



CaixaBank

CaixaBank, SA

**Information to be published in accordance with Rule 4, section 5 of
Bank of Spain Circular 4/2004**

In fulfilment of the requirement in Rule 4, section 5 of Bank of Spain Circular 4/2004, qualitative and quantitative information on the mortgage market, loans for building projects, real-estate development and home-buying, and such information on assets received in payment of debts corresponding to businesses in Spain, as well as information on refinancing, refinanced and restructured operations, all at 30 June 2014, and individual data is disclosed hereon.

Disclosures required under the Mortgage Market Law

In accordance with regulations governing the mortgage market, issuers of mortgage covered bonds are required to disclose relevant information regarding their issues. Consequently, CaixaBank presents the following information regarding its total mortgage covered bond issues:

1. Information on support and privileges available to holders of mortgage covered bonds issued by the Group

CaixaBank is the Group entity that issues mortgage covered bonds.

Mortgage covered bonds are securities in which the principal and interest are especially secured, with no need for registration, by mortgages on all the bonds registered in favour of the Entity, without prejudice to liability of the Entity's assets.

The securities include credit rights for holders vis-à-vis the Entity, guaranteed as stated in the preceding paragraph, and entail execution to claim payment for the issuer after they mature. The holders of these securities are considered to be creditors with special preference, as stipulated in section 3 of Article 1,923 of the Civil Code, vis-à-vis any other creditor, in relation to the total mortgage credits and loans registered in favour of the issuer. All holders of bonds, irrespective of their date of issue, have the same seniority over the loans and credits which guarantee the bonds.

The members of the Board of Directors certify that CaixaBank has express policies and procedures in place covering all activities carried on within the scope of its mortgage market issues, and that they guarantee strict compliance with the mortgage market regulations applicable to such activities. These policies and procedures cover issues such as:

- Relationship between the sum of loans and credits and the appraisal value of the mortgaged asset.
- Relation between the debt and the income of the borrower, and verification of the information provided by the borrower and its solvency.
- Prevention of mismatches between flows from the hedging portfolio and those arising from payments owned on the securities issued.
- Proper procedures in relation to selection of appraisers.

2. Information concerning mortgage market issues

The table below shows the nominal value of mortgage covered bonds issued by CaixaBank and outstanding at 30 June 2014 and 31 December 2013:

Mortgage covered bonds issued

(Thousands of euros)

	30/06/2014	31/12/2013
Mortgage covered bonds issued in public offers (debt securities)	38,470	38,470
Residual maturity up to 1 year		
Residual maturity between 1 and 2 years	10,646	
Residual maturity between 2 and 3 years	14,362	18,628
Residual maturity between 3 and 5 years	13,462	19,842
Residual maturity between 5 and 10 years		
Residual maturity over 10 years		
Mortgage covered bonds not issued in public offers (debt securities)	41,084,502	50,206,245
Residual maturity up to 1 year	1,546,000	5,318,000
Residual maturity between 1 and 2 years	7,499,297	4,250,841
Residual maturity between 2 and 3 years	3,752,500	4,850,000
Residual maturity between 3 and 5 years	6,050,000	9,077,500
Residual maturity between 5 and 10 years	10,750,000	12,325,000
Residual maturity over 10 years	11,486,705	14,384,904
Deposits	9,593,435	11,063,434
Residual maturity up to 1 year	2,230,179	2,297,342
Residual maturity between 1 and 2 years	1,993,889	2,532,836
Residual maturity between 2 and 3 years	750,000	1,213,889
Residual maturity between 3 and 5 years	1,646,323	2,046,323
Residual maturity between 5 and 10 years	1,824,839	1,824,839
Residual maturity over 10 years	1,148,205	1,148,205
Total	50,716,407	61,308,149
Of which: not recognised under liabilities	16,538,365	21,643,768

The nominal value of mortgage participations issued by CaixaBank, corresponding exclusively to the mortgage credits and loans on the asset side of the balance sheet, and outstanding at 30 June 2014 and 31 December 2013 is as follows:

Mortgage participations issued

(Thousands of euros)

	30/06/2014	31/12/2013
Mortgage participations issued in public offers	0	0
Residual maturity up to 3 years		
Residual maturity between 3 and 5 years		
Residual maturity between 5 and 10 years		
Residual maturity over 10 years		
Mortgage participations not issued in public offers	472,980	513,253
Residual maturity up to 3 years	14,894	23,661
Residual maturity between 3 and 5 years	24,487	27,448
Residual maturity between 5 and 10 years	123,416	118,611
Residual maturity over 10 years	310,183	343,533
Total	472,980	513,253

