



2015 EU-wide Transparency Exercise

Bank Name	Banco Popular Español SA
LEI Code	80H66LPTVDLM0P28XF25
Country Code	ES

2015 EU-wide Transparency Exercise

Capital

Banco Popular Español SA

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	9,457	10,368	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,096	9,872	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,172	8,210	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	3,247	3,437	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-133	-410	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	699	599	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	26	19	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-3,691	-3,721	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-593	-470	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-788	-715	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-2,009	-478	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-62	-56	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-62	-56	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-88	-80	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	4,315	3,537	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	16	11	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	4,299	3,526	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	1,259	1,969	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-1,259	-1,969	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,096	9,872	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	361	496	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	676	799	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-315	-303	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	80,113	80,029	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.35%	12.34%	CA3 {1}	-
Tier 1 Capital ratio	11.35%	12.34%	CA3 {3}	-
Total Capital ratio	11.80%	12.96%	CA3 {5}	-



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Risk exposure amounts

Banco Popular Español SA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	72,479	72,052
Risk exposure amount for securitisation and re-securitisations in the banking book	19	13
Risk exposure amount for contributions to the default fund of a CCP	0	75
Risk exposure amount Other credit risk	72,461	71,965
Risk exposure amount for position, foreign exchange and commodities (Market risk)	668	753
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	98	355
Risk exposure amount for operational risk	6,869	6,869
Other risk exposure amounts	0	0
Total Risk Exposure Amount	80,113	80,029

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Banco Popular Español SA

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	4,216	1,921
Of which debt securities income	644	313
Of which loans and advances income	3,808	1,750
Interest expenses	1,856	724
(Of which deposits expenses)	1,299	454
(Of which debt securities issued expenses)	612	281
(Expenses on share capital repayable on demand)	0	0
Dividend income	11	4
Net Fee and commission income	664	321
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1,277	384
Gains or (-) losses on financial assets and liabilities held for trading, net	32	7
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	27	2
Exchange differences [gain or (-) loss], net	46	22
Net other operating income /(expenses)	29	11
TOTAL OPERATING INCOME, NET	4,446	1,947
(Administrative expenses)	1,790	854
(Depreciation)	163	96
(Provisions or (-) reversal of provisions)	-44	-25
(Commitments and guarantees given)	-51	-37
(Other provisions)	7	12
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,724	541
(Loans and receivables)	1,707	533
(Held to maturity investments, AFS assets and financial assets measured at cost)	17	8
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-45	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	19	30
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-498	-259
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	379	252
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	330	188
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	330	188
Of which attributable to owners of the parent	330	188

⁽¹⁾ Information available only as of end of the year



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Credit Risk - Standardised Approach

Banco Popular Español SA

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
Consolidated data	Central governments or central banks	30,208	29,157	3,133		29,210	29,052	3,263	
	Regional governments or local authorities	2,844	2,653	26		2,957	2,677	22	
	Public sector entities	2,632	2,316	636		2,509	2,290	673	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,868	3,456	954		4,368	4,314	1,021	
	Corporates	13,742	8,286	7,605		13,349	8,391	6,950	
	of which: SME	5,210	4,360	4,001		5,397	4,818	3,396	
	Retail	12,501	8,313	5,565		13,031	8,692	5,815	
	of which: SME	5,097	3,767	2,160		5,440	3,957	2,267	
	Secured by mortgages on immovable property	12,026	11,809	4,652		11,593	11,453	4,262	
	of which: SME	3,790	3,628	1,585		3,487	3,401	1,354	
	Exposures in default	10,895	6,829	7,472	3,970	11,481	6,837	7,832	4,386
	Items associated with particularly high risk	320	264	396		0	0	0	
	Covered bonds	1,120	1,120	112		783	783	78	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	115	102	66		96	89	52	
Equity	1,136	1,136	1,842		1,147	1,147	1,742		
Securitisation	93	85	3		90	82	4		
Other exposures	862	862	324		995	995	366		
Standardised Total	92,363	76,390	32,785	4,707	91,609	76,801	32,079	4,703	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



