

Bank Name	Kutxabank, S.A
LEI Code	549300U4LIZV0REEQQ46
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	5,271	5,391	5,417	5,402	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	5,148	5,253	5,295	5,269	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,271	5,391	5,417	5,402	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	5,148	5,253	5,295	5,269	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,271	5,391	5,417	5,402	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	5,148	5,253	5,295	5,269	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	30,559	30,241	30,318	31,014	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	30,487	30,132	30,242	30,983	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	17.25%	17.83%	17.87%	17.42%	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	16.89%	17.43%	17.51%	17.01%	(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	17.25%	17.83%	17.87%	17.42%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.89%	17.43%	17.51%	17.01%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.25%	17.83%	17.87%	17.42%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.89%	17.43%	17.51%	17.01%	(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	57,655	58,414	60,163	62,222	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	9.14%	9.23%	9.00%	8.68%	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	5,271	5,391	5,417	5,402	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	5,133	5,256	5,292	5,261	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	57,655	58,414	60,163	62,222	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	57,517	58,278	60,038	62,080	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.1%	9.2%	9.0%	8.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.9%	9.0%	8.8%	8.5%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital Kutxabank, S.A

		ı						
		(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	5,271	5,391	5,417	5,402	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)	5,271	5,391	5,417	5,402	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	2,060	2,060	2,060	2,060	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	3,344	3,458	3,458	3,500	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	588	651	685	593	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	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	3	2	2	3	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	2	11	17	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-354	-322	-324	-331	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 	-505	-484	-493	-482	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(199), 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 CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (0 () and 89 to 92 of CR0; Articles 36(1) point (4) (0), 243(1) point (0), 244(1) point (0) and 296 of CR0; Articles 36(1) point t0 (0) and 296(3) of CR0; Articles 36(1) point t0 (0) and 296(3) of CR0; Articles 36(1) point t0 (0) and 296(3) of CR0; Articles 36(1) point t0 (0) and 455(4) of CR0.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	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 (rS10,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.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable 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	-111	-109	-97	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	138	135	126	141	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	138	135	126	141	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)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	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	C 01.00 (r990,c010) + C 01.00 (r700,c010) + C 01.00 (r700,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 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,271	5,391	5,417	5,402	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	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)	
	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	30,559	30,241	30,318	31,014	C 01.00 (r960,c010) C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transtional adjustments included	30,559	30,241	75	31,014	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.25%	17.83%	17.87%	17.42%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.25%	17.83%	17.87%	17.42%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	17.25%	17.83%	17.87%	17.42%	CA3 (5)	
CET1 Capital	D D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,133	5,256	5,292	5,261	[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 (Tully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.83%	17.44%	17.50%	16.98%	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	16.83%	17.44%	17.50%	18.98%	C 05.01 (r440,c010)	
	÷		0	138	0	0	C 05.01 (+440,c020)	
Memo items	\vdash	Adjustments to AT1 due to IFRS 9 transitional arrangements						
		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,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	72	109	76	31	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

					1
		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	27,780	27,495	27,551	28,225	C 02.00 (r040, c310) -[C 07.00 (r090, c320, s011) + C 07.00 (r110, c320, s011) + C 07.00 (r130, c320, s011) + C 08.01 (r040, c320, s
Of which the standardised approach	27,780	27,495	27,551	28,225	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	411	459	453	519	C 07.00 (1990, 229, 5001) + C 07.00 (110, 220, 5001) + C 07.00 (113), C20, 5001) + C 08.01 (1040, C26, 5001) + C 08.01 (1040, C26), 5001) + C 08.01 (1040, C26), 5001) + C 08.01 (1040, C26), 5002) + C 08.01 (1050, C260, 5002) + C 08.01 (1050, C260, 5002) + C 08.01 (1050, C260, 5002)
Credit valuation adjustment - CVA	72	71	95	51	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)	1	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	57	50	52	53	C 02.00 (R520, c010)
Of which the standardised approach	57	50	52	53	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, 0.10, 661*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	2,238	2,166	2,166	2,166	C 02.00 (R590, c010)
Of which basic indicator approach	2,238	2,166	2,166	2,166	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	30,559	30,241	30,318	31,014	

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

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



2021 EU-wide Transparency Exercise P&L Kutxabank, S.A

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	453	611	148	294
Of which debt securities income	40	54	12	21
Of which loans and advances income	393	524	121	239
Interest expenses	44	58	14	25
(Of which deposits expenses)	29	38	9	18
(Of which debt securities issued expenses)	33	43	10	18
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	35	60	0	33
Net Fee and commission income	337	459	126	260
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	1	1	0	2
Gains or (-) losses on financial assets and liabilities held for trading, net	1	1	1	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-4	-5	-1	-2
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	0	1	0	1
Net other operating income /(expenses)	120	111	-8	-18
TOTAL OPERATING INCOME, NET	900	1,181	251	546
(Administrative expenses)	421	564	136	270
(Cash contributions to resolution funds and deposit guarantee schemes)	11	65	0	13
(Depreciation)	32	48	8	17
Modification gains or (-) losses, net	-2	-2	0	0
(Provisions or (-) reversal of provisions)	64	112	3	11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-3	4	0	2
(Other provisions)	67	107	3	10
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)	141	158	15	74
(Financial assets at fair value through other comprehensive income)	0	1	0	1
(Financial assets at amortised cost)	140	157	15	73
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	6	12	4	11
(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	32	61	13	34
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-55	-63	-15	-27
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	199	218	83	158
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	160	181	62	126
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	160	181	62	126
Of which attributable to owners of the parent (1) Information available only as of end of the year	160	180	62	125

