



2025 EU-wide Transparency Exercise

Bank Name	Abanca Corporacion Bancaria, S.A.
LEI Code	54930056IRBXK0Q1FP96
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.

2025 EU-wide Transparency Exercise

Leverage ratio

Abanca Corporacion Bancaria, S.A.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,447	5,581	5,665	5,736	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	5,446	5,580			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	81,989	83,451	84,080	83,836	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	81,988	83,450			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.64%	6.69%	6.74%	6.84%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.64%	6.69%			[A.2]/[B.2]	

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Abanca Corporacion Bancaria, S.A.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,073	2,796	645	1,270
Of which debt securities income	231	316	90	180
Of which loans and advances income	1,786	2,344	534	1,055
Interest expenses	854	1,151	237	463
(Of which deposits expenses)	699	936	187	365
(Of which debt securities issued expenses)	114	156	43	84
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	4	0	3
Net Fee and commission income	225	311	83	171
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	17	15	22	34
Gains or (-) losses on financial assets and liabilities held for trading, net	16	19	3	5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	7	1	1
Gains or (-) losses from hedge accounting, net	9	9	-1	1
Exchange differences [gain or (-) loss], net	7	9	4	7
Net other operating income / (expenses)	-52	-51	4	0
TOTAL OPERATING INCOME, NET	1,450	1,969	525	1,029
(Administrative expenses)	661	907	242	479
(Cash contributions to resolution funds and deposit guarantee schemes)	2	3	1	3
(Depreciation)	73	100	27	50
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	56	62	2	18
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-1	-2	5
(Other provisions)	58	63	4	14
Of which pending legal issues and tax litigation ⁽¹⁾	0	23	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	63	88	23	33
(Financial assets at fair value through other comprehensive income)	0	0	-1	-1
(Financial assets at amortised cost)	63	87	24	34
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-12	13	0	11
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	408	408	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	43	68	12	29
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	6	9	4	16
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,065	1,281	244	481
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,047	1,257	234	454
Profit or (-) loss after tax from discontinued operations	-59	-53	-14	-27
PROFIT OR (-) LOSS FOR THE YEAR	988	1,204	220	427
Of which attributable to owners of the parent	988	1,203	220	427

⁽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."

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Abanca Corporación Bancaria, S.A.

(mM EUR)																	
ASSETS:	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
	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	9,631				8,142				6,392				2,983				IAS 1.54 (f)
Financial assets held for trading	292	3	288	1	276	0	274	1	283	7	273	4	261	0	257	4	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	148	32	24	92	151	67	0	84	153	58	0	95	156	58	0	98	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	1,539	1,525	12	2	2,368	2,361	7	0	2,518	2,510	7	0	2,618	2,610	7	0	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost	61,871				63,749				65,715				68,742				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	408	0	408	0	360	0	360	0	346	0	346	0	319	0	319	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾	6,783				6,875				6,813				6,895				
TOTAL ASSETS	80,672				81,921				82,220				81,974				IAS 1.9(a); XI.6

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

(mM EUR)																										
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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	1,532	0	24	0	0	-19	2,361	0	24	0	0	-19	2,511	0	24	0	0	-19	2,611	0	24	0	0	-19	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	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	11,519	2	1	-2	0	0	12,170	19	0	-2	-2	0	12,663	17	2	-2	-2	-1	12,570	18	0	-3	-2	0	Annex V Part 1.31, 44(b)
	Loans and advances	47,788	2,277	1,310	-279	-102	-642	49,101	2,173	1,299	-270	-97	-640	50,733	2,035	1,299	-281	-91	-657	53,872	2,079	1,228	-270	-98	-652	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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Abanca Corporacion Bancaria, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	296	278	280	257	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	73,369	74,503	74,688	74,321	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	362	346	327	313	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	372	366	349	353	IAS 37.10; IAS 1.54(l)
Tax liabilities	107	116	116	125	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	321	325	313	334	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	74,827	75,934	76,073	75,704	IAS 1.9(b);IG 6
TOTAL EQUITY	5,845	5,987	6,147	6,270	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	80,672	81,921	82,220	81,974	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Abanca Corporacion Bancaria, S.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		658	625	607	571	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	7,908	6,433	5,630	5,938	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,759	3,929	3,456	3,918	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,147	1,642	1,754	1,683	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	229	172	127	132	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,617	4,485	4,637	5,072	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	986	868	978	833	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,415	12,467	12,654	11,655	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,786	8,788	8,990	9,239	ECB/2013/33 Annex 2.Part 2.9.1
	Households	44,153	44,994	44,941	45,501	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	31,064	31,803	32,209	33,445	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,870	4,195	4,747	4,144	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,418	1,713	1,731	1,664	Annex V.Part 1.37
Other financial liabilities		260	287	324	328	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		74,027	75,128	75,295	74,892	

