

Attributable profit
9M 2018

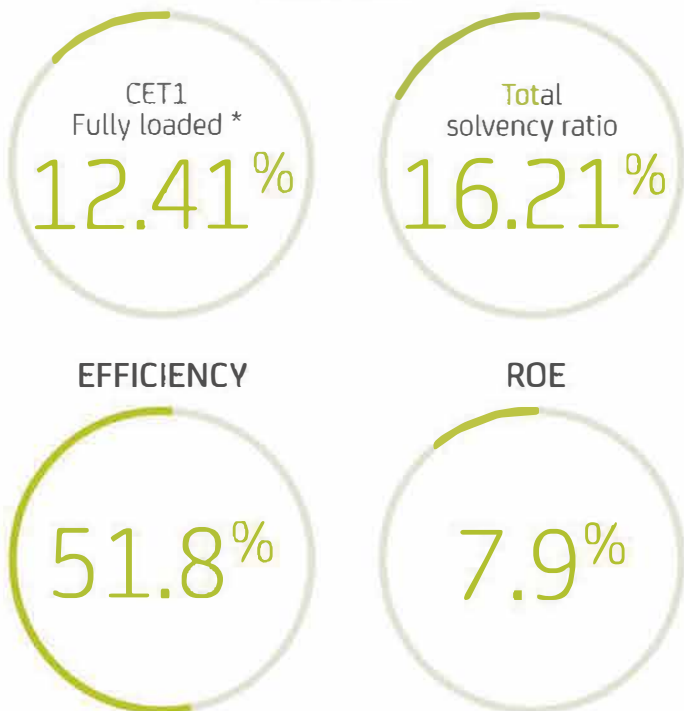
744

€Mn

The good business dynamics, the positive effect of the restructuring and the control of the cost of risk are the factors that drive the results in a context of interest rates that continue to press the margin of interest



SOLVENCY



At 30 September, Bankia has a fully-loaded Common Equity Tier 1 (CET1) ratio of 12.41%, representing 46 bps of CET1 capital generation.

The total capital ratio is strengthened by the issue of 500 million euros of contingent convertible bonds, eligible as Additional Tier 1 capital.

RATING

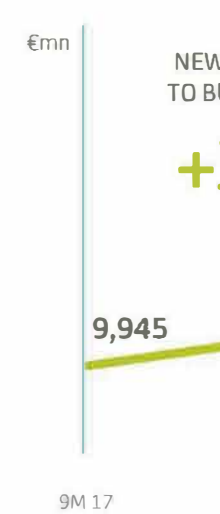
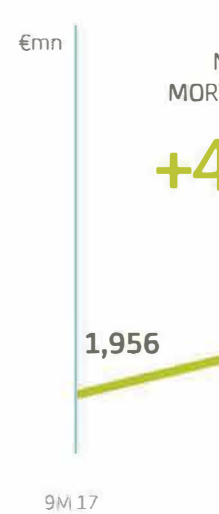