⁽i) Information available only as of end of the year

(ii) For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30,	/06/2021		
		Fi	air value hieran	chy		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	7,000				6,988				7,207				4,771				IAS 1.54 (i)
Financial assets held for trading	93	30	63	0	78	15	63	0	82	29	53	0	62	10	52	0	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	38	11	0	27	38	12	0	26	40	15	0	25	33	14	0	19	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,090	4,800	12	278	5,523	5,247	26	250	5,614	5,344	20	250	5,727	5,460	17	250	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	45,836				46,066				47,254				49,700				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	86	0	86	0	82	0	82	0	82	0	82	0	75	0	75	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	4,401				4,350				4,266				4,201				
TOTAL ASSETS	62,544				63,123				64,546				64,570				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)		,	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 impaiı	ment	Gros	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 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets 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	3,325	0	0	-1	0	0	3,634	0	0	-1	0	0	3,715	0	0	-2	0	0	3,617	0	0	-2	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	1,482	0	0	0	0	0	1,492	0	0	0	0	0	1,771	0	0	0	0	0	1,935	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	42,063	1,902	1,090	-99	-166	-436	42,040	2,186	1,073	-93	-176	-456	43,042	2,134	1,030	-91	-203	-428	45,072	2,465	959	-97	-229	-405	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Kutxabank, S.A

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	83	80	78	66	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	55,069	55,426	56,816	56,835	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	197	235	292	378	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	448	480	454	429	IAS 37.10; IAS 1.54(I)
Tax liabilities	344	402	385	352	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	201	215	166	186	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	56,341	56,838	58,191	58,245	IAS 1.9(b);IG 6
TOTAL EQUITY	6,203	6,285	6,354	6,325	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	62,544	63,123	64,546	64,570	IAS 1.IG6

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



Breakdown of liabilities

Kutxabank, S.A

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	ies 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		280	316	370	444	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	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	5,688	5,673	6,229	6,214	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,337	3,363	3,331	4,103	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,250	3,271	3,257	4,045	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	274	113	904	166	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	5	6	12	5	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,284	1,316	1,256	1,382	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	362	406	337	373	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,418	3,366	3,309	3,336	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,326	3,281	3,236	3,273	ECB/2013/33 Annex 2.Part 2.9.1
	Households	37,653	38,359	38,424	39,275	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	30,369	31,259	31,724	33,043	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,832	2,833	2,832	1,763	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		583	403	530	597	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		55,348	55,741	57,186	57,279	



2021 EU-wide Transparency Exercise Market Risk

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	SA					l)	[M									IN						
			VaR (Memorar	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	demorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	L 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		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	12/2020					
Traded Debt Instruments	26	21	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	26	21	0	0	0	0							0	0	0	0						
Equities	31	30	0	0	0	0							0	0	0	0						
Of which: General risk	15	15	0	0	0	0							0	ō	0	0						
Of which: Specific risk	15	15	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	57	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
, our	As of 31/03/2021	As of 30/06/2021	,	Ĭ	, ,	As of 31	/03/2021	, in the second		, ,			,		, ,	As of 30/0	06/2021	, u			<u> </u>	
Traded Debt Instruments	23	23	0	0	0	0							0	0	0	0						
Of which: General risk	23	23	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	30	30	0	0	0	0							0	0	0	0						
Of which: General risk	15	15	0	0	0	0							0	0	0	0						
Of which: Specific risk	15	15	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	52	53	1	0	1 n	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Kutxabank, S.A								
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUK, %) Central governments or central banks	10,535	11,329	0		10,677	11,505	0	
	Regional governments or local authorities	4,394	3,625	0		4,801	4,024	0	
	Public sector entities	864	648	148		733	563	176	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,086	1,395	644		1,306	1,619	743	
	Corporates	10,950	6,344	6,141		10,958	6,242	6,022	
	of which: SME	1,000	610	498		884	521	420	
	Retail	5,964	3,701	2,609		5,972	3,678	2,600	
Consolidated data	of which: SME	1,550	949	545		1,520	899	515	
Corisolidated data	Secured by mortoages on immovable property	28,880	28,778	10,073		29,232	29,121	10,193	
	of which: SME	604	596	197		585	575	191	
	Exposures in default	1,087	729	772	344	1,157	656	718	464
l	Items associated with particularly high risk	2,156	1,726	2,588		2,082	1,608	2,412	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornorates with a ST credit assessment	709	500	279		399	391	174	
	Collective investments undertakings (CIU)	9	9	9		9	9	9	
l	Equity	1,851	1,838	2,150		1,859	1,848	2,157	
1	Other exposures	4,054	2,919	2,778		4,062	2,924	2,750	
	Standardised Total ²	72,539	63,540	28,191	1,666	73,246	64,188	27,954	1,894

					Standardise	d Approach				
			As of 30)	09/2020			As of 31,	12/2020	/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	10,535	11,329	0		10,677	11,505	0		
	Regional governments or local authorities	4,394	3,625	0		4,801	4,024	0		
	Public sector entities	864	648	148		733	563	176		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1,086	1,395	644		1,306	1,619	743		
	Corporates	10,950 1,000	6,344 610	6,141 498		10,958 884	6,242 521	6,022 420		
	of which: SME Retail	1,000 5,964	3.701	498 2.609		5.972	3.678	2,600		
	of which: SME	1,550	3,701	2,009		1.520	3,070	2,600		
SPAIN	Secured by mortgages on immovable property	28,880	28,778	10.073		29.232	29.121	10.193		
	of which: SME	604	596	197		585	575	191		
	Exposures in default	1.087	729	772	344	1.157	656	718	464	
	Thems associated with narticularly high risk	2,156	1.726	2.588		2.082	1.608	2.412		
	Covered bonds	0	0	0		0	0			
	Claims on institutions and corporates with a ST credit assessment	709	500	279		399	391	174		
	Collective investments undertakings (CIU)	9	9	9		9	9	9		
	Equity	1,851	1,838	2,150		1,859	1,848	2,157		
	Other exposures	4,054	2,919	2,778		4,062	2,924	2,750		
	Standardised Total ²				1,666				1,894	

