



2024 EU-wide Transparency Exercise

Bank Name	Unicaja Banco, S.A.
LEI Code	5493007SJLLCTM6J6M37
Country Code	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Unicaja Banco, S.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,489	4,470	4,201	4,326	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	4,435	4,439	4,188	4,313	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,036	5,017	4,749	4,873	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	4,983	4,987	4,735	4,860	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,648	5,617	5,649	5,773	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	5,596	5,587	5,635	5,760	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	30,984	29,841	28,886	28,603	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	30,935	29,821	28,877	28,594	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	14.49%	14.98%	14.54%	15.12%	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	14.34%	14.89%	14.50%	15.08%	(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	16.25%	16.81%	16.44%	17.04%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.11%	16.72%	16.40%	17.00%	(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	18.23%	18.82%	19.56%	20.18%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.09%	18.73%	19.51%	20.14%	(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	93,227	95,886	95,742	94,278	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	5.40%	5.23%	4.96%	5.17%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,036	5,017	4,749	4,873	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,927	4,931	4,735	4,860	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	93,227	95,886	95,742	94,278	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	93,117	95,799	95,729	94,265	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.40%	5.23%	4.96%	5.17%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.29%	5.15%	4.95%	5.16%	[A.2]/[B.2]	

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Capital
Unicaja Banco, S.A.

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	5,648	5,617	5,649	5,773	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,489	4,470	4,301	4,326	C01.00 (0000,0000)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,868	1,868	1,768	1,768	C01.00 (0000,0000)	Articles 36(1) para (a) and (b), 27 to 29, 36(1) para (f) and 42 of CRR
	A.1.2	Retained earnings	3,996	4,007	3,941	4,034	C01.00 (0000,0000)	Articles 36(1) para (c), 36(2) and 36(1) para (e) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-29	121	-66	9	C01.00 (0000,0000)	Articles 41(10), 36(1) para (g) and 38(1) para (i) of CRR
	A.1.4	Other Reserves	0	-43	77	66	C01.00 (0000,0000)	Articles 41(17) and 36(1) para (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) para (i) and 36(1) para (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	87	2	52	-21	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) para (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-74	-73	-72	-75	C01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 41(23), 36(1) para (k) and 37 of CRR; Article 41(25), 36(2) para (b) and 37 para (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-1,008	-1,007	-1,009	-1,000	C01.00 (0000,0000)	Article 36(1) para (l) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-10	-67	-60	-29	C01.00 (0000,0000)	Articles 36(1) para (m), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-38	-35	-31	-31	C01.00 (0000,0000)	Articles 41(10), 36(1) para (n) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) para (o) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (p) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(6), 36(1) para (q) and 80 to 84 of CRR; Article 36(2) para (a), (b), 34(2) para (b), 244(1) para (b) and 250 of CRR; Article 36(2) para (c), (d) and 270(2) of CRR; Article 36(2) para (e), (f) and 130(1) of CRR and Article 36(1) para (r) and 130(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (q), 34(2) para (b), 244(1) para (b) and 250 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities whose the institution does not have a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) para (s), 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	-182	-208	-204	-176	C01.00 (0000,0000)	Articles 36(1) para (t) and 30; Article 40(1) para (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities whose the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) para (u), 45, 46, 47, 49(1) para (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-161	-111	-138	-144	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-2	-2	C01.00 (0000,0000)	Articles 36(1) para (v) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (w) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (x) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-70	-70	-70	-85	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	109	87	14	13	NAI (1.1.6 + 1.1.9 + 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 40(2) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 479 and 483 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	109	87	14	13	C01.00 (0000,0000)	Articles 480 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	647	647	647	647	C01.00 (0000,0000)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	547	547	547	547	C01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(1) and 42(2) of CRR
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	Articles 42(1) and 42(2) of CRR
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(3) to 42(5) of CRR	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	Articles 42(1) and 42(2) of CRR	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,036	5,017	4,749	4,873	C01.00 (0000,0000)	Articles 43 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	612	600	600	600	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	600	600	600	600	C01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 71(1) and 71(2) of CRR	
A.4.2	Other Tier 2 Capital components and deductions	14	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 71(3) to 71(5) of CRR	
A.4.3	Tier 2 transitional adjustments	-2	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 71(6) to 71(8) of CRR	
B	TOTAL RISK EXPOSURE AMOUNT	30,584	29,841	28,886	28,603	C01.00 (0000,0000)	Articles 90(3), 90, 95 and 98 of CRR	
B.1	Of which: Transitional adjustments included	70	41	9	9	C01.00 (0000,0000)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.49%	14.98%	14.54%	15.12%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.25%	16.81%	16.44%	17.04%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.23%	18.82%	19.56%	20.18%	CA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,380	4,383	4,188	4,313	A.1 + A.2 + A.3 + A.4 + A.5 + A.6 + A.7 + A.8 + A.9 + A.10 + A.11 + A.12 + A.13 + A.14 + A.15 + A.16 + A.17 + A.18 + A.19 + A.20 + A.21 + A.22 + A.23 + A.24 + A.25 + A.26 + A.27 + A.28 + A.29 + A.30 + A.31 + A.32 + A.33 + A.34 + A.35 + A.36 + A.37 + A.38 + A.39 + A.40 + A.41 + A.42 + A.43 + A.44 + A.45 + A.46 + A.47 + A.48 + A.49 + A.50 + A.51 + A.52 + A.53 + A.54 + A.55 + A.56 + A.57 + A.58 + A.59 + A.60 + A.61 + A.62 + A.63 + A.64 + A.65 + A.66 + A.67 + A.68 + A.69 + A.70 + A.71 + A.72 + A.73 + A.74 + A.75 + A.76 + A.77 + A.78 + A.79 + A.80 + A.81 + A.82 + A.83 + A.84 + A.85 + A.86 + A.87 + A.88 + A.89 + A.90 + A.91 + A.92 + A.93 + A.94 + A.95 + A.96 + A.97 + A.98 + A.99 + A.100	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.31%	14.71%	14.50%	15.08%	CR 1(1) (A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	54	31	14	13	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-2	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	49	20	9	9	C01.00 (0000,0000)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

