



2021 EU-wide Transparency Exercise

Bank Name	Unicaja Banco, S.A.
LEI Code	5493007SJLLCTM6J6M37
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.

2021 EU-wide Transparency Exercise

Key Metrics

Unicaja Banco, 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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,685	3,740	3,623	3,649	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	3,526	3,580	3,480	3,511	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,733	3,787	3,670	3,696	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	3,573	3,628	3,528	3,558	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,033	4,087	3,970	3,996	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	3,873	3,928	3,828	3,877	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	22,812	22,492	22,135	19,040	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	22,646	22,347	22,035	18,910	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	16.16%	16.63%	16.37%	19.16%	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	15.57%	16.02%	15.79%	18.57%	(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	16.36%	16.84%	16.58%	19.41%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.78%	16.23%	16.01%	18.82%	(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	17.68%	18.17%	17.94%	20.99%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.10%	17.58%	17.37%	20.51%	(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	58,486	62,108	61,749	61,143	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	6.38%	6.10%	5.94%	6.04%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2021 EU-wide Transparency Exercise

Leverage ratio

Unicaja Banco, 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	3,733	3,787	3,670	3,696	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,337	3,391	3,349	3,380	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	58,486	62,108	61,749	61,143	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	58,090	61,712	61,428	60,827	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	6.1%	5.9%	6.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.7%	5.5%	5.5%	5.6%	[A.2]/[B.2]	

(mto EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	4,933	4,087	3,970	3,996	C 01.00 (y01c010)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,685	3,740	3,623	3,649	C 01.00 (y02c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,794	2,789	2,786	2,789	C 01.00 (y02c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,110	1,140	1,142	1,126	C 01.00 (y13c010)	Articles 26(1) point (c), 26(2) and 36 (1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	84	4	-107	-84	C 01.00 (y18c010)	Articles 4(20), 26(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	52	C 01.00 (y20c010)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (y21c010)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (y23c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	40	149	247	222	C 01.00 (y25c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-29	-7	-13	-9	C 01.00 (y30c010) + C 01.00 (y34c010)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (c) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-561	-567	-565	-564	C 01.00 (y37c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfalls of credit risk adjustments to expected losses	0	0	0	-22	C 01.00 (y38c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1	-1	-1	-1	C 01.00 (y39c010)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (y40c010)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (y40c010)	Article 36(1) point (f) 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 (y40c010) + C 01.00 (y40c010) + C 01.00 (y47c010) + C 01.00 (y47c010)	Articles 4(36), 36(1) point (h) and 89 to 91 of CRR, Articles 36(1) point (h) (b), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (i) and 276(2) of CRR, Articles 36(1) point (i) (v) and 153(3) of CRR and Articles 36(1) point (i) (v) and 153(6) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (y40c010)	Articles 36(1) point (i) (v), 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 (y40c010)	Articles 4(27), 36(1) point (j), 43 to 46, 49 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (y40c010)	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	-20	-8	0	0	C 01.00 (y40c010)	Articles 4(27), 36(1) point (j), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-128	-156	-188	-176	C 01.00 (y50c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (y51c010)	Article 36(1) point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (y54c010)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (y55c010)	Article 36(1) point (o) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (y52c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (y52c010)	-
	A.1.21	Transitional adjustments	396	396	321	316	GA (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 (y22c010)	Articles 48(3) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (y34c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	396	396	321	316	C 01.00 (y52c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	47	47	47	47	C 01.00 (y53c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	47	47	47	47	C 01.00 (y54c010) + C 01.00 (y67c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (y72c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (y68c010) + C 01.00 (y70c010) + C 01.00 (y74c010) + C 01.00 (y74c010) + C 01.00 (y74c010) + C 01.00 (y74c010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (y68c010) + C 01.00 (y68c010) + C 01.00 (y72c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,733	3,787	3,670	3,696	C 01.00 (y05c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	300	300	300	300	C 01.00 (y70c010)	Article 75 of CRR	
A.4.1	Tier 2 Capital instruments	300	300	300	300	C 01.00 (y70c010) + C 01.00 (y80c010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	19	C 01.00 (y69c010) + C 01.00 (y92c010) + C 01.00 (y69c010) + C 01.00 (y94c010) + C 01.00 (y69c010) + C 01.00 (y94c010) + C 01.00 (y94c010) + C 01.00 (y94c010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	-19	C 01.00 (y80c010) + C 01.00 (y92c010) + C 01.00 (y94c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	22,812	22,492	22,135	19,040	C 02.00 (y01c010)	Articles 93(2), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	254	233	165	196	C 01.00 (y01c010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.16%	16.63%	16.37%	19.16%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.36%	16.84%	16.58%	19.41%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.68%	18.17%	17.94%	20.99%	CA3 (5)	-
	C.D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,289	3,343	3,302	3,333	[A1+A.1.13+A.1.21+MIN(A.2+A.1.13+A.2.3+A.2.4+MIN(A.4+A.2.3+A.4.3+0.01)]	-
CET1 Capital Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.58%	15.02%	15.03%	17.69%	[B1]/[B+0.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	160	159	142	138	C 05.01 (y40c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (y40c010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	-19	C 05.01 (y40c010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	166	145	100	130	C 05.01 (y40c010)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosures.

