2025 EU-wide Transparency Exercise

Bank Name	Kutxabank, S.A.
LEI Code	549300U4LIZV0REEQQ46
Country Code	ES

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

2025 EU-wide Transparency Exercise

Leverage ratio

Kutxabank, 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	5,761	5,488	5,652	5,954	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	5,745	5,470			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	68,215	68,437	70,672	71,741	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	68,198	68,419			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.45%	8.02%	8.00%	8.30%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.42%	8.00%			[A.2]/[B.2]	

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Capital

Kutxabank, 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
OWN FUNDS Transitional period	**A**	**OWN FUNDS**	**5,761**	**5,488**	**5,652**	**5,954**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**5,761**	**5,488**	**5,652**	**5,954**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,060	2,060	2,060	2,060	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,944	3,653	3,821	3,965	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	682	632	565	641	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-2	0	-4	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-417	-441	-430	-423	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-412	-408	-343	-273	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-24	-1	-2	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-86	-21	-20	-11	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	17	18	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	17	18	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**0**	**0**	**0**	**0**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**5,761**	**5,488**	**5,652**	**5,954**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**0**	**0**	**0**	**0**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	**B.1**	**TOTAL RISK EXPOSURE AMOUNT**	30,792	31,435	29,437	30,254	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	4	3			C 05.01 (r0010,c0040)	
	B.2	**TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR**			29,437	30,254	C 02.00 (r0036,c0010)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**18.71%**	**17.46%**	**19.20%**	**19.68%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**18.71%**	**17.46%**	**19.20%**	**19.68%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**18.71%**	**17.46%**	**19.20%**	**19.68%**	**CA3 {5}**	-
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	**C.4**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)**			**19.20%**	**19.68%**		
	C.5	**TIER 1 CAPITAL RATIO (transitional period - pre floor)**			**19.20%**	**19.68%**		
	C.6	**TOTAL CAPITAL RATIO (transitional period - pre floor)**			**19.20%**	**19.68%**		
CET1 Capital Fully loaded (CRR2)	**D**	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**5,745**	**5,470**			**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded (CRR2)[1]	**E**	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**18.66%**	**17.40%**			**[D.1]/[B-B.1]**	-
Memo items	**F**	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	17	18			C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0			C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0			C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	4	3			C 05.01 (r0440,c0040)	

[1] The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – 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 disclosure.

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/1623, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 January 2025.
The main changes introduced under CRR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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Overview of Risk exposure amounts

Kutxabank, S.A.

	RWAs				
(mln EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations)(1)	27,801	27,754	25,630	26,450	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 (r0460, c0010)]
Of which the standardised approach	27,801	27,754	25,630	26,450	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)(2)	233	336	285	279	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 (r0460, c0010)]
Credit valuation adjustment - CVA	24	78	44	44	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)(3)	38	36	44	48	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	38	36	44	48	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,696	3,230	3,433	3,433	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,696	3,230			C 02.00 (r0600, c0010)
Of which standardised approach	0	0			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts(3)	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			29,437	30,254	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	30,792	31,435	29,437	30,254	

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

(2) On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

(3) In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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P&L

Kutxabank, S.A.

(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,566	2,077	449	887
Of which debt securities income	105	143	36	102
Of which loans and advances income	1,184	1,565	345	674
Interest expenses	545	724	143	285
(Of which deposits expenses)	411	550	117	223
(Of which debt securities issued expenses)	74	100	22	43
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	67	90	5	47
Net Fee and commission income	430	577	151	304
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	-6	-6	1	3
Gains or (-) losses on financial assets and liabilities held for trading, net	1	2	1	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	4	4	4
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	2	2	1	1
Net other operating income /(expenses)	-109	-115	-8	-17
TOTAL OPERATING INCOME, NET	1,411	1,907	462	947
(Administrative expenses)	493	747	172	342
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	35	46	12	25
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	187	225	59	96
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-9	-9	0	-1
(Other provisions)	196	234	58	97
Of which pending legal issues and tax litigation(1)	0	0	0	0
Of which restructuring[1]	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net)(2)	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	15	42	48	29
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	15	42	47	30
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	101	103	6	27
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	52	63	24	38
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-125	-112	7	18
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	506	693	197	484
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	396	536	149	333
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**396**	**536**	**149**	**333**
Of which attributable to owners of the parent	396	536	149	332

(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

Kutxabank, S.A.

