CAIXAGALICIA
annual report
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CAIXAGALICIA

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Data at 31 December 2005

BUSINESS AND RESULTS	Euro million
Total assets	36.709
Recursos propios computables	2.519
Computable equity	19.358
Customer loans	6.931
Risks without investment	25.948
Customer funds	17.605
Debenture loans and subordinated debt financing	4.132
Off-balance sheet liabilities	4.212
Securities portfolio	11.190
Net position credit institutions	–6.011

	Eur'000
Net interest revenues	434.807
Net ordinary revenues	686.498
Surplus before tax	
Individual	182.824
Consolidated group	251.764
Cash-flow	
Individual	279.773
Consolidated group	344.938
Net surplus	
Individual	178.574
Consolidated group	212.241
Appropriation to Community Projects	57.800
Community projects expense	65.812
Community projects beneficiaries	2.570.317

RESOURCES	
Employees	4.666
Parent entity employees (ordinary activities)	3.856
Offices	758
Galicia	466
Rest of Europe	278
Portugal	7
Switzerland	1
Foreign representative offices	6
ATMs	913
Point- of- sale terminals	24.249
Operational cards	1.023.443
Customers	1.874.200
Electronic banking and on-line customers	420.462

MANAGEMENT RATIOS	
Return on assets (%)	0,77
Return on equity (%)	9,28
Risk adjusted return (%)	1,40
Operating expenses / net ordinary revenue (%)	51,27
Capitalisation rate (BoS Circular 4/04) (%)	10,51
BIS ratio (Basle Bank for International Settlements) (%)	11,98
Tier 1 (%)	6,49
Tier 2 (%)	5,49
Bad debt rate (%)	0,27
Doubtful asset coverage (%)	696,13
Volume of business/office (€'000)	60.248
Volume of business/employee (€'000)	9.710
Surplus/office (€'000)	334,79
Surplus/employee (€'000)	53,96

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