



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

BFA Tenedora de Acciones, S.A.

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,973	11,184	11,323	11,521	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,973	11,184	11,323	11,521	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,450	11,654	11,793	11,986	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	11,450	11,654	11,793	11,986	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	13,351	13,681	13,887	14,050	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,351	13,681	13,887	14,050	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	83,919	83,246	83,401	82,646	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	83,919	83,246	83,401	82,646	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.08%	13.43%	13.58%	13.94%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.08%	13.43%	13.58%	13.94%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.64%	14.00%	14.14%	14.50%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.64%	14.00%	14.14%	14.50%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.91%	16.43%	16.65%	17.00%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.91%	16.43%	16.65%	17.00%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	209,107	209,576	212,814	213,874	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.48%	5.56%	5.54%	5.60%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,450	11,654	11,793	11,986	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	10,966	11,149	11,195	11,392	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	209,107	209,576	212,814	213,874	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	207,968	208,414	211,850	212,919	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.5%	5.6%	5.5%	5.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.4%	5.3%	5.4%	C 47.00 (r330,c010)	

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Capital

BFA Tenedora de Acciones, S.A.

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	13,351	13,681	13,887	14,050	C 01.00 (e10;e10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,973	11,184	11,323	11,521	C 01.00 (e20;e10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,335	2,335	2,335	2,335	C 01.00 (e30;e10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	0	227	0	121	C 01.00 (e130;e10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	41	75	113	162	C 01.00 (e180;e10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	6,721	6,761	6,984	7,003	C 01.00 (e200;e10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (e210;e10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,879	3,841	3,790	3,830	C 01.00 (e230;e10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-27	-21	-19	-24	C 01.00 (e250;e10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-461	-502	-448	-481	C 01.00 (e300;e10) + C 01.00 (e340;e10)	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	-1,969	-2,009	-1,999	-1,982	C 01.00 (e370;e10)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1	-1	-1	-1	C 01.00 (e380;e10)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (e390;e10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (e430;e10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (e440;e10)	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	-7	-6	-8	-7	C 01.00 (e450;e10) + C 01.00 (e460;e10) + C 01.00 (e470;e10) + C 01.00 (e471;e10) + C 01.00 (e472;e10)	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 37(2)(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 (-)	-7	-6	-8	-7	C 01.00 (e460;e10)	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	0	0	C 01.00 (e480;e10)	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	0	0	C 01.00 (e490;e10)	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	0	0	C 01.00 (e500;e10)	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	0	0	C 01.00 (e510;e10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (e524;e10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-22	-22	-22	-30	C 01.00 (e529;e10)	-
	A.1.21	Transitional adjustments	484	505	598	594	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	0	0	C 01.00 (e220;e10)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-655	-657	-366	-362	C 01.00 (e240;e10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,139	1,162	964	955	C 01.00 (e520;e10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	477	470	470	465	C 01.00 (e530;e10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	477	470	470	465	C 01.00 (e540;e10) + C 01.00 (e670;e10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (e720;e10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (e690;e10) + C 01.00 (e700;e10) + C 01.00 (e710;e10) + C 01.00 (e740;e10) + C 01.00 (e744;e10) + C 01.00 (e746;e10)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (e660;e10) + C 01.00 (e680;e10) + C 01.00 (e730;e10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,450	11,654	11,793	11,986	C 01.00 (e15;e10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,901	2,028	2,094	2,064	C 01.00 (e750;e10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,841	2,038	2,046	1,995	C 01.00 (e760;e10) + C 01.00 (e890;e10)		
A.4.2	Other Tier 2 Capital components and deductions	234	191	161	179	C 01.00 (e910;e10) + C 01.00 (e920;e10) + C 01.00 (e930;e10) + C 01.00 (e940;e10) + C 01.00 (e950;e10) + C 01.00 (e970;e10) + C 01.00 (e974;e10) + C 01.00 (e978;e10)		
A.4.3	Tier 2 transitional adjustments	-173	-201	-112	-110	C 01.00 (e880;e10) + C 01.00 (e900;e10) + C 01.00 (e960;e10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	83,919	83,246	83,401	82,646	C 02.00 (e10;e10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (e10;e40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.08%	13.43%	13.58%	13.94%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.64%	14.00%	14.14%	14.50%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.91%	16.43%	16.65%	17.00%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,489	10,679	10,725	10,928	[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),0)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.50%	12.83%	12.86%	13.22%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440;e10)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440;e20)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440;e30)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440;e40)	