2025 EU-wide Transparency Exercise
Market Risk
Abanca Corporacion Bancaria, S.A.

TOTAL RISK EXPOSURE AMOUNT	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 (ms) 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 (ms) 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				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	118	92	0	0	0	0					0	0	0	0						0			
Of which: General risk	107	92	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	11	0	0	0	0	0					0	0	0	0						0			
Equities	3	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	1	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	1	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	121	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	112	90	0	0	0	0					0	0	0	0						0			
Of which: General risk	112	90	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	112	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	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								
Central governments or central banks	21,892	21,527	2,072		21,892	21,527	2,072	
Regional governments or local authorities	6,139	7,232	21		6,217	7,351	19	
Public sector entities	1,639	1,396	168		1,676	1,435	174	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	62	62	0		154	154	0	
Institutions	3,022	2,229	886		8,274	3,849	763	
Corporates	25,602	14,978	13,761		25,809	15,207	13,888	
of which: SME	5,244	3,086	3,273		5,105	3,037	3,220	
Real	11,622	6,399	4,938		11,539	6,361	4,942	
of which: SME	5,244	3,123	2,200		5,106	3,113	2,206	
Secured by mortgages on immovable property and AOC exposures	18,415	18,251	6,404		18,250	18,051	6,387	
of which: SME	1,289	1,219	428		1,261	1,234	425	
Exposures in default	3,389	571	622	663	3,463	569	622	720
Items associated with particularly high risk	2,161	1,536	2,304		2,189	1,568	2,352	
Subordinated debt exposures								
Covered bonds	12	12	1		0	0	0	
Claims on institutions and corporates with a ST credit assessment	212	89	149		181	129	189	
Collective Investments Undertakings (CIU)	63	57	67		57	57	74	
Equity	792	792	1,182		896	896	1,406	
Other exposures	1,841	1,841	1,553		1,913	1,895	1,772	
Standardised Total⁽⁴⁾	95,841	69,841	36,792	1,266	95,962	69,826	36,387	1,342

⁽¹⁾ Original exposure, unless Exposure value is reported before value adjustments and provisions, due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following ratio: Counterparty exposures cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	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								
Central governments or central banks	12,742	12,351	2,023		12,693	12,311	2,028	
Regional governments or local authorities	2,061	2,189	19		2,104	2,234	19	
Public sector entities	1,051	1,362	152		1,044	1,401	157	
Multi-lateral Development Banks	0	0	0		150	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	793	1,263	480		738	1,207	452	
Corporates	12,229	8,229	8,229		12,017	8,202	8,202	
of which: SME	3,651	2,379	2,367		3,674	2,357	2,351	
Real	5,888	3,224	3,024		5,828	3,204	3,024	
of which: SME	4,708	2,387	1,504		4,697	2,413	1,517	
Secured by mortgages on immovable property and AOC exposures	13,499	13,404	4,719		13,362	13,289	4,672	
of which: SME	702	674	251		722	695	251	
Exposures in default	1,094	454	503	480	1,165	460	511	560
Items associated with particularly high risk	1,022	705	1,224		968	627	968	
Subordinated debt exposures								
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	
Equity	661	661	1,218		749	749	1,234	
Other exposures	1,807	1,807	1,470		1,720	1,830	1,584	
Standardised Total⁽⁴⁾				793				896

