

Bank Name	Abanca Corporacion Bancaria, S.A.
LEI Code	54930056IRBXK0Q1FP96
Country Code	ES

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



Key Metrics

Abanca Corporacion Bancaria, S.A.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,965	4,088	4,147	4,114	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,939	4,006	4,064	4,037	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,215	4,338	4,772	4,739	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,189	4,256	4,689	4,662	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,865	4,988	5,422	5,389	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,839	4,907	5,339	5,312	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	29,716	29,908	31,578	31,246	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	29,679	29,826	31,495	31,169	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.34%	13.67%	13.13%	13.17%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.27%	13.43%	12.90%	12.95%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.18%	14.50%	15.11%	15.17%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.11%	14.27%	14.89%	14.96%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.37%	16.68%	17.17%	17.25%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.30%	16.45%	16.95%	17.04%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	65,756	65,721	68,768	71,368	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.41%	6.60%	6.94%	6.64%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Abanca Corporacion Bancaria, S.A.

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,215	4,338	4,772	4,739	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,033	4,160	4,584	4,534	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	65,756	65,721	68,768	71,368	C 47.00 (r300,c010)	(EO) 2015/62 OF 10 Occoder 2014 anneholing CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	65,575	65,543	68,580	71,212	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	6.6%	6.9%	6.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.2%	6.3%	6.7%	6.4%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Abanca Corporacion Bancaria, S.A.

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	4.865	4.988	AS 67 31/03/2021 5.422	AS OF 30/06/2021	C 01.00 (r010.c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					C 01.00 (r020,c010)	Antolas 4(120) and 72 or Unix
	A.1.	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,965 2,657	4,088 2,668	4,147 2,667	4,114 2,667		
		instruments)					C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	143	132	203	103	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CBR
	A.1.3 A.1.4	Accumulated other comprehensive income	28	74	-18	-56	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
		Other Reserves				1,780	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (I) and 36 (1) point (I) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-12	16	66	75	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CBR Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 38(1) point (b) and 37 point (a) of CDR
	A.1.8	(-) Intangible assets (including Goodwil)     (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-262	-215	-171	-158	C 01.00 (r300,c010) + C 01.00 (r340,c010)	
	A.1.9	associated DTLs	-443	-418	-429	-444	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-13	-15	-15	-15	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CBR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	$\label{eq:constraints} \begin{array}{l} \mbox{Articles 4(36), 36(1) point (k) (f), and 89 to 91 of OR; Articles 36(1) point (k) (f), A2(1) point (k), (k), and 37(5) of CR; Articles 36(1) point k) (fw) and 37(5) of CR; Articles 36(1) point k) (iv) and 155(8) of ORR and Articles 36(1) point k) (iv) and 155(4) of ORR. \end{array}$
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of GRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	-2	C 01.00 (r500,c010)	$\label{eq:articles} Articles  4(27);  36(1)  point  (i);  43,  45;  47;  48(1)  point  (b);  49(1)  to  (3)  and  79  of  CRR$
	A.1.18	(-) Amount exceding the 17.65% threshold	-4	-4	-12	-25	C 01.00 (r510,c010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) ORR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-16	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	182	177	188	205	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	182	177	188	205	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	250	250	625	625	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	250	250	625	625	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$\begin{array}{l} C \; 01.00 \; (r600,c010) \; + \; C \; 01.00 \; (r700,c010) \; + \\ C \; 01.00 \; (r710,c010) \; + \; C \; 01.00 \; (r740,c010) \; + \\ C \; 01.00 \; (r744,c010) \; + \; C \; 01.00 \; (r748,c010) \end{array}$	
	A.2.4	Additional Ter 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,215	4,338	4,772	4,739	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	650	650	650	650	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	650	650	650	650	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{l} C \; 01.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 01.00 \; (r930,c010) + C \; 01.00 \; (r940,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r970,c010) + \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	29,716	29,908	31,578	31,246	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	41	82	77	74	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.34%	13.67%	13.13%	13.17%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.18%	14.50%	15.11%	15.17%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.37%	16.68%	17.17%	17.25%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,783	3,910	3,959	3,909	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.75%	13.11%	12.57%	12.54%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	26	81	83	77	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Hemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	37	81	83	77	C 05.01 (r440,c040)	
(A)The full-landed (TTT) ratio is an edit	Franks and a d	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	culatory point of view at the res	orting date are not taken into a	count in this calculation			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Abanca Corporacion Bancaria, S.A.

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	27,925	28,058	29,614	29,124	C 02.00 (0440, c010) -[C 07.00 (0490, c220, s001) + C 07.00 (7110, c220, s001) + C 07.00 (7130, c220, s001) + C 08.01 (040, c280, s002) + C 08
Of which the standardised approach	27,925	28,058	29,614	29,124	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	108	99	113	195	C 07.00 (r090, c220, s001) + C 07.00 (r10, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r060, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c101)]
Credit valuation adjustment - CVA	26	22	66	80	C 02.00 (R640, c010)
Settlement risk	5	2	4	4	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	109	125	100	162	C 02.00 (R520, c010)
Of which the standardised approach	109	125	100	162	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1900_010_061*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.000,C 2
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,544	1,601	1,681	1,681	C 02.00 (R590, c010)
Of which basic indicator approach	1,544	1,601	1,681	1,681	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	29,716	29,908	31,578	31,246	

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

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





Abanca Corporacion Bancaria, S.A. \_

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	557	759	188	379
Of which debt securities income	34	48	12	25
Of which loans and advances income	492	668	159	318
Interest expenses	113	142	30	57
(Of which deposits expenses)	82	106	22	41
(Of which debt securities issued expenses)	33	44	11	21
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	5	0	3
Net Fee and commission income	163	223	61	119
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	193	209	73	97
Gains or (-) losses on financial assets and liabilities held for trading, net	7	9	2	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	12	12	19	19
Gains or (-) losses from hedge accounting, net	11	3	-4	-7
Exchange differences [gain or (-) loss], net	7	10	3	6
Net other operating income /(expenses)	-3	5	-1	-3
TOTAL OPERATING INCOME, NET	839	1,093	311	560
(Administrative expenses)	421	568	158	297
(Cash contributions to resolution funds and deposit guarantee schemes)	19	71	19	39
(Depreciation)	70	90	22	43
Modification gains or (-) losses, net	-2	-2	0	0
(Provisions or (-) reversal of provisions)	-16	-38	10	19
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-8	-9	2	1
(Other provisions)	-8	-29	8	17
Of which pending legal issues and tax litigation <sup>1</sup>	0	2	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	179	232	6	49
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	179	232	7	50
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	10	25	12	17
(of which Goodwill)	0	3	8	8
Negative goodwill recognised in profit or loss	0	0	66	66
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	20	31	11	21
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	6	-1	7
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	175	181	161	189
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	165	166	158	181
Profit or (-) loss after tax from discontinued operations	-22	-6	-20	-24
PROFIT OR (-) LOSS FOR THE YEAR	143	160	137	157
Of which attributable to owners of the parent	143	160	137	157

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



Total Assets: fair value and impairment distribution

Abanca Corporacion Bancaria, S.A.