(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



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Overview of Risk exposure amounts

BFA Tenedora de Acciones, S.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	73,015	72,912	72,899	72,334	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	34,339	33,171	33,136	32,314	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	3,494	3,419	3,430	3,479	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	34,965	36,079	36,042	36,203	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	216	242	291	338	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,161	2,081	2,136	2,094	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	229	230	219	215	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	444	416	378	272	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,085	953	1,017	994	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	1,085	953	1,017	994	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	6,635	6,028	6,028	6,028	C 02.00 (R590, c010)
Of which basic indicator approach	158	147	147	147	C 02.00 (R600, c010)
Of which standardised approach	6,476	5,881	5,881	5,881	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	350	626	725	710	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	83,919	83,246	83,401	82,646	

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P&L

BFA Tenedora de Acciones, S.A.

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	1,877	2,484	606	1,234
Of which debt securities income	354	446	89	172
Of which loans and advances income	1,543	2,057	491	996
Interest expenses	306	406	104	215
(Of which deposits expenses)	304	396	88	176
(Of which debt securities issued expenses)	421	550	126	251
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	11	1	14
Net Fee and commission income	755	1,016	256	523
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	356	404	37	148
Gains or (-) losses on financial assets and liabilities held for trading, net	48	40	7	8
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	1
Gains or (-) losses from hedge accounting, net	-19	-29	-6	-12
Exchange differences [gain or (-) loss], net	11	15	3	7
Net other operating income /(expenses)	-80	-242	-4	-70
TOTAL OPERATING INCOME, NET	2,649	3,294	796	1,638
(Administrative expenses)	1,254	1,679	406	812
(Depreciation)	130	174	50	99
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-12	4	10	59
(Commitments and guarantees given)	-37	-51	2	0
(Other provisions)	25	55	8	59
Of which pending legal issues and tax litigation ¹		39		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	254	397	56	142
(Financial assets at fair value through other comprehensive income)	1	1	0	0
(Financial assets at amortised cost)	253	396	56	142
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-29	-10	4	9
(of which Goodwill)	4	6	1	3
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	44	28	16	34
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-113	-145	-20	-28
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	983	933	266	522
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	617	515	156	290
Profit or (-) loss after tax from discontinued operations	5	6	0	0
PROFIT OR (-) LOSS FOR THE YEAR	621	521	156	290
Of which attributable to owners of the parent	335	250	79	138

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."

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BFA Tenedora de Acciones, S.A.

(min EUR)

ASSETS:	As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	3,775				4,753				3,975				8,117				IAS 1.54 (i)
Financial assets held for trading	6,050	247	5,718	86	6,308	286	5,933	89	6,605	173	6,335	97	6,971	188	6,682	101	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	9	0	0	9	9	0	0	9	10	0	0	10	10	0	0	10	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	14,854	14,666	148	40	15,636	15,453	141	42	16,637	16,487	108	42	14,391	14,244	105	42	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	160,671				158,016				161,075				160,301				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,506	0	2,506	0	2,627	0	2,627	0	2,629	0	2,629	0	2,503	0	2,503	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	18,671				19,987				20,222				20,056				
TOTAL ASSETS	206,537				207,337				211,152				212,349				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

(min EUR)

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	14,769	9	0	0	-1	0	15,551	10	0	0	-1	0	16,548	9	0	0	-1	0	14,298	10	0	0	-1	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	36,553	25	10	0	-2	-6	35,425	13	9	0	-1	-6	36,274	18	9	0	-1	-6	34,871	17	9	0	-1	-7	Annex V. Part 1.31, 44(b)
	Loans and advances	109,959	9,746	9,706	-235	-731	-4,354	110,440	8,623	7,749	-226	-618	-3,391	112,362	9,124	7,318	-236	-647	-3,138	113,457	8,831	6,875	-231	-599	-2,921	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



2019 EU-wide Transparency Exercise

Market Risk

BFA Tenedora de Acciones, S.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	0	0	11	3	43	16							7	2	38	13								
Of which: General risk	0	0	11	3	43	16							7	2	38	13								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Equities	0	0	0	0	1	1							0	0	1	0								
Of which: General risk	0	0	0	0	1	1							0	0	1	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	7	3	17	8							7	2	17	6								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	0	0	18	6	61	24	8	3	0	0	0	1,085	15	5	56	19	5	3	0	0	0	0	0	953
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	0	0	10	4	39	10							10	6	33	16								
Of which: General risk	0	0	10	4	39	10							10	6	33	16								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Equities	0	0	0	0	1	1							1	1	5	3								
Of which: General risk	0	0	0	0	1	1							1	1	5	3								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	8	3	18	6							9	3	19	6								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	0	0	18	7	58	16	4	5	0	0	0	1,017	20	10	57	26	3	3	0	0	0	0	0	994

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

BFA Tenedora de Acciones, S.A.

