

> BBVA Group Highlights (consolidated figures)

	31-12-05	31-12-04	Δ%
BALANCE SHEET (million euros)			
Total assets	392,389	334,678	17.2
Customer lending (gross)	222,413	176,673	25.9
On-balance sheet customer funds	259,200	207,884	24.7
Other customer funds	143,887	121,553	18.4
Total customer funds	403,087	329,437	22.4
Equity	17,302	13,805	25.3
Shareholders' funds (including profit for the year)	13,036	10,961	18.9
INCOME STATEMENT (million euros)			
Net interest income	7,208	6,160	17.0
Core revenues	11,756	10,060	16.9
Ordinary revenues	13,024	11,120	17.1
Operating profit	6,823	5,591	22.0
Pre-tax profit	5,592	4,137	35.2
Net attributable profit	3,806	2,923	30.2
DATA PER SHARE AND MARKET CAPITALIZATION			
Share price	15.08	13.05	15.6
Market capitalization (million euros)	51,134	44,251	15.6
Net attributable profit	1.12	0.87	29.5
Book value	3.84	3.23	18.9
PER (Price/earnings ratio; times)	13.4	15.1	
P/BV (Price/book value; times)	3.9	4.0	
SIGNIFICANT RATIOS (%)			
Operating profit/ATA	1.87	1.73	
ROE (Net attributable profit/Average equity)	37.0	33.2	
ROA (Net profit/ATA)	1.12	0.96	
RORWA (Net profit/Risk weighted average assets)	1.91	1.62	
Efficiency ratio	43.2	44.6	
Efficiency ratio including depreciation and amortization	46.7	48.6	
NPL ratio	0.94	1.13	
NPL coverage ratio	252.5	219.7	
CAPITAL ADEQUACY RATIOS (BIS Regulation) (%)			
Total	12.0	12.5	
Core capital	5.6	5.8	
TIER I	7.5	7.9	
OTHER INFORMATION			
Number of shares (million)	3,391	3,391	
Number of shareholders	984,891	1,081,020	
Number of employees	94,681	87,112	
• Spain	31,154	31,056	
• America ⁽¹⁾	61,604	54,074	
• Rest of the world	1,923	1,982	
Number of branches	7,410	6,868	
• Spain	3,578	3,385	
• America ⁽¹⁾	3,658	3,303	
• Rest of the world	174	180	

(1) Includes those related to the BBVA Group's banking, pension fund managers and insurance companies in all the American countries in which it is present.