(mln EUR)	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy			
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	6,818				6,040				6,414				5,215				IAS 1.54 (i)
Financial assets held for trading	33	12	21	0	39	18	21	0	37	18	19	0	49	26	24	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	30	26	0	5	25	23	0	1	33	26	0	7	32	26	0	6	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,128	3,879	9	239	3,759	3,504	3	251	3,397	3,141	4	251	3,231	2,981	3	247	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	51,841				52,722				53,990				56,159				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	13	0	13	0	16	0	16	0	22	0	22	0	10	0	10	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	2,980				3,042				2,948				2,875				
TOTAL ASSETS	65,843				65,644				66,841				67,572				IAS 1.9(a), IG 6

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

(mln EUR)		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]			
Breakdown of financial assets by instrument and by counterparty sector[1]		**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**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	2,395	0	0	-1	0	0	2,071	0	0	-1	0	0	1,915	0	0	-2	0	0	1,632	0	0	-1	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	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	3,531	0	0	-1	0	0	4,484	0	0	-1	0	0	5,598	0	0	-1	0	0	5,602	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	46,217	2,116	656	-112	-220	-346	46,173	2,135	635	-111	-180	-414	46,441	2,075	616	-164	-176	-399	48,786	1,898	594	-150	-169	-400	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

Kutxabank, S.A.

(mln 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	34	40	27	42	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	57,378	57,203	58,539	58,939	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method(1)	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	332	249	275	274	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	582	664	689	701	IAS 37.10; IAS 1.54(l)
Tax liabilities	406	417	450	448	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	266	242	261	297	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value(1)	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	58,999	58,815	60,240	60,701	IAS 1.9(b);IG 6
TOTAL EQUITY	6,845	6,829	6,600	6,871	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	65,843	65,644	66,841	67,572	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

Kutxabank, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	*References*
Derivatives		366	289	301	316	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	7,946	6,492	7,638	6,423	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,633	4,963	5,451	4,957	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	507	382	341	420	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1	2	27	2	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,100	1,255	1,076	1,084	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	807	943	754	928	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,523	6,011	6,520	7,056	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,230	4,656	4,818	5,467	ECB/2013/33 Annex 2.Part 2.9.1
	Households	38,203	39,090	38,907	39,824	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	34,572	35,020	34,818	35,942	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,461	3,440	3,446	3,393	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		639	532	611	739	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		57,745	57,492	58,841	59,255	

2025 EU-wide Transparency Exercise

Market Risk

Kutxabank, 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
(mln EUR)			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	
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024									
Traded Debt Instruments	22	21	0	0	0	0							0	0	0	0						
Of which: General risk	22	21	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	16	16	0	0	0	0							0	0	0	0						
Of which: General risk	8	8	0	0	0	0							0	0	0	0						
Of which: Specific risk	8	8	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**38**	**36**	**0**	**0**	**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	20	29	0	0	0	0							0	0	0	0						
Of which: General risk	20	24	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	4	0	0	0	0							0	0	0	0						
Equities	24	18	0	0	0	0							0	0	0	0						
Of which: General risk	12	9	0	0	0	0							0	0	0	0						
Of which: Specific risk	12	9	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	1	0	0	0	0							0	0	0	0						
Total	**44**	**48**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Kutxabank, S.A.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [3]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [3]
Consolidated data	**Central governments or central banks**	10,790	11,481	0		10,524	11,206	0	
	Regional governments or local authorities	6,795	6,189	0		6,791	6,028	0	
	Public sector entities	978	699	238		1,038	782	286	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,720	1,994	672		1,847	2,112	752	
	Corporates	13,582	8,792	8,424		14,025	8,864	8,469	
	of which: SME	622	343	277		648	375	302	
	Retail	5,748	3,317	2,360		5,781	3,399	2,422	
	of which: SME	1,234	723	416		1,230	725	417	
	Secured by mortgages on immovable property and ADC exposures	30,030	29,837	10,483		30,188	30,007	10,542	
	of which: SME	489	475	173		466	453	165	
	Exposures in default	813	308	325	460	749	295	313	410
	Items associated with particularly high risk	1,692	1,165	1,747		1,693	1,161	1,742	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	589	226	66		700	312	116	
	Collective investments undertakings (CIU)	724	165	34		604	139	29	
	Equity	1,887	1,877	2,108		1,431	1,421	1,655	
	Other exposures	3,016	1,656	1,577		3,076	1,715	1,766	
	Standardised Total [2]	**78,365**	**67,706**	**28,035**	**2,185**	**78,446**	**67,441**	**28,090**	**2,146**

[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] Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

[3] Starting from the 2024 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.

