

HECHO RELEVANTE

De conformidad con lo previsto en el artículo 228 del texto refundido de la Ley del Mercado de Valores, aprobado por Real Decreto Legislativo 4/2015, de 23 de octubre, BFA Tenedora de Acciones, S.A.U. ("BFA") informa de que, con fecha de hoy, la European Banking Authority (EBA) ha publicado los resultados de las pruebas de resistencia (*2016 EU-wide stress test*) realizadas sobre el sector bancario europeo.

Se adjunta el detalle de los resultados de las pruebas de resistencia correspondiente a BFA, información que también está disponible en el siguiente enlace de la página web de la EBA:

http://storage.eba.europa.eu/documents/10180/1519983/EBA_TR_ES_549300TJUHHEE8YXKI59.pdf

Conforme a los resultados de las pruebas realizadas, BFA alcanzaría los siguientes niveles de capital CET1 *phase in* en 2018:

- Escenario base: 15,09%.
- Escenario adverso: 10,64%.

Lo que se comunica como hecho relevante a los efectos oportunos en

Madrid, a 29 de julio de 2016

BFA TENEDORA DE ACCIONES, S.A.U.



Bank Name	BFA Tenedora de Acciones S.A.U.
LEI Code	549300TJUHHEE8YXKI59
Country Code	ES



2016 EU-wide Stress Test: Summary

BFA Tenedora de Acciones S.A.U.

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		7,011.55	5,685.66
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-62.67	-370.09
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-2,079.92	-3,671.53
Cumulative 3y: Profit or (-) loss for the year		1,263.60	-2,346.03
Coverage ratio - Default stock	50.80%	44.47%	46.14%
Common Equity Tier 1 capital	12,123.23	12,558.68	8,896.52
Total Risk exposure amount	83,187.63	83,224.03	83,587.34
Common Equity Tier 1 ratio, %	14.6%	15.1%	10.6%
Fully loaded Common Equity Tier 1 ratio, %	13.7%	14.4%	9.6%
Tier 1 capital	12,123.23	12,987.69	8,896.52
Total leverage ratio exposures	208,028.10	208,028.10	208,028.10
Leverage ratio, %	5.8%	6.2%	4.3%
Fully loaded leverage ratio, %	5.5%	6.0%	3.9%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation
 ² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

Credit risk IRB

BFA Tenedora de Acciones S.A.U.

								31/12/2015						
			Exposure	e values			Risk expos	ure amounts			Stock	of provisions		
		A-IRI	в	F-II	8	A-1	RB	F-IR	:8	A-1	RB	F-I	RB	Coverage Rati
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	(min EUR, %)													
	Central banks and central governments	0	0	1.615	26	0	0	981	0	0	0	0	0	1.
	Institutions	4,345	36	420	227	1,973	17	337	0	16	17	10	112	48.
	Corporates	29.974	6.714	4.782	1.503	16.403	2.412	4.753	0	424	3.635	68	795	53.
	Corporates - Of Which: Specialised Lending	0	0	4,782	1,503	0	0	4,753	0	0	0	68	795	52
	Corporates - Of Which: SME	9.862	3.570	0	0	5.748	1.082	0	0	195	2.163	0	0	60.
	Retail	52.648	3.425	0	0	19.699	596	0	0	106	1.610	0	0	47
	Retail - Secured on real estate property	44,998	3,140	0	0	16,595	521	0	0	75	1,452	0	0	46
3FA Tenedora de Acciones	Retail - Secured on real estate property - Of Which: SME	1.752	455	0	0	912	35	0	0	18	215	0	0	47
S.A.U.	Retail - Secured on real estate property - Of Which: non-SME	43,246	2,685	0	0	15,683	486	0	0	57	1,237	0	0	46
3.A.U.	Retail - Qualifying Revolving	3.182	17	0	0	771	2	0	0	1	9	0	0	52
	Retail - Other Retail	4,469	268	0	0	2,333	/3	0	0	29	149	0	0	55
	Retail - Other Retail - Of Which: SME	1.813	182	0	0	884	58	0	0	17	93	0	0	51
	Retail - Other Retail - Of Which: non-SME	2,656	86	0	0	1,449	15	0	0	12	56	0	0	65.
	Equity	0	0	241	0	0	0	485	0	0	0	0	0	
	Securitisation					-				-	-			
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
puted as: Stock of provisions for defaulted stock /	IRB TOTAL	86,968	10,175	7,058	1,755	38,075	3,025	6.556		546	5.262	78	908	51.7

								31/12/2015						
			Exposure					sure amounts			Stock	of provisions		
		A-IF	В	F-I	RB	A-1	RB	F-IRE	3	A-I	RB	F	RB	Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Sto
	Central banks and central governments	0	0	1,615	26	0	0	981	0	0	0	0	0)
	Institutions	2.888	31	420	227	1.370	15	337	0	16	12	10	112	4
	Corporates	27,518	6,198	3,427 3.427	1,035	15,111	2,118	3,476	0	381	3,180	33	571	5
	Corporates - Of Which: Specialised Lending	0	0	3,427	1,035	0	0	3,476	0	0	0	33	571	5
	Corporates - Of Which: SME	9.147	3.131	0	0	5.339	829	0	0	155 105	1.746	0	0	5
	Retail	52,232	3,387	0	0	19,550	586	0	0	105	1,598	0	0	
	Retail - Secured on real estate property	44.616	3.104	0	0	16.461	512	0	0	74	1.440	0	0	4
	Retail - Secured on real estate property - Of Which: SME	1,749	454	0	0	910	35	0	0	18	215	0	0	4
Spain	Retail - Secured on real estate property - Of Which: non-SME	42,866	2,649	0	0	15,551	477	0	0	57	1,225	0	0	
	Retail - Oualifving Revolving	3.165	17	0	0	765	2	0	0	1	9	0	0	0
	Retail - Other Retail	4,451	266	0	0	2,324	73	0	0	29	148	0	0	
	Retail - Other Retail - Of Which: SMF	1.798	181	0	0	875	58	0	0	17	93	0	0) !
	Retail - Other Retail - Of Which: non-SME	2,653	85	0	0	1,448	15	0	0	12	56	0	0) 6
	Equity	0	0	241	0	0	0	485	0	0	0	0	0)
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0)
	IRB TOTAL	82,638	9,616	5,703	1,287	36,030	2,719	5,279	0	501	4,790	43	683	5

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	8	F-	IRB	A-	IRB	F-IR	:B	A-C	IRB	F-	IRB	Coverage Rat
(min EUR, %)	Non-defaulted	Defaulted	Default Stor										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0
Institutions	0	0	0	0	0	0	0	0	0	0	0		0
Corporates	0	0	0	0	0	0	0	0	0	0	0		0
Corporates - Of Which: Specialised Lending	0	6	0	0	0	0	0	0	0	0	0		0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail	0	6	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property	0	6	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
Equity	0	0	0	0	0	0	0	0	0	0	0		0
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		0

omouted as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological n	ote)

							31/12/2015						
		Exposure	values			Risk expo	sure amounts			Stock	of provisions		
	A-IF	8	F-I	RB	A-1	IRB	F-IR	В	A-	IRB	F	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	ó	0	ó	Ó	0	0	ó	o o	0	0	, o	
Securitisation												1	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
TRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	

IRB TOTAL ¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in parapraphs 59 and 61 of the Methodological note

EBA BANKING AUTHORITY

Credit risk IRB BFA Tenedora de Acciones S.A.U.

