### 2019 EU-wide Transparency Exercise

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>ABANCA Holding Financiero, S.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEI Code</td>
<td>9598003BP0LPHDHW834</td>
</tr>
<tr>
<td>Country Code</td>
<td>ES</td>
</tr>
</tbody>
</table>
### Available capital (amounts)

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Common Equity Tier 1 (CET1) capital - transitional period</strong></td>
<td>3,665</td>
<td>3,630</td>
<td>3,657</td>
<td>3,842</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td></td>
<td>3,630</td>
<td>3,604</td>
<td>3,625</td>
<td>3,810</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td><strong>Tier 1 capital - transitional period</strong></td>
<td>3,685</td>
<td>3,614</td>
<td>3,840</td>
<td>4,022</td>
<td>C 01.00 (r015,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td><strong>Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</strong></td>
<td>3,648</td>
<td>3,779</td>
<td>3,806</td>
<td>3,991</td>
<td>C 01.00 (r015,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td><strong>Total capital - transitional period</strong></td>
<td>3,712</td>
<td>3,898</td>
<td>4,131</td>
<td>4,312</td>
<td>C 01.00 (r010,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td><strong>Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</strong></td>
<td>3,877</td>
<td>3,832</td>
<td>4,099</td>
<td>4,280</td>
<td>C 01.00 (r010,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
</tbody>
</table>

### Risk-weighted assets (amounts)

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2018</th>
<th>2018</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total risk-weighted assets</strong></td>
<td>26,645</td>
<td>26,476</td>
<td>26,973</td>
<td>28,194</td>
</tr>
<tr>
<td><strong>Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</strong></td>
<td>26,595</td>
<td>26,426</td>
<td>26,923</td>
<td>28,149</td>
</tr>
</tbody>
</table>

### Capital ratios

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2018</th>
<th>2018</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition</strong></td>
<td>13.79%</td>
<td>13.75%</td>
<td>13.56%</td>
<td>13.63%</td>
</tr>
<tr>
<td><strong>Common Equity Tier 1 (as a percentage of risk exposure amount - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</strong></td>
<td>13.65%</td>
<td>13.64%</td>
<td>13.47%</td>
<td>13.54%</td>
</tr>
<tr>
<td><strong>Tier 1 (as a percentage of risk exposure amount - transitional definition)</strong></td>
<td>13.89%</td>
<td>13.81%</td>
<td>14.34%</td>
<td>14.27%</td>
</tr>
<tr>
<td><strong>Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</strong></td>
<td>13.72%</td>
<td>13.85%</td>
<td>14.15%</td>
<td>14.18%</td>
</tr>
<tr>
<td><strong>Total capital (as a percentage of risk exposure amount) - transitional definition</strong></td>
<td>13.83%</td>
<td>14.61%</td>
<td>15.12%</td>
<td>15.29%</td>
</tr>
<tr>
<td><strong>Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</strong></td>
<td>13.83%</td>
<td>14.51%</td>
<td>15.23%</td>
<td>15.21%</td>
</tr>
</tbody>
</table>

### Leverage ratio

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2018</th>
<th>2018</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital</strong></td>
<td>50,361</td>
<td>51,523</td>
<td>50,657</td>
<td>53,161</td>
</tr>
<tr>
<td><strong>Leverage ratio - using a transitional definition of Tier 1 capital</strong></td>
<td>7.32%</td>
<td>7.40%</td>
<td>7.58%</td>
<td>7.57%</td>
</tr>
</tbody>
</table>
### 2019 EU-wide Transparency Exercise

**Leverage ratio**

<table>
<thead>
<tr>
<th>ABANCA Holding Financiero, S.A.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>(m€ EUR, %)</strong></th>
<th><strong>As of 30/09/2018</strong></th>
<th><strong>As of 31/12/2018</strong></th>
<th><strong>As of 31/03/2019</strong></th>
<th><strong>As of 30/06/2019</strong></th>
<th><strong>COREP CODE</strong></th>
<th><strong>REGULATION</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>A.1 Tier 1 capital - transitional definition</td>
<td>3,685</td>
<td>3,814</td>
<td>3,840</td>
<td>4,022</td>
<td>C 47.00 (r120,c010)</td>
<td></td>
</tr>
<tr>
<td>A.2 Tier 1 capital - fully phased-in definition</td>
<td>3,437</td>
<td>3,556</td>
<td>3,611</td>
<td>3,805</td>
<td>C 47.00 (r110,c010)</td>
<td></td>
</tr>
<tr>
<td>B.1 Total leverage ratio exposures - using a transitional definition of Tier 1 capital</td>
<td>50,361</td>
<td>51,523</td>
<td>50,657</td>
<td>51,161</td>
<td>C 47.00 (r130,c010)</td>
<td>Article 420 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>B.2 Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</td>
<td>50,113</td>
<td>51,265</td>
<td>50,428</td>
<td>52,944</td>
<td>C 47.00 (r120,c010)</td>
<td></td>
</tr>
<tr>
<td>C.1 Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>7.3%</td>
<td>7.4%</td>
<td>7.6%</td>
<td>7.6%</td>
<td>C 47.00 (r130,c010)</td>
<td></td>
</tr>
<tr>
<td>C.2 Leverage ratio - using a fully phased-in definition of Tier 1 capital</td>
<td>6.9%</td>
<td>6.9%</td>
<td>7.3%</td>
<td>7.3%</td>
<td>C 47.00 (r130,c010)</td>
<td></td>
</tr>
<tr>
<td>Year</td>
<td>Own Funds</td>
<td>Net of Additions</td>
<td>Net of Subtractions</td>
<td>Total Capital</td>
<td>Core Tier 1 Capital</td>
<td>Total Risk Exposure Amount</td>
</tr>
<tr>
<td>------</td>
<td>-----------</td>
<td>-----------------</td>
<td>--------------------</td>
<td>--------------</td>
<td>--------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>2018</td>
<td>26,973 mln EUR</td>
<td>14.41%</td>
<td>3,657 mln EUR</td>
<td>29,630 mln EUR</td>
<td>23,924 mln EUR</td>
<td>43,250 mln EUR</td>
</tr>
</tbody>
</table>

