



2015 EU-wide Transparency Exercise

Bank Name	Banco Mare Nostrum
LEI Code	549300PY124PITBSWN73
Country Code	ES

2015 EU-wide Transparency Exercise

Capital

Banco Mare Nostrum

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	2,024	2,012	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,024	2,012	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,090	1,611	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	55	0	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	319	93	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	0	532	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	-36	-34	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-108	-115	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	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	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	0	0	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	0	0	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 (-)	0	0	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	-3	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	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	-292	-75	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 (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-292	-75	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)	0	0	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)	0	0	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)	2,024	2,012	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	0	0	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)	0	0	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	19,906	19,687	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	10.17%	10.22%	CA3 {1}	-
Tier 1 Capital ratio	10.17%	10.22%	CA3 {3}	-
Total Capital ratio	10.17%	10.22%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Banco Mare Nostrum

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	17,560	17,336
Risk exposure amount for securitisation and re-securitisations in the banking book	361	326
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	17,199	17,010
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	97	102
Risk exposure amount for operational risk	2,249	2,249
Other risk exposure amounts	0	0
Total Risk Exposure Amount	19,906	19,687

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

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Banco Mare Nostrum

(mln EUR)

	As of 31/12/2014	As of 30/06/2015
Interest income	1,188	470
Of which debt securities income	369	118
Of which loans and advances income	810	357
Interest expenses	624	220
(Of which deposits expenses)	585	209
(Of which debt securities issued expenses)	42	14
(Expenses on share capital repayable on demand)	0	0
Dividend income	14	10
Net Fee and commission income	202	99
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	488	119
Gains or (-) losses on financial assets and liabilities held for trading, net	4	27
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	0	0
Exchange differences [gain or (-) loss], net	-4	-1
Net other operating income /(expenses)	-22	4
TOTAL OPERATING INCOME, NET	1,243	508
(Administrative expenses)	377	185
(Depreciation)	28	15
(Provisions or (-) reversal of provisions)	9	21
(Commitments and guarantees given)	3	0
(Other provisions)	6	21
Of which pending legal issues and tax litigation ¹	6	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	547	177
(Loans and receivables)	498	169
(Held to maturity investments, AFS assets and financial assets measured at cost)	50	8
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	22	18
(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	-5	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-112	-43
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	143	51
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	101	42
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	101	42
Of which attributable to owners of the parent	102	42

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



2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Mare Nostrum

		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	4,354	4,354	0		4,848	4,848	0	
	Regional governments or local authorities	788	730	0		729	695	0	
	Public sector entities	455	434	27		711	662	34	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	731	731	0		730	730	0	
	Institutions	7,081	7,133	328		7,217	7,204	231	
	Corporates	1,747	1,498	1,432		1,808	1,570	1,499	
	of which: SME	1,444	1,258	1,191		1,465	1,352	1,314	
	Retail	4,479	3,290	2,216		4,401	3,281	2,238	
	of which: SME	1,928	1,405	803		1,791	1,246	712	
	Secured by mortgages on immovable property	15,681	15,607	5,613		15,283	15,212	5,391	
	of which: SME	1,591	1,572	554		1,573	1,548	548	
	Exposures in default	3,432	2,121	2,253	1,307	3,018	1,850	1,954	1,162
	Items associated with particularly high risk	72	72	109		70	70	107	
	Covered bonds	1,839	1,839	438		1,509	1,509	348	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	22	22	22		42	42	42	
	Equity	623	623	658		724	724	898	
Securitisation	63	62	361		61	59	326		
Other exposures	4,703	4,438	4,102		4,883	4,624	4,268		
Standardised Total	46,070	42,953	17,560	1,817	46,034	43,079	17,336	1,702	

⁽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 Mare Nostrum

		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	0	0
	Institutions	0		0	0	0	0	0	0	0	0
	Corporates	0		0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0
	Retail	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0
	Retail - Other Retail	0		0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0
	Equity										
	Securitisation	0		0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total			0				0				

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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Sovereign Exposure

Banco Mare Nostrum

(mln EUR)		As of 31/12/2014																	
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

(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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Banco Mare Nostrum

	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	Of which: defaulted	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			
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	13,113	0	40	40	5	10	0	12,990	0	39	0	5	10	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	4,428	0	0	0	0	0	0	4,721	0	0	0	0	0	0	
Credit institutions	135	0	0	0	0	0	0	120	0	0	0	2	0	0	
Other financial corporations	8,507	0	0	0	5	0	0	8,094	0	0	0	2	0	0	
Non-financial corporations	43	0	40	40	0	10	0	55	0	39	0	0	10	0	
Loans and advances (including at amortised cost and fair value)	25,603	1,956	3,438	3,403	51	1,340	1,893	25,123	692	3,029	3,017	52	1,191	1,691	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	578	39	6	6	0	0	0	573	3	6	6	0	0	0	
Credit institutions	691	0	0	0	0	0	0	524	0	0	0	0	0	0	
Other financial corporations	181	2	9	9	2	2	1	428	0	28	28	2	17	1	
Non-financial corporations	6,374	443	2,051	2,024	29	956	970	6,087	218	1,715	1,704	29	798	821	
Households	17,778	1,472	1,371	1,363	20	382	922	17,511	470	1,279	1,279	21	376	869	
DEBT INSTRUMENTS other than HFT	38,716	1,956	3,478	3,443	56	1,350	1,893	38,112	692	3,067	3,017	56	1,201	1,691	
OFF-BALANCE SHEET EXPOSURES	1,973		32	0	0	11	0	1,966		37	37	0	11	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 Mare Nostrum

	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)	4,709	2,000	807	778	1,130	4,430	1,685	702	668	958
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	2	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	9	2	2	1	11	9	2	2	1
Non-financial corporations	1,885	1,294	577	567	661	1,614	1,011	473	459	517
Households	2,813	697	227	209	468	2,803	665	227	207	440
DEBT INSTRUMENTS other than HFT	4,709	2,000	807	778	1,130	4,430	1,685	702	668	958
Loan commitments given	20	0	0	0	0	0	0	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 Mare Nostrum

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	2,024	2,012	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	43,378	43,702	LRCom {21}	
C	Leverage ratio	4.67%	4.60%	A/B	

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Information on collaterals: Mortgage loans

Banco Mare Nostrum

(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>19,507</i>	<i>17,217</i>	<i>18,710</i>	<i>16,574</i>
of which: Other financial corporations	<i>1</i>	<i>0</i>	<i>2</i>	<i>0</i>
of which: Non-financial corporations	<i>3,706</i>	<i>2,608</i>	<i>3,281</i>	<i>2,287</i>
of which: Households	<i>15,769</i>	<i>14,597</i>	<i>15,409</i>	<i>14,273</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.