



2020 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

BFA Tenedora de Acciones, S.A.U.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	10,672	10,650	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	10,672	10,650	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,222	11,189	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	11,222	11,189	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	13,341	13,333	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	13,341	13,333	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	78,632	77,128	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	78,632	77,128	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	13.57%	13.81%	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	13.57%	13.81%	(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	14.27%	14.51%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.27%	14.51%	(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	16.97%	17.29%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.97%	17.29%	(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	213,107	224,118	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	5.27%	4.99%	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

BFA Tenedora de Acciones, S.A.U.

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,222	11,189	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	10,719	10,688	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	213,107	224,118	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	212,300	223,316	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	4.8%	C 47.00 (r330,c010)	

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Capital

BFA Tenedora de Acciones, S.A.U.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	13,341	13,333	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,672	10,650	C 01.00 (r020,c010)	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	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	0	8	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	27	50	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	7,082	7,067	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,543	3,481	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-81	-31	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-566	-596	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-2,133	-2,120	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-5	-5	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-5	-4	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-5	-4	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-30	-37	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	503	501	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-304	-302	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	807	803	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	550	539	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	550	539	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,222	11,189	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,119	2,144	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,211	2,085	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	1	152	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	-94	-93	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	78,632	77,128	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.57%	13.81%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.27%	14.51%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.97%	17.29%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,169	10,149	[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 loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.93%	13.16%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	

(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.U.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	69,135	67,482	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	27,642	26,974	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	3,710	3,395	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	36,951	36,285	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	832	828	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,286	2,308	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	170	175	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	354	284	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	654	742	C 02.00 (R520, c010)
Of which the standardised approach	0	0	C 02.00 (R530, c010)
Of which IMA	654	742	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*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	C 02.00 (R680, c010)
Operational risk	5,594	5,594	C 02.00 (R590, c010)
Of which basic indicator approach	30	30	C 02.00 (R600, c010)
Of which standardised approach	5,564	5,564	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	439	543	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	78,632	77,128	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L

BFA Tenedora de Acciones, S.A.U.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	552	1,109
Of which debt securities income	69	136
Of which loans and advances income	459	909
Interest expenses	93	186
(Of which deposits expenses)	73	143
(Of which debt securities issued expenses)	112	221
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	1
Net Fee and commission income	280	576
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	68	139
Gains or (-) losses on financial assets and liabilities held for trading, net	-6	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-1
Gains or (-) losses from hedge accounting, net	2	-9
Exchange differences [gain or (-) loss], net	9	13
Net other operating income /(expenses)	-5	-8
TOTAL OPERATING INCOME, NET	807	1,636
(Administrative expenses)	415	795
(Cash contributions to resolution funds and deposit guarantee schemes)	60	60
(Depreciation)	47	95
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	14	34
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0
(Commitments and guarantees given)	-8	-13
(Other provisions)	23	47
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	195	481
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	195	481
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	8
(of which Goodwill)	1	3
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	15	29
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-28	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	120	195
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	45	61
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	45	61
Of which attributable to owners of the parent	10	8

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

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

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Total Assets: fair value and impairment distribution

BFA Tenedora de Acciones, S.A.U.

ASSETS:		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		10,569				15,982				IAS 1.54 (i)
Financial assets held for trading		7,270	305	6,866	99	7,162	272	6,797	92	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		11	0	0	11	11	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		10,722	10,586	95	41	9,701	9,572	88	41	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		162,196				167,516				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		2,466	0	2,466	0	2,432	0	2,432	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				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		18,550				17,937				
TOTAL ASSETS		211,784				220,740				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".

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 31/03/2020						As of 30/06/2020						References	
		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		
Financial assets at fair value through other comprehensive income	Debt securities	10,641	10	0	0	0	0	0	9,614	11	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	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	38,654	16	9	0	-3	-6	39,431	10	9	0	-2	-6	Annex V. Part 1.31, 44(b)	
	Loans and advances	113,215	7,756	5,780	-191	-513	-2,521	118,237	7,220	5,923	-174	-665	-2,466	Annex V. Part 1.32, 44(a)	

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

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Breakdown of liabilities

BFA Tenedora de Acciones, S.A.U.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	7,210	6,985	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	186,985	196,356	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	88	99	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,822	1,581	IAS 37.10; IAS 1.54(l)
Tax liabilities	570	546	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	723	763	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	24	23	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	197,422	206,354	IAS 1.9(b);IG 6
TOTAL EQUITY	14,362	14,387	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	211,784	220,740	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2020 EU-wide Transparency Exercise

Breakdown of liabilities

BFA Tenedora de Acciones, S.A.U.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		6,982	6,831	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	316	253	Annex V.Part 1.31
Deposits	Central banks	13,858	23,026	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,941	5,738	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,619	5,539	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	29,549	24,501	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,845	1,973	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	12,088	12,212	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,961	5,609	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,230	14,705	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	12,461	14,183	ECB/2013/33 Annex 2.Part 2.9.1
	Households	93,347	95,640	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	69,204	72,856	Annex V.Part 1.42(f), 44(c)
Debt securities issued		18,555	18,579	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,944	2,959	Annex V.Part 1.37
Other financial liabilities		1,417	1,955	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		194,283	203,440	



2020 EU-wide Transparency Exercise

Market Risk

BFA Tenedora de Acciones, S.A.U.