**CET1 Capital Instruments and Adjustments**

- **Additional Tier 1 Capital Instruments and Adjustments**:
  - 3,842 mln EUR
  - 14.27% of Tier 1 Capital

- **Tier 2 Capital Instruments and Adjustments**:
  - 3,557 mln EUR
  - 13.63% of Tier 1 Capital

**Other Tier 2 Capital Components and Deductions**

- 45 mln EUR

**Additional Tier 1 Capital Instruments and Adjustments**

- 3,427 mln EUR

**Other Additional Tier 1 Capital Components and Deductions**

- 206 mln EUR

**Adjustments Included in RWAs Due to IFRS 9 Transitional Arrangements**

- 289 mln EUR

**Adjustments to CET1 Due to Prudential Filters**

- 206 mln EUR

**Minority Interest Given Recognition in CET1 Capital**

- 13.76%

**Capital Ratios (%)**

- **Own Funds**
  - CET1 Capital: 13.75%
  - Tier 1 Capital: 14.25%

- **Additional Tier 1 Capital**
  - 13.63%

- **Tier 2 Capital**
  - 14.27%

**Other Additional Tier 1 Capital Components and Deductions**

- 206 mln EUR

**Share of Additional Tier 1 Capital Due to the Parent**

- 3,842 mln EUR

**Adjustments to CET1 Due to IFRS 9 Transitional Arrangements**

- 181 mln EUR

**Adjustments to T2 Due to IFRS 9 Transitional Arrangements**

- 181 mln EUR

**Minority Interest Given Recognition in CET1 Capital**

- 13.76%

**Capital Ratios (%)**

- **Own Funds**
  - CET1 Capital: 13.75%
  - Tier 1 Capital: 14.25%

- **Additional Tier 1 Capital**
  - 13.63%

- **Tier 2 Capital**
  - 14.27%

**Other Additional Tier 1 Capital Components and Deductions**

- 206 mln EUR

**Additional Tier 1 Capital Instruments and Adjustments**

- 3,427 mln EUR

**Other Additional Tier 1 Capital Components and Deductions**

- 206 mln EUR

**Adjustments Included in RWAs Due to IFRS 9 Transitional Arrangements**

- 289 mln EUR

**Adjustments to CET1 Due to Prudential Filters**

- 206 mln EUR

**Minority Interest Given Recognition in CET1 Capital**

- 13.76%
<table>
<thead>
<tr>
<th>Risk Category</th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit risk (excluding CCR and Securitisations)</td>
<td>25,419</td>
<td>25,118</td>
<td>25,543</td>
<td>26,700</td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>25,419</td>
<td>25,118</td>
<td>25,543</td>
<td>26,700</td>
</tr>
<tr>
<td>Of which the foundation IRB (FIRB) approach</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which the advanced IRB (AIRB) approach</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which equity IRB</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Counterparty credit risk (CCR, excluding CVA)</td>
<td>87</td>
<td>103</td>
<td>128</td>
<td>139</td>
</tr>
<tr>
<td>Credit valuation adjustment - CVA</td>
<td>30</td>
<td>39</td>
<td>36</td>
<td>28</td>
</tr>
<tr>
<td>Settlement risk</td>
<td>9</td>
<td>10</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Securitisation exposures in the banking book</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Position, foreign exchange and commodities risk</td>
<td>49</td>
<td>51</td>
<td>99</td>
<td>62</td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>49</td>
<td>51</td>
<td>99</td>
<td>62</td>
</tr>
<tr>
<td>Of which IRB</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which securitisations and resecuritisations in the trading book</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Large exposures in the trading book</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Operational risk</td>
<td>1,051</td>
<td>1,155</td>
<td>1,155</td>
<td>1,254</td>
</tr>
<tr>
<td>Of which basic indicator approach</td>
<td>1,051</td>
<td>1,155</td>
<td>1,155</td>
<td>1,254</td>
</tr>
<tr>
<td>Of which standardised approach</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which advanced measurement approach</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other risk exposure amounts</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>26,640</td>
<td>26,676</td>
<td>26,973</td>
<td>28,194</td>
</tr>
</tbody>
</table>
## 2019 EU-wide Transparency Exercise

**P&L**

ABANCA Holding Financiero, S.A.

