

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

Kutxabank, S.A.

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,127	5,265	5,178	5,285	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	5,077	5,219	5,162	5,269	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,127	5,265	5,178	5,285	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	5,077	5,219	5,162	5,269	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,127	5,265	5,178	5,285	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	5,077	5,219	5,162	5,269	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	30,317	29,899	29,843	29,931	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 not been applied	30,311	29,889	29,839	29,927	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	16.91%	17.61%	17.35%	17.66%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.75%	17.46%	17.30%	17.61%	(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	16.91%	17.61%	17.35%	17.66%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.75%	17.46%	17.30%	17.61%	(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	16.91%	17.61%	17.35%	17.66%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.75%	17.46%	17.30%	17.61%	(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	67,181	68,275	68,524	65,851	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	7.63%	7.71%	7.56%	8.03%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Kutxabank, S.A.

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,127	5,265	5,178	5,285	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,017	5,151	5,162	5,269	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	67,181	68,275	68,524	65,851	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	67,071	68,161	68,508	65,835	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.63%	7.71%	7.56%	8.03%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.48%	7.56%	7.53%	8.00%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise Capital

Kutxabank, S.A.

				As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
		_							
		_	transitional adjustments)	5,127	5,265	5,178	5,285	C 01.00 (r0020,c0010)	Article 50 of CRR
		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital 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 CBR
		A.1.2	Retained earnings	3,625	3,702	3,645	3,738	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
		A.1.3	Accumulated other comprehensive income	295	382	457	474	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CRR
Name		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 (j) 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	15	8	1	2		
		A.1.8	()	-361	-367	-374	-381	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) of CCR
		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-511	-483	-464	-464	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of ORR
		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
Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Nam Number Nam Numb		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		0	0	0	0	(r0460.c0010) + C 01.00 (r0470.c0010) + C	(h) 244(1) point (h) and 258 of CBP- Articles 35(1) point k) (iii) and 329(3) of CBP- Articles
		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 ORR
		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 ORR
NAME Image Image <th< th=""><th></th><th>A.1.16</th><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>C 01.00 (r0490,c0010)</td><td>Articles $36(1)$ point (c) and 38; Articles $48(1)$ point (a) and $48(2)$ of CRR</td></th<>		A.1.16		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
NAME Image Image <th< th=""><th></th><th>A.1.17</th><td>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</td><td>0</td><td>0</td><td>0</td><td>0</td><td>C 01.00 (r0500,c0010)</td><td>$\label{eq:articles} Articles~4(27);~36(1)~point~(i);~43,~45;~47;~48(1)~point~(b);~49(1)~to~(3)~and~79~of~CRR$</td></th<>		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)	$\label{eq:articles} Articles~4(27);~36(1)~point~(i);~43,~45;~47;~48(1)~point~(b);~49(1)~to~(3)~and~79~of~CRR$
Number Numer Numer Numer <th></th> <th>A.1.18</th> <td>(-) Amount exceding the 17.65% threshold</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>C 01.00 (r0510,c0010)</td> <td>Article 48 of CRR</td>		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	-30	-33	-33	-35	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	OWN FUNDS Transitional period	A.1.188		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
N3 Classical control of the control of th		A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
No. No. No. No. No. No. No. No. Searce and account operations (Concernence) 10 100		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-78	-121	-131	-126	C 01.00 (r0524,c0010)	Article 3 CRR
Nome Nome Nome Nome Nome Nome Nome Nome Nome No Second Second <th></th> <th>A.1.20</th> <th>CET1 capital elements or deductions - other</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>C 01.00 (r0529,c0010)</th> <th></th>		A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
NUM Indexidual Index		A.1.21		110	114	16	16	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
NUM Indexidual Index		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 CBR
Number Name		A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	
Image: Note of the section of the sectin of the sectin of the section of the section of the section of		A.1.21.3						C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CSR
Image: Normal section of the sectin of the section of the section of th		A.2				0	0		Article 61 of CRR
NAME Contraction of the sector o		A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00	
No. No. No. No. No. No. No. No. 1 Autor Tor trained expression 5.07 5.08 5.09 5.00		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0		
Number Number No		A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,r0010) + C 01.00 (r0700,r0010) + C 01.00 (r0710,r0010) + C 01.00 (r0740,r0010) + C 01.00 (r0744,r0010) + C 01.00 (r0746,r0010)	
N TR8 2 04TK1 (vird virdexicution aid viter transitional algentment) 0 0 0 0 0.00 <		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)	
A1 To 2 Capital concernments and discussions One One One State discussions of state discus		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,127	5,265	5,178	5,285	C 01.00 (r0015,c0010)	Article 25 of CRR
Kal Inter Augustantion C		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0		Article 71 of CRR
Image: space		A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
KA The Transland adjutments Field O O O Output Output <th></th> <th>A.4.2</th> <th></th> <th>0</th> <th>0</th> <th>٥</th> <th>٥</th> <th>$\begin{array}{c} C \; 0.1\; 00 \; (-02100\; ,02010\;) + C \; 01\; .00 \\ (-02100\; ,02010\;) + C \; 01\; .00 \; (-02100\; ,02010\;) + C \\ 01\; .00 \; (-0040\; ,02010\;) + C \; 01\; .00 \; (-0210\; ,02010\;) + C \\ 01\; .00 \; (-0210\; ,02010\;) + C \; 01\; .00 \; (-02174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,0201\;) + C \; 01\; .00 \; (-00174\; ,0201\;) + C \; 01\; .00 \; (-00174\; ,0201\;) + C \; 01\; .00 \;) + C \; 01\; .00 \; (-00174\; ,0201\;) + C \; 01\; .00\;) + C \; 0$</th> <th></th>		A.4.2		0	0	٥	٥	$\begin{array}{c} C \; 0.1\; 00 \; (-02100\; ,02010\;) + C \; 01\; .00 \\ (-02100\; ,02010\;) + C \; 01\; .00 \; (-02100\; ,02010\;) + C \\ 01\; .00 \; (-0040\; ,02010\;) + C \; 01\; .00 \; (-0210\; ,02010\;) + C \\ 01\; .00 \; (-0210\; ,02010\;) + C \; 01\; .00 \; (-02174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,02010\;) + C \\ 01\; .00 \; (-00174\; ,02010\;) + C \; 01\; .00 \; (-00174\; ,0201\;) + C \; 01\; .00 \; (-00174\; ,0201\;) + C \; 01\; .00 \; (-00174\; ,0201\;) + C \; 01\; .00 \;) + C \; 01\; .00 \; (-00174\; ,0201\;) + C \; 01\; .00\;) + C \; 0$	
CM CM <thcm< th=""> CM CM CM<!--</th--><th></th><th>A43</th><th>Tier 2 transitional adjustments</th><th>n</th><th>0</th><th>0</th><th>n</th><th></th><th></th></thcm<>		A43	Tier 2 transitional adjustments	n	0	0	n		
OWN PURS R2 QUIALINATION R2 QUIALINATIO									
cl common control contentero contentero control contententero control control control	OWN FUNDS REQUIREMENTS	-							venues v2(3), 95, 96 and 95 of CI00
CAPITAL RATIONS (V) Transitional parties) C2 TITER 1 CAPITAL RATIO (transitional parties) 16.91% 17.61% 17.35% 27.60% c.01 . C TOTAL CAPITAL RATIO (transitional parties) 16.91% 17.64% 17.35% 20.01%									
Yank upper per service Constraints of the function of	CAPITAL RATIOS (%)								
CETL Capital Taily fooded ² C COMMON EQUITY TER 1 CAPITAL (billy looked) 5,017 5,151 5,162 5,569 Lash 1,21-MUKA 1-AL 2.1 A SARTH (bill) Image: Common Equity (billy looked) Source	Transitional period								
Field loaded C Common Company C Common Company C Common Company C C Field loaded c COMMON EQUITY TIEL CAPITAL RATIO (ubly loaded) 16.53% 17.21% 17.30% 17.43% la1/16 4.1 c Field loaded r Adjustments to CFI date to IFRS 9 transitional arrangements S1 46 16 16 c c c Field loaded r Adjustments to CFI date to IFRS 9 transitional arrangements S1 46 0.0 0.0 c c c	CET1 Capital								·
Fully loaded ² Converts quarter line 1 down in Qua	Fully loaded							A.4.3.01.011	
F Adjustments to XT due to FFRS 9 transitional arrangements O O O State State <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>									
Memo items F Adjustments to 172 due to 1785 9 transitional arrangements O O O O CESE (644,000)									
	Memo items								
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 6 10 4 6.00 (680,000)									
The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any calcial informatis that are not eloble from a resolutiony coint of view at the recording date are not taken into account in this calculation.							4	C 05.01 (r0440,c0040)	

