

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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,257	5,335	5,189	5,158	C 01.00 (r0020,c0010)	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	5,129	5,216	5,114	5,104	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,257	5,335	5,189	5,158	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	5,129	5,216	5,114	5,104	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,257	5,335	5,189	5,158	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,129	5,216	5,114	5,104	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	30,004	30,171	29,855	30,431	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	29,984	30,147	29,842	30,423	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.52%	17.68%	17.38%	16.95%	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	17.10%	17.30%	17.14%	16.78%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.52%	17.68%	17.38%	16.95%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.10%	17.30%	17.14%	16.78%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Total capital (as a percentage of risk exposure amount) - transitional definition	17.52%	17.68%	17.38%	16.95%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.10%	17.30%	17.14%	16.78%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	62,540	62,393	62,508	68,863	C 47.00 (r0300,c0010)	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	8.41%	8.55%	8.30%	7.49%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,257	5,335	5,189	5,158	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,123	5,208	5,087	5,058	C 47.00 (r0310,c0010)	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	62,540	62,393	62,508	68,863	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	62,406	62,266	62,406	68,764	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.41%	8.55%	8.30%	7.49%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.21%	8.36%	8.15%	7.36%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Kutsabank, S.A.

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	5,257	5,335	5,189	5,158	C 01.00 (r0010,c0010)	REGULATION Articles 4(118) and 72 of ORR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			,			
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,257	5,335	5,189	5,158	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	2,060	2,060	2,060	2,060	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,568	3,570	3,570	3,625	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	415	500	407	339	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	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 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3	2	2	3	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	30	50	38	26	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-341	-355	-349	-355	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-497	-467	-488	-508	C 01.00 (r0370,c0010)	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 (r0380,c0010)	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 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 243(1) point (b), 243(1) point (b), 244(1) point (b) and 25% of CRR; Articles 36(1) point b) (ii) and 37%(1) of CRR; Articles 36(1) point b) (iv) and 153(4) of CRR. 36(1) point b) (iv) and 153(6) of CRR and Articles 36(1) point b) (v) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	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 (r0480,c0010)	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 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(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 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-15	-15	-15	-19	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-99	-138	-138	-113	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	134	127	102	100	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 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	134	127	102	100	C 01.00 (r0520,c0010)	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 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 0s.00 (r0744,c0010) + C 01.00 (r0746,c0011)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,257	5,335	5,189	5,158	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)+C\\ C\ 01.00\ (r0955,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c00110)+C\\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	30,004	30,171	29,855	30,431	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	16	20	-3	-22	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.52%	17.68%	17.38%	16.95%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.52%	17.68%	17.38%	16.95%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.52%	17.68%	17.38%	16.95%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,123	5,208	5,087	5,058	[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-	•
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.08%	17.27%	17.04%	16.61%	A.4.3.01.0)1 [D.1]/[8-8.1]	•
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	128	118	75	54	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	20	25	14		C 05.01 (10440,c0040)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements and hased on bank's supervisory reportion. Therefore, any capital instruments that are not elicible from a re-	20	25	14	8	(romspanney	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RW			
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %)					C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130,
Credit risk (excluding CCR and Securitisations) ¹	27,263	27,387	27,053	27,526	
Of which the standardised approach	27,263	27,387	27,053	27,526	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	471	483	509	585	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001)+ C 07.00 (r0130, ct220, s001) + C 08.01 (r0090, ct305, s001) + C 08.01 (r0090, ct305, s001) + C 08.01 (r0040, ct305, s001) + C 08.01 (r0040, ct305, s001) + C 08.01 (r0040, ct305, s002) + C 08.01 (r0050, ct305, s002) + C 08.01 (r0050, ct3050, s002) + C 08.01
Credit valuation adjustment - CVA	43	38	30	27	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	60	48	49	78	C 02.00 (r0520, c0010)
Of which the standardised approach	60	48	49	78	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0490)*12.5+MAN(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,166	2,214	2,214	2,214	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,166	2,214	2,214	2,214	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	30,004	30,171	29,855	30,431	

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.



2022 EU-wide Transparency Exercise P&L Kutxabank, S.A.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	439	584	143	288
Of which debt securities income	31	43	38	134
Of which loans and advances income	357	474	114	233
Interest expenses	31	39	8	16
(Of which deposits expenses)	27	36	9	18
(Of which debt securities issued expenses)	23	29	6	12
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	34	52	4	35
Net Fee and commission income	397	545	139	277
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	4	5	14	14
Gains or (-) losses on financial assets and liabilities held for trading, net	2	3	2	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	-2	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	2	1	1
Net other operating income /(expenses)	-29	-30	-10	-15
TOTAL OPERATING INCOME, NET	814	1,119	284	588
(Administrative expenses)	405	547	137	275
(Cash contributions to resolution funds and deposit guarantee schemes)	13	65	0	16
(Depreciation)	25	40	9	18
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	14	98	6	16
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	4	0	1
(Other provisions)	12	95	6	15
Of which pending legal issues and tax litigation ¹	0	-1	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)	112	71	23	36
(Financial assets at fair value through other comprehensive income)	1	1	0	0
(Financial assets at amortised cost)	112	71	23	36
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	12	19	2	9
(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	48	60	14	38
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-52	-60	-20	-45
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	229	278	100	212
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	177	218	75	164
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	177	218	75	164
Of which attributable to owners of the parent	176	216	75	163

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 To 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)21			As of 31	/12/2021			As of 31	/03/2022			As of 30	/06/2022			
		Fi	air value hierar	chy		R	air value hierar	chy		Fa	air value hierar	chy		Fa	ir value hieran	chy		
ASSETS:	Carrying amount	Carrying Level 1 Level 2 Level 3		Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References			
Cash, cash balances at central banks and other demand deposits	4,629				5,692				5,461				5,518				IAS 1.54 (i)	
Financial assets held for trading	66	18	48	0	62	15	47	0	55	21	34	0	93	61	32	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	33	14	0	19	31	13	0	18	32	14	0	18	31	14	0	17	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	5,213	4,947	15	250	5,332	5,056	20	256	5,244	4,968	20	256	5,141	4,870	16	255	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	49,338				49,973				50,262				51,433				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	66	0	66	0	48	0	48	0	44	0	44	0	46	0	46	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	4,184				4,050				3,939				3,957					
TOTAL ASSETS	63,528				65,188				65,035				66,218				IAS 1.9(a), IG 6	

