

Bank Name	Ibercaja Banco, S.A.
LEI Code	549300OLBL49CW8CT155
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	2,470	2,485	2,470	2,480	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	2,361	2,366	2,374	2,386	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,820	2,835	2,820	2,830	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	2,711	2,716	2,724	2,736	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,320	3,335	3,320	3,330	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	3,211	3,216	3,224	3,236	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	18,309	18,248	18,503	18,364	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	18,255	18,191	18,457	18,320	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.49%	13.62%	13.35%	13.50%	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	12.93%	13.00%	12.86%	13.03%	(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	15.40%	15.53%	15.24%	15.41%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.85%	14.93%	14.76%	14.94%	(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	18.13%	18.27%	17.94%	18.13%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.59%	17.68%	17.46%	17.67%	(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	46,444	45,296	45,701	46,983	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	6.07%	6.26%	6.17%	6.02%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,820	2,835	2,820	2,830	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,633	2,640	2,668	2,682	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	46,444	45,296	45,701	46,983	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	46,257	45,101	45,549	46,835	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.3%	6.2%	6.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.7%	5.9%	5.9%	5.7%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital Ibercaja 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	COREP CODE	REGULATION
	A	OWN FUNDS	3,320	3,335	3,320	3,330	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) Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,470	2,485	2,470	2,480	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	214	214	214	214	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	659	643	667	687	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	63	58	39	35	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,942	1,950	1,951	1,953	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 (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-20	-10	6	5	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-221	-220	-223	-202	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 	-354	-344	-335	-334	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	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), 36(1) point (1) (i) and 89 to 91 of CRR; Articles 36(1) point (1) (ii), 243(1) point (1) and 128 of CRR; Articles 36(1) point (1) (ii) and 379(1) of CRR; Articles 36(1) point (1) (ii) and 379(1) of CRR; Articles 36(1) point (1) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of 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	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-2	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	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	-25	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (rS29,c010)	
	A.1.21	Transitional adjustments	187	195	152	148	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of 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 (+/-)	187	195	152	148	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)	350	350	350	350	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	350	350	350	350	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (r990,c010) + C 01.00 (r700,c010) + C01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,820	2,835	2,820	2,830	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	500	500	500	500	C 01.00 (r750,c010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	500	500	500	500	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (4916,c010) + C 01.00 (4930,c010) + C 01.00 (4978,c010) + C 01.00 (4978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) +	
	В	TOTAL RISK EXPOSURE AMOUNT	18,309	18,248	18,503	18,364	C 01.00 (r960,c010) C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	10,309	57	16,303	10,304	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.49%	13.62%	13.35%	13.50%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.40%	15.53%	15.24%	15.41%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.13%	18.27%	17.94%	18.13%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,283	2,290	2,318	2,332	[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 (TUIR) (SIGNED) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.51%	12.59%	12.56%	12.73%	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)1 [D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	12.51%	12.59%	97	94	C 05.01 (r440,c010)	
	÷		0	0	0	94	C 05.01 (+440,c020)	
Memo items	\vdash	Adjustments to ATI due to IFRS 9 transitional arrangements						
		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	54	57	46	45	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

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		RV	1		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	16,898	16,858	17,113	16,943	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c280, s002) + C 08.01 (r040, c280, s
Of which the standardised approach	16,898	16,858	17,113	16,943	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	22	24	23	41	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c256, s002) + C 08.01 (r050, c256, s002) + C 08.01 (r050, c256, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	13	12	13	27	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)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_099,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	1,376	1,354	1,354	1,354	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,376	1,354	1,354	1,354	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	18,309	18,248	18,503	18,364	

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 ExerciseP&L Ibercaja Banco, S.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	372	495	113	225
Of which debt securities income	46	56	111	32
Of which loans and advances income	310	410	92	180
Interest expenses	510	73	17	31
(Of which deposits expenses)	65	85	20	34
(Of which debt securities issued expenses)	25	30	5	9
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	5	2	7
Net Fee and commission income	288	395	103	213
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	14	126	32	32
Gains or (-) losses on financial assets and liabilities held for trading, net	1	1	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-10	-10	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	1	0	0
Net other operating income /(expenses)	65	32	8	-5
TOTAL OPERATING INCOME, NET	678	971	242	442
(Administrative expenses)	373	653	132	260
(Cash contributions to resolution funds and deposit guarantee schemes)	16	64	2	0
(Depreciation)	52	65	16	34
Modification gains or (-) losses, net	-2	-2	0	0
(Provisions or (-) reversal of provisions)	-27	-14	-3	4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-3	-3	-3
(Other provisions)	-25	-11	0	7
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)	177	216	30	38
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	177	216	30	38
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	1	1	3
(of which Goodwill)	0	0	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	67	89	22	43
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-6	-20	-6	-10
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	145	53	80	135
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	99	24	55	94
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	99	24	55	94
Of which attributable to owners of the parent Ulformation available only as of end of the year	99	24	55	94