HITTle full loaded CTTI ratio is an estimate calculated based on bank's scientisory recordine. Therefore, any cacital instruments that are not elicible from a resultatory oost of view at the resorting data are not balan into account in this calculation. Fully loaded CTTI capital ratio estimation is based on the formulae stated in culum? COREP CORE*_places note that this might load to differences to fully loaded CTTI capital ratios published by the participating banks e.g. in their Plan 3 discourse

Overview of Risk exposure amounts

Kutxabank, S.A.

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	27,409	27,117	27,129	27,330	C 02.00 (4044, cd010) - (C 07.00 (4090, cd220, s001) + C 07.00 (40110, cd220, s001) + C 07.00 (40130, cd220, s001) + C 08.01 (4066, cd260, s001) + C 02.00 (40470, cd010) + C 02.00 (4040, cd010))
Of which the standardised approach	27,409	27,117	27,129	27,330	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	583	335	291	173	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0256, s001) + C 08.01 (r0040, c0256, s001) + C 08.01 (r0400, c0256, s001) + C 08.01 (r0400, c0256, s002) + C 08.01 (r0400, c0256, s002) + C 08.01 (r0460, c0256, s002) +
Credit valuation adjustment - CVA	30	38	27	29	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)	81	86	73	75	C 02.00 (r0520, c0010)
Of which the standardised approach	81	86	73	75	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 18.00 (4010, c4661)*12.5+C 20.00 (4010,c4630)*12.5+MAX(C 24.00(4010, c4090),C 24.00(4010,c3100),C 24.00(4010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,214	2,323	2,323	2,323	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,214	2,323	2,323	2,323	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	30,317	29,899	29,843	29,931	

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.