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

(min	EUR)		ı	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,623	0	0	-2	0	0	3,559	0	0	-2	0	0	3,674	0	0	-2	0	0	3,738	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,941	0	0	0	0	0	1,945	0	0	0	0	0	2,312	0	0	0	0	0	2,580	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	44,792	2,416	944	-99	-259	-397	45,267	2,561	919	-83	-223	-411	45,322	2,467	888	-83	-249	-395	46,568	2,253	687	-96	-222	-337	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	70	66	56	81	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	55,826	57,287	57,261	58,666	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	437	446	488	403	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	408	470	450	417	IAS 37.10; IAS 1.54(I)
Tax liabilities	314	367	332	305	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	208	242	199	207	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	57,262	58,878	58,787	60,079	IAS 1.9(b);IG 6
TOTAL EQUITY	6,266	6,310	6,249	6,139	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	63,528	65,188	65,035	66,218	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)

Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		506	511	544	479	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	4	Annex V.Part 1.31
	Central banks	6,197	6,181	6,166	6,151	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	3,690	4,071	3,956	4,481	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,644	3,990	3,897	4,377	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	195	412	458	361	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	6	5	61	4	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,371	1,217	1,409	1,737	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	378	350	547	802	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,194	3,325	3,214	3,156	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,140	3,275	3,157	3,101	ECB/2013/33 Annex 2.Part 2.9.1
	Households	38,894	39,368	39,271	39,950	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	33,048	33,918	34,339	35,383	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,746	2,233	2,195	2,172	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		538	480	592	659	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		56,332	57,798	57,805	59,150	



2022 EU-wide Transparency Exercise Market Risk

Kutxabank, S.A.

									Ruckubuiii	,											
	SA					1	М									IN					
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE I	RISKS CAPITAL CF FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR		TOTAL RISI EXPOSURE AMOUNT SURE
	As of 30/09/2021	As of 31/12/2021				As of 30	09/2021									As of 31/1	12/2021				
Traded Debt Instruments Of which: General risk	31 31	19	0	0	0	0							0	0	0	0					
Of which: Specific risk	0	0	ő	ő	ő	ŏ							ŏ	ő	ő	ő					
Equities	30	30	0	0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	15	15	0	0	0	0							0	0	0	0					
Foreign exchange risk	13	15	0	0	0	0							l ő	0	0	0					
Commodities risk	0	0	0	0	0	ō							ō	0	0	0					
Total	60	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31,	03/2022									As of 30/0	06/2022				
Traded Debt Instruments	19	52	0	0	0	0							0	0	0	0					
Of which: General risk	19	52	0	0	0	0							0	0	0	0					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Equities	30	27	0	0	0	0							0	0	0	0					
Of which: General risk	15	13	0	0	0	0							0	0	0	0					
Of which: Specific risk	15	13	0	0	0	0							0	0	0	0					
Foreign exchange risk Commodities risk	0	1	0	0	0	0							I 🕺	0	0	0					
Total	49	78	ľ	0	ů	0	0	0	0	0	0	0	ň	Ů	ň	n	0	0	0	0	0

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



					Standardisc	ed Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(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 an provisions
	Central governments or central banks	8,997	9,812	0		9,960	10,740	0	
	Regional governments or local authorities	6,292	5,344	0		6,216	5,406	0	
	Public sector entities	885	655	207		861	667	236	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,632	1,965	816		1,767	2,095	829	
	Corporates	11,361	6,924	6,536		11,474	7,141	6,758	
	of which: SME	987	605	493		895	544	443	
	Retail	5,900 1,422	3,513 799	2,493 458		5,966 1,436	3,633 833	2,577 477	
onsolidated data	of which: SME	30,429					30.364		
	Secured by mortoages on immovable property of which: SMF	30,429 521	30,258 512	10,607 173		30,517 490	30,364 482	10,643 162	
	or which: SME Proposures in default	1.020	559	583	420	998	483	499	4
	Exposures in default Thems associated with narticularly high risk	1,020	1,256	1.885	420	1,625	1.163	1.745	•
	Items associated with particularly high risk Covered bonds	1,723	1,250	1,000		1,023	1,103	1,743	
	Claims on institutions and comorates with a ST credit assessment	280	270	114		306	305	156	
	Collective investments undertakings (CIU)	1.092	229	26		1.071	224	25	
	Foulty	1,506	1.495	1,823		1,587	1.576	1.812	
	Other exposures	3.886	2,749	2,645		3,839	2.741	2,591	
	Standardised Total ²	75,005	65.028	27.734	1,904	76.188	66,540	27.870	1,91

		Standardised Approach									
			As of 30,	09/2021		As of 31/12/2021					
	(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		
	Central governments or central banks	8,997	9,812	0		9,960	10,740	0			
	Regional governments or local authorities	6,292	5,344	0		6,216	5,406	0			
	Public sector entities	885	655	207		861	667	236			
	Multilateral Development Banks International Organisations	0		0		0	U	0			
	International Organisations Institutions	1.632	1,965	816		1,767	2,095	829			
	Corporates	11,361	6,924	6.536		11,474	7,141	6.758			
	of which: SME	987	605	493		895	544	443			
	Retail	5.900	3.513	2.493		5,966	3.633	2.577			
CDATH	of which: SME	1,422	799	458		1,436	833	477			
SPAIN	Secured by mortgages on immovable property	30,429	30,258	10,607		30,517	30,364	10,643			
	of which: SME	521	512	173		490	482	162			
	Exposures in default	1,020	559	583	325	998	483	499	348		
	Items associated with particularly high risk	1,725	1,256	1,885		1,625	1,163	1,745			
	Covered bonds					0					
1	Claims on institutions and corporates with a ST credit assessment	280 1,092	270 229	114 26		306 1,071	305 224	156 25			
	Collective investments undertakings (CIU) Equity	1,092	1,495	26 1,823		1,071	1,576	1,812			
	Other exposures	1,506	1,495 2,749	1,823 2,645		1,587	1,5/6 2.741				
1	Other exposures Standardised Total ²	3,000	2,740	2,043	1,790	3,839	2,791	2,391	1,766		

			As of 30	/09/2021			As of 31,	/12/2021	
	(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 2	Central conservaments or central statistic Sectional conversaments be pair atthroffice Sectional conversaments be pair atthroffice Sectional conversaments Sectional Conversam	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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				