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	/03/2021			As of 30,	/06/2021		
		Fa	ir value hierar	:hy		Fa	ir value hierar	:hy		Fa	iir value hierar	hy		Fa	iir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,538				7,153				5,291				6,287				IAS 1.54 (i)
Financial assets held for trading	167	10	152	4	163	21	139	3	137	13	121	3	125	9	113	3	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	176	95	0	81	191	101	0	90	186	117	0	69	202	132	0	70	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,320	5,320	0	0	5,544	5,544	0	0	5,172	5,172	0	0	4,711	4,711	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	47,410				46,536				51,836				54,381				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	22	0	22	0	10	0	10	0	63	0	63	0	42	0	42	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	6,218				6,255				6,280				6,243				
TOTAL ASSETS	62,851				65,852				68,966				71,992				IAS 1.9(a), IG 6

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

(min	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31,	/03/2021					As of 30	/06/2021			
		Gross carr	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	unt	Accu	mulated impai	rment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gross	carrying amo	unt <sup>(2)</sup>	Accun	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	5,320	0	0	0	0	0	5,544	0	0	0	0	0	5,172	0	0	0	0	0	4,711	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	7,122	0	0	0	0	0	6,915	0	0	0	0	0	8,153	0	0	0	0	0	8,247	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	38,791	1,142	1,040	-160	-81	-445	38,011	1,459	801	-159	-89	-402	41,876	1,667	844	-189	-96	-419	44,213	1,781	863	-170	-108	-445	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

Abanca Corporacion Bancaria, S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	147	144	125	113	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	57,071	60,149	63,362	66,425	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	271	290	195	212	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	348	314	310	308	IAS 37.10; IAS 1.54(I)
Tax liabilities	40	100	112	114	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	197	272	275	262	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	58,075	61,269	64,380	67,435	IAS 1.9(b);IG 6
TOTAL EQUITY	4,776	4,584	4,586	4,557	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	62,851	65,852	68,966	71,992	IAS 1.IG6

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



#### Breakdown of liabilities

### Abanca Corporacion Bancaria, S.A.

(min EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		418	434	320	325	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	8,629	8,607	9,891	9,866	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,956	3,308	3,449	4,060	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,619	2,939	3,222	3,914	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,436	2,411	3,555	3,989	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	119	107	110	103	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	Other financial corporations	4,169	5,287	3,523	4,463	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	781	792	539	689	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,654	7,250	7,801	8,092	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,916	6,513	6,955	7,374	ECB/2013/33 Annex 2.Part 2.9.1
	Households	30,597	31,402	32,860	33,689	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	22,332	23,254	24,666	25,822	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,451	1,708	2,071	2,052	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	672	929	1,291	1,287	Annex V.Part 1.37
Other financial liabilities		179	175	212	213	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		57,489	60,583	63,682	66,750	

#### 2021 EU-wide Transparency Exercise Market Risk

### Abanca Corporacion Bancaria, S.A.

	SA					1	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memor</i>	andum item)	STRESSED VaR ()	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITAL FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	77 75 3 32 25 6 0 0	95 91 4 30 16 14 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0						
Total	109	125	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	5/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodies risk	82 69 13 18 9 10 0 0	93 89 64 38 27 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 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0						
Total	100	162	0	0	0	0	0	0	0	Ö	0	0	0	0	0	0	0	0	0	0	0	0

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



Credit Risk - Standardised Approach Abanca Corporacion Bancaria, S.A.

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	10.805	15.715			15.392	20.482		
	Central governments or central banks Regional governments or local authorities	10,805	15,/15	0		15,392	20,482	1	
	Regional dovernments or local authorities Public sector entities	6,067	5,721	0		402	3,718	0	
	Public sector encloses Multilateral Development Banks	001		0		102			
	International Organisations	ů	0	0		0	0	0	
	Institutions	3.745	2.718	1,034		2,585	2,124	951	
	Comorates	18,801	10,729	9,651		19.308	10.888	10.002	
	of which: SME	976	693	544		2,035	1,449	1,167	
	Retail	9,541	5,492	3,813		9,687	5,541	3,857	
Consolidated data	of which: SME	3,832	1,850	1,083		3,808	1,743	1,009	
consolidated data	Secured by mortgages on immovable property	14,915	14,885	5,196		14,698	14,669	5,144	
	of which: SME	591	587	192		465	463	126	
	Exposures in default	1,143	609	623	456	900	429	451	397
	Items associated with particularly high risk	1,111	880	1,321		1,201	937	1,405	
	Covered bonds	82	82	8		82	82	8	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity	911	911	15		15	15	15	
	Equity Other exposures	911 4.820	4.772	4,857		4,946	4.896	1,280	
	Other exposures Standardised Total <sup>2</sup>	73.418	63,190	28.033	725	77,177	66.747	28.157	714
	Contrast Contrast Contrast	(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effect	t due to credit conversion facto	rs or credit risk mitioation techn	iques (e.o. substitution effect	a.	

not include the Service/cation encition unlike in the receipt over the to the 2019 everine

			As of 30/	09/2020			As of 31,	/12/2020		
	(min EUR, %s)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure"	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	6,413	11,322	0		11,120	16,210	0		
	Regional governments or local authorities	6,664	5,718	0		7,241	5,716	0		
	Public sector entities	851	661	60		402	251	49		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	555	135	153		928	1,051			
	Corporates	16,184	8,790	8,022		16,691	9,051			
	of which: SME	845	597	467		1,834	1,285			
	Retail	8,921	5,147	3,575		9,042	5,173			
SPAIN	of which: SME	3,640	1,727	1,012		3,592	1,600	927		
Sivar	Secured by mortgages on immovable property	12,728	12,708	4,445		12,500 373	12,483 373			
	of which: SME	518	516	170		3/3 827	3/3	97 411	367	
	Exposures in default	1,030	500	1.048		973	753		387	
	Items associated with particularly high risk Covered bonds	885	699	1,048		9/3	/53	1,129		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0	0			
1	Claims on institutions and corborates with a 51 credit assessment Collective investments undertakings (CIU)	10	10	15		15	15	15		
	Equity	828	828	1371		634	634	1,197		
1	Other exposures	4.813	4.767	4,854		4,946	4.895	4,992		
	Standardised Total <sup>2</sup>	1,015	4,707	4,004	671	1,74	4000	7,774	664	

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		acantariosed Approach							
			As of 30)	09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Conformation of a control lanks, Padde sector control and an Albertise Padde sector control and an Albertise Padde sector control and an Albertise Padde sector control and Concrete Concrete Concrete Control and Concrete Control and Concrete Control and Concrete Control and Concrete Control and Concrete Control and Concrete Control and Concrete Control and Control and C	4,124 0 0 223 46 0 1 1 1 1 1 5 0 0 1 1 0 82 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,124 0 0 205 44 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 97 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	4,003 0 0 2088 466 10 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	4,003 0 0 0 0 1590 140 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 91 40 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
	Other exposures Standardised Total <sup>2</sup>	0	0	0	1	0	0	0	1