Unicaja Banco, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	27,938	26,532	25,657	25,240	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	22,748	16,397	16,174	15,811	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	2,814	7,666	7,406	7,365	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	2,376	2,470	2,076	2,064	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	104	152	95	91	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	71	83	66	99	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	19	18	50	129	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	72	37	62	C 02.00 (r0520, c0010)
Of which the standardised approach	0	72	37	62	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, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(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	2,852	2,983	2,983	2,983	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,852	2,983	2,983	2,983	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	30,984	29,841	28,886	28,603	

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.

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P&L

Unicaja Banco, S.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,675	2,333	689	1,391
Of which debt securities income	505	717	74	354
Of which loans and advances income	1,036	1,465	435	864
Interest expenses	708	993	302	622
(Of which deposits expenses)	510	707	219	453
(Of which debt securities issued expenses)	85	118	34	73
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	25	25	0	9
Net Fee and commission income	404	538	131	258
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	-7	3	-3
Gains or (-) losses on financial assets and liabilities held for trading, net	9	7	3	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	5	-3	-3
Gains or (-) losses from hedge accounting, net	-3	-2	-2	-2
Exchange differences [gain or (-) loss], net	4	5	1	1
Net other operating income /(expenses)	-112	-134	-88	-101
TOTAL OPERATING INCOME, NET	1,299	1,776	432	932
(Administrative expenses)	569	763	201	402
(Cash contributions to resolution funds and deposit guarantee schemes)	43	131	0	0
(Depreciation)	69	90	22	44
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	88	114	21	65
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-3	-8	0	0
(Other provisions)	90	122	21	65
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	-60	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	146	30	59
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	112	146	30	59
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	17	33	0	1
(of which Goodwill)	0	1	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	65	100	27	61
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-57	-235	-2	8
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	410	364	182	430
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	285	267	111	294
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	285	267	111	294
Of which attributable to owners of the parent	285	267	111	294