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Unicaja Banco, S.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	20,827	20,663	20,330	17,139	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	20,827	20,663	20,330	13,445	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	3,180	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	514	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	42	56	132	144	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	74	110	58	151	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	25	25	25	24	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	222	58	11	2	C 02.00 (R520, c010)
Of which the standardised approach	222	58	11	2	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 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,622	1,580	1,580	1,580	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,622	1,580	1,580	1,580	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	22,812	22,492	22,135	19,040	

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

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

2021 EU-wide Transparency Exercise

P&L

Unicaja Banco, S.A.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	543	725	172	336
Of which debt securities income	111	142	49	209
Of which loans and advances income	347	457	105	216
Interest expenses	116	146	26	51
(Of which deposits expenses)	177	231	50	88
(Of which debt securities issued expenses)	7	9	2	5
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	13	15	1	13
Net Fee and commission income	167	229	61	125
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	75	92	12	25
Gains or (-) losses on financial assets and liabilities held for trading, net	-5	-3	0	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	1	0	0
Gains or (-) losses from hedge accounting, net	3	3	0	-2
Exchange differences (gain or (-) loss), net	0	0	1	1
Net other operating income /(expenses)	0	-2	0	2
TOTAL OPERATING INCOME, NET	680	913	221	453
(Administrative expenses)	386	513	123	250
(Cash contributions to resolution funds and deposit guarantee schemes)	16	69	0	16
(Depreciation)	36	50	13	27
Modification gains or (-) losses, net	-3	-3	0	0
(Provisions or (-) reversal of provisions)	32	43	9	26
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-7	-7	0	-4
(Other provisions)	39	50	9	30
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	192	239	36	76
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	193	239	36	76
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	-3	-3	-3
(of which Goodwill)	0	1	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	69	78	12	23
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	1	1	5
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	83	79	55	88
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	77	78	43	70
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	77	78	43	70
Of which attributable to owners of the parent	77	78	43	70

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Unicaja Banco, S.A.

(mín EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	4,600				6,667				7,682				8,855				IAS 1.54 (i)
Financial assets held for trading	254	244	11	0	178	172	6	0	116	109	7	0	76	68	7	0	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	92	54	38	0	91	53	38	0	64	54	10	0	64	54	10	0	IFRS 7.8(a)(i); 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	1,730	1,531	0	199	777	578	115	84	469	268	115	86	383	182	115	86	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	49,149				51,521				50,785				50,600				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	588	0	588	0	616	0	616	0	737	0	737	0	657	0	657	0	IFRS 9.6.2.1; Annex V. Part 1.2.2; Annex V. Part 1.2.6
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 ¹	5,094				5,030				5,028				5,063				
TOTAL ASSETS	61,507				64,880				64,881				65,698				IAS 1.9(a), IG 6