European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Kutxabank, S.A.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [3]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [3]
Consolidated data	**Central governments or central banks**	11,909	12,598	0		10,478	11,746	0	
	Regional governments or local authorities	6,723	6,154	0		7,280	6,823	0	
	Public sector entities	1,093	752	267		1,129	775	294	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	45	45	0		45	45	0	
	Institutions	1,308	1,548	543		1,317	1,554	545	
	Corporates	14,532	9,672	8,617		15,737	10,439	9,310	
	of which: SME	962	593	481		1,252	785	663	
	Retail	5,623	3,263	2,195		6,307	3,347	2,247	
	of which: SME	1,149	740	422		1,148	740	422	
	Secured by mortgages on immovable property and ADC exposures	32,674	31,645	9,596		33,175	32,133	9,758	
	of which: SME	1,271	911	687		1,233	909	682	
	Exposures in default	775	289	309	436	738	274	289	420
	Items associated with particularly high risk								
	Subordinated debt exposures	396	396	594		382	382	573	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	931	410	182		613	203	62	
	Collective investments undertakings (CIU)	616	144	24		255	73	19	
	Equity	1,683	1,671	1,909		1,805	1,794	2,039	
	Other exposures	2,961	1,630	1,679		2,912	1,617	1,592	
	Standardised Total [2]	**81,269**	**70,218**	**25,915**	**2,116**	**82,175**	**71,204**	**26,729**	**2,097**

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques

[2] Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

[3] Starting from the 2024 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Kutxabank, 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	
Consolidated data	**Central banks and central governments [2]**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				0						0		
	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

Credit Risk - IRB Approach

Kutxabank, 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
	(mln EUR, %)		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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	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

Kutxabank, S.A.

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	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 [	Austria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Belgium													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	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													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Germany													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[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													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	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 [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

	(mln EUR)	As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		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		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Spain	574	574	0	0	276	298	0	0	0	0	455	0	
[3M - 1Y [		712	712	0	0	150	562	0	0	0	0	673	0	
[1Y - 2Y [		309	309	0	0	205	105	0	0	0	0	250	0	
[2Y - 3Y [		1,112	1,112	0	0	523	590	0	0	0	0	26	0	
[3Y - 5Y [		324	324	0	0	42	282	0	0	0	0	65	0	
[5Y - 10Y [		5,025	5,025	0	0	585	4,441	0	0	0	0	4	0	
[10Y - more		2,188	2,188	0	0	0	2,187	0	0	0	0	122	0	
Total		**10,244**	**10,244**	**0**	**0**	**1,780**	**8,464**	**0**	**0**	**0**	**0**	**1,595**	**0**	**95**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

eba European Banking Authority

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	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 [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	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		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others[5]	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		45	45	0	0	0	45	0	0	0	0	0	0	
[1Y - 2Y [		152	152	0	0	0	152	0	0	0	0	0	0	
[2Y - 3Y [		50	50	0	0	0	50	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		177	177	0	0	0	177	0	0	0	0	0	0	
[10Y - more		104	104	0	0	0	104	0	0	0	0	0	0	
Total		**527**	**527**	**0**	**0**	**0**	**527**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

	(mln EUR)	As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
		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		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Austria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Belgium													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

		As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	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													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Germany													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[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													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

(mln EUR)

		As of 30/06/2025												
		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 [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

	(mln EUR)	As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
		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		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Spain	218	218	0	0	0	218	0	0	0	0	482	0	
[3M - 1Y [		445	445	0	0	208	237	0	0	0	0	443	0	
[1Y - 2Y [		650	650	0	0	34	616	0	0	0	0	251	0	
[2Y - 3Y [		641	641	0	0	528	114	0	0	0	0	27	0	
[3Y - 5Y [		1,288	1,288	0	0	141	1,147	0	0	0	0	66	0	
[5Y - 10Y [		4,641	4,641	0	0	490	4,150	0	0	0	0	48	0	
[10Y - more		2,942	2,942	0	0	0	2,942	0	0	0	0	90	0	
Total		**10,825**	**10,825**	**0**	**0**	**1,401**	**9,424**	**0**	**0**	**0**	**0**	**1,407**	**0**	**166**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

		As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Australia													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Hong Kong													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Japan													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	China													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Switzerland													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA													
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kutxabank, S.A.