	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		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
(min EUR)																							
Traded Debt Instruments	0	0	13	6	41	14							20	8	46	15							
Of which: General risk	0	0	11	4	37	13							12	4	39	12							
Of which: Specific risk	0	0	3	2	4	2							8	4	7	2							
Equities	0	0	2	1	3	1							3	0	1	0							
Of which: General risk	0	0	2	1	3	1							3	0	1	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	3	1	8	2							4	1	7	1							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	0	0	12	6	37	13	3	4	0	0	0	654	18	6	37	12	4	3	0	0	0	0	742

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

BFA Tenedora de Acciones, S.A.U.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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	48,379	70,573	9,263		54,799	76,981	9,281	
	Regional governments or local authorities	4,397	4,109	11		4,347	4,016	10	
	Public sector entities	2,569	893	157		2,816	6,370	314	
	Multilateral Development Banks	8	184	0		8	168	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,909	1,920	128		1,477	1,486	115	
	Corporates	260	186	184		266	233	227	
	of which: SME	260	186	184		266	233	227	
	Retail	4,923	4,152	3,008		4,682	3,928	2,855	
	of which: SME	992	781	480		908	708	439	
	Secured by mortgages on immovable property	22,515	22,460	7,865		22,091	22,038	7,737	
	of which: SME	912	906	283		729	725	241	
	Exposures in default	1,791	1,159	1,221	575	1,763	1,128	1,181	582
	Items associated with particularly high risk	3	2	3		3	2	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	382	382	954		242	242	604		
Other exposures	10,860	5,091	4,895		10,173	4,865	4,682		
Standardised Total ²	97,995	111,109	27,688	1,465	102,667	121,456	27,011	1,480	

⁽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.

2020 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	Central banks and central governments	1,029	5	33	19	0	1	1,038	6	6	0	0	1
	Institutions	30,792	135	6,231	2,249	2	79	31,493	132	6,790	2,395	2	78
	Corporates	62,488	2,961	46,887	24,109	881	1,645	69,971	2,764	47,994	23,481	768	1,535
	Corporates - Of Which: Specialised Lending	5,605	0	5,300	3,936	0	240	5,494	0	5,237	3,622	0	237
	Corporates - Of Which: SME	20,576	1,669	15,893	8,497	477	781	24,398	1,652	15,629	7,838	433	803
	Retail	54,417	2,033	53,673	16,482	248	1,033	54,686	2,091	53,331	16,047	105	1,152
	Retail - Secured on real estate property	41,382	1,628	41,293	11,144	163	620	41,289	1,634	41,206	10,723	28	712
	Retail - Secured on real estate property - Of Which: SME	1,546	133	1,479	611	5	46	1,442	130	1,384	575	2	42
	Retail - Secured on real estate property - Of Which: non-SME	39,836	1,495	39,814	10,533	158	574	39,847	1,504	39,822	10,148	26	670
	Retail - Qualifying Revolving	5,103	35	5,101	1,362	3	68	5,160	42	5,158	1,439	2	71
	Retail - Other Retail	7,933	371	7,279	3,976	82	345	8,236	416	6,968	3,885	75	370
	Retail - Other Retail - Of Which: SME	2,678	208	2,041	989	67	151	3,276	217	2,017	996	67	153
	Retail - Other Retail - Of Which: non-SME	5,255	163	5,238	2,987	16	194	4,960	198	4,950	2,888	8	216
	Equity	0	0	0	832	0		0	0	0	828	0	
	Other non credit-obligation assets				0						0		
IRB Total ²				43,691						42,751			

⁽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.

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BFA Tenedora de Acciones, S.A.U.