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

(mín EUR)		As of 30/09/2020							As of 31/12/2020							As of 31/03/2021							As of 30/06/2021							References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets					
Financial assets at fair value through other comprehensive income	Debt securities	1,237	0	0	0	0	0	389	0	0	0	0	0	56	0	0	0	0	0	30	0	0	0	0	0	Annex V.Part 1.31, 44(b)				
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)				
Financial assets at amortised cost	Debt securities	20,561	4	20	0	0	-20	22,155	4	20	0	0	0	-20	22,478	4	20	0	0	-20	20,952	0	20	0	0	-20	Annex V.Part 1.31, 44(b)			
	Loans and advances	26,806	1,344	1,284	-191	-64	-595	27,193	1,779	1,188	-60	-195	-542	26,047	1,877	1,189	-63	-201	-546	27,327	1,979	1,067	-64	-194	-467	Annex V.Part 1.32, 44(a)				

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Unicaja Banco, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	14	12	10	11	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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	55,714	59,048	59,201	59,931	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	455	609	547	609	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	795	796	742	720	IAS 37.10; IAS 1.54(l)
Tax liabilities	220	204	224	227	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	235	207	242	234	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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	57,433	60,876	60,967	61,732	IAS 1.9(b); IG 6
TOTAL EQUITY	4,074	4,005	3,914	3,965	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	61,507	64,880	64,881	65,698	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Unicaja Banco, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		469	621	557	619	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
Deposits	Central banks	5,011	4,998	5,471	5,456	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	3,367	3,265	3,403	4,028	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,193	3,094	3,268	3,895	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,306	3,805	4,165	3,596	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	108	134	124	107	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	7,971	8,677	7,172	7,060	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,232	1,116	1,164	891	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,263	5,815	6,077	6,038	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,577	5,456	5,768	5,742	ECB/2013/33 Annex 2.Part 2.9.1
	Households	30,310	30,968	31,095	31,607	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	25,977	26,952	27,375	28,192	Annex V.Part 1.42(f), 44(c)
Debt securities issued		369	363	364	366	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		309	303	304	306	Annex V.Part 1.37
Other financial liabilities		1,117	1,156	1,454	1,780	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		56,183	59,669	59,758	60,551	

2021 EU-wide Transparency Exercise

Market Risk

Unicaja Banco, S.A.