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Unicaja Banco, S.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	6,845				8,039				10,375				8,388				IAS 1.54 (f)	
Financial assets held for trading	37	0	37	0	791	749	32	0	472	438	33	0	789	757	32	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	140	26	8	106	109	27	8	73	102	28	8	66	99	27	8	64	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	1,004	738	115	150	1,076	802	115	158	1,212	937	115	159	1,441	670	611	159	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	76,622				77,452				75,538				75,742				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,990	0	1,990	0	1,222	0	1,222	0	1,183	0	1,183	0	1,198	0	1,198	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	-283				-63				-88				-141				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	8,372				8,036				7,797				7,687					
TOTAL ASSETS	94,725				86,653				96,589				95,203				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References						
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾									
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant 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										
Financial assets at fair value through other comprehensive income	Debt securities	650	0	0	0	0	0	718	0	0	0	0	0	0	0	859	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	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	0	0	0	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	24,824	0	20	0	0	-20	25,099	0	20	0	0	-20	24,840	0	20	0	0	-20	24,704	0	20	0	0	-20	24,704	0	20	0	-20	Annex V Part 1.31, 44(b)	
	Loans and advances	47,769	3,426	1,765	-191	-211	-759	48,517	3,260	1,593	-171	-169	-677	47,112	3,085	1,487	-189	-160	-656	47,563	2,965	1,447	-162	-167	-626	47,563	2,965	1,447	-162	-167	-626	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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Unicaja Banco, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	35	444	436	446	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	85,126	86,551	86,746	85,495	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	1,063	1,148	994	782	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	1,009	955	899	877	IAS 37.10; IAS 1.54(l)
Tax liabilities	406	367	447	458	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	548	543	510	506	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	88,187	90,008	90,033	88,564	IAS 1.9(b); IG 6
TOTAL EQUITY	6,538	6,645	6,557	6,639	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	94,725	96,653	96,589	95,203	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Unicaja Banco, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		1,098	1,180	1,026	813	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
	Debt securities	0	412	404	416	Annex V.Part 1.31
Deposits	Central banks	944	954	0	0	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	5,657	5,465	7,100	7,319	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,262	5,203	4,065	4,157	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,124	5,773	5,775	2,562	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	258	356	16	236	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	8,482	8,154	7,217	6,437	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	889	875	1,440	1,068	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	7,304	7,390	7,480	7,749	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,087	6,082	6,199	6,074	ECB/2013/33 Annex 2.Part 2.9.1
	Households	51,849	52,462	52,583	53,697	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	45,456	45,100	44,137	44,632	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,184	4,242	4,539	4,052	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		561	572	877	883	Annex V.Part 1.37
Other financial liabilities		2,581	2,113	2,051	3,680	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		86,224	88,143	88,176	86,723	