		(x) Your lists superinted and printed printed printed printed and printed prin									
					Standardis	d Approach					
			As of 30	/09/2021		As of 31/12/2021					
		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 3	Consist conversations or control banks (and the control banks (but a control banks (but a control banks (but a control banks (but a control (but a contr	0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0		
	Other exposures					0					

		Standardised Approach									
			As of 30	/09/2021			As of 31	/12/2021			
	(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		
Public sector entities the Militateral Develop International Orac International Committee Committee (Country of Country of Counterpart 4 (Sector of Militate Sector o	is or central shakes the or hocal ashirotise unment fasics catelines sets on immerable arrowitz ties on immerable arrowitz ties and corporates with a 5T croft assessment the undertakines (CU)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

¹⁰¹ Original exposure, unlike Exposure value, in reported before taking rice account any effect due to credit conventure factors or credit risk militagion techniques (e.g., substitution effects).
(3) Total value adjustments and provinces per country of counterparty encludes those for excurtisation exposure, additional valuation adjustments (AlbAs) and other core funds reductions related to the exposure, but includes greater dutal this adjustments (AlbAs) and other core funds reductions related to the exposure, but includes greater dutal this adjustments (AlbAs) and other core funds reductions reduced to the exposure, but includes and contributions are consistent to the exposure for the adjustments (AlbAs) and other core funds reductions reduced to the exposure for the adjustments (AlbAs) and other core funds reduced to the exposure funds of the



					Standardisc	d Approach				
			As of 30,	/09/2021		As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)	^					,			
Country of Counterpart 5	Coulty of constraints or coulty of basists Andreas state entirely and an administrative of the country of the	0 0 0 0 0 0 0 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			000000000000000000000000000000000000000	0	
	Standardised Total ²				0					
		(ii) Original exposure, unlike Ex	posure value, is reported befor	re taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ques (e.g. substitution effects)			
	(2) Total value adjustments and provisions per country of counterparty excludes those for secuntisation exposures, additional valuation adjustments (AVAs) and other own funds excludions related to the									

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 6	Control overmentate or centrol stanks Revisional overmentate or centrol stanks Revisional overmentate or local admirities Revisional overmentate Revisional overse description Revisional descr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o o		
	Standardised Total ²				0						

Objanie appouse, unitie Exposure value, in reponded before taking into account any effect due to oresist convenion faces or could nisk mitigation tachniques (u.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations natised to the

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
		As of 30/09/2021					As of 31,	/12/2021			
	(min Fill) %).)	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 7	Control commentation control basis in Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 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		

***Original exposure, unlike Exposure value, is reponsed before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (u.p. substitution effects).

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

		exposures, but includes general credit mik adjustments.										
					Standardisc	d Approach						
			As of 30,	/09/2021		As of 31/12/2021						
		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 a provisions ²			
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations			0		0						
	Institutions	0	0	ō		ō	ō	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
Country of	Retail of which: SME			0		0						
Counterpart 8	Secured by mortgages on immovable property	i i		0		0	i i	0				
Counterpart o	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds			0		0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0						
	Equity		i o	o o		o o	i i	, o				
	Other exposures			0		ō		0				
	Standardised Total ²											

					Standardisc	d Approach			
		As of 30/09/2021					As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	9	0		0	0	0	
	Multilateral Development Banks International Organisations					0	U		
	Institutions	i i				0	0		
	Corporates			0		ō	ō	i i	
	of which: SME	0		0		0	0	0	
Country of	Retail	0		0		0	0	0	
Country of	of which: SME	0		0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0	9	0		0	0	0	
	of which: SME Exposures in default					0	U		
	Exposures in default Items associated with particularly high risk						0		
	Covered bonds	i i				Ö	ů o	o o	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	9	9	0		0	0	0	
	Other exposures	0		0		0			
	Standardised Total ²								

Central governmen					Standardisc	dardised Approach				
Central governmen			As of 30,	/09/2021			As of 31,	/12/2021		
Central governmen	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Public sacto entitle Multitativa il Overdo Intronational Onso Institutiona Country of Country of Country of Security of wheth: 59E Security of wheth S	rements or control basis rements or local authorities vocalizations Constitutions Ell Society of the control basis Ell Society of the control basis	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	٥	



					Standardise	d Approach				
			As of 31,	03/2022		As of 30/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	(min EUR, %) Central governments or central banks	10.150	10,961			10.450	11,734			
	Regional governments or central banks Regional governments or local authorities	6,589	5,676			6,630	5,945	0		
	Public sector entities	966	751	232		966	711	217		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1,652	1,982	849		1,777	2,102	891		
	Corporates	11,527	6,978	6,614		11,759	7,375	6,993		
	of which: SME	911	534	436		943	570	466		
	Retail	5,948	3,537	2,510		6,438	3,562	2,529		
Consolidated data	of which: SME	1,411	799	457		1,409	805	461		
consonautea auta	Secured by mortgages on immovable property	30,812 458	30,643 451	10,743 151		31,152 447	30,983 441	10,864 148		
	of which: SME Pymosures in default	458 975	451 449	151 465	485	956	941 425	148	491	
	Exposures in default Items associated with particularly high risk	1,678	1,171	1,756	400	1,660	1.179	1.768	49.	
	Covered bonds	1,070	1,1/1	1,730		1,000	1,179	1,100		
	Claims on institutions and cornerates with a ST credit assessment	615	389	140		312	266	61		
	Collective investments undertakings (CIU)	942	198	21		903	190	20		
	Equity	1,501	1,490	1,708		1,659	1,649	1,853		
	Other exposures	3,727	2,637	2,523		3,699	2,591	2,469		
	Standardised Total ²	77,082	66,863	27,562	1,933	78,361	68,710	28,111	1,986	

