

BBVA Group Highlights

BBVA GROUP HIGHLIGHTS (CONSOLIDATED FIGURES)			
	31-12-04	31-12-03	Δ%
BALANCE SHEET (million euros)			
Total assets	311,072	287,150	8.3
Total lending (gross)	174,615	153,271	13.9
On-balance-sheet customer funds	199,485	182,831	9.1
Other customer funds managed	124,499	113,075	10.1
Total customer funds managed	323,984	295,905	9.5
Shareholders' funds (including profit for the year) ⁽¹⁾	15,554	12,410	25.3
INCOME STATEMENT (million euros)			
Net interest income	7,069	6,741	4.9
Core revenues	10,448	10,004	4.4
Ordinary revenues	11,053	10,656	3.7
Operating profit	5,440	4,895	11.1
Pre-tax profit	4,149	3,812	8.8
Net attributable profit	2,802	2,227	25.8
DATA PER SHARE AND MARKET CAPITALIZATION			
Share price	13.05	10.95	19.2
Market capitalization (million euros)	44,251	34,995	26.4
Net attributable profit	0.83	0.70	19.2
Book value	4.59	3.88	18.1
PER (Price/earnings ratio; times)	15.8	15.7	
P/BV (Price/book value ratio; times)	2.8	2.8	
SIGNIFICANT RATIOS (%)			
Operating profit/ATA	1.79	1.75	
ROE (Net attributable profit / Average equity)	20.0	18.4	
ROA (Net profit/Average total assets)	1.05	1.04	
RORWA (Net profit/Risk weighted average assets)	1.79	1.74	
Efficiency ratio	44.9	47.2	
NPL ratio (Nonperforming assets/Total risks)	0.95	1.37	
NPL coverage ratio	247.2	184.9	
CAPITAL ADEQUACY RATIOS (BIS regulations) (%)			
Total	12.5	12.7	
Core capital	6.0	6.2	
TIER I	8.1	8.5	
OTHER INFORMATION			
Number of shares (million)	3,391	3,196	
Number of shareholders	1,081,020	1,158,887	
Number of employees	84,117	86,197	
• Spain	30,765	31,095	
• America ⁽²⁾	51,370	53,100	
• Rest of the world	1,982	2,002	
Number of branches	6,848	6,924	
• Spain	3,375	3,371	
• America ⁽²⁾	3,293	3,353	
• Rest of the world	180	200	

N.B.: Non-audited data. Consolidated statements follow generally accepted accounting principles of Bank of Spain Circular 4/91 and later Circulars.

(1) After distribution of fiscal year earnings.

(2) Including those relating to the BBVA Group's banking and pension fund management activities in all the Latin-American countries in which it is present.