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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		
		Fi	ir value hierar	chy		Fa	ir value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1 Level 2 Level 3		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	4,958				7,571				4,966				5,726				IAS 1.54 (i)
Financial assets held for trading	6	0	6	0	6	0	6	0	4	0	4	0	4	0	4	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2	0	0	2	2	0	0	2	2	0	0	2	2	0	0	2	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	498	305	162	30	488	297	162	29	935	746	160	29	852	683	140	29	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	41,156				39,540				41,193				40,931				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	153	0	153	0	142	0	142	0	120	0	120	0	87	0	87	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	3,488				3,481				3,451				3,442				
TOTAL ASSETS	50,261				51,229				50,671				51,043				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	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impair	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	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 I increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant I increase in credit risk since initial recognition		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	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	173	0	0	0	0	0	165	0	0	0	0	0	579	0	0	0	0	0	512	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	9,568	0	0	0	0	0	8,314	0	0	0	0	0	9,620	0	0	0	0	0	9,590	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost		29,857	1,251	1,156	-101	-68	-507	29,179	1,681	1,011	-52	-132	-461	29,559	1,700	955	-53	-131	-456	29,446	1,605	894	-53	-127	-424	Annex V.Part 1.32, 44(a)

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

⁽P) 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

Ibercaja 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	7	6	10	4	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	46,205	46,997	46,563	46,937	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	210	216	132	146	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	40	38	32	28	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	221	393	376	335	IAS 37.10; IAS 1.54(I)
Tax liabilities	156	149	148	148	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	121	212	159	158	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	46,960	48,011	47,419	47,756	IAS 1.9(b);IG 6
TOTAL EQUITY	3,302	3,218	3,252	3,287	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	50,261	51,229	50,671	51,043	IAS 1.IG6

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



Breakdown of liabilities

Ibercaja Banco, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	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		217	222	142	150	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	5,385	5,371	5,917	5,902	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	1,577	1,431	1,326	1,159	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,483	1,345	1,245	1,081	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,085	1,208	471	1,409	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	30	49	164	180	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,685	2,697	2,065	1,612	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	812	834	494	420	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,987	4,199	4,219	3,926	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,845	4,069	4,101	3,827	ECB/2013/33 Annex 2.Part 2.9.1
	Households	29,013	29,887	30,017	30,038	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	25,918	26,942	27,239	27,471	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,380	1,369	1,341	1,329	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	506	509	512	513	Annex V.Part 1.37
Other financial liabilities		1,094	835	1,208	1,563	Annex V.Part 1.38-41
TAL FINANCIAL LIABILITIES		46,422	47,219	46,705	47,087	



2021 EU-wide Transparency Exercise Market Risk

	SA						M									IN						
			VaR (Memoran	emorandum item) STRESSED V		Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT 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 (SVaRI 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	2/2020					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	ů 0	, o	0	0	0	0							ů	0	0	0						
Of which: Specific risk	0	o o	ō	ō	ō	ō							0	ō	ō	ō						
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	0	0	0			0	0	0	0
Total	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	6/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	ō	ō	ō							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	0	0	0	0	0	0	0			0	0	0	0	0	0	0		0	0	0	0	0
,गर्वा			, v	U	U	U		U			U	U	U	U	U	U	, 0	J		U	v	

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.



Credit Risk - Standardised Approach

		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 and provisions				
	(min EUR, %) Central governments or central banks	13,078	15,740	998		14,380	17,188	1,072					
	Regional governments or local authorities	1,202	968	0		993	758	0					
	Public sector entities	653	637	4		700	687	29					
	Multilateral Development Banks	1	12	0		1	11	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	294	400	86		365	475	95					
	Corporates	6,683	3,452	2,867		6,810	3,511	2,955					
	of which: SME	2,720	1,927	1,550		2,677	1,884	1,534					
	Retail	7,295	4,618	3,024		7,232	4,459	2,916					
Canaalidatad data	of which: SME	4,225	2,439	1,389		4,288	2,401	1,372					
Consolidated data	Secured by mortgages on immovable property	19,021	18,952	6,628		18,976	18,896	6,610					
	of which: SME	1,103	1,088	364		1,092	1,076	362					
	Exposures in default	1,123	608	622	486	988	516	526	446				
	Items associated with particularly high risk	344	263	394		326	247	370					
	Covered bonds	26	26	5		22	22	11					
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0					
	Collective investments undertakings (CIU)	25	25	25		20	20	20					
	Equity	793	793	797		765	765	769					
	Other exposures	2,175	1,897	1,468		2,156	1,883	1,508					
	Standardised Total ²	52,715	48,392	16,919	978	53,734	49,436	16,880	940				

⁽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⁾ Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - Standardised Approach