### Financial Income

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>499</td>
<td>670</td>
<td>164</td>
<td>336</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debt securities income</td>
<td>72</td>
<td>100</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>Loans and advances income</td>
<td>445</td>
<td>597</td>
<td>150</td>
<td>308</td>
</tr>
<tr>
<td>Interest expenses</td>
<td>107</td>
<td>142</td>
<td>40</td>
<td>82</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits expenses</td>
<td>83</td>
<td>112</td>
<td>29</td>
<td>59</td>
</tr>
<tr>
<td>Debt securities issued expenses</td>
<td>32</td>
<td>51</td>
<td>12</td>
<td>23</td>
</tr>
<tr>
<td><strong>Total income</strong></td>
<td>596</td>
<td>717</td>
<td>238</td>
<td>459</td>
</tr>
</tbody>
</table>

### Financial Expenses

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest expenses</td>
<td>107</td>
<td>142</td>
<td>40</td>
<td>82</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits expenses</td>
<td>83</td>
<td>112</td>
<td>29</td>
<td>59</td>
</tr>
<tr>
<td>Debt securities issued expenses</td>
<td>32</td>
<td>51</td>
<td>12</td>
<td>23</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>222</td>
<td>275</td>
<td>99</td>
<td>164</td>
</tr>
</tbody>
</table>

### Total Operating Income, Net

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total operating income, net</strong></td>
<td>374</td>
<td>442</td>
<td>139</td>
<td>295</td>
</tr>
</tbody>
</table>

### Non-Operating Items

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative expenses</td>
<td>372</td>
<td>501</td>
<td>122</td>
<td>249</td>
</tr>
<tr>
<td>Depreciation</td>
<td>68</td>
<td>126</td>
<td>19</td>
<td>40</td>
</tr>
<tr>
<td>Modification gains or (-) losses</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Commitments and guarantees given</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Other provisions</strong></td>
<td>35</td>
<td>136</td>
<td>102</td>
<td>184</td>
</tr>
<tr>
<td><strong>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Revaluation of financial assets at amortised cost</strong></td>
<td>3</td>
<td>24</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td><strong>Net other operating income/expense</strong></td>
<td>-60</td>
<td>-33</td>
<td>2</td>
<td>-12</td>
</tr>
</tbody>
</table>

### Total Operating Income, Net

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total operating income, net</strong></td>
<td>366</td>
<td>475</td>
<td>150</td>
<td>287</td>
</tr>
</tbody>
</table>

### Profit or (-) Loss Before Tax from Continuing Operations

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Profit or (-) loss before tax from continuing operations</strong></td>
<td>364</td>
<td>348</td>
<td>146</td>
<td>235</td>
</tr>
</tbody>
</table>

### Profit or (-) Loss for the Year

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Profit or (-) loss for the year</strong></td>
<td>364</td>
<td>348</td>
<td>146</td>
<td>235</td>
</tr>
</tbody>
</table>

---

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**

ABNAC Holding Financiers, S.A.

<table>
<thead>
<tr>
<th>ASSETS (mln EUR)</th>
<th>As of 30/12/2018</th>
<th>As of 03/31/2019</th>
<th>As of 03/31/2018</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Carrying amount</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fair value hierarchy</strong></td>
<td>Level 1</td>
<td>Level 2</td>
<td>Level 3</td>
<td>Level 1</td>
</tr>
<tr>
<td><strong>Stage 1</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets held for trading</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets designated at fair value through profit or loss</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets at amortised cost (a)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income (b)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets at fair value through profit or loss</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Stage 2</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets without significant decrease in credit risk since initial recognition</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Stage 3</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets with significant decrease in credit risk since initial recognition</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets designated at fair value through profit or loss</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Accumulated impairment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gross carrying amount</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>48,770</td>
<td>50,084</td>
<td>49,179</td>
<td>51,683</td>
</tr>
</tbody>
</table>

### Notes

1. Particles, which are IFRS-specific, or which are not applicable for IFRS reporting banks, are considered in the position Other assets.

### References

- IAS 1.9(a), IG 6
- IFRS 7.8(a)(ii); IFRS 9.4.1.4
- IFRS 7.8(f); IFRS 9.4.1.2
- IFRS 1.4.2, IFRS 9.4.4
- IFRS 1.4.5, IFRS 9.4.6
- IFRS 1.4.6, IFRS 9.4.8
- IFRS 7.8(f); IFRS 9.4.1.4
- IFRS 7.8(f); IFRS 9.4.1.4

---

**Table Notes**: IFRS 7.8(a)(ii), IFRS 9.4.1.4

---

**Data and méthodes**: IFRS 7.8(a)(ii), IFRS 9.4.1.4

---

**References**: IFRS 7.8(a)(ii), IFRS 9.4.1.4

---

**Stage 1 Assets without a significant decrease in credit risk since initial recognition**: IFRS 7.8(a)(ii), IFRS 9.4.1.4

