



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Ibercaja Banco, S.A.
<b>LEI Code</b>	549300OLBL49CW8CT155
<b>Country Code</b>	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

Ibercaja 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
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,351	2,398	2,421	2,479	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	2,325	2,375	2,411	2,470	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,701	2,748	2,771	2,829	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	2,675	2,725	2,761	2,820	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,201	3,248	3,271	3,329	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	3,175	3,225	3,261	3,320	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	17,998	18,609	18,391	18,713	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	17,986	18,598	18,386	18,708	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.06%	12.89%	13.17%	13.25%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.93%	12.77%	13.11%	13.20%	(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	15.01%	14.77%	15.07%	15.12%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.88%	14.65%	15.01%	15.07%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.79%	17.46%	17.79%	17.79%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.66%	17.34%	17.73%	17.75%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	46,762	47,431	46,687	46,780	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	5.78%	5.79%	5.94%	6.05%	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

Ibercaja 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
A.1	Tier 1 capital - transitional definition	2,701	2,748	2,771	2,829	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	2,661	2,712	2,761	2,820	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	46,762	47,431	46,687	46,780	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	46,722	47,395	46,677	46,771	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.78%	5.79%	5.94%	6.05%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.70%	5.72%	5.91%	6.03%	[A.2]/[B.2]	