					Standardise	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	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)	10.010	16.004	1.000		11100	17.046	1.070	
	Central governments or central banks	13,342	16,294	1,082		14,108	17,046	1,078	
	Regional governments or local authorities	1,147	964	0		1,169	868	0	
	Public sector entities	704	687	29		705	686	29	
	Multilateral Development Banks	1	10	0		1	9	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	325	436	87		409	521	102	
	Corporates	7,304	4,060	3,408		7,435	4,061	3,404	
	of which: SME	2,841	1,989	1,621		2,916	2,026	1,655	
	Retail	7,082	4,278	2,794		6,937	4,131	2,698	
Consolidated data	of which: SME	4,228	2,315	1,322		4,160	2,231	1,273	
consonautea aata	Secured by mortgages on immovable property	18,635	18,561	6,494		18,544	18,473	6,466	
	of which: SME	1,035	1,020	342		1,022	1,011	342	
	Exposures in default	1,056	575	601	445	996	541	562	417
	Items associated with particularly high risk	302	236	355		290	225	338	
	Covered bonds	21	21	4		21	21	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	54	54	54		778	190	56	
	Equity	765	765	769		771	771	775	
	Other exposures	2,246	1,973	1,460		2,207	1,957	1,471	
	Standardised Total ²	52,983	48,914	17,136	931	54,373	49,501	16,982	875

⁽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⁾ Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	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	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	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.



General governments exposures by country of the counterparty

							Ibercaja Banco, S.A.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											
		derivative intaricial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WITICIT. FINALICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium													
[3Y - 5Y [15Y - 10Y 10Y - more														
Total														
[0 - 3M [
[2Y - 3Y	Bulgaria													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
	Cyprus													
[0 - 3M [[3M - 1Y [
1Y - 2Y 2Y - 3Y 13Y - 5Y	Czech Republic													
[5Y - 10Y [[10Y - more Total														
Total [0-3M[[3M-1Y[
1 3M - 1Y 1 1 1Y - 2Y 1 1 2Y - 3Y 1 1 3Y - 5Y 1	Denmark													
	Denmark													
[10Y - more Total [0 - 3M [1													
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

							Ibercaja Banco, S.A.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
To - 3M	France													
[0 - 3M [Germany													
Total	Croatia													
[0 - 3M [Greece													
13Y - MOTE 130Y - MOTE 130Y - MOTE 100 - 3M	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 3Y - 5Y	Ireland													
110Y - more Total [0 - 3M [3M - 1Y [14 - 2Y [27 - 3Y [37 - 5Y [5Y - 10Y [130Y - more Total]]	Italy	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Latvia												,	



General governments exposures by country of the counterparty

							Ibercaja Banco, S.A.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sh	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											Risk weighted exposure amount
			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	Lithuania													
10 - 3M 13M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Luxembourg													
Total	Malta													
Total	Netherlands													
[0 - 3M [Poland													
Total [0 - 3M	Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania	Ü	,	, and the second		, and the second	U	Ü	J	J		v	J	J.
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Slovakia													
13Y - 10Y	Slovenia													



General governments exposures by country of the counterparty

							Ibercaja Banco, S.A.							
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	, <u>-</u>											Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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 [Spain	3 125 64 4 1,882 3,870 758 6,706	3 125 64 4 1,882 3,870 758	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 32 0 16 19 0	3 125 32 4 1,866 3,851 758 6,638	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 172 21 0 2 1 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29
[0 - 3M [Sweden	0,700	0,700	J	J	67	0,030	J		,		230	Ü	3
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
10Y - more	Canada													
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 11OY - more	Hong Kong													



General governments exposures by country of the counterparty

							Ibercaja Banco, S.A.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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													
10 - 3M	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	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

							Ibercaja Banco, S.A.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Doublestives with us	sitivo fair valvo	Donivativos vist	a mogativo fair valvo	Off-balance sh	eet exposures	
								Derivatives with po	siuve iaii vaiue	Derivatives with	i negauve ian value			
tesidual 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 [Others	0 120 220 4 12 259 78	0 120 220 4 12 259 78	0 0 0 0 0	0 0 0 0	0 0 2 0 4 0	0 120 217 4 7 259 78	0 0 0 0	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 [[0-3M] [13H-3Y] [12Y-3Y] [13Y-5Y] [3Y-10Y] [3Y-10Y] [3Y-10Y] [3Y-10Y] [13Y-10Y]	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions)	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 Total carrying amount of non-derivative financial assets (net of short positions)	Country Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Of which: Finan	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading Total gross carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for tradi	Country / Region Total gress carrying amount of non-derivative financial assets (new of status) Country / Region Total gress carrying amount of non-derivative financial assets (new of status) Country / Region Total carrying amount of non-derivative financial assets (new of status) Country / Region Total carrying amount of non-derivative financial assets (new of status) Country / Region Total carrying amount of non-derivative financial assets (new of status) Country / Region Coun	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading try off which: Financial assets at larger try of which: Financial assets the few which is financial assets at larger try of the try off the try of the try of the try off the try of the try of the try off the try of th	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets of which: Financial assets at carrying amount of non-derivative financial assets at carrying amount. Total carrying amount of non-derivative financial assets of which: Financial assets at carrying amount. Total carrying amount of non-derivative financial assets of which: Financial assets at carrying amount. Total carrying amount of non-derivative financial assets of which: Financial assets at carrying amount of on-derivative financial assets at carrying amount of which: Financial assets at c	Country / Region Total gross carrying amount of mon-derivative financial assets with financial assets and which Financial assets at financial assets at financial assets with financial assets at financial assets at financial assets with financial assets at financ	Country Region Total gross carrying amount of mon-derivative financial assets Next Next	As of 31/12/2020 County / Region Total carrying amount of non-derivative financial assets (asset) County / Region Regio

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.



