

Bank Name	Ibercaja Banco
LEI Code	549300OLBL49CW8CT155
Country Code	ES

# 2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	2,905	2,900	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,746	2,801	CA1 {1.1.1}	Artide 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,612	2,612	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	-64	-5	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	303	126	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	3	3	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 (l) 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	0	0	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-209	-209	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 CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-278	-313	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	-163	-122	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	-8	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) (iii) and 153(8) of CRR and Articles 36(1) point k) (vi) and 155(4) of CRR and Articles 36(1) point k) (vi) and 155(4) of CRR and Articles 36(1) point k) (vi) and 155(4) of CRR and Articles 36(1) point k) (vi) and 155(4) of CRR and 153(8) of CRR and Articles 36(1) point k) (vi) and 155(4) of CRR articles 36(1) point k) (vii) and 153(8) of CRR articles 36(1) point k) (viii) and 37(1) point k) (viii) and 153(8) of CRR articles 36(1) point k) (viii) and 37(1) point k) (viiii) and
Of which: from securitisation positions (-)	-8	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	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 exceding 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	551	708	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	•
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	407	407	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 (+/-)	143	301	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 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	4	4	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)	-4	-4	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)	2,746	2,801	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	159	99	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	119	104	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)	40	-5	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	24,664	24,269	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.13%	11.54%	CA3 {1}	-
Tier 1 Capital ratio	11.13%	11.54%	CA3 {3}	
Total Capital ratio	11.78%	11.95%	CA3 {5}	



### **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	22,726	22,326
Risk exposure amount for securitisation and re-securitisations in the banking book	1,106	334
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	21,619	21,993
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 <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	120	124
Risk exposure amount for operational risk	1,818	1,818
Other risk exposure amounts	0	0
Total Risk Exposure Amount	24,664	24,269

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



(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	1,168	485
Of which debt securities income	419	171
Of which loans and advances income	768	331
Interest expenses	604	219
(Of which deposits expenses)	649	246
(Of which debt securities issued expenses)	100	26
(Expenses on share capital repayable on demand)	0	0
Dividend income	12	8
Net Fee and commission income	334	175
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	458	93
Gains or (-) losses on financial assets and liabilities held for trading, net	3	1
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	-17	-1
Exchange differences [gain or (-) loss], net	0	-1
Net other operating income /(expenses)	-48	11
TOTAL OPERATING INCOME, NET	1,306	553
(Administrative expenses)	718	280
(Depreciation)	57	28
(Provisions or (-) reversal of provisions)	6	64
(Commitments and guarantees given)	-1	0
(Other provisions)	7	65
Of which pending legal issues and tax litigation <sup>1</sup>	5	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	358	116
(Loans and receivables)	316	116
(Held to maturity investments, AFS assets and financial assets measured at cost)	41	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	34	6
(of which Goodwill)	4	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	115	59
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-33	-18
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	215	99
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	151	70
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	151	70
Of which attributable to owners of the parent	151	70

<sup>(1)</sup> Information available only as of end of the year



# 2015 EU-wide Transparency Exercise Market Risk Ibercaja Banco

	S	A					M										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	0/06/2015					
			VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
(min EUR)	EVPOSURE AMOUNT		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	. 0	. 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### PEAN NG

### **2015 EU-wide Transparency Exercise**

#### Credit Risk - Standardised Approach

	Ibercaja Banco				Standardise	ed Approach			
		A	s of 31/12/2	2014		,	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)	12.107	12.724	977		12.402	12.112	1.021	
ĺ	Central governments or central banks Regional governments or local authorities	13,107 1,500	12,734 1,433	107		12,492 1,513	12,112 1,451	1,031 0	
	Public sector entities	1,500 3,147	3,071	351		3,217	3,119	311	
	Multilateral Development Banks	0	3,071	0		3,217 O	3,119	0	
	International Organisations	410	410	0		407	407	0	
	Institutions	1,490	1,380	590		1,675	1,606	750	
	Corporates	4,332	3,479	3,162		4,643	3,681	3,195	
	of which: SME	2,735	2,297	2,229		2,694	2,254	2,189	
	Retail	5,968	4,608	3,024		6,105	4,680	3,067	
	of which: SME	3,075	2,488	1,434		3,160	2,540	1,462	
Consolidated data	Secured by mortgages on immovable property	21,559	21,489	7,517		22,742	22,687	7,933	
	of which: SME	1,354	1,337	443		1,282	1,268	419	
	Exposures in default	3,923	1,988	2,085	1,918	3,738	1,899	1,988	1,827
	Items associated with particularly high risk	27	23	35		27	23	35	
	Covered bonds	161	161	42		160	160	39	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		9	7	6	
	Collective investments undertakings (CIU)	7	7	7		9	9	9	
	Equity	1,325	1,261	1,619		1,223	1,164	1,520	
	Securitisation	1,336	1,687	1,106		584	584	334	
	Other exposures	2,941	2,297	2,104		2,919	2,313	2,109	
	Standardised Total	61,233	56,027	22,726	3,002	61,463	55,904	22,326	2,813

<sup>(1)</sup> 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).



Credit Risk - IRB Approac

	Credit Risk - IRB Approach												
	Ibercaja Banco						IRB App	roach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
Compolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		
Consolidated data	Retail - Secured on real estate property - Of Which: Horl-SME  Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		, o	0		0	0		, ,
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		ň	0		0	0		ŏ
	Equity	Ů		, and the second	0		ŭ				0		<u> </u>
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets			Ü	0		Ů				0		
	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).

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII LOK)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long)	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off I	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		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)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 10Y - more       Total	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Czech Republic	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	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)			ereaja barico				As of	31/12/2014						
	(IIIII EUK)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long)	net of cash short			SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)	, , , , , , , , , , , , , , , , , , , ,	is a maturit	y matching) 1)	<b>,</b>	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		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)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [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 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [	Hungary														
Total [ 0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y  [5Y-10Y  [10Y-more Total	Italy	0 0 0 0 0 23 609 40	0 0 0 0 0 0	0 0 0 0 0 23 609 40	0 0 0 0 0 23 609 40	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 480 35 515	0 0 0 0 0 0 0 -28 -5	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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	Latvia	0	0	0	0	0	0	0	0	0	-33	0	0	0	0
[ 0 - 3M [	Lithuania														
Total  [ 0 - 3M	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)						As of 3	31/12/2014						
		GROSS DIRECT LONG EXPOSURES (accounting value	NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region	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)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0 0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Poland	0 0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 47 53	0 0 0 0 47 53	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 40 45	0 0 0 0 0 -1 -1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	100 0	100	100	0	0	0	0	85	-2	Ö	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more]	Slovakia	0 0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia	0 0		0	0	0	0	0	0	0	0	0	0	
Total  [ 0 - 3M [	Spain	0 0 625 11 1.550 68 2.699 37 1.405 16 1.104 48 3.763 85 398 95 11,545 358	0 625 1.550 2.699 1.405 1,104 3,763 398	62 341 1.135 958 1,015 3,615 304 7,430	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 20 0 393 220 864 2,596 213 4,307	0 -1 0 -14 -3 -30 -144 -79	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Sweden						d							-
Total	1	0 0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EGIÇ)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	ty matching) (1)		Derivatives with	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	h negative fair ue
Residual Maturity	Country / Region		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)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M[ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Iceland	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	Liechtenstein	0	0												
Total	Norway			0	0		0	0	0	0	0	0	0	0	0
Total	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [ 3M - 1Y [ 3M - 1Y [ 14 - 2Y [ 12 - 2Y [ 3Y - 5Y [ 3Y - 5Y [ 13Y - 5Y ] 10Y ] 10Y - more  Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [ 3M - 1Y [ 3M - 1Y [ 14 - 2Y [ 14 - 2Y [ 12 - 2Y [ 13 - 2Y [ 15 - 2Y ] ] ] ] ] [ 15Y - 10Y [ 10Y - 10Y [ 10Y - 10Y [ 10Y - 10Y ] ] ]  Total	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Japan	0		0	0		0	0	0	0	0	0	0	0	0
Total	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0



#### Sovereign Exposure

Ibercaja Banco

	(mln EUR)							As of	31/12/2014						
		GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		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)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Switzerland				0			0						-	
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Other advanced economies non EEA	0	0	0		0	0		0	0	0	0	0	0	0
Total	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y   [10Y - more Total	Latin America and the Caribbean	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	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The basis 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 counterparts (other than sovereing) or sovereing redef risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the denomination and or accounting classification of the positions
the economic substance over the form must be used as a orther for the definition of the positions. The economic substance over the form must be used as a orther for the definition of the positions.



	(mln EUR)							As of 30/06/2015								
		EXPOSURES (	RECT LONG accounting value	NET DIRECT Popositions of son	OSITIONS (gross overeign debt to oth	exposures (long) ner counterpa <u>ties</u>	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)	
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue	
esidual Maturity	Country / Region		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)	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	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Belgium	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	Bulgaria	0		0			0	0	0	0	0	0		0	0	
Total [ 0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Czech Republic															
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [ 0Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 3Y - 10Y [ 0Y - more	Estonia			0						-	0	0		0	0	
Total 0 - 3M [ 8M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 8Y - 5Y   7 - 10Y   1Y - more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [ 0Y - more Total	France	0	0	0	0		0	0	0	0	0	0	0	0	0	



								As of 30/06/2015									
			RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)		
		gross of p	provisions)	positions of sov	is a maturit	y matching) 1)	omy where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value			
Residual Maturity	Country / Region		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)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [ 0 - 3M [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [ [ 3M - 1Y [	Greece	0	0					0			0		0		0		
Total	Hungary			0	0	O	0		0	0	-	0		0			
Total  [ 0 - 3M	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [3Y-5Y[ [1OY-more Total	Italy	0 0 0 0 0 23 492 39	0 0 0 0 0	0 0 0 0 0 23 492 39 553	0 0 0 0 0 23 492 39 553	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	<b>o</b> 0 0 0	0 0 0 0 0 405 35 440	0 0 0 0 0 0 -58 -3	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[ 0 - 3M [	Latvia		0			-	0	0	0				0	0	0		
Total [ 0 - 3M [	Lithuania	0	0	0	0	O	0	0	0	0	0	0	0	0	0		
Total  [ 0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0		