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	FR	IRB	A-1	IRB	F-IR	:8	Æ	IRB	P-	IRB	Coverage Rat
(min EUR, %)	Non-defaulted	Defaulted	Default Stor										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0
Institutions	0	0	0	0	0	0	0	0	0	0	0		0
Corporates	0	0	0	0	0	0	0	0	0	0	0		0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
Equity	0	0	0	0	0	0	0	0	0	0	0		0
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		0

	A-	<u> </u>		IRB			sure amounts			Stock	of provisions		
		<u> </u>	F-	IRB									
	Non-defaulted				A-1	RB	F-IR	В	A-1	RB	F	IRB	Coverage Ratio -
(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Default Stock ¹								
Central banks and central governments	(0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	6
Corporates		0	0	0	0	0	0	0	0	0	0	0	(
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	(
Retail		0	0	0	0	0	0	0	0	0	0	0	() () () () () () () () () ()
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	() () () () () () () () () ()
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	() () () () () () () () () ()
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	· · · ·
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	· · · ·
Equity		0	0	0	0	0	0	0	0	0	0	0	
Securitisation													(
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	4
IRB TOTAL omputed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)		0	0	0	0	0	0	0	0	0	0	0	

							31/12/2015						
		Exposure				Risk expo	sure amounts			Stock	of provisions		
	A-II	RB	F-	IRB	A-1	IRB	F-IR	В	A-1	IRB	F	IRB	Coverage Rat
(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	()
Tostitutions	0	0	0	0	0	0	0	0	0	0	0	(3
Corporates	0	0	0	0	0	0	0	0	0	0	0	(2
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		3
Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0		2
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - of Which an-SME	ő	ő	ő	ő	ő	ŏ	ő	ŏ	ŏ	ő	ő	i i	5
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	Ó	0		5
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(0
Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	6	3
Equity	0	0	0	0	0	0	0	0	0	0	0	(2
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	U	0	0	0	0		5
IRB TOTAL ad as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)	0	. 0	0	0	0	0	0	0	0	0	0		1

							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-IF	8	F-I	RB	A-1	IRB	F-IR	:8	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates	ō	ō	ō	ō	0	0	ō	0	0	ō	0	C	-
Composites - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	6	-
Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate non-erity - Of Which: non-SMF Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Fauity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0												
Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

BFA Tenedora de Acciones S.A.U.

							31/12/2015						
		Exposure	e values				sure amounts				of provisions		
	A-IS	ß	F-	IRB	A-1	IRB	F-IR	8	A	IRB	F-	IRB	Coverage R
(min EUR, %)	Non-defaulted	Defaulted	Default St										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0
Institutions	0	0	0	0	0	0	0	0	0	0	0		0
Corporates	0	0	0	0	0	0	0	0	0	0	0		3
Connorates - Of Which: Specialised Leading	0	0	0	0	0	0	0	0	0	0	0		0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		2
Retail	0	0	0	0	0	0	0	0	0	0	0		3
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		2
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		
Retail - Guannia Retolinia	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	ő	ő	0	0	ő	0	0	0	0	ő		ñ
Equity	0	ō	ō	ō	ō	ō	0	0	ō	ō	ō		5
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		

r							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-IF	8	F-I	RB	A-1	IRB	F-IR	:8	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Fraintial backs and routed insuranness Institutions Centorate C													
IRB TOTAL	ő	ő	ő	ő	ő	ő	Ő	ő	ő	ő	ő		<u>.</u>
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-1	RB	A-1	IRB	F-IR	₹B	A-1	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions Composites	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	ő	0	ő	0	ő		ő	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	C	0	0	0	C	
Retail	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - OF Which non-SME		0	0	0	0	0	0		0	0	0	0	
Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0) -
Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of White: some		0	0	0	0	0	0		0	0	0		-
Equity	0	0	0	ō	ō	0	ō	0	0	0	0	0	· -
Securitisation and an an an													
Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-



Credit risk IRB

BFA Tenedora de Acciones S.A.U.

						Baseline Sce	nario								Adverse Scer	sario			
			31/12/20:	16		31/12/20	17		31/12/20	18		31/12/201	6		31/12/20	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ³
	Central banks and central governments	0.1%	12	40.0%	0.1%	13	40.0%	0.1%	15	40.0%	0.3%	15	40.0%	0.3%	20	40.0%	0.3%	25	40.0
	Institutions	0.5%	156	47.8%	0.4%	162		0.4%	167	47.1%	0.7%	159	47.7%	0.9%	170	47.1%	0.7%	179	46.
	Corporates Corporates - Of Which: Specialised Lending	0.6%	5,131 927	52.5% 52.7%	0.6%	5,340 987		0.7%	5,554	50.3% 52.4%	1.0%	5,251 962	52.4% 53.6%	1.4% 2.8%	5,697 1.090	50.9% 54.4%	1.2% 2.0%	6,081 1.177	49.8 54.8
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0.9%	2,451	58.3%	0.9%	2,539		0.9%	2,625	55.3%	1.5%	2,507	53.0%	2.8%	2,701	55.4%	2.0%	2.875	54.0
	Retail	0.5%	2,451	42.3%	0.6%	2,339		0.6%	2,025	39.1%	0.9%	2,307	43.5%	1.1%		42.9%	0.9%	3.523	43.7
	Retail - Secured on real estate property	0.6%	2,071 1,801	41.1%	0.6%	2,400	39.0%	0.5%	2,730	37.5%	0.9%	1.913	42.5%	1.1%	2,488	41.8%	0.9%	3,323	42.7
BFA Tenedora de Acciones	Retail - Secured on real estate property - Of Which: SME	0.8%	247	44.2%	0.8%	261		0.9%	276	39.6%	1.4%	259	44.3%	1.7%	287	41.9%	1.4%	312	40.9
	Retail - Secured on real estate property - Of Which: non-SME	0.6%	1,554	40.7%	0.6%	1,791	37.8%	0.5%	2,054	37.3%	0.8%	1,655	42.2%	1.0%	2,201	41.8%	0.8%	2,702	42.9
S.A.U.	Retail - Qualifying Revolving	0.7%	31	48.7%	0.7%	52	48.2%	0.7%	72	48.2%	0.9%	38	48.9%	1.0%	69	48.7%	0.8%	93	48.6
	Retail - Other Retail	1.2%	238	53.3%	1.2%	296		1.2%	354	52.2%	1.6%	258	53.1%	1.8%	345	52.5%	1.5%	415	52.3
	Retail - Other Retail - Of Which: SME	1.5%	143	51.3%	1.5%	178		1.6%	213	52.4%	2.1%	156	51.4%	2.5%	211	52.4%	2.0%	252	53.
	Retail - Other Retail - Of Which: non-SME	1.0%	95	56.9%	0.9%	118		0.9%	141	51.8%	1.2%	101	56.1%	1.3%	135	52.7%	1.1%	163	51.2
	Equity Securitisation	1.4%	3	90.0%	1.4%	7	90.0%	1.5%	10	90.0%	1.9%	5	90.0%	2.6%	11	90.0%	2.4%	16	90.0
	Other non-credit obligation assets	-	0		-	0		-	0	-		0		-	0		-	0	
	IRB TOTAL	0.6%	7,373	49.0%	0.6%	7.922	46.9%	0.6%	8,502	45.9%	0.9%	7.639	49.3%	1.2%	8,799	47.8%	1.0%	9,824	47.3

						Baseline Sce	nario								Adverse Scen	sario			
			31/12/20	16		31/12/20	17		31/12/201	18		31/12/201	6		31/12/201	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Cov
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	De
	Central banks and central governments	0.1%	12	40.0%	0.1%	13	40.0%	0.1%	15	40.0%	0.3%	15	40.0%	0.3%	20	40.0%	0.3%	25	1
	Institutions	0.6%	156	47.9%	0.5%	161	47.6%	0.5%	166	47.3%	0.9%	158	47.8%	1.1%	168	47.4%	0.9%	176	1
	Corporates	0.6%	4,349	50.5%	0.6%	4,535	49.4%	0.7%	4,727	48.5%	1.0%	4,464	50.4%	1.4%		49.1%	1.2%	5,225	1
	Corporates - Of Which: Specialised Lending	1.4%	651	54.7%	1.3%	695	54.4%	1.3%	737	54.1%	2.4%	686	55.8%	3.2%	790	56.3%	2.3%	861	1
	Coroorates - Of Which: SME	0.9%	1.987	53.8%	0.9%	2.069	52.3%	0.9%	2.151	51.2%	1.5%	2.039	53.5%	2.1%	2.221	51.5%	2.0%	2.385	1
	Retail	0.6%	2,030	42.7%	0.6%		39.9%	0.6%	2,700	39.2%	0.9%	2,192	43.6%	1.1%		43.0%	0.9%	3,496	1
	Retail - Secured on real estate property	0.6%	1.763	41.6%	0.6%	2.012	38.5%	0.5%	2.278	37.6%	0.9%	1.899	42.6%	1.1%	2.469	41.9%	0.8%	2.993	1
	Retail - Secured on real estate property - Of Which: SME	0.8%	247		0.8%	261	41.6%	0.9%	275	39.6%	1.4%	258	44.3%	1.7%	286	41.9%	1.4%	312	1
Spain	Retail - Secured on real estate property - Of Which: non-SME	0.5%	1,516	41.3%	0.6%	1,751		0.5%	2,003	37.4%	0.8%	1,641	42.3%	1.0%	2,183	41.9%	0.8%	2,681	1
	Retail - Oualifying Revolving	0.7%	31	48.7%	0.7%	51	48.2%	0.7%	72	48.2%	0.9%	38	48.9%	1.0%	68	48.7%	0.8%	92	1
	Retail - Other Retail	1.2%	236	53.3%	1.1%	294	52.6%	1.2%	350	52.2%	1.6%	255	53.1%	1.8%	342	52.5%	1.4%	411	1
	Retail - Other Retail - Of Which: SMF	1.5%	142	51.3%	1.5%	176	52.0%	1.6%	211	52.5%	2.1%	155	51.4%	2.5%	209	52.4%	2.0%	250	1
	Retail - Other Retail - Of Which: non-SME	1.0%	94	56.8%	0.9%	117	53.5%	0.9%	140	51.7%	1.2%	101	55.9%	1.3%	134	52.6%	1.1%	162	1
	Equity	1.4%	3	90.0%	1.4%	7	90.0%	1.5%	10	90.0%	1.9%	5	90.0%	2.6%	11	90.0%	2.4%	16	1
	Securitisation																	i 1	1
	Other non-credit obligation assets		0			0		-	0	-	-	0	-		0		-	0	i
	IRB TOTAL	0.6%	6,550	47.7%	0.6%	7,072	45.7%	0.6%	7,618	44.6%	0.9%	6,834	47.9%	1.2%	7,948	46.6%	1.0%	8,939	1