---

**Stage 2 Assets without a significant decrease in credit risk since initial recognition**: IFRS 7.8(a)(ii), IFRS 9.4.1.4

---

**Stage 3 Assets with a significant decrease in credit risk since initial recognition**: IFRS 7.8(a)(ii), IFRS 9.4.1.4

---

**Stage 1 Assets with a significant decrease in credit risk since initial recognition**: IFRS 7.8(a)(ii), IFRS 9.4.1.4

---

**Stage 2 Assets with a significant decrease in credit risk since initial recognition**: IFRS 7.8(a)(ii), IFRS 9.4.1.4
## 2019 EU-wide Transparency Exercise
### Market Risk

**ABANCA Holding Financiero, S.A.**

<table>
<thead>
<tr>
<th>Date</th>
<th>Traded Debt Instruments</th>
<th>Of which: General risk</th>
<th>Of which: Specific risk</th>
<th>Equities</th>
<th>Of which: General risk</th>
<th>Of which: Specific risk</th>
<th>Foreign exchange risk</th>
<th>Commodities risk</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>As of 30/09/2018</td>
<td>47</td>
<td>46</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>49</td>
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<tr>
<td>As of 31/12/2018</td>
<td>51</td>
<td>66</td>
<td>7</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>53</td>
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<tr>
<td>As of 31/03/2019</td>
<td>73</td>
<td>66</td>
<td>7</td>
<td>26</td>
<td>4</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>63</td>
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</tbody>
</table>

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

**ABANCA Holding Financiero, S.A.**

<table>
<thead>
<tr>
<th>Country</th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
<tr>
<td><strong>Consolidated</strong></td>
<td>$1,309,430 (mln EUR)</td>
<td>$1,322,500 (mln EUR)</td>
</tr>
<tr>
<td><strong>Spain</strong></td>
<td>$1,309,430 (mln EUR)</td>
<td>$1,322,500 (mln EUR)</td>
</tr>
<tr>
<td><strong>Portugal</strong></td>
<td>$1,309,430 (mln EUR)</td>
<td>$1,322,500 (mln EUR)</td>
</tr>
<tr>
<td><strong>Italy</strong></td>
<td>$1,309,430 (mln EUR)</td>
<td>$1,322,500 (mln EUR)</td>
</tr>
</tbody>
</table>

**Note:**
- Value adjustments and provisions per counterparty may exceed the standardised exposure as a result of general credit risk adjustments.
- Capital ratios calculated on the basis of standardised approach risk exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposure, but exclude general credit risk adjustments.

---

**Original Exposure:**
- Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposure, but includes general credit risk adjustments.

---

**Exposure Value:**
- Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposure, but excludes general credit risk adjustments.

---

**Risk exposures:**
- Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposure, but excludes general credit risk adjustments.

---

**Original Exposure:**
- Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposure, but includes general credit risk adjustments.

---

**Exposure Value:**
- Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposure, but excludes general credit risk adjustments.

---

**Risk exposures:**
- Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposure, but excludes general credit risk adjustments.
### Credit Risk - Standardised Approach

#### ABANCA Holding Financiero, S.A.

#### UNITED KINGDOM

<table>
<thead>
<tr>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk adjustments and provisions</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Notes:**
- The table presents the credit risk breakdown by country of counterparty as of 31/12/2018 and 09/2018, with exposure amounts and exposure values adjusted according to the Standardised Approach.
- Original exposure refers to the exposure amount as of the respective date, before any adjustments.
- Exposure value includes additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk exposures.

#### Country of Counterpart 6

<table>
<thead>
<tr>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk adjustments and provisions</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Notes:**
- The table presents the credit risk breakdown by country of counterparty as of 31/12/2018 and 09/2018, with exposure amounts and exposure values adjusted according to the Standardised Approach.
- Original exposure refers to the exposure amount as of the respective date, before any adjustments.
- Exposure value includes additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk exposures.
### Exposure Value

**As of 31/12/2018**

<table>
<thead>
<tr>
<th>Counterparty</th>
<th>Country of which: SME</th>
<th>Other exposures</th>
<th>Equity</th>
<th>Claims on institutions and corporates with a ST credit assessment</th>
<th>Secured by mortgages on immovable property</th>
<th>Retail</th>
<th>Corporates</th>
<th>Institutions</th>
<th>International Organisations</th>
<th>Multilateral Development Banks</th>
<th>Central governments or central banks</th>
<th>Public sector entities</th>
<th>Regional governments or local authorities</th>
<th>Other exposures</th>
<th>Collective investments undertakings (CIU)</th>
<th>Covered bonds</th>
<th>Secured by mortgages on immovable property</th>
<th>Corporates</th>
<th>Institutions</th>
<th>International Organisations</th>
<th>Multilateral Development Banks</th>
<th>Central governments or central banks</th>
<th>Public sector entities</th>
<th>Regional governments or local authorities</th>
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</thead>
<tbody>
<tr>
<td>Counterpart 10</td>
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<td></td>
</tr>
<tr>
<td>Counterpart 9</td>
<td></td>
<td></td>
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<tr>
<td>Counterpart 8</td>
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<td></td>
</tr>
</tbody>
</table>

