12/2018	var. +/-	
Coverage bad debts	80.46	69.80	10.66	
Coverage of probable non-payment	52.11	49.88	2.22	
Coverage total non-performing loans	62.26	56.43	5.83	
NPL Ratio gross	7.55	8.73	-1.19	
NPL Ratio net	3.01	4.03	-1.02	
Texas Ratio ⁷	23.66	31.98	-8.31	
Profitability and efficiency indicators (%)	30/06/2019	31/12/2018	var. +/-	
ROE - Return on equity ⁸	2.05	3.20	-1.15	
Gross profit margin/Net Assets ⁹	0.66	1.39	-0.73	
Cost / income ratio ¹⁰	70.25	68.82	1.43	

1) coincides with Net interest and other banking income (Item 120 of the consolidated Income Statement)

2) Net interest and other banking income - operating costs (excluding provisions to funds for risks and charges)

3) Profit (loss) from operating activities net of taxes (Item 310 of the consolidated Income Statement)

4) IFRS 9 data phased-in

5) the ratio indicated refers to 31.03.2019

6) with reference to 2018 values, it should be noted that the coverage ratios are calculated by excluding the loans allocated to "Assets being disposed of".

7) Ratio of net non-performing loans to tangible shareholders' equity

8) Ratio of net income for the year to final shareholders' equity (average for the last two years)

9) Total Funding and loans to clients

10) the ratio has been determined without considering the payment of additional contributions to the Crisis Settlement Fund.