		Standardised Approach								
			As of 30/	09/2020			As of 31,	12/2020		
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	268	268	0		268	268	0		
	Regional governments or local authorities	3	2	0		2	2	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	118	97	97		120	98	98		
	Corporates	940	678	594		931	673	612		
	of which: SME	113	84	65		180	148	117		
	Retail	463	268	180		481	285	191		
PORTUGAL	of which: SME	184	118	69		207	138	80		
FORTUGAL	Secured by mortgages on immovable property	1,524	1,515	529		1,529	1,519	531		
	of which: SME	64	63	20		87	85	28		
	Exposures in default	68	40	41	22	59	35	35	21	
	Items associated with particularly high risk	87	74	111		89	75	113		
	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		
	Eaulty	83	83	83		83	83	83		
	Other exposures	7	5	3		0	0	0		
	Chandra di Tatal				30				29	

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		Standardised Approach							
			As of 30,	/09/2020			As of 31	/12/2020	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
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	Standardised Total <sup>2</sup>				0				0
			d provisions per country of cou		act due to credit conversion fact acuristisation exposures, additio				



#### 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Abanca Corporacion Bancaria, S.A.

			Standardised Approach								
			As of 30,	/09/2020			As of 31	/12/2020			
	(min 505, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 5	Carlot a consensation to exterior backs Andordal conversions of local antibotities backball of providence Reditational Conversions Reditational Conversions Reditational Conversions Second Second Second Second Second Conversion Second Second Second Second Second Second Research of a second Second Second Second Second Second Research Second Se				c c c c c c c c c c c c c c c c c c c				0		
			d provisions per country of cou		t due to credit conversion facts curistisation exposures. addition						
		Standardised Approach									

		Standardised Approach								
			As of 30)	09/2020			As of 31	/12/2020		
	(mh E86, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 6	Contral exercements or central backs Automical exercements of local automatical backbackses b	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	
	Standardised Total <sup>2</sup>			Ĭ	0	, in the second s	,	ľ		

<sup>10</sup> Obtained assesses, while Ensures value, is received and we have a sum of an end of the sum of the sum of an end of the sum of an end of the sum of an end of the sum of the sum of an end of the sum of t

		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 7	Catrial accomments or catrial backs Records overcomments or local authorities Parallelited Constants Parallelited Constants Parallelited Constants Exercised Constants Exercised Constants Exercised Constants Parallelited Constants Paralle				• • •	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			c		
	Standardized Total <sup>2</sup>				0						

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		Standardised Approach							
			As of 30,	/09/2020			As of 31	/12/2020	
	(min E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Control anovements or control basis Androida anovements or focal authorities authoritication basis basis and authorities basis and authorities basis and authorities basis and authorities basis and authorities authorities basis and authorities authorities authorities basis and authorities authorities authorities basis and authorities basis and authorities calling and authoriti				• • •	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0

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		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 9	Control account of control backs Androidal accounter backs Androidal accounter backs Androidal accounter backs Interactional Oracanas Interactional Oracanas Interaction				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		
	Standardised Total <sup>2</sup>				0						

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		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>8</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 10	Central quesementes or central harks. Anciena acomenter or local architectus Padia caro antellas Padia caro antellas Padia caro antellas Compostanto Compos								0		
	Standardised Total <sup>2</sup>				0				0		

<sup>10</sup> Observe answars, while features value is recorded larger tables that is not accorder and while the scale converting the data is could convert the scale data indicates that indica



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Abanca Corporacion Bancaria, S.A.

		Standardised Approach									
			As of 31/	03/2021			As of 30,	06/2021			
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	13,980	19,116			14,643	19.880	0			
	Regional governments or local authorities	9,340	8,039	- -		11,565	10,334	0			
	Public sector entities	841	675	59		1.173	1,007	56			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	3,123	2,280	1,008		3,199	2,288	765			
	Corporates	19,779	11,349	10,554		20,447	11,660	10,795			
	of which: SME	2,560	1,729	1,407		2,612	1,828	1,497			
	Retail	10,191	5,730	3,992		10,147	5,853	4,074			
Consolidated data	of which: SME	4,203	1,913	1,129		4,122	1,877	1,091			
consolidated data	Secured by mortgages on immovable property	15,337 751	15,302 746	5,391 253		15,339 767	15,260 753	5,375 254			
	of which: SME Exposures in default	/51 965	/46	498	417	767 975	/53	493	44		
	Exposures in default Items associated with particularly high risk	1.177	439	1.307	417	1,183	883	1.325			
	Items associated with particulariv nich risk Covered honds	1,1//	87	1,307		1,103	663	1,525			
	Claims on institutions and comporates with a ST credit assessment	0	02	0		69		16			
	Collective investments undertakings (CIU)	4	4	4		19	19	19			
	Equity	1,021	1,021	1,590		988	988	1,556			
	Other exposures	5,199	5,186	5,309		4,741	4,728	4,843			
	Standardised Total <sup>2</sup>	81,038	70,114	29,726	746	84,531	73,456	29,319	805		

(1) or gram septeme, unme taposare value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation to (2) Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
			As of 31	03/2021			As of 30/	06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	8,580	13,716	0		9,452	14,662	0	
	Regional governments or local authorities	9,338	8,037	0		11,562	10,332	0	
	Public sector entities	841	675	59		1,173	1,007	56	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	991	1,259	506		882	1,184	454	
	Corporates	17,088	9,361	8,677		17,849	9,683	8,886	
	of which: SME	2,281	1,518	1,232		2,338	1,605	1,314	
	Retail	9,517	5,409	3,774		9,499	5,424	3,777	
SPAIN	of which: SME	3,951	1,766	1,041		3,886	1,717	997	
SIAN	Secured by mortgages on immovable property	13,235	13,214	4,659		13,211	13,152	4,637	
	of which: SME	655	653	222		649	640	217	
	Exposures in default	880	411	444	364	894	400	440	409
	Items associated with particularly high risk	975	722	1,083		966	725	1,087	
	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)	4	4	4		19	19	19	
	Eaulty	917	917	1,486		902	902	1,470	
	Other exposures	5,196	5,183	5,308		4,738	4,725	4,842	
	Standardised Total <sup>2</sup>				685				747

(1) Organi exposus, unite posuse value, is importe tarbor taining into account any effect due to confi concernism factors or credit nik importe tarbitistics (e.g., substitution effects). (1) Organi exposus, unite posuses value, is importe tarbor taining into account any effect due to conficient exposure, substantia valuation talgutarente (ARA) and other own funds reductions valued to the exposures. Not include sourced credit dia advantments.