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Capital  
Ibercaja 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
<b>A</b>	<b>OWN FUNDS</b>	<b>3,201</b>	<b>3,248</b>	<b>3,271</b>	<b>3,329</b>	C01.00 (0000,0000)	Articles 41 (1) and 72 of CRR
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,351	2,398	2,421	2,479	C01.00 (0000,0000)	Article 50 of CRR
A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	214	214	214	214	C01.00 (0000,0000)	Articles 36(1) paragraph (a) and (b), 27 to 29, 36(1) paragraph (f) and 42 of CRR
A.1.2	Retained earnings	993	1,004	1,034	1,090	C01.00 (0030,0000)	Articles 36(1) paragraph (c), 36(2) and 36(1) paragraph (e) of CRR
A.1.3	Accumulated other comprehensive income	8	15	9	19	C01.00 (0030,0000)	Articles 41(10), 36(1) paragraph (e) and 36(1) paragraph (f) of CRR
A.1.4	Other Reserves	1,729	1,719	1,719	1,716	C01.00 (0030,0000)	Articles 41(17) and 36(1) paragraph (a) of CRR
A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0030,0000)	Articles 41(1), 36(1) paragraph (f) and 36(1) paragraph (i) of CRR
A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0030,0000)	Article 64 of CRR
A.1.7	Adjustments to CET1 due to prudential filters	-5	-9	2	-13	C01.00 (0030,0000)	Articles 32 to 35 and 36(1) paragraph (j) of CRR
A.1.8	(-) Intangible assets (including Goodwill)	-298	-265	-258	-259	C01.00 (0030,0000) - C 01.00 (0040,0000)	Articles 41(1), 36(1) paragraph (b) and 37 of CRR; Articles 41(1), 36(1) paragraph (b) and 37 paragraph (a) of CRR
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-287	-283	-267	-258	C01.00 (0030,0000)	Articles 36(1) paragraph (c) and 39 of CRR
A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0030,0000)	Articles 36(1) paragraph (e), 40 and 130 of CRR
A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0030,0000)	Articles 41(10), 36(1) paragraph (a) and 41 of CRR
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0040,0000)	Articles 41(2), 36(1) paragraph (g) and 44 of CRR
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0040,0000)	Articles 36(1) paragraph (j) of CRR
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0040,0000) - C 01.00 (0040,0000) + C 01.00 (0040,0000) - C 01.00 (0040,0000)	Articles 42(6), 36(1) paragraph (h) and 89 to 91 of CRR; Articles 36(1) paragraph (h), 34(2) paragraph (b), 244(1) paragraph (b) and 250 of CRR; Articles 36(1) paragraph (h) and 270(2) of CRR; Articles 36(1) paragraph (h), 131(1) of CRR and Articles 36(1) paragraph (i) and 225(1) of CRR
A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0040,0000)	Articles 36(1) paragraph (h), 243(1) paragraph (b), 244(1) paragraph (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 (0040,0000)	Articles 42(7), 36(1) paragraph (i), 43 to 46, 49(2) and (3), and 79 of CRR
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0040,0000)	Articles 36(1) paragraph (c) and 39 of CRR; Article 40(1) paragraph (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 (0040,0000)	Articles 42(7), 36(1) paragraph (i), 45, 46, 47, 49(1) paragraph (b), 49(2) to (3), and 79 of CRR
A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	C01.00 (0050,0000)	Articles 48 of CRR
A.1.18A	(-) Insufficient coverage for non-performing exposures	-10	-10	-11	-10	C01.00 (0050,0000)	Articles 36(1) paragraph (n) and Article 67 of CRR
A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0050,0000)	Articles 36(1) paragraph (n) and Article 232(2) of CRR
A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0050,0000)	Articles 36(1) paragraph (n) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-24	-24	-31	-31	C01.00 (0050,0000)	Article 3 of CRR
A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0050,0000)	-
A.1.21	Transitional adjustments	40	36	11	9	WA1 (1.1.18 - 1.1.19 - 1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0050,0000)	Articles 43(1) to (3), and 48A to 48F of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0050,0000)	Articles 47A and 48G of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	40	36	11	9	C01.00 (0050,0000)	Articles 48A to 47Z, 47A and 48G of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>350</b>	<b>350</b>	<b>350</b>	<b>350</b>	C01.00 (0060,0000)	Article 61 of CRR
A.2.1	Additional Tier 1 Capital Instruments	350	350	350	350	C01.00 (0060,0000) - C 01.00 (0060,0000)	-
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070,0000)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0060,0000) - C 01.00 (0070,0000) + C 01.00 (0070,0000) - C 01.00 (0070,0000)	-
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0060,0000) - C 01.00 (0060,0000) + C 01.00 (0070,0000) - C 01.00 (0070,0000)	-
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,701</b>	<b>2,748</b>	<b>2,771</b>	<b>2,829</b>	C01.00 (0010,0000)	Articles 34 of CRR
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	C01.00 (0070,0000)	Articles 71 of CRR
A.4.1	Tier 2 Capital Instruments	500	500	500	500	C01.00 (0070,0000) - C 01.00 (0080,0000)	-
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0070,0000) - C 01.00 (0080,0000) + C 01.00 (0080,0000) - C 01.00 (0080,0000) + C 01.00 (0070,0000) - C 01.00 (0070,0000)	-
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080,0000) - C 01.00 (0080,0000) + C 01.00 (0080,0000) - C 01.00 (0080,0000)	-
<b>OWN FUNDS REQUIREMENTS</b>	<b>B TOTAL RISK EXPOSURE AMOUNT</b>	<b>17,998</b>	<b>18,609</b>	<b>18,391</b>	<b>18,713</b>	C01.00 (0010,0000)	Articles 92(b), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	12	11	5	4	C01.00 (0010,0000)	-
<b>CAPITAL RATIOS (%)</b>	<b>C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.66%</b>	<b>12.89%</b>	<b>13.17%</b>	<b>13.25%</b>	SA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.61%	14.77%	15.07%	15.12%	SA1 (2)	-
C.3	TOTAL CAPITAL RATIO (transitional period)	17.79%	17.46%	17.79%	17.79%	SA1 (3)	-
<b>CET1 Capital Fully loaded</b>	<b>D COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>2,311</b>	<b>2,362</b>	<b>2,411</b>	<b>2,470</b>	A.1.A.12.A.1.13.A.1.14.A.1.15.A.1.16.A.1.17.A.1.18.A.1.18B.A.1.18C.A.1.19.A.1.20.A.1.21.A.1.21.1.A.1.21.2.A.1.21.3	-
<b>CET1 RATIO (%) Fully loaded<sup>12</sup></b>	<b>E COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.85%</b>	<b>12.70%</b>	<b>13.11%</b>	<b>13.20%</b>	SA1 (4.1)	-
<b>Memo Items</b>	F Adjustments to CET1 due to IFRS 9 transitional arrangements	26	23	11	9	C01.00 (0040,0000)	-
	F Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0040,0000)	-
	F Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0040,0000)	-
	F Adjustments included in RWAs due to IFRS 9 transitional arrangements	12	11	5	4	C01.00 (0040,0000)	-

<sup>12</sup> 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

Ibercaja 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) <sup>1</sup>	16,552	16,977	16,780	17,080	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 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	16,552	16,977	16,780	17,080	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) <sup>2</sup>	50	69	50	67	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	5	9	7	11	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)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	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, c0010)*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	1,391	1,555	1,555	1,555	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,391	1,555	1,555	1,555	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	17,998	18,609	18,391	18,713	