2024 EU-wide Transparency Exercise
Market Risk
Unicaja Banco, S.A.

	SA				IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	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			
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023											
Traded Debt Instruments	0	72	0	0	0	0						0	0	0	0							0		
Of which: General risk	0	71	0	0	0	0						0	0	0	0							0		
Of which: Specific risk	0	1	0	0	0	0						0	0	0	0							0		
Equities	0	0	0	0	0	0						0	0	0	0							0		
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0		
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0		
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0		
Commodities risk	0	0	0	0	0	0						0	0	0	0							0		
Total	0	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	37	62	0	0	0	0						0	0	0	0							0		
Of which: General risk	37	60	0	0	0	0						0	0	0	0							0		
Of which: Specific risk	0	1	0	0	0	0						0	0	0	0							0		
Equities	0	0	0	0	0	0						0	0	0	0							0		
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0		
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0		
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0		
Commodities risk	0	0	0	0	0	0						0	0	0	0							0		
Total	37	62	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 CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	26,305	31,607	0	0	27,680	33,005	0	
	Regional governments or local authorities	5,771	5,200	0	0	5,990	5,426	0	
	Public sector entities	4,930	1,130	399	0	4,692	1,033	346	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	2,038	2,082	1,086	0	2,788	2,082	1,086	
	Corporates	8,832	6,870	6,280	0	8,662	6,811	6,235	
	of which: SME	3,129	1,633	1,261	0	3,033	1,549	1,241	
	Bank	6,004	7,721	1,802	0	6,021	1,030	922	
	Secured by mortgages on immovable property	2,996	1,395	890	0	2,751	1,359	763	
	of which: SME	14,540	14,460	3,284	0	13,781	13,442	3,261	
	of which: SME	1,290	1,245	434	0	1,122	1,101	383	
	Reserves in default	1,682	690	621	501	1,096	396	331	
	Risks associated with particular high risk	342	253	280	0	332	249	274	373
Covered bonds	10	10	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	28	28	714	0	28	28	656		
Equity	28	28	714	0	28	28	656		
Other resources	9,707	4,471	5,371	0	9,230	4,201	5,003		
Standardised Total ⁴	79,365	72,790	22,812	2,201	82,274	58,051	34,540	3,441	

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

² Exposed Total does not include the securitisation position unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been selected over the following risk: Countries of counterparty covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	17,523	23,117	0	0	18,932	24,303	0	
	Regional governments or local authorities	3,771	3,200	0	0	3,990	3,426	0	
	Public sector entities	4,031	1,130	399	0	4,692	1,033	346	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1,738	1,973	700	0	1,985	2,242	712	
	Corporates	6,000	4,000	3,901	0	5,760	4,000	3,870	
	of which: SME	2,034	1,545	1,234	0	1,837	1,489	1,183	
	Bank	3,966	2,722	1,086	0	4,028	1,086	1,086	
	Secured by mortgages on immovable property	2,032	1,394	890	0	2,748	1,338	529	
	of which: SME	14,460	14,460	4,070	0	13,781	13,442	4,441	
	Bank	1,292	1,292	431	0	1,121	1,101	383	
	Reserves in default	1,681	690	621	501	1,097	396	331	
	Risks associated with particular high risk	342	253	280	0	332	249	274	373
Covered bonds	10	10	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	15	15	0	0	17	17	0		
Equity	28	28	714	0	28	28	656		
Other resources	9,707	4,471	5,371	0	9,230	4,201	5,003		
Standardised Total ⁴	79,365	72,790	22,812	2,201	82,274	58,051	34,540	3,441	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	7,000	7,000	0	0	7,340	7,340	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	238	238	123	0	238	238	118	
	Corporates	20	18	18	0	18	18	18	
	of which: SME	0	0	0	0	0	0	0	
	Bank	1	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	1	1	0	0	0	0	0	
	Reserves in default	0	0	0	0	0	0	0	
	Risks associated with particular high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other resources	0	0	0	0	0	0	0		
Standardised Total ⁴	7,238	7,238	123	0	7,578	7,578	118	0	

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	30,302	30,489	0		28,069	33,882	0	
	Regional governments or local authorities	5,511	5,598	0		5,892	5,472	0	
	Public sector entities	4,864	1,302	302		4,743	983	304	
	Multilateral Development Banks	0	0	0		0	4	0	
	International Organisations	28	28	0		28	28	0	
	Institutions	2,448	2,813	1,018		2,248	2,813	821	
	Corporates	8,558	6,754	6,298		8,438	6,511	6,040	
	of which: SME	1,896	1,487	1,377		1,488	1,221	1,002	
	Real estate	1,941	1,563	1,071		4,533	1,594	1,023	
	Secured by mortgages on immovable property	2,827	1,208	793		2,473	1,371	788	
	of which: SME	1,892	1,007	588		1,603	1,378	582	
	of which: SME	1,375	1,118	383		1,309	1,087	389	
	Exposures in default	1,876	264	268	405	1,546	265	217	375
	Items associated with particularly high risk	792	711	318		790	711	318	
Covered bonds	21	21	2		21	21	4		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	205	205	11		205	205	11		
Reserve	205	205	605		277	277	683		
Other resources	0	0	0		0	0	0		
Standardised Total ⁴	68,003	63,264	14,209	1,823	63,268	58,627	13,925	1,469	

(1) Original exposure, unless 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) Defaulted Total does not include the securitisation portfolio unless in the results prior to the 2023 exercise.