	(mln EUR)	As of 30/06/2025												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others[5]	152	152	0	0	0	152	0	0	0	0	0	0	
[3M - 1Y [		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	
[2Y - 3Y [		50	50	0	0	0	50	0	0	0	0	0	0	
[3Y - 5Y [		300	300	0	0	0	300	0	0	0	0	0	0	
[5Y - 10Y [		303	303	0	0	0	303	0	0	0	0	0	0	
[10Y - more		65	65	0	0	0	65	0	0	0	0	0	0	
Total		**870**	**870**	**0**	**0**	**0**	**870**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total “Debt securities and loans receivables”. Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the ‘Other’ bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2025 EU-wide Transparency Exercise

Performing and non-performing exposures

Kutxabank, S.A.

	As of 30/09/2024														As of 31/12/2024													
	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					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 [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]					Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
(mln EUR)			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]				Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	6,599	6,599	0	0	0	0	0	0	0	0	0	0	0	0	5,792	5,792	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	5,926	5,926	0	0	0	0	0	0	2	0	0	0	0	0	6,555	6,555	0	0	0	0	0	0	2	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
General governments	4,897	4,897	0	0	0	0	0	0	0	0	0	0	0	0	5,460	5,460	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	776	776	0	0	0	0	0	0	0	0	0	0	0	0	807	807	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	98	98	0	0	0	0	0	0	1	0	0	0	0	0	115	115	0	0	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	156	156	0	0	0	0	0	0	1	0	0	0	0	0	172	172	0	0	0	0	0	0	1	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	48,989	48,178	1,968	96	810	148	798	656	308	197	369	23	346	401	48,944	48,198	2,032	55	746	103	738	635	280	169	425	10	414	282
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
General governments	5,503	5,503	10	0	0	0	0	0	0	0	0	0	0	0	5,307	5,307	10	2	0	0	0	0	0	0	0	0	0	0
Credit institutions	714	714	0	0	0	0	0	0	0	0	0	0	0	0	626	626	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	420	420	1	0	0	0	0	0	4	0	0	0	0	0	529	529	5	0	0	0	0	0	6	2	0	0	0	0
Non-financial corporations	9,584	9,300	623	11	284	78	284	201	199	101	151	19	132	115	9,407	9,173	670	4	234	36	233	191	175	82	146	7	139	69
of which: small and medium-sized enterprises	2,176	1,994	347	10	182	35	181	146	67	23	103	2	101	70	2,242	2,065	352	4	176	33	176	141	79	34	116	6	110	50
of which: Loans collateralised by commercial immovable property	1,678	1,528	295	2	150	26	150	122	96	72	90	2	88	59	1,613	1,471	302	3	142	25	142	115	65	41	102	6	96	38
Households	32,767	32,241	1,333	85	526	70	514	454	105	96	218	4	214	286	33,074	32,562	1,347	49	512	67	504	444	99	86	279	4	275	213
of which: Loans collateralised by residential immovable property	29,682	29,230	1,147	80	452	54	442	396	94	89	181	3	177	267	29,891	29,452	1,149	46	439	52	432	386	88	79	236	3	233	201
of which: Credit for consumption	1,464	1,429	87	3	35	6	34	28	5	3	18	1	17	5	1,564	1,528	97	2	36	6	35	29	5	3	20	1	19	4
DEBT INSTRUMENTS other than HFT	61,514	60,704	1,968	96	810	148	798	656	310	197	369	23	346	401	61,291	60,545	2,032	55	746	103	738	635	282	169	425	10	414	282
OFF-BALANCE SHEET EXPOSURES	11,428	11,352	395		76	16	75	43	27	12	26	1	19	24	12,349	12,279	436		70	15	70	42	25	11	27	0	25	24

[1] For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

[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 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.

(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 stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Performing and non-performing exposures

Kutxabank, S.A.

