2017 EU-wide Transparency Exercise

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

2017 EU-wide Transparency Exercise

Capital

BFA Tenedora de Acciones, S.A.U.

		(mln EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	12,204	12,234	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)	11,517	10,734	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)	8,980	8,980	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	0	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	566	490	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-378	-324	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 (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,253	2,796	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-101	-72	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-273	-284	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 CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,618	-1,635	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	0	0	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	-109	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	0	0	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 (-)	0	0	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 exceding 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	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,198	784	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 (+/-)	8	-325	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,190	1,109	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)	0	236	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	366	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	109	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	-109	-130	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)	11,517	10,970	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	687	1,264	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	572	1,290	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	30	64	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	85	-89	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	78,364	75,989	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)	14.70%	14.13%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.70%	14.44%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.57%	16.10%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,428	9,950	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded[1]	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.31%	13.09%	[D.1]/[B-B.1]	-

[(1)] Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

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Leverage ratio

BFA Tenedora de Acciones, S.A.U.

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,517	10,970	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	10,428	10,316	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	193,428	183,257	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	192,122	182,107	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.0%	6.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.4%	5.7%	C 47.00 (r330,c010)	

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Risk exposure amounts

BFA Tenedora de Acciones, S.A.U.

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	67,935	65,660
Risk exposure amount for securitisation and re-securitisations in the banking book	1,116	772
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	66,819	64,889
Risk exposure amount for position, foreign exchange and commodities (Market risk)	608	814
of which: Risk exposure amount for securitisation and re-securitisations in the trading book[1]	0	0
Risk exposure amount for Credit Valuation Adjustment	308	321
Risk exposure amount for operational risk	6,959	6,959
Other risk exposure amounts	2,554	2,237
Total Risk Exposure Amount	**78,364**	**75,989**

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

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P&L

BFA Tenedora de Acciones, S.A.U.

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	2,731	1,191
Of which debt securities income	1,105	340
Of which loans and advances income	1,873	892
Interest expenses	531	176
(Of which deposits expenses)	566	188
(Of which debt securities issued expenses)	738	296
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	7
Net Fee and commission income	792	412
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	519	219
Gains or (-) losses on financial assets and liabilities held for trading, net	42	60
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-72	-15
Exchange differences [gain or (-) loss], net	13	4
Net other operating income /(expenses)	-108	-65
TOTAL OPERATING INCOME, NET	3,389	1,637
(Administrative expenses)	1,390	682
(Depreciation)	161	83
(Provisions or (-) reversal of provisions)	717	-1
(Commitments and guarantees given)	0	-8
(Other provisions)	717	7
Of which pending legal issues and tax litigation[1]	749	
Of which restructuring[1]	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	208	170
(Loans and receivables)	202	174
(Held to maturity investments, AFS assets and financial assets measured at cost)	6	-4
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	6	5
(of which Goodwill)	7	3
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	38	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-274	-6
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	672	708
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	341	401
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**341**	**401**
Of which attributable to owners of the parent	65	230

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

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Market Risk

BFA Tenedora de Acciones, S.A.U.

	SA		IM										IM									
	As of 31/12/2016	As of 30/06/2017	As of 31/12/2016										As of 30/06/2017									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
(mln EUR)			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	
Traded Debt Instruments	0	0	11	3	25	9							14	4	38	11						
Of which: General risk	0	0	11	3	25	9							14	4	38	11						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	1	0	2	0							0	0	1	0						
Of which: General risk	0	0	1	0	2	0							0	0	1	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	3	1	5	2							4	2	7	4						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**0**	**0**	**15**	**5**	**31**	**11**	**3**	**2**	**0**	**0**	**0**	**608**	**18**	**6**	**45**	**15**	**2**	**1**	**0**	**0**	**0**	**814**

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Credit Risk - Standardised Approach

BFA Tenedora de Acciones, S.A.U.

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
Consolidated data	**Central governments or central banks**	36,334	56,334	6,777		35,019	54,657	6,625	
	Regional governments or local authorities	4,022	3,993	13		3,795	3,667	13	
	Public sector entities	4,657	4,500	421		3,912	3,677	364	
	Multilateral Development Banks	0	539	0		0	273	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,144	3,145	338		3,018	2,967	317	
	Corporates	627	525	524		563	470	470	
	of which: SME	626	523	523		562	469	469	
	Retail	4,900	4,243	3,103		4,520	3,825	2,804	
	of which: SME	597	497	294		529	410	243	
	Secured by mortgages on immovable property	15,441	15,436	5,406		15,522	15,509	5,432	
	of which: SME	731	729	228		700	696	218	
	Exposures in default	1,864	1,164	1,258	668	1,754	1,165	1,254	543
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	234	234	585		240	240	601	
	Securitisation	818	788	884		475	460	603	
	Other exposures	10,172	6,272	4,636		6,358	5,073	4,375	
	Standardised Total	**82,213**	**97,172**	**23,947**	**2,260**	**75,176**	**91,982**	**22,857**	**1,997**

(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).

![EBA European Banking Authority]

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Credit Risk - IRB Approach

BFA Tenedora de Acciones, S.A.U.