		Standardised Approach															
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019			
		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	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	42,626	66,334	9,783		43,941	66,750	9,659		44,634	67,258	9,575		46,394	68,885	9,485	
	Regional governments or local authorities	4,279	4,064	12		4,135	3,908	12		4,127	3,996	12		4,375	4,316	11	
	Public sector entities	1,853	939	221		1,994	909	203		1,930	902	200		1,869	855	189	
	Multilateral Development Banks	0	210	0		0	203	0		0	199	0		0	197	0	
	International Organisations	0	0	0		0	0	0		0	0	0		0	0	0	
	Institutions	5,706	2,639	269		5,467	2,383	226		1,965	1,938	199		2,205	2,178	213	
	Corporates	2,534	1,620	1,441		2,178	1,519	1,354		1,952	1,421	1,252		1,822	1,361	1,203	
	of which: SME	1,906	1,252	1,073		1,679	1,178	1,012		1,499	1,096	926		1,413	1,061	903	
	Retail	7,224	5,993	4,334		6,553	5,637	4,080		6,227	5,354	3,879		5,990	5,155	3,736	
	of which: SME	1,531	1,179	723		1,374	1,085	666		1,256	1,001	614		1,183	945	579	
	Secured by mortgages on immovable property	25,556	25,492	8,922		25,000	24,947	8,729		24,411	24,367	8,528		24,074	24,031	8,411	
	of which: SME	1,395	1,382	436		1,360	1,351	426		1,288	1,281	405		1,266	1,258	398	
	Exposures in default	3,623	2,426	2,558	1,122	3,463	2,157	2,274	1,197	3,370	2,097	2,216	1,166	3,074	1,905	2,016	1,067
	Items associated with particularly high risk	79	79	118		58	57	85		95	83	124		54	51	76	
	Covered bonds	0	0	0		0	0	0		0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	7		17	17	17		7	7	7		7	7	7	
Equity	467	467	1,068		468	468	1,051		439	439	979		391	391	916		
Other exposures	10,606	5,954	5,657		10,443	5,791	5,532		11,502	7,049	6,210		11,492	6,930	6,098		
Standardised Total ²	104,560	116,223	34,388	3,283	103,716	114,745	33,221	3,174	100,658	115,109	33,180	3,096	101,746	116,261	32,363	2,950	

⁽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).

⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise

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

		IRB Approach																			
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions				
																		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(mln EUR, %)																					
Consolidated data	Central banks and central governments	1,325	0	0	0	1,124	9	0	0	1,206	8	0	0	1,165	0	0	0				
	Institutions	26,949	5,915	2,129	107	26,315	161	5,632	2,046	29,292	153	5,704	2,029	29,470	137	5,654	2,018				
	Corporates	53,423	43,230	20,952	2,603	53,939	4,472	39,658	20,426	54,879	3,798	40,540	20,639	56,540	3,522	41,753	21,011				
	Corporates - Of Which: Specialised Lending	5,039	4,993	3,751	572	4,931	733	4,870	3,659	5,054	0	4,979	3,705	5,112	0	5,036	3,749				
	Corporates - Of Which: SME	17,016	13,592	6,768	997	17,456	1,865	13,857	6,842	17,986	1,816	14,237	6,912	17,832	1,652	14,308	6,900				
	Retail	54,194	53,682	17,490	1,401	54,594	2,757	54,042	19,057	54,769	2,782	54,186	18,897	54,914	2,736	54,306	18,698				
	Retail - Secured on real estate property	43,218	43,161	12,996	1,086	43,032	2,488	42,969	14,374	42,889	2,476	42,823	14,090	42,694	2,445	42,612	13,725				
	Retail - Secured on real estate property - Of Which: SME	1,740	1,701	734	114	1,735	231	1,690	748	1,711	230	1,665	725	1,671	208	1,609	677				
	Retail - Secured on real estate property - Of Which: non-SME	41,478	41,460	12,262	972	41,298	2,258	41,279	13,626	41,177	2,247	41,158	13,365	41,023	2,237	41,003	13,049				
	Retail - Qualifying Revolving	4,350	4,350	1,029	41	4,628	16	4,628	1,128	4,682	21	4,680	1,149	4,749	22	4,747	1,171				
	Retail - Other Retail	6,626	6,171	3,464	274	6,934	253	6,445	3,555	7,159	284	6,684	3,658	7,472	269	6,948	3,802				
	Retail - Other Retail - Of Which: SME	2,487	2,027	969	149	2,560	173	2,057	986	2,637	151	2,108	1,004	2,704	188	2,135	1,021				
	Retail - Other Retail - Of Which: non-SME	4,140	4,144	2,495	125	4,374	80	4,388	2,569	4,562	102	4,575	2,654	4,767	81	4,813	2,780				
	Equity			216		0	0	0	242	0	0	0	291	0	0	0	338				
	Other non credit-obligation assets			0					0				0				0				
IRB Total²			40,788				41,772				41,856				42,065						