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30	/09/2020			As of 31,	/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Counterpart 2	Control occurrence to control and Control Science Scie	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	/09/2020			As of 31,	/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities Public sector entities	0	0	0		0	0	. 3	i .			
	Multilateral Development Banks	0	0	0		0	0	0	ľ			
	International Organisations Institutions	0	0	0		0	0					
	Corporates	0	0	0		0	0	0				
	of which: SME Retail	0	0	0		0	0	. 0				
Country of	of which: SME	ō	ō	ō		ō	0	0				
Counterpart 3	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0		0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0					
	Collective investments undertakings (CIU)	0	0	0		ō	0	0				
	Equity Other exposures	0	0	0		0	0	0				
1	Other exposures						0					

			provisions per country of co		curistisation exposures, addition				
					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
T	(min EUR, %) Central governments or central banks	0		0		0	0	0	
i	Regional governments or local authorities Public sector entities	0	9	0		0	0	0	
	Public sector entities Multilateral Development Banks	0							
	International Organisations	ő	i	o o		ő	i i	o o	
	Institutions	0		0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
Country of	Retail of which: SME	0	9	0		0	0	0	
	Secured by mortgages on immovable property	0							
Counterpart 4	of which: SME	ő	i	o o		ő	i i	o o	
	Exposures in default	0		0	0	0	0	0	0
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	9	0		0			
	Collective investments undertakings (CIU)	0							
	Equity Other exposures	0				0		1	
	Standardised Total ²	Ů	,						
	Standardised Total	(1) Original genomes welles for					alana da a matanta da antica		ı

¹⁰ Custod amounts unlike Economy value, in recorded before this created are what due to coeff converse from the coeff of coeff



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

	KUDXADANK, S.A												
					Standardise	d Approach							
			As of 30)	09/2020			As of 31	/12/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 5	Control Communities for central the Control Co	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0				
	Standardised Lotal*	(1) Original exposure, unlike E	0 (1) Original execusare, unifile Execuse value, is recorted before takino into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).										

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	(min FIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central overcomments or control tasks a decisional overcomment or role all arthrottes submitted and control of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

O Totical encours, units Encours value, is recorded before takins into account any effect due to credit consists necessary or under takins in tablaction submissions (i.e. authorition effects).

Total value authorities and consistence or country of countermarks encludes those for securitalization encourses, additional valuetion adjustments (RAAC) and other core funds reductions valued to the engourse, that funds opened model that adjustments (RAAC) and other core funds reductions valued to the engourse, that funds opened model that adjustments (RAAC) and other core funds reductions valued to the engourse, that funds opened model that adjustments (RAAC) and other core funds reductions valued to the engourse, that funds opened model that adjustments (RAAC) and other core funds reductions valued to the engourse, that funds opened model that adjustments (RAAC) and other core funds reductions valued to the engourse, that funds opened model that adjustments (RAAC) and other core funds reductions adjustments (RAAC) and

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min File %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7 Sec	until all securiments or central sinks and contral sinks and contral sinks and contral	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

O Cisinal escourse, utilise Escourse value, is resorted before takino into account any effect due to credit convenión factors or credit risk initiation stechniques (a.e. abstitution effects).

Of Total value advantments and crevisions per country of construentes coulcides those for exponification encourses. Additional advantments (AVA) and other own further inductions related to the

		* Total value delications and other own turner reductions from the country of counterparts exclusions those for securetarization excounts, accidental valuation actualization and other own turner reductions related to the exposure, but their delications for the delications of the country of country of country of counterparts exclusions the country of									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31,	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		ō	ō	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0		0		0	0	0			
	Corporates of which: SME	0		0				0			
	or which: SME Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		ō	ō	0			
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0			
counterpart o	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk Covered bonds	0		0				0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0	0				
	Collective investments undertakings (CIU)	ő	ŏ	o o		ŏ	ŏ	ŏ			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0			0	0	0			
	Standardised Total ²				0				0		

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

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min RIR_%) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entitles Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions Corporates of which: SME	0	0	0		0	0	0		
Country of Counterpart 9	Retail of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 9	of which: SME Exossures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0	
	Access associated with particularly might have Covered bonds Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0					

(ii) Orientel exocurs, unitie Exocurs value, is recorted before taking into account any effort due to credit conversion factors or credit risk mistation techniques (a.c. substitution effects).
(iii) Total value adjustments and crevisions our country of counterwarty excludes those for securisdiation exocurses, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Control concentrated or central banks Control control control control control control Anthropic control control control control Control control control control Control control control control Control control control Control control Control control Control control C	0 0 0 0	0	0		0 0 0 0	0	0		
Country of Counterpart 10	Curplorate of which: SME Read which: SME Read which: SME Secured by nontrasses on immovable property of which: SME Exception in default	0	0	0 0 0	0	00000		0 0 0	0	
	Rems sesociated with particularly high risk Copered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Other resocures	0 0 0	0	0		0000	0	0		
	Standardised Total ²	Ü			0				0	



Kutxabank, S.A

	Nababany 354										
					Standardise	ed Approach					
			As of 31	03/2021			As of 30	06/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	11,231	12,088	0		9,113	10,401	0			
	Regional governments or local authorities	5,369	4,523			6,256	5,382				
	Public sector entities	812	624	170		891	680	206			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,456	1,768	822		1,691	2,027	887			
	Corporates	10,692	6,277	6,046		11,347	6,897	6,661			
	of which: SME	895	523	423		939	574	469			
	Retail	5,889	3,555			6,403	3,552				
Consolidated data	of which: SME	1,446 29,658	851 29,548	488		1,451 30,194	814 30,039	467 10,530			
	Secured by mortgages on immovable property of which: SMF	29,658	29,548	10,343 190		30,194 533	30,039 522	10,530			
	or which: SME Exposures in default	1.094	608	665	453	1,047	596	646	416		
	Items associated with particularly high risk	2.127	1.661	2,491	400	2,101	1.636	2,455	***		
	Items associated with particularly nion risk Covered bonds	2,127	1,001	2,491		2,101	1,030	2,403			
	Claims on institutions and comprates with a ST credit assessment	607	387	216		365	293	201			
	Collective investments undertakings (CIU)	13	13			1,091	228				
	Equity	1,753	1,742			1,654	1,643				
	Other exposures	3,992	2,868	2,675		3,915	2,789	2,659			
	Standardised Total ²	74,694	65,663	28,004	1,880	76,069	66,163	28,744	1,892		