⁽¹⁾ Original exposure, unless Exposure value is reported before value adjustments and provisions, 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 30/09/2024				As of 31/12/2024			
	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⁾
PORTUGAL								
Central governments or central banks	2,497	2,599	59		2,661	2,220	59	
Regional governments or local authorities	199	199	19		199	199	19	
Public sector entities	34	34	17		33	33	17	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	134	247	74		124	242	68	
Corporates	3,029	2,229	2,229		3,789	2,029	2,029	
of which: SME	1,099	842	880		1,042	774	826	
Real	2,184	1,229	1,229		2,122	1,204	1,204	
of which: SME	1,479	916	1,132		1,425	887	1,113	
Secured by mortgages on immovable property and AOC exposures	2,813	2,726	1,246		2,743	2,698	1,233	
of which: SME	531	506	181		508	451	176	
Exposures in default	311	105	111	177	274	96	206	154
Items associated with particularly high risk	740	531	803		719	570	861	
Subordinated debt exposures								
Covered bonds	12	12	1		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	
Equity	111	111	125		125	125	125	
Other exposures	105	105	81		93	93	81	
Standardised Total⁽⁴⁾				241				222

⁽¹⁾ Original exposure, unless Exposure value is reported before value adjustments and provisions, 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 30/09/2024				As of 31/12/2024			
	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								
Central governments or central banks	5,310	5,310	0		5,540	5,540	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	390	378	389		396	378	358	
Corporates	11	7	16		11	11	11	
of which: SME	11	4	4		0	0	0	
Real	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures								
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	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁽⁴⁾				0				0

⁽¹⁾ Original exposure, unless Exposure value is reported before value adjustments and provisions, 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 30/09/2024				As of 31/12/2024			
	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⁾
GERMANY								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	452	100	26		1,547	63	0	
Corporates	33	14	14		32	30	30	
of which: SME	21	13	13		21	19	19	
Real	1	1	1		1	1	1	
of which: SME	1	1	1		1	1	1	
Secured by mortgages on immovable property and AOC exposures	71	71	25		69	69	24	
of which: SME	1	1	1		1	1	1	
Exposures in default	1	1	0	1	1	1	0	3
Items associated with particularly high risk	1	1	7		1	1	7	
Subordinated debt exposures								
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	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁽⁴⁾				1				2

⁽¹⁾ Original exposure, unless Exposure value is reported before value adjustments and provisions, 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 30/09/2024				As of 31/12/2024			
		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⁾
(in EUR, '000)									
UNITED STATES	Central governments or central banks	53	53	0		100	100	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	305	811	17		237	321	0	
	Corporates	626	607	606		725	722	720	
	of which: SME	34	33	33		36	35	35	
	Bank	1	1	1		0	1	1	
	of which: SME	1	1	1		1	1	0	
	Secured by mortgages on immovable property and AOC exposures	146	143	56		152	150	58	
	of which: SME	1	1	1		1	1	0	
	Exposures in default	1	1	0		1	1	0	
	Items associated with particularly high risk	254	183	284		320	230	342	
	Subordinated debt exposures	0	0	0		0	0	0	
	Claimed funds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	58	0	0		63	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	1	1	1		1	1	1		
Standardised Total ⁽⁴⁾									

⁽¹⁾ Original exposure, while 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 counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		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⁾
(in EUR, '000)									
FRANCE	Central governments or central banks	53	53	0		571	602	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	60	33	12		126	86	12	
	Corporates	135	81	74		129	71	69	
	of which: SME	32	21	24		25	21	18	
	Bank	27	12	6		29	14	10	
	Secured by mortgages on immovable property and AOC exposures	14	12	1		15	11	2	
	of which: SME	1	1	1		2	2	0	
	Exposures in default	1	1	0		2	2	0	
	Items associated with particularly high risk	1	1	1		2	2	2	
	Subordinated debt exposures	0	0	0		0	0	0	
	Claimed funds	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		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾									