					Baseline Sce	enario								Adverse Sce	nario			
		31/12/20:	16		31/12/20	117		31/12/20	18		31/12/20:	16		31/12/20	17		31/12/2	018
	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	> Default:
Central banks and central governments	-	0		-	0		-	0	-	-	0			0				0
Institutions	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-		0
Corporates	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	0
Coroorates - Of Which: Soecialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-		0
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	0
Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-		0
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	0
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-		0
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-		0
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-		0
Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	0
Retail - Other Retail - Of Which: SME	-	0	-	-	0		-	0	-	-	0	-	-	0	-	-		0
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	0
Eauity	-	0	-	-	0		-	0	-	-	0	-	-	0	-	-		0
Securitisation																		1
Other non-credit obligation assets	-	0	-	-	0		-	0	-	-	0	-	-	0	-	-	-	0
IRB TOTAL	-	0		-	0	-	-	0	-	-	0			0				0

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -						Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation									
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL		0		-	0		-	0	-

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0		_	0		-	0	
	ō	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0		-	0		-	0	
-	0		-	0	-	-	0	
	ő			0		-	0	-

47.0% 48.0% 56.6% 50.1% 43.8% 42.8% 40.9% 43.0% 43.0% 53.1% 51.1% 90.0%

46.2%

e Ratio -

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Credit risk IRB

BFA Tenedora de Acciones S.A.U.

					Baseline Scer	ario								Adverse Sce	nario			
		31/12/20	.6		31/12/201	7		31/12/20	18		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0		-	0			0	-	-	0	-		0			- 0	
Institutions	-	0	-	-	0		-	0	-	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0		-	0	-	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0		-	0	-	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	-
Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	-
Retail - Secured on real estate property	-	0	-	-	0		-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	
Retail - Qualifying Revolving	-	0		-	0		-	0	-	-	0	-	-	0	-	-	- 0	
Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0		-	- 0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	- 0	
Equity	-	0	-		0		-	0	-	-	0	-	-	0		-	- 0	-
Securitisation																		
Other non-credit obligation assets	-	0	-	-	0		-	0	-	-	0		-	0	-	-	. 0	-
IRB TOTAL	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)																		

		31/12/20	16		31/12/20	17		31/12/20	18
(min EUR, %)	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0	-	-	0	-	-	0	-
Institutions		0	-	-	0	-	-	0	
Corporates		0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	1
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	1
Retail - Qualifying Revolving		0	-	-	0	-		0	1
Retail - Other Retail		0	-		0		-	ó	
Retail - Other Retail - Of Which: SME	-	0		-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME		0		-	0		-	ó	
Equity				-	0		· .	0	1
Securitisation		l							1
Other non-credit obligation assets		0			0			0	
IRB TOTAL		0	-	-	0		-	ő	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0	-	-	0			0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
	0		-	0			0	-
-	0			0			0	-
	0	-	-	0	-	-	0	-

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment			Impairment		Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions		0	-	-	0	-	-	0	
Corporates		0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	-	-	0	-	-	0	
Retail - Odainvina Revolvina Retail - Other Retail		0	-	-	0	-	-	0	
Retail - Other Retail - Off Which: SME		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which non-SME		0			0			0	
Equity		0		-	0	-	-	ő	
Securitisation		-			-				
Other non-credit obligation assets		0		-	0			0	
IRB TOTAL	-	0	-	-	0		-	0	

				Adverse Scer	nario			
			_			_	24 14 2 12 0	
	31/12/20			31/12/20			31/12/20	
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	0		-	0	-		0	-
	0			0			0	
	0						ō	
	ő	-	_	ő	-		0	
	0			0			0	
	ő			ő			ő	
	ő			ő				
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0			0			0	

					Baseline Sce	nario					
		31/12/20	16		31/12/20	17		31/12/20	31/12/2018		
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		
Central banks and central governments	-	0			0		-	0			
Institutions	-	0	-	-	0	-	-	0			
Corporates	-	0	-	-	0	-	-	0			
Comprates - Of Which: Specialised Leading	-	0	-	-	0	-	-	0			
Corporates - Of Which: SME	-	0	-	-	0	-	-	0			
Retail	-	0	-	-	0		-	0			
Retail - Secured on real estate property	-	0	-	-	0		-	0			
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0			
Retail - Secured on ceal estate monenty - Of Which: non-SMF Retail - Qualifying Revolving	-	0	-	-	0	-	-	0			
Retail - Ouainvina Revolvina Retail - Other Retail	-	0	-	-	0	-	-	0			
Retail - Other Retail - Of Which: SME		0	-	-	0		-	0			
Retail - Other Retail - Of Which, soft		0			0			0			
Fourty		ő			0		-	0			
Securitisation		0			0						
Other non-credit obligation assets	-	0			0	-	-	0			
IRB TOTAL		0	-	-	ő	-	-	0			

				Adverse Sce	nario			
	31/12/20	16	31/12/2017				31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
	0	-	-	0	-	-	0	
	0		-	0			0	
-	0	-	-	0	-	-	0	
	0		-	0		-	0	
	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	ő	-	-	Ő	
-	0	-	-	0	-	-	0	
	0		-	0		-	0	
	-			-			-	
	0		-	0			0	

IRB TOTAL Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Credit risk IRB

BFA Tenedora de Acciones S.A.U.

					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18		31/12/201	6		31/12/20	117		31/12/20	118
(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impa		Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central basks and central assessments Institution Concortes Concor																		

					Baseline Sce	nario					
		31/12/20	16		31/12/20	17		31/12/20	18		31/12/
	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisio
Central banks and central governments	-	0	-	-	0	-	-	0	-		-
Institutions	-	0	-	-	0	-	-	0	-		-
Corporates	-	0	-	-	0	-	-	0	-		-
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-		-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-		-
Retail	-	0	-	-	0	-	-	0	-		-
Retail - Secured on real estate property	-	0		-	0			0	-		-
Retail - Secured on real estate property - Of Which: SME	-	ō		-	ō			õ	-		-
Retail - Secured on real estate property - Of Which non-SME					ō			ō			-
Retail - Qualifying Revolving		ő			0			ő			-
Retail - Other Retail								ő			
Retail - Offer Retail - Of Which: SME	-		-	-	0		-	0	-		-
	-	0	-	-	U		-	0	-		-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0		-	0	-		-
Equity		0			0			0	-		-
Securitisation											
Other non-credit obligation assets		0		-	0			0	-		-
IRB TOTAL	-	0	-	-	0	-	-	0	-		-

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0	-		0	-		0	-
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
	0			0			0	
	0		-	0			0	

	Baseline Scenario								
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions		0	-	-	0	-	-	0	
Compates	-	0	-	-	0	-	-	0	
Coroorates - Of Which: Soecialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Oualifving Revolving		0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SMF	-	0	-	-	0	-	-	0	
Eauity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0			0			0	
IRB TOTAL		0	-		0	-		0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0	-	-	0	-		0	-
	0	-		0	-		0	-
	0	-	-	0	-	-	0	-
	0			0		1	0	
	0	-	-	0	-	-	0	-
	0			0			0	
	0	-	-	0	-	-	0	-
	0		-	0		-	0	
	0			0			0	
	0			0	-		0	
	0	-	-	0			0	



BFA Tenedora de Acciones S.A.U.

