



2018 EU-wide Transparency Exercise

Bank Name	BFA Tenedora de Acciones, S.A.
LEI Code	549300GT0XFTFHGOIS94
Country Code	ES

2018 EU-wide Transparency Exercise

Capital

BFA Tenedora de Acciones, S.A.

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	14,016	13,499		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,859	11,148		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,796	2,335	C 01.00 (r020,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	0	0	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-439	160	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	7,303	6,731	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,897	3,748	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-48	-22	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-287	-326	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR; Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-1,844	-1,905	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-95	-1	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-14	-12	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii), 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-14	-12	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-14	-22	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	727	459	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-520	-643	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,248	1,101	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	332	480			
A.2.1	Additional Tier 1 Capital instruments	498	480	C 01.00 (r540,r010) + C 01.00 (r670,r010)	Article 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-167	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,191	11,628			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,825	1,871			
A.4.1	Tier 2 Capital instruments	1,923	1,812	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	229	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	-98	-169	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	87,065	84,468			
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)	Articles 92(3), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.62%	13.20%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.00%	13.77%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.10%	15.98%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,132	10,689	A1-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))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.79%	12.65%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2018 EU-wide Transparency Exercise

Leverage ratio

BFA Tenedora de Acciones, S.A.

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	12,191	11,628	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	11,630	11,169	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	217,542	213,835	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	216,272	212,733	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.6%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.4%	5.3%	C 47.00 (r330,c010)	

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Risk exposure amounts

BFA Tenedora de Acciones, S.A.

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	78,539	76,176
Risk exposure amount for securitisation and re-securitisations in the banking book	482	497
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	78,057	75,679
Risk exposure amount for position, foreign exchange and commodities (Market risk)	885	1,019
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	284	231
Risk exposure amount for operational risk	6,635	6,635
Other risk exposure amounts	723	408
Total Risk Exposure Amount	87,065	84,468

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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P&L

BFA Tenedora de Acciones, S.A.

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	2,349	1,277
Of which debt securities income	640	253
Of which loans and advances income	1,765	1,043
Interest expenses	342	210
(Of which deposits expenses)	357	210
(Of which debt securities issued expenses)	596	292
(Expenses on share capital repayable on demand)	0	0
Dividend income	9	8
Net Fee and commission income	843	519
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	319	273
Gains or (-) losses on financial assets and liabilities held for trading, net	87	34
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-30	-13
Exchange differences [gain or (-) loss], net	10	6
Net other operating income /(expenses)	-196	-74
TOTAL OPERATING INCOME, NET	3,049	1,820
(Administrative expenses)	1,855	847
(Depreciation)	174	88
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-9	-12
(Commitments and guarantees given)	-19	-37
(Other provisions)	10	25
Of which pending legal issues and tax litigation ¹	152	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	324	202
(Financial assets at fair value through other comprehensive income)	n.a.	1
(Financial assets at amortised cost)	n.a.	202
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	-32
(of which Goodwill)	6	3
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	39	28
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-111	-76
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	626	679
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	425	425
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	425	425
Of which attributable to owners of the parent	282	227

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Credit Risk - Standardised Approach

BFA Tenedora de Acciones, S.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	44,835	63,132	9,498		45,478	69,146	9,783	
	Regional governments or local authorities	4,416	4,212	13		4,256	4,025	13	
	Public sector entities	3,430	2,824	447		2,214	1,295	236	
	Multilateral Development Banks	0	277	0		0	223	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,371	8,337	414		6,083	3,021	304	
	Corporates	2,493	2,063	2,027		2,889	1,807	1,616	
	of which: SME	1,359	1,156	1,129		2,143	1,389	1,197	
	Retail	8,589	7,019	5,038		7,615	6,312	4,559	
	of which: SME	1,944	1,414	834		1,667	1,279	785	
	Secured by mortgages on immovable property	27,859	27,771	9,773		26,052	25,993	9,100	
	of which: SME	1,665	1,637	543		1,437	1,425	451	
	Exposures in default	3,945	2,551	2,612	1,323	3,622	2,416	2,544	1,124
	Items associated with particularly high risk	32	32	52		76	75	113	
	Covered bonds	5	5	1		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	544	522	1,019		440	440	974		
Securitisation	433	422	398		414	388	400		
Other exposures	12,410	7,853	6,159		8,832	6,883	6,239		
Standardised Total	117,362	127,019	37,450	3,669	107,972	122,025	35,881	3,432	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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Credit Risk - IRB Approach
BFA Tenedora de Acciones, S.A.

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	1,131	3	2	0	1,311	0	0	0		
	Institutions	24,406	4,787	1,713	117	26,542	5,657	2,041	108		
	Corporates	51,618	42,109	21,187	3,285	52,748	42,716	20,427	2,857		
	Corporates - Of Which: Specialised Lending	5,283	5,245	3,870	545	5,049	5,011	3,737	577		
	Corporates - Of Which: SME	15,938	12,960	6,461	1,313	16,953	13,706	6,752	1,229		
	Retail	53,966	53,481	17,887	1,153	54,121	53,587	17,519	1,433		
	Retail - Secured on real estate property	43,934	43,886	13,931	884	43,415	43,359	13,251	1,126		
	Retail - Secured on real estate property - Of Which: SME	1,834	1,799	785	106	1,760	1,720	750	115		
	Retail - Secured on real estate property - Of Which: non-SME	42,100	42,087	13,146	778	41,655	41,639	12,502	1,010		
	Retail - Qualifying Revolving	4,043	4,041	953	19	4,284	4,284	1,013	40		
	Retail - Other Retail	5,990	5,554	3,003	250	6,422	5,943	3,254	267		
	Retail - Other Retail - Of Which: SME	2,364	1,922	922	115	2,476	1,991	946	150		
	Retail - Other Retail - Of Which: non-SME	3,625	3,632	2,081	135	3,946	3,952	2,308	117		
	Equity			215				211			
	Securitisation	475	475	84	0	399	399	97	0		
	Other non credit-obligation assets			0				0			
IRB Total			41,088				40,295				

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2018 EU-wide Transparency Exercise

Sovereign Exposure

BFA Tenedora de Acciones, S.A.