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure,	
calculated as of last resister	

		calculated as of last quarter							
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(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 povernments or central banks	10.150	10,961	0		10,450	11.734	0	
	Regional governments or local authorities	6,589	5,676	0		6,630	5,945	0	
	Public sector entities	966	751	232		966	711	217	
	Multilateral Development Ranks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,652	1,982	849		1,777	2,102	891	
	Corporates	11,527	6,978	6,614		11,759	7,375	6,993	
	of which: SME	911	534	436		943	570	466	
	Retail	5,948	3,537	2,510		6,438	3,562	2,529	
SPAIN	of which: SME	1,411	799	457		1,409	805	461	
SPAIN	Secured by mortgages on immovable property	30,812	30,643	10,743		31,152	30,983	10,864	
	of which: SME	458	451	151		447	441	148	
	Exposures in default	975	449	465	356	956	425	447	385
	Items associated with particularly high risk	1,678	1,171	1,756		1,660	1,179	1,768	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	615	389	140		312	266	61	
	Collective investments undertakings (CIU)	942	198	21		903	190	20	
	Equity	1,501	1,490	1,708		1,659	1,649	1,853	
	Other exposures	3,727	2,637	2,523		3,699	2,591	2,469	
	Standardised Total ²				1,780				1,854

		exposures, but includes gene		uneparty encudes order for se	шино ерион, возсон	racacci aqualinns (ArAs)	and delet dest lands reducted	IS PERSON TO THE				
					Standardise	d Approach						
			As of 31	/03/2022			As of 30	/06/2022				
	(1.00.1)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providers* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providers*										
Country of Counterpart 2	Committee Commit	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	٥			
1	Charles Paul Water								0			

		exposures, but includes gene		Company endades order for se	Carasacon exposores, aparcon	racacon aquacinans (AIAs)	and delet destructed	IS PERSON TO THE	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EER, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	o o	ő		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0			0	0	0	
	of which: SME	0		1		0	0	0	
	Retail	ů o	l o	i		ŏ	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0			0	0	0	
	Items associated with particularly high risk	0	1 0			0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		1		0	0	0	
	Collective investments undertakings (CIU)	ů o	l o	i		ŏ	0	0	
	Equity	0		ō		ō	0	ō	
	Other exposures	0	0	0		0	0	0	
	Chandardard Value								

	extours, but induces o	excesses, but includes general credit risk adjustments.											
				Standardise	d Approach								
		As of 31	/03/2022			As of 30,	/06/2022						
(min EV	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
Country of Country of Country (See See See See See See See See See Se	ero	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						