SA		IM										IM															
		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT						
TOTAL RISK EXPOSURE AMOUNT		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE		LAST MEASURE		FLOOR		12 WEEKS AVERAGE MEASURE		LAST MEASURE		MULTIPLICATION FACTOR (mc) 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
(mln EUR)																											
As of 30/09/2020		As of 31/12/2020		As of 30/09/2020										As of 31/12/2020													
Traded debt Instruments	222	58	0	0	0	0	0					0	0	0	0												
Of which: General risk	103	58	0	0	0	0	0					0	0	0	0												
Of which: Specific risk	120	0	0	0	0	0	0					0	0	0	0												
Equities	0	0	0	0	0	0	0					0	0	0	0												
Of which: General risk	0	0	0	0	0	0	0					0	0	0	0												
Of which: Specific risk	0	0	0	0	0	0	0					0	0	0	0												
Foreign exchange risk	0	0	0	0	0	0	0					0	0	0	0												
Commodities risk	0	0	0	0	0	0	0					0	0	0	0												
Total	222	58	0	0	0	0	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 30/06/2021													
Traded Debt Instruments	3	2	0	0	0	0	0					0	0	0	0												
Of which: General risk	3	2	0	0	0	0	0					0	0	0	0												
Of which: Specific risk	0	0	0	0	0	0	0					0	0	0	0												
Equities	8	0	0	0	0	0	0					0	0	0	0												
Of which: General risk	4	0	0	0	0	0	0					0	0	0	0												
Of which: Specific risk	4	0	0	0	0	0	0					0	0	0	0												
Foreign exchange risk	0	0	0	0	0	0	0					0	0	0	0												
Commodities risk	0	0	0	0	0	0	0					0	0	0	0												
Total	11	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(m EUR, %)							
	Central governments or central banks	21,438	21,379	0	24,439	26,710	0	
	Regional governments or local authorities	1,480	1,379	0	1,808	1,788	0	
	Public sector entities	1,206	1,352	436	1,150	1,542	434	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	4,263	2,594	1,017	5,205	2,991	1,157	
	Corporates	2,795	4,514	4,104	7,547	4,288	3,379	
	of which: SME	1,462	1,245	1,012	1,467	1,323	1,003	
	Retail	6,262	4,526	3,125	6,150	4,377	3,086	
	of which: SME	2,510	1,524	875	2,379	1,427	797	
	Secured by mortgages on immovable property	14,588	14,542	5,156	14,396	14,342	5,081	
	of which: SME	871	666	288	636	616	266	
	Exposures in default	1,435	743	778	1,497	819	866	559
	Items associated with particularly high risk	433	330	495	433	343	514	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(m EUR, %)							
	Central governments or central banks	14,327	16,899	0	16,328	18,199	0	
	Regional governments or local authorities	1,480	1,379	0	1,808	1,788	0	
	Public sector entities	1,206	1,352	436	1,150	1,542	434	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	4,102	4,089	876	5,121	2,907	1,109	
	Corporates	2,795	4,489	4,169	7,517	4,288	3,369	
	of which: SME	1,462	1,245	1,012	1,467	1,323	1,003	
	Retail	6,380	4,526	3,125	6,180	4,377	3,086	
	of which: SME	2,510	1,524	875	2,379	1,427	797	
	Secured by mortgages on immovable property	14,587	14,542	5,155	14,396	14,342	5,080	
	of which: SME	871	666	288	636	616	266	
	Exposures in default	1,435	743	778	1,497	819	866	559
	Items associated with particularly high risk	433	330	495	433	343	514	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	(m EUR, %)							
	Central governments or central banks	7,129	7,120	0	8,110	8,110	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	161	73	42	84	84	47	
	Corporates	30	30	30	30	30	30	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1	1	0	1	1	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 3	(m EUR, %)							
	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 4	(m EUR, %)							
	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions our country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	25,660	25,660	0		25,660	27,942	0	0
	Regional governments or local authorities	1,729	1,893	0		1,729	1,729	0	0
	Public sector entities	3,351	1,006	438		3,351	1,698	472	
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	3,022	2,804	1,089		4,719	3,172	1,031	
	Corporates	5,294	4,234	4,037		5,542	4,278	4,039	
	of which: SME	1,566	1,365	1,121		1,649	1,370	1,291	
	Retail	4,052	4,489	2,899		3,555	2,197	1,450	
	of which: SME	2,282	1,300	739		2,245	1,261	711	
	Secured by mortgages on immovable property	14,457	14,412	5,107		998	971	388	
	of which: SME	686	627	271		668	647	362	
	Exposures in default	1,485	792	850	580	733	309	348	291
	Items associated with particularly high risk	380	380	457		380	262	303	
	Covered bonds	224	224	45		86	86	17	
Claims on institutions and corporates with a 4Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		56	56	35		73	73	46	
Equity		771	947	1,036		379	370	775	
Other exposures		5,255	4,533	4,485		5,475	4,744	4,650	
Standardised Total ⁴		68,927	63,975	20,461	1,365	52,829	47,822	13,989	947

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	17,759	19,995	0		18,019	20,250	0	
	Regional governments or local authorities	1,729	1,893	0		1,729	1,729	0	
	Public sector entities	3,351	1,006	438		3,351	1,698	472	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,089	2,720	1,042		4,834	3,089	984	
	Corporates	5,354	4,294	3,987		5,511	4,248	3,869	
	of which: SME	1,566	1,365	1,121		1,649	1,370	1,291	
	Retail	4,052	4,489	2,899		3,555	2,197	1,428	
	of which: SME	2,282	1,300	739		2,245	1,261	711	
	Secured by mortgages on immovable property	14,456	14,411	5,106		998	971	388	
	of which: SME	686	627	271		668	647	362	
	Exposures in default	1,485	792	850	580	733	309	348	291
	Items associated with particularly high risk	380	380	457		380	262	303	
	Covered bonds	224	224	45		86	86	17	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		56	56	35		73	73	46	
Equity		771	947	1,036		379	370	775	
Other exposures		5,255	4,533	4,485		5,475	4,744	4,650	
Standardised Total ⁴					1,365				947

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	8,110	8,110	0		7,662	7,662	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	84	84	47		84	84	47	
	Corporates	30	30	30		30	30	30	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴					0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 3	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴					0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴					0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction measures, but includes general credit risk adjustments

