

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.



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,685	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 ${\bf 1}$ (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



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,733	3,787	3,670	3,696	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,337	3,391	3,349	3,380	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	58,486	62,108	61,749	61,143	C 47.00 (r300,c010)	CRR
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]	



2021 EU-wide Transparency Exercise Capital Unicaja Banco, S.A.

		Í					COREP CODE	
		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021		REGULATION
	A	OWN FUNDS COMMON EQUITY TER 1 CARITAL (not of deductions and after applying	4,033	4,087	3,970	3,996	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,685	3,740	3,623	3,649	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,794	2,789	2,786	2,789	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,110	1,140	1,142	1,126	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	84	4	-107	-84	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	52	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (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 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	40	149	247	222	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-29	-7	-13	-9	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-561	-567	-565	-564	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-22	C 01.00 (r380,c010)	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 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 35(1) point (k) (i) and 89 to 91 of CR9; Articles 35(1) point (k) (ii), 243(1) point (ii), 244(1) point (ii) and 236 of CR9; Articles 35(1) point (k) (ii) and 378(3) of CR9; Articles 35(1) point (k) (iii) and 378(3) of CR9; Articles 35(1) point (k) (iii) and 153(6) of CR9; Articles 35(1) point (k) (iii) and 153(6) of CR9; Articles 35(1) point (k) (iii) and 153(6) of CR9; Articles 35(1) point (k) (iii) and 153(6) of CR9; Articles 35(1) point (k) (iii) and 35(1) point
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r4/2,c010)	30(1) point k) (iv) and 153(0) or Livit and Articles 30(1) point (k) (ii) and 153(4) or Livit. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-20	-8	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (ii); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-128	-156	-188	-176	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13.c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls					C 01.00 (r514.010)	Article 36(1), point (n) and Article 132c(2) CRR
transidonal period	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.19			0	0			Article 3 Clot
	-	CET1 capital elements or deductions - other	0			0	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	396	396	321	316	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	396	396	321	316	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	47	47	47	47	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Cepital instruments	47	47	47	47	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r746,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,733	3,787	3,670	3,696	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	300	300	300	300	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	300	300	300	300	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	19	C 01.00 (1910,c010) + C 01.00 (1920,c010) + C 01.00 (1920,c010) + C 01.00 (1920,c010) + C 01.00 (1940,c010) + C 01.00 (1940,c010) + C 01.00 (1970,c010) + C 01.00 (1970,c010) + C 01.00 (1978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	-19	C 01.00 (1880,c010) + C 01.00 (1900,c010) + C 01.00 (1960,c010)	_
OWN FUNDS REQUIREMENTS	В	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 CBR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	254	233	165	196	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.16%	16.63%	16.37%	19.16%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.36%	16.84%	16.58%	19.41%	CA3 (3)	
The state of the s	C.3	TOTAL CAPITAL RATIO (transitional period)	17.68%	18.17%	17.94%	20.99%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,289	3,343	3,302	3,333	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.58%	15.02%	15.03%	17.69%	A.4.3.0).0)] [D.1]/[8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	160	159	142	138	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	\vdash		0		0		C 05.01 (r440,c020) C 05.01 (r440,c030)	
		Adjustments to T2 due to IFRS 9 transitional arrangements		0		-19		
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	166	145	100	130	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	110-]
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
(min EUR, %)	7.5 0. 507 057 2020	AS 0. 01/11/2010	73 61 527 657 2622	73 01 307 307 2022	
Credit risk (excluding CCR and Securitisations) ¹	20,827	20,663	20,330	17,139	C 200 (646, cti0) [-C 07.00 (690, 220, 501) + C 07.00 (110, c20, 500)) + C 700 (130, 220, 501) + C 080 (164, 265, 001) + C 080 (1690, 256, 001) + C 080 (1690, 266, 500) + C 080 (1690, 266, 500) + C 080 (1690, 266, 5002) + C 0801 (695, 266, 5002) + C 08.01 (695, 260, 5002) + C 08.01 (695, 26
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 (r969, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c266, s001) + C 08.01 (s06, c266, s001) + C 08.01 (r040, c266, s001) + C 08.01 (r040, c266, s001) + C 08.01 (r040, c266, s002) + C 08.01 (r050, c266, s002) + C 08.01 (r050, c266, 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 (RS80, 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.

(min 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 ¹	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 subsidaries, 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 subsidaries, 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

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	/03/2021			As of 30	06/2021		
		Fa	ir value hieran	chy		Fa	ir value hieran	thy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii);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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	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 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets 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 nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		ı	ls of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gros	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acc	ımulated impaiı	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	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)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	20,561	4	20	0	0	-20	22,155	4	20	0	0	-20	22,478	4	20	0	0	-20	20,952	0	20	0	0	-20	Annex V.Part 1.31, 44(b)
amortised cost	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.

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



Breakdown of liabilities

Unicaja Banco, S.A.

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	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(I)
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



Breakdown of liabilities

Unicaja Banco, S.A.

