CAIXA GALICIA GROUP KEY FIGURES

01

Information as at 31 December 2004

BUSINESS AND RESULTS	000,000 euros
Total assets	27,535
Computable capital and reserves	1,932
Net credit investment	14,356
Non-investment risk	4,967
Customer funds	20,461
Creditors	15,504
Loans and subordinated debt	1,490
Managed funds (off balance-sheet)	3,467
Securities portfolio	8,550
Net position credit institutions	–5,454

	000 euros
Net interest revenue	418,747
Net operating revenue	498,801
Pre-tax profit	
Consolidated Group	215,674
Individual	184,047
Cash flow	
Consolidated Group	272,790
Individual	259,424
Net profit	
Consolidated Group	175,923
Individual	176,977
Contribution to Community Project	55,401
Community Project expenditure	61,020
Beneficiaries from Community	
Project activities	2,336,000

RESOURCES	
Employees	4,233
Employees of parent company (ordinary activities)	3,584
Branches	735
Galicia	467
Rest of Spain	254
Portugal	7
Representative Offices abroad	7
ATMs	874
PoS devices	21,223
Operational cards	916,459
Customers	1,863,900
On-line banking customers	335,120

MANAGEMENT RATIOS	
Return on average assets (%)	0.79
ROE (%)	9.72
Operating costs/Average total assets (%)	1.15
Capitalisation ratio (BoS circular 5/93) (%)	11.43
BIS (Bank for International Settlements in Basle) Ratio (%)	11.89
Tier 1 (%)	8.23
Tier 2 (%)	3.66
Non-performing loans (NPL) ratio (%)	0.25
NPL coverage (%)	839.91
Gross credit investment coverage (%)	2.08
Turnover/branch (parent company in 000 euros)	47,702
Turnover/employee (parent company in 000 euros)	9,690
Profit/branch (parent company in 000 euros)	252.81
Profit/employee (parent company in 000 euros)	51.35

RATING	Long term	•	Short term
Moody's	A1	•	P–1
Fitch Ratings	A+	•	F1