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	59,852	40	7,168	59	0	0	0.69
	Regional governments or local authorities	4,514	0	15	0	0	0	0.09
	Public sector entities	5,115	0	833	0	1	0	0.09
	Multilateral Development Banks	34	0	0	0	0	0	0.09
	International Organisations	0	0	0	0	0	0	0.04
	Institutions	998	0	281	0	0	0	0.04
	Corporates	648	0	648	0	101	0	0.04
	of which: SME	643	0	643	0	101	0	0.04
BFA Tenedora de Acciones	Retail	2,067	314	1,457	335	20	234	42.7
DFA Telleuola de Acciones	of which: SME	553	289	331	309	15	220	43.2
S.A.U.	Secured by mortgages on immovable property	19,357	784	6,867	795	27	723	
	of which: SME	892	0	283	0	10	0	0.04
	Items associated with particularly high risk	0	0	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.09
	Equity	239	0	597	0	0	0	0.09
	Securitisation							
	Other exposures	7,117	24	6,376	36	1,408	0	0.09
	Standardised Total	99,941	1,161	24,242	1,226	1,558	957	45.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	54,301	40	7,144	59	0	C	0.6
	Regional governments or local authorities	4,514	0	15	0	0	0	0.0
	Public sector entities	5,115	0	833	0	1	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	998	0	281	0	0	0	0.
	Corporates	648	0	648	0	101	0	0.
	of which: SME	643	0	643	0	101		0.0
	Retail	2,049	313	1,444	334	20		42.
Spain	of which: SME	553	288	330	308	15		
opani	Secured by mortgages on immovable property	18,764	746	6,659 281	757	2/	691	48.
	of which: SME	888	U	281	0	9	U	0.0
	Items associated with particularly high risk	0	0	0	0	0	0	0.0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	U	0	0	0		0.0
	Collective investments undertakings (CIU)	U	U	0	U N	0		0.0
	Collective investments undertakings (CLU) Equity	239	0	597	0	0		0.0
	Securitisation	239	0	597	U	0	L	0.0
	Other exposures	7.117	24	6.376	36	1.408		0.0
	Standardised Total	93,746			1,186			

Standardised Total
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	(0 0	(0 0	C	0.09
Regional governments or local authorities	0	0	0	0	0 0	0	0.09
Public sector entities	0	0	0	0	0 0	0	0.04
Multilateral Development Banks	0	0	0	0	0 0	0	0.04
International Organisations	0	0	0	0	0 0	0	0.0
Institutions	0	0	0	0	0 0	0	0.0
Corporates	0	0	0	0	0 0	0	0.0
of which: SME	0	0	0	0	0 0	0	0.0
Retail	0	0	0	0	0 0	0	0.0
of which: SME	0	0	0	0	0 0	0	0.0
Secured by mortgages on immovable property	0	0	0	0	0 0	0	0.0
of which: SME	0	0	0	0	0 0	0	0.0
Items associated with particularly high risk	0	0	0	0	0 0	0	0.0
Covered bonds	0	0	0	0	0 0	0	0.0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0 0	C	0.0
Collective investments undertakings (CIU)	0	0	0	(0 0	0	0.0
Equity	0	0	0	0	0 0	C	0.04
Securitisation							
Other exposures	0	(0	(0 0	0	0.0
Standardised Total	0	0	0	0	0 0	0	0.0%



BFA Tenedora de Acciones S.A.U.

				31/12/2015			
	Exposure	e values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.09
Multilateral Development Banks	0	0	0	0	0	0	0.09
International Organisations	0	0	0	0	0	0	0.09
Institutions	0	0	0	0	0	0	0.09
Corporates	0	0	0	0	0	0	0.09
of which: SME	0	0	0	0	0	0	0.09
Retail	0	0	0	0	0	0	0.09
of which: SME	0	0	0	0	0	0	0.09
Secured by mortgages on immovable property	0	0	0	0	0	0	0.04
of which: SME	0	0	0	0	0	0	0.04
Items associated with particularly high risk	0	0	0	0	0	0	0.0
Covered bonds	0	0	0	0	0	0	0.04
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.04
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.04
Equity	0	0	0	0	0	0	0.09
Securitisation							
Other exposures	0	0	0	0	0	0	0.09
Standardised Total	0	0	0	0	0	0	0.09

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	(0 0	0	0	0	0.0
Regional governments or local authorities	0	(0 0	0	0	0	0.0
Public sector entities	0	(0 0	0	0	0	0.0
Multilateral Development Banks	0	(0 0	0	0	0	0.0
International Organisations	0	(0 0	0	0	0	0.0
Institutions	0	(0 0	0	0	0	0.0
Corporates	0	(0 0	0	0	0	0.
of which: SME	0	(0 0	0	0	0	0.
Retail	0	(0 0	0	0	0	0.
of which: SME	0	(0 0	0	0	0	0.
Secured by mortgages on immovable property	0	(0 0	0	0	0	0.
of which: SME	0	(0 0	0	0	0	0.
Items associated with particularly high risk	0	(0 0	0	0	0	0.
Covered bonds	0	(0 0	0	0	0	0.
Claims on institutions and corporates with a ST credit assessment	0	(0 0	0	0	0	0.
Collective investments undertakings (CIU)	0	(0 0	0	0	0	0.0
Equity	0		0 0	0	0	0	0.0
Securitisation							
Other exposures	0	(0 0	0	0	0	0.0
Standardised Total	0		0 0	0	0	0	0.0

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio -
	Non-de	efaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks		0	0	0	0	0	0	0.09
Regional governments or local authorities		0	0	0	0	0	0	0.09
Public sector entities		0	0	0	0	0	0	0.09
Multilateral Development Banks		0	0	0	0	0	0	0.04
International Organisations		0	0	0	0	0	0	0.0
Institutions		0	0	0	0	0	0	0.0
Corporates		0	0	0	0	0	0	0.0
of which: SME		0	0	0	0	0	0	0.0
Retail		0	0	0	0	0	0	0.0
of which: SME		0	0	0	0	0	0	0.0
Secured by mortgages on immovable property		0	0	0	0	0	0	0.0
of which: SME		0	o o	0	0	0	0	0.0
Items associated with particularly high risk		0	0	0	0	0	0	0.0
Covered bonds		0	0	0	0	0	0	0.0
Claims on institutions and corporates with a ST of	credit assessment	0	0	0	0	0	0	0.0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0.0
Equity		0	0	0	0	0	0	0.0
Securitisation								
Other exposures		0	0	0	0	0	0	0.04
Standardised Total		0	0	0	0	0	0	0.0%



BFA Tenedora de Acciones S.A.U.

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
Central governments or central banks	0	(0 0	0	0	C	0.
Regional governments or local authorities	0	(0	0	0	C	0.
Public sector entities	0	(0	0	0	0	0.
Multilateral Development Banks	0	(0	0	0	0	0.
International Organisations	0	(0	0	0	0	0.
Institutions	0	(0	0	0	C	0
Corporates	0	(0	0	0	C	0
of which: SME	0	(0	0	0	0	0
Retail	0	(0	0	0	C	0.
of which: SME	0	(0	0	0	C	0.
Secured by mortgages on immovable property	0	(0	0	0	C	0.
of which: SME	0	(0	0	0	C	0
Items associated with particularly high risk	0	(0	0	0	C	0.
Covered bonds	0	(0	0	0	0	0.
Claims on institutions and corporates with a ST credit assessment	0	(0	0	0	C	0.
Collective investments undertakings (CIU)	0		0	0	0	C	0
Equity	0		0	0	0	0	0.
Securitisation							
Other exposures	0	(0 0	0	0	0	0.
Standardised Total	0		0	0	0	0	0.0

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	C	0	0	0	0	(0.0%
Regional governments or local authorities	0	0	0	0	0	(0.0%
Public sector entities	0	0	0	0	0	(0.0%
Multilateral Development Banks	0	0	0	0	0	(0.0%
International Organisations	0	0	0	0	0	(0.0%
Institutions	0	0	0	0	0	(0.0%
Corporates	0	0	0	0	0	(0.0%
of which: SME	0	0	0	0	0	(0.09
Retail	0	0	0	0	0	(0.09
of which: SME	0	0	0	0	0	(0.09
Secured by mortgages on immovable property	0	0	0	0	0	(0.09
of which: SME	0	0	0	0	0	(0.0
Items associated with particularly high risk	0	0	0	0	0	(0.09
Covered bonds	c c		0	0	0	(0.09
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.09
Collective investments undertakings (CIU)	0	0	0	0	0	(0.09
Equity	0	0	0	0	0	(0.09
Securitisation							
Other exposures	0	0	0	0	0	(0.09
Standardised Total	0	0	0	0	0		0.0%



BFA Tenedora de Acciones S.A.U.