ED A BIRDHAN 2022 EU-wide Transpa

EBA BANKING	2022 EU-wide Transparency Exercise								
AMMWIIII AMM	Credit Risk - Standardised Approach Kutxabank, S.A.								
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	0/06/2022	
	(mh Si R. 51)	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 a provisions ²
	Central covernments or central banks Recional covernments or local authorities Public sector entities	0	0			0	0	0 0	
	Multilatoral Development Banks International Organisations Institutions	0	0			0		0 0	
Country of	Corporates of which SME Retail	0	0					0 0	
Counterpart 5	or which: SME Secured by mortoages on immovable property of which: SME Exposures in default	0	0		0	0		0 0	
	Items associated with earticularly high risk Covered bonds Covered bonds Calies on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Enables	0 0	0			0		0 0	
	Collective investments undertakinos (CIU) Equity Other exposures	0 0 0	0			0	0 0	0 0 0	
<u> </u>	Standardised Total ²	(1) Original exposure, unlike E (2) Total value adjustments at	Diposure value, is reported before or country of co	one taking into account any effe unterparty excludes those for s	t due to credit convenion factor	rs or credit risk mitigation tech	niques (e.g. substitution effects i) and other own funds reductio	s). one related to the	
		exposures, but includes general	ral credit risk adjustments.			ed Approach			
			As of 31	/03/2022			As of 30	0/06/2022	
	(1) PR TI	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 : provisions ²
	Central governments or central banks Regional governments or local authorities Public sector gnities	0	0			0	0 0	0 0	
	Public sector entities Multilateral Development Banks Liternational Oroanisations Institutions	0 0	0			0		0 0	
Country of	Cornorates of which: SNE Retail	0	0			0		0 0	
Counterpart 6	of which: SNE Secured by mortoaces on immovable property of which: SNE	0	0					0 0	
	Exnosures in default particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Claims on institutions.	0	0			0		0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Eouitv Other exposures	0 0	0			0	0 0	0 0	
	Standardised Total ³				o ct due to credit convenion facto ecuritisation exposures, additiona	ns or credit risk mitigation tech			
		exposures, but includes gene	ral credit risk adjustments.			ed Approach			
			As of 31	/03/2022			As of 30	0/06/2022	
		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 : provisions ²
	(min EUR. %) Central governments or central banks Regional governments or local authorities	0	0					0 0	
	Public sector entities Multilateral Development Banks International Organisations Technology of the Comment Banks	0	0					0 0	
	Internations Corporates of which: SHE Retail	0	0			0		0 0	
Country of Counterpart 7	of which: SME Secured by mortoaces on immovable property of which: SME	0 0	0			0		0 0	
	Exnosures in default Thems associated with particularly high risk Covered bonds	0	0		0	0		0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0			9		0 0	
	Standardised Total ²				0				
		(1) Original exposure, unlike E	Exposure value, is reported before	one taking into account any effe	ct due to credit conversion facto	ns or credit risk mitigation tech	niques (e.g. substitution effects	i).	
		(2) Total value adjustments as	oposure value, is reported befind provisions per country of co nal credit risk adjustments.	one taking into account any effe sunterparty excludes those for s	ecuritisation exposures, additiona	is or credit risk mitigation tech al valuation adjustments (AVAs and Approach	niques (e.g. substitution effects i) and other own funds reductio	s). ons related to the	
		(2) Total value adjustments as	nd provisions per country of co nal credit risk adjustments.	one taking into account any efficient unterparty endudes those for s /03/2022	ecuritisation exposures, additiona	al valuation adjustments (AVAs	i) and other own funds reductio	s). one related to the	
		(2) Total value adjustments as	nd provisions per country of co nal credit risk adjustments.	unterpirty excludes those for s	ecuritisation exposures, additiona	al valuation adjustments (AVAs	i) and other own funds reductio	ons related to the	Value adjustments provisions ²
	Central discremental of central house. Residual deveronmenta or local authorities.	(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co nal credit risk adjustments. As of 31	unterpirty excludes those for s	Standardise Value adjustments and	al valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments provisions ²
	Central departmentals or central facility (Sec. 9). Recional developments or local authorities Recional Convenience in the Sec. 9 Recitation of Convenience Enrich Recitation of Convenience Recitation of Conveni	(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co nal credit risk adjustments. As of 31	unterpirty excludes those for s	Standardise Value adjustments and	al valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments provisions ²
	Recional overments or local authorities Public sector entitles Hulfaltanal Development Banks International Organizations Institutions Corporates of which, SHE Retail	(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co nal credit risk adjustments. As of 31	unterpirty excludes those for s	Standardise Value adjustments and	al valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments previsions ^a
Country of Counterpart 8	Recincial exementals or local arthrition Africe sector welfare Africe sector welfare International Organization International Org	(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co nal credit risk adjustments. As of 31	unterpirty excludes those for s	Standardise Value adjustments and	al valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments provisions ²
Country of Counterpart 8	Relicional overmentaria or local authoritical Public social ordinal and the social ordinal public social ordinal public Corporates ordinal. See Geriado See Geriado Geri	(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co nal credit risk adjustments. As of 31	unterpirty excludes those for s	Standardise Value adjustments and	al valuation adjustments (AVAs) and other own funds reduction As of 30	ons related to the	Value adjustments provisions ²
Country of Counterpart 8	Recincul exercements or local admiridian Anniessan estimates and service and	(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co nal credit risk adjustments. As of 31	/03/2022 Risk exposure amount	Standardisc Standardisc Value adjustments and provisions ²	of valuation adjustments (MAA) Approach Original Exposure*	As of 30 Exposure Value*	ons related to the	Value adjustments provisions ²
Country of Counterpart 8	Relicional overmentaria or local authoritical Public social ordinal and the social ordinal public social ordinal public Corporates ordinal. See Geriado See Geriado Geri	(2) Total value adjustments as expenses, but includes general properties of the state of the sta	As ordinary are contry of and ordinary are contry of and ordinary are control of a decident and a decident are a decident and a decident are a decident and a decident and a decident and a decident are a decident and	onepaty excludes these for a foot of the format of the foot of the	Standardise Standardise Value adjustments and previsions ² 0 0 till a to ordit energement parts	of Approach Original Exposure*	As of 30 Exposure Value*	Misk exposure amount Bisk exposure amount O O O O O O O O O O O O O O O O O O O	Value adjustments provision P
Country of Counterpart 8	Relicional overmentaria or local authoritical Public social ordinal and the social ordinal public social ordinal public Corporates ordinal. See Geriado See Geriado Geri	(2) Tied value adjustments as expensions, but includes general programs, but includes general programs, but includes general programs of the control of the	As ordinary are contry of and ordinary are contry of and ordinary are control of a decident and a decident are a decident and a decident are a decident and a decident and a decident and a decident are a decident and	onepaty excludes these for a foot of the format of the foot of the	Standardise Standardise Standardise Value adjustments and provisions ² O O O O O O O O O O O O O	of Approach Original Exposure*	As of 300 Exposure Values Exposure Values Exposure Values Order of the State of	Nisk exposure amount Nisk exposure amount On 1000 Nisk exposure amount On 1000	Value adjustments provisions*
Country of Counterpart 8	Relicional overmentaria or local authoritical Public social ordinal and the social ordinal public social ordinal public Corporates ordinal. See Geriado See Geriado Geri	(2) Total value adjustments as expenses, but includes general properties of the state of the sta	As of 33 Exposure Yahan As of 33 Exposure Yahan Opening to the property of	onepaty excludes these for a foot of the format of the foot of the	Standardiss Standardiss Standardiss Value adjustments and previolence of the total connected requirements Standardiss Standardiss	of whether algorithms (AM) and Approach Original Exposure* or world all engineer in the approach are world as engineer in the approach are world as engineer in the approach are approached as a second as engineer in the approached as a second as	As of 300 Exposure Values Exposure Values Exposure Values Order of the State of	Misk exposure amount Bisk exposure amount O O O O O O O O O O O O O O O O O O O	Value adjustments provisional provisional
Country of Counterpart 8	Recincial exementals or local admirition Affect sector willing Market sector willing International Organizations International Organizations International Organizations International Organizations International Organizations International Organization International International Organization International Internation	(2) Total value adjustments as expenses, but includes general properties of the state of the sta	As of 33 Exposure Yahan As of 33 Exposure Yahan Opening to the property of	(92) 2022 Risk exposure amount of the state	Standardise Standardise Standardise Value adjustments and provisions ² O O O O O O O O O O O O O	of whether algorithms (AM) and Approach Original Exposure* or world all engineer in the approach are world as engineer in the approach are world as engineer in the approach are approached as a second as engineer in the approached as a second as	As of 300 Exposure Values Exposure Values Exposure Values Order of the State of	Nisk exposure amount Nisk exposure amount On 1000 Nisk exposure amount On 1000	Value adjustments Provisions Value adjustments Provisions