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

<sup>2</sup> 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

Ibercaja 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	749	1,050	320	623
Of which debt securities income	79	112	26	59
Of which loans and advances income	657	922	273	554
Interest expenses	247	375	145	282
(Of which deposits expenses)	132	211	81	180
(Of which debt securities issued expenses)	42	61	22	45
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	12	1	7
Net Fee and commission income	348	472	121	247
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	2	1	0	1
Gains or (-) losses on financial assets and liabilities held for trading, net	-17	-2	-7	-11
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Gains or (-) losses from hedge accounting, net	-1	-2	1	1
Exchange differences [gain or (-) loss], net	-1	-1	0	0
Net other operating income /(expenses)	-19	-7	-29	-22
<b>TOTAL OPERATING INCOME, NET</b>	<b>827</b>	<b>1,150</b>	<b>262</b>	<b>565</b>
(Administrative expenses)	383	541	141	280
(Cash contributions to resolution funds and deposit guarantee schemes)	12	63	0	0
(Depreciation)	63	84	23	47
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	21	29	0	13
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	0	0	0
(Other provisions)	20	29	0	13
Of which pending legal issues and tax litigation <sup>1</sup>	0	2	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	54	93	15	27
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	54	93	15	27
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	12	18	2	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 subsidiaries, joint ventures and associates	71	101	26	47
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-21	-32	-1	-1
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>332</b>	<b>391</b>	<b>105</b>	<b>243</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>280</b>	<b>304</b>	<b>58</b>	<b>152</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>280</b>	<b>304</b>	<b>58</b>	<b>152</b>
Of which attributable to owners of the parent	280	304	58	152

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> 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

Ibercaja 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	1,216				1,999				2,459				2,298				IAS 1.54 (f)	
Financial assets held for trading	18	0	18	0	25	0	25	0	18	0	18	0	16	0	16	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	13	12	0	1	14	12	0	1	14	12	0	1	13	12	0	1	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	873	718	129	27	797	610	121	26	944	797	121	26	943	797	121	25	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	40,875				40,892				39,774				40,009				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	191	10	182	0	155	0	155	0	199	1	198	0	204	5	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	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	3,195				3,120				3,099				3,060					
<b>TOTAL ASSETS</b>	<b>46,381</b>				<b>46,960</b>				<b>46,506</b>				<b>46,543</b>				IAS 1.8(a), 10.6	

<sup>1</sup> 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 <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>								
		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	755	0	0	0	0	0	639	0	0	0	0	0	0	0	828	0	0	0	0	0	0	0	825	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	Annex V Part 1.32.44(a)	
Financial assets at amortised cost	Debt securities	10,715	0	0	0	0	0	10,760	0	0	0	0	0	0	0	10,366	0	0	0	0	0	0	0	10,126	0	0	0	0	0	Annex V Part 1.31.44(b)	
	Loans and advances	28,055	1,484	521	-86	-106	-259	28,021	1,470	490	-78	-107	-265	27,943	1,435	479	-77	-104	-267	28,443	1,396	479	-76	-95	-263				Annex V Part 1.32.44(a)		

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

<sup>(2)</sup> 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

Ibercaja 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	28	14	17	17	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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	42,049	42,624	42,214	42,169	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	599	538	509	490	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-126	-79	-86	-78	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	205	197	190	196	IAS 37.10; IAS 1.54(l)
Tax liabilities	134	128	131	138	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	144	221	168	183	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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>43,033</b>	<b>43,643</b>	<b>43,143</b>	<b>43,115</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>3,349</b>	<b>3,317</b>	<b>3,363</b>	<b>3,428</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>46,381</b>	<b>46,960</b>	<b>46,506</b>	<b>46,543</b>	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

Ibercaja Banco, S.A.