					Standardisi	ed Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Carla alwarmonia e cokra jakok Bude canomen kola shohota Mala canomen kola shohota Romen kola shohota Mala canomen kola shohota Romen kola shohota Romen kola shohota Romen kola shohota Mala canomen kola shohota Calke on hetshohota shohota kola Shohota Shohota	5,201 0 0 263 46 10 10 1 1 1 1 1 1 1 1 1 1 0 0 0 0 0 0	5,201 0 0 245 245 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 122 122 0 0 0 0 0 0 0 0 0 0 0 0 0	1	4,997 0 0 0 282 282 282 1 1 1 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0	4,486 0 0 250 250 9 9 9 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1
	Other exposures Standardised Total <sup>2</sup>	0	0	0	1	0	0	0	1

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					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	194	194	0		190	189	0	
	Regional governments or local authorities Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	122	100	99		37	15	15	
	Corporates	920	623	580		944	756	710	
	of which: SME	226 473	171	143		220 473	181	152	
	Retail of which: SME	4/3 210	237	158		4/3 218	333	225	
PORTUGAL	or which: SME Secured by mortgages on immovable property	1.503	1.491	521		1,516	133	523	
	of which: SME	1,000	85			1,510	1,500	34	
	Exposures in default	54	32	33	20	51	30	31	2
	Items associated with particularly high risk	91	74	110		105	82	124	
	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	
	Eaulty Other exposures	103	103	103		86	86	85	
	Chandrad and Tabal <sup>2</sup>				27				3

(1) Oignal expanse, while Expanses value, is reported their taking into account regime (method in the condition on the factors account on a migrature (method).
 (2) Taki value adjustments and provides providely account of a schedular discussion of the adjustment (Method) and adjustments (Method) adjustments (Method) and adjustments (Method) a

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Central exernments or central tasks Advanced accomments or focal advanced Publicities of Development Backs Institutions Control Control Control Control Control of advanced Control Control Control Relations Control Provides and Advanced Control Control of advanced Control Control Control Control Provides and Advanced Control Control Provides and Advanced Control Control Provides and Advanced Control Control Provides and Advanced Control Control Provides and Control Control Control Control Provides and Control Control Control Control Control Control Provides and Control Control Control Control Control Control Provides and Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Contro	0 0 0 555 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 25 4 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 977 88 4 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 13 13 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				0				0
			d provisions per country of co			tors or credit risk mitigation ted onal valuation adjustments (AVA			



#### 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Abanca Corporacion Bancaria, S.A.

				Standardis	ed Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(mb 826, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control anyonements or control hanks Analogial assumptions of hold adhering Analogial assumptions Analogial assumptions Analogial Constructions and Constructions of which, 198 Analogial Analogial Counterpart 5 Kacand by wortcases an immuscle analogial Kacand by wortcases a				0				

(1) Orbital exposuse, unlike Exposure value, is reported balance taking the account any effect due to evel conversion factors or credit risk mitigation hichridgues (q., substitution effect).
(2) Total value adjustments and providences per country of countreparty excludes these for securitization exposure, additional valuation adjustments (AVA) and other even funds reductions related to the exposures balances for advantments.

				Standardise	d Approach			
		As of 31,	/03/2021			As of 30	06/2021	
(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Country of Country and Country of					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•

Organize depending, which is proported balance tables as an order of the second s

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Cathol a severaneous or cathol tables. Recipical and everaneous and hold attributes Public severations Recipications Institutions Institutions Compara					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
									-

(1) Organ expense, whe Expense value, a reporter labor barries that any effect on the control convertient free forms or mail or integration tabulance (EAR) and the mail table tables and the control convertient free forms or mail or integration tables (EAR) and the rest tables related to the concernse. In the down or relation of tables and tables the second tables or participant states and partnerse (EAR) and the rest tables related to the concernse. In the down or relation of tables and tables and tables tables and tables and tables and tables and tables related to the concernse. In the down or relation of tables and tables related to the concernse. In the down or relation of tables and tabl

					Standardisi	a Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh 8,8, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Cathol account of cathol backs Readowal account of focal adhebitis Publishical Catholic Cat					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total <sup>2</sup>								

Compared and the set of the

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(m) 506 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Cathal accounting or cathal backs Records an accounting of local authorities Records and accounting of local Records and accounting of local Records and accounting of local Records and accounting of local Records of local accounting of local accounting of local Records of				••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total <sup>2</sup>				0				

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					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh £88, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Cathol assessments or cathol backs Records an exercution of local authorities and listic assessment Backs Hallitation Constantions Eartholitations Eartholitations Constantiation Constantiations Eartholitations Constantiation Constantiation Relations of which Still Earconnel is colorable Resources for a choice Constantiation Constantiation Constantiation Resources for a choice Resources for a choice Constantiation Constantiation Constantiation Configurations Configurations Configurations				••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total <sup>2</sup>				0				

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist converting on early real relationshipsion (s.g., a shaftschor effect); (2) Takin value adjustments and providers converting on contriguent exclusion torus or scale that indication adjustments (Febb) and ther can funds indicates related to the expansion, but had adjustments and providers or cosist of a contriguency exclusion torus of the canon funds indicates related to the expansion, but had adjustments and canonic adjustments (Febb) and other can funds indicates related to the expansion, but had adjustments and canonic adjustments (Febb) and other can funds indicates related to the expansion, but had adjustments and canonic adjustments (Febb) and other canonic adjustments (Febb) and other canonic adjustments (Febb) adjustments (Febb) adjustments (Febb) adjustments (Febb) adjustments (Febb) and other canonic adjustments (Febb) adjustments (Feb

### Credit Risk - IRB Approach

### Abanca Corporacion Bancaria, S.A.

							IRB Ap	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	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	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



### Credit Risk - IRB Approach

### Abanca Corporacion Bancaria, S.A.

							IRB Ap	proach						
				As of 31/	03/2021				As of 30/06/2021					
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions	
	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	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	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		
	Other non credit-obligation assets				0						0			
	IRB Total <sup>2</sup>				0						0			

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.





						Aba	anca Corporacion Bancari	a, S.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Belgium													
Total [0-3M] [3M-1Y] [3Y-2Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Czech Republic													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Estonia													



						Aba	anca Corporacion Bancari	a, S.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					1			Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M] [3M-1Y]	France													
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 107 - more Total	Germany													
[0-3M] [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Hungary													
Ioolight           [0-3M]           [3M-1Y]           [3Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total           [0-3M]           [0-3M]	Ireland													
[ 1Y - 2Y [	Italy	0 0 295 2,328 546 803 32 4,003	0 0 296 2,328 546 803 32 4,003	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 296 2,112 210 122 32 2,772	0 0 216 336 680 0 1,232	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
100a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



