

Statistics on non-performing loans

Asociación Hipotecaria Española

3rd Quarter 2014

Madrid, January 2015



1. Percentage of doubtful loans in total lending to the private sector

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs* |
|--------|-------|------------------------|---------------------|-------|
| jul-13 | 12,2% | 12,3% | 11,4% | 10,4% |
| ago-13 | 12,4% | 12,5% | 11,7% | 10,4% |
| sep-13 | 13,0% | 13,1% | 12,0% | 11,6% |
| oct-13 | 13,3% | 13,4% | 12,5% | 11,6% |
| nov-13 | 13,4% | 13,5% | 12,8% | 11,6% |
| dic-13 | 14,0% | 14,1% | 13,4% | 10,4% |
| ene-14 | 13,8% | 13,9% | 13,5% | 10,4% |
| feb-14 | 13,8% | 13,9% | 13,5% | 10,4% |
| mar-14 | 13,7% | 13,8% | 13,6% | 10,8% |
| abr-14 | 13,7% | 13,8% | 13,5% | 10,8% |
| may-14 | 13,6% | 13,7% | 13,4% | 10,8% |
| jun-14 | 13,4% | 13,4% | 13,1% | 11,8% |
| jul-14 | 13,4% | 13,4% | 13,1% | 11,8% |
| ago-14 | 13,4% | 13,5% | 13,1% | 11,8% |
| sep-14 | 13,2% | 13,3% | 13,1% | 11,1% |
| oct-14 | 13,1% | 13,2% | 13,0% | 11,1% |

Chart: Evolution of the percentage of doubtful loans in total lending to the private sector

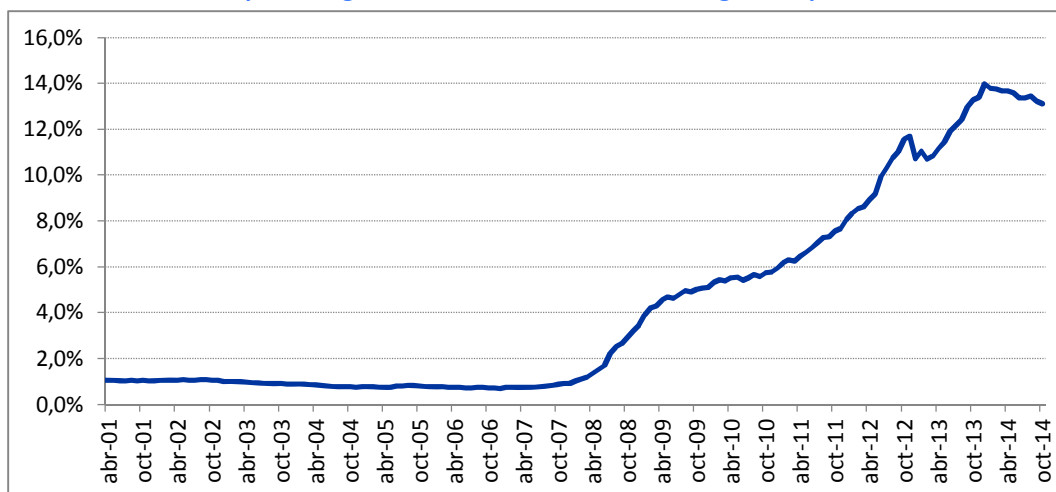
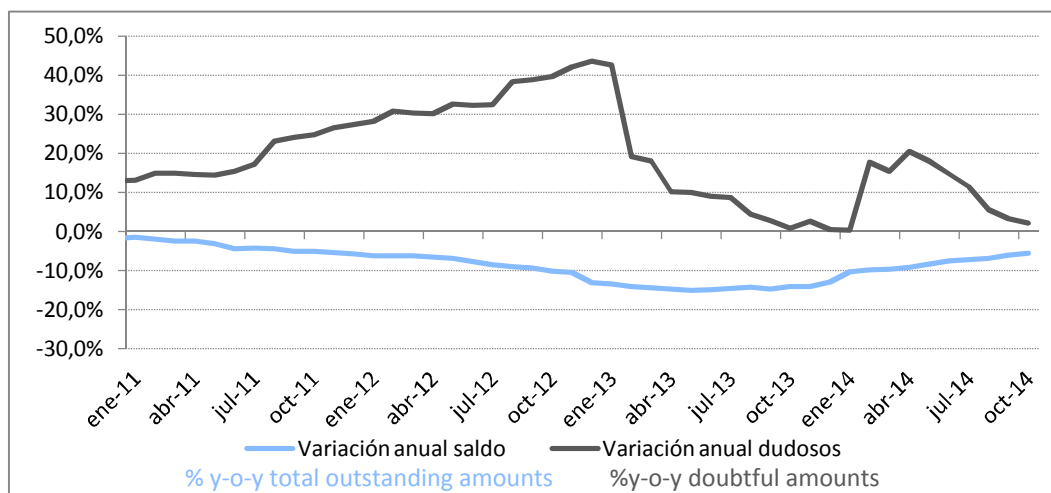