⁽¹⁾ Original exposure, while 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 counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	14,074	24,213	4,213		14,074	24,214	4,213	
	Regional governments or local authorities	8,110	7,628	11		8,099	8,228	17	
	Public sector entities	1,088	1,034	180		1,109	1,087	186	
	Multilateral Development Banks	100	101	0		100	95	0	
	International Organisations	96	94	0		143	143	0	
	Institutions	4,051	3,382	837		5,044	4,410	1,116	
	Corporates	24,140	14,293	13,059		24,743	14,492	13,342	
	of which: SME	4,477	3,290	2,390		4,962	3,710	2,717	
	Retail	10,717	5,985	3,906		10,948	6,150	4,058	
	of which: SME	5,136	2,946	1,893		5,076	2,816	2,016	
	Secured by mortgages on immovable property and ADC exposures	22,736	21,707	8,966		23,215	22,099	9,188	
	of which: SME	3,184	2,740	2,158		3,445	2,999	2,297	
	Exposures in default	1,305	937	878	743	1,428	944	900	724
	Items associated with particularly high risk	341	341	311		320	320	493	
	Subordinated debt exposures	39	39	39		30	30	9	
	Covered bonds	551	551	551		623	640	323	
	Claims on institutions and corporates with a ST credit assessment	16	16	16		16	16	78	
Collective investments undertakings (CIU)	907	907	1,144		904	904	1,114		
Equity	1,805	1,805	1,144		1,802	1,802	1,144		
Other exposures									
Standardised Total ⁽⁴⁾	92,274	80,985	36,789	1,544	98,682	80,590	35,981	1,322	

(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) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
(3) Only the most relevant countries are disclosed. There have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	20,702	24,739	4,008		7,487	11,542	1,008	
	Regional governments or local authorities	3,795	3,133	10		3,091	3,174	10	
	Public sector entities	1,617	1,461	165		2,356	1,865	169	
	Multilateral Development Banks	100	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	297	258	58		655	587	268	
	Corporates	28,113	20,115	18,648		30,648	20,718	19,792	
	of which: SME	3,373	2,432	2,040		3,705	2,747	2,313	
	Retail	9,551	4,978	3,271		11,238	5,438	3,418	
	Secured by mortgages on immovable property and ADC exposures	9,911	9,210	1,179		4,290	2,524	1,556	
	of which: SME	51,390	14,887	5,441		55,905	15,253	5,715	
	Exposures in default	1,486	1,309	960	587	1,507	1,507	1,102	561
	Items associated with particularly high risk	1,213	694	565		1,140	642	476	
	Subordinated debt exposures	181	181	271		179	179	269	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	402	398	397		282	77	76	
	Collective investments undertakings (CIU)	34	34	34		34	44	44	
Equity	770	770	1,181		792	792	1,199		
Other exposures	2,028	2,022	2,022		2,792	2,792	1,033		
Standardised Total ⁽⁴⁾				89				876	

(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 31/03/2025				As of 30/06/2025			
		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, %)									
PORTUGAL	Central governments or central banks	1,633	1,603	50		1,508	1,661	47	
	Regional governments or local authorities	115	115	0		109	89	17	
	Public sector entities	35	35	17		33	33	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	115	238	62		128	220	89	
	Corporates	3,898	2,332	2,134		3,318	2,304	2,219	
	of which: SME	846	623	523		1,025	644	644	
	Retail	1,566	819	554		1,260	828	508	
	Secured by mortgages on immovable property and ADC exposures	1,208	721	416		1,267	789	451	
	of which: SME	1,107	4,511	2,219		1,209	4,609	2,041	
	Exposures in default	1,068	1,114	1,107	152	1,100	1,104	1,085	151
	Items associated with particularly high risk	270	92	101		267	90	100	
	Subordinated debt exposures	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)	34	34	34		34	34	34	
Equity	136	136	136		101	101	101		
Other exposures	101	101	101		101	101	101		
Standardised Total ⁽⁴⁾				212				223	

(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 31/03/2025				As of 30/06/2025			
		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	6,164	6,164	0		6,164	6,164	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	149	11	1		177	10	1	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	180	180	180		148	148	124	
	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	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				1				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.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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, %)									
GERMANY	Central governments or central banks	10	10	0		0	0	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	2,111	41	41		2,260	12	12	
	Corporates	31	14	13		34	15	13	
	of which: SME	1	1	1		1	1	1	
	Retail	5	3	3		3	3	3	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	1	1	1	1	1	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	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		11	11	11	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				2				2	