Notes:

1. Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the 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. Exposures, but includes general credit risk adjustments.
### 2019 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

<table>
<thead>
<tr>
<th>ASBWA Holding Financiarios, S.A.</th>
</tr>
</thead>
</table>

#### Consolidated data

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Original Exposure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic governments in central banks</td>
<td>3,406</td>
<td>4,689</td>
</tr>
<tr>
<td>Domestic governments in other financial authorities</td>
<td>1,410</td>
<td>1,143</td>
</tr>
<tr>
<td>Public sector entities</td>
<td>577</td>
<td>760</td>
</tr>
<tr>
<td>Bank exposures (banks)</td>
<td>3,558</td>
<td>3,362</td>
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<tr>
<td>Bank exposures (other)</td>
<td>1,167</td>
<td>1,209</td>
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<tr>
<td>International organisations</td>
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<td>3,012</td>
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<tr>
<td>Exposures in default</td>
<td>3,425</td>
<td>3,425</td>
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<tr>
<td>Exposures in default</td>
<td>3,354</td>
<td>3,354</td>
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<tr>
<td>Exposures in default (other)</td>
<td>7,134</td>
<td>7,134</td>
</tr>
<tr>
<td>Total</td>
<td>13,157</td>
<td>13,329</td>
</tr>
</tbody>
</table>

#### Spain

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Original Exposure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic governments in central banks</td>
<td>1,052</td>
<td>1,052</td>
</tr>
<tr>
<td>Domestic governments in other financial authorities</td>
<td>767</td>
<td>767</td>
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<tr>
<td>Public sector entities</td>
<td>554</td>
<td>554</td>
</tr>
<tr>
<td>Bank exposures (banks)</td>
<td>1,741</td>
<td>1,741</td>
</tr>
<tr>
<td>Bank exposures (other)</td>
<td>1,027</td>
<td>1,027</td>
</tr>
<tr>
<td>International organisations</td>
<td>1,202</td>
<td>1,202</td>
</tr>
<tr>
<td>Exposures in default</td>
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<td>1,408</td>
</tr>
<tr>
<td>Exposures in default</td>
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<td>1,408</td>
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<tr>
<td>Exposures in default (other)</td>
<td>906</td>
<td>906</td>
</tr>
<tr>
<td>Total</td>
<td>5,023</td>
<td>5,022</td>
</tr>
</tbody>
</table>

#### Portugal

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Original Exposure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic governments in central banks</td>
<td>4,798</td>
<td>4,798</td>
</tr>
<tr>
<td>Domestic governments in other financial authorities</td>
<td>31</td>
<td>31</td>
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<tr>
<td>Public sector entities</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td>Bank exposures (banks)</td>
<td>451</td>
<td>451</td>
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<tr>
<td>Bank exposures (other)</td>
<td>2,202</td>
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<tr>
<td>International organisations</td>
<td>72</td>
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<tr>
<td>Exposures in default</td>
<td>1,202</td>
<td>1,202</td>
</tr>
<tr>
<td>Exposures in default</td>
<td>1,202</td>
<td>1,202</td>
</tr>
<tr>
<td>Exposures in default (other)</td>
<td>36</td>
<td>36</td>
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<tr>
<td>Total</td>
<td>5,023</td>
<td>5,022</td>
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</tbody>
</table>

#### Italy

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Original Exposure</strong></td>
<td></td>
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</tr>
<tr>
<td>Domestic governments in central banks</td>
<td>6,484</td>
<td>6,484</td>
</tr>
<tr>
<td>Domestic governments in other financial authorities</td>
<td>31</td>
<td>31</td>
</tr>
<tr>
<td>Public sector entities</td>
<td>56</td>
<td>56</td>
</tr>
<tr>
<td>Bank exposures (banks)</td>
<td>451</td>
<td>451</td>
</tr>
<tr>
<td>Bank exposures (other)</td>
<td>2,202</td>
<td>2,202</td>
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<tr>
<td>International organisations</td>
<td>72</td>
<td>72</td>
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<tr>
<td>Exposures in default</td>
<td>1,202</td>
<td>1,202</td>
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<tr>
<td>Exposures in default</td>
<td>1,202</td>
<td>1,202</td>
</tr>
<tr>
<td>Exposures in default (other)</td>
<td>36</td>
<td>36</td>
</tr>
<tr>
<td>Total</td>
<td>5,023</td>
<td>5,022</td>
</tr>
</tbody>
</table>

---

1. Original Exposure, Exposure Value, Risk exposure amount, and Risk exposure amount (other) represent the amount of credit risk of the exposures as of the reporting date, but exclude general credit risk adjustments.
2. Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises’ results.
3. Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures for which general credit risk adjustments have been applied.
4. (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures for which general credit risk adjustments have been applied.
5. (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures for which general credit risk adjustments have been applied.
6. (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures for which general credit risk adjustments have been applied.
7. (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures for which general credit risk adjustments have been applied.
8. (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures for which general credit risk adjustments have been applied.
9. (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures for which general credit risk adjustments have been applied.
10. (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures for which general credit risk adjustments have been applied.
11. (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures for which general credit risk adjustments have been applied.
12. (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures for which general credit risk adjustments have been applied.
### Credit Risk - Standardised Approach