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(in EUR, %)								
	Central governments or central banks	21,538	21,578	0		19,238	23,077	0	
	Regional governments or local authorities	5,511	5,598	0		5,892	5,472	0	
	Public sector entities	4,864	1,302	302		4,743	983	304	
	Multilateral Development Banks	0	0	0		0	4	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,843	1,879	811		1,748	2,028	811	
	Corporates	1,843	1,843	1,843		1,428	1,948	1,843	
	of which: SME	1,741	1,484	1,333		1,395	1,322	928	
	Real estate	1,843	1,869	703		4,021	1,869	711	
	Secured by mortgages on immovable property	2,828	1,325	528		2,472	1,370	543	
	of which: SME	1,892	1,051	477		1,596	1,071	453	
	Secured by mortgages on immovable property	1,971	383	299	399	1,842	384	338	399
	of which: SME	1,330	1,330	382		1,330	1,390	384	
	Exposures in default	792	711	318		790	711	318	
Items associated with particularly high risk	71	71	2		71	71	4		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	16	16	8		16	16	7		
Collective investments undertakings (CIU)	205	205	11		277	277	68		
Reserve	205	205	605		277	277	683		
Other resources	0	0	0		0	0	0		
Standardised Total ⁴	68,003	63,264	14,209	1,823	63,268	58,627	13,925	1,469	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	(in EUR, %)								
	Central governments or central banks	7,356	7,356	0		7,356	7,356	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	203	203	111		202	202	111	
	Corporates	16	15	15		44	42	39	
	of which: SME	0	0	0		39	38	28	
	Real estate	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Reserve	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised Total ⁴	7,559	7,559	111	1	7,558	7,558	111	1	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: restructured		Of which: restructured		Of which: restructured		Of which: restructured		Of which: restructured		Of which: restructured	
Consolidated data	(in EUR, %)												
	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	19,983	488	19,152	2,814	286	242	34,892	931	33,821	7,868	1,396	475
	Retail - Secured on real estate property	17,483	433	17,343	2,803	254	207	31,177	871	31,048	4,808	1,319	469
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	17,483	433	17,343	2,803	254	207	31,177	871	31,048	4,808	1,319	469
	Retail - Qualifying Revolving	932	8	292	62	6	7	1,720	17	979	347	26	24
	Retail - Other Retail	1,548	27	1,547	669	26	29	1,594	43	1,593	433	51	47
	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	1,548	27	1,547	669	26	29	1,594	43	1,593	433	51	47	
Equity	846	0	846	0	0	0	870	0	870	0	0	0	
Other non-credit-obligation assets													
IRB Total ³				5,199						18,135			

(1) Original exposures, unless 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 disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country coverage up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: restructured		Of which: restructured		Of which: restructured		Of which: restructured		Of which: restructured		Of which: restructured	
SPAIN	(in EUR, %)												
	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	19,844	486	19,051	2,806	286	242	34,333	929	33,464	7,842	1,393	470
	Retail - Secured on real estate property	17,389	431	17,239	2,796	254	207	31,026	869	30,898	4,803	1,317	469
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	17,389	431	17,239	2,796	254	207	31,026	869	30,898	4,803	1,317	469
	Retail - Qualifying Revolving	929	8	291	62	6	7	1,714	17	976	346	26	24
	Retail - Other Retail	1,545	27	1,544	668	26	29	1,593	43	1,592	432	51	47
	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	1,545	27	1,544	668	26	29	1,593	43	1,592	432	51	47	
Equity	831	0	831	0	0	0	863	0	863	0	0	0	
Other non-credit-obligation assets													
IRB Total ³				5,199						18,135			

