

# **2016 EU-wide Stress Test**

Bank Name	Banco Popular Español S.A.
LEI Code	80H66LPTVDLM0P28XF25
Country Code	ES



# **2016 EU-wide Stress Test: Summary**

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		7,079.09	5,275.66
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		65.95	-174.85
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,177.31	-3,465.95
Cumulative 3y: Profit or (-) loss for the year		1,809.83	-1,366.40
Coverage ratio - Default stock	36.58%	34.28%	35.35%
Common Equity Tier 1 capital	9,827.87	10,116.67	5,302.10
Total Risk exposure amount	74,992.01	75,204.72	75,637.25
Common Equity Tier 1 ratio, %	13.1%	13.5%	7.0%
Fully loaded Common Equity Tier 1 ratio, %	10.2%	13.5%	6.6%
Tier 1 capital	9,827.87	11,416.15	6,601.57
Total leverage ratio exposures	157,788.27	157,788.27	157,788.27
Leverage ratio, %	6.2%	7.2%	4.2%
Fully loaded leverage ratio, %	5.7%	7.2%	4.0%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			1,250
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation
<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



								31/12/2015													
			Exposure	values			Risk expo	sure amounts			Stock	of provisions									
		A-IRB		Fil	RB	A-1	RB	F-IRE		A-	IRB	F-	IRB	Coverage Ratio							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>							
	(min EUR, %)																				
	Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	0 0 14.868 0	0 0 4.721 0	5,672 11.093 2,163	0 4 437 183	0 0 7.822 0	0 0 197 0	0 1,748 8.300 1,877	0 0 0	0 0 63 0	0 0 1.542 0	0 0 170 1	0 0 208 76	0.19 34.09 41.79							
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	10.796 27.720 20,750	4.280 3.031 2.401	1.529	59 0	5.531 7.159 5.106	186 184 170	1.460 0	0	50 9	1.368 1.092 604	44 0	37 0	32.49 36.09 25.19							
Banco Popular Español S.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	2.744 18,007	1.088 1,313	0	0	951 4,155	73 97	0	0	2 4	273 331	0	0	25.19 25.29							
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	6,969 6.969	629 629	0	0	2,053 2.053	14 14	0	0	3	488 488	0	0	77.69 77.69							
Se	Equity Securitisation Other non-credit obligation assets	12.029	0	0	0	12.029	0	0	0	0	0	0	0								
	Other non-credit obligation assets IRB TOTAL	12,029 <b>54.616</b>	7,751	16,765	441		381	10.048	0	72	2,634	170	208	34.79							

								31/12/2015						
			Exposure	values				sure amounts			Stock	of provisions		
		A-IR	В	F-I	RB	A-1	IRB	F-IR	:B	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	5.672	4	0	0	1.748	0	0	0	0	0	0.1%
	Corporates	14,868	4,721	11,093	437		197	8,300	0	63	1,542	170	208	34.0%
	Corporates - Of Which: Specialised Lending	0	0	2,163	183		0	1,877	0	0	0	1	76	41.7%
	Corporates - Of Which: SME	10.796	4.280	1.529	59	5.531	186	1.460	0	50	1.368	44	37	32.4% 36.0%
	Retail	27,720	3,031	0	0	7,159	184	0	0	9	1,092	0	0	
	Retail - Secured on real estate property	20.750	2.401	0	0	5.106	170	0	0	6	604	0	0	25.1% 25.1%
	Retail - Secured on real estate property - Of Which: SME	2,744	1,088	0	0	951	73	0	0	2	273	0	0	25.1%
Spain	Retail - Secured on real estate property - Of Which: non-SME	18,007	1,313	0	0	4,155	97	0	0	4	331	0	0	25.2%
	Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	6,969	629	0	0	2,053	14	0	0	3	488	0	0	77.6%
	Retail - Other Retail - Of Which: SMF	6.969	629	0	0	2.053	14	0	0	3	488	0	0	77.6%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity		0	0		0	0	0		0	0			
	Securitisation													
	Other non-credit obligation assets	12,029		0	0	12,029	0	0	0	0	0	0	0	
	IRB TOTAL	54,616	7,751	16,765	441	27,010	381	10,048		72	2,634	170	208	34.7%

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-II	88	F-I	RB	A-I	RB	F-IF	₹B	A-	IRB	F-	IRB .	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Portugal	Control banks and central denominations Institutions Consontes Of Which Soroisted Lendin Goronstes - Of Which Soroisted Real Secured on real cetate property Real Social	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	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	000000000000000000000000000000000000000		
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		

							31/12/2015							
		Exposure					sure amounts				of provisions			
	A-II	RB	F-	IRB	A-I	IRB	F-IF	88	A-I	IRB	F-	-IRB	Coverage Ratio -	
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-	
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	-	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
Retail	0	0	0	0	0	0	0	0	0	0	0	0	4 -	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	4 -	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	4	
Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0					
Retail - Other Retail	0			0	0	0	0	0	0	0				
Retail - Other Retail - Of Which: SME	0		0	0	0		0	0		0				
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		, c		
Equity	ı o	0	l ő	0	0	0	ı ő	0	l ő	0	ı ő	.l č		
Securitisation	, and the same of	Ŭ	Ĭ		ŭ		ľ	Ů	ľ	· ·	Ĭ	Ĭ		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0			
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	e	, -	



Banco Popular Español S.A.

							31/12/2015						
		Exposur	values			Risk expo	sure amounts			Stock	of provisions		
	A-IR	В	F-I	RB	A-1	IRB	F-IF	RB	A-	IRB	F-1	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		
Institutions	0	ō	ō	0	ō	0	0	0	ō	0	ō	0	
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	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	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	0		0	U	0	0	0	0	0	0	0	0	3
ketaii - Quaintying kevolving Retaii - Other Retaii	0		0		0	0	0	0	0	0	0		1
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	ō	ō	0	ō	0	0	0	ō	0	ō	0	
Equity	0	ō	0	ō	ō	0	0	o o	ō	0	o o	ō	-
Securitisation													
Other non-credit obligation assets	0		0		0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	<u> </u>

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Exposur					sure amounts				of provisions		
	A-IF	B .	F-I	RB	A-I	IRB	F-IF	:8	Α-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	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	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0	-
Equity			0	0	0					0	0		-
Securitisation													
Other non-credit obligation assets	0	0	0		0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-IF	В	F-I	RB	A-1	IRB	F-IF	RB	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		-
Corporates - Or Which: SME	0		0	0	0	0	0	0	0	0	0		3
Retail - Secured on real estate property	0	ň	0	o o	0	n n	ů ů	0	o o	0	ů o	i i	
Retail - Secured on real estate property - Of Which: SME	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō		
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SMF	0	0	0	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	0	0		-
Equitv Securitisation	U		· ·	U	U	U	ı "	U	ı "	U	U		1
Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0		
IRB TOTAL	0	ō	0	ō	0	0	0	0	0	0	0	0	