Chart: y-o-y variation rate of outstanding and doubtful amounts of total lending to the private sector



* Credit financial intermediaries

2. Percentage of doubtful loans in residential lending

| Period | Housing purchase | Renovation | Purchase and Renovation | Land purchase |
|--------|------------------|------------|-------------------------|---------------|
| dic-10 | 2,4% | 2,7% | 2,4% | 2,6% |
| mar-11 | 2,5% | 2,7% | 2,5% | 3,1% |
| jun-11 | 2,5% | 2,8% | 2,5% | 3,5% |
| sep-11 | 2,7% | 2,9% | 2,7% | 4,0% |
| dic-11 | 2,8% | 3,0% | 2,8% | 4,3% |
| mar-12 | 3,1% | 3,3% | 3,1% | 4,7% |
| jun-12 | 3,2% | 3,6% | 3,2% | 5,0% |
| sep-12 | 3,6% | 4,2% | 3,6% | 6,0% |
| dic-12 | 4,0% | 4,6% | 4,0% | 6,0% |
| mar-13 | 4,2% | 5,0% | 4,2% | 5,9% |
| jun-13 | 5,0% | 8,0% | 5,2% | 7,1% |
| sep-13 | 5,6% | 8,1% | 5,7% | 7,9% |
| dic-13 | 6,0% | 6,7% | 6,0% | 8,5% |
| mar-14 | 6,3% | 7,3% | 6,3% | 9,4% |
| jun-14 | 6,1% | 7,3% | 6,1% | 10,1% |
| sep-14 | 6,0% | 7,1% | 6,0% | 10,3% |

Chart: Evolution of residential doubtful loans by credit purpose

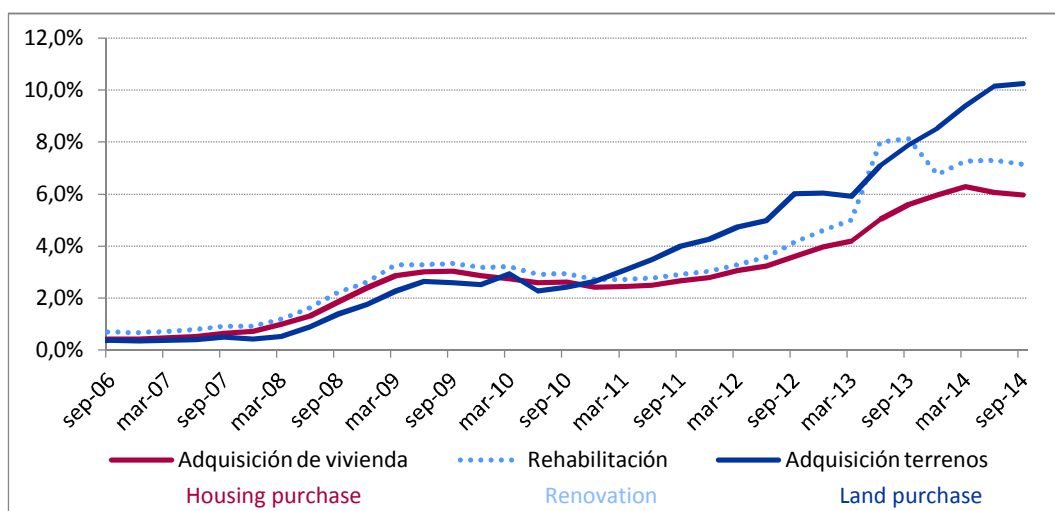
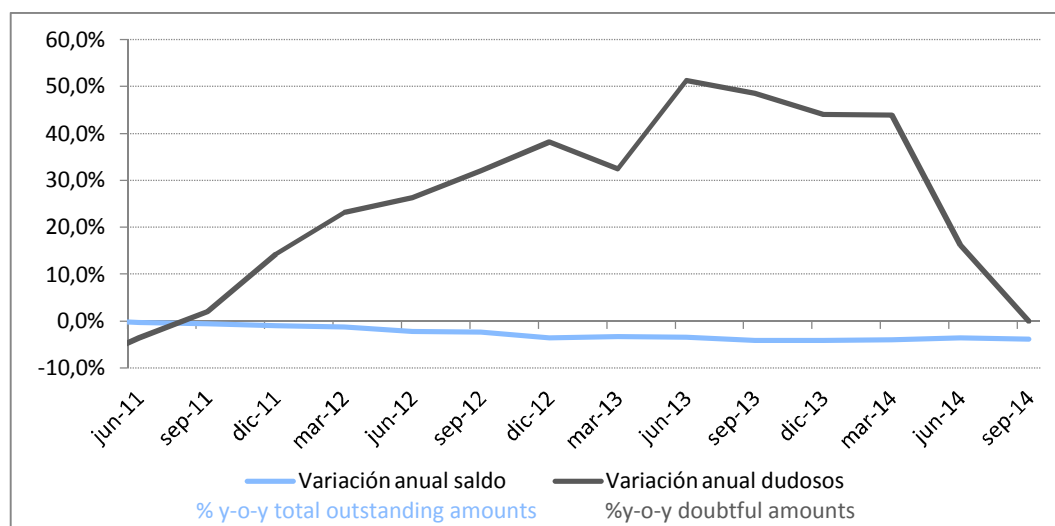