(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 31/03/2025				As of 30/06/2025			
		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⁾
(MIL EUR, %)									
UNITED STATES	Central governments or central banks	114	114	0		75	75	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	285	39	35		250	20	7	
	Corporates	262	237	230		207	203	208	
	of which: SME	39	31	31		31	29	29	
	Retail	8	5	5		6	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	873	763	679		782	689	627	
	of which: SME	12	17	16		21	17	17	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	74	73	37		93	93	46		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	13	12	12		11	11	11		
Other exposures	1	1	1		1	1	1		
Standardised Total ⁽⁴⁾									

(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 excludes those for securitisation exposures but includes general credit risk adjustments

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
(MIL EUR, %)									
FRANCE	Central governments or central banks	722	730	0		564	590	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	88	27	21		86	42	17	
	Corporates	127	14	12		127	74	71	
	of which: SME	39	17	15		38	17	14	
	Retail	30	16	12		21	12	12	
	Secured by mortgages on immovable property and ADC exposures	5	4	2		2	1	1	
	of which: SME	127	136	127		126	124	124	
	Exposures in default	36	35	32		39	38	33	
	Items associated with particularly high risk	1	1	1		1	1	1	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	71	0	0		242	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	4	4	4		4	4	4		
Standardised Total ⁽⁴⁾									

(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 excludes those for securitisation exposures but includes general credit risk adjustments

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Abanca Corporacion Bancaria, S.A.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions				
(mln 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				
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	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	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets			0									
IRB Total ⁽³⁾			0										

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Abanca Corporacion Bancaria, S.A.

		IRB Approach													
		As of 31/03/2025					As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(mln EUR, %)															
Consolidated data	Central banks and central governments ⁽²⁾	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	
	Corporates	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	
	Corporates - Of Which: SME	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	
	Retail - Secured on real estate property	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	
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	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	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets															
IRB Total ⁽³⁾				0							0				

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 31/12/2024

(mln 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	Australia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Canada																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Hong Kong																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Japan																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	U.S.	72	72	0	0	72	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	China	58	58	0	0	57	1	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Switzerland	44	44	0	0	43	1	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other advanced economies non EEA	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		0	0	0	0	0	0	0	0	23	3	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		178	178	0	0	172	6	0	0	23	3	0	0	0	0	0	0

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount			Carrying amount	Notional amount				
[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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Africa	23	23	0	0	0	0	23	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Others ⁽¹⁾	54	54	0	0	0	0	54	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 0.04.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 30/06/2025

(mln 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	Latvia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg	0 0 0 25 0 43 75 143	0 0 0 25 0 43 75 143	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	21 47 38 48 46 114 49 365	21 47 38 43 45 114 49 357	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	21 47 38 43 45 114 49 357	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania																

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Abanca Corporacion Bancaria, S.A.

As of 30/06/2025

(mln 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Africa	12	29	0	0	0	0	12	29	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Others ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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 counterpart 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 €04.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Abanca Corporacion Bancaria, S.A.

	As of 30/09/2024						As of 31/12/2024						
	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 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	
(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)	917	492	277	259	425	150	1,023	519	286	269	421	154	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4	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	0
Other financial corporations	22	19	14	13	0	0	21	18	14	14	0	0	0
Non-financial corporations	564	340	206	194	185	78	677	364	211	200	188	84	
of which: small and medium-sized enterprises	371	206	132	124	135		377	212	130	123	140		84
Households	327	133	57	51	239	72	326	137	61	55	233	70	
DEBT INSTRUMENTS other than HFT	917	492	277	259	425		1,023	519	286	269	421		154
Loan commitments given	17	3	1	1	4	1	26	6	2	2	6	3	
QUALITY OF FORBEARANCE													
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.

2025 EU-wide Transparency Exercise

Forborne exposures

Abanca Corporacion Bancaria, S.A.