2023 EU-wide Transparency Exercise P&L Kutxabank, S.A.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	444	675	332	743
Of which debt securities income	186	275	4	74
Of which loans and advances income	374	564	260	576
Interest expenses	25	48	101	239
(Of which deposits expenses)	27	43	80	189
(Of which debt securities issued expenses)	18	24	11	26
Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	36	54	37	72
Net Fee and commission income	413	547	136	273
Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	41	43	1	1
Sains or (-) losses on financial assets and liabilities held for trading, net	7	7	1	1
Sains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	11	0	0
Sains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	2	2	1	1
Net other operating income /(expenses)	-24	-31	-56	-65
TOTAL OPERATING INCOME, NET	894	1,260	350	789
Administrative expenses)	414	559	146	295
(Cash contributions to resolution funds and deposit guarantee schemes)	16	80	0	11
Depreciation)	27	36	9	20
Modification gains or (-) losses, net	0	0	0	0
Provisions or (-) reversal of provisions)	25	57	11	42
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	0	11	11
(Other provisions)	24	57	-1	31
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	67	63	19	25
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	66	63	19	25
Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	10	19	1	2
(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	52	66	12	26
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-59	-77	-21	-66
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	328	436	154	353
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	251	331	111	251
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	251	331	111	251
Of which attributable to owners of the parent	250	331	111	250

Total Assets: fair value and impairment distribution

Kutxabank, S.A.

(min EUR)	۸	s of 30/09/202	22			As of 31	/12/2022			As of 31,	03/2023			As of 30,	06/2023		
		Fa	ir value hieraro	chy		Fa	ir value hierar	:hy		Fa	ir value hieraro	:hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,584				6,526				6,624				3,577				IAS 1.54 (i)
Financial assets held for trading	108	79	29	0	52	26	26	0	44	20	24	0	37	14	24	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	32	14	0	17	21	15	0	6	28	23	0	6	31	26	0	6	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	5,016	4,742	16	258	4,911	4,637	16	258	4,899	4,641	2	256	4,727	4,485	2	240	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	50,842				50,734				50,852				51,621				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	40	0	40	0	34	0	34	0	28	0	28	0	27	0	27	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,777				3,729				3,624				3,518				
TOTAL ASSETS	64,397				66,006				66,101				63,539				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	n EUR)		٨	s of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30,	06/2023			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impair	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	mulated impairm	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated 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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 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 initial recognition but	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	References
Financial assets at fair value through other	Debt securities	3,769	0	0	-2	0	0	3,553	0	0	-2	0	0	3,449	0	0	-2	0	0	3,271	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	3,345	0	0	0	0	0	3,514	0	0	0	0	0	3,873	0	0	0	0	0	3,275	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	45,358	2,136	686	-96	-250	-338	45,119	2,115	661	-176	-165	-335	44,928	2,043	671	-176	-166	-322	45,887	2,456	672	-176	-169	-322	Annex V.Part 1.32, 44(a)

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

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





Breakdown of liabilities

Kutxabank, S.A.

(mln EUR)

		Carrying	i amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	98	55	46	39	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	56,884	58,401	58,370	55,724	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	332	364	390	356	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	404	402	391	401	IAS 37.10; IAS 1.54(I)
Tax liabilities	284	339	381	372	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	213	246	196	206	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	58,215	59,807	59,774	57,100	IAS 1.9(b);IG 6
TOTAL EQUITY	6,183	6,199	6,326	6,439	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	64,397	66,006	66,101	63,539	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 liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		426	419	436	395	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	4	0	0	0	Annex V.Part 1.31
	Central banks	6,152	6,153	5,540	571	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	4,406	5,079	5,697	5,913	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,020	4,593	5,226	5,315	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	34	210	749	1,179	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	2	7	1	1	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	713	812	1,519	1,581	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	187	472	1,169	1,173	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,232	3,819	3,561	4,491	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,103	3,302	3,018	3,740	ECB/2013/33 Annex 2.Part 2.9.1
	Households	39,572	39,596	38,022	37,825	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	35,085	36,524	35,401	35,310	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,122	2,109	2,616	3,495	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		652	622	667	668	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		57,314	58,820	58,806	56,120	

EBA LUSSTAN

2023 EU-wide Transparency Exercise Market Risk

Market Risk Kutxabank, S.A.

ſ	SA					I	м									IM					
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE F	ISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	ndum item)	STRESSED VaR (A	lemorandum item)	INCREM DEFAUL MIGRATIC CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITAL CHAR FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) × AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m5) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT RE
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022				
Traded Debt Instruments Of which: General risk Of which: Socific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total	54 54 0 27 13 13 0 0 81	56 56 30 15 15 0 0 86	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0	0	0	0	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0	0	0	0 0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	5/2023				
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodilies risk	43 43 0 30 15 15 0 0	46 46 30 15 15 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0					
Total	73	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0

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



EBA were a standardised Approach Cedit Risk - Standardised Approach Nichobark, SA.