(min 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		627	552	526	508	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	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	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	1,643	1,851	5,025	2,921	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,596	1,577	1,514	1,162	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,144	4,402	1,378	1,739	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	15	15	19	33	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,521	2,019	1,742	2,406	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	450	490	494	467	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,136	4,522	4,346	4,475	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,068	4,268	4,047	4,185	ECB/2013/33 Annex 2.Part 2.9.1
	Households	27,346	27,030	26,685	27,357	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	26,317	26,128	24,097	23,122	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,178	1,699	2,187	1,662	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		467	466	485	493	Annex V.Part 1.37
Other financial liabilities		1,081	1,101	851	1,610	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>42,676</b>	<b>43,175</b>	<b>42,740</b>	<b>42,676</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
Ibercaja 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	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
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	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 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	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
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	0	0	0	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 CUIs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OI1 template.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Ibercaja Banco, S.A.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	11,037	13,336	1,045		11,420	13,619	994	
	Regional governments or local authorities	1,046	927	0		1,007	943	0	
	Public sector entities	945	887	63		957	903	62	
	Multilateral Development Banks	1	3	0		1	3	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	804	945	130		836	979	143	
	Corporates	8,012	4,732	4,268		8,532	5,220	4,682	
	of which: SME	2,895	2,129	1,742		3,082	2,306	1,890	
	Retail	5,932	3,564	2,304		5,879	3,670	2,356	
	of which: SME	3,557	2,128	1,227		3,574	2,283	1,316	
	Secured by mortgages on immovable property	17,853	17,765	6,223		17,808	17,721	6,207	
	of which: SME	869	859	296		829	815	281	
	Exposures in default	709	354	373	274	696	334	357	285
	Items associated with particularly high risk	277	209	313		291	220	330	
	Covered bonds	28	28	3		28	28	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		20	11	11	
Collective investments undertakings (CIU)	526	123	44		511	114	68		
Equity	527	527	530		475	472	475		
Other exposures	2,010	1,818	1,303		2,063	1,869	1,353		
<b>Standardised Total<sup>2</sup></b>	<b>49,706</b>	<b>45,218</b>	<b>16,598</b>	<b>677</b>	<b>50,523</b>	<b>46,105</b>	<b>17,040</b>	<b>680</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Ibercaja Banco, S.A.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	11,850	13,914	1,023		11,522	13,535	1,014	
	Regional governments or local authorities	951	926	0		975	948	0	
	Public sector entities	952	901	62		1,349	1,298	62	
	Multilateral Development Banks	1	3	0		1	3	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	388	523	119		406	539	122	
	Corporates	8,526	5,241	4,621		9,022	5,640	5,022	
	of which: SME	3,071	2,291	1,882		3,279	2,455	2,012	
	Retail	5,771	3,563	2,289		5,814	3,661	2,348	
	of which: SME	3,511	2,204	1,270		3,564	2,297	1,326	
	Secured by mortgages on immovable property	17,641	17,544	6,146		17,545	17,457	6,116	
	of which: SME	793	777	269		758	745	258	
	Exposures in default	682	317	333	292	659	296	307	287
	Items associated with particularly high risk	260	205	308		282	217	326	
	Covered bonds	26	26	3		23	23	2	
	Claims on institutions and corporates with a ST credit assessment	21	12	7		20	12	12	
	Collective investments undertakings (CIU)	492	111	110		479	106	44	
Equity	479	476	479		478	476	480		
Other exposures	2,050	1,859	1,326		2,047	1,867	1,290		
<b>Standardised Total<sup>2</sup></b>	<b>50,089</b>	<b>45,621</b>	<b>16,826</b>	<b>678</b>	<b>50,621</b>	<b>46,079</b>	<b>17,146</b>	<b>650</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Ibercaja Banco, S.A.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Ibercaja Banco, S.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.













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

Ibercaja 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								
		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 eGAAP



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

Ibercaja Banco, S.A.

As of 30/06/2024

Direct exposures														Risk weighted exposure amount	
On balance sheet				Derivatives				Off balance sheet							
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)	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]	Finland														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		176	176	0	0	176	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	176	176	0	0	176	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		159	159	0	0	159	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		40	40	0	0	40	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	199	199	0	0	199	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Croatia														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Greece														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Hungary														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Ireland														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Italy	384	384	0	0	0	0	384	0	0	0	0	0	0	
[ 3M - 1Y]		4	4	0	0	4	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		69	69	0	0	69	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		237	237	0	0	237	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		40	40	0	0	40	0	0	0	0	0	0	0	0	
[ 10Y - more]	276	276	0	0	276	0	0	0	0	0	0	0	0		
Total	1,030	1,030	0	0	1,030	0	0	1,030	0	0	0	0	0	0	









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

Ibercaja 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								
		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.