Chart: y-o-y variation rate of outstanding and doubtful amounts of residential loans for housing purchase



3. Percentage of doubtful loans in residential loans for housing purchase

| Period | Total | Banks and Saving B. | Credit cooperatives | EFCs |
|--------|-------|---------------------|---------------------|-------|
| jun-11 | 2,5% | 2,4% | 2,0% | 9,0% |
| sep-11 | 2,7% | 2,6% | 2,2% | 9,2% |
| dic-11 | 2,8% | 2,8% | 2,2% | 10,2% |
| mar-12 | 3,1% | 2,9% | 2,5% | 10,5% |
| jun-12 | 3,2% | 3,1% | 2,7% | 10,8% |
| sep-12 | 3,6% | 3,5% | 2,9% | 11,8% |
| dic-12 | 4,0% | 3,9% | 3,1% | 12,1% |
| mar-13 | 4,2% | 4,1% | 3,2% | 12,9% |
| jun-13 | 5,0% | 5,0% | 3,4% | 13,1% |
| sep-13 | 5,6% | 5,5% | 3,6% | 17,1% |
| dic-13 | 6,0% | 5,9% | 3,8% | 17,4% |
| mar-14 | 6,3% | 6,2% | 3,9% | 17,4% |
| jun-14 | 6,1% | 5,9% | 4,3% | 20,2% |
| sep-14 | 6,0% | 5,8% | 4,0% | 18,1% |

4. Percentage of doubtful loans in residential loans for housing renovation

| Period | Total | Banks and Saving B. | Credit cooperatives | EFCs |
|--------|-------|---------------------|---------------------|-------|
| jun-11 | 2,8% | 2,7% | 3,1% | 4,9% |
| sep-11 | 2,9% | 2,8% | 3,6% | 4,3% |
| dic-11 | 3,0% | 3,0% | 3,9% | 8,0% |
| mar-12 | 3,3% | 3,1% | 4,6% | 7,3% |
| jun-12 | 3,6% | 3,4% | 4,8% | 4,2% |
| sep-12 | 4,2% | 4,0% | 5,3% | 4,8% |
| dic-12 | 4,6% | 4,4% | 6,0% | 5,9% |
| mar-13 | 5,0% | 4,8% | 6,4% | 6,4% |
| jun-13 | 8,0% | 8,2% | 6,6% | 20,7% |
| sep-13 | 8,1% | 8,3% | 6,9% | 9,8% |
| dic-13 | 6,7% | 6,6% | 7,5% | 9,2% |
| mar-14 | 7,3% | 7,2% | 7,6% | 8,6% |
| jun-14 | 7,3% | 7,3% | 7,2% | 7,8% |
| sep-14 | 7,1% | 7,1% | 7,4% | 7,6% |