The nominal value of mortgage transfer certificates issued by CaixaBank, corresponding exclusively to the mortgage credits and loans on the asset side of the balance sheet, and outstanding at 30 June 2014 and 31 December 2013, is as follows:

Mortgage transfer certificates issued

(Thousands of euros)

	30/06/2014	31/12/2013
Mortgage transfer certificates issued in public offers	0	0
Residual maturity up to 3 years		
Residual maturity between 3 and 5 years		
Residual maturity between 5 and 10 years		
Residual maturity over 10 years		
Mortgage transfer certificates not issued in public offers	4,751,573	4,996,095
Residual maturity up to 3 years	110,195	113,797
Residual maturity between 3 and 5 years	179,874	194,553
Residual maturity between 5 and 10 years	787,687	827,685
Residual maturity over 10 years	3,673,817	3,860,060
Total	4,751,573	4,996,095

3. Information on mortgage loans and credits

The nominal value of all CaixaBank's mortgage loans and credits as well as those which are eligible, pursuant to applicable regulations, for the purposes calculating the mortgage covered bonds issue limit, is as follows:

Mortgage loans. Eligibility and accountability in relation to the mortgage market

(Thousands of euros)

	30/06/2014	31/12/2013
Total loans	136,806,266	142,741,670
Mortgage participations issued	531,316	577,625
<i>Of which: On-balance sheet loans</i>	472,980	513,253
Mortgage transfer certificates issued	4,765,878	5,011,470
<i>Of which: On-balance sheet loans</i>	4,751,573	4,996,095
Mortgage loans pledged in guarantee for financing received (SAREB)	0	0
Loans backing mortgage bonds issues and covered bond issues	131,509,072	137,152,575
<i>Non-eligible loans</i>	62,211,283	59,103,049
Meet eligibility requirements, except for limits established in article 5.1. of Royal Decree 716/2009 of 24 April	41,409,120	35,744,379
Other	20,802,163	23,358,670
<i>Eligible loans</i>	69,297,789	78,049,526
Non-computable amounts	208,226	307,741
Computable amounts	69,089,563	77,741,785
<i>Loans backing mortgage bond issues</i>		
<i>Loans suitable for backing mortgage bond issues</i>	69,089,563	77,741,785

Information is also provided on all pending mortgage loans and credits, and those that are eligible without taking into account the calculation limits set out in Article 12 of Royal Decree 716/2009 of 24 April:

Mortgage loans and credits

(Thousands of euros)

	30/06/2014		31/12/2013	
	Total portfolio of loans and credits	Total portfolio of eligible loans and credits	Total portfolio of loans and credits	Total portfolio of eligible loans and credits
By source	131,509,072	69,297,789	137,152,575	78,049,526
Originated by the entity	131,267,016	69,133,050	136,881,497	77,842,746
Assumed from other entities	242,056	164,739	271,078	206,780
By currency	131,509,072	69,297,789	137,152,575	78,049,526
Euro	131,093,545	69,095,248	136,730,392	77,881,873
Other	415,527	202,541	422,183	167,653
By payment situation	131,509,072	69,297,789	137,152,575	78,049,526
Normal	112,580,725	66,916,562	116,063,038	75,020,163
Past-due	18,928,347	2,381,227	21,089,537	3,029,363
By average residual maturity	131,509,072	69,297,789	137,152,575	78,049,526
Up to 10 years	23,587,125	12,244,823	24,243,183	12,563,693
From 10 to 20 years	43,273,163	28,248,809	42,940,980	28,405,364
From 20 to 30 years	52,753,830	25,142,313	57,086,681	31,892,770
More than 30 years	11,894,954	3,661,844	12,881,731	5,187,699
By type of interest rate	131,509,072	69,297,789	137,152,575	78,049,526
Fixed	1,726,338	556,099	1,936,027	575,769
Floating	128,535,353	67,823,270	134,245,463	76,757,217
Mixed	1,247,381	918,420	971,085	716,540
By holder	131,509,072	69,297,789	137,152,575	78,049,526
Natural persons and business entities	34,493,217	11,012,806	44,093,991	16,500,180
Of which: Real estate developers	10,270,937	2,894,311	12,408,006	4,095,486
Other individuals and not-for-profit institutions	97,015,855	58,284,983	93,058,584	61,549,346
By collateral	131,509,072	69,297,789	137,152,575	78,049,526
Assets/completed buildings	123,551,550	67,380,714	127,481,274	75,677,166
- Residential	106,588,093	61,438,343	110,136,022	69,143,357
<i>Of which: Subsidised housing</i>	4,911,145	2,629,149	4,988,796	3,293,095
- Commercial	6,173,521	2,356,101	5,930,171	2,518,224
- Other	10,789,936	3,586,270	11,415,081	4,015,585
Assets / buildings under construction	3,503,830	1,172,036	4,078,193	1,394,234
- Residential	2,799,467	1,084,480	3,333,655	1,276,465
<i>Of which: Subsidised housing</i>	165,347	19,031	288,296	63,058
- Commercial	118,053	12,043	122,829	12,891
- Other	586,310	75,513	621,709	104,878
Land	4,453,692	745,039	5,593,108	978,126
- Built	1,505,858	166,884	2,080,384	224,996
- Other	2,947,834	578,155	3,512,724	753,130