General governments exposures by country of the counterparty

							Ibercaja Banco, S.A.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Austria													
[10Y - more Total														
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium													
[5Y - 10Y [10Y - more														
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Butanda													
[2Y - 3Y	Bulgaria													
Total														
[0 - 3M [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
13Y - 5Y 15Y - 10Y 110Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [3M - 1Y														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
[0 - 3M [
[3M - 1Y [
[3Y - 5Y [5Y - 10Y	Estonia													
l 10Y - more Total														



General governments exposures by country of the counterparty

							Ibercaja Banco, S.A.							
							As of 30/06/2021							
						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													
[0 - 3M [France													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Germany													
Total	Croatia													
[0 - 3M [Greece													
13Y - 10Y 110Y - more	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Ireland													
110Y - more	Italy	117 0 187 0 4 263 80 650	117 0 187 0 4 263 80 650	0 0 0 0 0 0	0 0 0 0 0 0	0 2 0 4 0 0	117 0 185 0 0 263 80 644	0 0 0 0 0	0 0 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 - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Latvia		330	·					j	j		j	,	-



General governments exposures by country of the counterparty

							Ibercaja 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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
To - 3M SM - 1Y SM - 1Y SM - 2Y SY - 3Y SY - 5Y SY - 10Y Total	Luxembourg													
[0 - 3M [Maita													
Total [0 - 3M [[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Netherlands													
[0 - 3M [Poland													
Total	Portugal	1 15 17 0 7 0 0	1 15 17 0 7 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 15 17 0 7 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 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		10	J				Ţ.		j		,	,	
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

							Ibercaja Banco, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	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 [Spain	6 186 35 820 1,799 4,212 1,218 6,277	6 186 35 820 1,799 4,212 1,218 8,277	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 11 0 0 16 259 0	6 175 35 820 1,783 3,953 1,218 7,990	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41 275 0 0 2 1 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Sweden			_										
10 - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	United Kingdom													
10 - 3M	Iceland													
0 - 3M 1 3M - 1 Y	Liechtenstein													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Hong Kong													



General governments exposures by country of the counterparty

Part								Ibercaja Banco, S.A.							
Part								As of 30/06/2021							
Part							Direc	t exposures							
Part		(min FLIR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
Compared to the property Compared to the pro		(min Edity													
Part													Off-balance sh	eet exposures	
Control Marining Control Mar									Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Control Marining Control Mar															
Control Marining Control Mar															Risk weighted
Companies Comp	Decidual Maturity	Country / Bogies	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Company of the Comp	Residual Placulity	Country / Region	derivative financial assets	assets (net of short positions)									Newton	Burnfalana	
Company Comp				, ,	of which: Einancial accets	of which: Financial assets	of which: Financial assets at	of which Einancial accets at					Nominai	Provisions	
Table					held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
13 17 17 18 18 18 18 18 18															
13 17 17 17 18 18 18 18 18															
13 17 17 17 18 18 18 18 18															
13 17 17 17 18 18 18 18 18	[0 - 3M [
13 17 17 17 18 18 18 18 18	1 2Y - 3Y I 13Y - 5Y I	Japan													
13 17 17 17 18 18 18 18 18	[5Y - 10Y [10Y - more														
1972 1972 1972 1972 1973 1974	[0 - 3M [[3M - 1Y [0	0 0	0 0	0 0	0 0	0	0	0	0	0	0	0	
1972 1972 1972 1972 1973 1974	[1Y - 2Y [[2Y - 3Y [115	0		0	0	0	0	0	0	0	0	0	0	
134 - VI	[3Y - 5Y [5Y - 10Y		0 128	128	0	0	0 128	0	0	0	0	0	0	0	
197 - 1971 China	Total								0	o	0	0	0	0	0
197 - 1971 China	[3M - 1Y [1Y - 2Y														
10 - 344	1 2Y - 3Y I 13Y - 5Y I	China													
197 - 1971 197	Total														
197 - 1971 197	[0 - 3M [[3M - 1Y [
197 - 1971 1971 197 - 1971 197 - 1971 197 - 1971 197 - 1971 197 - 197		Switzerland													
1 3-3-11 1 3-3-11	[5Y - 10Y [10Y - more														
12Y - 2YI	[0 - 3M [
130 - 130	[1Y - 2Y [[2Y - 3Y [Other advanced economies													
Total 10 - 391 117 - 371 127 - 371 137 - 371 139 - 371 140 - more Total 1 70 - 391	「5Y - 10Y 「	non EEA													
Ty - 3y Curre contrain and the Curre con	Total														
Ty - 3y Curre contrain and the Curre con	[3M - 1Y [[1Y - 2Y [
Total	1 2Y - 3Y I 13Y - 5Y I	Other Central and eastern Europe countries non EEA													
10 - 341	[10Y - more														
1 1 - 2 1	1 ME - 0 1														
SY - 19Y	[1Y - 2Y [[2Y - 3Y [Middle East													
To - 34f	[5V - 10V [
1 17 - 27f	Total [0 - 3M [
37 - 57 Caribbean	[1Y - 2Y [Latin Amorica and ** -													
[10Y - more	12Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Caribbean													
	[10Y - more														