5. Percentage of doubtful loans in residential loans for land purchase

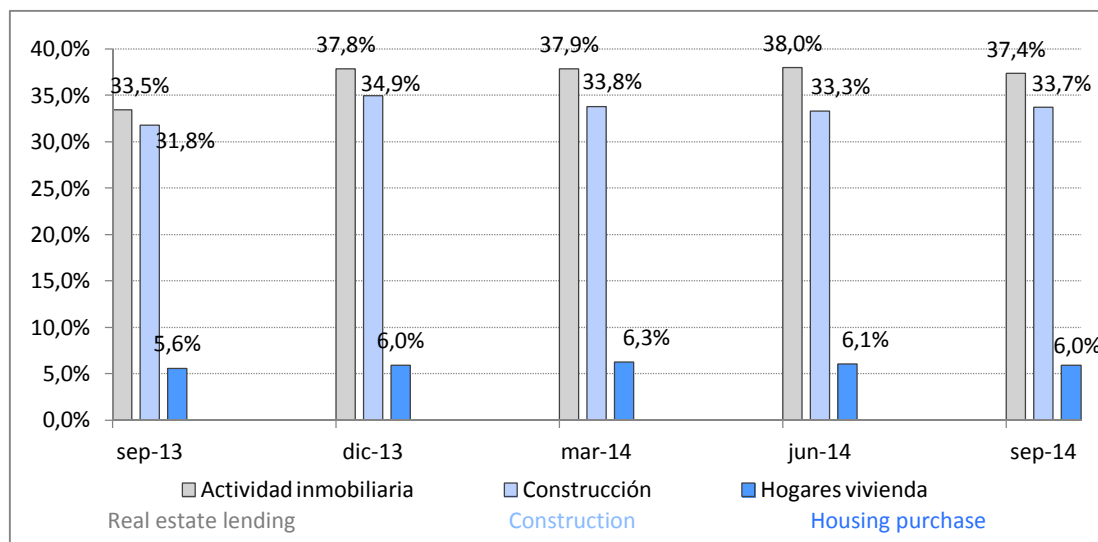
| Period | Total | Banks and Saving B. | Credit cooperatives | EFCs |
|--------|-------|---------------------|---------------------|-------|
| jun-11 | 3,5% | 3,4% | 3,8% | 5,5% |
| sep-11 | 4,0% | 4,0% | 4,3% | 5,5% |
| dic-11 | 4,3% | 4,2% | 4,7% | 3,5% |
| mar-12 | 4,7% | 4,6% | 6,1% | 6,1% |
| jun-12 | 5,0% | 4,7% | 7,2% | 5,7% |
| sep-12 | 6,0% | 5,8% | 7,8% | 3,3% |
| dic-12 | 6,0% | 6,1% | 5,4% | 9,3% |
| mar-13 | 5,9% | 6,0% | 5,4% | 49,4% |
| jun-13 | 7,1% | 7,2% | 5,3% | 64,3% |
| sep-13 | 7,9% | 7,9% | 7,7% | 64,4% |
| dic-13 | 8,5% | 8,7% | 6,4% | 49,0% |
| mar-14 | 9,4% | 10,3% | 5,6% | 49,2% |
| jun-14 | 10,1% | 11,1% | 4,0% | 45,0% |
| sep-14 | 10,3% | 11,3% | 4,0% | 42,1% |

6. Percentage of doubtful loans in lending to real estate activities

| Period | Total | Banks and Saving B. | Credit cooperatives | EFCs |
|--------|-------|---------------------|---------------------|-------|
| jun-11 | 17,7% | 17,9% | 17,2% | 5,0% |
| sep-11 | 18,9% | 19,1% | 17,7% | 5,3% |
| dic-11 | 21,5% | 21,6% | 22,0% | 4,9% |
| mar-12 | 22,7% | 22,8% | 25,2% | 4,7% |
| jun-12 | 27,3% | 27,5% | 28,8% | 7,4% |
| sep-12 | 30,2% | 30,4% | 31,4% | 8,5% |
| dic-12 | 28,9% | 28,9% | 35,0% | 6,7% |
| mar-13 | 29,4% | 29,3% | 38,0% | 7,2% |
| jun-13 | 30,7% | 30,3% | 42,9% | 10,2% |
| sep-13 | 33,5% | 33,2% | 42,5% | 9,8% |
| dic-13 | 37,8% | 37,4% | 50,2% | 8,7% |
| mar-14 | 37,9% | 37,4% | 50,5% | 9,2% |
| jun-14 | 38,0% | 37,5% | 50,4% | 12,4% |
| sep-14 | 37,4% | 36,8% | 49,3% | 17,8% |

