



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	ABANCA Holding Financiero
<b>LEI Code</b>	9598003BP0LHPHDWV834
<b>Country Code</b>	ES

## 2016 EU-wide Transparency Exercise

### Capital

ABANCA Holding Financiero

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>3,496</b>	<b>3,545</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>3,272</b>	<b>3,337</b>	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	377	377	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	143	107	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	-28	-35	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	2,917	3,058	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	147	134	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	21	13	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-190	-178	C 01.00 (r300,d10) + C 01.00 (r340,d10)	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	0	0	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	-16	-16	C 01.00 (r390,d10)	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,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-168	-103	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-14	-15	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	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) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(A) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	-14	-15	C 01.00 (r460,d10)	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,d10)	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	-167	-183	C 01.00 (r490,d10)	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	-141	-119	C 01.00 (r500,d10)	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	-80	-82	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	471	380	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,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	38	33	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	432	346	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	168	103	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	-168	-103	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,272</b>	<b>3,337</b>	C 01.00 (r015,d10)	Article 25 of CRR		
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>225</b>	<b>209</b>	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	3	2	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	271	235	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	-50	-29	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>25,073</b>	<b>25,631</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)		
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.05%</b>	<b>13.02%</b>	CA3 (1)	-	
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.05%</b>	<b>13.02%</b>	CA3 (3)	-	
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>13.94%</b>	<b>13.83%</b>	CA3 (5)	-	
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>2,969</b>	<b>3,060</b>	[A.1-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))]	-	
<b>CET1 RATIO (%) Fully loaded<sup>1)</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>11.84%</b>	<b>11.94%</b>	[D.1]/[B-B.1]	-	

<sup>1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

ABANCA Holding Financiero

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	23,402	23,937
Risk exposure amount for securitisation and re-securitisations in the banking book	23	62
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	23,379	23,876
Risk exposure amount for position, foreign exchange and commodities (Market risk)	98	109
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	37	49
Risk exposure amount for operational risk	1,524	1,524
Other risk exposure amounts	13	12
<b>Total Risk Exposure Amount</b>	<b>25,073</b>	<b>25,631</b>

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

## 2016 EU-wide Transparency Exercise

### P&L

ABANCA Holding Financiero

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	852	383
Of which debt securities income	141	49
Of which loans and advances income	603	272
Interest expenses	508	208
(Of which deposits expenses)	286	95
(Of which debt securities issued expenses)	38	24
(Expenses on share capital repayable on demand)	0	0
Dividend income	13	5
Net Fee and commission income	134	66
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	482	57
Gains or (-) losses on financial assets and liabilities held for trading, net	0	5
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-1	-3
Exchange differences [gain or (-) loss], net	-66	4
Net other operating income /(expenses)	-23	-33
<b>TOTAL OPERATING INCOME, NET</b>	<b>883</b>	<b>275</b>
(Administrative expenses)	518	223
(Depreciation)	89	44
(Provisions or (-) reversal of provisions)	-84	-9
(Commitments and guarantees given)	17	-3
(Other provisions)	-101	-6
Of which pending legal issues and tax litigation <sup>1</sup>	0	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	304	-102
(Loans and receivables)	280	-102
(Held to maturity investments, AFS assets and financial assets measured at cost)	25	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	30	3
(of which Goodwill)	1	0
Negative goodwill recognised in profit or loss	51	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	51	19
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	18	6
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>146</b>	<b>142</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>159</b>	<b>161</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>159</b>	<b>161</b>
Of which attributable to owners of the parent	143	152

<sup>(1)</sup> Information available only as of end of the year



## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

ABANCA Holding Financiero

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	6,181	10,574	0		6,466	10,619	0	
	Regional governments or local authorities	2,543	2,417	3		2,841	2,740	4	
	Public sector entities	1,736	1,473	500		2,042	1,901	509	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,894	1,915	857		5,729	1,581	834	
	Corporates	7,459	5,399	5,352		7,743	5,854	5,819	
	of which: SME	3,292	2,289	2,242		1,951	1,555	1,521	
	Retail	6,192	4,729	3,376		6,424	4,913	3,461	
	of which: SME	1,547	1,081	641		1,797	1,255	718	
	Secured by mortgages on immovable property	11,715	11,685	4,129		11,589	11,562	4,075	
	of which: SME	423	417	144		524	517	176	
	Exposures in default	3,011	1,439	1,485	1,221	2,816	1,423	1,479	1,065
	Items associated with particularly high risk	391	285	427		344	249	373	
	Covered bonds	19	19	2		36	36	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	79	79	118		72	72	107	
Equity	1,205	1,205	1,894		1,158	1,158	1,859		
Securitisation	367	100	23		427	118	62		
Other exposures	4,982	4,948	5,235		5,071	5,039	5,348		
<b>Standardised Total</b>	<b>51,774</b>	<b>46,266</b>	<b>23,402</b>	<b>1,539</b>	<b>52,758</b>	<b>47,264</b>	<b>23,937</b>	<b>1,317</b>	

<sup>(1)</sup> 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).

