

# **Bankia Overview**

**Deutsche Bank Conference NY**

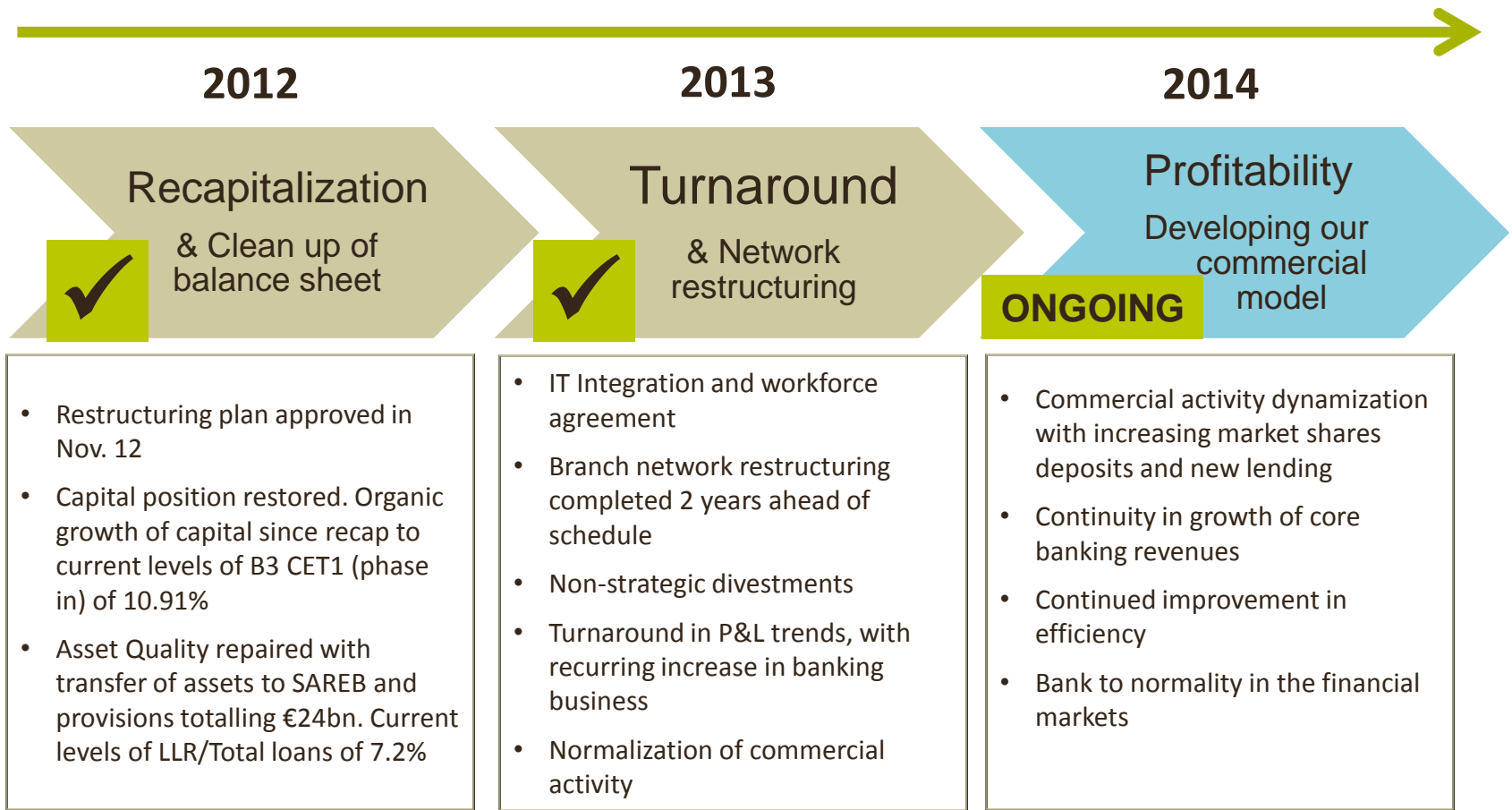
**May 2014**

**Bankia**

**EMPECEMOS POR  
LOS PRINCIPIOS**

## Overview

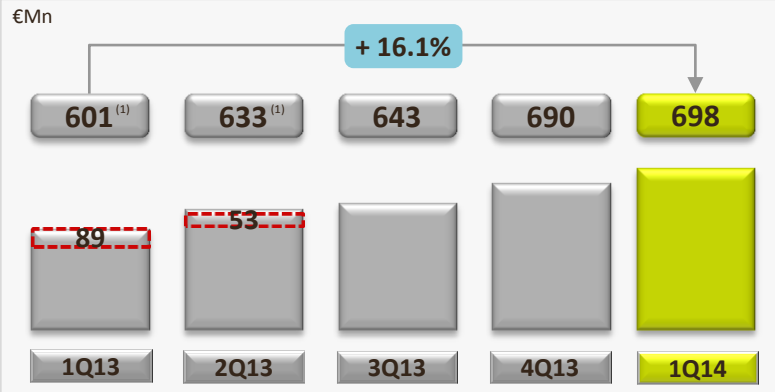
**We continue to make progress in the accomplishment of the goals of our Strategic Plan**