COMMERCIAL ACTIVITY

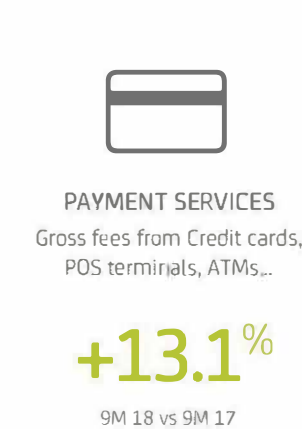
CUSTOMERS WITH DIRECT DEPOSITS



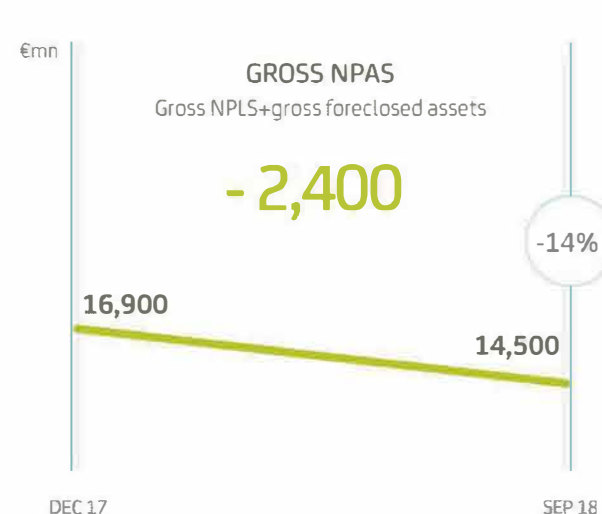
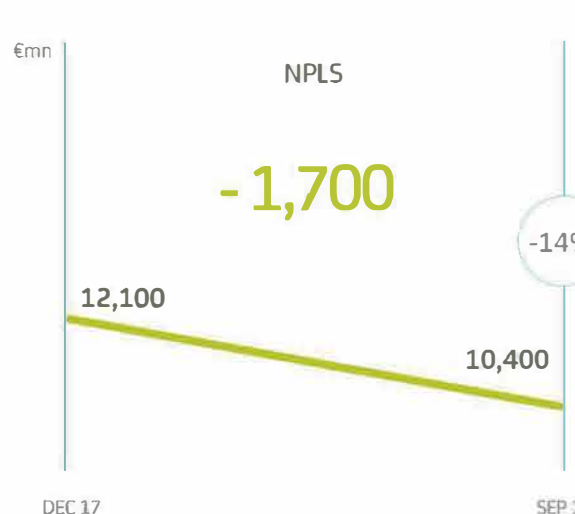
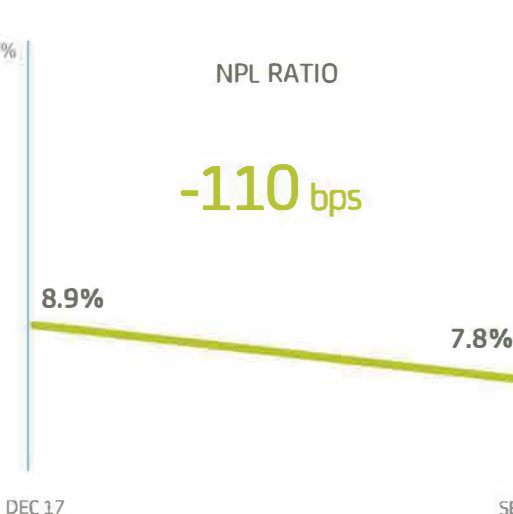
POINT OF SALE TERMINALS



CARDS



IMPROVEMENT IN ASSET QUALITY



DIGITALIZATION

CONNECT WITH YOUR EXPERT



DIGITAL CUSTOMERS



DIGITAL SALES



BIZUM



IMMEDIATE TRANSFERS



INCOME STATEMENT

	9M 18	9M 17 Bankia	Dif %
Net interest income	1,542	1,467	5.1%
Net fee and commission income	799	636	25.8%
Net trading income	381	314	21.4%
Other revenue	(16)	(17)	5.9%
Gross income	2,706	2,398	12.8%
Operating expenses	(1,402)	(1,151)	(21.8%)
Pre-provision profit	1,304	1,247	4.5%
Provisions for loans	(256)	(256)	
Provisions for foreclosed assets	(78)	(79)	(0.5%)
Taxes, minority interests and other items	(226)	(174)	29.9%
Profit attributable to the Group	744	739	0.6%

744

MILLION €
ATTRIBUTABLE PROFIT
9M 2018

CONCLUSIONS

Growth in customers and direct income deposits and we continue gaining market share in key segments (Companies, Consumer Lending, Mutual Funds...)

Maintaining the accelerated pace NPAs reduction, already down 14% from the start of the year (-€2.4bn)

The capture of synergies and cost of risk containment are key for profit generation

The issuance of €500mn of Additional Tier 1 reinforces the Total Solvency ratio (16.21% Fully Loaded) and allows to accumulate MREL instruments