7. Percentage of doubtful loans in lending to construction sector

| Period | Total | Banks and Saving B. | Credit cooperatives | EFCs |
|--------|-------|---------------------|---------------------|-------|
| jun-11 | 14,9% | 14,8% | 17,8% | 11,5% |
| sep-11 | 16,3% | 16,2% | 19,8% | 10,9% |
| dic-11 | 18,5% | 18,5% | 21,0% | 9,5% |
| mar-12 | 20,5% | 20,4% | 24,9% | 8,6% |
| jun-12 | 24,4% | 24,4% | 28,4% | 9,7% |
| sep-12 | 26,9% | 27,0% | 29,5% | 11,6% |
| dic-12 | 26,4% | 26,3% | 32,2% | 11,4% |
| mar-13 | 25,8% | 25,5% | 34,8% | 11,1% |
| jun-13 | 29,8% | 29,6% | 36,3% | 16,1% |
| sep-13 | 31,8% | 31,7% | 38,8% | 13,0% |
| dic-13 | 34,9% | 34,9% | 41,2% | 14,2% |
| mar-14 | 33,8% | 33,6% | 42,8% | 10,8% |
| jun-14 | 33,3% | 33,1% | 41,0% | 14,1% |
| sep-14 | 33,7% | 33,5% | 41,9% | 12,4% |

Chart: Recent evolution of doubtful loans by credit sector (%)


8. Outstanding amounts of total lending to the private sector

('000 euros)

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs |
|--------|---------------|---------------------------|---------------------|------------|
| jul-13 | 1.277.821.452 | 1.166.094.621 | 78.798.442 | 32.928.389 |
| ago-13 | 1.264.546.316 | 1.153.382.858 | 78.235.069 | 32.928.389 |
| sep-13 | 1.249.504.058 | 1.140.547.814 | 77.715.050 | 31.241.194 |
| oct-13 | 1.239.840.551 | 1.131.513.213 | 77.086.144 | 31.241.194 |
| nov-13 | 1.237.103.929 | 1.128.913.410 | 76.949.325 | 31.241.194 |
| dic-13 | 1.205.222.721 | 1.096.711.079 | 75.548.847 | 32.962.795 |
| ene-14 | 1.223.187.776 | 1.115.038.113 | 75.186.868 | 32.962.795 |
| feb-14 | 1.213.808.152 | 1.105.933.262 | 74.912.095 | 32.962.795 |
| mar-14 | 1.206.595.210 | 1.100.388.720 | 74.672.889 | 31.533.601 |
| abr-14 | 1.199.604.078 | 1.093.312.118 | 74.758.359 | 31.533.601 |
| may-14 | 1.195.039.077 | 1.088.867.648 | 74.637.828 | 31.533.601 |
| jun-14 | 1.197.789.809 | 1.091.580.908 | 74.983.551 | 31.225.350 |
| jul-14 | 1.185.798.059 | 1.079.601.658 | 74.971.051 | 31.225.350 |
| ago-14 | 1.177.088.611 | 1.071.124.677 | 74.738.584 | 31.225.350 |
| sep-14 | 1.174.847.919 | 1.069.170.982 | 74.578.194 | 31.098.743 |
| oct-14 | 1.171.185.396 | 1.065.404.524 | 74.682.129 | 31.098.743 |

9. Doubtful amounts of total lending to the private sector

('000 euros)

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs |
|--------|-------------|---------------------------|---------------------|-----------|
| jul-13 | 177.147.038 | 163.140.686 | 10.183.571 | 3.822.781 |
| ago-13 | 179.161.755 | 164.964.171 | 10.374.803 | 3.822.781 |
| sep-13 | 186.132.765 | 171.460.132 | 10.556.537 | 4.116.096 |
| oct-13 | 189.747.471 | 174.661.082 | 10.970.293 | 4.116.096 |
| nov-13 | 191.165.014 | 175.801.600 | 11.247.318 | 4.116.096 |
| dic-13 | 195.668.419 | 180.105.729 | 11.732.522 | 3.830.168 |
| ene-14 | 195.665.868 | 180.064.600 | 11.771.100 | 3.830.168 |
| feb-14 | 193.772.918 | 178.228.894 | 11.713.856 | 3.830.168 |
| mar-14 | 191.205.646 | 175.672.644 | 11.717.753 | 3.815.249 |
| abr-14 | 190.204.559 | 174.711.749 | 11.677.561 | 3.815.249 |
| may-14 | 187.928.383 | 172.593.865 | 11.519.269 | 3.815.249 |
| jun-14 | 184.709.400 | 169.212.987 | 11.307.667 | 4.188.746 |
| jul-14 | 183.019.391 | 167.552.831 | 11.277.814 | 4.188.746 |
| ago-14 | 182.896.577 | 167.396.306 | 11.311.525 | 4.188.746 |
| sep-14 | 178.942.694 | 163.804.916 | 11.255.991 | 3.881.787 |
| oct-14 | 176.893.767 | 161.895.296 | 11.116.684 | 3.881.787 |