(1) Original exposures, unless 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 disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country coverage up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: restructured		Of which: restructured		Of which: restructured		Of which: restructured		Of which: restructured		Of which: restructured	
ITALY	(in EUR, %)												
	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
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	
Other non-credit-obligation assets													
IRB Total ³				5,199						18,135			

(1) Original exposures, unless 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 disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country coverage up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	0	0	0	0	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	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	34,056	636	33,379	7,406	1,375	426	33,946	835	33,080	7,365	1,343	417	0	0	0	0
	Retail - Secured on real estate property	30,726	774	30,017	6,841	1,204	367	30,056	757	30,019	6,509	1,265	361	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30,726	774	30,017	6,841	1,204	367	30,056	757	30,019	6,509	1,265	361	0	0	0	0
	Retail - Qualifying Resolving	1,731	17	971	342	27	14	1,754	17	990	342	27	11	0	0	0	0
	Retail - Other Retail	1,584	43	1,585	423	54	47	1,592	41	1,592	424	51	45	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1,584	43	1,585	423	54	47	1,592	41	1,592	424	51	45	0	0	0	0	
Equity	738	0	738	2,836	0	0	737	0	737	2,884	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total ⁽³⁾				9,482													9,436

(1) Original exposure, unless 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 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
SPAIN	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	0	0	0	0	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	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	33,901	832	33,070	7,382	1,372	427	33,748	811	32,966	7,341	1,337	448	0	0	0	0
	Retail - Secured on real estate property	30,486	772	30,486	6,859	1,201	386	30,486	753	30,255	6,576	1,259	390	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30,486	772	30,486	6,859	1,201	386	30,486	753	30,255	6,576	1,259	390	0	0	0	0
	Retail - Qualifying Resolving	1,705	17	968	341	27	14	1,702	17	966	341	27	11	0	0	0	0
	Retail - Other Retail	1,584	43	1,584	423	54	47	1,591	41	1,590	424	51	45	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1,584	43	1,584	423	54	47	1,591	41	1,590	424	51	45	0	0	0	0	
Equity	737	0	737	2,863	0	0	731	0	731	2,854	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

(1) Original exposure, unless 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 Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
ITALY	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	0	0	0	0	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	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	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	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Resolving	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	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	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Unicaja Banco, S.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost																	
[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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[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	0	0	0	0	0	0	0	0	0	0	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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Unicaja Banco, S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				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	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[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	0	0	0	0	0	0	0	0	0	0	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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Unicaja Banco, S.A.

	As of 30/09/2023											As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹						Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³		On non-performing exposures ³				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³		On non-performing exposures ³			
		Of which: defaulted	Of which Stage 3 ³											Of which: defaulted	Of which Stage 3 ³								
min EUR																							
Cash balances at central banks and other demand deposits	6,399	0	0	0	0	0	0	0	0	0	0	7,526	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	25,528	0	20	20	20	0	20	20	20	0	25,873	0	20	20	20	0	20	20	20	0	20		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	23,804	0	0	0	0	0	0	0	0	0	24,312	0	0	0	0	0	0	0	0	0	0		
Credit institutions	1,544	0	20	20	20	0	20	20	20	0	1,364	0	20	20	20	0	20	20	20	0	20		
Other financial corporations	117	0	0	0	0	0	0	0	0	0	106	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	63	0	0	0	0	0	0	0	0	0	96	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	53,065	100	1,852	1,830	1,765	387	765	759	976	976	53,444	89	1,673	1,671	1,693	335	683	677	907	907			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	5,032	3	14	14	14	0	13	11	3	3	4,889	3	2	3	3	0	1	1	1	1	1		
Credit institutions	880	0	0	0	0	0	0	0	0	0	2,291	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	664	0	3	3	3	1	2	2	2	2	1,004	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	10,174	9	776	761	759	270	333	332	300	300	9,533	10	624	623	606	207	241	240	240	240			
of which: small and medium-sized enterprises	4,624	9	608	608	600	187	250	258	308	308	4,179	9	473	473	468	129	171	171	170	170			
of which: Loans collateralized by commercial immovable property	1,969	1	293	279	287	40	138	137	154	154	1,760	1	190	190	191	44	60	60	60	60			
Households	36,314	96	1,059	1,052	996	126	417	411	451	451	35,724	76	1,039	1,038	977	127	439	438	438	438			
of which: Loans collateralized by residential immovable property	31,768	82	903	896	849	64	334	331	369	369	31,230	64	883	883	833	69	340	340	339	340			
of which: Credit for consumption	661	3	16	16	15	5	10	10	0	0	872	4	19	19	17	9	12	12	12	12			
DEBT INSTRUMENTS other than HFT	84,992	100	1,872	1,850	1,785	387	765	779	976	976	86,843	89	1,690	1,691	1,613	335	702	697	907	907			
OFF-BALANCE SHEET EXPOSURES	7,969		395	388	324	18	104	102	8	8	7,441		350	350	329	14	103	102	7	7			