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
Central governments or central banks	0	0	0	0	0	(0.0
Regional governments or local authorities	0	0	0	0	0	(0.0
Public sector entities	0	0	0	0	0	(0.
Multilateral Development Banks	0	0	0	0	0	(0.
International Organisations	0	0	0	0	0	(0.
Institutions	0	0	0	0	0	(0
Corporates	0	0	0	0	0	(0
of which: SME	0	0	0	0	0	(0
Retail	0	0	0	0	0	(0
of which: SME	0	0	0	0	0	(0
Secured by mortgages on immovable property	0	0	0	0	0	(0
of which: SME	0	0	0	0	0	(0
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	0		0	0	0	(0.
Securitisation							
Other exposures	0	(0	0	0	(0.
Standardised Total	0	0	0	0	0		0.0



BFA Tenedora de Acciones S.A.U.

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20:	16		31/12/20	17		31/12/20	18		31/12/20:	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.1%	16	40.0%	0.1%	16	40.0%	0.1%	16	40.0%	0.3%	16		0.3%	16	40.0%	0.3%	17	40.0%
	Regional governments or local authorities	0.1%	3	40.0%	0.1%	6	40.0%	0.1%	10	40.0%	0.3%	10	40.0%	0.3%	21	40.0%	0.3%	31	40.0%
	Public sector entities	0.2%	3	45.0%	0.2%	6	45.0%	0.2%	9	45.0%	0.2%	4	45.0%	0.3%	8	45.0%	0.3%	13	45.0%
	Multilateral Development Banks		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	International Organisations		0		-	0	-	-	0	-	-	0		-	0	-	-	0	-
	Institutions	0.4%	5	36.9%	0.4%	10	36.9%	0.4%		36.9%	0.5%	7	38.0%	0.7%	17	38.2%	0.6%		38.1%
	Corporates	0.4%	104	28.2%	0.5%	108	28.5%	0.5%	112	28.8%	0.5%	105	28.8%	0.7%	110	29.4%	0.6%	115	
	of which: SME	0.4%	104	28.2%	0.5%	108		0.5%	112	28.8%	0.5%	105	28.8%	0.7%	110	29.4%	0.6%		
BFA Tenedora de Acciones	Retail	0.5%	266	42.2%	0.5%	278		0.5%		41.6%	0.7%	288	45.3%	0.8%	307	45.2%	0.7%	324	
	of which: SME	0.6%	239	42.9%	0.6%	242		0.6%	246	42.3%	0.8%	257	46.2%	0.9%	265	46.2%	0.8%	272	
S.A.U.	Secured by mortgages on immovable property	0.4%	833	42.7%	0.5%	923		0.4%	999	36.5%	0.7%	889	43.3%	0.8%	1,031	40.4%	0.7%	1,195	
	of which: SME	0.3%	12	19.8%	0.3%	15	19.7%	0.3%	1/	19.7%	0.5%	14	27.3%	0.6%	19	27.2%	0.5%	24	27.1%
	Items associated with particularly high risk		0	-	-	C C	-	-	0	-	-	0	-	-	0	-	-	0	-
	Covered bonds		0	-	-	C C	-	-	0	-	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU) Equity		0	-	-		-	-	0	-		0	-	-		-	-		-
	Equity Securitisation		U			u u	-		0			U			۰ ۱				
		0.0%		45.00/	0.0%		45.0%	0.0%		45.001	0.0%		45.0%	0.00/		45.0%	0.0%		45.00/
	Other exposures Standardised Total	0.0%	1,231	45.0%	0.0%	1,348		0.0%	1.451	45.0% 37.5%	0.0%	1,320		0.0%	1.511	45.0% 41.2%	0.0%	1.720	45.0% 40.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario				
			31/12/20	16		31/12/20	17		31/12/20	18	
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairmen
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate
	Central governments or central banks	0.1%	16	40.0%	0.1%		40.0%	0.1%	16	40.0%	0.3
	Regional governments or local authorities	0.1%	3	40.0%	0.1%		40.0%	0.1%	10	40.0%	0.3
	Public sector entities	0.2%	3	45.0%	0.2%	6	45.0%	0.2%	9	45.0%	0.2
	Multilateral Development Banks		- 0	-	-	0	-	-	0	-	
	International Organisations		. 0	-	-	0	-	-	0	-	
	Institutions	0.4%		36.9%			36.9%	0.4%	16	36.9%	0.5
	Corporates	0.4%		28.1%	0.5%	108	28.5%	0.5%	112	28.8%	0.5
	of which: SME	0.4%		28.1%	0.5%	108	28.5%	0.5%	112		0.5
	Retail	0.5%	265	42.2%	0.5%		41.9%	0.5%	287	41.6%	0.7
Spain	of which: SME	0.6%	238		0.6%		42.6%	0.6%	244	42.3%	3.0
Spann	Secured by mortgages on immovable property	0.4%	799	42.8%			38.9%	0.4%	961	36.6%	0.7
	of which: SME	0.3%	12	19.8%	0.3%	14	19.8%	0.3%	17	19.7%	0.5
	Items associated with particularly high risk		. 0	-	-	0	-	-	0	-	
	Covered bonds		. 0		-	0	-	-	0	-	
	Claims on institutions and corporates with a ST credit assessment		. 0	-	-	0	-	-	0	-	
	Collective investments undertakings (CIU)		. 0	-	-	0	-	-	0	-	
	Equity		. 0		-	0	-		0	-	
	Securitisation										
	Other exposures	0.0%		45.0%			45.0%		1	45.0%	0.0
	Standardised Total	0.4%	1,196	42.5%	0.4%	1,310	39.5%	0.3%	1,412	37.6%	0.6

					Adverse Scer	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
Ir	mpairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
	0.3%	16	40.0%		16	40.0%	0.3%	16	40.0
	0.3%	10	40.0%	0.3%	21	40.0%	0.3%	31	40.0
	0.2%	4	45.0%	0.3%	8	45.0%	0.3%	13	45.0
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	0.5%	7	38.0%		17	38.2%	0.6%	26	38.3
	0.5%	105	28.8%	0.7%	110	29.4%	0.6%	115	29.
	0.5%	105	28.8%	0.7%	110	29.4%	0.6%	114	29.
	0.7%	286	45.3%	0.8%	306	45.2%	0.7%	322	45.
	0.8%	256	46.2%	0.9%	264	46.2%	0.8%	270	46.
	0.7%	845	43.7%	0.8%	984	40.6%	0.7%	1,130	39.
	0.5%	14	27.3%	0.6%	19	27.2%	0.5%	24	27.
	-	0			0			0	
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	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	1	45.
	0.6%	1,274	43.8%	0.6%	1,463	41.4%	0.6%	1,653	40.5

	Baseline Scenario 31/12/2016 31/12/2017 31/12/2018														Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/2	018		31	/12/2016	;		31/12/20	17		31/12/20	018
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impair			Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ra
Central governments or central banks	-	0	-	-	0	Denduit Btock	-	1013) -	10	-	0	-	-	0		Tutte	- 0)
Regional governments or local authorities	-	0	-	-	0		-		- 1		-	0		-	0			- 0	0
Public sector entities	-	0	-	-	0		-		- 1		-	0		-	0			- 0	0
Multilateral Development Banks		0	-	-	0		-				-	0			0			- 0	0
International Organisations	-	0		-	0		-		- 10		-	0			ó			- 0	5
Institutions	-	0		-	0		-		- 10		-	0			ó			- 0	5
Corporates	-	0	-	-	0		-				-	0		-	0			- 0	5
of which: SME		0	-	-	0		-				-	0			0			- 0	0
Retail		0	-	-	0		-				-	0			0			- 0	0
of which: SME		0	-	-	0		-				-	0			0			- 0	0
Secured by mortgages on immovable property	-	0		-	0		-		- 10		-	0			ó			- 0	5
of which: SME	-	0	-	-	0		-				-	0			0			- 0	D
Items associated with particularly high risk		0	-	-	0		-				-	0			0			- 0	0
Covered bonds	-	0		-	0		-		- 10		-	0			ó			- 0	0
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0		-				-	0			0			- 0	D
Collective investments undertakings (CIU)	-	0	-	-	0		-				-	0		-	0			- 0	D
Equity	-	0	-	-	0		-		- 1		-	0			0			- 0	0
Securitisation																			
Other exposures		0	-	-	0		-		- 10		-	0			0	-		- 0	D
Standardised Total	-	0	-	-	0		-	(- 1		-	0	-	-	0	-		- 0)



BFA Tenedora de Acciones S.A.U.