					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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	11.231	12.088			9.113	10.401		
	Regional governments or local authorities	5.369	4,523			6,256	5,382	0	
	Public sector entities	812	624	170		891	680	206	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	o	0		0	0	0	
	Institutions	1,456	1,768	822		1,691	2,027	887	
	Corporates	10,692	6,277	6,046		11,347	6,897	6,661	
	of which: SME	895	523			939	574	469	
	Retail	5,889	3,555			6,403	3,552		
SPAIN	of which: SME	1,446	851	488		1,451	814	467	
JI ALIV	Secured by mortgages on immovable property	29,658	29,548			30,194	30,039	10,530	
	of which: SME	582 1.094	571			533 1.047	522 596	176	
	Exposures in default	1,094	608 1.661		453	1,047	596 1.636	646	336
	Items associated with particularly high risk	2,127	1,661	2,491		2,101	1,636	2,455	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	607	387	216		365	293	201	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	13	13			1,091	228		
	Equity	1,753	1,742			1,654	1,643		
	Other exposures	3,992	2,868	2,675		3,915	2,789	2,659	
	Standardised Total ²	4,7,1	-,	2,510	1.880			2,000	1,793

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

(1) Ougset appears, cells Econom value, is reported before taking into account any effect due to credit connection flowers or cell of an ellipsion beforesses (e.g. substitution effects).
(2) Total value adoptionesses and produces per country of countryparty excludes from the accordation exposure, additional substitution adjustments ((risks) and other own fronts value(close value) to the country of the advantage of the advantage

				Standardise	d Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(min EUR. %)	Original Exposure ¹	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control oncervments or central basis Residuated overvments or local authorities Public sector author Public sector authorities Public sector authorities Residuated overvments or local authorities Residuated overvments or local authorities Residuated overvments or local authorities Country of Country of Country of Country of Country of Country of Residuated overvments or local authorities Country of public Section Secured by metasses on immovable encountry of public Section Secured by metasses on immovable encountry of public Section Secured by metasses of securities with 1 ST or effe assessment General books Country of General section of the section of section or section of section o	000000000000000000000000000000000000000			0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

		(2) Total value adjustments ar exposures, but includes gene		sunterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AV)	ls) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Control oversements or control basics Authorized oversements or control authorities Authorized Development Statis Authorized Development Statis Southcomes Control oversement Statis Southcomes Control oversements Southcomes Control oversements Control oversements	0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	·
	Standardised Total ²				0				0

(I) Organi operate, utilité Epparer vales, in reporte la des tales pins accourt any effect due to cost connection fictors or cost cin elligation behaviours (e.g. authentitus effects).
(2) Tale vius applicaments and provisors per convey of countryparty exclusion from the scondition exposure, additional substantion applicaments ((ridge) and other core fronts resolutions resoluted to the country account of the all-publicament contributions of the core fronts resolutions resoluted to the country account of the all-publicament contributions of the all-publicaments ((ridge) and other core fronts resolutions valent to the country account of the all-publicaments ((ridge) and other core fronts resolutions valent to the country accountry accountr



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Kutxabank, S.A								
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FIB %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Cectal communities are cettal sharing the No. Antibodical communities or cettal sharinttes Public sector entities Adhibitical Consensations Adhibitical Consensations Sections Comparates of which 1995 Sections of which 1995 Sections of which 1995 Sections of which 1995 Sections of which 1995 Sections of which 1995 Sections of which 1995 Sections of which 1995 Sections of which 1995 Sections of which 1995 Sections of which 1995 Sections of which 1995 Sections of which 1995 Consensations Cons	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0
					ect due to credit conversion fac accuristisation exposures, additio				

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ^t	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central overmentate or central tables Accordant overmentate or food an absorber Accordant overmentate or food and solventate And this or food of the contract And the contract	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	
	Standardised Total ²				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		exposures, but includes gene	aral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Central outcomments or central instants Residual outcomments or local antienties Public secure entities Public secure entities Public secure entities Instantianos Instantiano	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	o

Olympial exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk militarion techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for excursionation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

	exposures, but includes gene		,		, , , , , , , , , , , , , , , , , , , ,	,		
				Standardise	ed Approach			
		As of 31/	03/2021			As of 30/	06/2021	
2 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
L %)	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		ō	ō	ō	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	ō	ō	
ty	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	Ů	0	o o	o o	
	0	0	0		0	0	0	
ST credit assessment	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	ō	ō	

		(2) Total value adjustments ar exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	onal valuation adjustments (AV)	As) and other own funds reduc	tions related to the	
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ntry of eerpart 9	Control communities or control beautiful control. Audiocal conversation or control beautiful control	0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	one control								

C () Oliginal seposure, unlike Exposure value, is reported before taking into account any effect due to credit convenient for an exposure or credit risk miligation techniques (e.g., subditution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AMA) and other own funds inductions related to the

		exposures, but includes gene				rai raidaton adjustmenta (xxx	-,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Construction or control for Control Control Another Construction or control and control control Another Construction or Control Another Construction Another Constru	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	
	Standardised Total ²	Ü			0		,		