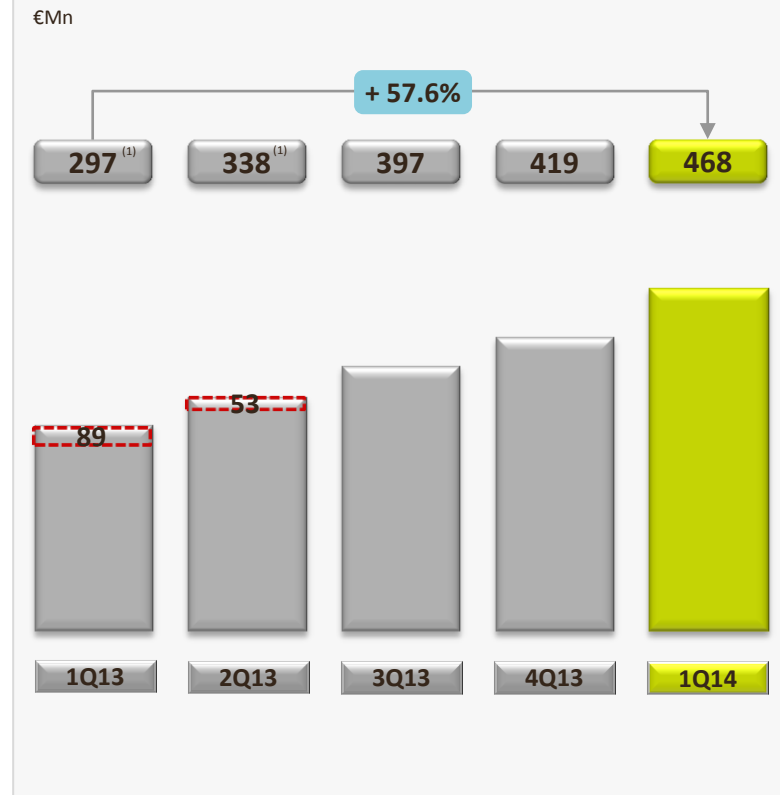
# Bankia's financial performance

## CONTINUED IMPROVEMENT IN CORE BANKING INCOME AND IN THE EFFICIENCY RATIO

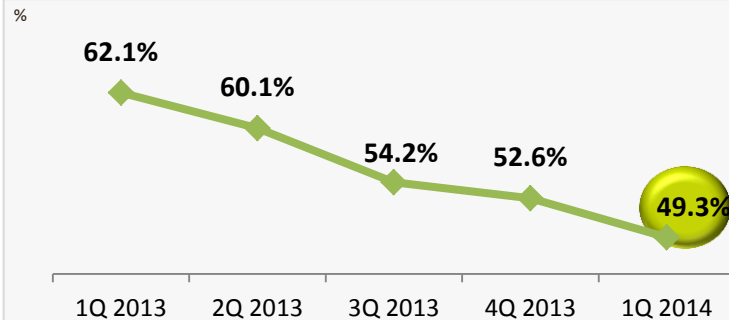
### NET INTEREST INCOME



### PRE-PROVISION PROFIT EX TRADING