(mln EUR)

Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		469	621	557	619	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	108	134	124	107	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subo	rdinated 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
OTAL FINANCIAL LIABILITIES		56,183	59,669	59,758	60,551	



2021 EU-wide Transparency Exercise Market Risk

	SA						M									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	12/2020					
Traded Debt Instruments	222	58	0	0	0	0							0	0	0	0						
Of which: General risk	103	58	0	0	0	0							0	0	0	0						
Of which: Specific risk	120	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	ı ö	0	0							l o	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							o o	0	0	0						
Commodities risk	0	0	ō	ō	ō	ō							o o	ō	ō	o o						
Total	222	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	06/2021					
Traded Debt Instruments	3	2	0	0	0	0							0	0	0	0						
Of which: General risk	3	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	ō	0							0	0	0	0						
Equities		0	1 0	0	0	0								0	0	1 0						
Of which: General risk	4	ŏ	l ő	l ő	l ő	0							l ő	l ő	l ő	l ő						
Of which: Specific risk	4	0	0	0	ō	0							0	ō	ō	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	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

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



EBA LANDER 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Unicaja Banco, S.A.

		Standardised Approach											
			As of 30,	/09/2020		As of 31/12/2020							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions				
	(min EUR, %)	21.458	23.979			24.439	26.710						
	Central governments or central banks Regional governments or local authorities	21,458 1,480	1,334	0		1.808	26,710	0					
	Regional governments or local authorities Public sector entities	1,460	1,552	436		1,150	1,760	434					
	Multilateral Development Banks	1,100	1,332	430		1,1.00	1,54	0					
	International Organisations	o o	ō	ō		ō	ō	i i					
	Institutions	4,263	2,584	1,017		5,205	2,991	1,157					
	Corporates	7,795	4,514	4,194		7,547	4,288	3,979					
	of which: SME	1,482	1,245	1,012		1,487	1,223	1,003					
	Retail	6,382	4,526	3,125		6,167	4,377	3,036					
onsolidated data	of which: SME	2,510	1,524	875		2,379	1,427	797					
orisoliuateu uata	Secured by mortgages on immovable property	14,588	14,542	5,156		14,396	14,342	5,081					
	of which: SME	671	666	288		636	616	266					
	Exposures in default	1,435	743		616	1,497	819	866					
	Items associated with particularly high risk	433	330	495		433	343	514					
	Covered bonds Claims on institutions and comprates with a ST credit assessment	225	225	45		223	223	45					
	Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)			14		15		15					
	Collective investments undertakings (CIU) Equity	963	838	1.288		822	698	1.132					
	Other exposures	5.097	4,439	4,322		5.247	4.511	4.462					
	Standardised Total ²	65,338	59.619	20.869	1,419	68,950	62,646	20,719					

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	14,329 1,480	16,849 1.334	0		16,328 1.808	18,599 1.788	0	
	Regional governments or local authorities Public sector entities	1,460	1,552	436		1,000	1,760	434	
	Multilateral Development Banks	1,200	1,332	430		1,130	1,342	454	
	International Organisations	ů		i o		0	0	0	
	Institutions	4.102	2,510	976		5,121	2.907	1,109	
	Corporates	7,765	4,484	4,164		7,517	4,258	3,949	
	of which: SME	1,482	1,245	1,012		1,487	1,223	1,003	
	Retail	6,382	4,526	3,125		6,167	4,377	3,036	
SPAIN	of which: SME	2,510	1,524	875		2,379	1,427	797	
SPAIN	Secured by mortgages on immovable property	14,587	14,541	5,155		14,396	14,342	5,080	
	of which: SME	671	666	288		636	616	266	
	Exposures in default	1,435	743	778	616	1,497	819	866	569
	Items associated with particularly high risk	433	330 225	495		433 223	343	514	
	Covered bonds	225	225	45		223	223	45	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	14	14	14		15	15	15	
	Collective investments undertakings (CIU) Equity	963	838	1,288		822	698	1,132	
	Other exposures	5.097	4.439	4,322		5.247	4.511	4.462	
	Standardised Total ²	3,037	1,0,0	1,382	1.419	3,240	4,511	7/104	1,359
	Standardised Total	m							1,333

		exposures, but includes gene		THE PARTY EXCEPTION OF THE PARTY OF THE	CONTRACTOR COLORDO CO. BUGGO	III VIII III II II II II II II II II II	II MID OURI OWN INTER PRODUCT	CONTRACTOR OF CO	
					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control ownerments or control hastes Mode excellent of local arthritis Mode excellent of local arthritis Mode excellent of local Annual control of local Annual contro	7,129 0 0 0 0 161 30 0 0 0 1 1 0 0 0 0	7,129 0 0 0 0 73 30 0 0 0 0 0	0 0 0 0 42 30 0 0 0 0		8,110 0 0 0 0 84 30 0 0 0 0 0 0 0 0 0 0	8,110 0 0 0 0 84 30 0 0 0 0 0 0	0 0 0 0 47 30 0 0 0 0	·

Obtained accounts, unified Economy value, is recorded before below into account one effect due to credit consection factors or until make administration and control and administration and control account on effect due to credit control account and administration and control account account or control account account and account account

