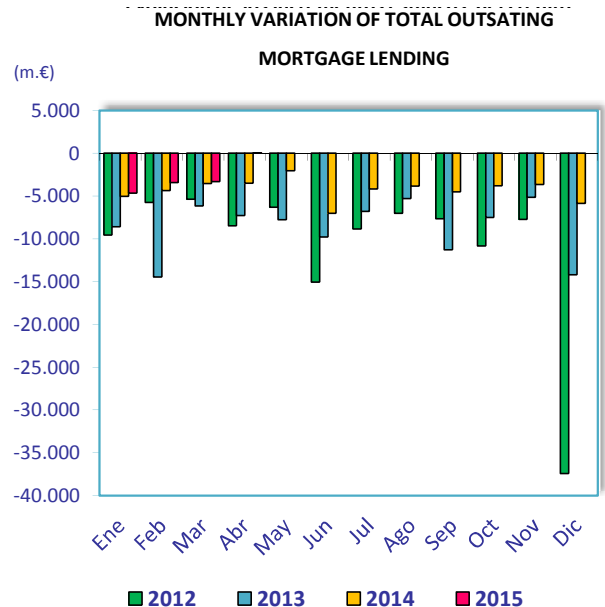
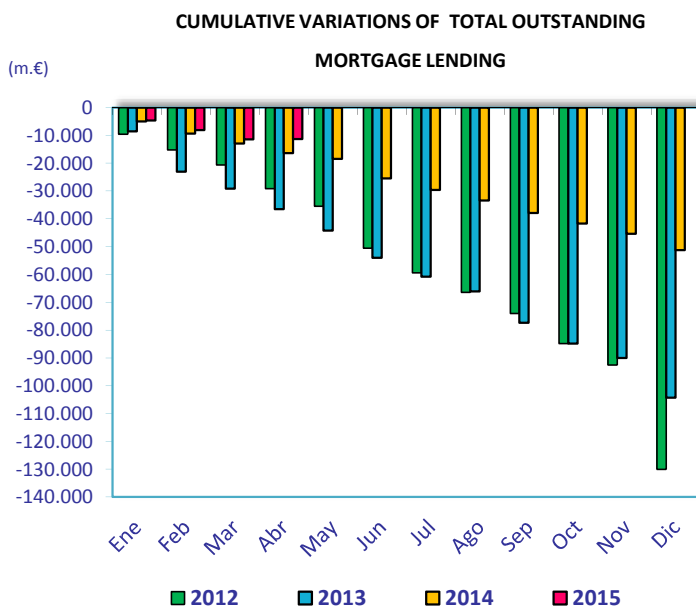


MORTGAGE CREDIT ACTIVITY APRIL 2015

	Apr-15	Apr-14	Percentage variations (%)			Absolute variations (m.€)		
	(m.€)	(m.€)	Yearly	Monthly	Cumulative	Yearly	Monthly	Cumulative
TOTAL OUTSTANDING MORTGAGE LENDING¹	709.834	756.002	-6,11	0,01	-1,57	-46.168	50	-11.355
Total banks and saving banks	646.234	688.084	-6,08	0,02	-1,56	-41.850	128	-10.211
Cooperative	53.760	56.008	-4,01	-0,15	-1,38	-2.248	-78	-753
Financial credit institutions	9.840	11.911	-17,38	0	-4	-2.071	0	-391
Of which: Inside Balance Sheets	697.794	747.931	-6,70	-0,76	-2,32	-50.137	-5.374	-16.562
Total banks and saving banks	635.451	682.395	-6,88	-0,83	-2,38	-46.944	-5.301	-15.463
Cooperative	53.349	55.530	-3,93	-0,14	-1,35	-2.181	-73	-731
Financial credit institutions	8.994	10.005	-10,11	0	-4	-1.012	0	-368
Of which: Outside Balance Sheets (MBS)²	12.041	8.072	49,17	81,97	76,18	3.969	5.424	5.206
Total banks and saving banks	10.783	5.689	89,55	101,40	94,96	5.094	5.429	5.252
Cooperative	411	477	-13,93	-1,25	-5,24	-67	-5	-23
Financial credit institutions	847	1.906	-55,57	0	-3	-1.059	0	-23

1) Total outstanding of mortgage loans in April 2015 includes 119,428 million Euro of MBS (See Circular 4/2004 of Bank of Spain about new rules of accountancy for credit institutions)

2) It refers to MBS outside credit institutions balance sheets



	Apr-15	Apr-14	Percentage variations (%)			Absolute variations (m.€)		
	(m.€)	(m.€)	Yearly	Monthly	Cumulative	Yearly	Monthly	Cumulative
TOTAL OUTSTANDING MBS	131.469	127.239	3,32	2,29	-0,75	4.229	2.939	-988
Total banks and saving banks	114.942	107.762	6,66	2,71	-0,4356	7.180	3.031	-503
Cooperative	11.085	12.331	-10,11	-0,82	-3,3899	-1.246	-92	-389
Financial credit institutions	5.442	7.146	-23,85	0	-1,74266	-1.704	0	-97