TRE TOTAL

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposur	e values				sure amounts				of provisions		
	A-I	RB	F-	IRB	A-	IRB	F-IF	RB	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central banks and central covernments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail Retail Secured on real estate property Betail Secured on real estate property Betail Country Betail Corporate Betail Country Betail Corporate Betail Security Securitation	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 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		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0		0	(	-
IRB TOTAL	0	0	0	0	0	0	0	0	0		0		

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



							31/12/2015						
		Exposure	e values			Risk expo	sure amounts			Stock	of provisions		
	A-IR	В	F-I	RB	A-1	IRB	F-IR	:B	A-I	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0	:
Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	:
Corporates - Of Which: SME Retail	0	0	0	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	0	0	0	:
Retail - Secured on real estate property - Of Which: non-SME  Retail - Oualifying Revolving	0	0	0	ō	0	0	0	0	0	0	0	0	-
Retail - Other Retail  Retail - Other Retail - Of Which: SME	0	0	ő	Ö	0	0	0	0	0	0	0	Ö	-
Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	Ö	-
Securitisation													
Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	

Ī							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-I	88	F	RB	A-I	RB	F-IR	:8	A-I	RB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Federal Naviks and rendri dissurements. Institutions Cultivaria Cultivaria Cultivaria Cultivaria Cultivaria Cultivaria Cultivaria Retail Secured on real state recently and real recently Retail Secured on real state recently Retail Secured on real state and extent of the real recently Retail Secured on real state recently of Which 59E Retail Cultivaria	000000000000000000000000000000000000000	000000000000000000000000000000000000000	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 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	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 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)											·		•

31/12/2015												
	Exposur	e values			Risk expo	sure amounts						
A-I	RB	F-	F-IRB		A-IRB		88	A-IRB		F-IRB		Coverage Ratio -
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
0		0	0	0	0	0	0	0	0	0		
0		0	0	0	0	0	0	0	0	0		-
0	9	0	0	0	0	0	0	0	0	0	!	
0		0	0	0	0	0	0	0	0	0		
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0		0	0	0	0	0	0	0	0	0		
Ö	0	Ō	Ō	Ō	Ō	Ö	Ō	Ö	ō	Ö		
		A-IRB		A-IRB F-IRB	A-IRB F-IRB A-I	A-IRB F-IRB A-IRB	Exposure values Risk exposure amounts A:IRB F:IRB A:IRB F:IF	Exposure values         Risk exposure amounts           A-IRB         F-IRB         A-IRB         F-IRB	Exposure values         Risk exposure amounts           A:RB         F-IRB         A:RB         F-IRB         A:RB	Exposure values         Risk exposure amounts         Stock           A-1RB         F-1RB         A-1RB         F-1RB         A-1RB	Exposure values         Risk exposure amounts         Stock of provisions           A.IRB         F.IRB         A.IRB         F.IRB	Exposure values         Risk exposure amounts         Stock of provisions           A1RB         F1RB         A1RB         F1RB         A1RB         F1RB



		Baseline Scenario									
		31/12/2016 31/12/2017 31/12/201							18		
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	
	Central banks and central governments	-	0	-	-	0	-	-	0	-	
	Institutions	0.0%	3	40.0%	0.0%	3	40.0%	0.0%		40.0%	
	Corporates	0.3%	2,062	33.0%	0.3%	2,142	32.1%	0.4%	2,226	31.4%	
	Corporates - Of Which: Specialised Lending	0.2%	80	41.6%	0.2%	85	41.5%		89	41.4%	
	Corporates - Of Which: SME	0.4%	1,553	31.4%	0.4%	1,606			1,661	29.9%	
	Retail	0.2%	1,155	33.3%	0.2%	1,208			1,264	29.4%	
	Retail - Secured on real estate property	0.1%	637	23.2%	0.1%	662	21.7%		688	20.5%	
Daniel Danielas Fana Wal C A	Retail - Secured on real estate property - Of Which: SME	0.3%	284	24.2%	0.3%	293			302	22.8%	
Banco Popular Español S.A.	Retail - Secured on real estate property - Of Which: non-SME	0.1%	353	22.5%	0.1%	370	20.6%	0.1%	386	19.1%	
	Retail - Qualifying Revolving Retail - Other Retail		. 0			. 0			0		
		0.4%	518	70.5% 70.5%	0.4%	546 546	65.2%	0.4%	576 576	60.8%	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0.4%	518	/0.5%	0.4%	546	65.2%	0.4%	5/6	60.8%	
		-	0	-	-		-	-		-	
	Equity Securitisation		U		-	U			U		
	Other non-credit obligation assets		0								
	IRB TOTAL	0.3%	3,220	33.1%	0.2%	3,354	31.7%	0.3%	3,494	30.6%	

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate			Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>							
	0			0			0							
0.1%	2,396	40.0% 34.2%	0.1%	2.598	40.0% 31.9%	0.0%	2,866	40.i						
0.4%	2,390	34.2% 41.5%	0.9%	2,598	31.9% 41.4%	0.8%	2,800	41.						
1.1%	1.838	33.8%	1.1%	1.963	31.6%	1.1%	2,163	31.						
0.8%	1,388	35.0%	0.9%	1.623	33,4%	0.9%	1.854	32.						
0.7%	807	25.6%	0.7%	949	24.5%	0.8%	1,095	23.						
2.0%	386	29.3%	2.0%	441	28.8%	2.2%	493	28.						
0.5%	421	22.9%	0.5%	508	21.6%	0.6%	602	20.						
-	0	-	-	0	-	-	0							
1.3%	581	71.9%	1.4%	674	68.1%	1.3%	760	65.						
1.3%	581	71.9%	1.4%	674	68.1%	1.3%	760	65.						
-	0	-	-	0	-	-	0							
	0	-		0	-		0							
-	0		-	0		-	0							
0.8%	3,787	34.6%	0.8%	4,226	32.5%	0.8%	4,726	31.5						

31/12/2016 31/12/2017 31/12/2	18
Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Ratio - Impairment Stock of	Coverage Ratio -
(mh EUR, %) rate Provisions Default Stock rate Provisions Default Stock rate Provisions	Default Stock <sup>1</sup>
Central banks and central governments - 0 0	
Institutions 0.0% 3 40.0% 0.0% 3 40.0% 0.0%	40.0%
Corporates 0.3% 2,062 33.0% 0.3% 2,142 32.1% 0.4% 2,226	31.4%
Corporates - Of Which: Specialised Lending 0.2% 80 41.6% 0.2% 85 41.5% 0.2% 85	41.4%
Corporates - Of Which: SME 0.4% 1.553 31.4% 0.4% 1.606 30.6% 0.5% 1.666	29.9%
Retail 0.2% 1,155 33.3% 0.2% 1,208 31.1% 0.2% 1,26	29.4%
Retail - Secured on real estate property 0.1% 637 23.2% 0.1% 662 21.7% 0.1% 688	20.5%
Retail - Secured on real estate crocerty - Of Which: SME 0.3% 284 24.2% 0.3% 293 23.4% 0.3% 300	22.8%
Spain         Retail - Secured on real estate property - Of Which: non-SME         0.1%         353         22.5%         0.1%         370         20.6%         0.1%	19.1%
Retail - Oualifying Revolving - 0 0	-
Retail - Other Retail 0.4% 518 70.5% 0.4% 546 65.2% 0.4% 570	60.8%
Retail - Other Retail - Off Which: SMF 0.4% 518 70.5% 0.4% 546 65.2% 0.4% 576	60.8%
Retail - Other Retail - Of Which: non-SME - 0 0	-
Equity - 0 0	-
Securitisation Securitisation	
Other non-credit obligation assets - 0 0 -	-
IRB DOTAL   0.3%   3,220   33.1%   0.2%   3,354   31.7%   0.3%   3,494   3.6%   3.494   3.6%   3.6	30.6%

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
	0			0			0			
0.1%	3	40.0%	0.1%	5	40.0%	0.0%	5	40.09		
0.9%	2,396	34.2%	0.9%	2,598	31.9%	0.8%	2,866	31.29		
0.4%	83	41.5%	0.3%	90	41.4%	0.2%	94	41.39		
1.1%	1.838	33.8%	1.1%	1.963	31.6%	1.1%	2.163	31.39		
0.8%	1,388	35.0%	0.9%	1,623	33.4%	0.9%	1,854	32.09		
0.7%	807	25.6%	0.7%	949	24.5%	0.8%	1.095	23.69		
2.0%	386	29.3%	2.0%	441	28.8%	2.2%	493	28.39		
0.5%	421	22.9%	0.5%	508	21.6%	0.6%	602	20.79		
-	0		-	0		-	0			
1.3%	581	71.9%	1.4%	674	68.1%	1.3%	760	65.7%		
1.3%	581	71.9%	1.4%	674	68.1%	1.3%	760	65.79		
-	0		-	0	-	-	0			
	0			0			0			
	0		-	0		-	0			
0.8%	3,787	34.6%	0.8%	4,226	32.5%	0.8%	4,726	31.59		

						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates	-	0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Portugal	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
<del>.</del>	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	
	IRB TOTAL		0	-	-	0	-		0	

	Adverse Scenario										
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>			
-	0		-	0			0				
	0		-	0		-	0				
-	0	-	-	0	-	-	0				
1	0	-	-	0		-	0				
	0	-	-	0	-	-	0	-			
- 1	0			0			0				
-	0		-	0		-	0				

					Baseline Sce	nario			
		31/12/20			31/12/20			31/12/20	
(min EUR, %)	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0		-	0		-	0	-
Retail	-	0		-	0		-	0	-
Retail - Secured on real estate property		0	_	_	0	_		0	
Retail - Secured on real estate property - Of Which: SME		0	_		0		l.	0	
Retail - Secured on real estate property - Of Which: non-SME		0	_		0		l.	0	
Retail - Qualifying Revolving		0			0				
Retail - Other Retail		0		Ī	0		-		ľ
				l			ľ		Ī.
Retail - Other Retail - Of Which: SME	-	0	-	-	0		-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0		-	0	-
Equity		0	-	-	0		-	0	-
Securitisation									
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	-	0	-	-	0		-	0	-
Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

	Adverse Scenario										
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>			
-	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	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
	0		_	0			0				



Banco Popular Español S.A.

					Baseline Sce	nario			
		31/12/20	116	31/12/2017			31/12/2018		
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
 (min EUR, %)	rate	Provisions		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments		0	-	-	0		-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0			0			0	
IRB TOTAL		0	-	-	0			0	

	Adverse Scenario											
	31/12/20	16		31/12/20	17	31/12/2018						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>			Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>				
-	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	-				
	U			U			U					
-	0	-		0			0					

					Baseline Sce	nario			
		31/12/20	16		31/12/20:	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	1
Corporates	-	0	-	-	0	-	-	0	1
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	1
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	1
Retail	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	1
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	1
Retail - Other Retail	-	0	-	-	0		-	0	1
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	1
Retail - Other Retail - Of Which; non-SME	-	0	-	-	0		-	0	1
Equity	-	0	-	-	0	-	-	0	1
Securitisation									
Other non-credit obligation assets	-	0		-	0		-	0	
IRB TOTAL	-	0	-	-	0		-	0	

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17		31/12/20	018		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
	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			
	0	-	-	0	-	-	0			
	0			0			0			
-	0	-	-	0	-	-	0			

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Cer	ntral banks and central governments		0			0			0	
Inc	stitutions	-	0	-	-	0	-	-	0	
Cor	morates	-	0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Ret		-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	uitv	-	0	-	-	0	-			
	curitisation									
	her non-credit obligation assets		0	-	-	- 0			0	
	B TOTAL	-	0	-	-	0			0	
Computed as: Stock of provisions for defaulted stock / default	It stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario				
	31/12/20	16		31/12/20	17		31/12/20	18	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio
	0			0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	U	-	-	U		-	U		
-	U	-	-	U		-	U		
-	0	-	-	0		-	0		
-			-	0		-	0		
- 1	0			0			0		
_	0	_		0	_		0		
_	0	_		0	_		0		
-	ő	-		ı ö	-	-	ı ö		
-	0		-	0		-	0		
-	0			0		-	0		

					Baseline Sce	nario					
		31/12/20	16		31/12/20	17		31/12/20	1/12/2018		
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		
Central banks and central governments		0			0			0			
Institutions	-	0	-	-	0	-	-	0			
Corporates		0	-	-	0	-	-	0			
Cornorates - Of Which: Specialised Lending		0	-	-	0	-	-	0			
Corporates - Of Which: SME	-	0	-	-	0	-	-	0			
Retail		0	-	-	0	-	-	0			
Retail - Secured on real estate property		0	-	-	0	-	-	0			
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0			
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0			
Retail - Oualifying Revolving		0	-	-	0	-	-	0			
Retail - Other Retail		0	-	-	0	-	-	0			
Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0			
Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0			
Fauity	-	0	-			-	-	0			
Securitisation											
Other non-credit obligation assets			-		0			0			
IRB TOTAL	-				0		-	0	1 -		

	Adverse Scenario												
	31/12/20	16		31/12/20	17	31/12/2018							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	<ul> <li>Impairment Stock rate Provis</li> </ul>		Coverage Ratio - Default Stock <sup>1</sup>					
-	0		-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
	0			0			0						
-	0	_		0	_		0						
-	ō	-	-	ō	-	-	ō	-					
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0		-	0						
1	0			0			0						
-	ō	-	-	ō		-	ō						
	0			0			0						
-	0	-	-	0	-	-	0	-					

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments		0	-	-	0		-	0	
Institutions		0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Comprates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	
Retail		0	-	-	0	-	-	0	
Retail - Secured on real estate property		0	-	-	0		-	0	
Retail - Secured on real estate property - Of Which; SME		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0		-	0	
Retail - Qualifying Revolving		0	-	-	0	-		0	
Retail - Other Retail		0	-	-	0		-	0	
Retail - Other Retail - Of Which: SME		0	-	-	0	-		0	
Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	
Equity		0	-	-	0	-		0	
Securitisation									
Other non-credit obligation assets		0		-	0		-	0	
IRB TOTAL		ō		-	ō			ō	

	Adverse Scenario												
	31/12/20						18						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>					
-	0	-	-	0		-	0	-					
-	0	-	-	0	-	-	0	-					
1	0	1		0			0						
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
1	0	1	1	0	1	1	0						
-	ő	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0			U			U						
-	0			0			0						
	0	-		0			0						

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio
Ferriral Navies and remain amountments Institutions Controlles Con	-	0 0 0 0 0 0 0 0 0	-		000000000000000000000000000000000000000		-	0 0 0 0 0 0 0 0 0	
Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario				
	31/12/20	16		31/12/20	17	31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>			Coverage Ratio - Default Stock <sup>1</sup>	
	0		-	0	-	-	0	-	
-	0	-	-	0	-	-	0		
1	0		1	0		1	0		
-	ő	-	-	ő		-	ő		
-	ō	-	-	ō	-	-	ō		
-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0		-	0		
-	ő	_		l ő			0		
-	ō	-	-	ō	-	-	ō	-	
-	0		-	0	-	-	0	-	

					Baseline Sce	nario			
		31/12/20	16		31/12/20:	17		31/12/20:	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Comprates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0		-	0	
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0		-	0	
Retail - Qualifying Revolving	-	ō	-	-	ō		-	ō	
Retail - Other Retail		0	-	-	0		-	0	
Retail - Other Retail - Of Which: SME	-	ō	-	-	ō		-	ō	
Retail - Other Retail - Of Which: non-SME		0	1 -		0		l -	ō	
Equity		0	-		0			ō	
Securitisation		, i			, ,				
Other non-credit obligation assets		0		-	0	-		0	
IRB TOTAL	-	ŏ	-		ŏ			ŏ	

Adverse Scenario												
	31/12/20		31/12/2017 31/12/201					8				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>				
	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0					
- 1	0		1	0		1	0					
_	0			0			0					
_	0			0			0					
-	ō	-	-	0	-	-	ō					
-	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0					
-	0		-	0		-	0					
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-	0			0	-		0					
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Banco Popular Español S.A.

					31/12/2015				
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>	
	Central governments or central banks	28,890	0	3,035	0	0	0	0.0%	
	Regional governments or local authorities	2,339	1	23	2	0	0	3.7%	
	Public sector entities	2,097	6	612	8	0	4	39.5%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	4,433	43	1,281	45	3	21	32.7%	
	Corporates	6,222	4,285	6,127	5,259	121	3,100	41.8%	
	of which: SME	2,700	3,394	2,622	4,190	96	2,399	41.4%	
	Retail	7,810	310	4,909	412	133	386	55.3%	
Banco Popular Español S.A.	of which: SME	5,352	284	3,065	378		350	55.0%	
Darico Fopular Españor 3.A.	Secured by mortgages on immovable property	12,434	2,229	5,064	2,264		713	24.2%	
	of which: SME	5,560	1,742	2,344	1,774	26	550	24.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	287	0	29	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	104	0	68	0	0	0	0.0%	
	Equity	1,115	0	1,814	0	0	0	0.0%	
	Securitisation								
	Other exposures	902	0	350	0	0	0	0.0%	
	Standardised Total	66,633	6,875	23,313	7,990	292	4,224	37.9%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	27,018	0	3,035	0	0	0	0.0%
	Regional governments or local authorities	2,291	1	14	2	0	0	3.7%
	Public sector entities	2,028	6	593	7	0	4	38.2%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3,827	39	1,141	40	3	13	24.7%
	Corporates	4,339	4,120		5,026	113	3,042	42.3%
	of which: SME	2,116	3,265	2,072	4,006	95	2,349	41.8%
	Retail	6,587	238		308	131	247	50.7%
Spain	of which: SME	4,361	220	2,492	287	4	215	49.2%
Spaili	Secured by mortgages on immovable property	8,815	2,035	3,606	2,055	35	628	23.6%
	of which: SME	4,812	1,627	2,007	1,646	26	494	23.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	83	0	8	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	22	0	22	0	0	0	0.0%
	Equity	1,105	0	1,803	0	0	0	0.0%
	Securitisation							
	Other exposures	902	0	350	0	0	0	0.0%
	Standardised Total	57,016	6,440	19,010	7,440	282	3,934	37.8%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	1,638	0	0	0	0	0	0.0%
	Regional governments or local authorities	5	0	1	0	0	0	0.0%
	Public sector entities	68	0	20	0	0	0	65.3%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	576	4	134	5	0	8	67.3%
	Corporates	1,505	165	1,472	233	4	56	25.4%
	of which: SME	485	129	451	183	0	50	28.0%
	Retail	1,059	72	624	104	2	139	65.9%
Portugal	of which: SME	953	64	545	91	1	135	67.9%
i oi tugui	Secured by mortgages on immovable property	2,324	194	931	208	1	85	30.4%
	of which: SME	581	115	269	128	0	56	32.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	81	0	46	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	7,257	435	3,228	550	7	289	39.9%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco Popular Español S.A.

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0		0	0	0.0%
Regional governments or local authorities	0	0	0		0	0	0.0%
Public sector entities	0	0	0		0	0	0.0%
Multilateral Development Banks	0	0	0		0	0	0.0%
International Organisations	0	0	0		0	0	0.0%
Institutions	0	0	0		0	0	0.0%
Corporates	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Retail	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Secured by mortgages on immovable property	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Items associated with particularly high risk	0	0	0		0	0	0.0%
Covered bonds	0	0	0		0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.0%
Collective investments undertakings (CIU)	0	0	0		0	0	0.0%
Equity	0	0	0		0	0	0.0%
Securitisation							
Other exposures	0	0	0		0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>&</sup>lt;sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco Popular Español S.A.

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0		0	0	0.0%
Regional governments or local authorities	0	0	0		0	0	0.0%
Public sector entities	0	0	0		0	0	0.0%
Multilateral Development Banks	0	0	0		0	0	0.0%
International Organisations	0	0	0		0	0	0.0%
Institutions	0	0	0		0	0	0.0%
Corporates	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Retail	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Secured by mortgages on immovable property	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Items associated with particularly high risk	0	0	0		0	0	0.0%
Covered bonds	0	0	0		0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.0%
Collective investments undertakings (CIU)	0	0	0		0	0	0.0%
Equity	0	0	0		0		0.0%
Securitisation							
Other exposures	0	0	0		0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
<b>Equity</b>	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central	al governments or central banks	0	0	0	0	0	0	0.0%
Regiona	nal governments or local authorities	0	0	0	0	0	0	0.0%
Public s	sector entities	0	0	0	0	0	0	0.0%
Multilat	ateral Development Banks	0	0	0	0	0	0	0.0%
	national Organisations	0	0	0	0	0	0	0.0%
Institut	utions	0	0	0	0	0	0	0.0%
Corpora	rates	0	0	0	0	0	0	0.0%
of wi	which: SME	0	0	0	0	0	0	0.0%
Retail		0	0	0	0	0	0	0.0%
	which: SME	0	0	0	0	0	0	0.0%
	ed by mortgages on immovable property	0	0	0	0	0	0	0.0%
of wi	which: SME	0	0	0	0	0	0	0.0%
Items a	associated with particularly high risk	0	0	0	0	0	0	0.0%
	ed bonds	0	0	0	0	0	0	0.0%
	s on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	tive investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity		0	0	0	0	0	0	0.0%
	itisation							
	exposures	0	0	0	0	0	0	0.0%
Standar	ardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco Popular Español S.A.

				31/12/2015			
	Exposure	values	Risk exposu	ıre amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	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%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17	31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks	0.1%	4	40.0%	0.1%	7	40.0%	0.1%		40.0%
	Regional governments or local authorities	0.1%	2	40.0%	0.1%	4	40.0%	0.1%		40.0%
	Public sector entities	0.1%	6	40.9%	0.1%	8	40.6%	0.1%	10	40.5%
	Multilateral Development Banks		0		-	0		-	0	-
	International Organisations		0		-	0		-	0	-
	Institutions	0.0%	34	45.4%	0.0%	35	45.0%	0.0%		44.7%
	Corporates	0.9%	3,355	42.3%	0.8%	3,396	41.9%	0.7%		41.5%
	of which: SME	1.1%	2,532	40.9%	0.9%	2,557	40.4%	0.9%		
	Retail	1.1%	474	51.4%	1.0%	552	48.9%	1.1%		47.1%
Banco Popular Español S.A.	of which: SME	0.9%	405	51.4%	0.9%	453	48.9%	0.9%	501	47.1%
barreo i oparar Esparior S.A.	Secured by mortgages on immovable property	0.4%	894	26.3%	0.4%	938	25.4%	0.3%	979	24.7%
	of which: SME	0.7%	656	25.0%	0.6%	687	24.3%	0.6%	717	23.8%
	Items associated with particularly high risk		0		-	0		-	0	-
	Covered bonds	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Claims on institutions and corporates with a ST credit assessment		0		-	0		-	0	-
	Collective investments undertakings (CIU)		0		-	0		-	0	-
	Equity		0		-	0		-	0	
	Securitisation									
	Other exposures	0.2%	0	40.0%	0.2%	1	40.0%	0.2%		40.0%
	Standardised Total	0.5%	4,769	38.7%	0.5%	4,941	37.9%	0.5%	5,106	37.2%

Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>
0.3%	11	40.0%	0.3%	23	40.0%	0.3%	34	40.0
0.3%	7	40.0%	0.3%	13	40.0%	0.3%	18	40.0
0.3%	10	40.5%	0.3%	16	40.3%	0.3%	23	40.2
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.1%	35	45.2%	0.1%	37	44.6%	0.0%	38	44.2
4.1%	3,650	43.0%	3.7%	3,825	41.8%	2.3%	3,914	41.2
6.9%	2,751	40.8%	6.4%	2,886	39.6%	4.3%	2,950	39.1
1.4%	498	51.1%	1.6%	620	48.3%	1.5%	729	46.7
1.2%	424	51.0%	1.6%	508	47.9%	1.4%	579	46.1
1.0%	1,100	31.7%	1.5%	1,279	31.5%	1.1%	1,405	31.1
1.8%	839	31.3%	2.9%	992	31.8%	2.2%	1,096	32.0
-	0	-	-	0	-	-	0	
0.1%	0	40.0%	0.1%	0	40.0%	0.0%	0	40.0
-	0	-	-	0	-	-	0	
	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.4%	0	40.0%	0.3%		40.0%	0.2%	1	40.0
1.3%	5,311	40.6%	1.4%	5,813	39.5%	1.0%	6,163	38.9

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment						Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.1%	3	40.0%	0.1%	7	40.0%	0.1%	10	40.0%
	Regional governments or local authorities	0.1%	2	40.0%		4	40.0%	0.1%	6	40.0%
	Public sector entities	0.1%	6	40.0%	0.1%	7	40.0%	0.1%	9	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	
	International Organisations	-	0	-	-	0	-	-	0	
	Institutions	0.0%	25	40.0%	0.0%	26	40.0%	0.0%	27	40.0%
	Corporates	1.0%	3,262	42.7%	0.9%	3,293	42.2%	0.8%	3,322	41.9%
	of which: SME	1.1%	2,469	41.2%	0.9%	2,489	40.8%	0.9%	2,507	40.4%
	Retail	1.1%	321	47.9%	1.1%	389	46.2%	1.1%	455	44.9%
Spain	of which: SME	0.9%	261	46.7%	0.9%	302	45.0%	0.9%	342	43.8%
эраш	Secured by mortgages on immovable property	0.5%	800	26.1%		837	25.4%		871	24.8%
	of which: SME	0.7%	596	24.5%	0.6%	625	24.0%	0.6%	651	23.5%
	Items associated with particularly high risk		0	-		0			0	
	Covered bonds	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Claims on institutions and corporates with a ST credit assessment		0	-		0			0	
	Collective investments undertakings (CIU)		0		-	0			0	
	Equity	-	0	-	-	0	-		0	
	Securitisation									
	Other exposures	0.2%	0	40.0%	0.2%	1	40.0%	0.2%	1	40.0%
	Standardised Total	0.5%	4,419	38.6%	0.5%	4,563	37.9%	0.5%	4,701	37.4%

	Adverse Scenario													
	31/12/20:	16		31/12/20	17		31/12/20	18						
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -						
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>						
0.3%	11	40.0%	0.3%	22	40.0%	0.3%	33	40.0%						
0.3%	7	40.0%	0.3%	12	40.0%	0.3%	18	40.0%						
0.3%	10	40.0%	0.3%	15	40.0%	0.3%	21	40.0%						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
0.1%	26	40.0%	0.0%	27	40.0%	0.0%	28	40.0%						
5.4%	3,536	43.2%	5.0%	3,688	42.0%	3.1%	3,762	41.5%						
8.1%	2,673	41.1%	7.9%	2,792	39.9%	5.6%	2,846	39.4%						
1.4%	338	48.0%	1.6%	437	46.3%	1.5%	525	45.5%						
1.2%	274	46.7%	1.5%	339	45.0%	1.3%	394	44.0%						
1.3%	1,001	32.3%	1.9%	1,164	32.5%	1.4%	1,276	32.5%						
2.0%	775	31.5%	3.1%	919	32.4%	2.3%	1,017	32.8%						
-	0		-	0			0	-						
0.1%	0	40.0%	0.1%	0	40.0%	0.0%	0	40.0%						
-	0		-	0			0	-						
-	0		-	0			0	-						
-	0	-	-	0			0	-						
0.4%	0	40.0%	0.3%	1	40.0%	0.2%	1	40.0%						
1.4%	4,929	40.7%	1.5%	5,366	39.8%	1.1%	5,664	39.4%						

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of			Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions			Provisions	Default Stock <sup>1</sup>	rate	Provisions	
	Central governments or central banks	0.4%	0	40.0%	0.4%	0	40.0%	0.4%	1	40.0%
	Regional governments or local authorities	0.4%	0	40.0%	0.4%	0	40.0%	0.4%	0	40.0%
	Public sector entities	0.4%	1	49.9%	0.4%	1	46.2%	0.4%	1	44.5%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	8	65.1%	0.1%	9	63.2%	0.1%	9	61.4%
	Corporates	0.6%	86	32.8%	0.5%	93	32.3%	0.5%	101	32.0%
	of which: SME	0.8%	60	30.5%	0.8%	64	30.0%	0.8%	68	29.6%
	Retail	0.8%	151	61.0%	0.7%	159	57.5%	0.8%	167	54.7%
Portugal	of which: SME	0.8%	144	62.9%	0.7%	151	59.4%	0.7%	158	56.5%
Fortugai	Secured by mortgages on immovable property	0.2%	91	28.0%	0.2%	96		0.2%	101	24.9%
	of which: SME	0.4%	59	30.1%	0.4%	61	28.3%	0.4%	63	26.7%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-		0	-
	Securitisation									
	Other exposures		0		-	0			0	-
	Standardised Total	0.4%	336	39.7%	0.4%	358	37.8%	0.4%	380	36.3%

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20:	18						
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio						
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>						
0.7%	0	40.0%	0.7%	1	40.0%	0.7%	1	40.0						
0.7%	0	40.0%	0.7%	0	40.0%	0.7%	0	40.0						
0.7%	1	47.2%	0.7%	1	44.2%	0.7%	2	43.0						
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
0.1%	9	64.2%	0.1%	9	60.6%	0.1%	10	57.5						
1.1%	99	35.0%	1.3%	117	34.2%	0.9%	129	33.4						
1.6%	70	33.3%	2.1%	80	32.3%	1.7%	87	31.6						
1.4%	157	59.5%	1.9%	177	53.9%	1.7%	195	50.3						
1.3%	150	61.3%	1.9%	168	55,3%	1.7%	184	51.3						
0.4%	95	27.5%	0.6%	108	24.9%	0.5%	118	23.2						
0.9%	62	29.4%	1.4%	70	26.5%	1.1%	75	24.7						
	0	-	-	0	-	-	0							
	0	-	-	0	-		0							
	0	-	-	0	-	-	0							
	0	-	-	0	-	-	0							
	0	-	-	0	-	-	0							
	0			0			0							
0.8%	361	39.8%	1.0%	413	36.7%	0.8%	455	34.8						



Banco Popular Español S.A.

					Baseline Sce	enario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks		0		-	0	-	-	C	
Regional governments or local authorities	-	0		-	0	-	-	0	
Public sector entities		0		-	0	-	-	0	
Multilateral Development Banks	-	0		-	0	-	-	0	
International Organisations	-	0		-	0	-	-	0	
Institutions	-	0		-	0	-	-	0	
Corporates		0		-	0	-	-	0	
of which: SME		0		-	0	-	-	0	
Retail	-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Secured by mortgages on immovable property		0		-	0	-	-	0	
of which: SME		0		-	0	-	-	0	
Items associated with particularly high risk		0		-	0	-	-	0	
Covered bonds	-	0		-	0	-	-		
Claims on institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0	
Collective investments undertakings (CIU)	-	0		-	0	-	-	0	
Equity	-	0		-	0	-	-		
Securitisation									
Other exposures		0		-	0		-	0	
Standardised Total	-	0	-	-	0	-	-	0	

	Adverse Scenario													
	31/12/20:			31/12/20			31/12/20							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>						
-	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							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0			0			0							
	0			0			0							

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Impairment Stock of Coverage Ratio -			Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities		0	-		0	-	-	0	
Public sector entities		0	-		0	-	-	0	
Multilateral Development Banks		0	-		0	-	-	0	
International Organisations		0	-		0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
of which: SME		0	-		0	-	-	0	
Retail		0	-		0	-	-	0	
of which: SME		0	-		0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME		0	-		0	-	-	0	
Items associated with particularly high risk		0	-		0	-	-	0	
Covered bonds		0	-		0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0	-		0	-		0	
Securitisation									
Other exposures		0			0			0	
Standardised Total	-	0	-	-	0	-	-	0	

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate								
-	0	-	-	0	-	-	0	Default Stock <sup>1</sup>						
-	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							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
	0		-	0	-	-	0							
	0			0			0							
-	0	-	-	0	-		0							

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0		-	0	-	-	0	-
International Organisations	-	0		-	0	-	-	0	
Institutions	-	0		-	0	-	-	0	
Corporates	-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Retail	-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Secured by mortgages on immovable property	-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Items associated with particularly high risk	-	ó		-	0	-	-	0	
Covered bonds	-	0		-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0	
Collective investments undertakings (CIU)	-	0		-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	-
Securitisation									
Other exposures		0		-	0	-	-	0	
Standardised Total	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	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	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
	0			0			0	
	0	-		0	-		0	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Retail	-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	Ó		-	0	-	-	0	
Items associated with particularly high risk	-	0		-	0		-	0	
Covered bonds	-	0		-	0		-	0	
Claims on institutions and corporates with a ST credit assessment	-	o o	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	o o	-	-	0	-	-	0	
Equity		0		-	0	-	-	0	
Securitisation									
Other exposures	-	0		-	0			0	
Standardised Total		0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	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	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
-	0	-	-	0	-	-	0	

					Baseline Sce	nario			
		31/12/20:	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Items associated with particularly high risk	-	0		-	0	-	-	0	
Covered bonds	-	0	-	-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0		-	0	
Collective investments undertakings (CIU)	-	0	-	-	0		-	0	
Equity	-	0		-	0		-	0	
Securitisation									
Other exposures	-	0		-	0			0	
Standardised Total	-	0			0			0	

				Adverse Scenario							
	16		31/12/20:	17	31/12/2018						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>			
-	0		-	0		-	0				
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0		-	0	-			
-	0	-	-	0	-	-	0	-			
1	0		1	0		1	0				
	0			0			ľ				
-	0			0			0				
-	ō		-	ō		-	Ī				
-	0		-	0		-	0				
-	0		-	0		-	0	-			
-	0		-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	U			U			0				
	0			0							
	0			0			0				

Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)	

					Baseline Sce	enario			
		31/12/20	016		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -						Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks		0	-	-	0	-	-	0	-
Regional governments or local authorities		0	-	-	0	-	-	0	-
Public sector entities		0	-	-	0	-	-	0	-
Multilateral Development Banks		0	-	-	0	-	-	0	-
International Organisations		0	-	-	0	-	-	0	-
Institutions		0	-	-	0	-	-	0	-
Corporates		0	-	-	0	-	-	0	-
of which: SME		0	-	-	0		-	0	-
Retail		0	-	-	0		-	0	-
of which: SME		0	-	-	0		-	0	-
Secured by mortgages on immovable property		0	-	-	0		-	0	
of which: SME		0	-	-	0		-	0	-
Items associated with particularly high risk		0	-	-	0		-	0	-
Covered bonds		0	-	-	0		-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)		0	-	-	0		-	0	-
Equity		0	-	-	0	-	-	0	
Securitisation									
Other exposures		0	-	-	0	-	-	0	
Standardised Total	-	0	-	-	0	-	-	0	

	31/12/20: Stock of Provisions	L6 Coverage Ratio - Default Stock <sup>1</sup>	Impairment	31/12/20	17		31/12/20:	10
Impairment rate								
	0		rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-		0	
	U	-	-	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	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0		-	0			0	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Retail	-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	Ó		-	0	-	-	0	
Items associated with particularly high risk	-	0		-	0			0	
Covered bonds	-	0		-	0			0	
Claims on institutions and corporates with a ST credit assessment	-	o o	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	o o	-	-	0	-	-	0	
Equity		0		-	0	-	-	0	
Securitisation									
Other exposures	-	0		-	0			0	
Standardised Total		0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	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	-
-	0		-	0			0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	-
-	0		-	0			0	
-	0		-	0	-	-	0	-

Statitual discu Total	
Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0			0		-	0	
Securitisation Securitisation									
Other exposures	-	0	-	-	0		-	0	
Standardised Total	-	0	-	-	0		-	. 0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	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	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-		0	-	-	0	
	0			0			0	

computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



## **2016 EU-wide Stress Test: Securitisations**

		24/42/2045		Baseline Scenario		Adverse Scenario			
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Exposure values	STA IRB	7 134							
Exposure values	Total	141							
Risk exposure amounts	STA IRB	3	3 176	3 198	3 216	5 233	6 423	6 645	
NON EXPOSE CENSES	Total	7	179	202	219	238	429	652	
Impairments	Total banking book others than assessed at fair value	19	16	16	15	20	14	13	



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	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 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 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 [	Belgium	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 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 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 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 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 [	Cyprus	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 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 [	Czech Republic	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 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 [	Denmark	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 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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Estonia	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 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 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (	1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Finland	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 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 0	0 0 0 0 0 0
[ 0 - 3M [	France	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	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	0 0 0 0 0 0
[ 0 - 3M [	Germany	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 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
[ 0 - 3M [	Croatia	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 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 Tot	Greece	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 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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary	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 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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Tot   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Tot	Ireland	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 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 0 0 0	0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Italy	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 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	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latvia	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 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 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Lithuania	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	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 0 0
[ 0 - 3M [	Luxembourg	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 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 [	Malta	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 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Netherlands	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 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	0 0 0 0 0
[ 0 - 3M [	Poland	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 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 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)			(accounting value (	gross or provisions) 1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Portugal	0 0 0 0 14 1,144 0 <b>1,158</b>	0 0 0 0 14 1,144 0	0 0 0 0 14 1,144 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 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 Tot	Romania	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 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 0 0	0 0 0 0 0
[ 0 - 3M [	Slovakia	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 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 [	Slovenia	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 0	0 0 0 0 0						
TO - 3M	Spain	471 251 611 685 8,013 10,127 1,807 21,965	471 251 611 685 8,013 10,127 1,759 21,917	0 11 131 313 7,651 6,375 1,759 16,241	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	470 240 480 371 362 3,752 0 <b>5,675</b>	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 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Sweden	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 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 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 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	United Kingdom	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 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 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Iceland	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 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 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 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 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 [	Norway	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 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 [	Australia	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 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 [	Canada	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 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 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 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 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	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 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 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 Tot	Japan	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 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 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with p	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	u.s.	0 0 2 0 1 151 23 178	0 0 2 0 1 151 23 178	0 0 2 0 1 151 23 178	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 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 [	China	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 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	0 0 0 0 0
[ 0 - 3M [	Switzerland	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 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
「0-3M「 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	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 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 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 Tot	Other Central and eastern Europe countries non EEA	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 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 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 [	Middle East	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 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 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
Tot	Latin America and the Caribbean	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 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 0 0 0	0 0 0 0 0



Banco Popular Español S.A.

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Africa	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 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
[ 0 - 3M [	-10Y[			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 0 0	0 0 0 0 0 0				
	otal	23,301	23,252	17,577	0	0	Ō	5,675	0	0	0	ō	ō	ō	Ō	0

#### Notes, definitions and regions:

Notes, definitions and reaions:
(1) The exosors reported cover only exosures to central, recional and local covernments on immediate borrower basis, and do not include exosoures to other counterparts with full or partial covernment ouarantees. Exosoures to central banks should not be included here.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching of the denomination and or accounting dassification of the positions.
Other advanced not EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Venerulable After a matching of the positions.
Widdle East: Venerulable After a matching of the positions.
After a sound have a matching of the positions.
After a sound have a matching of the denomination and or accounting dassification of the positions.
Other advanced note EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Venerulable After a matching of the positions.
After a sound have a matching of the positions.

After a sound have a matching of the positions.

After a sound have a matching over a matching



# **2016 EU-wide Stress Test - Risk exposure amounts**

			Baseline scenario			Adverse scenario	
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	68,806	68,979	69,001	69,019	69,037	69,228	69,451
Risk exposure amount for securitisations and re-securitisations	7	179	202	219	238	429	652
Risk exposure amount other credit risk	68,799	68,799	68,799	68,799	68,799	68,799	68,799
Risk exposure amount for market risk	817	817	817	817	817	817	817
Risk exposure amount for operational risk	5,369	5,369	5,369	5,369	5,369	5,369	5,369
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	74,992	75,165	75,187	75,205	75,223	75,414	75,637



# 2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	2,360	2,360	2,360	2,360	1,840	1,724	1,712
Interest income	3,639	3,812	3,855	3,936	3,844	3,944	3,887
(Interest expense)	-1,279	-1,447	-1,391	-1,370	-2,004	-2,219	-2,175
Dividend income	7	7	7	7	5	5	5
Net fee and commission income	640	640	640	640	640	640	640
Gains or (-) losses on financial assets and liabilities held for trading, net	12	22	22	22	-208	16	16
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	656	9	9	9	2	3	6
Total operating income, net	3,675	3,039	3,039	3,039	2,279	2,389	2,379
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1,080	-535	-322	-320	-1,648	-955	-863
Other income and expenses not listed above, net	-2,485	-1,756	-1,724	-1,873	-1,831	-1,778	-1,924
Profit or (-) loss before tax from continuing operations	109	748	992	846	-1,200	-344	-408
(Tax expenses or (-) income related to profit or loss from continuing operations)	-3	-224	-298	-254	360	103	122
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	106	523	695	592	-840	-241	-285
Attributable to owners of the parent	105	523	695	592	-840	-241	-285
Amount of dividends paid	62	131	174	148	0	0	0
Attributable to owners of the parent net of estimated dividends	43	393	521	444	-840	-241	-285