					Baseline Sce	nario						
		31/12/20	16		31/12/20	17		31/12/20	18			31/12
			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -	- 1		Stock
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		rate	Provisio
Central governments or central banks	-	0	-	-	0	-	-	0	-		-	
Regional governments or local authorities	-	0	-	-	0	-	-	0	-		-	
Public sector entities	-	0	-	-	0	-	-	0	-		-	
Multilateral Development Banks	-	0	-	-	0	-	-	0	-		-	
International Organisations	-	0		-	0	-	-	0	-		-	
Institutions	-	0		-	0	-	-	0	-		-	
Corporates	-	0		-	0	-	-	0	-		-	
of which: SME	-	0		-	0	-	-	0	-		-	
Retail	-	0		-	Ó	-	-	0	-		-	
of which: SME	-	0		-	0	-	-	0	-		-	
Secured by mortgages on immovable property	-	0		-	0		-	0	-		-	
of which: SME	-	0		-	0			0			-	
Items associated with particularly high risk	-	0		-	0		-	0			-	
Covered bonds		0			0			Ĩ				
Claims on institutions and corporates with a ST credit assessment		0			0			l õ	1			
Collective investments undertakings (CIU)	-	0		-	0		-	0			-	
Equity		0			0			Ĩ				
Securitisation	-	0	-		0	-		ľ				
Other exposures		0			0			0				
Standardised Total		0			0			0	-	F	-	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
	0		-	0			0	
	0		-	0	-	-	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities		0	-	-	0	-	-	0	
Public sector entities		0	-	-	0	-	-	0	
Multilateral Development Banks		0	-	-	0	-	-	0	
International Organisations		0	-	-	0	-	-	0	
Institutions		0	-	-	0	-	-	0	
Corporates		0	-	-	0	-	-	0	
of which: SME		0	-	-	0	-	-	0	
Retail		0	-	-	0	-	-	0	
of which: SME		0	-	-	0	-	-	0	
Secured by mortgages on immovable property		0	-	-	0	-	-	0	
of which: SME		0	-	-	0	-	-	0	
Items associated with particularly high risk		0	-	-	0	-	-	0	
Covered bonds		0	-	-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity		0	-	-	0		-	0	
Securitisation									
Other exposures	-	0	-	-	0	-	-	0	
Standardised Total	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
	0		-	0			0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario						
		31/12/20	16		31/12/20	17		31/12/20)18		31/12/20	016
	Impairment rate		Coverage Ratio - Default Stock ¹	Impairment rate		Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage 5 Default S
Central governments or central banks	Tuto	(-	-	0	Schulle Stock		0) -	-	(0
Regional governments or local authorities		0	-	-	0		-	C			0	0
Public sector entities		0	-	-	0		-	C			0	0
Multilateral Development Banks				-	0			0		-	0	0
International Organisations				-	0			0		-	0	0
Institutions				-	0			c				0
Corporates				-	0			c				0
of which: SME		0	-	-	0		-	C			0	0
Retail		0	-	-	0		-	C			0	0
of which: SME		0	-	-	0		-	C			0	0
Secured by mortgages on immovable property				-	0			0		-	0	0
of which: SME				-	0			c				0
Items associated with particularly high risk		0	-	-	0		-	C			0	0
Covered bonds		0	-	-	0		-	C			0	0
Claims on institutions and corporates with a ST credit assessment			-	-	0		-	0	- 1	-		0
Collective investments undertakings (CIU)			-	-	0		-	C	- 1	-	(0
Equity			-	-	0		-	C	- 1	-	(0
Securitisation												
Other exposures				-	0		-	0			(0
Standardised Total		0		-	0	-	-	0	- 1	-		0

 Adverse Scenario

 31/12/2015
 31/12/2015
 31/12/2015

 Impairment rate
 Stock of Default Stock²
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 Impairment Stock of 0
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 Coverage Ratio Provisions
 Coverage Ratio Default Stock²

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BFA Tenedora de Acciones S.A.U.

					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	018		31/12/20	16		31/12/20	117		31/12/20	18
	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of	Coverage Ratio - Default Stock ¹
Central governments or central banks	rate	Provisions	Default SLOCK	rate -	Provisions	Delault Stock	rate -	Provisions	Default Stock	rate -	Provisions	Delault Stock	rate -	Provisions	Default SLOCK	rate	Provisions	Delault Stock
Regional governments or local authorities		0		-	0		-	0		-	ō	-		ō	-	-	ō	-
Public sector entities		0		-	0		-	0	- 10	-	0	-	-	0	-	-	0	
Multilateral Development Banks		0		-	0		-	0	- 10	-	0			0	-	-	0	-
International Organisations	-	0		-	0	-	-	C	- 0	-	0	-		0	-	-	0	-
Institutions		0		-	0	-	-	C	- 10	-	0	-	-	0	-	-	0	-
Corporates	-	0		-	0	-	-	C	- 0	-	0	-		0	-	-	0	-
of which: SME		0		-	0	-	-	C	- 10	-	0	-	-	0	-	-	0	-
Retail		0		-	0	-	-	C	- 10	-	0	-	-	0	-	-	0	-
of which: SME		0		-	0	-	-	C	- 10	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property		0		-	0	-	-	0	- 0	-	0	-		0	-	-	0	-
of which: SME		0		-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk		0		-	0	-	-		-	-	0	-		0	-	-	0	-
Covered bonds Claims on institutions and corporates with a ST credit assessment		0		-	0	-	-		-	-	0	-		0	-	-	0	-
Claims on instructions and corporates with a ST creat assessment Collective investments undertakings (CIU)		0			0					-	0			0			0	
					0						0			0			l ő	
Securitisation		Ű			Ű						0			0			Ű	
Other exposures		0			0			0	- 1		0			0			0	
Standardised Total	-	Ő		-	0		-	0	- i	-	0		-	0	-	-	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0		-	0		-	0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates		0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Retail		0		-	0	-	-	0	
of which: SME		0		-	0	-	-	0	
Secured by mortgages on immovable property		0		-	0		-	0	
of which: SME		0		-	0		-	0	
Items associated with particularly high risk		0			0				
Covered bonds		ő		-	0		-	0	
Claims on institutions and corporates with a ST credit assessment		ō		-	0		-	0	
Collective investments undertakings (CIU)		0		-	0		-	0	
Equity		ő	-	-	0		-	0	
Securitisation		0			Ĭ	1			
Other exposures		0			0			0	
Standardised Total		0	-		ő			0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-		0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0			0	
-	0	-	-	0	-		0	

31/12/2018 Impairment Stock of Coverage Ratio -Provisions Default Stock¹

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	enario								Adverse Sce	nario
		31/12/2	016		31/12/20	017		31/12/20)18		31/12/20	16		31/12/20	17
	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairmen	t Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Rati
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central governments or central banks		. (-	0		-	- C	-		- 0	-	-	0	
Regional governments or local authorities		. (-	(- C	-		- 0	-	-	0	
Public sector entities		. (-	(-	- C	-		- 0		-	0	
Multilateral Development Banks		. (-	(- C	-		- 0	-	-	0	
International Organisations				-	(-	- C	-		- 0		-	0	
Institutions				-	(-	- C	-		- 0		-	0	
Corporates		. (-	0		-		-		- 0	-	-	0	
of which: SME				-	(- 0	-		- 0			0	
Retail				-	0						- 0			0	
of which: SME				-	0			- 0	-		- 0			0	
Secured by mortgages on immovable property				-					-		- 0			0	
of which: SME				-	, in the second s						- 0			0	
Items associated with particularly high risk											. 0			0	
Covered bonds											. 0			0	
Claims on institutions and corporates with a ST credit assessment					č	1					- 0			0	
Collective investments undertakings (CIU)											. 0			0	
Equity														0	1
Securitisation				-							-			0	
Other exposures				_							- 0			0	
Standardised Total				-			1				- 0		-	0	
Standardised I otal						, ·			-		- 0			U	



BFA Tenedora de Acciones S.A.U.