#### United Kingdom

<table>
<thead>
<tr>
<th>Category</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
<th>Value adjustments and provisions*</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions*</th>
</tr>
</thead>
<tbody>
<tr>
<td>National governments of central state</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Regional governments or local authorities</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Financial corporations</td>
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<td></td>
</tr>
<tr>
<td>International organisations</td>
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<tr>
<td>Other exposures</td>
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</tr>
</tbody>
</table>

#### Country of Counterpart 5

<table>
<thead>
<tr>
<th>Category</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
<th>Value adjustments and provisions*</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions*</th>
</tr>
</thead>
<tbody>
<tr>
<td>National governments of central state</td>
<td></td>
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<td></td>
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<tr>
<td>Regional governments or local authorities</td>
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</tr>
<tr>
<td>Non-financial corporations</td>
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</tr>
<tr>
<td>Financial corporations</td>
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<tr>
<td>International organisations</td>
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</tr>
<tr>
<td>Other exposures</td>
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#### Country of Counterpart 6

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<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions*</th>
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#### Country of Counterpart 7

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<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions*</th>
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<td>Other exposures</td>
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* 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).

---

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ABNCA Holding Financiæ, S.A.
## 2019 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

#### ABNCA Holding Financial S.A.

<table>
<thead>
<tr>
<th>Country of Counterpart</th>
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<th>As of 30/06/2019</th>
</tr>
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<tr>
<td></td>
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<td>Risk Exposure 0%</td>
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<td>Public sector entities</td>
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<tr>
<td>Multilateral Development Banks</td>
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<tr>
<td>International Organisations</td>
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<td>Other exposures</td>
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<tr>
<td>Total</td>
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</table>

Note: (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).

Note: (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures that occurred prior to the adjustment.

---

<table>
<thead>
<tr>
<th>Country of Counterpart</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
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</thead>
<tbody>
<tr>
<td></td>
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<tr>
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<td>Total</td>
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</table>

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<tr>
<th>Country of Counterpart</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>Risk Exposure 0%</td>
<td>Risk Exposure 0%</td>
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<td>Value adjustments and provisions</td>
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<td>Public sector entities</td>
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<td>Multilateral Development Banks</td>
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</tr>
<tr>
<td>International Organisations</td>
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</tr>
<tr>
<td>Other exposures</td>
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<tr>
<td>Total</td>
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</table>

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<tr>
<th>Country of Counterpart</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
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<td></td>
<td>Risk Exposure 0%</td>
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<td>Public sector entities</td>
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<td>Other exposures</td>
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<tr>
<td>Total</td>
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</tbody>
</table>

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## 2019 EU-wide Transparency Exercise

**Credit Risk - IRB Approach**

**ABANCA Holding Financiero, S.A.**

<table>
<thead>
<tr>
<th>IRB Approach</th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
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<td><strong>Risk exposure amount</strong></td>
<td><strong>Risk exposure amount</strong></td>
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<tr>
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<tr>
<td><strong>Corporates - non-SME</strong></td>
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<tr>
<td><strong>Retail</strong></td>
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<td><strong>Retail - Secured on real estate property</strong></td>
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<td><strong>Retail - Other Retail - SME</strong></td>
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**Consolidated data**

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<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
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<tbody>
<tr>
<td><strong>Original Exposure</strong></td>
<td><strong>Exposure Value</strong></td>
<td><strong>Risk exposure amount</strong></td>
<td><strong>Risk exposure amount</strong></td>
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<td><strong>Corporates - non-SME</strong></td>
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<td><strong>Retail - Other Retail</strong></td>
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<td><strong>Other non credit-obligation assets</strong></td>
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</tbody>
</table>

**Original Exposure** (in EUR mln) is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

**Exposure Value** (in EUR mln) is as of 30/09/2018.

**Risk exposure amount** is calculated based on the IRB approach and adjusted for credit conversion factors, where applicable.

**Other non credit-obligation assets** include other non-credit obligations, such as guarantees, derivatives, and guarantees-related exposures.

**Total** does not include the Securitisation position.
<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off balance sheet exposures</th>
<th>Nominal</th>
<th>Provisions</th>
<th>Risk weighted exposure amount</th>
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<td></td>
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<td></td>
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</tr>
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</tr>
<tr>
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</tbody>
</table>

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
ABANKA Holding Financiero, S.A.

As of 31/12/2018

Direct exposures

Derivatives

Off balance sheet

Carrying amount | National amount | Carrying amount | National amount

Financial assets at amortised cost
Financial assets at fair value through profit or loss
Financial assets at fair value through other comprehensive income
Financial assets designated at fair value through profit or loss
Financial assets designated at amortised cost
<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>On balance sheet</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Nominal</td>
</tr>
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2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
ABANCA Holding Financiero, S.A.
As of 31/12/2018
<table>
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<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
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<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
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Notional amount

Carrying amount

Derivatives

Provisions
## 2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ABanka Holding Financiën, S.A.