CaixaBank's portfolio of eligible loans and credits for the purposes calculating the limit for issues of mortgage covered bonds at 30 June 2013 and 31 December 2013 totalled €69,090 million and €77,741 million, respectively.

The amounts available (undrawn committed amounts) of the entire portfolio of mortgage loans and credits pending payment at 30 June 2014 and 31 December 2013, are as follows:

Available mortgage loans and credits

(Thousands of euros)

	30/06/2014	31/12/2013
Potentially eligible	14,661,165	14,869,458
Other	4,452,092	4,488,613
Total	19,113,257	19,358,071

The nominal amount all non-eligible mortgage loans and credits pending repayment is provided below, along with an indication of those loans and credits that are not eligible because they do not comply with the limits set out in Article 5.1 of Royal Decree 716/2009 but otherwise comply with the remaining requirements for eligible mortgage loans and securities, set out in Article 4 of the aforementioned Royal Decree.

Non eligible mortgage loans and credits

(Thousands of euros)

	30/06/2014	31/12/2013
Not eligible: Meet eligibility requirements, except for limits established in Article 5.1. of Royal Decree 716/2009	41,409,120	35,744,379
Not eligible: Other	20,802,163	23,358,670
Total	62,211,283	59,103,049

The table below shows the breakdown of eligible mortgage loans and credits tied to CaixaBank's mortgage covered bond issues at 30 June 2014 and 31 December 2013 in accordance with the principal amount receivable on the loans and credits divided by the latest fair value of the corresponding collateral (LTV):

Eligible mortgage loans and credits

(Thousands of euros)

	30/06/2014	31/12/2013
Mortgage on homes	62,452,903	70,339,545
Transactions with LTV below 40%	22,162,228	21,993,065
Transactions with LTV between 40% and 60%	26,476,159	28,528,597
Transactions with LTV between 60% and 80%	13,814,516	19,817,883
Other assets received as collateral	6,844,886	7,709,981
Transactions with LTV below 40%	4,838,709	5,116,824
Transactions with LTV between 40% and 60%	1,945,554	2,506,870
Transactions with LTV over 60%	60,623	86,287
Total	69,297,789	78,049,526

At 30 June 2014 and 31 December 2013, there were no replacement assets assigned to mortgage covered bond issues.

Changes in mortgage loans and credits, which back the issue of mortgage covered bonds, broken down into additions and reductions in the first half of 2014 and 2013, are shown below:

Mortgage loans and credits. Changes in nominal amount during the year

(Thousands of euros)

	First six-month of 2014	
	Eligible loans	Non-eligible loans
Balance at January 1	78,049,526	59,103,049
Reductions in the period	10,244,618	6,063,071
Cancellations on maturity	39,463	58,053
Early cancellation	325,749	915,621
Assumed by other entities	9,761	2,441
Other	9,869,645	5,086,956
Additions in the period	1,492,881	9,171,305
Originated by the entity	1,361,832	2,462,910
Subrogations	356	215
Other	130,693	6,708,180
Balance at 30 June	69,297,789	62,211,283