Control assessments or control base, to the D.S. to th	Original Exposure ¹	As of 30, Exposure Value ¹ 0 0 0	/09/2020 Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹		/12/2020 Risk exposure amount	Value adjustments and provisions ²
Inth D. M. L. Section of consentation of control basis Resident of consentation in Conference Public section resident in Conference Audition of Consentation Audition of Consentation Audition of Consentations Comparation Comparation of which, SHE	Original Exposure ¹ 0 0 0	Exposure Value ¹ 0 0 0	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control aboveniments or control banks annoted over-memoria or local authorities annoted over-memoria or local authorities feather annoted over the control authorities feather annoted over-annoted notes for annoted over-annoted	0	0 0 0	0		0	0	0	
Counterpart 3 Counte	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	۰

		(2) Total value adjustments are exposures, but includes gene	d provisions per country of cou			ral valuation adjustments (AVAs			
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Control Communities or sented the Control Cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0	٥
	Standardised Total ²				0	or or could rick militation to be			0



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Unicaja Banco, S.A.

	Ulikaja Baliku, S.A.												
					Standardise	d Approach							
			As of 30)	09/2020			As of 31	/12/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments an provisions ²				
	(min EUR. %) Central governments or central banks	0	0	0		0	9	0					
	Regional governments or local authorities Public sector entities	0	0	0		0		0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
Country of	Retail of which: SME	0	0	0		0	0	0					
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0					
Counterpart	of which: SME	0	0	0		0	0	0					
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU) Equity	0	0	0		0		0					
	Other exposures	ő	ő	ő		0	, i	ő					
	Standardised Total ²				0								

					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Control overcoments or control submits sectional overcoments or robal authorities sectional overcoments or robal authorities submits and the control of the	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

O Costant Becourse value is recorded before states on account on effect due to cost common factors or cost six effects in efficial to the cost consecuent factors are consecuent for the efficial efficial to effi

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Central securements or central subset flational convenience or focal arthritiss flational convenience or focal arthritiss flational central subset of flationartical conference tracks for arthritish flationartical conference or convenience or conv	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

O'Crisinal executors, unifies Executer value, is recontrad before training into account one wifest due to credit conversion factors or credit risk mitidation techniques (a.g. substitution effects.)

(IT total values adjustments and creditions are country of counterward excludes those for securidatation executors, additional valuation adjustments (ANNA) and other own funds reductions related to the

		exposures, but includes gener		TESTDARTY EXCUSORS CHOSE FOR SAI	curistisation exposures, addition	al Valuation acrosoments (Asks.	and other own runds reduct	CITS REMARKS SO CITAL	
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Control operations for each of the Act of th	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠
	Standardised Total ²	Marrie			·				0

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks								
	Regional governments or local authorities	ŏ	i o	ő		ŏ	i i	o o	
	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	9	0	
	Corporates	0		0					
	of which: SME Retail	0		0					
Country of	of which: SME	ŏ	i o	ő		ŏ	i i	o o	
Counterpart 9	Secured by mortgages on immovable property	0		0		0	0		
Counterpart	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	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0		
	Collective investments undertakings (CLU) Equity	0		0		ů			
	Other exposures	0	0	0		0			
	Standardised Total ²	Ů	·	· ·		Ů			

(ii) Cosmid encourse, within Encourse value, is recorded before taking into account any effort due to credit consent fortine or credit risk enhances (see, aubellation efforts).
(ii) Established and intermets and consistion one counter of countermets encluded those for eccuritation encourse, additional valuation adjustment. (iii) And other own funds reductions entitled to the exposures, the further governed control adjustments (iiii) And other own funds reductions entitled to the exposures, the further governed control adjustments (iiii).

Country of Counterpart 10 Country of Counterpart 10 Country of C					Standardise	d Approach			
Country of Counterpart 10 Country of Counterpart 10 Country of C			As of 30	/09/2020			As of 31	/12/2020	
Country of		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Control overminents or control toxics and solicitation of control overminents or local authorities and control overminents or local authorities which text of level owners it is also in a control over it is a control of control over it is a	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Unicaja Banco, S.A.

					Standardise	d Approach			
			As of 31,	03/2021			As of 30/	06/2021	
	(min 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
	Central governments or central banks	25,845	28,106	0		25,680	27.942	0	
	Regional governments or local authorities	1,726	1,693	ō		1.883	1,720	i o	
	Public sector entities	3,351	1,606	438		3,393	1,698	472	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,922	2,804	1,089		4,719	3,172	1,031	
	Corporates	5,394	4,324	4,017		5,542	4,278	4,019	
	of which: SME	1,566	1,365	1,121		1,649	1,370	1,291	
	Retail	6,052	4,169	2,899		3,555	2,197	1,428	
Consolidated data	of which: SME	2,282	1,300	739		2,245	1,261	711	
COI ISOIIdated data	Secured by mortgages on immovable property	14,467	14,412	5,107		998	971	398	
	of which: SME	648	627	271		669 733	647 309	282	
	Exposures in default	1,485	792	850	580			348	291
	Items associated with particularly high risk	380 224	305 224	457 45		310	262 86	393	
	Covered bonds Claims on institutions and comporates with a ST credit assessment	229	229	45		86	86	17	
	Collective investments undertakings (CIU)	56	56	56		77	73	46	
	Equity	771	647	1,036		379	370	775	
	Other exposures	5.256	4,539	4,468		5,478	4,744	4,660	
	Standardied Total 2	68,927	63,675		1.365	52.829	47.822	13,589	947