Credit Risk - IRB Approach

							IRB Ap	proach							
				As of 30	/09/2020					As of 31/	12/2020				
		Original	Original Exposure ¹				Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure 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 Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	1 0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Whith: Horr-SME Equity	0	0	0	0	0	U	0	0	0	0	0	U		
	Equity Other non credit-obligation assets	Ŭ		Ů	0	· ·		U	U	, ,	0	U			
	IRB Total ²				ō						0				

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



Credit Risk - IRB Approach

							IRB Ap	proach					
		As of 31/03/2021 As of 30/06/2021											
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original Exposure ¹		Exposure			Value 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

							Kutxabank, S.A							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Kesiduai Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y	Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M	Denmark													
101' - more	Estonia													



General governments exposures by country of the counterparty

							Kutxabank, S.A							
							As of 31/12/2020							
						Dire	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													
Total Tota	France													
[0 - 3M [Germany													
Total Tota	Croatia													
[0 - 3M [Greece													
13Y - more	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 3Y - 5Y	Ireland													
100' - more Total [0 - 3M [3M - 1Y [1 Y - 2Y [2 Y - 3Y [37 - 5Y [5Y - 10Y [10Y - more Total	Italy													
10Y - more	Latvia													



General governments exposures by country of the counterparty

							Kutxabank, S.A							
							As of 31/12/2020							
						Dire	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 [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
Total Tota	Netherlands													
[0 - 3M [Poland													
13Y - 10Y 110Y - more	Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania													
10Y - more	Slovakia													
Total Tota	Slovenia													



General governments exposures by country of the counterparty

							Kutxabank, S.A							
							As of 31/12/2020							
						Dire	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 exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying anount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 13M - 17 13M - 17 11	Spain	1 299 253 1,419 1,713 3,116 681 7,481	1 299 253 1,419 1,713 3,116 681 7,481	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 167 160 779 1,100 900 0	1 132 93 640 612 2,217 681	0 0 0 0 0	0 0 2 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	695 458 47 8 255 49 91	0	176
[0 - 3M [Sweden	7702	7,742	·	,	3,203	4,510			Ţ		2,002	Ţ	310
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway													
[0 - 3M	Australia													
110Y - more	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							Kutxabank, S.A							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	eet exposures	
			Total coming amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
Total [0 - 3M [13M - 1Y 14 17 17 17 17 17 17 17	Other advanced economies non EEA													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10 - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Kutxabank, S.A							
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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
T 0 - 3M	Africa													
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others	0 0 107 304 107 50 0	0 0 107 304 107 50 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 107 0 107 0 0 0	0 0 0 304 0 50 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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

							Kutxabank, S.A							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

							Kutxabank, S.A							
							As of 30/06/2021							
						Direc	ct 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 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													
[0 - 3M [France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1Y - 2Y [] 12Y - 3Y [] 13Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Latvia													



General governments exposures by country of the counterparty

							Kutxabank, S.A							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	Viiii Eory							Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
[0 - 3M [Netherlands													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Kutxabank, S.A							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
								Derivatives with po	sitive 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											Risk weighted exposure amount
		uei vauve ililairuai asseis	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	Spain	108 409 420 1,405 2,426 3,3581 714 9,064	108 409 420 1,406 2,426 3,581 714 9,064	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 111 242 880 1,066 1,045 0 3,325	108 298 178 545 1,360 2,536 713 5,739	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	524 692 8 200 37 89 242 1,792	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	206
10 - 3M	Sweden	3,004	3,654	J	,	3/223	5,732	J		j		27,75	Ţ.	200
Total	United Kingdom													
10 - 3M	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [13M - 1Y [13Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [15Y - 10Y [10Y - more Total	Norway													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Australia													
Total	Canada													
Total Tota	Hong Kong													



General governments exposures by country of the counterparty

							Kutxabank, S.A							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
Total [0 - 3M [13M - 1Y 14 17 17 17 17 17 17 17	Other advanced economies non EEA													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets beld for trading 10 - 381 / 1 38 - 371 / 1 37 - 571 / 1 37								Kutxabank, S.A							
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets wheld for trading Total gross carrying amount of non-derivative financial assets (acts) after a local degree of the control of trading assets (acts) after a local degree of trading assets (acts) after a local degree of which: Financial assets at fair value trading amount of non-derivative financial assets (acts) after a local degree of trading amount of non-derivative financial assets (acts) after a local degree of the control of trading assets (acts) after a local degree of the control of trading amount of non-derivative financial assets at fair value trading assets at fair value trading amount and the control of trading amount and the control of the control of trading amount and the control of the contro								As of 30/06/2021							
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets bed for trading 1 - 341 1							Dire	ct exposures							
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets of which: Financial assets of designated at fair value through profit or loss for which: Financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss for which: Financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-der		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets of which: Financial assets at fair value through profit or loss 10 - 3MI 13 - 13 - 13 - 13 - 13 - 13 - 13 - 13									Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance sh	heet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets designated at fair value through profit or loss fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair val															Risk weighted
2Y-3Y Africa	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short	of which: Financial assets			of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[9-3M] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	[2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Africa													
11Y-2Y 333 333 303 0 0 0 333 0 0	[0 - 3M [3M - 1Y [11 - 2Y [2Y - 3Y	Others	303 0 458 50 0	303 0 458 50	0 0 0 0 0	0 0 0 0 0	0 0 106 0	50 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Notes and definitions
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- (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 Kutxabank, S.A

