

QUESTIONNAIRE ON TRANSPARENCY ACCORDING TO ECBC LABEL CONVENTION

General information	september 2012		Comments
Nominal Cover Pool Size	€	28.459,55 mill €	
Overcollateralisation	€	336,32 %	Cover pool (%)
Availability of historic cover pool data		yes	yes/not
Maturity of Covered Bonds		37,69	Weighted Average Maturity In months
Nominal value of outstanding CBs	€	8.462,0 mill €	
CRD compliant (yes/no)		yes	yes/not
Is information on Currency Exposures available?		yes	yes/not
	€	28.459,55 mill € (if yes)	
Is information on substitution assets available?		yes	yes/not
Amortisation profile		% by year	Contractual amortisation (Cédulas hipotecarias)
	2012	406,67 mill €	
	2013	1.115,65 mill €	
	2014	2.441,50 mill €	
	2015	1.330,00 mill €	
	2016	1.446,67 mill €	
	2017	600,00 mill €	
	2018	519,35 mill €	
	2019	255,50 mill €	
	2020	100,00 mill €	
	2021	0,00 mill €	
	2022	96,67 mill €	
	2023	150,00 mill €	
	Total	8.462,00 mill €	

Mortgage Loans		september 2012	Comments
Number of loans		239.319 number	
Loan size information		0,118918883 average	
LTV information		60,71352373 Weighted average %	
Property type information			<i>According to Moody's criteria</i>
	residencial	77,19499821 %	
	commercial	22,80500179 %	<i>It includes all non-residential mortgage loans</i>
Geographic distribution		% by regions (CCAA)	
	Andalucia	1.144,08 mill €	
	Aragon	775,40 mill €	
	Asturias	69,82 mill €	
	Cantabria	888,46 mill €	
	Castilla-La Mancha	571,41 mill €	
	Castilla-Leon	850,82 mill €	
	Catalonia	1.350,36 mill €	
	Ceuta	0,11 mill €	
	Extremadura	8,83 mill €	
	Galicia	160,97 mill €	
	Balearic Islands	6,80 mill €	
	Canary Islands	5,63 mill €	
	La Rioja	614,06 mill €	
	Madrid	4.635,95 mill €	
	Melilla	0,00 mill €	
	Murcia	157,53 mill €	
	Navarra	363,22 mill €	
	Basque Country	15.268,81 mill €	
	Valencia	1.329,07 mill €	
	Others	258,21 mill €	
	Total	28.459,55 mill €	
Is interest rate information available?		yes	yes/not
	% variable rate	98,87	if yes
	% fixed rate	1,13	if yes
			<i>According to Bank of Spain definition:</i>
			<i>fixed period ≤ 1 year</i>
			<i>fixed period > 1 year</i>

Repayment Type (amortising, Interest only, ect)		<i>The standard of the market</i>
Repayment	26.199,62 mill €	
Bullet (IO)	2.259,93 mill €	
Total	28.459,55 mill €	
Loan seasoning	58,74 months	<i>Weighted average</i>
Remaining loan maturities	21,22 months	<i>Weighted average remaining contractual life</i>
NPL information...	8,13 %	<i>According to Bank of Spain definition</i>
NPL definition	In Spain a loan is doubtful when: Repayment is considered uncertain and some losses are expected; and also when the loan is in arrears: the obligor is past due more than 90 days on the mortgage credit obligation to the credit institution (that includes capital, interest payments..) or when the total amount due to the lender exceeds 25% of the mortgage debt (and it has not been considered as a default yet).	<i>Bank of Spain definition</i>
Between 91-180days	404,35 mill €	
Between 181-360days	561,99 mill €	
More than 360 days	1.227,88 mill €	

Public Sector Assets	september 2012	Comments
Nominal Cover Pool Size		mill €
Overcollateralisation		%
Availability of historic cover pool data		yes/not
Maturity of Covered Bonds		Weighted Average Maturity
Nominal value of outstanding CBs		mill €
CRD compliant (yes/no)		yes/not
Is information on Currency Exposures available?		yes/not mill € (if yes)
Is information on substitution assets available?		yes/not
Geographic distribution		by regions
Number of loans		number
Loan size information		mill €
Distribution by type of debtor		%
Rating of obligors		when applicable