As of 30/06/2020

(min EUR)																		
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	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 [		32	32	0	0	0	0	32	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		39	39	0	0	0	0	39	0	0	0	0	0	0	102	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		71	71	0	0	0	71	0	0	0	0	0	102	0	0	82		
[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 [		53	53	0	0	0	0	53	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		53	53	0	0	0	53	0	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 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, 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 Barthelemy, 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.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 BFA Tenedora de Acciones, S.A.U.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									15,158	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	49,330	0	16	16	3	7	0	0	49,075	0	16	16	9	2	7	6	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	28,647	0	0	0	0	0	0	0	28,447	0	0	0	0	0	0	0	0	
Credit institutions	43	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0	
Other financial corporations	20,380	0	10	10	3	7	0	0	20,335	0	10	10	9	2	6	6	0	
Non-financial corporations	260	0	6	6	0	0	0	0	257	0	6	6	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	136,408	1,098	6,071	5,995	689	2,535	2,472	0	131,390	875	6,222	6,148	5,923	826	2,480	2,466	2,682	
Central banks	9,093	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,107	1	98	98	1	49	36	0	4,915	0	96	96	95	1	47	47	36	
Credit institutions	6,264	0	4	4	0	1	0	0	5,766	0	3	3	3	0	1	1	0	
Other financial corporations	2,151	0	16	11	2	9	1	0	2,209	0	15	10	14	1	9	9	1	
Non-financial corporations	37,951	157	2,898	2,889	225	1,499	646	0	41,960	88	2,736	2,736	2,439	209	1,370	1,356	656	
of which: small and medium-sized enterprises at amortised cost	17,704	148	1,708	1,697	157	849	523	0	19,696	86	1,713	1,698	1,624	142	854	847	529	
of which: Loans collateralised by commercial immovable property at amortised cost	5,627	51	793	791	47	305	424	0	5,560	39	782	778	732	47	304	302	418	
Households	75,843	940	3,054	2,993	462	977	1,790	0	76,539	786	3,371	3,303	3,371	615	1,053	1,053	1,988	
of which: Loans collateralised by residential immovable property at amortised cost	65,137	827	2,546	2,505	184	720	1,662	0	64,870	704	2,809	2,760	2,808	177	770	770	1,854	
of which: Credit for consumption at amortised cost	5,703	45	204	198	104	120	13	0	5,484	42	246	239	246	100	148	148	13	
DEBT INSTRUMENTS other than HFT	185,738	1,098	6,086	6,011	692	2,542	2,472	0	195,623	875	6,238	6,164	5,931	828	2,486	2,472	2,682	
OFF-BALANCE SHEET EXPOSURES	37,843		1,362	1,283	71	224	27	0	41,870		1,283	1,205	883	84	206	202	36	

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.

2020 EU-wide Transparency Exercise

Forborne exposures

BFA Tenedora de Acciones, S.A.U.

	As of 31/03/2020						As of 30/06/2020					
	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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
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)	6,245	3,321	1,258	1,152	3,348		6,039	3,337	1,147	1,044	3,259	1,620
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	55	34	12	12	25		48	31	10	10	25	14
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	1	0	0	0	0		1	0	0	0	0	0
Non-financial corporations	2,865	1,638	776	725	1,005		2,774	1,485	653	603	1,008	430
of which: small and medium-sized enterprises at amortised cost	1,468	817	362	325	754		1,456	800	357	321	753	
Households	3,324	1,648	470	416	2,317		3,216	1,820	483	432	2,225	1,176
DEBT INSTRUMENTS other than HFT	6,245	3,321	1,258	1,152	3,348		6,039	3,337	1,147	1,044	3,259	
Loan commitments given	0	0	0	0	0		187	83	1	1	2	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice									0			
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria									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⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BFA Tenedora de Acciones, S.A.U.

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		
	Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment					
	of which: defaulted				of which: defaulted							
A Agriculture, forestry and fishing	760	66	760	34	0	807	62	62	807	34	0	
B Mining and quarrying	227	15	227	5	0	430	15	15	430	5	0	
C Manufacturing	7,481	506	7,481	298	0	8,523	501	501	8,523	282	0	
D Electricity, gas, steam and air conditioning supply	3,381	186	3,381	80	0	3,337	180	180	3,337	75	0	
E Water supply	475	30	475	12	0	500	30	30	500	12	0	
F Construction	2,792	396	2,792	230	0	3,225	402	402	3,225	238	0	
G Wholesale and retail trade	6,404	581	6,404	309	0	7,472	558	558	7,472	319	0	
H Transport and storage	3,842	327	3,842	165	0	4,276	329	329	4,276	169	0	
I Accommodation and food service activities	1,944	104	1,944	46	0	2,364	102	102	2,364	46	0	
J Information and communication	1,118	40	1,118	22	0	1,171	40	40	1,171	22	0	
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	
L Real estate activities	2,507	156	2,507	126	0	2,460	139	139	2,460	87	0	
M Professional, scientific and technical activities	2,568	309	2,568	259	0	2,471	196	196	2,471	143	0	
N Administrative and support service activities	1,191	39	1,181	26	0	1,400	39	39	1,390	25	0	
O Public administration and defence, compulsory social security	13	0	13	0	0	9	0	0	9	0	0	
P Education	325	29	325	8	0	342	28	28	342	9	0	
Q Human health services and social work activities	592	60	592	22	0	630	62	62	630	28	0	
R Arts, entertainment and recreation	606	35	606	19	0	704	35	35	704	20	0	
S Other services	1,725	20	1,725	63	0	1,839	18	18	1,839	64	0	
Loans and advances	37,951	2,898	37,940	1,724	0	41,960	2,736	2,736	41,950	1,578	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 BFA Tenedora de Acciones, S.A.U.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing				Non-performing			Performing				Non-performing			
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	106,412	5,046														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		4,397	4,175	232	927	222	151	159	93	63	10	55	30	18	12	32
of which: Households		4,397	4,175	232	927	222	151	159	93	63	10	55	30	18	12	32
of which: Collateralised by residential immovable property		3,911	3,712	201	823	199	136	141	71	47	8	43	24	14	8	26
of which: Non-financial corporations		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.