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Credit Risk - IRB Approach

Banco Popular Español SA

		IRB Approach									
		As of 31/12/2014					As of 30/06/2015				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0		0	0	0		0	0	0	
	Institutions	4,515		4,422	1,456	0	4,601	4,472	1,526	0	
	Corporates	38,188		34,192	18,446	2,747	38,669	33,210	17,748	2,523	
	Corporates - Of Which: Specialised Lending	2,232		2,146	1,818	90	2,295	2,206	1,842	79	
	Corporates - Of Which: SME	18,106		17,219	7,686	2,143	18,143	17,105	7,346	1,955	
	Retail	32,229		31,606	8,320	982	32,452	31,611	8,679	1,046	
	Retail - Secured on real estate property	24,124		24,074	6,353	435	24,002	23,939	6,665	441	
	Retail - Secured on real estate property - Of Which: SME	4,188		4,141	1,246	210	4,044	3,985	1,119	198	
	Retail - Secured on real estate property - Of Which: non-SME	19,936		19,933	5,107	225	19,958	19,954	5,546	243	
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	
	Retail - Other Retail	8,104		7,532	1,967	547	8,450	7,671	2,014	605	
	Retail - Other Retail - Of Which: SME	8,104		7,532	1,967	547	8,450	7,671	2,014	605	
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	
	Equity				0				0		
	Securitisation	272		272	15	0	235	235	9	0	
	Other non credit-obligation assets				11,457				11,937		
	IRB Total				39,694				39,898		

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(mln EUR)		As of 30/06/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy	75	242	75	242	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia	0	475	0	475	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		792	475	792	792	0	0	-40	1	0	0	0	0	0	0	0

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others																

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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Information on performing and non-performing exposures

Banco Popular Español SA

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted								Of which: defaulted					
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	2,195	0	0	0	0	0	0	1,825	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	458	0	0	0	0	0	0	452	0	0	0	0	0	0	0
Credit institutions	331	0	0	0	0	0	0	80	0	0	0	0	0	0	0
Other financial corporations	1,201	0	0	0	0	0	0	1,028	0	0	0	0	0	0	0
Non-financial corporations	204	0	0	0	0	0	0	265	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	114,447	4,643	20,069	20,069	726	7,595	10,873	116,406	3,695	19,102	19,102	448	7,749	9,969	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,188	1	3	3	0	0	0	5,722	2	0	0	0	0	0	0
Credit institutions	9,910	0	0	0	0	0	0	4,833	8	0	0	0	0	0	0
Other financial corporations	1,107	18	0	0	0	0	0	7,610	38	0	0	0	0	0	0
Non-financial corporations	64,639	2,564	17,881	17,881	690	7,262	9,148	64,445	1,996	17,031	17,031	423	7,328	8,366	
Households	32,603	2,059	2,185	2,185	36	334	1,725	33,797	1,651	2,070	2,070	25	421	1,603	
DEBT INSTRUMENTS other than HFT	116,641	4,643	20,069	20,069	726	7,595	10,873	118,231	3,695	19,102	19,102	448	7,749	9,969	
OFF-BALANCE SHEET EXPOSURES	24,226		260	260	8	114	0	22,214		268	268	1	85	0	

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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Forborne Exposures

Banco Popular Español SA

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	15,653	9,069	3,732	3,425	8,646	15,429	8,615	3,392	3,249	8,416
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	74	0	1	0	0	73	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	13,816	8,559	3,619	3,337	7,396	13,448	8,092	3,264	3,135	7,058
Households	1,763	509	112	88	1,250	1,908	523	128	113	1,358
DEBT INSTRUMENTS other than HFT	15,653	9,069	3,732	3,425	8,646	15,429	8,615	3,392	3,249	8,416
Loan commitments given	97	40	0	0	0	232	35	0	0	0

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□



2015 EU-wide Transparency Exercise

Leverage ratio

Banco Popular Español SA

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	9,096	9,872	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	158,607	162,552	LRCom {21}	
C	Leverage ratio	5.73%	6.07%	A/B	



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Banco Popular Español SA

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	<i>46,145</i>	<i>43,992</i>	<i>47,026</i>	<i>44,158</i>
of which: Other financial corporations	<i>1</i>	<i>0</i>	<i>0</i>	<i>0</i>
of which: Non-financial corporations	<i>19,537</i>	<i>17,761</i>	<i>19,022</i>	<i>17,832</i>
of which: Households	<i>26,593</i>	<i>26,210</i>	<i>27,976</i>	<i>26,326</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.