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction measures, but includes general credit risk adjustments

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Unicaja Banco, S.A.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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 ²			0					0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Unicaja Banco, S.A.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
Consolidated data	Central banks and central governments	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	16,988	605	16,441	3,180	584	327	
	Retail - Secured on real estate property	0	0	0	0	0	15,013	564	14,940	2,572	578	284	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	15,013	564	14,940	2,572	578	284	
	Retail - Qualifying Revolving	0	0	0	0	0	688	8	215	55	2	8	
	Retail - Other Retail	0	0	0	0	0	1,287	33	1,285	553	5	35	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	1,287	33	1,285	553	5	35	
	Equity	0	0	0	0	0	224	0	224	514	0		
	Other non credit-obligation assets												
	IRB Total ²					0						3,694	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

[illegible]

(min EUR)

As of 31/12/2020

Unicaja Banco, S.A.

As of 31/12/2020

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Unicaja Banco, S.A.

As of 31/12/2020

As of 31/12/2020														
		Direct exposures						Off balance sheet				Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions	
				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			
[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 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total		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 counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

[illegible]

As of 30/06/2021

[illegible]

As of 30/06/2021

As of 30/06/2021

[illegible]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Unicaja Banco, S.A.

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures											Risk weighted exposure amount		
(min EUR)		On balance sheet						Derivatives				Off balance sheet			
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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
														Nominal	Provisions
				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				
[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 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 "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 counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to 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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Unicaja Banco, S.A.

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	4,299	0	0	0	0	0	0	0	0	0	6,327	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	21,931	0	38	20	20	1	37	20	0	0	22,677	0	38	20	20	1	38	20	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17,575	0	0	0	0	0	0	0	0	0	18,355	0	0	0	0	0	0	0	0	0
Credit institutions	1,352	0	20	20	20	0	20	20	0	0	1,369	0	20	20	20	0	20	20	0	0
Other financial corporations	2,884	0	18	0	0	0	17	0	0	0	2,847	0	18	0	0	0	18	0	0	0
Non-financial corporations	120	0	0	0	0	1	0	0	0	0	106	0	0	0	0	1	0	0	0	0
Loans and advances (including at amortised cost and fair value)	29,434	126	1,285	1,284	1,284	255	595	595	688	0	30,160	99	1,188	1,162	1,188	255	542	542	543	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,698	0	13	13	13	0	7	7	5	0	2,061	0	13	13	13	0	7	7	4	0
Credit institutions	1,118	0	0	0	0	0	0	0	0	0	1,762	0	0	0	0	0	0	0	0	0
Other financial corporations	1,666	0	2	2	2	0	2	2	0	0	1,714	0	2	2	2	0	2	2	0	0
Non-financial corporations	5,949	9	397	397	397	148	246	246	152	0	5,895	8	412	386	412	127	206	206	152	0
of which: small and medium-sized enterprises at amortised cost	2,934	9	344	344	344	98	194	194	150	0	2,888	8	342	333	342	89	168	168	146	0
of which: Loans collateralised by commercial immovable property at amortised cost	1,378	2	207	207	207	31	87	87	25	0	1,325	2	201	201	201	38	69	69	27	0
Households	19,003	117	871	871	871	106	339	339	532	0	18,728	91	760	760	760	128	326	326	387	0
of which: Loans collateralised by residential immovable property at amortised cost	15,750	103	770	770	770	61	278	278	492	0	15,516	78	666	663	666	93	269	269	369	0
of which: Credit for consumption at amortised cost	398	2	8	8	8	3	6	6	1	0	409	2	9	9	9	2	6	6	1	0
DEBT INSTRUMENTS other than HFT	55,665	126	1,322	1,304	1,304	256	632	614	688	0	59,164	99	1,226	1,182	1,208	255	579	561	543	0
OFF-BALANCE SHEET EXPOSURES	5,590		229	228	228	13	106	106	1	0	4,400		230	230	229	13	107	107	3	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ 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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Unicaja Banco, S.A.