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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  
Ibercaja 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 <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>				
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which: defaulted		Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>		
min: EUR																						
Cash balances at central banks and other demand deposits	984	0	0	0	0	0	0	0	0	0	0	1,751	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	11,479	0	0	0	0	0	0	0	0	0	0	11,389	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11,251	0	0	0	0	0	0	0	0	0	0	11,185	0	0	0	0	0	0	0	0	0	0
Credit institutions	144	0	0	0	0	0	0	0	0	0	0	142	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	0	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	68	0	0	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	30,615	66	705	702	621	179	275	259	411	30,585	74	693	689	480	170	282	265	390				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	653	0	0	0	0	0	0	0	0	584	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	901	0	0	0	0	0	0	0	0	797	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,044	0	1	1	1	0	0	0	0	981	0	1	1	1	0	0	0	0	0	0	0	0
Non-financial corporations	7,301	14	288	288	218	62	134	125	142	7,755	14	288	285	207	85	133	122	136				
of which: small and medium-sized enterprises	4,106	11	231	230	182	40	112	108	117	4,301	14	212	209	170	48	106	101	106				
of which: Loans collateralized by commercial immovable property	1,099	1	80	80	67	7	33	37	51	1,099	1	81	81	56	10	37	35	43				
Households	30,717	50	416	413	305	117	141	134	289	30,478	60	404	403	272	86	149	141	256				
of which: Loans collateralized by residential immovable property	17,650	45	337	335	244	91	89	89	241	17,564	56	321	320	219	61	100	95	221				
of which: Credit for consumption	699	2	21	21	18	12	13	11	7	716	2	21	21	17	12	13	11	7				
DEBT INSTRUMENTS other than HFT	43,069	66	705	702	621	189	275	259	411	43,735	74	693	689	480	170	282	265	390				
OFF-BALANCE SHEET EXPOSURES	4,290	37	36	36	32	12	9	9	10	4,246	51	52	52	29	11	10	9	24				

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

<sup>2)</sup> 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.

<sup>3)</sup> 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.

<sup>4)</sup> 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 denominated 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.

<sup>5)</sup> 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

Ibercaja 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 <sup>(1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>																												
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures																						
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>			Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>																								
(in € bn)																																												
Cash balances at central banks and other demand deposits	2,182	0	0	0	0	0	0	0	0	0	2,046	0	0	0	0	0	0	0	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)	11,194	0	0	0	0	0	0	0	0	0	10,851	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	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	10,993	0	0	0	0	0	0	0	0	0	10,769	0	0	0	0	0	0	0	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	130	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	24	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	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	46	0	0	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0	0	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)	29,864	127	680	678	479	166	288	267	376	0	30,325	44	654	654	479	161	30,325	44	654	654	479	161	280	263	367	0	0	0	0	0	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	0	0	0	0	0	0	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	577	0	0	0	0	0	0	0	0	0	606	0	0	0	0	0	606	0	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	599	0	0	0	0	0	0	0	0	0	355	0	0	0	0	0	355	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	959	0	1	1	0	0	0	0	0	0	813	0	1	1	0	0	813	0	1	1	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	7,490	17	277	276	209	85	133	123	127	0	7,853	13	266	265	214	84	7,853	13	266	265	214	84	133	124	124	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: small and medium-sized enterprises	3,973	15	206	205	164	45	106	102	99	0	4,088	11	197	196	166	44	4,088	11	197	196	166	44	103	100	94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralised by commercial immovable property	1,101	3	78	79	50	11	36	34	41	0	1,094	3	69	69	50	10	1,094	3	69	69	50	10	32	33	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20,282	110	401	402	273	90	154	146	246	0	20,699	34	389	389	268	76	20,699	34	389	389	268	76	147	138	242	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	17,420	101	329	328	217	59	109	97	224	0	17,339	30	324	323	213	51	17,339	30	324	323	213	51	104	96	220	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Credit for consumption	683	3	20	20	17	12	13	13	7	0	700	2	20	20	17	12	700	2	20	20	17	12	13	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	43,240	127	680	678	479	167	288	267	376	0	43,322	44	654	654	479	161	43,322	44	654	654	479	161	280	263	367	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	4,321		51	50	28	11	16	0	24	0	4,481		47	46	28	11	4,481		47	46	28	11	19	0	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(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 - 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 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

Ibercaja 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 <sup>1</sup>		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 <sup>2</sup>		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)	418	277	106	95	283	164	412	269	109	98	271	154
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	0	0	1	1	0	0	0	0
Non-financial corporations	185	120	56	50	112	56	189	114	55	49	111	51
of which: small and medium-sized enterprises	134	82	40	35	84		131	74	36	32	85	
Households	232	156	50	44	171	107	222	154	53	49	160	103
DEBT INSTRUMENTS other than HFT	418	277	106	95	283		412	269	109	98	271	
Loan commitments given	7	1	1	0	6	1	6	1	0	0	6	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(2)</sup> 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.