General governments exposures by country of the counterparty

							Ibercaja 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	ı negative fair value	Off-balance sh	neet exposures	
														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	kisk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	0 113 4 0 0 0 0	0 113 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 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 0	2

Notes and definitions
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- (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 Ibercaja Banco, S.A.

As of 30/09/2020 As of 31/12/2020

		Gre	oss carrying amou	ınt		Accumulat changes in provisions	ed impairment, acc I fair value due to c	umulated redit risk and	Collaterals and financial		Gross	s carrying amou	int			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30		nich non-perform	ning ¹	On performing exposures ²	On non-performi	ng exposures³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-performir	ng¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	CAPOSUICS	C	of which Stage 3	exposures		days and <=90 days		Of which: C	Of which Stage 3	CAPUSUICS		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	4,759	0	0	0	0	0	0	0	0	7,332	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,741	0	0	0	0	0	0	0	0	8,479	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,931	0	0	0	0	0	0	0	0	6,675	0	0	0	0	0	0	0	0
Credit institutions	71	0	0	0	0	0	0	0	0	62	0	0	0	0	0	0	0	0
Other financial corporations	1,675	0	0	0	0	0	0	0	0	1,675	0	0	0	0	0	0	0	0
Non-financial corporations	64	0	0	0	0	0	0	0	0	67	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	32,269	138	1,158	1,158	1,156	170	509	507	530	31,875	161	1,013	1,013	1,011	184	463	461	491
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	841	0	1	1	1	0	1	1	0	735	0	1	1	1	0	1	1	0
Credit institutions	220	0	0	0	0	0	0	0	0	283	0	0	0	0	0	0	0	0
Other financial corporations	1,883	0	0	0	0	0	0	0	0	1,824	0	0	0	0	0	0	0	0
Non-financial corporations	6,901	22	461	461	459	110	288	285	69	6,938	23	403	403	401	95	255	252	104
of which: small and medium-sized enterprises at amortised cost	5,509	21	435	435	435	94	270	270	68	5,388	21	377	377	377	80	235	235	103
of which: Loans collateralised by commercial immovable property at amortised cost	1,785	8	181	181	181	15	87	87	48	1,693	8	149	149	149	15	67	67	79
Households	22,424	116	696	696	696	59	220	220	461	22,095	138	609	609	609	90	207	207	387
of which: Loans collateralised by residential immovable property at amortised cost	19,397	101	591	591	591	38	153	153	438	19,177	123	510	510	510	67	140	140	358
of which: Credit for consumption at amortised cost	806	6	32	32	32	10	13	13	14	808	5	30	30	30	12	13	13	14
DEBT INSTRUMENTS other than HFT	46,768	138	1,158	1,158	1,156	170	509	507	530	47,686	161	1,013	1,013	1,011	185	463	461	491
OFF-BALANCE SHEET EXPOSURES	4,153		48	48	48	7	13 of 9 January 2015, ANN	13	3	4,177		42	42	42	7	12	12	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 of cost or seasity and exposures provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated repairments and accumulated repa