						Aba	anca Corporacion Bancari	a, S.A.						
							As of 31/12/2020							
				0	h	Dire	ct exposures					05		
	(mln EUR)			On balance sl	heet				Deriva	lives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tetal	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Maita													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 1 0 0 166 101 <b>269</b>	0 0 1 0 166 101 <b>269</b>	0 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 0 1 0 166 101 269	0 0 0 0 0 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 1	0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania							•			-	-		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Aba	inca Corporacion Bancari	a, S.A.						
							As of 31/12/2020							
						Diree	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [ [ 3M - 1Y [		176 110	176 110	0	0	0 28	176 82	1	0	1	265 0	491 1,572	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	176 110 488 853 1,302 3,962 2,413 <b>9,304</b>	176 110 488 853 1,302 3,962 2,413 <b>9,304</b>	0 0 12 0 12		0 317 0 496 1,215 <b>2,057</b>	176 82 488 536 1,302 3,454 1,198 <b>7,235</b>	1 0 4 35 20 <b>61</b>	166 0 21 0 <b>187</b>	0 0 0 1	89 0 0 0 0 <b>354</b>	0 0 0 256 <b>2,320</b>	0 0 0 0 0 0	50
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Sweden	9,304	9,304	12		2,057	7,235	01	187	3	334	2,320	0	50
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	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	000000000000000000000000000000000000000		
10-3M [ [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland				<b>.</b>	<b>v</b>	×						•	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Liechtenstein													
15Y - 10Y   10Y - more Total [0 - 3M f [3M - 1Y f [3Y - 2Y [ [3Y - 2Y [ [3Y - 5Y f [5Y - 10Y f [10Y - more Total [0 - 2W f	Norway													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Australia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Aba	anca Corporacion Bancari	a, S.A.						
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)		1	On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
							_	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.			0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 1 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		1
[ 0 - 3M [ [ 3M - 1Y [ ] [ 1Y - 2Y [ ] [ 2Y - 3Y [ ] [ 3Y - 5Y [ ] [ 5Y - 10Y [ ] [ 10Y - more Total	China													
[0-3M] [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Other advanced economies non EEA					U U			0	0	U	U	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
10031 [ 0 - 3M [ [ 3M - 1Y [ ] [ 1Y - 2Y [ ] [ 2Y - 3Y [ ] [ 3Y - 5Y [ ] [ 5Y - 10Y [ ] [ 10Y - more Total	Latin America and the Caribbean										000000000000000000000000000000000000000			
Total	1	0	. 0	0	0	0	0	U	J	J	0	U U	Ű	U U



#### General governments exposures by country of the counterparty

						Aba	nca Corporacion Bancar	ia, S.A.						
							As of 31/12/2020	1						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0	0 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 and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Othes".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Regions: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

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

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



						Aba	anca Corporacion Bancari	a, S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium													
Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Bulgaria													
10041 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
Total Total Total Total Total Total	Denmark													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Estonia													



						Aba	anca Corporacion Bancari	a, S.A.						
							As of 30/06/2021							
				On balance sl	haat	Dire	ct exposures		Deriva	tivos		Off balar	ica choat	
	(mln EUR)			On balance si	neet				Denva	uves				
												Off-balance sh	eet exposures	
					 			Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France													
10 - 3M f [ 3M - 1Y [ [ 1Y - 2Y [ ] 72 - 3Y f ] 73 - 5Y f [ 5Y - 10Y [ ] 10Y - more Total	Germany													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Greece													
137 - 311 157 - 1071 107 - more Total 10 - 3M ( 137 - 271 127 - 271 137 - 571 137 - 571 137 - 571 107 - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Yethi	Ireland													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 7Y - 3Y ] [ 5Y - 10Y ] [ 10Y - more Total	Italy	0 365 1,048 464 1,855 1,265 4,997	0 365 1,048 464 1,856 1,265 <b>4,997</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 365 798 101 1,031 1,124 <b>3,419</b>	0 0 249 363 825 140 <b>1,577</b>	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	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 Total	Latvia													



						Aba	nca Corporacion Bancari	a, S.A.						
							As of 30/06/2021							
				On balance sl	heat	Direc	t exposures		Deriva	tives		Off balar	ice sheet	
	(mln EUR)			On balance si					Deriva	ives				
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets heid for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
[10Y - more Total [0 - 3M f] [3M - 1Y f] [3Y - 2Y f] [2Y - 3Y f] [3Y - 3Y f] [5Y - 10Y f] [10Y - more Total	Luxembourg													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Maita													
[0-3M] [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Poland													
137 - 371 157 - 1071 107 - more Total 10 - 3M f 137 - 27 f 127 - 37 f 137 - 57 f 157 - 107 f 107 - more Total	Portugal	0 0 1 0 2 89 99 191	0 0 1 0 2 89 99 <b>191</b>				0 0 1 2 89 99 <b>191</b>		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 Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Aba	inca Corporacion Bancari	a, S.A.						
							As of 30/06/2021							
				On balance sl	haat	Dire	ct exposures		Deriva	iliu a a		Off halos	ee ekset	
	(min EUR)			On balance si	neet				Deriva	lives		Off balan	ice sneet	
												Off-balance sh	eet exposures	
			Total constitution and out of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure announc
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	133 2,159 2,291 335 2,041 6,380 2,307 <b>16,248</b>	135 2,159 2,291 935 2,041 6,380 2,307 <b>16,248</b>		0 0 0 0 0 0 0 0	0 0 0 305 348 <b>653</b>	135 2,159 2,291 935 2,041 6,075 1,959 <b>15,595</b>	0 0 0 6 35 19 <b>60</b>	0 48 0 20 20 68	0 0 0 0 0 1	0 0 0 0 0 0 0	107 1.552 0 0 0 427 <b>2,086</b>		56
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Sweden	10,246	10,249				13,353	00				2,080		30
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	United Kingdom		0 0 0 0 0 0 0											
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland									U	U			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Liechtenstein													
15Y - 10Y   10Y - more Total [0 - 3M f [3M - 1Y f [3Y - 2Y [ [3Y - 2Y [ [3Y - 5Y f [5Y - 10Y f [10Y - more Total [0 - 2W f	Norway													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Australia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0 - 3M f [3M - 1Y f [1Y - 2Y [ [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hong Kong													



						Ab	anca Corporacion Bancari	a, S.A.						
							As of 30/06/2021							•
						Dire	ect exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 0 0 0 0 5 5 5	0 0 0 0 5 0 5	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 5 5	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 f [3M - 1Y [ f 1Y - 2Y f [2Y - 3Y f [5Y - 10Y [ [10Y - more Total	China													
10-3M [ [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0			0 0 0 0 0 0 0									
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 3Y [ [3Y - 5Y [ [10Y - more Total	Other advanced economies non EEA												•	
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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 f [3M - 1Y [ f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y [ f 10Y - more Total	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



#### General governments exposures by country of the counterparty

						Aba	inca Corporacion Bancari	a, S.A.						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others		0 0 0 0 0 0	0 0 0 0 0 0			0 0 0 0 0 0							