				,	As of 30/09/202	0								As of 31/12/202	0			
		Gre	oss carrying amo	unt			ted impairment, accun n fair value due to cred 4		Collaterals and financial guarantees		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of w	nich non-perforn	ning ¹	On performing	On non-performing	exposures ³	received on non- performing		Of which performing but past due >30	Of wi	nich non-perforn	ning¹	On performing	On non-perform	ming exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	6,747	0	0	uerauiteu n	,			J 0	0	6,716		0	uerauiteu	,	0	0	,	
Debt securities (including at amortised cost and fair value)	4,808	0	0	0	0	1		0	0	5,126		0	0	0	1	0	0	
Central banks	0	0	0	0	0		0	0	0	-,		0	0	0	-	0	0	
General governments	4,283	0	0	0	0		0	0	0	4,501	0	0	0	0	0	0	0	0
Credit institutions	357	0	0	0	0	(0	0	0	349	0	0	0	0	0	0	0	0
Other financial corporations	78	0	0	0	0	(0	0	0	183	0	0	0	0	1	0	0	0
Non-financial corporations	90	0	0	0	0	1	. 0	0	0	93	0	0	0	0	1	0	0	. 0
Loans and advances(including at amortised cost and fair value)	45,058	173	1,090	1,090	1,090	265	436	436	592	45,302	95	1,245	1,232	1,073	256	470	456	658
Central banks	0	0	0	0	0	(0	0	0	0	0	0	0	0	0	0	0	0
				_	_											_	_	
General governments	3,360	12	7	7	7		0	0	7	3,581	0	11	11	7	0	0	0	10
Credit institutions	478	0	0	0	0	(0	0	0	306	0	0	0	0	0	0	0	. 0
Other financial corporations	385	0	3	3	3	5	5 1	1	0	290	0	0	0	0	4	0	0	0
	7,654	40	381	381	381	185	163	163	176	7 407		503	501	377	188	198	187	207
Non-financial corporations	7,654	19	381	381	381	185	163	163	1/6	7,497	1	503	501	3//	188	198	18/	207
of which: small and medium-sized enterprises at amortised cost	2,980	17	316	316	316	131	137	137	166	2,965	6	394	392	322	124	171	160	197
of which: Loans collateralised by commercial immovable property at amortised cost	1,936	15	276	276	276	100	105	105	167	1,869	5	321	319	259	80	112	102	195
Households	33,181	142	698	698	698	75	5 271	271	409	33,629	88	730	719	688	64	271	269	441
of which: Loans collateralised by residential immovable property at amortised cost	30,009	131	595	595	595	67	225	225	362	30,408	81	621	612	587	50	223	221	392
of which: Credit for consumption at amortised cost	1,207	4	29	29	29	3	14	14	9	1,252	3	32	31	29	5	15	15	10
DEBT INSTRUMENTS other than HFT	56,613	173	1,090	1,090	1,090	266	436	436	592	57,144	95	1,245	1,232	1,073	257	470	456	658
OFF-BALANCE SHEET EXPOSURES	10,207		33	33	33	14	20	20	5	10,329		78	77	32	17	23	20	6

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 instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destruction, as explicited instruments are discretized instruments and accumulated impairments and acc



Performing and non-performing exposures

					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, accum I fair value due to credi	ulated it risk and	Collaterals and financial		Gro	oss carrying amou	ınt ^s		Accumulat changes in provisions	ed impairment, a fair value due to	accumulated o credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning¹	On performing	On non-performing of	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	rming ¹	On performing	On non-perform	ming exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of v	vhich Stage	exposures		days and <=90 days		Of which:	Of which Stage	exposures ²		Of which Stage	exposures
Cash balances at central banks and other demand deposits	6,917	0	0	0	0		0	0	0	4,52	. 0	0	(0 0	C		0	0
Debt securities (including at amortised cost and fair value)	5,485		0	0	0	2		0	0	5,552		0		0 0	2		0	
Central banks	. 0	0	0	0	0	(0	0	0		0	0		0 0	() (0	0
General governments	4,846	0	0	0	0		0	0	0	4,87	2 0	0		0 0	(0	0
Credit institutions	349	0	0	0	0	(0	0	0	35	4 0	0		0 0	() (0	0
Other financial corporations	184	0	0	0	0	1	. 0	0	0	18	9 0	0		0 0	1		0	0
Non-financial corporations	107	0	0	0	0	1	. 0	0	0	13	6 0	0		0 0	1		0	0
Loans and advances(including at amortised cost and fair value)	46,208	115	1,180	1,168	1,030	282	440	428	630	48,496	105	1,122	1,111	1 959	310	421	405	600
Central banks	0	0	0	0	0	(0	0	0		0	0		0 0	(0	0	0
General governments	4,116	0	7	7	7	(1	1	7	4,84	9 0	7		7 7) 1	1	. 7
Credit institutions	349	0	0	0	0	(0	0	0	44	9 0	0		0 0	() (0	1 0
Other financial corporations	296	0	0	0	0		5 0	0	0	35	5 0	0		0 0	4	. (0	0
Non-financial corporations	7,524	10	459	458	343	216	5 172	162	194	7,90	9 7	437	43	6 316	236	165	5 151	1 186
of which: small and medium-sized enterprises at amortised cost	2,895	9	350	349	286	152	145	135	181	2,84	7	331	33	0 263	162	140	127	174
of which: Loans collateralised by commercial immovable property at amortised cost	1,839	6	307	307	251	110	111	102	182	1,790	5	289	289	9 228	122	104	91	173
Households	33,922	105	713	703	679	62	2 267	266	429	34,93	4 98	678	66	8 636	70	255	5 253	3 407
of which: Loans collateralised by residential immovable property at amortised cost	30,786	97	607	597	579	48	219	218	381	31,228	91	575	566	6 541	51	. 208	206	361
of which: Credit for consumption at amortised cost	1,205	3	31	31	29	5	16	16	10	1,250	4	31	30	0 28	8	16	16	9
DEBT INSTRUMENTS other than HFT	58,611	115	1,180	1,168	1,030	284	440	428	630	58,570	105	1,122	1,111	1 959	312	421	405	600
OFF-BALANCE SHEET EXPOSURES	10,350		70	70	30	17	22	20	9	10,584		68	68	8 29	19	22	2 19	7