					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	17,735	19.995	0		18.018	20,280		
	Regional governments or local authorities	1,726	1,693			1,883	1,720	0	
	Public sector entities	3,351	1,606	438		3,393	1,698	472	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,838	2,720	1,042		4,636	3,089	984	
	Corporates	5,364	4,294	3,987		5,511	4,248		
	of which: SME	1,566	1,365			1,649	1,370	1,291	
	Retail	6,052	4,169			3,555	2,197	1,428	
SPAIN	of which: SME	2,282	1,300			2,245 998	1,261 971	711 398	
517414	Secured by mortgages on immovable property	14,466 648	14,411 627	5,106 271		998 669	971 647		
	of which: SME Exposures in default	1.485	792		580	733	309		
	Trems associated with narticularly high risk	380	305		300	310	262		
	Items associated with particularly nigh risk Covered honds	224	224			310	262	17	
	Claims on institutions and corporates with a ST credit assessment	224	10	1 0		0			
	Collective investments undertakings (CIU)	56	56	56		73	73	46	
	Equity	771	647	1,036		379	370	775	
	Other exposures	5,256	4,539			5,478	4,744	4,660	
	Standardised Total ²				1,365				947

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 31/	03/2021			As of 30	/06/2021	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control operations for control facilities and	8,110 0 0 0 94 20 0 0 0 0 0 0 0 0 0	8,110 0 0 0 844 30 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		7,662 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7,652 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 47 30 0 0 0 0 0 0 0	
	Standardised Total ²				0				

					Standardise	d Annmach			
			As of 31,	/03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	1			0		
	Public sector entities	o o	o o	l ő		ő	ŏ	ŏ	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	9		0	0	0	
	of which: SME	0	0	1			0		
	Retail	0	0	0		ō	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	9		0	0	0	
	Items associated with particularly high risk	0	0	,			0		
	Covered bonds	0	0	0		ō	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	9		0	0		
	Other exposures		U			0	U	0	

0
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk militigation techniques (e.g., substitution effects).

			(i) Total value adjustments and provisions per country of counterparty excludes those for securitations exposures, additional valuation adjustments (AVA) and other own funds reductions related to the encounters. but includes connect control side adjustments. Standardized Approach											
		As of 31/03/2021 As of 30/06/2021												
			As of 31/	03/2021			As of 30	06/2021						
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Country of Counterpart 4 Section 6 Geographics 6 Geographi	extral executions or contral basis obtained and commentation of cold authorities obtained and commentation of cold authorities obtained and commentation of cold authorities obtained and cold authorities obtained and cold authorities of values. DSE obtained by contractions on immovable exceeding of values. DSE obtained by contractions of cold and	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o					

(1) Original exposure, unline Enganes value, is reported buffer tablesy this account any effect due to credit convenient for the credit control and produce of the control original (e.g., authorities effects).
(2) Table value adjustments and provisions per country of constraingship excludes those for accordatation exposures, additional valuation adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposure, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposure of the disable and the state of the exposure of the disable and the exposure of the disable and the exposure of the exposure of the disable and the exposure of th



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Unicaja Banco, S.A.								
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Control Community or control to least to the Control C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0
					lect due to credit conversion fac securistisation exposures, additio				

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6 Country of Country	nical basis. And authorities In a mmovable property Codary high risk convocates with a ST credit assessment	0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

		exposures, but includes gene	ral credit risk adjustments.				,		
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	,
	(min EUR. %)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Control oversements or control bearing Anniella communities or to find authorities Anniella communities or to find authorities Anniella communities or to find authorities Control oversements Anniella communities or to find authorities Anniella communities or to find authorities or to find au	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

exposures, but includes gene	ral credit risk adjustments.						
			Standardise	d Approach			
	As of 31,	03/2021			As of 30/	06/2021	
Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions 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	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0	0	0	0	0	
0	0	0		0	0	0	
ő	0	ő		ő	ő	ő	
0	0	0		0 0	0 0	0 0	
			0				

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crownsion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those free occurrisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gene		,,			e) and done demindred to		
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Contral covernments or contral banks Police contraction of the contrac	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	
	of whit: SPE Footoures in default Tenn associated with particularly high risk Covered bonds Column on inclinitions and comorates with a ST credit assessment Coloctive investments undertakinon (CUV) Equity Other associates	0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				. 0				0

		exposures, but includes gene	aral credit risk adjustments.				,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Community or control for Control Contr	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Standardised Total ²				0				0



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30/	/09/2020					As of 31/	/12/2020		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total 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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original Exposure ¹ Exposure Value ¹					Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	16,988	605	16,441	3,180	584	327
	Retail - Secured on real estate property	0	0	0	0	0	0	15,013	564	14,940	2,572	578	284
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	15,013	564	14,940	2,572	578	284
	Retail - Qualifying Revolving	0	0	0	0	0	0	688	8	215	55	2	8
	Retail - Other Retail	0	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	0
	Retail - Other Retail - Of Which: non-SME	0	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				0						0		
	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 Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance si	neet exposures	
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 pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Kesidual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M	Denmark													
101 - more	Estonia													



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Finland													
Total	France													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Germany													
10 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Croatia													
[0 - 3M [Greece													
13Y - 10Y 110Y - more	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	65 1,157 106 766 621 2,794 2,601 8,110	65 1,157 106 766 621 2,794 2,601 8,110	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	65 1,157 106 766 621 2,794 2,601 8,110	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
10 - 3M 13M - 17 13M - 17 11 - 27 12 - 37 137 - 57 157 - 107 107 - more Total	Latvia	5,50												



General governments exposures by country of the counterparty

			Unicaja Banco, S.A.											
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Maita													
10 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Netherlands													
[0 - 3M [Poland													
13Y - 10Y 110Y - more	Portugal	0 0 0 0 0 299 4	0 0 0 0 0 0 299 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 299 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 3Y - 5Y	Romania	332	333			J								
10Y - more	Słovakia													
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 11OY - more Total	Slovenia													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
「0 - 3M 「 13M - 1Y 「 11Y - 2Y [12Y - 3Y [13Y - 5Y	Spain	360 1,491 63 1,195 1,232 3,660 3,914 11,915	360 1,491 63 1,195 1,232 3,660 3,914 11,915	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	358 0 0 0 0 0 0	2 1,491 63 1,195 1,232 3,660 3,914	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 9 0 41 66 16 20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	69
To - 3M	Sweden						2,20			-				
[0 - 3M [United Kingdom													
Total [0 - 3M	Iceland													
[0 - 3M [Liechtenstein													
Total [0 - 3M	Norway													
[0 - 3M	Australia													
130 y - more Total [0 - 3M [3M - 1Y [1 1 y - 2 y [37 - 5 y [57 - 10 y [10 y - more Total	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	0 0 0 0 0 81 0	0 0 0 0 0 81 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 81	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Other advanced economies non EEA													
Total Tota	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10 - 3M 3M - 1Y 11 - 2Y 12 - 3Y 13 - 5Y 15 - 10Y 100' - more	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	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	
	[2Y - 3Y [[3Y - 5Y [5Y - 10Y [10Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	10 - 3M	Total gross carrying amount of non-derivative financial assets	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets financial assets Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Africa 134 - 147 134 - 247 137 - 247 137 - 247 137 - 247 14	Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions)	Total carrying amount of non-derivative financial assets	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets sets (net of short positions) Grain G	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets designated at tilt value through profit or loss fair value through other comprehensive income (10 - 3H f	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets held for trading Country / Region Total gross carrying amount of non-derivative financial assets held for trading	Country / Region Total gross carrying amount of non-derivative financial assets set (which: Financial assets beld for trading 13 - 381 13 - 291	Residual Maturity Residual Maturity Africa 13-391 131-371 17-371	Country / Region Total gross carrying amount of non-derivative financial assets (not of about peaks) 13 - 13 - 13 - 13 - 13 - 13 - 13 - 13	Country Region Total gross carrying amount of mon-definition financial assets of which: Financial assets in bed for trading 174-31	Country / Region Region Country / Region Region

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's securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance si	neet exposures	
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 po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Paturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[11 - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M	Denmark													
101' - more	Estonia													



General governments exposures by country of the counterparty

			Onicaja barico, s.a. As of 30/06/2021											
						Di-								
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sł	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
Total [0 - 3M 1 7 7 7 7 7 7 7 7 7	France													
[0 - 3M [Germany													
[3M - 1Y [Croatia													
[0 - 3M [Greece													
[0 - 3M	Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Italy	0 363 0 772 1,156 2,827 2,544 7,662	0 363 0 772 1,156 2,827 2,544 7,662	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 363 0 772 1,156 2,827 2,544 7,662	0 0 0 0 0 0	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	Latvia													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
To - 3M SM - 1Y 1Y - 2Y 1Y - 2Y SY - 5Y SY - 10Y Total	Luxembourg													
[0 - 3M [Malta													
Total [0 - 3M [[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Netherlands													
[0 - 3M [Poland													
Total	Portugal	0 0 0 0 0 234 4 238	0 0 0 0 0 234 4 238	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 234 4 238	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0
[0 - 3M	Romania	420	238	3	, and the second	· ·	430	Ü		J		J		V
110Y - more Total [0 - 3M [3M - 1Y [1 1Y - 2Y [2 Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Slovakia													
Total [0 - 3M [Slovenia													



General governments exposures by country of the counterparty

			Unicaja Banco, S.A.											
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	or which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
「0 - 3M 「 13M - 1Y 「 11Y - 2Y [12Y - 3Y [13Y - 5Y	Spain	477 1,079 1,382 1,660 1,687 3,188 4,268 13,140	477 1,079 1,382 1,060 1,687 3,188 4,268 13,140	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	477 1,079 1,382 1,060 1,687 3,188 4,268	0 0 0 0 3 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	150 44 17 65 30 19 30	0 0 0 0 0	60
To - 3M	Sweden						22,2.13						_	
[0 - 3M [United Kingdom													
Total 0 - 3 M 3 M - 1 Y 1 Y - 2 Y 2 Y - 3 Y 3 Y - 5 Y 5 Y - 1 0 Y 1 1 0 Y - more	Iceland													
Total [0 - 3M [13M - 1Y1] 11Y - 2Y1 12Y - 3Y1 [3Y - 5Y] [5Y - 10Y1 [10Y - more	Liechtenstein													
Total [0 - 3M [Norway													
[0 - 3M	Australia													
130 y - more Total [0 - 3M [3M - 1Y [1 1 y - 2 y [37 - 5 y [57 - 10 y [10 y - more Total	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [u.s.	0 0 0 0 0 325 0 335	0 0 0 0 0 325 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 325 0 325	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10 - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Unicaja Banco, S.A.							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Plate well about
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	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	
	[0-3M] [3M-17] [17-27] [37-37] [37-37] [38-97] [38-97] [38-97] [38-97] [38-97] [38-97] [38-97] [38-97] [38-97] [38-97] [38-97]	TO - 3M T 13M - 13Y 13Y - 23Y 13Y - 23Y 13Y - 23Y 15Y - 10Y 15Y - 23Y 15	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets for 3M	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading 10 - 3M	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets held for trading of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets held for trading of which: Financial assets held for tr	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets held for trading Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets designated at fair value through profit or loss	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets at far value through profit or loss ### Total gross carrying amount of non-derivative financial assets of which: Financial assets at far value through profit or loss ### Total gross carrying amount of non-derivative financial assets (net of short positions) ### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income ### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income ### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income ### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income ### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income ### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income ### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income #### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income #### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income #### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income #### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income #### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income #### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income #### Total gross carrying amount of non-derivative financial assets at far value through other comprehensive income #### Total gross carrying a	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (not of short positions) Total carrying amount of short positions) Total carrying amount of short positions) of which: Financial assets at fair value through profit or loss their for trading Africa 134-171 134-171 137-1871	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets wheld for trading I Antica I	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets hed for trading in 134 - 247 - 247 - 137 - 247 - 137 - 247 - 137 - 247 - 137 - 247 - 137 - 247 - 137 - 247 - 137 - 247 - 137 - 247	Second S	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets with financial assets of which: Financial assets at Early 17 (17 - 27) (17 -	As of 30/06/2025 Section 1982 Section 2016 Section 2016

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

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

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



Performing and non-performing exposures Unicaja Banco, S.A.

-										anco, s.A.								
					As of 30/09/202	0							A	s of 31/12/202)			
		Gre	oss carrying amou	int			ed impairment, acci fair value due to cr		Collaterals and financial guarantees		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of wi	nich non-perforn	ning ¹	On performing exposures ²	On non-performin	g exposures³	received on non- performing exposures		Of which performing but past due >30	Of wi	hich non-perform	ing¹	On performing exposures ²	On non-perform		received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3		0	f which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	4,299	0	0	0	0	0	0	0	0	6,327	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	22,677	0	38	20	20	1	38	20	0
Central banks	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	18,355	0	0	0	0	0	0	0	0
Credit institutions	1,352	0	20	20	20	0	20	20	0	1,369	0	20	20	20	0	20	20	0
Other financial corporations	2,884	0	18	0	0	0	17	0	0	2,847	0	18	0	0	0	18	0	0
Non-financial corporations	120	0	0	0	0	1	. 0	0	0	106	0	0	0	0	1	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	30,160	99	1,188	1,162	1,188	255	542	542	543
Central banks	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	2,061	0	13	13	13	0	7	7	4
Credit institutions	1,118	0	0	0	0	o	0	0	0	1,762	0	0	0	0	0	0	0	o
Other financial corporations	1,666	0	2	2	2	O	2	2	0	1,714	0	2	2	2	0	2	2	0
Non-financial corporations	5,949	9	397	397	397	148	246	246	152	5,895	8	412	386	412	127	206	206	152
of which: small and medium-sized enterprises at amortised cost	2,934	9	344	344	344	98	194	194	150	2,888	8	342	333	342	89	168	168	146
of which: Loans collateralised by commercial immovable property at amortised cost	1,378	2	207	207	207	31	. 87	87	25	1,325	2	201	201	201	38	69	69	27
Households	19,003	117	871	871	871	106	339	339	532	18,728	91	760	760	760	128	326	326	387
of which: Loans collateralised by residential immovable property at amortised cost	15,750	103	770	770	770	61	278	278	492	15,516	78	666	663	666	93	269	269	369
of which: Credit for consumption at amortised cost	398	2	8	8	8	3	6	6	1	409	2	9	9	9	2	6	6	1
DEBT INSTRUMENTS other than HFT	55,665	126	1,322	1,304	1,304	256	632	614	688	59,164	99	1,226	1,182	1,208	255	579	561	543
OFF-BALANCE SHEET EXPOSURES	5,590		229	228			106	106	1	4,400		230	230	229	13	107	107	3

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated: a mismoster or an exposure of the collective eliminated inspiraments and accumulated engagements and accu



Cash balances at cer

oans and advar

Credit institutions

of which: Loans collateralised by residential immovable property at amortised cost

of which: Credit for consumption at amortised cost

DEBT INSTRUMENTS other than HFT

OFF-BALANCE SHEET EXPOSURES

2021 EU-wide Transparency Exercise

Performing and non-performing exposures Unicaja Banco, S.A.

					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amou	ınt		Accumulate changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial		Gro	ess carrying amou	ınt ⁵		Accumulate changes in provisions ⁴	ed impairment, ac fair value due to o ,5	cumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of wi	hich non-perfori	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ning¹	On performing	On non-perform	ing exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage 3	exposures
entral 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
cluding 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ments	20,808	0	18	0	0	0	18	0	0	19,352	0	18	18	0	0	18	0	0
ns	1,203	0	20	20	20	0	20	20	0	1,232	0	20	20	20	0	20	20	0
corporations	524	0	0	0	0	0	0	0	0	397	0	0	0	0	0	0	0	0
rporations	106	0	0	0	0	1	. 0	0	0	102	0	0	0	0	0	0	0	0
es(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
	0	0	0	C	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ments	2,034	0	13	13	13	0	7	7	3	2,056	0	13	13	13	0	7	7	2
15	601	. 0	0	C	0	0	0	0	0	1,737	0	0	0	0	0	0	0	0
corporations	1,814	0	2	2	2	0	2	2	0	1,466	0	2	2	2	0	2	2	0
prporations	5,992	8	428	428	428	134	226	226	190	6,178	2	449	449	425	131	206	204	216
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
Loans collateralised by commercial immovable property at	1,323	2	206	206	206	38	71	71	62	1,278	1	198	198	189	36	60	59	138

1,208

18,673

15,502

381

59,088

4,660

95

1,227

1,208

265

257

584

566

625

18,937

15,403

430

60,025

534

1,087

254

509

487

654

1,196

1 196

⁽¹⁾ For the difficition of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 analysy 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised 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 exported. Institution in the contraction of the contra



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,328	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

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



Forborne exposures

Unicaja Banco, S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)		0	0	0	0	0	0	0	0	0	0	0
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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Unicaja Banco, S.A.

Ī			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 3.	1/03/2021					AS 01 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
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 guarrying	119	2	2	119	2	0	120	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	191	1	1	191	1	0	182	1	1	182	1	0	162	1	1	162	1	0
F Construction	1.059	141	141	1.059	139	0	987	132	132	987	97	0	1.003	129	129	1.003	106	0	926	130	130	926	99	0
G Wholesale and retail trade	484	38	38	484	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
3 Information and communication	265	2	2	265	4	0	273	2	2	273	3	0	269	1	1	269	2	0	276	2	2	276	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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



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

i								As of 30,	/09/2020															As of 31/	12/2020							
															Maximum amount of the guarantee that can be considered		Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(with ELME)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbiserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: fraturents with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with fortisizance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposumes		Performing	Of which: exposures we forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings missions	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	of which: soposures with forbarance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	581	550	0	126	31	0	29	12	s	0	4	7		7	0	4	567	541	0	197	26	0	25	11	s	0	s	6	0	6	0	4
of which: Households	581	550	0	126	31	۰	29	12	5	0	4	7		7	۰	4	555	530	0	187	25	۰	25	11	s	0	5	6	0	6	0	4
of which: Collateralised by residential immovable property	522	495	0	111	27		25	10	4	0	3	6		6	۰	4	518	495	0	169	22	۰	21	10	4	0	4	6	0	6		3
of which: Non-financial corporations		0	0		0		0		0	0	0	0		0		0	12	11	0	10	1		1	0		0	0	0	0	0	0	
of which: Small and Medium-sized Enterprises		0	0		0	0	0	0	0	0	0	0		0	0	0	12	11	0	10	1		1	0		0	0	0	0	0	0	
of which: Collaboralised by commercial immovable property		0	0	۰	0	۰	0	۰	0	0	0	0		0		0	7	6	0	6	1		0	0	0	0	0	0	0	0	0	۰

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi				Performing			Non-performi	ing					Performing			Non-perform	ing						Non-performi				
(min EUR)			Of which: exposures with forbserance measures	Of which: Instruments with significant increase in increase in initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbasising measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbeatings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVED-19 crisis	Enflows to non- performing exposures
Loans and advances with expired ESA-compliant monitoria	276	246	0	52	32	۰	16	9	2	0	2	7	۰	3			287	256		83	31		16	10	3	۰	2		0	4	0	4
of which: Households	278	246	0	52	32		16	9	2	0	2	7		3	0		286	255	0	82	31		16	10	3	0	2		0	4	0	4
of which: Collateralised by residential immovable property	244	216	0	41	28		15	7	1	0	1	5	0	3		7	232	206	0	63	25		14	7	1	0	1	6	٥		0	4
of which: Non-financial corporations		0	0	0	0		0		0	0	0	0				0	1	1	0	1	0	0	0		0	0		0	٥	٥		0
of which: Small and Medium-sized Enterprises	۰	0	0		0		0	0	0	0	0	0	0	0		0	1	1	0	1	0		0	۰	0	0	0	0	0	0	۰	0
of which: Collateralised by commercial immovable property		0	0		0	0	0		0	0	0	0			0	0	1	1		1	0		0	0		0		0	0	0		