10. Outstanding amounts of lending to households for housing purchase
 ('000 euros)

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs |
|--------|-------------|---------------------------|---------------------|------------|
| dic-10 | 632.437.088 | 582.705.545 | 41.351.155 | 8.380.388 |
| mar-11 | 628.116.431 | 578.510.642 | 41.172.457 | 8.433.332 |
| jun-11 | 628.358.254 | 578.904.981 | 41.023.003 | 8.430.270 |
| sep-11 | 625.079.129 | 575.578.507 | 41.033.989 | 8.466.633 |
| dic-11 | 626.552.503 | 572.421.404 | 41.313.256 | 12.715.459 |
| mar-12 | 620.161.816 | 566.322.132 | 41.141.567 | 12.698.117 |
| jun-12 | 614.701.047 | 561.054.600 | 41.049.941 | 12.596.506 |
| sep-12 | 610.921.612 | 557.554.669 | 40.833.072 | 12.533.871 |
| dic-12 | 605.035.999 | 551.669.508 | 40.899.984 | 12.466.507 |
| mar-13 | 599.936.462 | 547.063.272 | 40.509.019 | 12.364.171 |
| jun-13 | 593.910.354 | 541.293.091 | 40.340.515 | 12.276.748 |
| sep-13 | 586.279.856 | 534.092.084 | 39.999.863 | 12.187.909 |
| dic-13 | 580.764.190 | 528.793.291 | 39.905.280 | 12.065.619 |
| mar-14 | 576.438.373 | 524.792.607 | 39.698.166 | 11.947.600 |
| jun-14 | 573.403.336 | 522.095.319 | 39.471.972 | 11.836.045 |
| sep-14 | 564.232.694 | 512.816.536 | 39.783.982 | 11.632.176 |

11. Doubtful amounts of lending to households for housing purchase
 ('000 euros)

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs |
|--------|------------|---------------------------|---------------------|-----------|
| dic-10 | 15.217.896 | 13.683.210 | 755.192 | 779.494 |
| mar-11 | 15.413.620 | 13.749.860 | 799.535 | 864.225 |
| jun-11 | 15.679.436 | 14.097.501 | 824.347 | 757.588 |
| sep-11 | 16.688.209 | 15.020.945 | 885.714 | 781.550 |
| dic-11 | 17.389.248 | 15.973.865 | 916.323 | 1.296.419 |
| mar-12 | 18.987.665 | 16.635.176 | 1.017.603 | 1.334.886 |
| jun-12 | 19.794.669 | 17.340.341 | 1.092.987 | 1.361.341 |
| sep-12 | 22.039.415 | 19.373.787 | 1.192.587 | 1.473.041 |
| dic-12 | 24.023.537 | 21.259.405 | 1.254.346 | 1.509.786 |
| mar-13 | 25.158.156 | 22.260.695 | 1.306.624 | 1.590.837 |
| jun-13 | 29.929.483 | 26.958.867 | 1.365.645 | 1.604.971 |
| sep-13 | 32.733.828 | 29.205.202 | 1.444.480 | 2.084.146 |
| dic-13 | 34.591.707 | 30.981.896 | 1.511.030 | 2.098.781 |
| mar-14 | 36.209.117 | 32.583.269 | 1.548.155 | 2.077.693 |
| jun-14 | 34.782.013 | 30.697.505 | 1.688.657 | 2.395.851 |
| sep-14 | 33.647.865 | 29.967.913 | 1.572.801 | 2.107.151 |

12. Outstanding amounts of lending to households for housing renovation
 ('000 euros)

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs |
|--------|------------|---------------------------|---------------------|---------|
| dic-10 | 30.348.284 | 26.725.163 | 3.471.590 | 151.531 |
| mar-11 | 29.995.112 | 26.380.146 | 3.471.607 | 143.359 |
| jun-11 | 30.618.810 | 27.061.987 | 3.437.101 | 119.722 |
| sep-11 | 30.625.144 | 27.117.828 | 3.394.814 | 112.502 |
| dic-11 | 29.905.185 | 26.456.746 | 3.359.791 | 107.899 |
| mar-12 | 29.532.599 | 26.149.399 | 3.283.764 | 99.436 |
| jun-12 | 29.493.880 | 26.098.930 | 3.258.144 | 136.806 |
| sep-12 | 28.579.060 | 25.237.977 | 3.209.270 | 131.813 |
| dic-12 | 28.081.196 | 24.835.306 | 3.174.790 | 71.100 |
| mar-13 | 25.482.158 | 22.312.402 | 3.102.703 | 67.053 |
| jun-13 | 24.732.552 | 21.630.054 | 3.070.716 | 31.782 |
| sep-13 | 24.194.542 | 21.154.336 | 3.009.996 | 30.210 |
| dic-13 | 23.609.134 | 20.629.066 | 2.948.679 | 31.389 |
| mar-14 | 22.680.101 | 19.789.093 | 2.860.298 | 30.710 |
| jun-14 | 22.179.199 | 19.253.779 | 2.893.638 | 31.782 |
| sep-14 | 21.833.377 | 19.086.209 | 2.716.844 | 30.324 |