Country of Counterpart 8	Recincial exementals or local admirition Affect sector willing Market sector willing International Organizations International Organizations International Organizations International Organizations International Organizations International Organization International International Organization International Internation	(C) That we explaned to a common to the comm	As of 31 Exposure Value As of distance val	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolence of the total connected requirements Standardiss Standardiss	of adjusted physics of the second of the sec	As of 300 per last whether the final		Value adjustments provisions* Value adjustments provisions*
Country of Counterpart 8	Recincial exementals or local admirition Affect sector willing Market sector willing International Organizations International Organizations International Organizations International Organizations International Organizations International Organization International International Organization International Internation	(C) That we explaned to a common to the comm	As of 31 Exposure Value As of distance val	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolence of the total connected requirements Standardiss Standardiss	of adjusted physics of the second of the sec	As of 300 per last whether the final		Value adjustments provisions Value adjustments provisions
Counterpart 8	Recincial exementals or local admirition Affect sector willing a Maria International organization International	(C) That we explaned to a common to the comm	As of 31 Exposure Value As of distance val	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolence of the total connected requirements Standardiss Standardiss	of adjusted physics of the second of the sec	As of 300 per last whether the final		Value adjustments provisions* Value adjustments privitions Value adjustments privitions*
Country of Counterpart 8 Country of Country of Country of Country part 9	Recional recommends or local administration Control of the Control of Contro	(C) That we explaned to a common to the comm	As of 31 Exposure Value As of distance val	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolence of the total connected requirements Standardiss Standardiss	of adjusted physics of the second of the sec	As of 300 per last whether the final		Value adjustments provisions Value adjustments provisions
Counterpart 8	Recional recommends or local administration Control of the Control of Contro	(C) That we explaned to a common to the comm	As of 31 Exposure Value As of distance val	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolence of the total connected requirements Standardiss Standardiss	of adjusted physics of the second of the sec	As of 300 per last whether the final		Value adjustments Value adjustments Value adjustments provisions Value adjustments
Counterpart 8	Recincil accommends or local administration February of the Control of the Contr	(C) That we explaned to a common to the comm	As of 31 Exposure Value As of distance val	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolence of the total connected requirements Standardiss Standardiss	of adjusted physics of the second of the sec	As of 300 per last whether the final		Value adjustments provisions* Value adjustments provisions*
Counterpart 8	Recional recommends or local administration Control of the Control of Contro	(1) Obtavia agentum se septembra se se	As of 33 Expenses while, is reported for a feet of an annual feet of the control	(93) 72022 Risk corpitators amount in the c	Danida di se Selamba di se Danida di se Selamba di se Danida di se Danida di se	of adjunctive (Adjunctive (Adj	As of 300 Expenses Value 1	The second of th	Value adjustments provisions* Value adjustments provisions*
Counterpart 8	Recincia exementale or local administration Formation of special particles Formation of part	(2) That sink adjustments are improved to the control of the contr	As of 33 Expenses while, is reported for a feet of an annual feet of the control	(92) 2022 Blide exposure amount on laing plus account any office manager and any office manager and any office fine exposure amount (82) 2022 Blide exposure amount (83) 2022 Blide exposure amount (84) 2022	Pander des	or admit ou englate to the control of Approach Original Exposure* are cost on englate to the control of Approach Original Exposure* Original Exposure*	As of 30 Exposure Value As of 30 Exposure Value Exposure Value As of 30	The second of th	Value adjustments provisions* Value adjustments provisions*
Counterpart 8	Recincia exementale or local administration Formation of special particles Formation of part	(2) That sink adjustments are improved to the control of the contr	As of 31 Exposure value, a special life in a control of or other properties of the	(93) 72022 Risk corpitators amount in the c	Pander des	of adjunctive (Adjunctive (Adj	Just of the can find industrial As of 300 Exposure Value The process Value As of 300 Exposure Value As of 300 Exposure Value As of 300 Exposure Value and one control value and one control value and one control value and of 300 Exposure Value and one control value and	The second of th	Value adjustments provisions ² Value adjustments to provisions ² Value adjustments to provisions ²
Counterpart 8	Recincia exementale or local administration Formation of special particles Formation of part	(2) That sink adjustments are improved to the control of the contr	As of 31 Exposure value, a special life in a control of or other properties of the	(93) 2022 Risk captures amount of the captur	Standard des Standard des Value adjustiments and provisions of data to and connected to the contract of the c	or admit ou englate to the control of Approach Original Exposure* are cost on englate to the control of Approach Original Exposure* Original Exposure*	Just of the can find industrial As of 300 Exposure Value The process Value As of 300 Exposure Value As of 300 Exposure Value As of 300 Exposure Value and one control value and one control value and one control value and of 300 Exposure Value and one control value and	Note of the Control o	
Counterpart 8	Recincia communities of local administration Commission of Commission Commission of Commission Commission of Commission Co	C) That whe adjustments we depend on the property of the prope	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Pander des	of Agenciach Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure*	Just of the case floor industrial for the case floor industrial floor of 200 floor industrial floor industri	Visit Responses amounts All de responses amounts O	
Counterpart 8	Recincia communities of local administration Commission of Commission Commission of Commission Commission of Commission Co	C) That whe adjustments we depend on the property of the prope	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard des Standard des Value adjustiments and provisions of data to and connected to the contract of the c	of Agenciach Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure*	Just of the case floor industrial for the case floor industrial floor of 200 floor industrial floor industri	Visit Responses amounts All de responses amounts O	
Counterpart 8	Medicated continued or local authorities Administration of the continued	C) That whe adjustments we depend on the property of the prope	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard des Standard des Value adjustiments and provisions of data to and connected to the contract of the c	of Agenciach Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure*	Just of the case floor industrial for the case floor industrial floor of 200 floor industrial floor industri	Visit Responses amounts All de responses amounts O	Value adjustments Value adjustments revisions* Value adjustments provisions*
Counterpart 8	Recincia communities of local administration Description of the communities of local administration Description of local	C) That whe adjustments we depend on the property of the prope	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard des Standard des Value adjustiments and provisions of data to and connected to the contract of the c	of Agenciach Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure*	Just of the case floor industrial for the case floor industrial floor of 200 floor industrial floor industri	Visit Responses amounts All de responses amounts O	
Country of	Recional commonator or local administration Control of the Contro	C) That whe adjustments we depend on the property of the prope	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard des Standard des Value adjustiments and provisions of data to and connected to the contract of the c	of Agenciach Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure*	Just of the case floor industrial for the case floor industrial floor of 200 floor industrial floor industri	Visit Responses amounts All de responses amounts O	
Country of	Recincil accommends or local administration Control of the Contro	C) That whe adjustments we depend on the property of the prope	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard des Standard des Value adjustiments and provisions of data to and connected to the contract of the c	of Agenciach Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure* Original Exposure*	Just of the case floor industrial for the case floor industrial floor of 200 floor industrial floor industri	Visit Responses amounts All de responses amounts O	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2021					As of 31,	/12/2021		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonuateu uata	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		