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min BUR, %) Central governments or central banks	10,160	10.930	0		12.109	12.858	0	
	Regional governments or local authorities	6.586	5.811	0		6.370	5,718	0	
	Public sector entities	945	671	209		866	650	241	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,869	2,183	895		1,810	2,123	800	
	Corporates	12,301	7,621	7,266		12,400	7,522	7,199	
	of which: SME	875	533	436		799	480	390	
	Retail	5,894	3,479	2,472		5,795	3,474	2,470	
Consolidated data	of which: SME	1,384	776	445		1,346	770	442	
consonduted data	Secured by mortgages on immovable property	30,848	30,669	10,759		30,320	30,167	10,586	
	of which: SME	440	434	146		433	418	141 292	448
	Exposures in default Trems associated with narticularly high risk	775	344 1.160	1.740	393	747 1.640	278	1.671	448
	Items associated with particularly high risk Covered bonds	1,622	1,160	1,/40		1,640	1,114	1,6/1	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	354	340	100		419	194	47	
	Collective investments undertakings (CIU)	884	187	20		879	187	23	
	Equity	1,572	1,562	1.752		1,575	1,565	1.766	
	Other exposures	3,632	2,532	2,415		3,582	2,468	2,358	
	Standardised Total ²	77,443	67,489	27,992	1,869	78,510	68,319	27,453	1,954

¹⁰ Determine constructions with strender block takes the source of works and works from section of the source source in the source of the source source of the source

					Standardised Ap	pproach			
			As of 30/09,	2022			As of 31,	12/2022	
	(min 2016, %) (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
	Central governments or central banks	10.160	10,930	0		12.109	12.858	0	
	Regional governments or local authorities	6.586	5,811	0		6.370	5.718	0	
	Public sector entities	945	671	209		866	650	241	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,869	2,183	895		1,810	2,123	800	
	Corporates	12,301	7,621	7,266		12,400	7,522	7,199	
	of which: SME	875	533	436		799	480	390	
	Retail	5,894	3,479	2,472		5,795	3,474	2,470	
SPAIN	of which: SME	1,384	776	445		1,346	770	442	
SPAIN	Secured by mortoages on immovable property	30,848	30,669	10,759		30,320	30,167	10,586	
	of which: SME	440	434	145		433	418	141	
	Exposures in default	775	344	365	393	747	278	292	
	Items associated with particularly high risk	1,622	1,160	1,740		1,640	1,114	1,671	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	354	340	100		419	194	47	
	Collective investments undertakings (CIU)	884	187	20		879	187	23	
	Eouitv	1,572	1,562	1,752		1,575	1,565	1,766	
	Other exposures	3,632	2,532	2,415		3,582	2,468	2,358	
	Standardised Total ²				1,869				1



EBA were a state of the state o

					Standardise	d Approach						
			As of 31/	03/2023			As of 30,	06/2023				
	(mb FE %)	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			
	(mn BBR, %) Central governments or central banks	12.105	12.879	0		8.173	9.461	0				
	Regional governments or local authorities	6.432	5.831	0		7.064	6.478	0				
	Public sector entities	955	684	233		973	671	222				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,512	1,812	668		1,570	1,871	717				
	Corporates	12,462	7,720	7,381		12,732	7,978	7,566				
	of which: SME	757	443	360		794	475	387				
	Retail	5,764	3,374	2,395		6,255	3,347	2,379				
Consolidated data	of which: SME	1,361	768	441		1,313	742	426				
consolidated data	Secured by mortpages on immovable property	30,167	30,016	10,540		30,192	30,034	10,549				
	of which: SME	487	470	165		482	461	163				
	Exposures in default	764	311	327	425	776	306	322	445			
	Items associated with particularly high risk	1,624	1,078	1,617		1,662	1,094	1,641				
	Covered bonds	1,010	389	140		593	228	83				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1,010	183	31		595 819	184	34				
	Collective investments undertakings (CEU) Equity	1,607	1,597	1.769		1,658	1.648	1,823				
	Other exposures	3.559	2,438	2,318		3,438	2,281	2,168				
	Standardised Total ²	78,787	68.313	27,420	1.972	75,905	65,579	27.503	2.036			
		 Opper departs, while Exposer what, is appoind larbitr share also are assessed with default and consenses (Exposer and the indeparts budges to budges). Exposer and the indepart of the assessed are assessed as a transmission of the indepart of th										

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	/06/2023	
	(mb B.R. %)	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	12,105	12,879	0		8,173	9,461	0	
	Regional governments or local authorities	6,432	5,831	0		7,064	6,478	0	
	Public sector entities	955	684	233		973	671	222	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,512	1,812	668		1,570	1,871	717	
	Corporates	12,462	7,720	7,381		12,732	7,978	7,566	
	of which: SME	757 5.764	443 3,374	360 2,395		794	475	38/	
	Retail	5,764	3,374 768	2,395		6,255	3,54/ 742	2,379	
SPAIN	of which: SNE Secured by mortnanes on immovable property	1,361 30.167	768 30,016	441 10,540		1,313 30,192	742 30.034	425	
	secured by mortoades on immovable property of which: SNE	487	470	10,540		30,192	30,034	10,549	
	or where SHE Exposures in default	48/	311	327	425	4d2 776	306	163	61
	Items associated with particularly high risk	1.624	1.078	1.617	423	1.662	1.094	1.641	
	Covered bonds	1,024	1,070	1,017		1,002	1,0,14	1,011	
	Claims on institutions and corporates with a ST credit assessment	1.010	389	140		593	228	83	
	Collective investments undertakings (CIU)	825	183	31		819	184	34	
	Equity	1,607	1,597	1.769		1.658	1.648	1.823	
	Other exposures	3.559	2,438	2,318		3,438	2,281	2,168	
	Standardised Total ²				1,972				2,03

Organia exposure, unlike Exposure value, is reported before taking into account any effect due to ored; mercine factors or oradit nike mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes these for securitisation appearum of the industry mercine.