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

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

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

Performing and non-performing exposures

#### Abanca Corporacion Bancaria, S.A.

					As of 30/09/202	0								As of 31/12/202	20			
		Gro	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, ac fair value due to (	cumulated credit risk and	Collaterals and financial		Gr	ross carrying amo	unt		Accumulat changes in provisions <sup>4</sup>	ed impairment, accu fair value due to cre	nulated dit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	guarantees received on non- performing exposures		Of which performing but past due >30		hich non-perform	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing	exposures <sup>3</sup>	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3		Of	which Stage 3	exposures
Cash balances at central banks and other demand deposits	3,367	0	0	0	0	0	0	0	0	6,973	8 0	0	C	0 0	0 0	0	0	0
Debt securities (including at amortised cost and fair value)	12,469	0	0	0	0	0	0	0	0	12,487	, o	0	a	, a	0 0	0	0	0
Central banks	0	0	0	0	0	C	0	0	0		0 0	0	(		0	0	0	0
General governments	8,109	0	0	0	0	0	0	0	0	8,21	2 0	0	0	0 0	0 0	0	0	0
Credit institutions	739	0	0	0	0	C	0	0	0	67	7 0	0	(	0 0	0 0	0	0	0
Other financial corporations	3,289	0	0	0	0	0	0	0	0	3,28	9 0	0	0	0 0	0 0	0	0	0
Non-financial corporations	333	0	0	0	0	a	0	0	0	30	3 0	0	0	0 0	0 0	0	0	0
Loans and advances(including at amortised cost and fair value)	40,974	86	1,040	1,040	1,040	241	445	445	406	40,271	66	801	786	801	248	402	402	260
Central banks	0	0	0	0	0	a	0	0	0		o o	0	c	o (	o o	0	0	0
General governments	5,384	0	2	2	2	a	2	2	0	5,20	3 0	2	2	2 2	2 0	2	2	0
Credit institutions	903	0	0	0	0	a	0	0	0	41	3 0	0	c	0 0	) a	0	0	0
Other financial corporations	703	0	2	2	2	2	0	0	0	63	7 0	2	1	ı 2	2 1	0	0	0
Non-financial corporations	14,581	51	445	445	445	178	273	273	78	14,89	2 39	440	439	9 440	0 181	274	274	75
of which: small and medium-sized enterprises at amortised cost	7,048	38	347	347	347	130	196	196	62	7,21	4 30	330	319	330	137	193	193	54
of which: Loans collateralised by commercial immovable property at amortised cost	1,840	20	100	100	100	18	52	52	40	2,024	1	101	100	101	18	50	50	44
Households	19,403	35	591	591	591	62	170	170	327	19,110	5 27	357	345	5 357	7 66	127	127	185
of which: Loans collateralised by residential immovable property at amortised cost	15,057	26	420	420	420	33	89	89	291	15,053	23	249	241	249	38	63	63	177
of which: Credit for consumption at amortised cost	1,658	6	67	67	67	14	34	34	12	1,687	3	63	60	63	15	34	34	8
DEBT INSTRUMENTS other than HFT	56,810	86	1,040	1,040	1,040	241	445	445	406	59,731	66	801	786	i 801	248	402	402	260
OFF-BALANCE SHEET EXPOSURES	10,470		102	100		16	50 of 9 January 2015, AN	52	2	11,363	3	102	102	2 102	14	51	51	3

<sup>10</sup> For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 <sup>10</sup> Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) <sup>10</sup> Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) <sup>10</sup> Institutions report here specified informations, subtleted Part (Part 1) <sup>10</sup> For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) <sup>10</sup> Institutions report in the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) <sup>10</sup> For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) <sup>10</sup> For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.



Performing and non-performing exposures

#### Abanca Corporacion Bancaria, S.A.

					As of 31/03/202	1								As of 30/06/202	11			
		Gro	oss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gro	ss carrying amou	unt <sup>5</sup>		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perforr	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	rming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	5,118	0	0	0	0	0		0	0	6,110	i 0	0	(	0 0	0 0	C	C	0 0
Debt securities (including at amortised cost and fair value)	13,326	0	0	0	0	0		0	0	12,960	0	0	(	o (	. a	c	C	0 0
Central banks	0	0	0	0	0	0		0 0	0 0		0 0	0		0 0			(	0 0
General governments	12,301	0	0	0	0	0		) (	0 0	11,98	0	0		0 0		(	(	0 0
Credit institutions	675	0	0	0	0	0	(	0 0	0 0	60	3 0	0		0 0	0 0	(	(	0
Other financial corporations	54	0	0	0	0	0	(	0 0	0 0	5	ŧ 0	0		0 0	0 0	(	(	0
Non-financial corporations	296	0	0	0	0	0	(	0 0	0 0	32	L 0	0		0 0	0 0	(	(	0
Loans and advances(including at amortised cost and fair value)	44,387	111	848	826	844	285	419	419	267	46,853	72	863	845	5 863	278	445	445	230
Central banks	0	0	0	o	0	0		) a	0 0		0 0	0		0 0				0 0
General governments	7,544	0	2	2	2	0	1	1	L 0	9,85	3 0	2	:	2 2	2 0	1	. 1	L 0
Credit institutions	819	0	0	o	0	0		) C	0 0	83	4 0	0		0 0	) (			0 0
Other financial corporations	476	0	2	o	2	1	0	) a	0 0	47	7 0	0		0 0	1			0 0
Non-financial corporations	15,683	71	473	466	469	217	291	291	. 70	15,52	5 38	486	47	9 486	5 219	288	288	3 62
of which: small and medium-sized enterprises at amortised cost	7,145	18	369	357	368	134	212	212	60	7,27	5 29	346	34	2 346	5 138	204	204	53
of which: Loans collateralised by commercial immovable property at amortised cost	2,231	6	112	111	112	20	62	62	43	2,209	1	110	109	9 110	22	66	66	i 35
Households	19,865	40	371	358	371	66	127	127	197	20,16	1 34	375	36	3 375	5 58	155	155	5 167
of which: Loans collateralised by residential immovable property at amortised cost	15,724	30	258	251	258	38	62	62	187	15,665	5 26	261	257	7 261	35	85	85	5 160
of which: Credit for consumption at amortised cost	1,706	7	67	64	67	16	36	36	11	1,73	7	69	65	5 69	14	38	38	7
DEBT INSTRUMENTS other than HFT	62,830	111	848	826	844	285	419	419	267	65,93	72	863	845	5 863	278	445	445	230
OFF-BALANCE SHEET EXPOSURES	11,693		105	104	105	16	54	54	2	12,23	,	107	103	3 107	14	55	55	i 1

(1) For the definition of non-performing exposures please refer to COMMESSION IMPLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Pet 2-Template related instructions, subtle 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowances at a non-test cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the resolution allowance at the cost of the collective allowance for incurrents at anontized cost of the collective allowance is the terms of the collective allowance at the cost of the collective allowance at the sequence allowance is the terms of the collective allowance i

