

EBR Results Spain Q4 2016

Weight*	33.3%						33.3%				33.3%				
Category	Management & Governance						Financial Position				Capital Position				
Factor	*all sub-factors are equally weighted within their category						Quality of Earnings	Quality of Assets	Financial Risk Controls	Contingent Liabilities	Deposit Gathering Capability	Ability to Raise Loss Absorbing Capital	Strength of Capital Position	Resilience to Liquidity/Funding Shocks	
Bank	Overall Bank Risk Score	Depth and Quality of Management	Corporate Strategy	Strategy Execution	Quality & Strength of Board Oversight	Transparency and Quality of Reporting	Operational Risk Controls	Quality of Earnings	Quality of Assets	Financial Risk Controls	Contingent Liabilities	Deposit Gathering Capability	Ability to Raise Loss Absorbing Capital	Strength of Capital Position	Resilience to Liquidity/Funding Shocks
Bankinter	7.8	8.5	7.8	8.7	7.8	6.8	7.8	8.7	9.0	8.2	8.2	6.4	6.6	7.6	7.2
		7.9						8.5				7.0			
CaixaBank	7.0	8.0	5.4	6.8	7.0	8.2	7.4	7.0	6.7	6.8	6.3	7.8	7.6	6.6	7.0
		7.1						6.7				7.3			
Bankia	6.9	8.4	5.2	8.0	6.8	6.6	7.6	6.4	7.8	7.2	5.6	6.5	6.3	7.5	6.8
		7.1						6.8				6.8			
Santander	6.8	8.3	7.3	7.5	7.2	7.2	7.5	5.7	6.2	6.6	5.9	7.1	7.0	6.5	7.0
		7.5						6.1				6.9			
BBVA	6.8	7.7	7.7	7.3	7.5	6.7	7.3	5.7	6.3	7.1	6.0	6.8	6.9	6.6	7.0
		7.4						6.3				6.8			
Banco de Sabadell	6.2	6.8	6.0	6.7	6.2	5.8	6.0	6.0	5.2	5.8	5.5	6.8	6.8	6.6	6.8
		6.3						5.6				6.8			
Banco Popular	4.2	3.8	4.0	2.6	5.4	3.4	3.8	3.2	2.4	3.4	3.2	6.6	5.6	4.8	6.2
		3.8						3.1				5.8			

The Euromoney Bank Risk scores (EBR Score) and rankings are the intellectual property of Euromoney Magazine. Any use apart from reading these scores is strictly subject to authorization from Euromoney Magazine by an approved agent of Euromoney Magazine. Specifically, these scores cannot be re-published, used in an index or as part of a ranking system, or otherwise disseminated without licensing or approval by an approved agent of Euromoney Magazine. Please contact us on the details provided below.

Contact Us:

Dirk Schneider

dirk.schneider@euromoneyplc.com | +44 (0) 20 7779 8640