<sup>(1)</sup> Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



### 2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	10,322	11,254	11,678	11,969	8,958	8,088	7,154
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,828	10,481	10,459	10,117	8,197	6,886	5,302
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,831	8,831	8,831	8,831	8,831	8,831	8,831
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	3,268	3,661	4,182	4,626	2,428	2,187	1,902
	A.1.3	Accumulated other comprehensive income	-222	-222	-222	-222	-1,513	-1,513	-1,513
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-197	-197	-197	-197	-1,077	-1,077	-1,077
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	9	9	9	9	-403	-403	-403
	A.1.4	Other Reserves	594	594	594	594	594	594	594
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	92	92	92	92	92	92	92
	A.1.8	(-) Intangible assets (including Goodwill)	-3,754	-3,754	-3,754	-3,754	-3,754	-3,754	-3,754
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-486	-261	0	0	-807	-902	-1,015
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-604	-54	-51	-51	-109	-137	-126
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-1,097	-188	0	0	-199	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-47	-31	-15	0	-27	-13	0
	A.1.14.1	Of which: from securitisation positions (-)  (A) Holdings of CET1 canital instruments of financial sector entities where the institution does not have a significant.	-47	-31	-15	0	-27	-13	0
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	0	0	0
OWN FUNDS	A.1.16	(-) Deductble DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(·) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(·) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20 A.1.21	CET1 capital elements or deductions - other	3,252	1,814	802	0	2,660	1,501	291
	A.1.21 A.1.21.1	Transitional adjustments	3,252	1,814	802	0	2,660	1,501	291
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)  Transitional adjustments due to additional minority interests (+/-)	0	0	2	0	6	2	0
	A.1.21.2	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	197	79	39	0	431	215	0
	A.1.21.4	)  Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-5	-3	-2	0	161	81	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	3,050	1,732	761	0	2,062	1,201	291
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	436	209		0	517	423	291
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	0	0	0	0	0	0	0
	A.2	instruments of financial sector entities where the institution has a significant investment  ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	556	1,299	0	547	1,299
	A.2.1	Additional Tier 1 Capital instruments	1,250	1,250	1,250	1,250	1,250	1,250	1,250
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	1,097	188	0	0	199	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-2,347	-1,438	-694	49	-1,449	-703	49
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,828	10,481	11,015	11,416	8,197	7,433	6,602
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	494	772	664	553	761	655	553
	A.4.1	Tier 2 Capital instruments	762	634	506	378	634	506	378
	A.4.2	Other Tier 2 Capital components and deductions	0	225	225	225	225	225	225
	A.4.3	Tier 2 transitional adjustments	-269	-86	-67	-49	-97	-76	-49
TOTAL RISK EXPOSURE	В	TOTAL RISK EXPOSURE AMOUNT	74,992	75,165	75,187	75,205	75,223	75,414	75,637
AMOUNT	B.1	Of which: Transitional adjustments included	-216	-140	-68	0	-140	-68	0
	C.1	Common Equity Tier 1 Capital ratio	13.11%	13.94%	13.91%	13.45%	10.90%	9.13%	7.01%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	13.11%	13.94%	14.65%	15.18%	10.90%	9.86%	8.73%
	C.3	Total Capital ratio	13.76%	14.97%	15.53%	15.92%	11.91%	10.72%	9.46%
CAPITAL RATIOS (%)	D.1	Common Equity Tier 1 Capital ratio (1)	10.20%	11.76%	12.83%	13.45%	7.61%	7.13%	6.62%
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	11.86%	13.42%	14.49%	15.11%	9.27%	8.79%	8.28%
	D.3	Total Capital ratio (3)  Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	12.88%	14.56%	15.46%	15.92%	10.41%	9.76%	9.07%
	E	(cumulative conversions) (4)	0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					1250	1250	1250
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	157,788	157,788	157,788	157,788	157,788	157,788	157,788
	G.2	Total leverage ratio exposures (fully loaded)	156,979	156,979	156,979	156,979	156,979	156,979	156,979
	G.3	Leverage ratio (transitional)	6.23%	6.64%	6.98%	7.24%	5.19%	4.71%	4.18%
	G.4	Leverage ratio (fully loaded)  1:A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0))/[B-B.1]	5.68%	6.44%	6.95%	7.24%	4.45%	4.23%	3.99%

<sup>(1)</sup> Eully loaded CETL capital ratio estimation: [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0)/y[B-8.1]
(2) Eully loaded T1 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.3.3,0)/y[B-8.1]
(3) Eully loaded T2 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.3.3,0)/y[B-8.1]
(3) Eully loaded T2 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.4-A.4.4.3.0]/[B-8.1]. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.
(4) Conversions not considered for CETL capital ratio estimation: [A.1-A.1.21+A.2-A.2.4-A.4.4.3.0]/[B-8.1]. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.
(5) Excluding instruments included in row E



### **2016 EU-wide Stress Test**

### Information on performing and non-performing exposures<sup>1</sup>

				31/12/	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		and <=90 days Of which:					guarantees received on non- performing
(min EUR)				Of which: defaulted		exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	1,137	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0
General governments	330			0	0	0	0
Credit institutions	79	0	0	0	0	0	0
Other financial corporations	458	0	0	0	0	0	0
Non-financial corporations	269	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	112,752	3,223	18,198	18,198	412	7,012	11,291
Central banks	0	0	0	0	0	0	0
General governments	5,394	2	0	0	0	0	0
Credit institutions	4,291	1	0	0	0	0	0
Other financial corporations	8,345	96	72	72	0	5	0
Non-financial corporations	62,232 1,496 16,009 16,009			389	6,528	9,640	
Households	32,490 1,627 2,117 2,117				23	479	1,650
DEBT INSTRUMENTS other than HFT	113,889	3,223	18,198	18,198	412	7,012	11,291
OFF-BALANCE SHEET EXPOSURES	22,468		211	211	3	66	0

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



### **2016 EU-wide Stress Test**

**Information on forborne exposures**<sup>1</sup>
Banco Popular Español S.A.

			31/12/2015		
	Gross carrying am with forbearance		Accumulated impairn changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	15,934	8,934	3,401	3,270	11,251
Central banks	0	0	0	0	0
General governments	28	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	13,833	8,326	3,258	3,141	9,569
Households	2,073	609	143	1,681	
DEBT INSTRUMENTS other than HFT	15,934	8,934	3,401	3,270	11,251
Loan commitments given	72	33	0	0	0

<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