Forborne exposures

#### Abanca Corporacion Bancaria, S.A.

			As of 30/	09/2020					As of 31/	12/2020		
		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,210	567	262	222	570	251	1,063	379	224	185	504	136
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	2	2	0	0	2	2	2	2	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	581	229	153	130	167	58	631	234	157	135	200	56
of which: small and medium-sized enterprises at amortised cost	270	169	100	92	85		254	158	99	91	83	
Households	627	336	107	90	403	192	430	143	65	49	303	79
DEBT INSTRUMENTS other than HFT	1,210	567	262	222	570		1,063	379	224	185	504	
Loan commitments given	6	2	1	1	0	0	7	2	1	1	1	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

<sup>(1)</sup> 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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F13.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

EBA EUROPEAN BANKING AUTHORITY



Forborne exposures

#### Abanca Corporacion Bancaria, S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ving amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	-	0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,101	393	240	197	513	139	1,099	383	264	221	486	112
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	1	1	0	0	2	2	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	665	244	173	146	206	55	668	237	182	153	196	44
of which: small and medium-sized enterprises at amortised cost	227	126	79	72	88		285	155	99	91	99	
Households	434	147	65	49	306	83	429	144	81	66	290	68
DEBT INSTRUMENTS other than HFT	1,101	393	240	197	513		1,099	383	264	221	486	
Loan commitments given	10	2	2	2	1	0	7	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Abanca Corporacion Bancaria, S.A.

			AS OF 30	0/09/2020					AS 07 31	/12/2020					As of 31	1/03/2021					AS OF 3	0/06/2021		
		rying amount				Accumulated	Gross car	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi	: of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>3</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	: of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	422	10	10	422	10	0	420	9	9	420		0	438		9	438	9	0	439			439	8	0
B Mining and guarrying	74			74	20	0	63			63		0	450		2	95	7	0	65			45	7	0
C Manufacturing	3.211	160	160	3.211	144	0	3 244	174	173	3 244	146	0	1 917	110	101	1 917	127	0	2.085	104	103	2.085	114	0
D Electricity, gas, steam and air conditioning supply	781	2	2	781	5	0	885	1	1	885	5	0	916	1	1	916	6	0	942	2	2	942	5	0
E Water supply	117	0	0	117	1	0	114	0	0	114	1	0	115	0	0	115	1	0	103	0	0	103	1	0
F Construction	897	31	31	897	26	0	857	29	29	857	25	0	1.381	78	76	1.381	55	0	1.346	79	79	1.346	53	0
G Wholesale and retail trade	1.858	90	88	1.858	74	0	1.914	93	91	1.914	77	0	1.984	92	90	1.984	77	0	2.092	96	94	2.092	75	0
H Transport and storage	1,270	25	25	1,270	27	0	1,282	27	27	1,282	24	0	1,317	22	21	1,317	22	0	1,363	21	21	1,363	21	0
I Accommodation and food service activities	1,003	18	18	1,003	15	0	1,002	14	14	1,002	15	0	1,060	15	15	1,060	23	0	1,046	44	43	1,046	32	0
3 Information and communication	325	9	9	325	7	0	286	8	8	286	6	0	313	9	9	313	7	0	343	9	9	343	7	0
K Financial and insurance activities	0	0	0	0	0	0	1,713	8	8	1,713	13	0	1,893	22	22	1,893	21	0	1,743	22	22	1,743	21	0
L Real estate activities	315	3	3	315	5	0	347	1	1	347	4	0	1,287	37	36	1,287	28	0	1,317	37	36	1,317	30	0
M Professional, scientific and technical activities	1,275	18	16	1,275	18	0	1,275	19	19	1,275	18	0	1,402	20	20	1,402	20	0	1,353	20	19	1,353	19	0
N Administrative and support service activities	431	10	10	431	8	0	421	8	8	421	8	0	380	8	8	380	9	0	379	8	8	379	10	0
O Public administration and defence, compulsory social security	4	0	0	4	0	0	3	0	0	3	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	48	2	2	48	2	0	48	2	2	48	2	0	52	2	2	52	2	0	53	2	2	53	2	0
Q Human health services and social work activities	301	19	19	301	20	0	306	19	19	306	20	0	319	18	18	319	20	0	302	3	3	302	4	0
R Arts. entertainment and recreation	152	10	10	152	5	0	147	10	10	147	5	0	158	10	9	158	6	0	151	9	9	151	7	0
S Other services	2,096	28	19	2,096	77	0	566	7	6	566	68	0	665	10	6	665	68	0	401	14	13	401	91	0
Loans and advances	14,581	445	431	14,581	451	0	14,892	440	434	14,892	455	0	15,683	473	453	15,683	508	0	15,526	486	481	15,526	508	0

<sup>(10</sup> The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative anon-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Abanca Corporacion Bancaria, S.A.

								As of 30	/09/2020															As of 31	/12/2020							
		canying amount							Accumulated imp			nges in fair val			Maximum amount of the guarantee that can be considered	amount		i canying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposume with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposizins with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oradit sisk since initial recognition but not crudit- impaired (Stage 2)	Non-perform	ing Of which: esposiznis with forbiarance measures	Of which: Unlikely to play that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures with forbeasinge molecures	Of which: Instruments with significant increase in codit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance melaiunes	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: soposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria	1,013	970	45	205	43	32	41	17	9	3	6		6	7	0	2	1,045	1,020	2	157	25	12	17	13	10	3	7	3	2	3	٥	1
of which: Households	819	779	45	100	40	29	38	15		2	5	7	5	6	0	2	747	732	44	114	15	10	14	9		2	7	2	1	2	0	1
of which: Collateralised by residential immovable property	712	679	38		33	25	32	11	6	2	4	5	4	5	0	1	714	700	40	108	14	9	13		7	2	6	2	1	2	0	1
of which: Non-financial corporations	194	191	0	1	3	3	3	2	1	٥	0	1	1	1	0	٥	298	288		42	10	2	3	3	2	٥	1	1	1	1	0	۰
of which: Small and Medium-sized Enterprises	104	102	0	۰	2	2	2	1	1	٥	0	1	1	1	0	٥	138	137	٥	1	1	1	1	1	1	٥	٥	٥	٥	٥	٥	۰
of which: Collateralised by commercial immovable property	63	60	0	٥	2	2	2	1	0	٥	٥	1	1	1	۰	٥	122	121		25	1	1	1	1	1	٥	٥	٥	0	٥	٥	0