Credit Risk - IRB Approach

Kutxabank, S.A.

							IRB Ap	proach					
				As of 30/	09/2022					As of 31/	12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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



Credit Risk - IRB Approach

Kutxabank, S.A.

							IRB Ap	proach					
				As of 31/	03/2023					As of 30/	06/2023		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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





							Kutxabank, S.A.							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Belgium													
Total [0 - 3M [[1Y - 2Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] 10Y - more Total	Bulgaria													
Total [0-3M[13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf] [5Y-10Yf [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Estonia													



							Kutxabank, S.A.							
							As of 31/12/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sł	neet exposures	
					Non-derivative financial as	sets by accounting portfolic		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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [France													
15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 12Y - 3Y 1 12Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total 10 - 2W 1	Germany													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Croatia													
131 - 1011 1007 - more Total [0 - 3M f [3M - 1Y [17 - 2Y f [27 - 3Y f [37 - 5Y f [5Y - 10Y [107 - more Total	Greece													
101' - more Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hungary													
[27 - 37] [37 - 5Y] [5Y - 10Y] [107 - more Total [0 - 3M [[3M - 1Y] [2Y - 3Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Ireland													
IO - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [53 - 5Y f [5Y - 10Y f [10Y - more Total	Italy													
10041 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Latvia													



							Kutxabank, S.A.							
							As of 31/12/2022							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Lithuania													
[3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 2M]	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
10-3M [[3M-1Y] [3Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Romania													
15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 13Y - 2Y 1 13Y - 2Y 1 13Y - 5Y 1 15Y - 10Y 1 15Y - 10Y 1 10Y - more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Kutxabank, S.A.							
							As of 31/12/2022							
						Direc	t exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	4
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets 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	or which: minifical assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Spain	1,243 1,833 1,063 1,496 1,647 2,131 898 10,334	1,496 1,647 2,131			562 805 640 410 690 34 0 3,141			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	498 698 0 4 1 199 180 1,400		99
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Sweden													
15Y - 10Y I 10Y - more Total 1 0 - 3M I 1 3M - 1Y I 1 3Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I 1 5Y - 10Y I 1 0Y - more Total 1 0 - 28 I	United Kingdom													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Iceland													
131 2017 Total [0 - 3M [[3M - 1Y] [12 - 2Y] [22 - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Liechtenstein													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Norway													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



			Kutxabank, S.A. As of 31/12/2022											
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	eet exposures	
			Tatal annular annuat of		Non-derivative financial as	sets by accounting portfolio		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	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [5Y - 10Y f [10Y - more Total	China													
(0 - 3M ((3M - 1Y ((1Y - 2Y ((2Y - 3Y ((3Y - 5Y ((5Y - 10Y ((10Y - more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 31/12/2022	1						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	o	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
	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]]	Others	94 337 585 0 50	94 337 585 0 50	0 0 0 0 0			0 94 337 0 585 0 0 50 50							0
[5Y - 10Y [[10Y - more Total		42 	42 0 1,109	0	0		42 0 0 1,109			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 lease 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). Insepactive of the denomination and or accounting dastification of the positions the connonic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

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

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

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

Lach America: Argentina, Balts, Bolivia, Bazil, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Bohnica, Baltados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Barbados, Cayman, Haitte, S.: Nitte and Nexis, S.: Nitte and Nexis,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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



							Kutxabank, S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	4
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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	Austria													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [3Y-3Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							Kutxabank, S.A.							
							As of 30/06/2023							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	4
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [37-5Y] [107-more Total [0-22]	Finland													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [France													
15Y - 10Y (10Y - more Total [0 - 3M [[3M - 1Y] [3M - 1Y] [3Y - 2Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 2W]	Germany													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [] [5Y - 5Y [Croatia													
131' 201' 100' - more Total 10 - 3M f [3M - 1Y] 12Y - 2Y f 12Y - 2Y f 13Y - 5Y f 13Y - 5Y f [5Y - 10Y] 10Y - more	Greece													
101' - more Total [0 - 3M f] [3M - 1Y f] [3M - 1Y f] [2Y - 3Y f] [3Y - 5Y f] [5Y - 10Y f] [10Y - more [10Y - more] [10Y - more]	Hungary													
[27 - 37] [37 - 57] [57 - 107] [07 - more Total [0 - 3M [[3M - 17] [27 - 37] [27 - 37] [37 - 57] [37 - 57] [57 - 107] [107 - more Total	Ireland													
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Italy													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] Total	Latvia													