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).

² IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BFA Tenedora de Acciones, S.A.

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount				
		On balance sheet						Derivatives				Off balance sheet							
Residual Maturity	Country / Region	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		Off-balance sheet exposures			
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions										
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [28	28	0	0	0	0	0	28	0	0	0	0	0	0	0	1	0	
[5Y - 10Y [40	40	0	0	0	0	0	40	0	0	0	0	0	0	0	17	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		69	69	0	0	0	0	69	0	0	0	0	0	0	0	18	0	49	
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	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	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	101	0	0	

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.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BFA Tenedora de Acciones, S.A.

As of 30/06/2019

As of 30/06/2019															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [	Lithuania													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [Luxembourg													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [Malta														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [Netherlands													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [Poland														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [Portugal													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y															

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BFA Tenedora de Acciones, S.A.

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	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		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Japan															
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	1	0	0	0	1	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	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	0	
Total		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0
	U.S.															
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	1	0	0	0	1	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	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	0	
Total		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0
	China															
[0 - 3M [
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
	Switzerland															
[0 - 3M [
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
	Other advanced economies non EEA															
[0 - 3M [
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
	Other Central and eastern Europe countries non EEA															
[0 - 3M [
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
	Middle East															
[0 - 3M [
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
	Latin America and the Caribbean															
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	1	0	
[5Y - 10Y [		0	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	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	1	0	0

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BFA Tenedora de Acciones, S.A.

As of 30/06/2019

		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	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		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		26	26	0	0	0	26	0	0	0	0	0	0	0	0
[5Y - 10Y [		46	46	0	0	0	46	0	0	0	0	0	0	12	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		72	72	0	0	72	0	0	0	0	0	0	13	0		
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	2	0	0	0	2	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	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	0		
Total		2	2	0	0	2	0	0	0	0	0	0	0	0		

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 counterparts 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 counterparts (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 counterparts (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.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

BFA Tenedora de Acciones, S.A.

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	51,367	0	10	10	3	6	0	51,008	0	16	16	1	7	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	28,663	0	0	0	0	0	0	29,419	0	0	0	0	0	0
Credit institutions	58	0	0	0	0	0	0	58	0	0	0	0	0	0
Other financial corporations	22,367	0	10	10	2	6	0	21,254	0	11	11	1	7	0
Non-financial corporations	279	0	0	0	1	0	0	277	0	6	6	0	1	0
Loans and advances (including at amortised cost and fair value)	132,466	941	9,706	9,706	966	4,354	4,329	130,645	640	8,122	7,976	820	3,415	3,510
Central banks	2,075	0	0	0	0	0	0	3,310	0	0	0	0	0	0
General governments	5,482	19	131	131	1	63	53	5,101	0	127	127	1	62	54
Credit institutions	4,552	0	6	6	0	1	0	4,949	0	6	6	0	1	0
Other financial corporations	2,095	0	30	30	8	18	1	1,686	0	32	19	3	21	1
Non-financial corporations	35,635	137	4,217	4,217	361	2,452	1,075	35,744	88	4,188	4,166	304	2,250	1,031
of which: small and medium-sized enterprises at amortised cost	17,253	133	2,485	2,485	203	1,196	903	17,404	84	2,413	2,403	184	1,119	851
Households	82,628	785	5,322	5,322	597	1,821	3,201	79,855	552	3,770	3,657	512	1,080	2,424
DEBT INSTRUMENTS other than HFT	183,834	941	9,716	9,716	970	4,360	4,329	181,653	640	8,138	7,992	822	3,423	3,510
OFF-BALANCE SHEET EXPOSURES	33,883		1,130	1,130	93	295	27	33,794		1,345	1,275	82	292	29