13. Doubtful amounts of lending to households for housing renovation
 ('000 euros)

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs |
|--------|-----------|---------------------------|---------------------|-------|
| dic-10 | 821.343 | 709.460 | 106.867 | 5.016 |
| mar-11 | 814.235 | 690.967 | 117.051 | 6.217 |
| jun-11 | 847.136 | 735.615 | 105.650 | 5.871 |
| sep-11 | 890.634 | 762.205 | 123.561 | 4.868 |
| dic-11 | 905.001 | 783.776 | 132.276 | 8.653 |
| mar-12 | 965.535 | 808.740 | 149.490 | 7.305 |
| jun-12 | 1.051.225 | 887.998 | 157.525 | 5.702 |
| sep-12 | 1.186.951 | 1.009.056 | 171.550 | 6.345 |
| dic-12 | 1.297.482 | 1.103.665 | 189.600 | 4.217 |
| mar-13 | 1.277.193 | 1.075.078 | 197.810 | 4.305 |
| jun-13 | 1.982.532 | 1.774.168 | 201.787 | 6.577 |
| sep-13 | 1.967.185 | 1.757.433 | 206.781 | 2.971 |
| dic-13 | 1.591.935 | 1.366.498 | 222.554 | 2.883 |
| mar-14 | 1.648.656 | 1.429.955 | 216.061 | 2.640 |
| jun-14 | 1.616.018 | 1.404.801 | 208.727 | 2.490 |
| sep-14 | 1.558.245 | 1.355.164 | 200.778 | 2.303 |

14. Outstanding amounts of lending to real estate activities

('000 euros)

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs |
|--------|-------------|---------------------------|---------------------|-----------|
| dic-10 | 314.471.136 | 300.489.206 | 10.431.809 | 3.550.121 |
| mar-11 | 310.861.352 | 296.883.946 | 10.499.590 | 3.477.816 |
| jun-11 | 307.076.452 | 293.695.422 | 10.115.745 | 3.265.285 |
| sep-11 | 302.128.813 | 288.904.444 | 9.950.893 | 3.273.476 |
| dic-11 | 296.898.547 | 284.007.137 | 9.786.135 | 3.105.275 |
| mar-12 | 294.241.374 | 281.258.381 | 9.883.051 | 3.099.942 |
| jun-12 | 285.480.293 | 273.106.787 | 9.729.142 | 2.644.364 |
| sep-12 | 278.744.231 | 266.526.678 | 9.644.202 | 2.573.351 |
| dic-12 | 222.518.141 | 211.243.472 | 9.198.358 | 2.076.311 |
| mar-13 | 202.800.338 | 191.798.956 | 8.913.149 | 2.088.233 |
| jun-13 | 197.119.072 | 186.823.566 | 8.790.149 | 1.505.357 |
| sep-13 | 193.691.237 | 183.133.170 | 9.153.866 | 1.404.201 |
| dic-13 | 175.526.219 | 165.682.050 | 8.776.299 | 1.067.870 |
| mar-14 | 169.624.184 | 159.704.516 | 8.676.465 | 1.243.203 |
| jun-14 | 159.992.611 | 150.808.424 | 8.223.670 | 960.517 |
| sep-14 | 154.979.547 | 146.041.872 | 8.212.601 | 725.074 |

15. Doubtful amounts of lending to real estate activities

('000 euros)