(min EUR)

		As of 31/12/2017																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments	of which:					
					of which: Loans and advances	of which: Debt securities			of which: Loans and advances	of which: Debt securities			of which: Loans and advances	of which: Debt securities				
TOTAL - ALL COUNTRIES	38,693.3	5,484.8	33,208.6	2.0	0.0	2.0	0.0	0.0	0.0	33,206.6	0.0	33,206.6	5,484.8	5,484.8	0.0	0.0	0.0	0.0

Note:

Information disclosed in this template is sourced from FINREP templates F 04. The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

BFA Tenerora de Acciones, S.A.

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
held for trading	designated at fair value through profit or loss			at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
	U.S.	10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
	10Y+ more	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
	China	10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Switzerland	10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other advanced economies non EEA	10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other Central and eastern Europe countries non EEA	10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Middle East	10 - 3M f	6	6	0	0	0	0	6	0	0	0	0	23	0	
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	9	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	6	6	0	0	0	0	6	0	0	0	0	32	0		
	Latin America and the Caribbean	10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	7	7	0	0	0	0	7	0	0	0	0	35	0	12	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

BFA Tenerora de Acciones, S.A.

As of 30/06/2018

(mln EUR)		Direct exposures												Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet						Derivatives				Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
Carrying amount	Notional amount							Carrying amount	Notional amount							
Residual Maturity	Country / Region															
	Africa	0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3M - 1Y f	1	1	0	0	0	0	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	18	18	0	0	0	0	18	0	0	0	0	0	0	
		5Y - 10Y f	41	41	0	0	0	0	41	0	0	0	0	20	0	
	10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	60	60	0	0	0	60	0	0	0	0	0	20	0	70	
	Others	0 - 3M f	17	17	0	0	0	17	0	0	0	0	0	0		
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0		
	10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
	Total	17	17	0	0	0	17	0	0	0	0	0	0	0	9	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

BFA Tenedora de Acciones, S.A.

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	58,469	0	17	17	2	12	0	55,166	0	10	10	2	7	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	33,207	0	0	0	0	0	0	32,391	0	0	0	0	0	0
Credit institutions	1,593	0	3	3	0	3	0	106	0	0	0	0	0	0
Other financial corporations	23,356	0	14	14	1	9	0	22,379	0	10	10	1	7	0
Non-financial corporations	314	0	0	0	1	0	0	290	0	0	0	1	0	0
Loans and advances (including at amortised cost and fair value)	135,488	851	11,367	11,367	725	5,101	5,196	133,595	910	10,145	10,145	1,006	4,603	4,376
Central banks	2,615	0	0	0	0	0	0	860	0	0	0	0	0	0
General governments	5,548	11	130	130	1	63	67	5,470	12	134	134	0	63	69
Credit institutions	4,059	0	1	1	0	1	0	5,585	0	6	6	0	1	0
Other financial corporations	2,876	0	41	41	3	26	1	2,161	70	30	30	8	17	1
Non-financial corporations	35,878	133	5,782	5,782	289	3,335	1,635	35,820	129	4,692	4,692	372	2,727	1,110
of which: small and medium-sized enterprises at amortised cost	18,113	128	3,365	3,365	173	1,775	1,234	17,669	126	2,751	2,751	224	1,377	953
Households	84,513	707	5,413	5,413	432	1,676	3,493	83,699	699	5,283	5,283	625	1,795	3,196
DEBT INSTRUMENTS other than HFT	193,957	851	11,384	11,384	727	5,113	5,196	188,761	910	10,155	10,155	1,008	4,610	4,376
OFF-BALANCE SHEET EXPOSURES	31,657		1,226	1,226	72	309	41	33,605		1,195	1,195	89	298	37

⁽¹⁾ 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

⁽²⁾ Institutions report here collective allowances for incurred 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)

⁽³⁾ Institutions 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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

BFA Tenedora de Acciones, S.A.

(mln EUR)	As of 31/12/2017					As of 30/06/2018					
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	12,608	7,428	3,367	3,240	6,889	11,032	6,397	3,059	2,820	5,765	5,765
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	129	47	28	28	78	136	56	23	23	90	90
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	65	29	16	16	34	35	13	12	12	22	22
Non-financial corporations	5,803	4,009	2,206	2,136	1,952	4,747	3,108	1,867	1,751	1,414	1,414
of which: small and medium-sized enterprises at amortised cost	3,214	2,164	1,193	1,153	1,439	2,633	1,675	916	850	1,182	1,182
Households	6,611	3,343	1,116	1,059	4,825	6,114	3,220	1,157	1,034	4,239	4,239
DEBT INSTRUMENTS other than HFT	12,608	7,428	3,367	3,240	6,889	11,032	6,397	3,059	2,820	5,765	5,765
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ 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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.