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}			Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³								
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which: defaulted		Of which Stage 3			Of which Stage 3							
(mln EUR)																				
Cash balances at central banks and other demand deposits	7,335	0	0	0	0	0	0	0	0	8,568	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	22,640	0	38	20	20	1	38	20	0	21,083	0	38	38	20	0	38	20	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	20,808	0	18	0	0	0	18	0	0	19,352	0	18	18	0	0	18	0	0	0	
Credit institutions	1,203	0	20	20	20	0	20	20	0	1,232	0	20	20	20	0	20	20	0	0	
Other financial corporations	524	0	0	0	0	0	0	0	0	397	0	0	0	0	0	0	0	0	0	
Non-financial corporations	106	0	0	0	0	1	0	0	0	102	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	29,114	95	1,189	1,189	1,189	264	546	546	625	30,374	48	1,159	1,159	1,067	254	471	467	654		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,034	0	13	13	13	0	7	7	3	2,056	0	13	13	13	0	7	7	2		
Credit institutions	601	0	0	0	0	0	0	0	0	1,737	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,814	0	2	2	2	0	2	2	0	1,466	0	2	2	2	0	2	2	0	0	
Non-financial corporations	5,992	8	428	428	428	134	226	226	190	6,178	2	449	449	425	131	206	204	216		
of which: small and medium-sized enterprises at amortised cost	2,893	8	361	361	361	86	174	174	181	2,767	2	375	375	354	80	160	158	200		
of which: Loans collateralised by commercial immovable property at amortised cost	1,323	2	206	206	206	38	71	71	62	1,278	1	198	198	189	36	60	59	138		
Households	18,673	87	745	745	745	129	311	311	431	18,937	46	694	694	626	123	256	254	436		
of which: Loans collateralised by residential immovable property at amortised cost	15,502	75	640	640	640	93	257	257	383	15,403	41	585	585	534	85	206	205	378		
of which: Credit for consumption at amortised cost	381	2	9	9	9	3	6	6	1	430	1	10	10	8	2	5	5	1		
DEBT INSTRUMENTS other than HFT	59,088	95	1,227	1,208	1,208	265	584	566	625	60,025	48	1,196	1,196	1,087	254	509	487	654		
OFF-BALANCE SHEET EXPOSURES	4,660		225	225	224	13	106	106	1	4,799		219	219	216	14	101	101	3		

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Unicaja Banco, S.A.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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)	1,328	737	581	397	730	340	1,224	647	504	333	589	225
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17	0	0	0	14	0	16	0	0	0	13	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	2	2	2	0	0	3	2	2	2	0	0
Non-financial corporations	609	272	299	188	295	84	644	265	237	157	280	70
of which: small and medium-sized enterprises at amortised cost	449	237	227	145	223		457	232	187	120	255	
Households	700	462	280	206	421	256	562	379	264	174	295	155
DEBT INSTRUMENTS other than HFT	1,328	737	581	397	730		1,224	647	504	333	589	
Loan commitments given	6	2	0	0	3	0	7	3	1	0	2	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Unicaja Banco, S.A.