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



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30/	06/2022		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CI: d-t d -t-	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		

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



General governments exposures by country of the counterparty

		Kutxabank, S.A.												
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	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	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 [Austria													
[0 - 3M [Belgium													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y [10Y - more	Czech Republic													
[0 - 3M 1 1 1 1 1 1 1 1 1	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	esposae amount
[0 - 3M [Finland													
[0 - 3M [France													
[0 - 3M [Germany													
Total	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy			0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

		Kutxabank, S.A.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	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 [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal			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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

		Kutxabank, S.A.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	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 assest (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 far value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	179 238 1,247 1,157 2,034 3,195 934 8,984	179 238 1,247 1,157 2,034 3,195 933 8,983	000000000000000000000000000000000000000	0 0 0 0 0	145 142 752 666 676 921 (3,294	494 497 1,364 2,274	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0	600 547 255 4 49 82 148 1,685	0 0 0	104
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y] [1SY - 10Y [] [10Y - more] Total	Hong Kong													



General governments exposures by country of the counterparty

		Kutxabank, S.A.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0 - 3M [China													
To - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
TO - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Kutvahank S A

								Kutxabank, S.A.							
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
							ssets by accounting portfolic		Derivatives with po			h negative fair value	Off-balance si	heet exposures	
						Non-derivative financial as	ssets by accounting portrollo		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
•	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(11) 300 344 105 55	0 111 2 302 4 344 5 105 5 5 0 912	0 0 0 0		0 0 1111 0 0 0 0 0 0 105 0 0 0 105 0 0 0 216	302 344 0 50		000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	·	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 [Austria													
10 - 3M	Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Czech Republic													
[0 - 3M [Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	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 [Finland													
[0 - 3M [France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	, 322 200 477, 9 9 1,091	94	0	0 0 0 0 0	99 (((((((((((((((((((0 325 200 373 0 94 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance s	heet 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 far value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M 1 1 1 1 1 1 1 1 1	Luxembourg													
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Poland													
[0 - 3M [Portugal	0 0 0 0 50	0 0 0 0 0 50 0	0	0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 50 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 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more] [10Y - more] [10X - more	Slovakia													
To - 3M	Slovenia													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 17 [11 - 27 [27 - 37 [37 - 57 [57 - 107 107 - more Total	Spain	11 1,023 1,214 2,139 1,062 3,395 11,185	1023 1,023 1,214 2,139 1,005 3,118 10,029	5 0 0 0 0	0 0 0 0	(433 813 847 243 992 (3,328	401 1,293 819 2,403	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	532 582 200 0 1 31 155 1,502	0 0 0	105
To - 3M	Sweden	10,025	10,029	3	·	3,320	0,050	v		·		1,302		103
Total	United Kingdom													
Total Tota	Iceland													
Total	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Australia													
To - 3M	Canada													
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong													



General governments exposures by country of the counterparty

					On balance sheet Non-derivative financial assets by accounting		Kutxabank, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	o	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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
Total	Other advanced economies non EEA													
[0 - 3M [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

Kubushanlı C A

							Kutxabank, S.A.							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [Others		0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

Notes and definitions

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(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

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, Bellas, Bolivia, Brazil, Citila, Cicolinetia, Costal Rica, Dominica, Dominica Republic, Equadry, El Sahador, Geranda, Gustennia, Guide, Pennada, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and the Genadenies, Suriame, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and the Genadenies, Suriame, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and the Genadenies, Suriame, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and the Genadenies, Suriame, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Helina, Calaba, Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Helina, Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Helina, Pinamas, Paraguay, Penu, S. Kitts and Nevis, S. Lucis, S. Vincent and Pinamas, Pinamas,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Kutxabank, S.A.

										,								
					As of 30/09/2021									As of 31/12/2021				
		Gross c	carrying amount/ Nominal am	ount		Accumulated imp	pairment, accumulated negative dit risk and provisions ^{0,8}	e changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	al amount		Accumulated imp value due to cre	pairment, accumulated r fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		hich non-performing	¢.	On performing exposures ²	On non-performing e	exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y ^t	On performing exposures ²	On non-perfor	ming exposures ²	financial guarantees received on non- performing exposures
		and <=90 days	0	f which: defaulted	Of which Stage 3		Of	f which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	4,38									5,417								
Debt securities (including at amortised cost and fair value)	5,56		1]				5,503				1	1]		1 1
Central banks	3,30] :	1 1] [3,303]		1		1 7			1 1
General governments	4.88]			1 :		ĭ		4.817	1							1 1
Credit institutions	36									367								
Other financial corporations	15									189								
Non-financial corporations	13									140								
Loans and advances(including at amortised cost and fair value)	48,15	3 115	1,092	1,079	944	343	413	397	590	48,747	81	1,077	1,066	919	290	421	41:	575
Central banks																		
Certai tans		1 '	1 1		1	1	,				1 1		1 "	1	,			1 1
General governments	4.72	29	, ,	7	7			1	6	4.795		,	, ,	,	,			. 6
Credit institutions	45	90 0					0	0	0	501	. 0		0		0			0
Other financial corporations	40	00 0	0			4		0	0	514	0		0		0 5	i		0
Non-financial corporations	7,85	11	1 415	414	306	270	160	146	182	8,131	9	411	411	. 296	6 217	17	15	183
of which: small and medium-sized enterprises	2,83	85 8	334	333	265	167	144	130	169	2,894	6	335	334	258	125	14	12	175
of which: Loans collateralised by commercial immovable property	1,75	53 7	285	284	224	156	104	91	169	1,662	5	276	275	215	5 112	10	9	165
Households	34,64	12 105	670	658	631	66	253	251	401	34,805	72	658	648	615	5 68	25	25	386
	31,43									31.590								
of which: Loans collateralised by residential immovable property	31,43	33 97	567	556	536	56	205	204	355	31,590	6/	556	548	521	. 50	20	1 20	342
of which: Credit for consumption	1,25	16 7	3	31	30		17	17		1.308	2	33	31	31			,	
				-	-	1		-				-			1	1		1
DEBT INSTRUMENTS other than HFT	58,10	2 115	1,092	1,079	944	345	413	397	590	59,667	81	1,077	1,066	919	292	421	41:	575
OFF-BALANCE SHEET EXPOSURES	10,71	2	77	77	29	18	22	19	7	10,447		67	66	28	19	2		, ,

The Table and the control of the con

Performing and non-performing exposures Kutxabank, S.A.