¹ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ 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.

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Unicaja Banco, S.A.

	As of 31/03/2024											As of 30/06/2024																				
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures									
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾															
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which: defaulted	Of which Stage ⁽⁴⁾				Of which: defaulted	Of which Stage ⁽⁴⁾																			
(in € bn)																																
Cash balances at central banks and other demand deposits	9,852	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	25,755	0	20	20	20	0	0	20	20	0	0	0	20	20	0	0	0	0	20	20	0	0	0	0	20	20	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	24,153	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	1,156	0	20	20	20	0	0	20	20	0	0	0	20	20	0	0	0	0	20	20	0	0	0	0	20	20	0	0	0			
Other financial corporations	411	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	51,750	101	1,559	1,551	1,447	325	661	656	656	832	52,057	80	1,499	1,491	1,447	326	630	626	626	788	788											
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	4,639	3	8	8	8	0	0	3	3	4	5,019	0	8	8	8	8	0	3	3	3	4	4										
Credit institutions	1,655	0	0	0	0	0	0	0	0	0	1,353	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,590	0	1	1	1	0	0	0	0	1	1,579	0	1	1	1	1	0	0	0	0	1	1										
Non-financial corporations	8,670	14	624	621	611	194	257	257	257	304	8,341	8	587	583	574	170	238	238	238	280	280											
of which: small and medium-sized enterprises	4,004	11	459	457	446	127	173	173	173	263	3,285	8	407	403	400	89	155	154	154	234	234											
of which: Loans collateralised by commercial immovable property	1,681	3	183	183	183	41	71	71	71	107	1,613	3	190	190	187	44	73	73	73	111	111											
Households	35,197	84	925	922	888	125	408	396	396	522	35,764	71	901	900	888	150	388	388	388	554	554											
of which: Loans collateralised by residential immovable property	30,947	72	788	785	743	69	306	303	303	479	30,799	61	773	773	748	103	307	305	305	462	462											
of which: Credit for consumption	854	3	21	21	19	9	12	12	12	2	884	2	21	21	19	10	12	12	12	2	2											
DEBT INSTRUMENTS other than HFT	87,356	101	1,579	1,571	1,507	325	680	676	676	832	85,825	80	1,519	1,511	1,466	326	650	646	646	788	788											
OFF-BALANCE SHEET EXPOSURES	6,882		368	348	338	12	154	154	154	20	7,330		368	355	345	12	154	154	154	20	20											

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), 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) 2012/1451 - IT5 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Unicaja Banco, S.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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
(min EUR)												
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)	1,207	649	528	337	634	292	1,084	491	402	246	619	234
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	0	0	0	10	0	11	0	0	0	10	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	3	2	2	0	0	0	0	0	0	0	0
Non-financial corporations	659	335	313	184	314	131	552	206	202	97	301	98
of which: small and medium-sized enterprises	463	257	254	147	200		368	134	146	64	213	
Households	536	311	212	151	310	161	521	285	200	149	309	136
DEBT INSTRUMENTS other than HFT	1,207	649	528	337	634		1,084	491	402	246	619	
Loan commitments given	14	3	1	0	12	2	22	1	0	0	16	1
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 F 18.00 / F 19.00), 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Unicaja Banco, S.A.