<sup>(3)</sup> 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

Ibercaja 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 <sup>2</sup>		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 <sup>2</sup>		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
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)	416	274	110	99	274	160	390	260	102	93	260	156
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	0	0	1	1	0	0	0	0
Non-financial corporations	196	114	57	51	115	51	180	105	54	48	106	49
of which: small and medium-sized enterprises	133	73	37	33	86		118	68	33	29	77	
Households	219	160	52	48	159	109	209	154	48	44	154	107
DEBT INSTRUMENTS other than HFT	416	274	110	99	274		390	260	102	93	260	
Loan commitments given	9	1	1	0	8	1	7	1	0	0	6	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	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**  
 Ibercaja Banco, S.A.

(mil 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: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	349	17	17	347	9	0	353	17	17	352	12	0	333	17	17	327	6	5	334	15	15	329	6	5
B Mining and quarrying	14	0	0	14	0	0	19	0	0	19	0	0	17	2	2	17	0	0	19	2	2	19	1	0
C Manufacturing	1,726	84	84	1,726	24	0	1,693	69	69	1,691	51	0	1,745	51	51	1,745	50	0	1,629	54	53	1,627	52	0
D Electricity, gas, steam and air conditioning supply	171	3	3	171	3	0	149	3	3	149	2	0	149	3	3	149	3	0	145	3	3	145	3	0
E Water supply	89	2	1	89	1	0	83	2	1	83	1	0	124	1	1	124	1	0	118	1	1	118	1	0
F Construction	1,019	61	61	1,017	34	2	1,053	56	56	1,051	31	2	1,028	55	54	1,028	31	0	1,063	62	62	1,063	29	0
G Wholesale and retail trade	1,600	52	52	1,600	39	0	1,735	55	55	1,735	42	0	1,575	56	56	1,575	45	0	1,681	59	59	1,681	43	0
H Transport and storage	439	13	13	439	6	0	461	12	11	461	3	0	465	14	11	465	3	0	506	13	13	506	10	0
I Accommodation and food service activities	337	16	16	337	6	0	333	16	16	333	13	0	327	13	13	327	13	0	326	13	13	326	13	0
J Information and communication	110	7	7	110	4	0	110	6	6	110	3	0	105	6	6	105	3	0	110	6	6	110	3	0
K Financial and insurance activities	500	5	5	500	12	0	540	5	5	540	11	0	564	4	4	564	7	0	638	4	4	638	5	0
L Real estate activities	200	18	13	200	12	0	205	18	13	205	14	0	380	17	11	380	14	0	386	15	9	386	14	0
M Professional, scientific and technical activities	331	16	16	331	10	0	349	14	14	349	7	0	380	12	12	380	8	0	419	11	11	419	8	0
N Administrative and support service activities	243	9	9	243	5	0	248	9	9	248	5	0	245	10	10	245	5	0	252	7	7	252	5	0
O Public administration and defence, compulsory social security	76	0	0	76	0	0	75	0	0	75	0	0	75	0	0	75	0	0	76	0	0	76	0	0
P Education	23	1	1	23	1	0	27	1	1	27	1	0	21	1	1	21	1	0	25	1	1	25	1	0
Q Human health services and social work activities	65	2	2	65	1	0	70	1	1	70	1	0	65	1	1	65	1	0	71	1	1	71	1	0
R Arts, entertainment and recreation	31	11	11	30	7	1	35	11	11	34	6	1	34	11	11	33	7	1	32	8	8	31	6	1
S Other services	47	2	2	47	7	0	45	1	1	45	1	0	43	2	2	43	1	0	44	3	3	44	1	0
Loans and advances	7,201	288	283	7,206	193	3	7,295	288	280	7,251	214	-3	7,490	277	279	7,483	212	6	7,653	266	259	7,646	211	6

<sup>1</sup>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 FRRP 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.