					Baseline Sce	nario									Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18		3	31/12/201	6		31/12/20	17		31/12/20)18
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock ¹	Impair			Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate		Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	Default Stock	Tate -	0	Delault Stock	- Tate	0	-	18		001510115	Default Stock	Tate -	0	Default Stock	- Tate	0	Delault Stock
Regional governments or local authorities	-	ō		-	ō		-	ō	-			ō			ō		-	ō	
Public sector entities	-	0		-	0		-	0	-			0			0		-	0	
Multilateral Development Banks	-	ō		-	0	-	-	Ō	-		-	0		-	l õ	-	-	0	-
International Organisations	-	0			0		-	0	-			0			0			0	
Institutions	-	0			0		-	0	-			0			0			0	
Corporates	-	ō		-	ō		-	ō	-			ō			ō		-	ō	
of which: SME	-	0		-	0		-	0	-			0			0		-	0	
Retail	-	0		-	0		-	0	-			0			0		-	0	
of which: SME	-	0		-	0		-	0	-			0			0		-	0	
Secured by mortgages on immovable property	-	0			0		-	0	-			0			0			0	
of which: SME	-	ō		-	ō		-	ō	-			ō			ō		-	ō	
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	-	ō		-	ō		-	ō	-			ō			ō		-	ō	
Collective investments undertakings (CIU)	-	0		-	0		-	0	-		-	0			0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-		-	0		-	0	-	-	0	-
Securitisation																			
Other exposures		0		-	0		-	0	-			0			0			0	
Standardised Total	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	enario			
		31/12/20	16		31/12/20)17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0	-	-	0	-		0	
Regional governments or local authorities		0	-	-	0	-		0	
Public sector entities		0	-	-	0	-		0	
Multilateral Development Banks		0	-	-	0	-	-	0	
International Organisations	· · · · · · · · · · · · · · · · · · ·	0	-	-	0	-		0	
Institutions		0	-		0			0	
Corporates		0	-	-	a			0	
of which: SME		0	-		0			0	
Retail		0			0			0	
of which: SME		0			0			0	
Secured by mortgages on immovable property								0	
of which: SME		0			0			0	
Items associated with particularly high risk								0	
Covered bonds								0	
Claims on institutions and corporates with a ST credit a								0	
Collective investments undertakings (CIU)	assessment		-	-		-	-	0	
Equity		0						0	
		u			u			0	
Securitisation									
Other exposures		0			0		-	0	
Standardised Total	-	0	-	-	0		-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0			0	-	-	0	
-	0		-	0	-	-	0	
	0			0			0	
	0			0			0	
	ő			ő			0	
	0			0			0	
	0	-		0	-		ō	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0			0	-		0	
	0	-	-	0	-		0	



2016 EU-wide Stress Test: Securitisations

		24 (42 (2045		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	STA	814						
Exposure values	IRB	1,636						
	Total	2,451						
	STA	742	780	762	742	846	877	862
Risk exposure amounts	IRB	438	441	441	441	441	441	508
	Total	1,181	1,221	1,203	1,183	1,287	1,318	1,369
Impairments	Total banking book others than assessed at fair value	0	21	0	0	22	0	0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)			(accounting value g				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Cyprus	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Czech Republic	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Estonia		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value of				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	alance sheet)
		of provisions) (1)			(accounting value (Derivatives with	positive fair value	Derivatives with n	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	0 0 0 764 243 0 1,008	0 0 0 764 243 0 1,008	0 0 0 764 243 0 1,008	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hungary	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Ireland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	S (1)	INDIRECT SC	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)			(accounting value g)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	0 0 0 2,967 1,674 0 4,640	0 0 0 2,967 1,674 0 4,640	0 0 2,967 1,674 0 4,640	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latvia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Luxembourg	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Netherlands	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(min EUR)							31/12/2015								
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with n	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Portugal	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Romania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Tot	Spain	1.206 5,281 1,114 1,627 8,419 12,326 4,606 34,578	1.206 5,281 1,114 1,627 8,419 12,326 4,606 34,578	884 4,680 923 1,444 7,516 9,747 4,199 29,393	0 0 0 0 0 0 0 0	9 28 0 0 13 0 50	0 0 0 0 0 0 0 0	312 572 191 183 903 2,566 407 5,135	19 119 0 72 102 576 661 1,550	0 4 0 2 8 28 174 216	6 4 5 8 2 1 25 51	-1 -1 -1 0 0 0 0 - 4	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Tot	Sweden	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	United Kingdom	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)			(decounting folder g				Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Iceland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Norway	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Australia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Canada	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hong Kong	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		of provisions) (1)			(accounting value g)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	0 0 0 1 0 1 0 1	0 0 0 1 0 0 1	0 0 0 1 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



BFA Tenedora de Acciones S.A.U.

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT (accounting value ((DIRECT Derivatives with	SOVEREIGN EXPOSU			INDIRECT SO Derivatives with		ES (3) (on and off Derivatives with I	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at Fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 35,042	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 5,135	0 0 0 0 0 0 0 1,550	0 0 0 0 0 0 0 0 216	0 0 0 0 0 0 0 51	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0

Notes, definitions and regions:

Notes, definitions and regions:
(1) The consumers reported cores on we account on the constant section of a cash should not be included here.
(2) For osations in HFT This should include ones encourses (to non) net of cash should not be included here.
(2) For osations in HFT This should include ones encourses (to non) net of cash should not be included here.
(2) For osations in HFT This should include ones encourses (to non) net of cash should not be included here.
(3) The consumers reported include the possitions towards counterparts (to the than sovereind debt to other counterparts with full or partial poverment quarantees. Excosures to certral banks should not be included here.
(3) The consumers reported include the possitions towards counterparts (to the than sovereind net) to object task (i.e., CDS) booked in all the accounting particular of the position towards counterparts (to the than sovereind net) to object (task (i.e., CDS) booked in all the accounting particular of the position towards counterparts (task counts) and the consumers (task (task counts) and the counterparts (task counts) and the counterparts (task counts) and the accounts) and the accounts (task counts) and the counterparts (task counts) and there accounts (task counts) and there accounts (task counts) and there accounts).
Middle East: Yerren. United Arab Envirtuals Sovian Studin Actaia Quar. Ones Alauritaria Libra Jehanon Kuwait Jordan Jran Jihouti and Bahrain.
Litrin America: Venerual Jehanous Jrinded and Tomanous. Jinded and Tomanous.
Middle East: Yerren. United Arab Envirtuals Sovian Studin Actaia Quar. Ones Alaurita Bahrain.
Litrin America: Venerual Jehanous. Jindia and Tomanous.
Middle East: Yerren. United Arab Envirtuals Sovian Studin Actaia. Quar And Actaia Actaia. Actaia Networks.
Africa: South Africa. Tunisia Moneco. Event and Heeracount.
Africa: South Africa. Tunisia Moneco. Event and Alexa Colombia. Chile. Brazil Bolivia and Belize.
Africa: South Africa. Tunisia Moneco. Event and Alexa Alaurita. Belixian Alexa Alaurita.



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario		Adverse scenario				
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018		
Risk exposure amount for credit risk	74,443	74,483	74,465	74,479	74,675	74,581	74,685		
Risk exposure amount for securitisations and re-securitisations	1,181	1,221	1,203	1,183	1,287	1,318	1,369		
Risk exposure amount other credit risk	73,262	73,262	73,262	73,296	73,389	73,262	73,316		
Risk exposure amount for market risk	959	959	959	959	1,095	1,106	1,116		
Risk exposure amount for operational risk	7,786	7,786	7,786	7,786	7,786	7,786	7,786		
Other risk exposure amounts	0	0	0	0	0	0	0		
Total risk exposure amount	83,188	83,228	83,210	83,224	83,557	83,472	83,587		



2016 EU-wide Stress Test - P&L

BFA Tenedora de Acciones S.A.U.