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION INPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, substite 29
(2) Institutions report here collective allowances for incurred but not reported losses (instruments at a mortised cost) and changes in fair value of performing exposures due to credit risk and provisioning (instruments at fair value other than HFT)
(3) Institutions report here exported. (Sunctions of the instruments at a mortised cost) and changes in fair value due for provisioning (instruments at fair value other than HFT)
(4) For the orbalances sheef items, accumulated impairments and accumulated repairments at accumulated repairments at accumulated repairments at accumulated repairments and accumulated repairments at accumulated repairments at a residual collection of the second repairment of the second repairment



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	posures with		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	О
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,285	518	253	197	740	283	1,238	604	268	211	707	306
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	19	7	0	0	10	7	19	11	0	0	9	9
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	691	252	149	98	295	122	654	329	157	107	275	141
of which: small and medium-sized enterprises at amortised cost	410	206	106	83	253		379	238	107	90	228	
Households	574	258	103	98	435	154	565	263	110	103	422	155
DEBT INSTRUMENTS other than HFT	1,285	518	253	197	740		1,238	604	268	211	707	
Loan commitments given	12	1	0	0	9	1	12	1	0	0	8	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

[©]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 FINKEP 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-TTS 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 FINKEP 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

Kutxabank, 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 of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,237	590	273	210	704	295	1,586	569	276	203	992	285
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	18	7	1	1	9	7	18	7	1	1	9	7
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	662	324	164	108	279	137	962	307	168	103	522	128
of which: small and medium-sized enterprises at amortised cost	386	233	112	91	230		529	218	116	87	367	
Households	556	258	109	102	416	152	605	255	108	99	461	151
DEBT INSTRUMENTS other than HFT	1,237	590	273	210	704		1,586	569	276	203	992	
Loan commitments given	12	1	0	0	8	1	12	1	0	0	5	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

Kutxabank, S.A

Ī			AS OF 3	0/09/2020					AS 01 3	1/12/2020					AS 01 3:	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying 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 changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	95	18	18	95	9	0	96	17	17	96	9	0	98	17	17	98	9	0	96	13	13	96	5	0
B Mining and guarrying	5	0	0	5	0	0	5	1	1	5	0	0	5	1	1	5	0	0	5	0	0	5	0	0
C Manufacturing	1.464	66	66	1.464	64	0	1.345	66	66	1.345	66	0	1.497	64	64	1.497	65	0	1.444	58	58	1.444	66	0
D Electricity, gas, steam and air conditioning supply	227	0	0	227	1	0	106	1	1	106	1	0	94	0	0	94	1	0	190	0	0	190	1	0
E Water supply	106	0	0	106	1	0	109	0	0	109	1	0	68	0	0	68	1	0	60	0	0	60	1	0
F Construction	1.154	139	139	1.154	128	0	1.109	180	178	1.109	120	0	1.056	173	172	1.056	147	0	1.042	163	163	1.042	153	0
G Wholesale and retail trade	761	57	57	761	32	0	737	131	131	737	53	0	760	103	103	760	27	0	740	102	102	740	28	0
H Transport and storage	801	5	5	801	25	0	791	5	5	791	26	0	770	4	4	770	26	0	1,182	4	4	1,182	31	0
I Accommodation and food service activities	180	20	20	180	12	0	179	23	23	179	13	0	184	23	23	184	13	0	174	25	25	174	14	0
3 Information and communication	175	4	4	175	14	0	180	5	5	180	6	0	171	4	4	171	6	0	202	3	3	202	5	0
K Financial and insurance activities	1,131	2	2	1,131	7	0	1,218	1	1	1,218	7	0	1,219	1	1	1,219	10	0	1,134	1	1	1,134	9	0
L Real estate activities	625	45	45	623	35	0	633	46	46	631	54	0	631	44	44	629	57	0	639	43	43	639	SS	0
M Professional, scientific and technical activities	418	8	8	418	7	0	428	9	9	428	8	0	422	9	9	422	8	0	409	8	8	409	9	0
N Administrative and support service activities	118	7	7	118	3	0	113	8	8	113	5	0	110	7	7	110	4	0	87	7	7	87	4	0
O Public administration and defence, compulsory social security	122	0	0	122	1	0	192	0	0	192	2	0	167	0	0	167	2	0	157	0	0	157	1	0
P Education	53	2	2	53	1	0	53	2	2	53	2	0	50	2	2	50	1	0	49	2	2	49	2	0
Q Human health services and social work artivities	63	1	1	63	1	0	62	1	1	62	1	0	63	1	1	63	1	0	63	2	2	63	1	0
R Arts, entertainment and recreation	57	3	3	57	3	0	47	3	3	47	8	0	50	3	3	50	6	0	55	3	3	55	11	0
S Other services	97	3	3	97	3	0	95	3	3	95	4	0	109	3	3	109	4	0	181	3	3	181	5	0
Loans and advances	7.654	381	381	7.651	349	0	7 497	503	501	7 494	386	0	7 524	459	458	7.521	388	0	7 909	437	436	7 909	401	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



i								As of 30,	09/2020															As of 31/	12/2020							
															Maximum amount of the guarantee that can be considered		Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wi forbairance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	org Of which: esposures with forbiseance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbularance melasures	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			Performing	Of which: exposures will forbeasings measures	Of which: Instruments with significant increase in credit risk since recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbalance 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)	Non-performi	ing Of which: exposures with forbusance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee nooseed in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monatoria	518	507	1	124	11		9	7	4	0	3	3	0	3		1	542	526	0	174	16		12	11	6	0	5	5	0	3	0	
of which: Households	518	507	1	124	11	۰	9	7	4	0	3	3		3		1	532	520	0	169	12	۰	11	9	6	0	5	3	0	3	0	۰
of which: Collateralised by residential immovable property	475	467	1	109			6	5	3	0	3	2		2		1	496	487	0	155	9	۰	9	7	5	0	5	2	0	2		۰
of which: Non-financial corporations	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	10	6	0	s	4		1	2		0	0	2	0	0	0	
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	6	0	4	4		1	2		0	0	2	0	0	0	
of which: Collateralised by commercial immovable property	۰	0	0	0	0		٥	0	0	0	0	0		0		0		4	0	4	4	۰	1	2		0		2	0	0	0	۰