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

									Ibci caja be	31100, 51111								
					As of 31/03/202	1								As of 30/06/202	1			
		Gre	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, accu I fair value due to cre		Collaterals and financial		Gro	ss carrying amou	nt ⁵		Accumulate changes in provisions ⁴	ed impairment, a fair value due to ,s	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perform	ning ¹	On performing exposures ²	On non-performin	g exposures³	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perform	ning¹	On performing exposures ²	On non-perforr	ning exposures ³	guarantees received on non- performing
(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	CAPOSUICS		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	4,741	0	0	0	0	0	0	0	0	5,542	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,198	0	0	0	0	0	0	0	0	10,102	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,063	0	0	0	0		0	0	0	9,970	0	0	0	0	0	0	0	0
Credit institutions	58	0	0	0	0	c	0	0	0	60	0	0	0	0	0	0	0	0
Other financial corporations	8	0	0	0	0	C	0	0	0	8	0	0	0	0	0	0	0	0
Non-financial corporations	69	0	0	0	0	C	0	0	0	64	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	32,217	158	1,072	1,072	955	178	463	456	554	31,948	68	1,011	1,010	894	173	432	424	528
Central banks	0	0	0	0	0	C	0	0	0	0	0	0	0	0	0	0	0	0
General governments	867	0	1	1	1	c	1	1	0	788	0	1	1	1	0	1	1	0
Credit institutions	349	0	0	0	0	c	0	0	0	379	0	0	0	0	0	0	0	0
Other financial corporations	1,830	0	0	0	0	c	0	0	0	1,910	0	0	0	0	0	0	0	0
Non-financial corporations	7,442	25	412	412	376	93	259	256	121	7,311	12	386	385	354	93	230	227	116
of which: small and medium-sized enterprises at amortised cost	5,488	23	385	385	354	79	238	236	119	5,391	12	358	356	332	. 77	209	208	111
of which: Loans collateralised by commercial immovable property at amortised cost	1,718	7	156	156	138	14	64	63	89	1,714	1	145	144	132	13	63	63	81
Households	21,728	132	659	659	578	84	4 203	199	433	21,560	56	624	624	539	80	201	197	412
of which: Loans collateralised by residential immovable property at amortised cost	18,869	120	548	548	482	62	136	133	399	18,708	51	519	519	450	59	136	133	380
of which: Credit for consumption at amortised cost	778	4	34	34	29	11	. 13	12	16	781	2	33	33	28	11	13	12	16
DEBT INSTRUMENTS other than HFT	47,156	158	1,072	1,072	955	178	463	456	554	47,591	68	1,011	1,010	894	174	432	424	528
OFF-BALANCE SHEET EXPOSURES	3,977		49	48	38	7	10	10	13	4,266		45	45	37	7	10	10	10

⁽¹⁾ For the difference of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other does not report the control of the control



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i 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	kposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	827	580	215	200	463	293	737	497	210	191	449	271
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	0	0	2	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	293	216	125	118	71	38	257	188	113	105	98	61
of which: small and medium-sized enterprises at amortised cost	274	206	115	109	71		238	177	103	96	96	
Households	532	362	90	81	392	255	478	308	96	85	351	210
DEBT INSTRUMENTS other than HFT	827	580	215	200	463		737	497	210	191	449	
Loan commitments given	4	1	0	0	2	1	3	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

[©]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

Ibercaja Banco, S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ying 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 fin received on e forbearanc	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	o	0	0	0	0	0	o	0	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	691	485	199	183	423	267	647	451	188	173	394	248
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	0	0	1	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	237	181	107	100	91	58	219	169	102	96	77	54
of which: small and medium-sized enterprises at amortised cost	223	172	99	93	89		206	161	95	89	75	
Households	452	304	92	82	332	208	428	282	85	76	316	193
DEBT INSTRUMENTS other than HFT	691	485	199	183	423		647	451	188	173	394	
Loan commitments given	3	1	0	0	1	0	4	2	0	0	1	1
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
Ibercaja Banco, S.A.

			AS OF 3	0/09/2020					AS OF 3	1/12/2020					AS OT 3	1/03/2021					As of 30	7/06/2021		
	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative		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 loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	376	12	12	376	12	0	362	11	11	361	11	0	361	13	13	360	11	0	360	11	11	358	9	0
B Mining and guarrying	17	1	1	17	1	0	17	1	1	17	1	0	16	1	1	16	0	0	16	1	1	16	0	0
C Manufacturing	1.275	53	53	1.273	45	0	1.315	44	44	1.315	44	0	1.449	46	46	1.449	41	0	1.381	43	43	1.381	45	0
D Electricity, gas, steam and air conditioning supply	148	0	0	148	2	0	110	0	0	110	2	0	124	0	0	124	2	0	148	0	0	148	2	0
E Water supply	45	1	1	45	1	0	57	1	1	57	1	0	55	1	1	55	1	0	52	1	1	52	1	0
F Construction	1.532	149	149	1.532	89	0	1.448	112	112	1.448	63	0	1.542	114	114	1.542	63	0	1.550	104	103	1.550	58	0
G Wholesale and retail trade	1.404	75	75	1.404	61	0	1.481	75	75	1.480	67	1	1.619	74	74	1.619	64	0	1.525	71	71	1.525	67	0
H Transport and storage	339	20	20	339	17	0	364	17	17	364	18	0	372	16	16	372	16	0	365	16	16	365	15	0
I Accommodation and food service activities	229	23	23	229	28	0	226	25	25	226	48	0	220	27	27	220	48	0	212	28	28	212	16	0
3 Information and communication	130	12	12	130	8	0	117	9	9	117	7	0	115	9	9	115	7	0	135	9	9	135	8	0
K Financial and insurance activities	91	2	2	91	3	0	192	2	2	192	4	0	325	3	3	325	5	0	321	3	3	321	5	0
L Real estate activities	415	37	23	415	29	0	424	38	24	424	29	0	446	40	26	446	28	0	450	33	19	450	26	0
M Professional, scientific and technical activities	458	31	31	458	66	0	304	33	33	304	20	0	318	33	33	318	32	0	323	31	31	323	36	0
N Administrative and support service activities	226	13	13	226	11	0	196	8	8	196	9	0	213	8	8	213	8	0	221	8	8	221	7	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	0	0
P Education	28	2	2	28	1	0	28	1	1	28	1	0	27	1	1	27	1	0	26	1	1	26	1	0
Q Human health services and social work activities	84	16	16	84	11	0	87	16	16	87	12	0	88	14	14	88	16	0	84	15	15	84	16	0
R Arts, entertainment and recreation	47	9	9	46	8	1	43	9	9	42	8	1	43	9	9	42	8	1	42	10	10	41	8	1
S Other services	56	3	3	55	2	1	116	1	1	116	2	0	57	2	2	57	1	0	49	2	2	49	1	0
Loans and advances	6 901	461	446	6.897	396	2	6.938	403	389	6 934	347	2	7 442	412	398	7 439	351	1	7 311	386	371	7 308	321	1