							Kutxabank, S.A.							
							As of 30/06/2023							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	4
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Lithuania													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Luxembourg													
15Y - 10Y I 10Y - more Total 1 0 - 3M I 1 3M - 1Y I 1 3Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I 1 5Y - 10Y I 1 0Y - more Total 1 0 - 28 I	Malta													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Netherlands													
131 2011 100 - more Total 10 - 3M f [3M - 1Y] 12Y - 2Y [12Y - 3Y] 13Y - 5Y [13Y - 5Y] [5Y - 10Y] [107 - more	Poland													
131 2011 100' - more Total 10 - 3M 1 13M - 1Y 1 13Y - 2Y 1 13Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Portugal													
[27 - 371] [37 - 571] [57 - 1071] [50] [50] [50] [50] [50] [57 - 271] [57 - 271] [57 - 271] [57 - 1071] [57 - 1071] [57 - 1071] [57 - 1071]	Romania													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Slovenia													



							Kutxabank, S.A.							
							As of 30/06/2023							
						Direc	t exposures							4
	(mln EUR)			On balance s	heet				Derivat	tives		Off balan	ce sheet	4
												Off-balance sh	eet exposures	
			<i>.</i>		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	1,976 744 2,029 459 1,533 2,158 1,599 19,967	1,976 744 2,029 1,533 2,158 1,559 1,559 1,559			2 761 499 5 814 5 526 5 26 5 28 6 2 6 28 7 28 7 28 7 28 7 28 7 28 7 28 7 28 7	1,215 245 1,214 259 1,007 2,129 1,569 7,640	0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	664 599 0 49 1 30 184 1,526)))) 79
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	United Kingdom													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Australia													
15Y - 10Y (10Y - more Total [0 - 3M [[3M - 1Y] [3M - 1Y] [3Y - 2Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 2W]	Canada													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													



							Kutxabank, S.A.							
							As of 30/06/2023							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	4
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	U.S.													
[0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	China													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
10 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y [[10Y - more Total	Other advanced economies non EEA													
10tal 10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Kutxabank, S.A.							
							As of 30/06/2023	;						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	1
												Off-balance s	sheet exposures	
					Non-derivative financial as	ssets by accounting portfoli	5	Derivatives with po	ositive 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	Others	94 200 386 5 5 4 3 0	94 200 386 0 50 43 0	0 0 0 0 0 0 0 0			94 200 386 0 50 43 0 0							
		43 0 773	43 0 773	0	0		43 0 773		0 0 0 0		0 0	0	D D	-

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 lease 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Regions:

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

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

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

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Sarbado, Sarbados, Guadora, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Cayman, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Cayman, Island, Sarbados, Sarbados,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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 institutors applying nGAAP

2023 EU-wide Transparency Exercise Performing and non-performing exposures Kutxabank, S.A.

facility particular facili						As of 30/09/2022									As of 31/12/2022				
			Gross ca	arrying amount/ Nomin:	al amount		Accumulated imp value due to crec	pairment, accumulated no dit risk and provisions ⁴	egative changes in fair	Collaterals and		Gross car	rying amount/ Nomina	lamount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions ⁴	egative changes in fair	Collaterals and
LAB Control C			but past due > 30 days		Of which non-performing	r -	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non-		but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures
Name Nam Name Name <	(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 ^s			Of which Stage 3 ¹			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
contain				(0 0	0	0	0	0	0			0	0	0		0		
Mappendix		7,114	4 0		o 0	0	2	•	•	0	7,067	0	0	0	0		0		0
Single (a) Single (b) Single			0 0		0 0	0	0	0	0	0	0	0	0	0	e				
Mach departing Main						0	0	0		0		0	0					1 .	
IncompariseMain <td></td> <td></td> <td>-</td> <td></td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td></td> <td>513</td> <td>0</td> <td>0</td> <td></td> <td>1</td> <td></td> <td>1</td> <td>1</td> <td></td>			-			0		0			513	0	0		1		1	1	
Land added add						0	1	0			141	0	0						
Cardian a_1 a_2 a_1 a_2 a_1 <		48.18	112	831	818	686	338	347	338	409	47.896	73	759	749	661	333	339	335	376
Image: series of the serie											,								
And	Central banks		0 0			0	0			0	0	0	0						
Observation 22 <td>General governments</td> <td>5,28</td> <td>9 0</td> <td></td> <td>6 6</td> <td>0</td> <td>0</td> <td>0</td> <td>a</td> <td>6</td> <td>5,187</td> <td>0</td> <td>6</td> <td>6</td> <td></td> <td></td> <td></td> <td></td> <td>6</td>	General governments	5,28	9 0		6 6	0	0	0	a	6	5,187	0	6	6					6
Nn feasied componing 0.66 <t< td=""><td>Credit institutions</td><td>331</td><td>6 0</td><td></td><td>0 0</td><td></td><td>0</td><td>0</td><td>a</td><td>0</td><td>585</td><td>0</td><td>0</td><td>a</td><td></td><td></td><td></td><td></td><td>, .</td></t<>	Credit institutions	331	6 0		0 0		0	0	a	0	585	0	0	a					, .
d and d are determined integration. $2,0$ <	Other financial corporations	32	7 0		o c		5	0	٥	0	483	0	0	٥					
Image: Second	Non-financial corporations	8,61	5 11	35	4 353	247	296	145	138	147	8,578	7	285	286	225	23	137	7 13	12
Humandali State	of which: small and medium-sized enterprises	2,85	7 10	23	0 225	217	125	118	116	105	2,663	3	218	218	201	16	116	110	9
d which, Cause Calibrational property 34,5% 45 30 31 <td>of which: Loans collateralised by commercial immovable property</td> <td>1,81</td> <td>7 6</td> <td>26</td> <td>4 263</td> <td>175</td> <td>177</td> <td>85</td> <td>79</td> <td>131</td> <td>1,825</td> <td>2</td> <td>218</td> <td>218</td> <td>169</td> <td>9</td> <td>88</td> <td>8 83</td> <td>105</td>	of which: Loans collateralised by commercial immovable property	1,81	7 6	26	4 263	175	177	85	79	131	1,825	2	218	218	169	9	88	8 83	105
d white. Code for consumption 1,267 2 20 20 20 20 20 21 21 20 20 21	Households	33,61	4 101	47	1 460	439	38	201	200	256	33,063	66	465	457	432	9	202	20:	. 25
	of which: Loans collateralised by residential immovable property	30,57	6 95	38	7 376	360	27	153	152	230	29,971	62	382	374	355	8	154	152	22
Rel Datitudents dev Rear WT 201 201 201 201 201 201 201 201 201 201	of which: Credit for consumption	1,29	7 3	2	9 25	28	5	17	17	7	1,365	2	31	31	28		17	15	
	DEBT INSTRUMENTS other than HFT	59,630	112	831	818	686	341	347	338	409	61,245	73	759	749	661	331	339	335	5 37
0F-ALLACE DEET DOPONES 11,376 6 12, 13 12 13 14 13,377 52 13 25 13 25 13 28 17 28 19	OFF-BALANCE SHEET EXPOSURES	11,376	5	63	2 62	27	19	21	19	4	11,317		52	51	25	1	20	18	. 3

