

## &gt; BBVA Group Highlights (consolidated figures)

	30-09-05	30-09-04	Δ%	31-12-04
<b>BALANCE SHEET (million euros)</b>				
Total assets	374,828	325,247	15.2	332,743
Customer lending (gross)	208,156	168,274	23.7	176,086
On-balance sheet customer funds	238,143	197,747	20.4	203,023
Other customer funds	141,828	120,473	17.7	121,553
Total customer funds	379,971	318,220	19.4	324,576
Equity	16,940	12,773	32.6	13,840
Shareholders' funds (including profit for the year)	12,522	10,556	18.6	11,032
<b>INCOME STATEMENT (million euros)</b>				
Net interest income	5,187	4,530	14.5	6,131
Core revenues	8,489	7,438	14.1	10,031
Ordinary revenues	9,328	8,159	14.3	11,031
Operating profit	4,867	4,065	19.7	5,501
Pre-tax profit	4,130	3,151	31.1	4,137
Net attributable profit	2,728	2,184	24.9	2,923
<b>DATA PER SHARE AND MARKET CAPITALIZATION</b>				
Share price	14.59	11.08	31.7	13.05
Market capitalization (million euros)	49,473	37,571	31.7	44,251
Net attributable profit	0.80	0.65	24.0	0.87
Book value	3.69	3.11	18.6	3.25
PER (Price/earnings ratio; times) <sup>(1)</sup>	13.4	12.9		15.1
P/BV (Price/book value; times)	4.0	3.6		4.0
<b>SIGNIFICANT RATIOS (%)</b>				
Operating profit/ATA	1.78	1.70		1.70
ROE (Net attributable profit/Average equity)	35.2	33.3		33.0
ROA (Net profit/ATA)	1.07	0.97		0.96
RORWA (Net profit/Risk weighted average assets)	1.83	1.60		1.62
Efficiency ratio	43.6	44.7		44.9
Efficiency ratio including depreciation and amortization	47.0	48.9		49.0
NPL ratio	0.98	1.29		1.15
NPL coverage ratio	246.4	211.7		219.4
<b>CAPITAL ADEQUACY RATIOS (BIS Regulation) (%)</b>				
Total	12.7	12.1		12.4
Core capital	5.9	5.9		5.9
TIER I	7.9	7.8		8.0
<b>OTHER INFORMATION</b>				
Number of shares (million)	3,391	3,391		3,391
Number of shareholders	1,012,975	1,117,771		1,081,020
Number of employees	91,770	87,625		87,112
• Spain	31,188	31,106		31,056
• America <sup>(2)</sup>	58,643	54,553		54,074
• Rest of the world	1,939	1,966		1,982
Number of branches	7,208	6,979		6,868
• Spain	3,510	3,382		3,385
• America <sup>(2)</sup>	3,526	3,411		3,303
• Rest of the world	172	186		180

(1) The 2005 PER is calculated taking into consideration the median of the analysts' estimates (October 2005).

(2) 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.