⁽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								to at 20	1/09/2020															As of 21	/12/2020							
	Gross c	sarrying amount								airment, accumul	lated 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	carrying amount	:							sairment, accumu	lated regative cha	nges in fair valu	e due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but rot credit- impaired (Stage 2)	Non-performi	ng Of which: esposares with forbalance 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)		ng 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 context of the COVID-19 crisis	Inflows to non- performing exposumes		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)	Non-performi	og Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active ESA-compliant moratoria	305	297	17	55		7		3	2	1	2	1	1	0		1	366	356	29	93	10		9	6	5	1	4	1	1	1	0	۰
	292	285	17	53	7	6	۰	3	2	1	2	1	-	0	0	1	331	122	29	77		7	7	s	4	1	3	1	1	1	0	0
	273	266	15	40	7	6	0	3	2	1	2	1	1	0	۰	1	306	301	17	74		7	7	5	4	1	3	1	1	1	0	۰
of which: Non-financial corporations	13	12	1	2	0		0	0	0	0	0	0	0	0		0	36	34	0	17	2	1	2	1	1	0	1	0	0	0	0	
	13	12	1	2	0		0	0	0	0	0	0	0	0	0	0	35	33	0	16	2	1	2	1	1	0	1	0	0	0	0	۰
of which: Collateralised by commercial immovable property	12	12	1	2	0		0	0	0	0	0	0	0	0	0	0	32	30	0	16	2	1	2	1	1	0	1	0	0	0	0	۰

								As of 30	0/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													ř.	Maximum amount of the guarantee that can be considered	
		Performing			Non-performi				Performing			Non-perform	ing					Performing			Non-performi							Non-perform	ing			
(min ELR)			Of which: exposures of forbearance measures	Of which: Instruments with significan increase in credit risk sinc initial recognition be not credit- impained (Stage 2)		Of which: asposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Szape 2)		Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	ânflows to non- performing 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 forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			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: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee guarantee context of the COVID-19 crisis	
ans and advances with expined EBA-compliant monitoria	399	383	16	76	17	10	0	6	4	1	3	3	2	٥	0	4	375	359	16	79	16	9	6		s	1	4	3	2	1	0	۰
f which: Households	399	382	16	76	17	10	0	6	4	1	3	3	2	0	0	4	375	359	16	79	16	9	6		s	1	4	3	2	1	0	
	373	357	15	n	16	10	0	5	3	1		2	1	0		4	348	333	15	76	15	9	5	7	s	1	4	2	1		0	۰
f which: Non-financial corporations		0	0		0		0		0	0	0	0		0	0	0	0		0		0	0	0	0		0		0		0	0	۰
of which: Small and Medium-sized Enterprises		0	0		0		0		0	0	0	0	۰	0		0	0		0		0		0	0		0	0	0	0	0	0	
of which: Collateralised by commercial immovable property					0		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															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 initial secognition but not credit- impaired (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		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbisirance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		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 forbearance 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	Inflows to non- parforming exposures
Newly originated loans and advances subject to public guarantee schemes	1,250	1,250	0	36	0		0	4	4	0	1	0	۰	0	962	0	1,454	1,452	0	179	2	0	2		7	0	4	0	0	0	1,089	
of which: Households	64	64			0			۰	0			0				0	73	73			0			۰				0				
of which: Collateralised by residential immovable property	0	0			0				0			0				0	0				0			0				0				
of which: Non-financial corporations	1,163	1,162		36	0	۰	٥	4	4	0	1	0		0	908	0	1,377	1,375	0	179	2	۰	1	7	7	0	4		0	0	1,029	
of which: Small and Medium-sized Enterprises	972	972			0			4	4			0				0	1,111	1,109			2			6	6							۰
of which: Collateralised by commercial immovable property	0	0			0			۰	0			0				0	0	0			۰			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 Gui 2020/02 Bercija Bercija Bercija Sero, S.A.