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi	ing			Performing			Non-performi	ing					Performing			Non-perform	ing			Performing			Non-performi				
(min EUR)			Of which: exposures with forbserance measures	Of which: Instruments with significant increase in increase in initial recognition but not credit- impaired (Stage 2)		Of which: exposures wit 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- impaired (Stage 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 context of the CDVID-19 crisis				Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbasising measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbeasings measures	Of which: Instruments with significant rocease in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired ESA-compliant monitoria	391	379	0	GE .	12	0	3	6	2	0	2	4		1	۰	2	384	368		87	16		6		4	0	3	4	0	1	0	2
of which: Households	391	379	0	68	12	0	3	6	2	0	2	4	0	1	0	2	384	368	0	87	16		6		4	0	3	4	0	1	0	2
of which: Collateralised by residential immovable property	365	353	0	63	12	0	3	s	2	0	2	3		1	0	2	354	340	0	79	14		5	7	3	0	3	4	٥	1	0	2
of 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	٥	0		0
of which: Small and Medium-sized Enterprises	۰	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0		0	0	۰	0	0	0	0	0	0	0
		0	0		0		0		0	0	0	0	0	0	0		0				0		0	0		0		0	0	0	0	

								As of 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 ESE)		Performing	Of which: exposures with 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	Nethonorg								Inflows to non- parforming 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: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performit	Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- parforming exposures
Newly originated loans and advances subject to public guarantee schemes	505	503	0	10	2		2	1	1	0	۰	0	۰	0	427	٥	549	545	0	23	3	0	3	2	1	0	1	1	0	1	460	
of which: Households	27	27			0			۰	0			0				۰	28	29			0			۰				0				
of which: Collateralised by residential immovable property		0			0			۰	0			0					0				0							0				
of which: Non-financial corporations	478	476	0	10	2	۰	2	1	1	0	0	0		0	412	۰	520	517	0	22	3	۰	3	2	1	٥	1	1	0	1	454	۰
of which: Small and Medium-sized Enterprises	275	275			0			1	1			0					295	293			2			1	1							
of which: Collateralised by commercial immovable property	0	0			0			۰	0			0						۰														



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 Kindobank S. A.

								As of 31,	/03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Micomum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbanince 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 oredit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: soposans with forbarance measures	Of which: Unificity to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	460	449	0	140	10	0	9		s	0	4	3	۰	3	0	1	153	149	1	40	4	0	4	3	2	0	2	1	0	1	0	0
of which: Households	451	445	0	136	6	۰	6	6	4	0	4	2		2	0	1	147	144	1	43	3	0	2	2	2	0	2	1	0		0	۰
of which: Collaboralised by residential immovable property	425	420	0	125	6		5	6	4	0	4	2		1	0	1	136	135	0	40	2	0	2	2	2	0	1	0	0			
of which: Non-financial corporations	9	5	0	5	4		4	2	0	0		2	0	2	0	0	6	5	0	5	1	0	1	0		0	0	0	0	0	0	
of which: Small and Medium-sized Enterprises		4	0	4	4	0	4	2	0	0		2	0	2	0	0	6	4	0	4	1	0	1	0		0	0	0	0	0	0	
of which: Collateralised by commercial immovable property	9	s		s	4		4	2	0	0	۰	2	۰	2	0	0	6	5	0	s	1	0	1	0		0	۰	0	0	0		۰

								As of 31,	(03/2021															As of 30	/05/2021							
	Gross							,							Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform							Non-perform	ing					Performing			Non-perform	ning						Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk sinol 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 could risk since initial recognition but not credit- impained (Skage 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	Inflows 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 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 content of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant moratoria	409	467		150	22	۰	11	12	6		s	6	۰	3	0	2	792	756	50	262	36	4	24	19		1		10	0	6		3
of which: Households	487	465	0	149	22		11	12	6	0	5	6		3	0	2	787	754	50	261	33	4	21	17		1			0	4	0	3
of which: Collaboralised by residential immovable property	446	428	0	135	38		9	10	5	0	s	5	0	2	0	2	732	703	53	238	28	4	16	15		1	7	7	٥	4	0	3
of which: Non-financial corporations	2	2	0	0	0		0	0	0	0	0	0	0	0	0	0	5	2		1	3	0	3	2	۰	0		2	٥	2	0	0
of which: Small and Medium-sized Enterprises	2	2		۰		۰	٥	0	٥	0		0	۰	0	0	0	s	2	0	1	3	0	3	2	۰	٥	۰	2	0	2		0
of which: Collaboralised by commercial immovable property		0	0		0		0	0	0		0				0	0	3	0			3	0	3	2		0		2	0	2		

[As of 31	/03/2021															As of 3	0/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis			Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- trepained (Stage 2)	Nan-perfore	Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in ovedt risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbatrance measures	Of which: Unitedly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	587	583	10	39	5	۰	4	3	2	0	2	1	۰	1	471	1	585	579	327	346	6	1	6	5	4	3	4	1	0		479	
of which: Households	30	30						0	0			0				۰	31	30						۰	۰			0				
of which: Collaboralised by residential immovable property	۰	0						0	0			0				۰	0	۰						۰	۰			0				
of which: Non-financial corporations	557	553	10	38	s		4	3	2	0	2	1	0	1	444	1	554	549	320	340	6	1	5	5	4	3	4	1	0	1	451	
of which: Small and Medium-sized Enterprises	304	301			2			1	1			0				1	336	335			4			2	2			۰				
of which: Collateralised by commercial immovable property	۰	0							0									۰			0				0			0				0