As of 31/12/2018

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
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<th>Risk weighted exposure amount</th>
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**Notional amount:**
- **Derivatives:**
  - **Financial assets of non-derivative financial assets:**
    - Held for trading
    - Through profit or loss
    - Amortised cost
  - **Financial assets of non-derivative financial assets:**
    - At fair value through profit or loss
    - At amortised cost
  - **Derivatives with positive fair value:**
  - **Derivatives with negative fair value:**

**Off-balance sheet exposures:**
- **Nominal**
- **Provision**
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<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets (mln EUR)</th>
<th>Total carrying amount of non-derivative financial assets (set of short positions)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off balance sheet exposure</th>
<th>Risk weighted exposure amount</th>
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### General governments exposures by country of the counterparty

**2019 EU-wide Transparency Exercise**

**ABNCA Holding Financiën, S.A.**

#### As of 31/12/2018

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<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Total carrying amount of non-derivative financial assets</th>
<th>Derivatives with positive fair value</th>
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**Notes and definitions**

1. Information disclosed in this template is sourced from COREP template C33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.
2. The exposures reported are only available for institutions that hold non-derivative sovereign exposures of at least 1% of total risk weighted assets.
3. Non-advanced risk EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
4. Other CEE EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
5. Other advanced non EEA: Armenia, Belarus, Kazakhstan, Kyrgyzstan, Laos, Moldova, Mongolia, Myanmar, Nepal, Pakistan, Tajikistan, Uzbekistan, Vietnam and Zimbabwe.
6. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
7. Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
8. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
10. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
12. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
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18. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
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24. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
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42. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
43. Other advanced non EEA: Armenia, Belarus, Kazakhstan, Kyrgyzstan, Laos, Moldova, Mongolia, Myanmar, Nepal, Pakistan, Tajikistan, Uzbekistan, Vietnam and Zimbabwe.
44. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
45. Other advanced non EEA: Armenia, Belarus, Kazakhstan, Kyrgyzstan, Laos, Moldova, Mongolia, Myanmar, Nepal, Pakistan, Tajikistan, Uzbekistan, Vietnam and Zimbabwe.
46. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
47. Other advanced non EEA: Armenia, Belarus, Kazakhstan, Kyrgyzstan, Laos, Moldova, Mongolia, Myanmar, Nepal, Pakistan, Tajikistan, Uzbekistan, Vietnam and Zimbabwe.
48. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
49. Other advanced non EEA: Armenia, Belarus, Kazakhstan, Kyrgyzstan, Laos, Moldova, Mongolia, Myanmar, Nepal, Pakistan, Tajikistan, Uzbekistan, Vietnam and Zimbabwe.
50. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Kosovo and Turkey.
# 2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ABANCA Holding Financiero, S.A.

As of 30/06/2019

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<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Derivatives with positive fair value</th>
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<th>Risk weighted exposure amount</th>
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### General Governments exposures by country of the counterparty

**2019 EU-wide Transparency Exercise**

**ABANKA Holding Financiën, S.A.**

As of 30/06/2019

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<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading</th>
<th>Total carrying amount of financial assets designated at fair value through profit or loss</th>
<th>Total carrying amount of financial assets at fair value through other comprehensive income</th>
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<th>Derivatives with positive fair value national amount</th>
<th>Derivatives with negative fair value carrying amount</th>
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<td>1,323</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(mln EUR)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
ABANCA Holding Financiero, S.A.
As of 30/06/2019

Derivatives with positive fair value
Derivatives with negative fair value
Off-balance sheet exposures
Risk weighted exposure amount
### 2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ABanka Holding Financiero, S.A.

As of 30/06/2019

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>of which: Financial assets designated at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>of which: Financial assets designated at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>On balance sheet</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>of which: Financial assets designated at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>On balance sheet</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
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<td>of which: Financial assets designated at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>On balance sheet</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>of which: Financial assets designated at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>On balance sheet</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>of which: Financial assets designated at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>On balance sheet</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>of which: Financial assets designated at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
</tr>
</tbody>
</table>

Note: The table includes exposure amounts and fair values for various countries and regions, categorized by residual maturity and type of asset.
## 2019 EU-wide Transparency Exercise
### General governments exposures by country of the counterparty

**ABANCA Holding Financiero, S.A.**

**As of 30/06/2019**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposure</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>of which: Financial assets amortized at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
<td>of which: Financial assets at amortized cost</td>
<td>Carrying amount</td>
</tr>
<tr>
<td>0 - 3M</td>
<td>Africa</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>3M - 5Y</td>
<td>Africa</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5Y - 10Y</td>
<td>Africa</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10Y - more</td>
<td>Africa</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>0 - 3M</td>
<td>Others</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>3M - 5Y</td>
<td>Others</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5Y - 10Y</td>
<td>Others</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10Y - more</td>
<td>Others</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Notes and definitions**