INCOME



### EFFICIENCY RATIO EX TRADING INCOME <sup>(2)</sup>

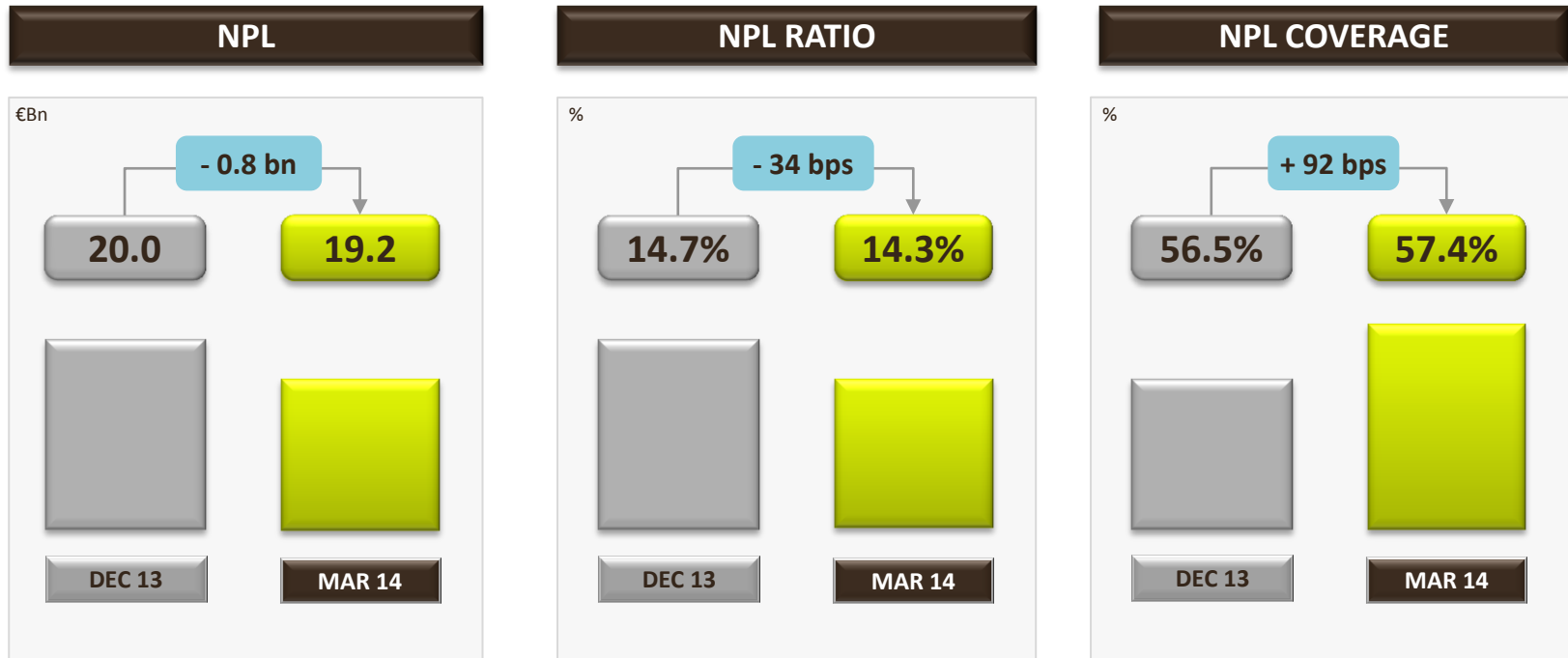


<sup>(1)</sup> Figures adjusted for the financing cost associated with the subordinated loan from BFA to Bankia, which was cancelled on 23 May 2013.