## 2016 EU-wide Transparency Exercise

**Credit Risk - IRB Approach**  
ABANCA Holding Financiero

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)											
Consolidated data	Central banks and central governments	0		0	0	0		0	0	0	0
	Institutions	0		0	0	0		0	0	0	0
	Corporates	0		0	0	0		0	0	0	0
	Corporates - Of Which: Specialised Lending	0		0	0	0		0	0	0	0
	Corporates - Of Which: SME	0		0	0	0		0	0	0	0
	Retail	0		0	0	0		0	0	0	0
	Retail - Secured on real estate property	0		0	0	0		0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0		0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0		0	0	0	0
	Retail - Qualifying Revolving	0		0	0	0		0	0	0	0
	Retail - Other Retail	0		0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: SME	0		0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0		0	0	0		0	0	0	0
	Equity										
	Securitisation	0		0	0	0		0	0	0	0
Other non credit-obligation assets											
<b>IRB Total</b>			<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		

<sup>1)</sup> 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).

2016 EU-wide Transparency Exercise

Sovereign Exposure

ABANCA Holding Financiero

(mil EUR)

		As of 31/12/2015																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>9,057.3</b>	2,128.4	6,928.9	<b>26.8</b>	0.0	26.8	<b>0.0</b>	0.0	0.0	<b>6,902.1</b>	0.0	6,902.1	<b>2,128.4</b>	2,128.4	0.0	<b>0.0</b>	0.0	0.0

**Note:**  
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.

<sup>1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

<sup>4)</sup> 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



## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

ABANCA Holding Financiero

(mln EUR)

		As of 30/06/2016																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading <sup>(1)</sup>	Designated at fair value through profit or loss <sup>(2)</sup>			Available-for-sale <sup>(3)</sup>	Loans and Receivables <sup>(4)</sup>			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		of which: Loans and advances	of which: Debt securities					
<b>TOTAL - ALL COUNTRIES</b>	<b>9,777.8</b>	2,444.2	7,333.6	<b>36.3</b>	0.0	36.3	<b>0.0</b>	0.0	0.0	<b>7,297.4</b>	0.0	7,297.4	<b>2,444.2</b>	2,444.2	0.0	<b>0.0</b>	0.0	0.0

**Note:**  
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.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

<sup>(4)</sup> 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

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

ABANCA Holding Financiero

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>11,499</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11,737</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,902	0	0	0	0	0	0	7,289	0	0	0	0	0	0
Credit institutions	594	0	0	0	0	0	0	480	0	0	0	0	0	0
Other financial corporations	3,920	0	0	0	0	0	0	3,920	0	0	0	0	0	0
Non-financial corporations	82	0	0	0	0	0	0	48	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>29,072</b>	<b>595</b>	<b>2,881</b>	<b>2,881</b>	<b>381</b>	<b>1,322</b>	<b>1,302</b>	<b>29,779</b>	<b>501</b>	<b>2,632</b>	<b>2,632</b>	<b>322</b>	<b>1,134</b>	<b>1,230</b>
Central banks	274	0	0	0	0	0	0	180	0	0	0	0	0	0
General governments	2,129	0	1	1	0	1	3	2,445	0	1	1	0	0	2
Credit institutions	1,016	0	0	0	0	0	0	959	0	0	0	0	0	0
Other financial corporations	342	40	37	37	0	10	0	379	64	36	36	0	7	1
Non-financial corporations	8,843	134	1,445	1,445	334	793	434	9,329	98	1,335	1,335	272	742	432
of which: small and medium-sized enterprises at amortised cost	4,994	116	936	936	44	489	361	5,506	90	863	863	243	411	368
Households	16,468	421	1,397	1,397	46	518	865	16,488	339	1,260	1,260	49	385	795
<b>DEBT INSTRUMENTS other than HFT</b>	<b>40,571</b>	<b>595</b>	<b>2,881</b>	<b>2,881</b>	<b>381</b>	<b>1,322</b>	<b>1,302</b>	<b>41,516</b>	<b>501</b>	<b>2,632</b>	<b>2,632</b>	<b>322</b>	<b>1,134</b>	<b>1,230</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>4,732</b>		<b>191</b>	<b>162</b>	<b>45</b>	<b>53</b>	<b>12</b>	<b>4,838</b>		<b>195</b>	<b>195</b>	<b>43</b>	<b>52</b>	<b>12</b>

<sup>(1)</sup> 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

<sup>(2)</sup> 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)

<sup>(3)</sup> 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)

## 2016 EU-wide Transparency Exercise

### Forborne exposures

ABANCA Holding Financiero

	As of 31/12/2015					As of 30/06/2016				
	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		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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>4,611</b>	<b>2,458</b>	<b>1,262</b>	<b>1,156</b>	<b>1,043</b>	<b>4,085</b>	<b>2,203</b>	<b>1,032</b>	<b>955</b>	<b>952</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	76	1	1	1	2	73	1	0	0	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	37	37	9	9	0	36	34	6	6	1
Non-financial corporations	2,318	1,262	804	728	363	1,952	1,144	639	588	341
of which: small and medium-sized enterprises at amortised cost	1,225	828	434	402	309	1,075	741	331	313	301
Households	2,181	1,158	448	418	678	2,024	1,023	387	360	609
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,611</b>	<b>2,458</b>	<b>1,262</b>	<b>1,156</b>	<b>1,043</b>	<b>4,085</b>	<b>2,203</b>	<b>1,032</b>	<b>955</b>	<b>952</b>
<b>Loan commitments given</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> 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□