								As of 30	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ú	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since intro codit-risk since intro codit-risk since (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Medicating										Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		© Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing		Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performit	Of which: exposures with forberance measures	Of which: Unlikely to pay ! that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- parforming exposures
Newly originated loans and advances subject to public guarantee schemes	511	511	3	46	1	۰	1	7	7	0	3	0		۰	393	0	578	570	4	127	9	۰	9	6	4	0	3	2	0	2	445	
of which: Households	76	78			0			1	1			0				۰	88	66			0			۰	0			0				
of which: Collateralised by residential immovable property		0			0				0			0				۰	0	۰			0			۰				0				
of which: Non-financial corporations	433	433	2	44	1		1	7	6	0	3	0		۰	331	0	491	462	4	120	9	۰	9	6	4	0	3	2	0	2	375	
of which: Small and Medium-sized Enterprises	346	346			1			5	4			0					389	386			3			2	2							3
of which: Collateralised by commercial immovable property		0			0			۰	0			0				0	0	۰			0			۰	0			۰				



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 Lincipa Bero, S.A.

1								As of 31	(03/2021															As of 30	1/05/2021							
	Gross	s carrying amount							Accumulated irre	salment, accumu	ated negative cha	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sarrying amount							Accumulated impa	irment, accumul	ated negative char	ges in fair value	due to credit risi		Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform													Performing			Non-performi				Performing							
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbalization measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbassince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: enposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings missions	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbelanince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbestance measures	Of which: Unilizely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the content of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	574	538	0	252	36	1	33	14	6	0	6				0	7	84	70	0	31	13	1		3	1	0	1	2	0	1	0	5
of which: Mouseholds	565	532		245	33	1	31	14	6	0	5		۰	7	0	6	75	64	0	25	11	1	7	3	1	0	1	2	0	1	0	4
of which: Collaboralised by residential immovable property	526	497		223	29	1	27	12	5	0	5	7		7	0	5	67	58	0	22	9	1	6	2		0		2	0	1	0	3
of which: Non-financial corporations	9	6	0	6	2		2	0	0	0		0		0	0	1	9	6	0	6	3	0	3	0		0		0	0	0	0	1
of which: Small and Medium-sized Enterprises	9	6	0	6	2	0	2	0	0	0		0		0	0	1	9	6	0	6	3	0	3	0	0	0		0	0	0	0	1
of which: Collaboratised by commercial immovable property	7	5	0	5	2		2	0	0	0	0	0		0	0	1	7	5	0	5	3	0	3	0		0	0	0	0	0	0	1

								As of 31	/63/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi	ng			
(min EUR)			Of which: exposures wit forbearance measures	Of which: in Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures wit forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Skage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis				Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial incognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unidealy to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	282	249		87	34	0	18	12	3		3	9	۰	4	0	5	751	691		334	60	0	44	23	7	۰	7	15	0	10		16
of which: Households	276	245	0	83	34	0	16	12	3	0	2	9		4	0	5	745	688	0	331	57	0	41	22	7	0	7	15	0	10	0	16
of which: Collaboralised by residential immovable property	225	200	0	65	24	0	15	6	1	0	1	5	۰	3	0	3	664	629		295	45	0	35	16	5	0	5	10	٥		0	14
of which: Non-financial corporations	4	4	0	4	0	0	0	0	0		0	0	۰		0	0	6	3	0	3	3	0	3	1	0	0		1	٥	1		0
of which: Small and Medium-sized Enterprises	4	4	0	4	0		0	0	0	0		0	۰	0	0	0	6	3	0	3	3	0	3	1	0	0		1	0	1	0	
of which: Collaboralised by commercial immovable property	1	1	0	1	0		0		0	0		0	۰	0	0	0	4	1		1	3	0	3			0		0	0			

İ								As of 31	/03/2021															As of 3	0/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures wit forbairance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis			Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Nan-perfore	Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbatrance measures	Of which: Unitedly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	656	638	4	206	17	0	17		5	0	4	3	۰	3	502		668	620	5	296	46	3	47	34	6	۰	6	7	1	7	512	31
of which: Households	97	97						0	0			0				۰	95	94			4			1	۰			0				4
of which: Collateralised by residential immovable property	۰	0						0	0			0				۰	0	۰						۰	۰			0				
of which: Non-financial corporations	559	542	4	193	17		17		4	0	4	1	0	3	424	-	569	526	4	257	44	3	43	13	6	0	6	7	1	7	434	27
of which: Small and Medium-sized Enterprises	431	422			9			3	2			1				6	442	413			29			6	3			4				21
of which: Collateralised by commercial immovable property	۰	0							0									۰			0							0				0