					As of 31/03/2022								As of 30/06/2022				
		Gross c	arrying amount/ Nomina	d amount		Accumulated imparts of the control o	pairment, accumulated no fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and	Gros	s carrying amount/ Nom	nal amount		Accumulated impa value due to credit	irment, accumulated ne risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	9.	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures	Of which performing but past due > 30 da	g ys	Of which non-performin	9,	On performing exposures ²	On non-perforn	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	5,211	8 0			0	0	0	0	0	5,260	0	0 0		0	0	0	0
Debt securities (including at amortised cost and fair value)	5,98	6 0			0	2	0	0	0	6,318	0	0 0		2	0	0	0
Central banks		0 0			0		0	0	0	0	0	0	0 0	0	0	0	0
General governments	5,28	2 (0		0	0	0	5,580	0	0	0	0	0	0	0
Credit institutions	37	s c			0		0	0	0	420	0	0	0	0	0	0	0
Other financial corporations	18	9 (0	1	0	0	0	181	0	0	0	1	0	0	0
Non-financial corporations	14	0 0			0	1	0	0	0	136	0	0	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	48,67	7 96	1,045	1,036	888	316	411	395	559	49,510	96 8	54 846	687	309	347	337	423
Central banks	1	0 0			0		0	0	0	0	0	0	0 0	0	0	0	0
General governments	5,11	0 0		,	, ,		1	1	6	5,519	0	7	7 0	0	0	0	7
Credit institutions	53	7 (0		0	0	0	424	0	0	0	0	0	0	0
Other financial corporations	44	8 (0	5	0	0	0	352	0	0	0	5	0	0	0
Non-financial corporations	7,89	1 7	397	397	7 282	250	161	147	177	8,454	10	66 36	5 246	264	145	136	151
of which: small and medium-sized enterprises	2,78	4 6	323	323	3 246	156	138	124	168	2,978	7	91 29	1 213	173	122	114	144
of which: Loans collateralised by commercial immovable property	1,58	7	267	266	5 203	143	98	85	159	1,756	8	36 23	6 173	144	84	77	135
Households	34,69	1 86	640	632	599	61	249	248	375	34,762	86	81 47	3 441	40	202	201	266
of which: Loans collateralised by residential immovable property	31,53	8 83	543	534	507	45	204	203	332	31,194	80	96 38	9 363	29	155	154	238
of which: Credit for consumption	1,26	1 2	31	31	1 30	6	17	16	9	1,309	3	29 2	9 27	s	16	16	7
DEBT INSTRUMENTS other than HFT	59,88	2 96	1,045	1,036	888	318	411	395	559	61,087	96 8	54 846	687	312	347	337	423
OFF-BALANCE SHEET EXPOSURES	11,39	6	70	69	27	18	22	19	6	10,850		57 66	5 27	19	21	19	5

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the security appears appeared and because are self-securities of formal and institution shaded to beginned and positions for a final and institution for a final and institution of the securities and institution of the security and institution of the security and institution of the securities and institu

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30	09/2021					As of 31/	12/2021		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	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)	1,561	549	266	197	998	285	1,497	535	271	207	928	279
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17	7	1	1	9	6	17	7	1	1	9	6
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	935	290	160	100	522	128	883	280	165	109	464	127
of which: small and medium-sized enterprises	526	224	117	93	366		513	221	116	92	361	
Households	609	252	105	97	467	150	597	248	105	97	455	146
DEBT INSTRUMENTS other than HFT	1,561	549	266	197	998		1,497	535	271	207	928	
Loan commitments given	13	1	0	0	6	1	15	2	0	0	7	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451-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 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.

⁽P) The information 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.



Forborne exposures

Kutxabank, S.A.

			As of 31,	/03/2022					As of 30/	/06/2022		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and rexposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	o	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	o	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)	1,446	516	262	200	926	270	1,333	452	235	179	851	223
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	7	1	1	9	6	16	7	0	0	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	848	269	160	105	473	123	794	254	150	98	438	110
of which: small and medium-sized enterprises	495	211	113	89	346		478	196	103	81	336	
Households	581	240	102	95	444	141	523	191	85	81	404	106
DEBT INSTRUMENTS other than HFT	1,446	516	262	200	926		1,333	452	235	179	851	
Loan commitments given	12	1	0	0	5	1	10	1	0	0	5	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ The information 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.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Kutxabank, S.A.

			As of 3	0/09/2021					As of 31	1/12/2021					As of 31	1/03/2022					As of 30	/06/2022		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fail value due to
(mln EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performin exposures ¹
A Agriculture, forestry and fishing	92	12	12	92	5	0	90	11	11	90	5	0	93	12	12	93	4	0	88	12	12	88	3	0
B Mining and guarrying	6	0	0	6	0	0	57	0	0	57	0	0	8	1	1	8	1	0	8	1	1	8	0	0
C Manufacturing	1,506	47	46	1,506	57	0	1,532	49	49	1,532	49	0	1,437	44	44	1,437	47	0	1,608	37	37	1,608	52	0
D Electricity, gas, steam and air conditioning supply	223	0	0	223	2	0	289	0	0	289	2	0	325	1	1	325	2	0	281	3	3	281	2	0
E Water supply	57	1	1	57	1	0	63	1	1	63	1	0	79	0	0	79	1	0	196	0	0	196	2	0
F Construction	1,076	161	161	1,076	189	0	1,067	163	163	1,067	149	0	1,076	136	136	1,076	186	0	1,145	126	125	1,145	183	0
G Wholesale and retail trade	758	85	84	758	32	0	727	70	70	727	31	0	746	70	70	746	32	0	687	64	64	687	27	0
H Transport and storage	1.274	4	4	1.274	31	0	1.385	4	4	1.385	33	0	1.249	4	4	1.249	11	0	1.283	4	4	1.283	12	0
I Accommodation and food service activities	170	23	23	170	14	0	180	22	22	180	13	0	163	37	37	163	28	0	183	34	34	183	27	0
3 Information and communication	89	2	2	89	4	0	138	2	2	138	5	0	123	2	2	123	8	0	144	2	2	144	8	0
K Financial and insurance activities	951	1	1	951	9	0	975	15	15	975	23	0	883	15	15	883	23	0	1,052	15	15	1,052	25	0
L Real estate activities	686	42	42	686	54	0	706	41	41	706	47	0	780	36	36	780	37	0	857	34	34	856	38	1
M Professional, scientific and technical activities	482	12	12	482	9	0	406	9	9	406	9	0	424	17	17	424	11	0	440	15	15	440	11	0
N Administrative and support service activities	83	7	7	83	4	0	76	7	7	76	4	0	107	5	5	107	3	0	99	4	4	99	2	0
O Public administration and defence, compulsory social security	157	0	0	157	1	0	182	0	0	182	2	0	156	0	0	156	1	0	146	0	0	146	2	0
P Education	51	2	2	51	2	0	51	2	2	51	2	0	50	2	2	50	2	0	49	2	2	49	1	0
Q Human health services and social work activities	63	2	2	63	1	0	63	2	2	63	2	0	61	2	2	61	2	0	60	1	1	60	1	0
R Arts, entertainment and recreation	51	11	11	51	9	0	50	11	11	50	9	0	43	11	11	43	10	0	42	11	11	42	9	0
S Other services	115	3	3	115	5	0	92	2	2	92	4	0	87	2	2	87	3	0	88	2	2	88	3	0
Loans and advances	7.892	415	414	7.892	430	0	8 131	411	411	8 131	388	0	7.801	307	307	7.801	411	0	8 454	366	365	8.453	408	1 1

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.