(mln EUR)	As of 31/03/2025													
	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (4)					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing (1)				On performing exposures (2)		On non-performing exposures (3)			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 (5)		Of which Stage 2		Of which stage 2	Of which Stage 3 (5)	
Cash balances at central banks and other demand deposits	**6,196**	**6,196**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**7,513**	**7,513**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,453	6,453	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	740	740	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	128	128	0	0	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	193	193	0	0	0	0	0	0	2	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**49,132**	**48,407**	**1,972**	**73**	**725**	**103**	**714**	**616**	**330**	**166**	**409**	**10**	**399**	**275**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,078	5,073	5	0	5	0	5	5	0	0	0	0	0	5
Credit institutions	620	620	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	464	464	0	0	0	0	0	0	5	0	0	0	0	0
Non-financial corporations	9,743	9,522	669	7	221	39	219	177	228	83	133	6	127	69
of which: small and medium-sized enterprises	2,349	2,180	358	6	168	37	166	130	137	41	105	6	99	51
of which: Loans collateralised by commercial immovable property	1,573	1,434	296	5	139	25	138	111	116	42	98	6	93	39
Households	33,227	32,728	1,299	65	499	63	490	434	96	83	276	4	273	200
of which: Loans collateralised by residential immovable property	30,098	29,670	1,111	61	427	49	420	377	85	76	234	3	231	190
of which: Credit for consumption	1,511	1,475	94	2	36	7	35	29	5	3	20	1	20	4
DEBT INSTRUMENTS other than HFT	**62,841**	**62,116**	**1,972**	**73**	**725**	**103**	**714**	**616**	**332**	**166**	**409**	**10**	**399**	**275**
OFF-BALANCE SHEET EXPOSURES	**12,561**	**12,503**	**467**		**58**	**11**	**57**	**40**	**26**	**12**	**25**	**0**	**24**	**22**

(mln EUR)	As of 30/06/2025													
	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (4)					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing (1)				On performing exposures (2)		On non-performing exposures (3)			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 (5)		Of which Stage 2		Of which stage 2	Of which Stage 3 (5)	
Cash balances at central banks and other demand deposits	**4,990**	**4,990**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**7,234**	**7,234**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,211	6,211	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	723	723	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	125	125	0	0	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	175	175	0	0	0	0	0	0	1	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**51,277**	**50,588**	**1,807**	**64**	**689**	**91**	**681**	**594**	**309**	**159**	**410**	**10**	**400**	**245**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,443	5,439	4	0	5	0	5	5	0	0	0	0	0	5
Credit institutions	714	714	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	679	679	10	0	0	0	0	0	6	0	0	0	0	0
Non-financial corporations	10,069	9,863	510	4	206	32	204	171	191	70	131	7	124	63
of which: small and medium-sized enterprises	2,386	2,229	347	3	156	31	155	123	109	43	104	7	98	46
of which: Loans collateralised by commercial immovable property	1,561	1,425	284	3	136	28	134	106	77	41	98	6	91	36
Households	34,372	33,893	1,282	59	479	58	472	418	112	89	280	3	276	177
of which: Loans collateralised by residential immovable property	30,592	30,183	1,126	54	409	45	404	362	101	84	238	2	236	168
of which: Credit for consumption	1,582	1,545	80	3	37	6	36	30	5	3	21	1	20	4
DEBT INSTRUMENTS other than HFT	**63,501**	**62,811**	**1,807**	**64**	**689**	**91**	**681**	**594**	**311**	**159**	**410**	**10**	**400**	**245**
OFF-BALANCE SHEET EXPOSURES	**12,742**	**12,684**	**362**		**58**	**9**	**56**	**38**	**23**	**7**	**25**	**0**	**24**	**20**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(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 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.

(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 stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Kutxabank, S.A.

(mln EUR)	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
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)	**907**	**372**	**232**	**191**	**547**	**172**	**861**	**322**	**269**	**204**	**470**	**109**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	0	0	0	7	0	10	0	0	0	7	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	497	193	139	105	250	82	463	146	152	95	209	45
of which: small and medium-sized enterprises	252	114	75	65	169		239	109	93	72	139	
Households	399	179	92	85	289	91	388	176	117	110	254	64
DEBT INSTRUMENTS other than HFT	**907**	**372**	**232**	**191**	**547**		**861**	**322**	**269**	**204**	**470**	
Loan commitments given	**70**	**10**	**0**	**0**	**65**	**8**	**73**	**10**	**0**	**0**	**67**	**8**
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

Kutxabank, S.A.