The calculation of the collateralisation and overcollateralisation of CaixaBank's mortgage covered bonds issued at 30 June 2014 and 31 December 2013 is as follows:

Collateralisation and overcollateralisation

(Thousands of euros)

	30/06/2014	31/12/2013	
Non-registered mortgage covered bonds	41,122,972	50,244,715	
Registered mortgage covered bonds placed as customer deposits	8,973,435	10,243,434	
Registered mortgage covered bonds issued by credit institutions	620,000	820,000	
Mortgage covered bonds issued	(A) 50,716,407	61,308,149	
Total outstanding mortgage loans and credits (*)	136,806,266	142,741,670	
Mortgage participations issued	(531,316)	(577,625)	
Mortgage transfer certificates issued	(4,765,878)	(5,011,470)	
Mortgage bonds issued			
Portfolio of loan and credit collateral for mortgage covered bonds	(B) 131,509,072	137,152,575	
Collateralisation:	(B)/(A)	259%	224%
Overcollateralisation:	[(B)/(A)]-1	159%	124%

(*) Includes on and off balance sheet portfolio

The degree of collateralisation of the mortgage bonds issued by CaixaBank at 30 June 2014 reflects the prudent measures adopted to strengthen its liquidity position in order to face potential pressures or market crises.

Financing for property development and home purchasing

In line with CaixaBank's reporting transparency policy and Bank of Spain guidelines, the main data at 30 June 2014 and 31 December 2013 regarding financing for property development and home purchasing are discussed below.

The Entity's policy regarding problematic assets in this sector and the status of liquidity and borrowing requirements on the markets are described in the sections on "Credit risk" and "Liquidity risk," respectively, in this Note.

(Thousands of euros)	Carrying amount	
	30/06/2014	31/12/2013
Total loans and advances to customers excluding public sector (businesses in Spain)	196,192,938	199,103,376
Total assets	319,637,340	324,756,539

Financing for real estate development

The tables below show financing for builders, and real estate developers and developments, including development carried out by non-developers, at 30 June 2014 and 31 December 2013. The excess over the value of the guarantee is calculated as the difference between the gross amount of the loan and the value of the real collateral received after applying the weightings set out in Appendix IX of Bank of Spain Circular 4/2004.

30/06/2014

Real estate developers and development

(Thousands of euros)	Excess over value		
	Total, gross	of collateral	Specific allowance
Credit recognised	16,530,894	4,394,393	5,289,011
Of which: Doubtful	9,475,672	3,911,056	5,010,283
<i>Mortgage</i>	8,433,905	3,911,056	4,068,794
<i>Personal</i>	1,041,767	0	941,489
Of which: Substandard	807,222	95,996	278,728
<i>Mortgage</i>	730,650	95,996	250,951
<i>Personal</i>	76,572	0	27,777
Memorandum items			
Asset write-offs	2,820,924		

Real estate developers and development

(Thousands of euros)	Excess over value		
	Total, gross	of collateral	Specific allowance
Credit recognised	19,780,538	4,955,622	6,757,118
Of which: Doubtful	11,688,731	4,315,068	6,412,355
<i>Mortgage</i>	10,301,950	4,315,068	5,102,412
<i>Personal</i>	1,386,781		1,309,943
Of which: Substandard	1,055,719	237,061	344,764
<i>Mortgage</i>	988,099	237,061	313,053
<i>Personal</i>	67,620		31,711
Memorandum items			
Asset write-offs	2,314,383		

The amounts shown in the preceding tables do not include the loans extended by CaixaBank to its subsidiary, BuildingCenter, SAU, which at 30 June 2014 and 31 December 2013 amounted to €7,844 million and €8,013 million, respectively, to its subsidiary, VIP Gestión de Inmuebles, which at 30 June 2014 and 31 December 2013 amounted to €76 million and €89 million, respectively, or to the rest of the “la Caixa” Group real estate companies, which at 30 June 2014 and 31 December 2013 amounted to €2,009 million and €2,008 million, respectively. These amounts include the bond issued in 2012 by Servihabitat XXI, SAU (which merged with Criteria CaixaHolding, SAU in 2013) for €1,350 million (see Note 10.3).

The level of cover for real estate developers and developments considering distressed assets at 30 June 2014 stood at 51% (31 December 2013: 53%).

The tables below show the breakdown of financing for real estate developers and developments, including developments carried out by non-developers, by collateral:

By type of collateral

(Thousands of euros)

	Carrying amount	
	30/06/2014	31/12/2013
Without mortgage collateral	1,547,802	1,898,163
With mortgage collateral	14,983,092	17,882,375
Completed buildings	10,314,689	11,801,595
<i>Housing</i>	7,500,982	8,619,101
<i>Other</i>	2,813,707	3,182,494
Buildings under construction	1,568,942	2,099,159
<i>Housing</i>	1,336,042	1,813,707
<i>Other</i>	232,900	285,452
Land	3,099,461	3,981,621
<i>Built land</i>	1,145,622	1,406,468
<i>Other</i>	1,953,839	2,575,153
Total	16,530,894	19,780,538

Financing for home purchases

The breakdown of home loans for buyers at 30 June 2014 and 31 December 2013 is as follows:

By type of collateral

(Thousands of euros)

	Total, gross	
	30/06/2014	31/12/2013
Without mortgage collateral	806,185	888,022
<i>Of which: non-performing</i>	7,527	8,340
With mortgage collateral	84,686,567	86,619,523
<i>Of which: non-performing</i>	3,659,754	3,852,444
Total home loans	85,492,752	87,507,545

Home purchase loans with a mortgage guarantee at 30 June 2014 and 31 December 2013, by the loan-to-value (LTV) ratio, based on the latest available appraisal, are as follows:

30/06/2014

(Thousands of euros)

	LTV ranges					TOTAL
	LTV ≤ 40%	40% < LTV ≤ 60%	60% < LTV ≤ 80%	80% < LTV ≤ 100%	LTV > 100%	
Gross amount	15,862,643	28,231,414	32,927,158	6,904,556	760,796	84,686,567
<i>Of which: non-performing</i>	<i>216,708</i>	<i>720,521</i>	<i>1,880,914</i>	<i>683,925</i>	<i>157,686</i>	<i>3,659,754</i>

Note: LTV calculated based on appraisals available at the grant date. The ranges are updated for doubtful transactions in accordance with prevailing regulations.

31/12/2013

(Thousands of euros)

	LTV ranges					TOTAL
	LTV ≤ 40%	40% < LTV ≤ 60%	60% < LTV ≤ 80%	80% < LTV ≤ 100%	LTV > 100%	
Gross amount	15,587,754	27,846,932	34,715,546	7,666,127	803,164	86,619,523
<i>Of which: non-performing</i>	<i>234,454</i>	<i>780,292</i>	<i>1,935,403</i>	<i>729,258</i>	<i>173,037</i>	<i>3,852,444</i>

Note: LTV calculated based on appraisals available at the grant date. The ranges are updated for doubtful transactions in accordance with prevailing regulations.

Policies and strategies relating to foreclosed assets

BuildingCenter, SAU is the CaixaBank subsidiary responsible for ownership of the Group's real estate assets. BuildingCenter acquires the real estate assets deriving from CaixaBank's lending activity and manages them through Servihabitat Servicios Inmobiliarios, SL.

VIP Gestión de Inmuebles is the CaixaBank subsidiary in charge of ownership of the real estate assets deriving from the lending activity of Banco de Valencia before its merger with CaixaBank.

Real estate assets are acquired through three different channels:

- 1) Acquisition at auctions held after assets have been foreclosed, mainly in relation to mortgage loans. Auction prices are established, up to the limits set forth in applicable legislation, pursuant to updated appraisals made by appraisal firms approved by the Bank of Spain. Activities involving adjudication at auction are controlled by the Auctions Committee comprising CaixaBank's Risks and Legal Services Areas and representatives of BuildingCenter, which is the ultimate holder of the assets.
- 2) Acquisition of mortgaged real estate assets of individuals, with the subsequent subrogation and cancellation of the debts. As in the previous instance, purchase prices are based on appraisals performed by appraisal firms approved by the Bank of Spain and in accordance with the parameters set forth in the rules approved in CaixaBank for this type of transaction.
- 3) Acquisition of real estate assets of companies, mainly property developers, to cancel their debts. As in the previous instances, purchase prices are based on appraisals performed by appraisal firms approved by the Bank of Spain and in accordance with the parameters set forth in the rules approved in CaixaBank for this type of transaction. The acquisition process includes conducting full legal and technical reviews of the properties. The Real Estate Acquisition and Appraisal Committee, comprising CaixaBank's Risk and Legal Services Areas and representatives of BuildingCenter, which

is the ultimate holder of the assets, permanently controls this process and is first in line for approving the transactions prior to them being put before CaixaBank's Management Committee.

To carry out these activities, BuildingCenter, SAU raises virtually all of its finance from CaixaBank under market conditions. Finance granted at 30 June 2014 included a credit facility with a limit of €9,504 million, of which €7,818 million had been drawn down, and a loan for €26 million. Finance granted at 31 December 2013 included a credit facility with a limit of €9,504 million, of which €7,987 million had been drawn down, and a loan for €26 million. In addition, CaixaBank contributed, through capital increases or partner contributions, a total of €1,900 in 2014 (€2,500 million in 2013).

VIP Gestión de Inmuebles raises finance from CaixaBank under market terms. Finance granted at 30 June 2014 included a credit facility with a limit of €450 million, of which €73 million had been drawn down, and a loan for €3.5 million. Finance granted at 31 December 2013 included a credit facility with a limit of €450 million, of which €85 million had been drawn down, and a loan for €3.5 million.

The following table shows the assets by the amounts at which they were carried in the financial statements of BuildingCenter, SAU VIP Gestión de Inmuebles at 30 June 2014 and 31 December 2013 by source and type of property. Not included are assets added as property and equipment for own use and those classified as investment properties.

(Thousands of euros)	Net carrying amount	
	30/06/2014	31/12/2013
Property acquired from loans to real estate constructors and developers	4,756,577	4,317,490
Completed buildings	2,552,498	2,488,010
<i>Housing</i>	1,992,075	1,958,240
<i>Other</i>	560,423	529,770
Buildings under construction	297,285	255,109
<i>Housing</i>	271,753	198,091
<i>Other</i>	25,532	57,018
Land	1,906,794	1,574,371
<i>Built land</i>	1,051,197	826,430
<i>Other</i>	855,597	747,941
Property acquired from mortgage loans to homebuyers	1,284,105	1,233,006
Other property foreclosures	589,569	469,048
Total	6,630,251	6,019,544

Refinancing policies

Refinancing is the restructuring of customer risks in an attempt to enhance the guarantees available and make it easier for customers to meet their commitments. On 2 October 2012, the Bank of Spain released Circular 6/2012, of 28 September, which includes the treatment and classification of refinancing and debt restructuring operations.

CaixaBank had already met the requirements of this Circular before it was issued by establishing a debt renegotiation policy, approved by the Board of Directors on 10 March 2011, setting out the main rules established in this regulation:

- to not use renegotiation to distort the risk of default;
- to analyse operations at a different level than in the original transaction; and
- to have an internal identification and monitoring system.

Nonetheless, on 30 April 2013, the Bank of Spain issued a document containing the criteria for establishing benchmarks, to further reinforce the definition, documentation, monitoring and review of financing policies, and to guarantee consistency in the criteria used by the various financial institutions. In the first half of 2013, CaixaBank carried out its review, through individual studies, of the accounting classification of refinanced and restructured portfolios.

In general, the facilities granted to customer to comply with commitments do not entail any substantial change to the original contracts in respect of accounting recognition. Therefore, the restructuring or renegotiation measures applied do not generally lead to the derecognition of the original asset and the recognition of a new transaction.

The risk management procedures and policies applied allow for detailed monitoring of credit transactions at all times. In this regard, during the monitoring process provisions for impairment are assigned to those transactions for which the terms may need to be changed due to evidence of impairment of the borrower's solvency. Therefore, as these transactions are correctly classified and valued, no additional provisions emerge in relation to the impairment of refinanced loans.

The table below shows the outstanding balance of refinanced operations at 30 June 2014 and 31 December 2013, by classification of customer insolvency risk:

30/06/2014

(Thousands of euros)

	Normal					
	Full mortgage collateral		Other collateral		Uncollateralised	
	No. of transactions	Gross amount	No. of transactions	Gross amount	No. of transactions	Gross amount
Public sector	137	120,269	32	149,348	81	682,962
Other legal persons and individual entrepreneurs	12,631	3,325,989	310	122,042	4,812	1,201,087
<i>Of which: finance for construction and development</i>	<i>2,887</i>	<i>1,573,280</i>	<i>19</i>	<i>55,665</i>	<i>602</i>	<i>482,709</i>
Other natural persons	81,543	5,139,241	355	11,386	21,803	149,007
Total	94,311	8,585,499	697	282,776	26,696	2,033,056

31/12/2013

(Thousands of euros)

	Normal					
	Full mortgage collateral		Other collateral		Uncollateralised	
	No. of transactions	Gross amount	No. of transactions	Gross amount	No. of transactions	Gross amount
Public sector	27	48,605	21	49,668	71	579,303
Other legal persons and individual entrepreneurs	12,746	3,312,548	453	125,695	4,668	892,694
<i>Of which: finance for construction and development</i>	3,155	1,451,962	34	61,922	550	58,778
Other natural persons	85,655	5,609,344	434	13,617	21,711	145,554
Total	98,428	8,970,497	908	188,980	26,450	1,617,551

30/06/2014

(Thousands of euros)

	Substandard						
	Full mortgage collateral		Other collateral		Uncollateralised		Specific allowance
	No. of transactions	Gross amount	No. of transactions	Gross amount	No. of transactions	Gross amount	
Public sector	1	13,966			1	4,330	
Other legal persons and individual entrepreneurs	1,577	812,012	9	64,645	89	810,089	399,363
<i>Of which: finance for construction and development</i>	979	444,929	3	53,805	17	219,533	206,280
Other natural persons	12,003	811,364	12	743	768	4,198	123,247
Total	13,581	1,637,342	21	65,388	858	818,617	522,610

31/12/2013

(Thousands of euros)

	Substandard						
	Full mortgage collateral		Other collateral		Uncollateralised		Specific allowance
	No. of transactions	Gross amount	No. of transactions	Gross amount	No. of transactions	Gross amount	
Public sector			2	48,144			
Other legal persons and individual entrepreneurs	2,019	1,445,658	19	62,317	785	537,816	443,541
<i>Of which: finance for construction and development</i>	1,108	633,586	1	50,000	102	47,951	217,891
Other natural persons	12,284	1,252,651	19	1,287	2,912	22,300	147,826
Total	14,303	2,698,309	40	111,748	3,697	560,116	591,367

30/06/2014

(Thousands of euros)

	Doubtful						
	Full mortgage collateral		Other collateral		Uncollateralised		Specific allowance
	No. of transactions	Gross amount	No. of transactions	Gross amount	No. of transactions	Gross amount	
Public sector	2	3,336	4	3,124	16	12,593	
Other legal persons and individual entrepreneurs	12,183	4,906,427	131	148,388	2,450	1,058,568	3,182,939
<i>Of which: finance for construction and development</i>	6,493	3,195,958	31	51,417	441	769,516	2,338,684
Other natural persons	33,266	2,918,243	146	6,649	9,401	74,138	658,274
Total	45,451	7,828,006	281	158,161	11,867	1,145,299	3,841,213

31/12/2013

(Thousands of euros)

	Doubtful						
	Full mortgage collateral		Other collateral		Uncollateralised		Specific allowance
	No. of transactions	Gross amount	No. of transactions	Gross amount	No. of transactions	Gross amount	
Public sector	38	32,106	6	3,162	17	12,663	
Other legal persons and individual entrepreneurs	13,439	5,681,598	144	201,981	2,826	1,576,994	4,327,699
<i>Of which: finance for construction and development</i>	7,464	4,060,402	48	118,733	627	875,775	3,065,782
Other natural persons	37,407	3,445,503	155	7,526	9,057	71,618	779,025
Total	50,884	9,159,207	305	212,669	11,900	1,661,275	5,106,724

30/06/2014

(Thousands of euros)	Total		
	No. of transactions	Gross amount	Specific allowance
Public sector	274	989,927	
Other legal persons and individual entrepreneurs	34,192	12,449,247	3,582,301
<i>Of which: finance for construction and development</i>	11,472	6,846,813	2,544,964
Other natural persons	159,297	9,114,969	781,522
Total	193,763	22,554,143	4,363,823

31/12/2013

(Thousands of euros)	Total		
	No. of transactions	Gross amount	Specific allowance
Public sector	182	773,651	0
Other legal persons and individual entrepreneurs	37,099	13,837,301	4,771,240
<i>Of which: finance for construction and development</i>	13,089	7,359,109	3,283,673
Other natural persons	169,634	10,569,400	926,851
Total	206,915	25,180,352	5,698,091