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	2,814	2,466	2,280	2,265	2,071	1,823	1,791
Interest income	5,276	4,719	4,246	4,333	4,861	4,612	4,661
(Interest expense)	-2,462	-2,253	-1,966	-2,068	-2,790	-2,789	-2,869
Dividend income	5	5	5	5	5	5	5
Net fee and commission income	860	860	860	860	760	760	760
Gains or (-) losses on financial assets and liabilities held for trading, net	-2	-21	-21	-21	-328	-21	-21
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	1,644	-239	-238	-237	44	-241	-240
Total operating income, net	5,320	3,072	2,886	2,872	2,553	2,327	2,296
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-558	-732	-665	-683	-1,087	-1,352	-1,233
Other income and expenses not listed above, net	-2,411	-1,659	-1,659	-1,628	-2,029	-1,885	-1,936
Profit or (-) loss before tax from continuing operations	2,352	681	562	562	-563	-910	-874
(Tax expenses or (-) income related to profit or loss from continuing operations)	-724	-204	-169	-169	0	0	0
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	1,628	477	393	393	-563	-910	-874
Attributable to owners of the parent	1,233	307	254	253	-363	-586	-563
Amount of dividends paid	0	92	76	76	0	0	0
Attributable to owners of the parent net of estimated dividends	1,233	215	178	177	-363	-586	-563

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €69mln; 2017 Baseline €69mln; 2016 Adverse €69mln; 2017 Adverse €69mln; 2018 Adverse €69mln; 2018 Adverse €69mln; 2018 Baseline €69mln; 2018 Ba



2016 EU-wide Stress Test: Capital

BFA Tenedora de Acciones S.A.U.

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	12,928	13,920	14,065	14,165	12,329	11,111	9,937
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,123	12,597	12,590	12,559	11,048	10,011	8,897
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,980	8,980	8,980	8,980	8,980	8,980	8,980
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	1,199	1,414	1,592	1,769	836	250	-313
	A.1.3	Accumulated other comprehensive income	978	978	978	978	-833	-833	-833
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	979	979	979	979	-1,110	-1,110	-1,110
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	63	63	63	63	-396	-396	-396
	A.1.4	Other Reserves	-1,424	-1,424	-1,424	-1,424	-1,424	-1,424	-1,424
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	3,383	3,431	3,424	3,412	3,953	3,630	3,319
	A.1.7	Adjustments to CET1 due to prudential filters	66	-70	-70	-69	-65	-65	-65
	A.1.8	(-) Intangible assets (including Goodwill)	-260	-225	-191	-156	-225	-191	-156
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,486	-1,486	-1,486	-1,486	-1,486	-1,486	-1,486
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	-2	-2	-16
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13 A.1.14	(·) Excess deduction from AT1 items over AT1 Capital (·) Excess deduction from AT1 items over AT1 Capital (·) Excess deduction from AT1 items over AT1 Capital	-156	0	0	0	0	0	0
	A.1.14 A.1.14.1	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.14.1 A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant	0	0	0	0	0	0	0
	A.1.15	investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
OWN FUNDS	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CETI capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	846	1,002	790	559	1,316	1,153	892
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	368	125	-88	-333	-286	-86	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	-979	-392	-196	0	444	222	0
	A.1.21.4	, Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-38	-25	-13	0	94	47	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	1,495	1,294	1,086	892	1,063	971	892
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	1,338	1,189	1,041	892	1,189	1,041	892
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	167	305	429	168	56	0
	A.2.1	Additional Tier 1 Capital instruments	0	429	429	429	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	156	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-156	-262	-124	0	168	56	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,123	12,764	12,895	12,988	11,216	10,067	8,897
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	805	1,156	1,171	1,178	1,112	1,044	1,040
	A.4.1	Tier 2 Capital instruments	469	1,148	1,128	1,109	1,000	1,000	1,000
	A.4.2	Other Tier 2 Capital components and deductions	35	101	111	119	69	44	40
	A.4.3	Tier 2 transitional adjustments	301	-94	-68	-50	43	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	83,188	83,228	83,210	83,224	83,557	83,472	83,587
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0
CAPITAL RATIOS (%)	C.1	Common Equity Tier 1 Capital ratio	14.57%	15.14%	15.13%	15.09%	13.22%	11.99%	10.64%
Transitional period	C.2 C.3	Tier 1 Capital ratio	14.57%	15.34%	15.50%	15.61%	13.42%	12.06%	10.64%
	C.3 D.1		15.54%	16.73%	16.90%	17.02%	14.75%	13.31%	9.58%
CAPITAL RATIOS (%)	D.1 D.2	Common Equity Tier 1 Capital ratio (1) Tier 1 Capital ratio (2)	13.74%	13.93%	14.18%	14.42%	11.65%	10.61%	9.58%
Fully loaded	D.2	Total Capital ratio (3)	13.74%	14.45%	14.70%	14.93%	12.93%	11.86%	9.58%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period		0		0		0	
	F	(cumulative conversions) (4) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Compress the Tier 1 are survivilying drawn under the compression of (2)					0	0	
	F.1	Common Equity Tier 1 or are written down upon a trigger event (5) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	208,028	208,028	208,028	208,028	208,028	208,028	208,028
	G.2	Total leverage ratio exposures (fully loaded)	206,690	206,690	206,690	206,690	206,690	206,690	206,690
	G.3	Leverage ratio (transitional)	5.83%	6.14%	6.20%	6.24%	5.39%	4.84%	4.28%
	G.4	Leverage ratio (fully loaded)	5.53%	5.82%	5.92%	6.01%	4.71%	4.29%	3.87%

 5.33%
 5.82%
 5.92%
 6.01%
 4.71%
 4.29%

 (1) Enly-loaded T1 capital ratio estimation: [A1-A1.13A-L21+MIN(A2+A.13A-22-A4.30)/0]/[B-8.1]
 (2) Enly-loaded T1 capital ratio estimation: [A1-A1.21+A2
 (A1-A1.13A-L21+MIN(A2+A.22-A4.30)/0]/[B-8.1]
 (3) Enly-loaded T1 capital ratio estimation: [A1-A1.21+A2
 (A1-A1.3A-A2.2+A4.30)/(B-8.1]
 (4) Enly-loaded T1 capital ratio estimation: [A1-A1.21+A2-A2+A4.43/0]/[B-8.1]
 (4) Capital ratio estimation: [A1-A1.21+A2-A2+A4.43/0]/[B-8.1]
 (4) Capital ratio estimation: [A1-A1.21+A2-A2+A4.43/0]/[B-8.1]
 (5) Encluding instruments included for CET1 computation
 (4) Capital ratio estimation: [A1-A1.21+A2-A2+A4.43/0]/[B-8.1]
 (5) Encluding instruments included in row E
 (5) Encluding instruments included in row E
 (5) Encluding instruments included in row E



Information on performing and non-performing exposures¹

BFA Tenedora de Acciones S.A.U.

	31/12/2015									
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial			
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing			
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures			
Debt securities (including at amortised cost and fair value)	64,319	0	7	2	27	7	0			
Central banks	0	0	0	0	0	0	0			
General governments	35,890	0	0	0	0	0	0			
Credit institutions	4,604	0	0	0	0	0	0			
Other financial corporations	23,203	0	7	2	27	7	0			
Non-financial corporations	621	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	121,665	1,105	12,377	6,724	701	6,867	15,954			
Central banks	0	0	0	0	0	0	0			
General governments	5,786	2	88	38	4	28	81			
Credit institutions	1,745	0	0	0	0	0	0			
Other financial corporations	1,219	0	33	2	24	14	2			
Non-financial corporations	38,390	127	7,547	3,454	555	4,571	8,625			
Households	74,526	975	4,709	3,229	118	2,255	7,246			
DEBT INSTRUMENTS other than HFT	185,984	1,105	12,384	6,726	728	6,874	15,954			
OFF-BALANCE SHEET EXPOSURES	23,674		744	568	62	326	0			

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

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

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



Information on forborne exposures¹ BFA Tenedora de Acciones S.A.U.

	31/12/2015								
	Gross carrying an with forbearance	ount of exposures measures	Accumulated impairn changes in fair value and provisions for ex forbearance measurd	due to credit risk posures with	Collateral and financial guarantees received on				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0				
Central banks									
General governments									
Credit institutions									
Other financial corporations									
Non-financial corporations									
Loans and advances (including at amortised cost and fair value)	23,274	8,296	4,481	4,148	9,851				
Central banks	0	0	0	0	0				
General governments	369	73	27	25	72				
Credit institutions	0	0	0	0	0				
Other financial corporations	199	32	29	13	2				
Non-financial corporations	9,167	5,253	3,306	3,057	5,812				
Households	13,539	2,939	1,120	1,054	3,965				
DEBT INSTRUMENTS other than HFT	23,274	8,296	4,481	4,148	9,851				
Loan commitments given									

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