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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)	1,256	671	523	336	614	317	1,147	595	457	282	581	273
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15	0	0	0	13	0	15	0	0	0	13	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	2	2	2	0	0	2	2	2	2	0	0
Non-financial corporations	640	280	245	162	278	103	606	271	224	145	278	101
of which: small and medium-sized enterprises at amortised cost	460	246	197	127	253		427	237	179	113	253	
Households	598	388	275	172	323	214	524	322	230	135	291	172
DEBT INSTRUMENTS other than HFT	1,256	671	523	336	614		1,147	595	457	282	581	
Loan commitments given	6	2	0	0	2	0	4	1	0	0	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
			of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	396	25	25	396	22	0	406	25	25	406	19	0	419	25	25	419	20	0	398	19	19	398	12	0
B Mining and quarrying	119	2	2	119	2	0	129	2	2	120	2	0	120	2	2	120	2	0	119	2	2	119	2	0
C Manufacturing	551	43	43	551	40	0	532	41	41	532	35	0	513	39	39	513	35	0	511	44	44	511	34	0
D Electricity, gas, steam and air conditioning supply	433	4	4	433	6	0	463	1	1	463	3	0	526	1	1	526	3	0	723	1	1	723	4	0
E Water supply	197	1	1	197	2	0	195	1	1	191	1	0	182	1	1	182	1	0	182	1	1	182	1	0
F Construction	1,029	141	141	1,029	139	0	887	132	132	887	97	0	1,003	129	129	1,003	106	0	906	130	130	906	99	0
G Wholesale and retail trade	494	38	38	494	38	0	481	36	36	481	27	0	528	37	37	528	28	0	532	39	39	532	26	0
H Transport and storage	368	7	7	368	20	0	367	7	7	367	16	0	338	7	7	338	15	0	372	7	7	372	13	0
I Accommodation and food service activities	286	29	29	286	37	0	281	63	54	281	29	0	291	71	64	291	55	0	279	89	89	279	54	0
J Information and communication	261	2	2	261	4	0	223	2	2	223	3	0	269	1	1	269	2	0	236	2	2	236	3	0
K Financial and insurance activities	403	3	3	403	12	0	410	3	3	410	9	0	370	3	3	370	5	0	449	3	3	449	6	0
L Real estate activities	449	22	22	449	36	0	442	28	28	442	34	0	441	28	28	441	40	0	436	27	27	436	35	0
M Professional, scientific and technical activities	155	15	15	155	10	0	152	15	15	152	10	0	206	11	11	206	13	0	184	10	10	184	13	0
N Administrative and support service activities	170	7	1	170	6	0	181	8	8	181	6	0	170	8	8	170	8	0	163	8	8	163	7	0
O Public administration and defence, compulsory social security	387	4	4	387	3	0	384	4	4	384	3	0	378	0	0	378	0	0	406	0	0	406	0	0
P Education	20	2	2	20	1	0	20	1	1	20	1	0	21	1	1	21	1	0	22	2	2	22	1	0
Q Human health services and social work activities	70	13	13	70	11	0	69	14	14	69	10	0	68	13	13	68	11	0	66	14	14	66	11	0
R Arts, entertainment and recreation	45	5	5	45	5	0	46	5	5	46	4	0	45	7	7	45	6	0	42	9	9	42	6	0
S Other services	92	36	25	92	2	0	89	25	25	89	22	0	104	43	42	104	10	0	113	41	41	113	9	0
Loans and advances	5,949	397	381	5,949	394	0	5,895	412	402	5,895	333	0	5,992	428	421	5,992	360	0	6,178	449	449	6,178	337	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Unicaja Banco, S.A.

(mln EUR)	As of 31/03/2021																								As of 30/06/2021																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk												Maximum amount of the guarantee that can be considered		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk												Maximum amount of the guarantee that can be considered		Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount							
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing				Performing		Non-performing																		
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																	
	Public guarantee referred to in the context of the COVID-19 crisis																Inflows to non-performing exposures		Public guarantee referred to in the context of the COVID-19 crisis																Inflows to non-performing exposures
Loans and advances with expired EBA compliant moratoria	282	249	0	87	34	0	18	12	3	0	3	0	0	4	0	5	751	681	0	234	60	0	44	23	7	0	7	15	0	18	0	16			
of which: Households	278	245	0	83	34	0	18	12	3	0	2	0	0	4	0	5	740	688	0	231	57	0	41	22	7	0	7	15	0	18	0	16			
of which: Collateralised by residential immovable property	225	200	0	65	24	0	15	6	1	0	1	5	0	3	0	3	664	610	0	205	45	0	35	16	5	0	5	10	0	8	0	14			
of which: Non-financial corporations	4	4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3	3	0	3	1	0	0	0	1	0	0	0				
of which: Small and Medium-sized Enterprises	4	4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3	3	0	3	1	0	0	0	1	0	0	0				
of which: Collateralised by commercial immovable property	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	4	1	0	1	3	0	3	0	0	0	0	0	0	0	0				

(mln EUR)	As of 31/03/2021														As of 30/06/2021																																																																																																													
	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																								
			Performing		Non-performing		Of which: exposures with forbearance measures						Of which: likely to pay that are not past-due <= 90 days		Performing		Non-performing				Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due <= 90 days																																																																																																					
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase