

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

Capital

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 (l) of CRR
Accumulated other comprehensive income	-133	-410	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) 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 (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	26	19	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) 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 CCR
(-) 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) (iii) and 153(8) of CRR and Articles 36(1) point k) (iii) and 153(4) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR and Articles 36(1) point k) (vi) and 153(4) of CRR and Articles 36(1) point k) (vi) and 153(4) of CRR and
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 exceding 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 {1.1.1.6 + 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 {1.1.2}	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}	•



Risk exposure amounts

(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



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

2015 EU-wide Transparency ExerciseP&L

(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	
Of which restructuring ¹	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 subsidaries, 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 subsidaries, 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



EBA Market Risk Banco Popular Español SA

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	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	(mc) v EACTOR (mc) v									VaR (Memoran	dum item)	STRESSED VaR (M. item)	lemorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	FACTOR (ms) x AVERAGE OF			LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE	LATEST 12 WEEKS AVAILABLE AVERAGE (SVaRt-1) MEASURE MEASU		FLOOD	12 WEEKS R AVERAGE MEASURE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	225	196	0	0	0	0							0	0	0	0						
Of which: General risk	174	74	0	0	0	0							0	0	0	0						
Of which: Specific risk	51	121	0	0	0	0							0	0	0	0						
Equities	96	155	0	0	0	0							0	0	0	0						
Of which: General risk	17	70	0	0	0	0							0	0	0	0						
Of which: Specific risk	80	80	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	346	401	0	0	0	0							0	0	0	0						
Total	668	753	0	0	0	0	0	0	0	0	0	0	Ö	0	o o	0	0	0	0	0	0	0

EBA BANKING AUTHORITY

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	Banco Popular Español SA				Standardise	ed Approach			
		А	s of 31/12/2	2014		ı	s of 30/06/2	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, %)	20.200	20.457	0.400		20.240	20.052	2.252	
1	Central governments or central banks	30,208	29,157	3,133		29,210	29,052	3,263	
	Regional governments or local authorities Public sector entities	2,844 2,632	2,653 2,316	26 636		2,957 2,509	2,677 2,290	22 673	
	Multilateral Development Banks	2,032	2,316	030		2,509	2,290	6/3	
	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	
Consolidated data	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).



	Credit Risk - IRB Approach												
	Banco Popular Español SA						IRB Appı	roach					
				As of 31	L/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0		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 Retail	18,106 32,229		17,219 31,606	7,686 8,320		2,143 982	18,143 32,452		17,105 31,611	7,346 8,679		1,955 1,046
	Retail - Secured on real estate property	24,124		24,074	6,353		982 435	24,002		23,939	6,665		1,046
	Retail - Secured on real estate property - Of Which: SME	4,188		4.141	1,246		210	4.044		3,985	1,119		198
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	19,936		19,933	5,107		225	19,958		19,954	5,546		243
Corisonaatea aata	Retail - Qualifying Revolving	15,550		0	0		0	0		15,551	0,5.0		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).

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
	\	GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with 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 [Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Belgium	0	0	0	0	0	0	0	0		0	0	0		-
Total [0 - 3M [Bulgaria		-							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	0	0	0	0			0	0	0	0	0	0	0	
Total	Denmark														
Total	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Finland	0		0	0		0	0	0	0	0	0	0	0	
Total [0 - 3M [France	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII LOK)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long)	net of cash short		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)	<i>posiciona</i> 01 201	is a maturit	y matching) (1)	on, mare allare	Derivatives with p	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 (-)
T 0 - 3M	Germany	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	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0												
Total	Hungary			0	0		0	0	0	0	0	0	0	0	0
Total	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [3M - 1Y [14 - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Italy	285	0	285	285	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	285	0	285	285	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Lithuania	0		0	0		0	0	0	0	0	0	0	0	0
Total 0 - 3M 13M - 1Y 14 - 2Y 17 - 2Y 2Y - 3Y 3Y - 5Y 10Y - more	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Edity)		RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (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 [Malta	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	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Poland														
Total [0 - 3M [Portugal	10 10 14 64	10	14 64	14 64	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	89	10	78	78	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y [5Y - 10Y Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Spain	543 1.504 177 591 11,400 10,153 1,991	0 506 241 68 558 514 3,787 503 6,177	36 1.263 109 33 10,886 6,366 1,488	0 36 1.227 33 0 10,752 6,203 1,488	0	0	0	0	0	0	0	0	0	0
Total [0 - 3Mf	Sweden	26,358	6,177	20,181	19,738	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