(mln EUR)	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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**739**	**318**	**248**	**199**	**416**	**109**	**687**	**300**	**241**	**193**	**379**	**100**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	5	0	0	7	5	9	5	0	0	7	5
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	362	145	134	91	171	46	332	137	130	88	150	44
of which: small and medium-sized enterprises	239	108	98	70	134		229	102	95	68	125	
Households	367	167	114	107	238	58	346	158	111	105	222	51
DEBT INSTRUMENTS other than HFT	**739**	**318**	**248**	**199**	**416**		**687**	**300**	**241**	**193**	**379**	
Loan commitments given	**70**	**9**	**0**	**0**	**64**	**8**	**65**	**7**	**0**	**0**	**60**	**6**
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.

eba European Banking Authority

2025 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Kutxabank, 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				Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]	Gross carrying amount				Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]	Gross carrying amount				Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]	Gross carrying amount				Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]
		Of which: non-performin		Of which loans and advances subject to impairment				Of which: non-performin		Of which loans and advances subject to impairment				Of which: non-performin		Of which loans and advances subject to impairment				Of which: non-performin		Of which loans and advances subject to impairment		
			of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	73	8	8	73	6	0	73	7	7	73	7	0	68	7	7	68	7	0	68	6	6	68	6	0
B Mining and quarrying	7	2	2	7	0	0	8	2	2	8	1	0	7	1	1	7	0	0	9	1	1	9	0	0
C Manufacturing	1,825	57	57	1,825	38	0	1,682	55	55	1,682	51	0	1,632	53	53	1,632	47	0	1,836	42	42	1,836	60	0
D Electricity, gas, steam and air conditioning supply	354	0	0	354	3	0	353	0	0	353	3	0	347	0	0	347	2	0	352	0	0	352	2	0
E Water supply	240	0	0	240	2	0	200	0	0	200	1	0	180	0	0	180	1	0	282	0	0	282	2	0
F Construction	1,215	88	88	1,215	135	0	1,205	83	83	1,205	116	0	1,096	80	79	1,096	147	0	1,181	77	75	1,181	101	0
G Wholesale and retail trade	692	60	60	692	47	0	659	21	21	659	38	0	700	17	17	700	36	0	627	17	17	627	43	0
H Transport and storage	1,021	3	3	1,021	22	0	1,106	3	3	1,106	11	0	1,230	2	2	1,230	12	0	1,098	1	1	1,098	11	0
I Accommodation and food service activities	173	15	15	173	11	0	172	15	15	172	10	0	179	14	14	179	10	0	173	17	17	173	13	0
J Information and communication	177	2	2	177	2	0	136	2	2	136	2	0	167	2	2	167	2	0	178	2	2	178	2	0
K Financial and insurance activities	1,959	1	1	1,959	17	0	1,913	1	1	1,913	16	0	2,219	1	1	2,219	33	0	2,253	1	1	2,253	18	0
L Real estate activities	706	16	16	706	34	0	696	15	15	696	32	0	739	14	14	739	33	0	775	12	12	775	33	0
M Professional, scientific and technical activities	553	14	14	553	14	0	550	13	13	550	13	0	621	13	13	621	13	0	615	13	13	615	13	0
N Administrative and support service activities	147	4	4	147	3	0	132	4	4	132	3	0	154	3	3	154	3	0	226	3	3	226	4	0
O Public administration and defence, compulsory social security	211	0	0	211	1	0	306	0	0	306	2	0	207	0	0	207	1	0	206	0	0	206	1	0
P Education	49	1	1	49	2	0	47	1	1	47	2	0	44	1	0	44	1	0	43	1	1	43	1	0
Q Human health services and social work activities	50	1	1	50	1	0	48	1	1	48	1	0	46	2	2	46	1	0	46	2	2	46	1	0
R Arts, entertainment and recreation	34	5	5	34	5	0	32	5	5	32	5	0	28	4	4	28	4	0	26	4	4	26	4	0
S Other services	100	8	8	100	8	0	90	7	7	90	7	0	78	7	7	78	7	0	76	7	7	76	7	0
Loans and advances	9,584	284	284	9,584	351	0	9,407	234	233	9,407	320	0	9,743	221	219	9,743	361	0	10,069	206	204	10,069	321	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/debit 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]