⁽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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

BFA Tenedora de Acciones, S.A.

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	52,857	0	16	16	2	7	0	49,205	0	17	17	2	8	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	31,550	0	0	0	0	0	0	28,021	0	0	0	0	0	0
Credit institutions	53	0	0	0	0	0	0	43	0	0	0	0	0	0
Other financial corporations	21,014	0	10	10	1	7	0	20,778	0	10	10	1	7	0
Non-financial corporations	240	0	6	6	0	1	0	363	0	7	7	0	1	0
Loans and advances (including at amortised cost and fair value)	132,064	842	7,866	7,739	857	3,163	3,286	136,493	842	7,258	7,140	804	2,947	3,188
Central banks	2,707	0	0	0	0	0	0	6,827	0	0	0	0	0	0
General governments	5,202	7	118	118	0	60	47	5,496	1	98	98	1	49	38
Credit institutions	6,608	0	6	6	0	1	0	5,589	0	4	4	0	1	0
Other financial corporations	2,773	0	31	19	1	20	1	2,670	0	26	14	2	19	1
Non-financial corporations	35,953	130	4,230	4,216	311	2,165	941	36,414	124	3,714	3,703	302	1,963	877
of which: small and medium-sized enterprises at amortised cost	17,471	107	2,328	2,314	190	1,244	782	17,515	100	2,020	2,010	179	1,067	700
Households	78,821	705	3,480	3,380	544	917	2,297	79,498	717	3,416	3,321	500	914	2,272
DEBT INSTRUMENTS other than HFT	184,922	842	7,882	7,755	859	3,170	3,286	185,698	842	7,275	7,157	806	2,954	3,188
OFF-BALANCE SHEET EXPOSURES	33,968		1,335	1,261	86	291	24	34,705		1,311	1,244	89	285	34

(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) Insitutions 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) Insitutions 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.

2019 EU-wide Transparency Exercise

Forborne exposures

BFA Tenedora de Acciones, S.A.

	As of 30/09/2018					As of 31/12/2018				
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
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
Loans and advances (including at amortised cost and fair value)	10,622	5,886	2,765	2,531	5,604	8,873	5,001	2,145	1,958	4,630
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	149	59	23	23	88	96	59	23	23	57
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	29	3	2	2	22	33	14	14	13	14
Non-financial corporations	4,510	2,663	1,619	1,496	1,400	4,205	2,712	1,489	1,398	1,270
of which: small and medium-sized enterprises at amortised cost	2,298	1,354	694	631	1,124	2,160	1,350	665	612	1,021
Households	5,933	3,161	1,121	1,010	4,093	4,539	2,215	619	523	3,290
DEBT INSTRUMENTS other than HFT	10,622	5,886	2,765	2,531	5,604	8,873	5,001	2,145	1,958	4,630
Loan commitments given	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.

2019 EU-wide Transparency Exercise

Forborne exposures

BFA Tenedora de Acciones, S.A.

	As of 31/03/2019					As of 30/06/2019				
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
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
Loans and advances (including at amortised cost and fair value)	8,123	4,611	1,846	1,685	4,382	7,687	4,285	1,632	1,487	4,235
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	82	51	21	21	50	53	34	12	12	30
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	30	14	14	13	12	29	14	14	13	11
Non-financial corporations	3,744	2,484	1,304	1,223	1,180	3,399	2,207	1,089	1,018	1,088
of which: small and medium-sized enterprises at amortised cost	2,015	1,263	631	579	949	1,729	1,053	486	444	856
Households	4,266	2,062	508	428	3,139	4,206	2,030	517	444	3,106
DEBT INSTRUMENTS other than HFT	8,123	4,611	1,846	1,685	4,382	7,687	4,285	1,632	1,487	4,235
Loan commitments given	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.