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	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	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	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
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	989	426	377	223	566	194	971	422	244	200	602	203	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	0	0	0	10	0	10	0	0	0	9	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	1	0	0	0	0	0	0
Non-financial corporations	523	195	205	102	285	85	513	197	125	93	276	86	
of which: small and medium-sized enterprises	351	125	144	62	199		324	119	72	52	231		
Households	455	230	171	121	271	109	448	224	119	107	316	116	
DEBT INSTRUMENTS other than HFT	989	426	377	223	566		971	422	244	200	602		
Loan commitments given	29	1	1	0	26	1	33	11	2	2	28	8	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	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 F 18.00 / F 19.00), 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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Unicaja Banco, S.A.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
A Agriculture, forestry and fishing	543	48	48	543	29	0	519	52	52	519	29	0	506	55	55	506	28	0	479	50	50	479	29	0	
B Mining and quarrying	20	2	2	20	3	0	28	3	3	28	2	0	14	2	2	14	1	0	11	2	2	11	1	0	
C Manufacturing	1,137	116	116	1,135	77	0	1,137	79	79	1,136	59	0	1,092	89	79	1,091	59	0	1,053	78	72	1,053	44	0	
D Electricity, gas, steam and air conditioning supply	1,466	2	2	1,467	59	0	999	2	2	999	11	0	999	2	2	991	11	0	998	2	2	995	12	0	
E Water supply	186	2	2	186	2	0	185	1	1	185	2	0	185	1	1	185	2	0	188	1	1	188	2	0	
F Construction	1,277	184	177	1,277	144	0	1,040	54	54	1,040	64	0	956	111	110	956	91	0	967	116	115	967	83	0	
G Wholesale and retail trade	979	83	83	979	51	0	903	70	70	903	37	0	888	78	78	888	38	0	815	63	63	815	37	0	
H Transport and storage	497	56	56	492	31	0	500	53	53	505	25	0	515	55	55	515	25	0	464	46	46	464	22	0	
I Accommodation and food service activities	378	62	62	378	43	0	342	53	53	342	35	0	342	59	59	342	33	0	327	47	47	327	29	0	
J Information and communication	172	13	13	172	11	0	168	11	11	168	9	0	151	12	12	151	9	0	156	13	13	156	9	0	
K Financial and insurance activities	890	2	2	890	8	0	1,300	2	2	1,300	13	0	689	2	2	689	6	0	758	2	2	758	16	0	
L Real estate activities	850	47	47	850	66	0	795	73	73	795	22	0	752	69	69	752	49	0	798	62	62	798	44	0	
M Professional, scientific and technical activities	381	43	43	381	26	0	349	38	38	348	20	0	353	44	44	352	23	0	274	43	43	273	17	0	
N Administrative and support service activities	465	13	13	465	7	0	385	9	9	385	6	0	390	10	10	390	6	0	353	7	7	353	5	0	
O Public administration and defence, compulsory social security	299	4	4	299	5	0	237	4	4	237	5	0	237	4	4	237	5	0	237	4	4	237	7	0	
P Education	35	3	3	35	3	0	34	3	3	34	2	0	33	3	3	33	2	0	30	2	2	30	2	0	
Q Human health services and social work activities	176	20	20	176	17	0	173	20	20	173	17	0	166	20	20	166	16	0	159	19	19	159	16	0	
R Arts, entertainment and recreation	64	10	10	64	11	0	57	7	7	57	7	0	53	7	7	53	6	0	49	5	5	49	5	0	
S Other services	146	34	33	145	69	0	319	49	48	318	43	0	327	21	21	328	48	0	229	25	24	229	38	0	
Loans and advances	10,174	778	767	10,184	602	1	9,333	624	623	9,325	448	0	8,679	624	621	8,687	451	0	8,343	587	583	8,341	408	0	

¹The 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.08.01), 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.