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs |
|--------|------------|---------------------------|---------------------|---------|
| dic-10 | 43.626.747 | 42.291.191 | 1.136.915 | 198.641 |
| mar-11 | 47.158.488 | 45.518.906 | 1.426.221 | 213.361 |
| jun-11 | 54.388.741 | 52.487.105 | 1.739.299 | 162.337 |
| sep-11 | 57.066.302 | 55.129.949 | 1.764.138 | 172.215 |
| dic-11 | 63.723.904 | 61.418.374 | 2.151.990 | 153.540 |
| mar-12 | 66.861.171 | 64.223.054 | 2.491.433 | 146.684 |
| jun-12 | 77.986.027 | 74.985.364 | 2.805.614 | 195.049 |
| sep-12 | 84.316.986 | 81.071.194 | 3.025.805 | 219.987 |
| dic-12 | 64.341.377 | 60.982.171 | 3.219.809 | 139.397 |
| mar-13 | 59.711.928 | 56.178.540 | 3.383.754 | 149.634 |
| jun-13 | 60.602.373 | 56.674.743 | 3.774.676 | 152.954 |
| sep-13 | 64.807.250 | 60.781.571 | 3.887.740 | 137.939 |
| dic-13 | 66.430.835 | 61.936.190 | 4.401.957 | 92.688 |
| mar-14 | 64.238.194 | 59.739.651 | 4.384.438 | 114.105 |
| jun-14 | 60.760.976 | 56.493.790 | 4.148.557 | 118.629 |
| sep-14 | 57.912.096 | 53.735.532 | 4.047.622 | 128.942 |

16. Outstanding amounts of lending to the construction sector

('000 euros)

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs |
|--------|-------------|---------------------------|---------------------|-----------|
| dic-10 | 112.836.226 | 104.506.902 | 6.326.759 | 2.002.565 |
| mar-11 | 108.170.238 | 100.324.696 | 6.123.408 | 1.722.134 |
| jun-11 | 104.084.572 | 96.486.979 | 5.943.084 | 1.654.509 |
| sep-11 | 100.647.077 | 93.275.925 | 5.776.923 | 1.594.229 |
| dic-11 | 96.868.623 | 89.769.888 | 5.427.697 | 1.671.038 |
| mar-12 | 94.451.503 | 87.678.601 | 5.211.147 | 1.561.755 |
| jun-12 | 90.117.177 | 83.545.698 | 4.909.528 | 1.661.951 |
| sep-12 | 86.054.796 | 79.963.195 | 4.705.141 | 1.386.460 |
| dic-12 | 74.557.616 | 68.914.464 | 4.342.642 | 1.300.510 |
| mar-13 | 67.345.357 | 61.942.776 | 4.197.288 | 1.205.293 |
| jun-13 | 62.544.444 | 57.451.928 | 3.979.892 | 1.112.624 |
| sep-13 | 61.308.881 | 56.396.330 | 3.851.136 | 1.061.415 |
| dic-13 | 58.602.521 | 53.912.211 | 3.664.981 | 1.025.329 |
| mar-14 | 56.773.097 | 52.145.701 | 3.585.337 | 1.042.059 |
| jun-14 | 53.850.128 | 49.413.363 | 3.512.534 | 924.231 |
| sep-14 | 51.839.827 | 47.486.280 | 3.456.100 | 897.447 |

17. Doubtful amounts of lending to the construction sector

('000 euros)

| Period | Total | Banks and Saving Banks | Credit cooperatives | EFCs |
|--------|------------|---------------------------|---------------------|---------|
| dic-10 | 13.880.985 | 12.900.872 | 782.562 | 197.551 |
| mar-11 | 14.603.134 | 13.404.733 | 1.000.691 | 197.710 |
| jun-11 | 15.532.645 | 14.284.677 | 1.057.078 | 190.890 |
| sep-11 | 16.448.553 | 15.130.562 | 1.144.670 | 173.321 |
| dic-11 | 17.936.873 | 16.640.627 | 1.137.593 | 158.653 |
| mar-12 | 19.317.711 | 17.885.799 | 1.297.153 | 134.759 |
| jun-12 | 21.944.554 | 20.388.529 | 1.394.564 | 161.461 |
| sep-12 | 23.125.474 | 21.576.250 | 1.388.606 | 160.618 |
| dic-12 | 19.668.580 | 18.124.090 | 1.396.516 | 147.974 |
| mar-13 | 17.379.610 | 15.784.554 | 1.461.451 | 133.605 |
| jun-13 | 18.642.787 | 17.017.080 | 1.446.312 | 179.395 |
| sep-13 | 19.490.037 | 17.858.405 | 1.493.399 | 138.233 |
| dic-13 | 20.474.866 | 18.819.874 | 1.509.597 | 145.395 |
| mar-14 | 19.193.217 | 17.545.076 | 1.535.595 | 112.546 |
| jun-14 | 17.940.865 | 16.369.008 | 1.441.565 | 130.292 |
| sep-14 | 17.467.317 | 15.906.790 | 1.449.467 | 111.060 |