1. Information on sovereign exposures is only available for institutions that hold sovereign exposures of at least 1% of total total gross carrying amount of non-derivative financial assets. Country of residence is only available for institutions that hold non-domestic sovereign exposures of at least 1% of total total gross carrying amount of non-derivative financial assets. Where the latter threshold is not met, information is disclosed through the aggregate “Others”.
2. The exposures reported are of a “direct” nature, meaning that there is no intermediary between bank and the counterparty, 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. CLS, financial guarantors) traded in all the accounting portfolios (on-off balance sheet). Computation of the denominator used in accounting classification of the positions is robust.
5. The common exposure ratio (CER) must be used as a tool for the identification of the exposures to be included in this column. The numerator does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.
6. Other countries not reported separately in the Transparency exercise.
7. Other countries (Estonia, Greece, Ireland, Italy, Luxembourg, Malta, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom).
### Debt Securities (including at amortised cost and fair value)

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit-risk and provisions</td>
</tr>
<tr>
<td></td>
<td>Of which performing but past due &gt;30 days</td>
<td>Of which non-performing</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>10,507</td>
<td>0</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>5,536</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>1,139</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>3,630</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>202</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>32,044</td>
<td>152</td>
</tr>
<tr>
<td>Central banks</td>
<td>579</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>2,959</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>810</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>482</td>
<td>4</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>11,085</td>
<td>37</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>5,891</td>
<td>25</td>
</tr>
<tr>
<td>Households</td>
<td>16,127</td>
<td>111</td>
</tr>
</tbody>
</table>

### DEBT INSTRUMENTS OTHER THAN HFT

|                                | 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 | Collaterals and financial guarantees received on non-performing exposures |
|                                | Of which performing but past due >30 days | Of which non-performing | On performing exposures | On non-performing exposures | Of which performing but past due >30 days | Of which non-performing | On performing exposures | On non-performing exposures | |
| Debt securities (including at amortised cost and fair value) | 42,551 | 152 | 1,360 | 1,347 | 162 | 580 | 584 | 44,030 | 140 | 1,094 | 1,080 | 160 | 454 | 495 |
| Central banks                  | 6,706 | 128 | 128 | 14 | 76 | 4 | 6,838 | 122 | 122 | 11 | 73 | 2 | 2 |

---

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 changes in fair value due to credit risk and provisions (instruments at fair value other than HFT) 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 basis. Institutions (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

**ABANCA Holding Financiero, S.A.**

As of 31/03/2019

<table>
<thead>
<tr>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing</td>
<td>On performing exposure</td>
</tr>
<tr>
<td>Debit securities</td>
<td>9,367</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>4,440</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>1,228</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>3,428</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>33,809</td>
<td>77</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>1,085</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>3,068</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>1,488</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>824</td>
<td>0</td>
</tr>
<tr>
<td>Debt instruments other than HFT</td>
<td>43,176</td>
<td>77</td>
</tr>
</tbody>
</table>

As of 30/06/2019

<table>
<thead>
<tr>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing</td>
<td>On performing exposure</td>
</tr>
<tr>
<td>Debit securities</td>
<td>9,367</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>4,440</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>1,228</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>3,428</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>33,809</td>
<td>77</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>1,085</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>3,068</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>1,488</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>824</td>
<td>0</td>
</tr>
<tr>
<td>Debt instruments other than HFT</td>
<td>43,176</td>
<td>77</td>
</tr>
</tbody>
</table>

(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 paragraph 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same items (‘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

**ABANCA Holding Financiero, S.A.**

<table>
<thead>
<tr>
<th>As of 30/09/2018</th>
<th>As of 31/12/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>Gross carrying amount of exposures with forbearance measures</td>
</tr>
<tr>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
</tr>
<tr>
<td>Collateral and financial guarantees received on exposures with forbearance measures</td>
<td>Collateral and financial guarantees received on exposures with forbearance measures</td>
</tr>
</tbody>
</table>

### Debt securities (including at amortised cost and fair value)

<table>
<thead>
<tr>
<th>(in EUR)</th>
<th>(in EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central banks</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
</tr>
</tbody>
</table>

### Loans and advances (including at amortised cost and fair value)

<table>
<thead>
<tr>
<th>Of which non-performing exposures with forbearance measures</th>
<th>Of which non-performing exposures with forbearance measures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>1,795</td>
</tr>
<tr>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
<td>1,514</td>
</tr>
<tr>
<td>Collateral and financial guarantees received on exposures with forbearance measures</td>
<td>395</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>347</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>752</td>
</tr>
</tbody>
</table>

### DEBT INSTRUMENTS other than HFT

<table>
<thead>
<tr>
<th>(in EUR)</th>
<th>(in EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central banks</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
</tr>
</tbody>
</table>

### Loan commitments given

<table>
<thead>
<tr>
<th>(in EUR)</th>
<th>(in EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>0</td>
</tr>
</tbody>
</table>

---


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.
<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2019</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>1,472</td>
<td>765</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>695</td>
<td>320</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>383</td>
<td>224</td>
</tr>
<tr>
<td>Households</td>
<td>774</td>
<td>443</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>1,472</td>
<td>765</td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>

(1) For the definition of forbore 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.