¹¹ Pro balantion from endermine assessment and and balance to Addite Addition (13) balance (13) balance

EBA LINGTAN

EBA SUBJECT

2023 EU-wide Transparency Exercise

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

1					As of 31/03/2023									As of 30/06/2023				
		Gross ca	rrying amount/ Nominal	amount		Accumulated imp value due to cred	airment, accumulated n lit risk and provisions ⁴	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nominal	amount		Accumulated imp value due to crea	pairment, accumulated r dit risk and provisions ⁴	regative changes in fair	Collaterals and
	but p	which performing past due >30 days nd <=90 days	0	f which non-performing		On performing exposures ²	On non-perfor	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing ut past due >30 days and <=90 days	c	of which non-performing	·	On performing exposures ²	On non-perfor	ming exposures ²	financial guarantees received on non- performing exposure
(min FIR)		nd <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			and <=90 days		Of which: defaulted	Of which Stage 3 ¹			Of which Stage 3 ¹	
Cash balances at central banks and other demand deposits	6,347	0	0	0	0	0	0	0	0	3,333	0	0	0	0	0			0
Debt securities (including at amortised cost and fair value)	7,322	٥	0		0	2	0	0	0	6,546	0	0	0	0	2			0
Central banks	0	0	0	0	0	0		0		0	0	0	0	0	0			0
General governments	6,401	0	0	0	0	0		0		5,515	0	0	0	0	0		0	0
Credit institutions	661	0	0	0	0	0				770	0	0	0	0	0			0
Other financial corporations	139	0	0	0	0	1		0		139	0	0	0	0	1			0
Non-financial corporations	121	0	0	0	0	1		0		121	0	0	0	0	1			0
Loans and advances(including at amortised cost and fair value)	47,642	101	809	792	671	334	329	322	429	49,014	127	806	798	672	338	325	32	2 42
Central banks	0	0	0	0	0	0		0	0	0	0	0	0	0	0			0
General governments	5,104	0	0	0	0	0	0	0	0	5,761	0	0	0	0	0			0
Credit institutions	747	0	0	0	0	0	0	0	0	722	0	٥	٥	0	0			0
Other financial corporations	332	0	0	0	0	4	c	0	0	378	31	٥	٥	0	4			0
Non-financial corporations	8,624	8	315	304	247	242	133	130	151	8,729	7	298	298	239	239	12	12	17 13
of which: small and medium-sized enterprises	2,575	5	207	205	189	162	105	105	92	2,505	7	200	200	182	153	10	10	13 8
of which: Loans collateralised by commercial immovable property	1,798	3	240	240	183	100	95	93	125	1,799	3	234	234	185	107	9	9	13 13
Households	32,834	93	494	488	423	89	196	191	279	33,424	88	507	500	433	95	20	19	15 21
of which: Loans collateralised by residential immovable property	29,781	88	410	405	354	80	154	150	253	29,799	83	424	418	365	85	15	15	54 21
of which: Credit for consumption	1,302	2	33	33	27	4	17	17	7	1,345	3	33	33	27	4	14	5 1	16
DEBT INSTRUMENTS other than HFT	61,312	101	809	792	671	336	329	322	429	58,893	127	806	798	672	340	325	32	2 42
OFF-BALANCE SHEET EXPOSURES	11,830 (1) For the definition of non-parformin		64	56	35	18	30	28	4	11,586		59	58	35	18	25	2	7

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Forborne exposures

Kutxabank, S.A.