<sup>(2)</sup> Efficiency ratio excluding net trading income and exchange differences

# Bankia's financial performance

## CONTINUED IMPROVEMENT IN ASSET QUALITY

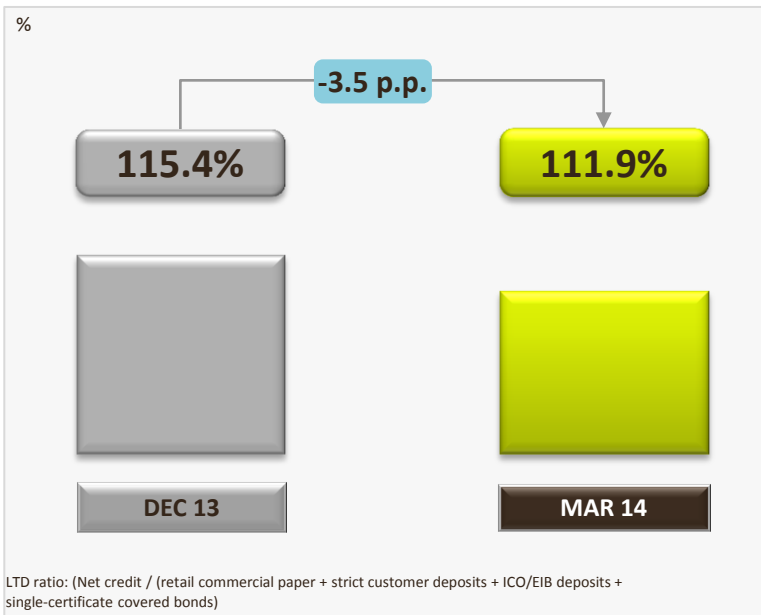


Recurrent cost of risk of 69 bps in Q1 2014

# Bankia's financial performance

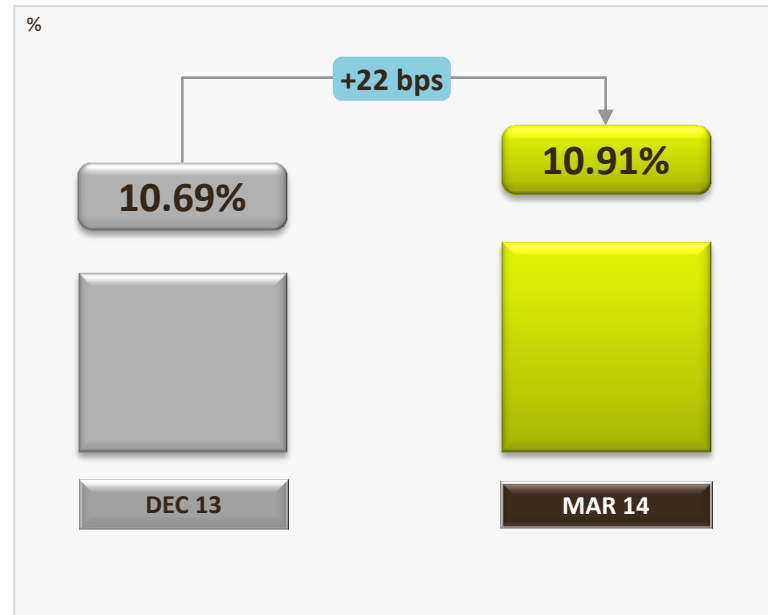
## CONTINUED GENERATION OF CAPITAL AND LIQUIDITY

### LOANS TO DEPOSITS



Liquidity ratios improve significantly

### BIS III - PHASE IN CET1 RATIO



BIS III fully loaded ratio increases to 9.12%

# Bankia

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**Investor Relations**

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