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		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, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	**Central banks and central governments**	1,319		12	8		0	1,242		0	0		0
	Institutions	25,409		3,902	1,782		124	24,667		3,795	1,710		130
	Corporates	50,836		42,011	22,539		4,079	51,017		41,547	22,204		3,717
	Corporates - Of Which: Specialised Lending	5,729		5,692	3,998		634	5,265		5,225	3,818		550
	Corporates - Of Which: SME	15,215		12,815	6,555		1,977	16,232		13,373	6,830		1,906
	Retail	54,817		54,383	19,312		1,338	54,515		54,049	18,576		1,213
	Retail - Secured on real estate property	45,577		45,530	15,633		1,031	44,724		44,680	14,732		921
	Retail - Secured on real estate property - Of Which: SME	1,987		1,948	852		119	1,900		1,864	799		114
	Retail - Secured on real estate property - Of Which: non-SME	43,590		43,582	14,782		912	42,825		42,815	13,934		806
	Retail - Qualifying Revolving	3,757		3,754	900		26	3,984		3,984	949		18
	Retail - Other Retail	5,482		5,099	2,779		282	5,807		5,386	2,895		274
	Retail - Other Retail - Of Which: SME	2,240		1,850	898		127	2,318		1,889	907		123
	Retail - Other Retail - Of Which: non-SME	3,243		3,249	1,881		155	3,489		3,496	1,987		151
	Equity				116						144		
	Securitisation	966		966	232		4	726		726	169		4
	Other non credit-obligation assets				0						0		
	IRB Total				**43,988**						**42,803**		

(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).

2017 EU-wide Transparency Exercise

Sovereign Exposure

BFA Tenedora de Acciones, S.A.U.

(mln EUR)	As of 31/12/2016																	
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
				Held for trading[1]			Designated at fair value through profit or loss[2]			Available-for-sale[3]			Loans and Receivables[4]			Held-to-maturity investments		
		of which: loans and advances	of which: debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	**37,779.7**	5,313.9	32,465.8	**5.0**	0.0	5.0	**0.0**	0.0	0.0	**32,460.8**	0.0	32,460.8	**5,313.9**	5,313.9	0.0	**0.0**	0.0	0.0

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

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP
(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

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Sovereign Exposure

BFA Tenedora de Acciones, S.A.U.

(mln EUR)	As of 30/06/2017																	
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading[1]	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss[2]	of which: Loans and advances	of which: Debt securities	Available-for-sale[3]	of which: Loans and advances	of which: Debt securities	Loans and Receivables[4]	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	**34,689.0**	5,023.0	29,666.1	**2.0**	0.0	2.0	**0.0**	0.0	0.0	**29,664.1**	0.0	29,664.1	**5,023.0**	5,023.0	0.0	**0.0**	0.0	0.0

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

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP
(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

BFA Tenedora de Acciones, S.A.U.

(mln EUR, %)	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]		On performing exposures[2]	On non-performing exposures[3]			Of which performing but past due >30 days and <=90 days	Of which non-performing[1]		On performing exposures[2]	On non-performing exposures[3]	
				Of which: defaulted							Of which: defaulted			
Debt securities (including at amortised cost and fair value)	**56,705**	**0**	**7**	**7**	**8**	**7**	**0**	**50,947**	**0**	**7**	**7**	**4**	**7**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	32,461	0	0	0	0	0	0	29,664	0	0	0	0	0	0
Credit institutions	3,396	0	0	0	0	0	0	1,598	0	0	0	0	0	0
Other financial corporations	20,314	0	7	7	6	7	0	19,416	0	7	7	3	7	0
Non-financial corporations	534	0	0	0	1	0	0	270	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**116,445**	**713**	**10,815**	**10,815**	**586**	**5,417**	**4,026**	**114,758**	**657**	**9,920**	**9,920**	**665**	**4,705**	**3,850**
Central banks	1,203	0	0	0	0	0	0	1,913	0	0	0	0	0	0
General governments	5,330	6	110	110	0	16	22	5,039	0	97	97	0	15	38
Credit institutions	4,469	3	0	0	0	0	0	3,466	0	0	0	0	0	0
Other financial corporations	1,960	0	44	44	18	26	1	1,672	0	36	36	18	29	1
Non-financial corporations	31,997	77	6,407	6,407	373	4,004	1,328	31,921	77	5,734	5,734	253	3,355	1,257
of which: small and medium-sized enterprises at amortised cost	14,843	73	3,369	3,369	149	1,942	1,060	14,711	65	3,061	3,061	150	1,755	1,002
Households	71,485	627	4,254	4,254	195	1,371	2,676	70,748	580	4,053	4,053	394	1,305	2,554
DEBT INSTRUMENTS other than HFT	**173,150**	**713**	**10,823**	**10,823**	**593**	**5,424**	**4,026**	**165,705**	**657**	**9,927**	**9,927**	**669**	**4,712**	**3,850**
OFF-BALANCE SHEET EXPOSURES	**30,049**		**1,158**	**1,158**	**68**	**323**	**38**	**29,284**		**1,128**	**1,128**	**71**	**309**	**32**

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2017 EU-wide Transparency Exercise

Forborne exposures

BFA Tenedora de Acciones, S.A.U.

(mln EUR, %)	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	**10,593**	**7,307**	**3,637**	**3,524**	**4,230**	**10,769**	**6,621**	**3,217**	**3,094**	**5,060**
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	163	104	15	15	63	163	77	15	15	61
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	131	24	24	9	9	128	21	23	8	54
Non-financial corporations	6,129	4,445	2,657	2,592	1,400	5,392	3,943	2,272	2,207	1,331
of which: small and medium-sized enterprises at amortised cost	2,982	2,182	1,338	1,303	1,119	2,764	1,938	1,155	1,117	1,060
Households	4,171	2,734	941	908	2,758	5,086	2,581	908	863	3,613
DEBT INSTRUMENTS other than HFT	**10,593**	**7,307**	**3,637**	**3,524**	**4,230**	**10,769**	**6,621**	**3,217**	**3,094**	**5,060**
Loan commitments given	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

[(1)] For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30