				Popular Espanoi											
	(mln EUR)	AS of 31/12/2014 GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) BY DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) AS of 31/12/2014 DIRECT SOVEREIGN EXPOSURES (1) INDIRECT SOVEREIGN EXPOSURES (3) (or positions of sovereign debt to other counterpaties only where there is a maturity matching)													
		EXPOSURES (accounting value	NET DIRECT PO	ereign debt to oth	ner counterpaties	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)
			orovisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	
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
Total [0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	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 Total	Liechtenstein	0			0		-	0						0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway			0			0		0	0	0	0	0		
Total [0 - 3M [3M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Australia	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 [Hong Kong	-					-				-			-	
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [11 - 2Y [2Y - 3Y [37 - 5Y [5Y - 10Y [10Y - more	U.S.	2 1 32 334	0	2 1 32 334	2 1 32 334	0	0	0	0	0	0	0	0	0	0
Total	1	369	0	334 369	334 369	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

Banco Popular Español SA

	ſ			-opulai Espanoi											
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	er counterpaties	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	orovisions) [1]		is a maturit (ty 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	0			0					_		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA	_	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	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
Total Tota	Africa	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 [Others	U	J	3		3			0		V	J	3	J	J
[10Y - more 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 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) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(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	



	(min EUR)		As of 30/06/2015													
	\	GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)	
		gross of p	provisions)	, , , , , , , , , , , , , , , , , , , ,	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 [Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Croatia	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	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Hungary	0	0	0	0	0	0	0		0	0	0	0	0	-	
Total [0 - 3M [Ireland	-	-						0						0	
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Italy	242 475 792	0	242 475 792	0 75 242 475 792	0	0	0 -40	1	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [Latvia		0			0	0	-40	1	0	0	0	0	0	0	
Total [0 - 3M [Lithuania	0	0	0	0	0	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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	



	(min EUR)		As of 30/06/2015													
		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	5 (3) (on and off	balance sheet)	
	Country / Region	gross of p	provisions)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val		
Residual Maturity			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 (-)	
T 0 - 3M	Malta	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	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	
T 0 - 3M T 3M - 1 Y T 1Y - 2Y T 2Y - 3Y T 2Y - 5Y T 2Y - 10Y T 2Y - more	Portugal	14 597 423		14 597 423 1,033	14 597 423 1,033										-	
Total [0 - 3M [Romania	1,033	0		1,033	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	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	0	
Total	Spain	0 1.234 1.467 469 831 10,168 8,723 1,767 24,659	0 565 308 369 294 380 3,731 76 5,722	0 670 1.159 100 538 9,788 4,992 1,691 18,937	0 666 1.083 33 471 9,701 4,852 1,691 18,498	0	0	-20 -500 -50 -200 -770	0 8 1 2	0	0	0	0	0	0	
Total	Sweden		5,722	18,937	18,498	0	0	-770	11	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	



	(mln EUR)							As of	30/06/2015						
			RECT LONG	NET DIRECT PO	OSITIONS (gross of 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	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 fain 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Norway		-							-					-
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	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	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	u.s.	0 2 0 148 26	0	0 2 0 148 26	0 2 0 148 26	0	0	0	0	0	0	0	0	0	0
Total	1	26 176	0	176	176	0	0	0	0	0	0	0	0	0	0



	(mln EUR)									As of 30/06/2015									
			RECT LONG accounting value		OSITIONS (gross o			DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)				
		gross of p	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 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 [China											_							
Total [0 - 3M] [3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Switzerland	0		0	0	0	0	0	0	0	0	0	0	0	0				
Total [0 - 3M [[3M - 1Y [F1Y - 2Y F F2Y - 3Y F F3Y - 5Y F F5Y - 10Y F F10Y - more	Other advanced economies non EEA		0				0		0	0	0		0	0	0				
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[[11-2Y[[12-2Y] [22-3Y[[33-5Y[[53-5Y] [53-5Y] [53-5Y] [53-5Y] [53-5Y] [53-5Y]	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	0	0	0	0	0	0	0	0				
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Others	U	J	3	V	U	U	0	U	U	0	v	v	U	U				
[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	0/06/2015		
		Gross carrying	amount		Accumulated impair changes in fair valu provisions	rment, accumulated e due to credit risk and			Gross carrying	j amount			rment, accumulated e due to credit risk and	
	Of which performing but past due >30		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non-performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted		·			days and <=90 days	Of which: defaulted				
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
Central banks	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
Credit institutions	331	0	0	0	0	0	0	80	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
Non-financial corporations	204	0	0	0	0	0	0	265	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
General governments	6,188	1	3	3	0	0	0	5,722	2	0	0	0	0	0
Credit institutions	9,910	0	0	0	0	0	0	4,833	8	0	0	0	0	0
Other financial corporations	1,107	18	0	0	0	0	0	7,610	38	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

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 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)

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)



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 ²		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)	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



Leverage ratio

	(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}	
В	Total leverage ratio exposures	158,607	162,552	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	5.73%	6.07%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06	5/2015				
	Mortgage [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	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	46,145	43,992	47,026	44,158				
of which: Other financial corporations	1	0	0	0				
of which: Non-financial corporations	19,537	17,761	19,022	17,832				
of which: Households	26,593	26,210	27,976	26,326				

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.