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Key data

➤ Cecabank December 2014

Balance sheet (thousands of euros)

2014

Total Assets	10,862,998
Financial assets held for trading	2,832,794
Other financial instruments at fair value through profit and loss	3,624,938
Available-for-sale financial assets	2,585,344
Financial liabilities held for trading	2,267,416
Financial liabilities at amortised cost	5,941,940
Total equity	931,713

Income statement (thousands of euros)

Net interest income	72,459
Gross margin	239,304
Profit/(loss) from operations	75,161
Profit before tax	75,160
Profit for year	54,485

Solvency and Liquidity

CET 1 Ratio	26.5%
Equity	794,896
Tier 1 capital (core capital)	791,021
Tier 2 capital	3,876
Short-term liquidity ratio	206%

PROFIT

54,485 thousand euros

TOTAL SHAREHOLDERS' EQUITY

931,713 thousand euros

TIER 1 CAPITAL

Thousands of Euros

99.51%

of total
computable capital

794,896

791,021

CET 1

26.53%

Euro area
financial system
average

11.8*

Cecabank

26.53%

*December 2013

Ratings

Cecabank

	Long-term	Date
Moody's	Ba3	20/11/2014
Fitch	BBB-	21/11/2014
S&P	BBB	27/11/2014

Country rating

	Long-term
Moody's	Baa2
Fitch	BBB+
S&P	BBB