			As of 30/	09/2022			·		Ac of 21	/12/2022		
		ving amount of with forbearance	Accumulated i accumulated c value due to c	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ing amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,284	434	234	180	815	206	1,241	384	233	174	792	184
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15	6	0	0	9	6	15	6	0	0	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	762	247	150	100	416	101	733	202	141	93	412	86
of which: small and medium-sized enterprises	426	158	100	79	294		400	147	93	77	273	
Households	507	181	84	80	390	98	492	176	92	81	372	92
DEBT INSTRUMENTS other than HFT	1,284	434	234	180	815		1,241	384	233	174	792	
Loan commitments given	9	1	0	0	4	0	12	1	0	0	4	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{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

^(P)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 offbalance 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 constituents are generally reported with a positive sign.



Forborne exposures

Kutxabank, S.A.

			As of 31/	03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	received on e	nancial guarantees exposures with ce 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	c	0 0
Debt securities (including at amortised cost and fair value)	o	o	0	0	0	0	0	0	0	o		0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	(
Other financial corporations	0	0	0	0	0		0	0	0	0	(
Non-financial corporations	0	0	0	0	0		0	0	0	0	(
Loans and advances (including at amortised cost and fair value)	1,187	399	221	168	764	207	1,116	388	217	166	718	198
Central banks	0	0	0	0	0	0	0	0	0	0	(0 0
General governments	15	0	0	0	8	0	14	0	0	0	8	3 0
Credit institutions	0	0	0	0	0	0	0	0	0	0	(0 0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	(0 0
Non-financial corporations	692	219	132	89	391	109	635	204	126	85	360	98
of which: small and medium-sized enterprises	382	138	87	72	261		346	132	84	69	246	5
Households	481	179	89	79	364	97	467	184	91	81	350	100
DEBT INSTRUMENTS other than HFT	1,187	399	221	168	764		1,116	388	217	166	718	
Loan commitments given	9	1	0	0	3	0	14	1	0	0	3	. 0
QUALITY OF FORBEARANCE ²	·											
Loans and advances that have been forborne more than twice 3	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria 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 Annev V, Par1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the offbalance 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.

commitments are prevailing on a since the in provision 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 deposite of box.

2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Kutxabank, S.A.

			AS OF 3U	0/09/2022					AS OF 3	1/12/2022					AS OF 31	1/03/2023					AS OF 3U	J/06/2023		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	: of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ³	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ³	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	85	11	11	85	2	0	85	11	11	85	2	0	83	12	12	83	2	0	73	11	11	73	2	0
B Mining and guarrying	10	1	1	10	0	0	12	1	1	12	1	0	12	1	1	12	1	0	9	1	1	9	0	0
C Manufacturing	1.661	39	38	1.661	53	0	1.582	42	42	1.582	36	0	1.574	51	40	1.574	37	0	1.536	40	40	1.536	33	0
D Electricity, gas, steam and air conditioning supply	325	4	4	325	2	0	277	1	1	277	2	0	275	1	1	275	2	0	355	0	0	355	2	0
E Water supply	202	0	0	202	2	0	181	0	0	181	1	0	182	0	0	182	1	0	204	0	0	204	1	0
F Construction	1.207	119	118	1.207	216	0	1.276	64	64	1.276	136	0	1.229	106	106	1.229	149	0	1.212	104	104	1.212	152	0
G Wholesale and retail trade	703	61	61	703	26	0	676	60	60	676	52	0	785	61	61	785	52	0	681	59	59	681	50	0
H Transport and storage	1,222	4	4	1,222	10	0	1,218	4	4	1,218	48	0	1,215	4	4	1,215	48	0	1,291	3	3	1,291	48	0
I Accommodation and food service activities	179	34	34	179	27	0	174	33	33	174	26	0	168	31	31	168	24	0	154	30	30	154	23	0
3 Information and communication	144	2	2	144	8	0	133	2	2	133	2	0	133	2	2	133	2	0	134	2	2	134	2	0
K Financial and insurance activities	1,087	14	14	1,087	25	0	1,284	14	14	1,284	25	0	1,345	1	1	1,345	12	0	1,364	1	1	1,364	11	0
L Real estate activities	835	33	33	833	37	1	782	25	25	781	18	1	724	17	17	724	18	0	771	17	17	771	17	0
M Professional, scientific and technical activities	428	13	13	428	10	0	355	12	12	355	8	0	422	12	12	422	9	0	470	11	11	470	9	0
N Administrative and support service activities	112	4	4	112	3	0	91	4	4	91	3	0	103	4	4	103	3	0	100	4	4	100	2	0
O Public administration and defence, compulsory social security	146	0	0	146	2	0	221	0	0	221	1	0	171	0	0	171	1	0	161	0	0	161	1	0
P Education	49	1	1	49	1	0	47	1	1	47	1	0	45	1	1	45	2	0	45	1	1	45	1	0
Q Human health services and social work activities	63	1	1	63	1	0	61	1	1	61	1	0	59	1	1	59	1	0	57	1	1	57	1	0
R Arts. entertainment and recreation	50	10	10	50	10	0	38	10	10	38	9	0	35	10	10	35	9	0	35	10	10	35	9	0
S Other services	110	1	1	110	3	0	86	1	1	86	2	0	64	1	1	64	2	0	78	2	2	78	3	0
Loans and advances	8.615	354	352	8.614	440	1	8.578	286	286	8,577	375	1	8.624	315	304	8.624	375	0	8,729	298	298	8,729	368	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 66.01), which follows a sign convention based on a credit/dictic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/43/1 1150 signeetive reporting.