								As of 30	09/2020															As of 31	/12/2020							
	Gross	canying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sanying amount							Accumulated imp		ulated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing						ļ						Non-performin				Performing							
(min EuR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wi forbearance melaisures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19	performing
Loans and advances with sopined EBA-compliant monatoria	110	86	4	11	14		13	5	1	0	1	3	2	3	٥	0	149	142	6	20		3	5	4	2	٥	1	2	1	1	٥	1
of which: Households	102	89	4	10	13	7	12	4	1	0	1	з	2	2	۰	0	144	137	6	20	7	2	5	4	2	٥	1	2	1	1	0	1
of which: Collateralised by residential immovable property	79	70	3		10	5	9	2	1	0	0	2	1	2	۰	0	79	R	4	12	3	2	3	1	1	٥	1	1	0	٥	٥	٥
of which: Non-financial corporations		7	0	1	1	1	1	1	0	0	0	1	1	1	۰	0	5	s	٥	0	1	1	1	٥	0	٥	0	٥	0	٥	0	٥
of which: Small and Medium-sized Enterprises	4	4	0	1	٥	0	0	٥	0	0	0	٥	0	٥	٥	0	4	4	0	0	0	0	0	0	0	٥	0	٥	0	0	٥	٥
of which: Collateralised by commercial immovable property	2	2	0	٥	0	٥	٥	٥	0	٥	٥	٥	۰	0	۰	٥	1	٥	0	۰	٥	0	٥	0	٥	٥	۰	0	0	٥	٥	۰

								As of 30,	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying arrount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increates in credit risk since initial not credit- intpained (Stage 2)	Non perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial necognition but net credit- impained (Stage 2)		ing Of which: exposures with forbuarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee necetived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: sepoisures with forbearance measures	Of which:		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsiums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	infovis to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	2,753	2,751	29	71	3	2	3	9		2	4	2	2	2	2,024	2	3,128	3,121	32	183	7	3	7	16	13	2		3	2	3	2,295	s
of which: Households	149	149			٥			۰	٥			0				٥	176	175			٥			٥	۰			0				۰
of which: Collateralised by residential immovable property	۰	0			0			۰	٥			0				0	0	۰			٥			٥	0			٥				۰
of which: Non-financial corporations	2,604	2,601	29	л	3	2	3	9		2	4	2	2	2	1,905	2	2,952	2,944	31	182	7	3	7	15	12	2	8	3	2	3	2,155	s
of which: Small and Medium-sized Enterprises	1,423	1,421			2			6	5			1				1	1,578	1,574			4			11	9			2				2
of which: Collateralised by commercial immovable property					0			0	٥			0				0	7	7			0			٥	0			0				۰



Information on loans and advances subject to legislative and non-legislative morationis and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Abanca Corporacion Bancaria, S.A.

1								As of 31	(03/2021															As of 30	/06/2021							
	Gross							,							Maximum amount of the guasimtee that can be considered	Gross canying amount	Grass														Maximum amount of the guarantee that can be considered	Gross carrying amount
(vin 8.8)		Performing	Of which: exposures wit forbearance measures	Of which: h Enstruments with significant incruase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures will forbearance measures	n Of which: Unlikely to pay that are not past-due or past-due <= 90 days	-	Performing	Of which: sopoisnes with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with feebaaranoa measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the costact of the COVID-19 crisis	Inflows to nat- performing exposures		Performing	Of which: soposunes with forbeasinge measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: h 2nstruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposiums with forbaanance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 chias	
Loans and advances subject to active EBA-compliant moratoria	1,014	995	45	149	29	7	11	11		2	6	2	2	2	0	1	617	602	20	101	16	4	7	15	13	1	12	2	1	2	٥	1
of which: Households	712	704	37	92		4	7	7	6	2	5	1	1	1	0	1	322	317	9	36	5	1	4	2	2	٥	1	1	0	0	٥	1
of which: Collateralised by residential immovable property	681	674	34	87	7	4	7	6	5	2	4	1	1	1	0	0	307	303		34	4	1	4	2	1	0	1	٥	٥	۰	٥	1
of which: Non-financial corporations	302	291	9	57	11	3	3	4	з	٥	1	1	1	1	0	0	296	285	11	65	11	3	3	13	12	1	11	1	1	1	٥	۰
of which: Small and Medium-sized Enterprises	151	149	1	14	2	2	2	2	1	٥	1	1	0	1	0	0	177	175	11	28	2	2	2	3	3	1	2	1	٥	1	٥	۰
of which: Collateralised by commercial immovable property	126	124		34	2	2	2	2	1	٥	1	1	1	1	0	0	130	128	11	37	2	2	2	7	6	1	6	1	1	1	٥	۰

								As of 31/	03/2021															As of 30	/06/2021							
	Gross	carrying amount										anges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp			inges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform							Non-perform						Performing							Performing			Non-perform				
(min EuR)			Of which: exposures with forbearance measures	Of which: Instrumental with significant increases in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbuarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis				Of which: exposures i forbearand measures	with Instruments a with significant		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: bistruments with significant increate in credit risk since initial micognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	
Loans and advances with sopined EBA-compliant monitoria	255	237	16	59	18	9	14		5	1	4	3	1	2	0	2	663	638	44	126	26	12	22	15	•	2		5	2	4	•	5
of which: Households	245	227	16	59	28	•	14		5	1	4	3	1	2	0	2	623	597	44	113	26	12	21	13		2	7	5	2	4	0	5
of which: Collateralised by residential immovable property	174	161	13	48	13	7	12	n	3	1	3	2	1	2	0	1	539	519	29	100	20	10	18	9	6	2	6	з	2	3	0	3
of which: Non-financial corporations	10	10	0	۰	٥	٥	٥	0	٥	٥	0	٥	۰	٥	0	0	40	40	0	13	0	0	۰	2	1	٥	1	0	0	0	0	۰
of which: Small and Medium-sized Enterprises	6	6	0	٥	٥	0	0	0	0	٥	0	٥	٥	0	0	٥	17	16	٥	0	٥	0	٥	0	0	0	0	٥	0	0	0	٥
of which: Collateralised by commercial immovable property	۰	0	0	۰	٥	۰	٥	٥	٥	٥	۰	٥	۰	0	0	٥	18	18	٥	11	٥	0	٥	1	1	0	1	0	0	٥	٥	۰

								As of 31/	03/2021															As of 30	/06/2021							
	Gross													k.	Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: exposures v forbearance measures		Non-perform	ing Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: sopoisnes with forbearance measures	Of which: I funtruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unikaly to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: sepsures with forbearing measures	Of which: Instruments with significant increase in credit fisk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: exposiums with forbearance measums	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days			Of which: exposures wi forbearance melaisures	Of which: instruments with significant increases in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: expositures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 chills	Infows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	3,234	3,220	35	241	15	3	10	19	15	2	11	4	2	4	2,304	6	3,319	3,298	42	303	22	4	16	24	18	4	16	6	3	s	2,447	
of which: Households	187	187			0			0	٥			٥				0	194	194			٥			٥	٥			٥				۰
of which: Collateralised by residential immovable property	۰	0			0			٥	٥			٥				0	0	۰			٥			٥	0			٥				۰
of which: Non-financial corporations	3,047	3,032	35	240	3	3	10	19	15	2	11	4	2	4	2,235	6	3,125	3,104	41	302	22	4	16	24	18	4	16	6	3	s	2,293	7
of which: Small and Medium-sized Enterprises	1,633	1,628			5			12	11			2				2	1,695	1,683			12			12	9			3				7
of which: Collaboratised by commercial immovable property					0			0	٥			٥				0	9				٥			٥	۰			٥				۰