	(mln EUR)							As of	30/06/2015						
			RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p			is a maturit	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Netherlands	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	Poland														
[ 0 - 3M [	Portugal	0 0 0 0 0 97 0	0 0 0 0 0	0 0 0 0 0 97 0	0 0 0 0 0 97 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 85 0	0 0 0 0 0 -2 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total	Romania	97	0	97	97	0	0	0	0	85	-2	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y  [5Y-10Y[	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110Y - more   Total     0 - 3M	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Spain	0 644 1.976 1.706 883 1,483 3,349 1,029	0 18 73 24 9 99 135 102 460	0 644 1.976 1.706 883 1.483 3,349 1,029	0 1.330 250 807 1,342 3,193 927	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 393 220 7 1,023 2,303 683	0 -6 -3 1 -76 -137 -235 -455	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total	Sweden	11,070		11,070	7,849	0	0	0	0	4,630	-455	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein														
Total	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	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	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Japan	0	0	0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG		OSITIONS (gross of the contract of the contrac			DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	n negative fair ue
Residual Maturity	Country / Region		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)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Other advanced economies non EEA	_						-							
Total  [ 0 - 3M	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y] [2Y - 3Y[ [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Africa	_	_	0		0	0		0			0	_		0
Total  [ 0 - 3M	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(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 counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a chrelar for the delethification of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



#### Information on performing and non-performing exposures

				As of 31	./12/2014			As of 30/06/2015								
		Gross carrying	j amount		Accumulated impair changes in fair valu provisions	rment, accumulated e due to credit risk and			Gross carrying	amount		Accumulated impair changes in fair value provisions <sup>4</sup>	ment, accumulated e due to credit risk and			
		Of which performing but past due >30	Of which nor	n-performing <sup>1</sup>	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30			On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		
		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>			
(mln EUR, %)																
Debt securities (including at amortised cost and fair value)	16,175	0	26	26	1	26	0	15,485	0	18	18	1	18	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	12,280	0	0	0	0	0	0	11,563	0	0	0	0	0	0		
Credit institutions	613	0	18	18	0	18	0	626	0	18	18	0	18	0		
Other financial corporations	3,195	0	8	8	1	8	0	3,208	0	0	0	1	0	0		
Non-financial corporations	87	0	0	0	0	0	0	88	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	37,157	1,212	3,897	3,897	364	1,875	1,880	36,680	834	3,668	3,668	324	1,777	1,766		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	805	50	9	9	0	0	0	806	7	9	9	0	0	0		
Credit institutions	1,040	0	0	0	0	0	0	1,122	0	0	0	0	0	0		
Other financial corporations	385	2	5	5	0	1	0	438	2	5	5	0	1	0		
Non-financial corporations	8,107	319	2,635	2,635	335	1,522	1,002	7,942	237	2,435	2,435	297	1,388	940		
Households	26,819	842	1,248	1,248	29	351	878	26,373	588	1,219	1,219	27	388	825		
DEBT INSTRUMENTS other than HFT	53,332	1,212	3,923	3,923	365	1,901	1,880	52,166	834	3,686	3,686	325	1,795	1,766		
OFF-BALANCE SHEET EXPOSURES	2,752		135	135	1	25	37	2,943		125	125	1	25	30		

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

<sup>&</sup>lt;sup>2</sup> Institutions report here collective allowances for incurrred 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)

<sup>&</sup>lt;sup>3</sup> 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)



#### Forborne Exposures

			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures			ment, accumulated e due to credit risk and ures with forbearance	Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
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)	4,857	2,425	1,310	1,174	1,179	4,730	2,324	1,277	1,140	1,114			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	287	1	0	0	0	270	1	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	5	5	1	1	0	5	5	1	1	0			
Non-financial corporations	3,065	1,791	1,147	1,029	705	2,979	1,714	1,110	989	667			
Households	1,500	627	161	144	474	1,477	604	166	150	447			
DEBT INSTRUMENTS other than HFT	4,857	2,425	1,310	1,174	1,179	4,730	2,324	1,277	1,140	1,114			
Loan commitments given	115	42	0	0	16	188	37	0	0	13			

<sup>&</sup>lt;sup>1</sup> 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



#### Leverage ratio

		(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	A	Tier 1 capital	2,746	2,801	LRCom {20}	
E	В	Total leverage ratio exposures	57,859	57,155	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
d	C	Leverage ratio	4.75%	4.90%	A/B	



#### Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015						
	Mortgage l [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]						
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>					
Loans and advances	<i>28,794</i>	28,575	27,874	27,663					
of which: Other financial corporations	1	1	1	1					
of which: Non-financial corporations	4,027	3,881	3,742	3,605					
of which: Households	24,654	24,595	24,007	23,937					

<sup>&</sup>lt;sup>1</sup>This 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.