ı									/03/2021																1/06/2021							
•	Gross :	carrying amount	:							pairment, accum	ulated negative cha	nges in fair val	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount	:							salment, accum	ulated negative chi	nges in fair valu	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(refn EUR)		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due cr past-due c= 90 days			Of which: exposures wi forbearance measures	Of which: Instruments with significant received in could risk since initial recognition but not could- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposumes		Performing	Of which: exposures will forbearence measures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums of forbearance measures	Of which:		ing Of which: exposures with forbairance measures	Of which: Unificity 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 exposures
Loans and advances subject to active EBA-compliant moratoria	355	348	16	103	7	5	6	4	4	1	3	1	1	1	0	0	193	185		63		2	5	3	2	1	2	1	0	۰	0	4
of which: Households	316	313	16	75	5	4	4	4	3	1	3	1	1	1	0	0	152	147		35	6	2	3	2	1	0	1	0	0		0	4
of which: Collaboralised by residential immovable property	296	292	15	69	5	4	4	4	3	1	3	1	1	1	0	0	141	136		32	5	2	3	2	1	0	1	0	0		0	3
of which: Non-financial corporations	37	35	0	26	2	1	2	1	1	0	1	0		0	0	0	41	38	0	27	2	1	2	1	۰	0		0	0		0	1
of which: Small and Medium-sized Enterprises	30	26	0	22	2	1	2	0	0	0		0	0	0	0	0	34	32	0	21	2	1	2	0		0		0	0		0	1
of which: Collaboratised by commercial immovable property	25	33	0	27	2	1	2	0	0	0	۰	0	0	0	0	0	39	37	0	27	2	1	2	0		0		0	0		0	

	As of 31 (03) 2021														As of 30 (05) (2021																	
	Gross carryleng amount								Maintrum Accumulated impairment, accumulated negative changes in fair value due to credit risk gastimate that (an be created								Gross carrying amount													Maximum amount of the guarantee that can be considered	Gross carrying amount	
	Performing Non-performing						Performing Non-performing						Performing				Non-perform	ning						Non-performi								
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk sinor initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance 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 could risk since initial recognition but not credit- impained (Skage 2)		Of which: exposures with forburrance 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	Inflows to non- performing exposures			Of which: exposures with forbearings 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 recognition 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 context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	410	391	21	113	29	12	9	10	6	1	6	4	2	2	0	٥	582	548	32	153	33	17	21	12	7	2	6	s	3	2	0	13
of which: Households	400	391	21	113	29	12	9	10	6	1	6	4	2	2	0	0	580	546	32	152	33	17	21	12	7	2	6	5	3	2	0	13
of which: Collaboralised by residential immovable property	380	363	19	105	18	11	9	9	6	1	s	3	2	1	0	0	542	513	30	143	30	16	19	11	7	2	6	4	2	2	0	11
of which: Non-financial corporations	1	1	0	0	0		0	0	0	0	0	0		0	0	0	2	2	0	1	0	0		0	۰	0		0	٥		0	
of which: Small and Medium-sized Enterprises	۰	0	0		0	۰	0	0	0	0		0		0	0	0	1	1	0	1	0	0		0	۰	0	۰	0	0		0	
of which: Collaboratised by commercial immovable property		0	0		0		0	0	0	0	0	0			0	0	1	1	0	1	0	0				0		0	٥		0	

i	In of 31 (01/2021														As of 30 (66/2021																	
	Gross	carrying amount						Accumulated impairment, accumulated registive changes in fier value due to credit risk Accumulated impairment, accumulated registive changes in fier value due to credit risk Gris bet Considered arrount									Grass carrying amount									salnment, accum	ulated negative char	ges in fair valu	ue due to credit ris	Maximum amount of the guarantee that can be considered	Gross carrying amount	
		Performing Non-performing						Performing Non-performing						Performing Non-performing						Performing				ing								
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis				Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbsarance 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	
Newly originated loans and advances subject to public guarantee schemes	1,654	1,649	0	224	5	۰	2	9		0	4	1		0	1,112	0	1,656	1,640	0	222	15	0	5	12	10	0	6	2	0		1,275	10
of which: Households	76	78			۰			0	0			0				0	78	77			1			0				0				1
of which: Collaboralised by residential immovable property					۰			0	0			0				0	0	۰			0			0				0				۰
of which: Non-financial corporations	1,572	1,567	0	219	5		2	9		0	4	1		0	1,055	0	1,574	1,560	0	217	14	0	4	11	10	0	6	2	0		1,210	
of which: Small and Medium-sized Enterprises	1,267	1,263			5			7	7			1				0	1,252	1,241			12			9				1				7
of which: Collaboralised by commercial immovable property		0			0			0	0			0				0	0	۰			0			0	0			0				