	As of 31/03/2025							As of 30/06/2025						
	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	
(min EUR)														
Cash balances at central banks and other demand deposits	0	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	0
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	0	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		0
Loans and advances (including at amortised cost and fair value)	995	513	288	272	405	149	947	480	280	264	375	127		
Central banks	0	0	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	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	21	18	14	14	0	0	21	18	17	17	0	0	0	0
Non-financial corporations	657	363	214	205	179	82	638	356	208	199	170	79		
of which: small and medium-sized enterprises	357	206	127	121	133		351	199	123	117	130			
Households	316	132	60	53	225	67	288	105	55	48	204	47		
DEBT INSTRUMENTS other than HFT	995	513	288	272	405		947	480	280	264	375			
Loan commitments given	21	4	2	2	5	2	21	4	1	1	5	2		
QUALITY OF FORBEARANCE														
Loans and advances that have been forborne more than twice (1)	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	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.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Abanca Corporación Bancaria, S.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	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⁾	Gross carrying amount		Of which: non-performin	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⁾	Gross carrying amount		Of which: non-performin	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⁾	Gross carrying amount		Of which: non-performin	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⁾
A Agriculture, forestry and fishing	558	27	17	558	20	0	566	28	27	566	21	0	580	28	28	580	21	0	589	28	28	589	22	0
B Mining and quarrying	93	6	2	93	4	0	93	6	6	93	5	0	92	6	6	92	5	0	91	6	6	91	4	0
C Manufacturing	3,493	213	157	3,493	145	0	3,468	208	207	3,468	141	0	3,462	225	225	3,462	153	0	3,452	229	228	3,452	165	0
D Electricity, gas, steam and air conditioning supply	1,276	2	2	1,276	9	0	1,205	2	2	1,205	11	0	1,242	4	4	1,242	11	0	1,358	3	3	1,358	11	0
E Water supply	121	3	3	121	2	0	112	3	3	112	3	0	110	3	3	110	2	0	107	3	3	107	2	0
F Construction	1,849	92	74	1,849	60	0	1,771	90	89	1,771	56	0	1,770	91	90	1,770	58	0	1,759	87	86	1,759	60	0
G Wholesale and retail trade	2,685	198	154	2,685	130	0	2,614	186	183	2,614	118	0	2,851	184	181	2,851	120	0	2,800	192	190	2,800	122	0
H Transport and storage	1,752	56	42	1,752	45	0	1,656	50	49	1,656	45	0	1,618	51	51	1,618	43	0	1,606	50	50	1,606	42	0
I Accommodation and food service activities	1,170	40	35	1,170	32	0	1,187	40	39	1,187	30	0	1,176	57	56	1,176	30	0	1,234	55	54	1,234	28	0
J Information and communication	347	18	14	347	11	0	345	17	17	345	11	0	344	16	16	344	11	0	383	16	16	383	11	0
K Financial and insurance activities	1,882	17	17	1,882	24	0	1,950	16	16	1,950	26	0	1,905	22	22	1,905	28	0	1,868	22	22	1,868	27	0
L Real estate activities	2,576	35	25	2,576	39	0	2,589	32	31	2,589	32	0	2,647	31	30	2,647	33	0	2,642	29	29	2,642	29	0
M Professional, scientific and technical activities	935	48	42	935	36	0	995	46	46	995	36	0	1,015	47	47	1,015	37	0	998	46	46	998	37	0
N Administrative and support service activities	496	21	17	496	15	0	401	20	20	401	16	0	498	20	20	498	17	0	478	21	21	478	18	0
O Public administration and defence, compulsory social security	13	0	0	13	0	0	13	0	0	13	0	0	14	0	0	14	0	0	12	0	0	12	0	0
P Education	63	2	1	63	2	0	63	10	10	63	5	0	62	10	10	62	5	0	66	10	10	66	5	0
Q Human health services and social work activities	308	4	3	308	5	0	314	4	4	314	4	0	307	4	4	307	4	0	326	4	3	326	5	0
R Arts, entertainment and recreation	146	7	6	146	5	0	140	6	6	140	4	0	138	6	6	138	4	0	139	6	6	139	4	0
S Other services	224	25	19	224	120	0	221	28	28	221	128	0	161	15	15	161	123	0	217	16	16	217	110	0
Loans and advances	19,986	827	652	19,986	703	0	19,701	812	805	19,701	692	0	19,992	818	812	19,992	704	0	20,124	821	815	20,124	698	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)